



An Roinn Tithíochta,
Rialtais Áitiúil agus Oidhreachta
Department of Housing,
Local Government and Heritage

Croí Cónaithe (Towns) Fund FAQs



1. What is Croí Cónaithe (Towns)?

The Croí Cónaithe (Towns) Fund is a fund of €50 million to support people to live in towns and villages in Ireland by providing a grant to refurbish vacant properties.

2. Why is Croí Cónaithe (Towns) needed?

Against the backdrop of policy commitments including the *Programme for Government: Our Shared Future*, the *National Planning Framework*, *Housing for All* and *Town Centre First*, the *Croí Cónaithe (Towns) Fund* aims to tackle vacancy and dereliction in towns and villages around the country.

The fund is being established to provide new choices for people to live in towns and villages in Ireland. It aims to support the future growth and development of towns and villages by delivering the sustainable reuse of vacant properties as new homes which can also support wider regeneration outcomes. In doing so, it provides the opportunity to strengthen Ireland's rural urban fabric, support the communities who live there as well as reusing existing building, thus making a valuable contribution to the Government's Climate Action Plan 2021.

3. What funding is available to applicants?

A grant of up to a maximum of €30,000 will be available for the refurbishment of a vacant property for occupation of the homeowner, including the conversion of a property which has not been used as residential heretofore (subject to appropriate planning exemptions or permission being in place), as a principal private residence. This will be subject to upper limits for the types of work specified below having regard to a reasonable cost assessment by the local authority. The grant is inclusive of VAT cost of the works.

Where the refurbishment costs are expected to exceed the standard grant of up to €30,000, a maximum top-up grant amount of up to €20,000 will be available where the property is confirmed by the applicant to be derelict (i.e. structurally unsound and dangerous) or if the property is already on the Derelict Sites Register bringing the total grant available for a derelict property up to a maximum of €50,000.

In the case of a top-up grant in respect of a derelict property where the property is not on the Derelict Sites Register, an independent report prepared by an appropriately qualified professional (e.g. quantity surveyor, engineer etc.) is required to be submitted along with the application confirming that the property is derelict (i.e. structurally unsound and dangerous).

Those applying for the grant will be required to indicate on the application form to confirm if they are applying for the vacant property refurbishment grant alone or the vacant property refurbishment grant including the derelict property top-up grant.

Properties considered for inclusion must be vacant for two years or more and built before 1993.

For the purposes of this scheme, a property is deemed to be vacant if it has been vacant and unoccupied for a period of two years or more. Confirmation of vacancy can be validated and verified by the use of, for example, utility bills which can help determine vacancy periods (e.g. pattern of usage or disconnection) or such other proofs as are available to the satisfaction of the local authority. Confirmation of vacancy must be validated and verified by the local authority prior to grant approval.

4. Who will manage the Croí Cónaithe (Towns) Fund?

The Fund will be managed and administered by local authorities on behalf of the Department of Housing, Local Government and Heritage. Each local authority will receive and review applications for the Vacant Property Refurbishment Grant.

5. How will applications be assessed?

Applications will be assessed by the relevant local authority based on:

- framework of priorities as outlined below (see question 6)
- proof of ownership or evidence of active negotiations to purchase the property
- proof that the property is/has been vacant for 2 years or more
- in the case where a top-up grant of up to €20,000 is being sought for a derelict property, confirmation that it is on the Derelict Sites Register or proof that the property is structurally unsound and dangerous

6. Who is eligible for Croí Cónaithe (Towns)?

The Fund is focused on home ownership. There is a significant level of activation required of the participants through the refurbishment of a vacant property. A range of individuals or households will be eligible to avail of the scheme, with the prioritisation of applications for consideration using the framework below and in line with overall funding available. The priorities will be implemented on a sliding scale.

1 Applicants who are first time buyers (i.e. not have purchased or built a home for themselves) or who qualify under the 'Fresh Start' principle. The Fresh Start principle includes previous homeowners who have experienced divorce or separation, or insolvency or bankruptcy, and who no longer have a legal interest in the previous home.

2 Applicants (other than 1 above) who have particular needs – specifically, disabled people or older people who are moving from their current home which they are selling or have sold and want to live in a town or village setting.

3 Applicants (other than 1 and 2 above) who are moving from their current home which they are selling or have sold and want to live in a town or village setting.

7. What types of refurbishment work are covered under the Croí Cónaithe (Towns) Fund?

The following categories of works will be eligible for grant assistance, subject to a reasonable cost assessment by the local authority and to any limits for specific works as may be set out in guidance from the Department of Housing, Local Government and Heritage:

- substructure works, including works to foundations, rising walls, floor slabs, damp-proofing and underpinning
- structural works to superstructure, including walls, party walls, chimneys, suspended timber floors, structural timbers
- works to internal walls, stairs, and landings, and internal wall completions including doors, windows, and applied finishes
- external walls completions including doors, windows, sills, and applied finishes
- roof completions, including flashings, fascias, soffits, gutters, downpipes
- building services including plumbing, heating, ventilation, electrical services, telecommunications,
- painting and decoration required because of works carried out
- extension within the ambit of exempt development under planning regulations, as part of a wider refurbishment
- necessary external works and site development works carried out within the curtilage of the site
- professional services associated with works

8. When will the grant be paid?

When the refurbishment work has been completed for habitation by the homeowners, your local authority will inspect the property. Once the local authority is satisfied that the works have been completed in line with the approved application, the grant will then be paid.

9. Where should the property be located in relation to a town?

There are over 500 towns and villages in Ireland with a population of over 400 people. It is intended that the Croí Cónaithe Fund will apply in all such towns and villages, and also to some smaller villages, which may not be defined for the purposes of the Central Statistics Office (CSO) Census mapping but with sufficient provision of services and amenities.

Qualifying properties should be:

- Within a town or village boundary as defined
- Walkable to town/village centre along public footpaths primarily

10. What is a town for the purposes of the scheme?

While initially the Fund will not apply to towns within the city and suburb boundaries of Dublin, Cork, Limerick, Galway and Waterford, as defined by the CSO Census mapping, the potential for inclusion of such towns within cities and suburbs will be further considered during the initial phase of the programme.

Towns outside of the city and suburb boundary in the CSO Census mapping are defined as a separate 'town' and will therefore be eligible, e.g. Balbriggan.

11. Do I have to own a property in order to avail of this grant?

Yes. Proof of both vacancy and ownership will be required to support the grant payment. In terms of ownership, it is a matter for the applicant to confirm ownership with the local authority.

A local authority may give approval in principle to a grant application where the applicant is able to provide evidence of active negotiations to purchase a property i.e. confirmation of engagement from the estate agency or owner of the property and where the owner provides such evidence as to vacancy as is required under the scheme on behalf of the applicant. Such approval in principle shall not be confirmed as approval in full until ownership has transferred to the applicant and no drawdown may take place until such ownership has been confirmed to the satisfaction of the local authority.

12. Are any other grants available to upgrade vacant properties?

An A Sustainable Energy Authority of Ireland (SEAI) Better Energy Home Scheme Grant may be available in combination with this grant. Works covered by SEAI Better Energy Homes Scheme will therefore not be covered. The local authority must satisfy themselves that proposed works are not claimed for under any other grant.

SEAI Grants include Attic Insulation up to €1,700, Cavity Wall Insulation up to €1,700, Internal Insulation up to €4,500, External Wall Insulation up to €8,000, Heat Pump Systems up to €6,500 and Solar PV up to €2,400. Further details are available on the SEAI website: www.seai.ie

13. What happens if I sell my house?

It is expected that the applicant(s) would normally live in the qualifying residential property for a period of at least five years from the date of payment of the subsidy. If at any time the owner occupier in receipt of the grant sell the property within ten years, they must reimburse the State an element of the full value of the grant, as follows:

Up to 5 years	Over 5 years and less than or equal to 10 years	Over 10 years
100% of the monetary amount of the grant	75% of the monetary amount of the grant	No Clawback

In the event of a fall in the value of the property, the full monetary amount, subject to the percentage clawback above will be repayable to the local authority.

An appropriate agreement must be concluded between the local authority and the applicant which contains the clawback agreement including a charge on the property and which shall be binding on the applicant upon drawdown.

14. What information needs to accompany my application form?

You will need is the following:

- ▶ proof that the property has been vacant and unoccupied for two or more years;
- ▶ proof of ownership (or evidence of active negotiations to purchase a property);
- ▶ an independent report proving that the property is derelict, where appropriate (i.e. structurally unsound and dangerous).
- ▶ confirmation of vacancy can be validated and verified by, for example, the use of utility bills which can help determine vacancy periods (e.g. pattern of usage or disconnection) or such other proofs as are available to the satisfaction of the local authority.
- ▶ evidence of ownership for the grant payment, which the relevant local authority may consider, is outlined in the table below. The works must be approved in advance, following inspection by the local authority of the subject property.

Ownership Requirements for grant payment	Examples of Proof that may be submitted
The owner must be an individual who owns the dwelling (whether jointly or not) and the local authority must satisfy itself as to the ownership prior of the grant.	<ul style="list-style-type: none"> ▶ a title deed¹ or similar legal instrument proving ownership of the property; ▶ evidence of current paid buildings insurance policy/schedule; ▶ evidence of payment of Local Property Tax (LPT); ▶ mortgage statement dated within the last 12 months

NOTE:

1. A title deed can be obtained from the Property Registration Authority Ireland (<https://www.prai.ie>)

15. What steps are involved in the Croí Cónaithe (Towns) Fund Vacant Property Refurbishment Grant?

1 How it works: The Applicant

Who do I apply to for the Grant?

Applications can be made to your local authority. If you have questions about the grant, you can contact the Vacant Homes Officer in your local authority who will have information available on the scheme.

What type of questions am I likely to be asked during the application process?

You will need you to provide some information during the application process.

For example:

- personal details (e.g. your full name, current address, date of birth, etc.)
- eligibility details (e.g. Are you a first-time buyer? etc.)
- vacant property details (e.g. address of the property, Eircode, period property has been vacant etc.)
- outline of work to be done to the property

What supporting documentation will I need to provide to apply?

The following is a list of documents that you may need to provide with your application:

- proof that the property is vacant
- proof of ownership or evidence of active negotiations to purchase the property (i.e. confirmation of engagement from the estate agent or owner of the property) where you are seeking approval in principle to a grant
- independent report confirming the property is structurally unsound and dangerous (if seeking top up grant for works to a derelict property) or confirmation that it is on the Derelict Sites Register, where applicable
- a quotation(s) in respect of the works proposed.

What does the Vacant Property Refurbishment Grant application process look like?

Step one: starting your journey

If you own a vacant/derelict property and are considering using it as your principle private residence or are considering purchasing a vacant/derelict property for use as your principle private residence, you need to review the eligibility criteria set out in the application form. You can approach your local authority and seek further information from the Vacant Homes Officer in your local authority.

Step two: your application

You must ensure that you complete the application in full and submit all relevant documentation. The supporting documentation required to submit as part of your application includes:

- proof that the property is vacant
- proof of ownership or evidence of active negotiations to purchase the property (i.e. confirmation of engagement from the estate agent or owner of the property) where you are seeking approval in principle to a grant

- independent report confirming the property is structurally unsound and dangerous (if seeking top up grant for works to a derelict property) or confirmation that it is on the Derelict Sites Register, where applicable

Step three: processing of grant application

Your local authority on receiving your application and any supporting documentation will:

- check that the application form is complete
- review the application as well as any supporting documentation submitted
- arrange for suitable technical staff to visit the property to make sure it is possible to do the work and assess the projected costs of the planned works
- write to let you know if your application has been successful and how much of a grant has been approved
- if you have not yet purchased the property you may receive approval in principle where you have provided evidence of active negotiations to purchase a property i.e. confirmation of engagement from the estate agency or owner of the property
- ask you to submit information from the contractor doing the work such as their tax reference number to check their tax clearance details
- ask for bank account details where the grant will be paid when the works are completed
- ask for an invoice for the completed work and arrange for suitable technical staff to visit the property and confirm the work is completed, in line with assessed costs

Step 4: payment of grant

When the refurbishment work has been completed, the property will be inspected by your local authority. Once the local authority are satisfied that the works have been completed in line with the approved application, the grant will then be paid.

2 How it works: The Local Authority

Step one: Advisory Service

Your local authority will provide you with information and advice if you own a vacant/derelict property and are considering to use it as your principle private residence or are considering purchasing a vacant/derelict property for use as your principle private residence. They will also provide details in respect of the eligibility criteria as well as the parameters of works which are eligible.

Step two: Application Review

Your local authority on receiving your application and any supporting documentation will:

- check that the application form is complete
- review the application as well as any supporting documentation submitted
- arrange for suitable technical staff to visit the property to make sure it is possible to do the work and assess the projected costs of the planned works
- write to let you know if your application has been successful and how much of a grant has been approved
- if you have not yet purchased the property you may receive approval in principle where you have provided evidence of active negotiations to purchase a property i.e. confirmation of engagement from the estate agency or owner of the property

Step three: Inspection and Grant Payment

When the refurbishment work has been completed, your local authority will inspect the property. Once the local authority is satisfied that the works have been completed in line with the approved application, the grant will then be paid.

16. I bought an eligible vacant home and commenced refurbishment works before this grant was open for applications. Am I eligible to apply?

No, the scheme is live from 14 July 2022 and only applicants who have received approval from their local authority since this date are eligible for grant funding.

17. What happens if the cost of the works exceed the grant amount?

A grant as approved up to a maximum of €30,000 or €50,000 in the case of a confirmed derelict property qualifies for this scheme. Any additional costs which exceed the grant amount are a matter for the applicant.

18. I own a vacant property that I would like to refurbish and rent out. Can I apply for this grant?

No, this grant is available for people who will use the home as their principal private residence.

19. How can I find out more about the Croí Cónaithe (Towns) Fund?

More information can be found at www.gov.ie/housingforall



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