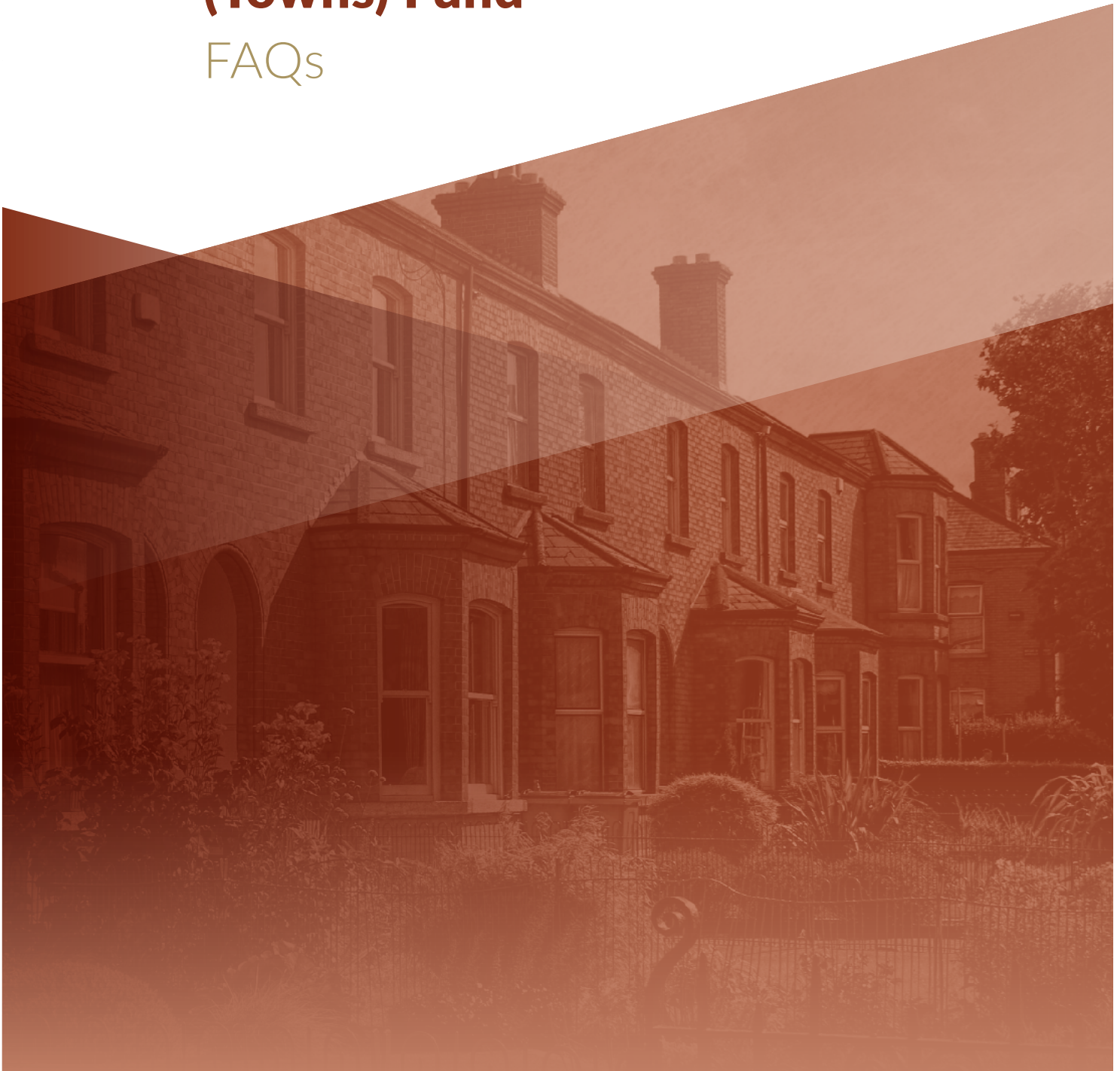




An Roinn Tithíochta,  
Rialtais Áitiúil agus Oidhreachta  
Department of Housing,  
Local Government and Heritage

# Vacant Property Refurbishment Grant Croí Cónaithe (Towns) Fund

FAQs





## 1. What is the Croí Cónaithe (Towns) Fund?

Many areas of cities, towns, villages and rural parts of the country face the blight of vacant properties, which, if brought back into use, could add real vibrancy and provide new accommodation in those areas. The Croí Cónaithe (Towns) Fund is a key initiative which underpins these policy objectives set out in Pathway Four of Housing for All.

There are two schemes under the Croí Cónaithe (Towns) Fund which are delivered by local authorities. The Vacant Property Refurbishment Grant provides people with a grant to support the refurbishment of vacant properties while under the Ready to Build Scheme, local authorities make serviced sites available in towns and villages at a discounted rate to individuals who want to build their own home. Further information is available [here](#).

The Vacant Property Refurbishment Grant, funded by the Croí Cónaithe (Towns) Fund was launched on 14 July 2022 and will benefit those who wish to turn a formerly vacant house or building into their principal private residence.

## 2. What funding is available to applicants under the Vacant Property Refurbishment Grant?

A grant of up to a maximum of **€30,000** is available for the refurbishment of vacant properties for occupation as a principal private residence, including the conversion of a property which has not been used as residential heretofore, subject to appropriate planning permission being in place. This is 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 the 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** is 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 local authority's 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 not on the derelict sites register, an independent report prepared by an appropriately qualified professional is required to be submitted along with the application confirming that the property is derelict.

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.

The level of Grant will be contingent on the works approved by the local authority and will be paid based on vouched expenditure following a final inspection by the local authority.

## 3. Who will manage the schemes funded by the Croí Cónaithe (Towns) Fund?

The schemes under the fund are managed and administered by local authorities on behalf of the Department of Housing, Local Government and Heritage. Each local authority receives and reviews applications for the Vacant Property Refurbishment Grant.

## 4. What properties are eligible for the grant?

Properties considered for inclusion must be:-

- ▶ vacant for two years or more; and
- ▶ built before 1993<sup>1</sup>.

For a property to be deemed derelict (i.e. structurally unsound and dangerous), the applicant must confirm this by submitting an independent report prepared by an appropriately qualified professional along with the application form. The property can also be deemed derelict if it is on the local authority's Derelict Sites Register.

Evidence that the property was built before 1993 will also be required.

## 5. How do I prove that the property is vacant?

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.

## 6. Do I have to own the property to avail of this grant and what are acceptable proofs of ownership?

Proof of ownership is required to support the grant application. 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 agent 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. No drawdown may take place until such ownership has been confirmed 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.

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 to approval of the grant.	<ul style="list-style-type: none"> <li>▶ Title deed<sup>2</sup> or similar legal instrument proving ownership of the property;</li> <li>▶ evidence of current paid buildings insurance policy / schedule;</li> <li>▶ evidence of payment of Local Property Tax (LPT);</li> <li>▶ mortgage statement dated within the last 12 months</li> </ul>

1 Aligned with prioritisation under the SEAI Better Energy Homes Scheme

2 A title deed can be obtained from the Property Registration Authority of Ireland ([www.prai.ie](http://www.prai.ie))

## **7. I purchased / owned a vacant property before the scheme was launched on 14 July 2022, can I apply for the grant?**

Yes, you are required to prove ownership of the property and proof that the property has been vacant for more than 2 years and the works for which the grant is being applied for have not yet begun on the property. Only proposed works after the application has been submitted and approved by the local authority can be considered for the grant.

## **8. Can I apply for the grant if I am planning to convert a vacant commercial property into a residential home?**

Yes, once the property will be your principal private residence. You and the property must meet all other eligibility requirements set out in this document.

## **9. I purchased / owned a vacant property above a shop which has residential accommodation above the shop. I intend to use the residential part as my main principal private residence and rent out the shop unit. Do I qualify for the grant?**

You may apply for the grant for the **refurbishment of the accommodation above the shop only**. Any refurbishments that contribute to the whole building cannot be included, for example heating system for the entire property.

You must also meet all other eligibility requirements in order to be considered for the grant and suitable technical staff from the local authority will also assess the proposed works before your application can be approved.

## **10. Do I have to reside in the property?**

The relevant owner is required to reside in the dwelling as his or her principal private residence on completion of the qualifying works to the dwelling. A declaration that the individual intends to reside in the dwelling as his or her principal private residence on completion of the qualifying works to the dwelling must be provided to the local authority. Clawback conditions will apply where the applicant ceases to reside in the dwelling as a principal private residence within a 10 year period.

## **11. I am currently working on a new build and the works have already commenced but the property has not been lived in and has been vacant since the works began. Do I qualify for the grant?**

No, the grant is to support the refurbishment of vacant properties that have been built before 1993 and that have been vacant for two years or more. New builds are not eligible for the grant.



## 12. Is the grant open to developers or applicants who wish to refurbish their property and rent out?

The scheme is exclusively available to individuals or households for which the property will be their principal private residence. It is not available to undertakings and / or developers, etc. and applicants must be selling or have sold their previous property. Applicants may only avail of the grant once and local authorities will ensure adequate tracking and checking of property addresses in this regard.

## 13. What is a Principal Private Residence?

A Principal Private Residence (PPR) is a property which you own and occupy as your only, or main, residence.

## 14. I am not normally resident in the Republic of Ireland but I plan on buying a vacant property and living here permanently, can I apply for the grant?

Yes, if you are actively engaged in buying a property that has been vacant for 2 years and built before 1993 you may apply for the grant. You must still provide proof of engagement and proof that the property has been vacant. The property will however, have to be your principal private residence. This is a condition of the grant. It is not available for investors or developers. Where applicable, you must also provide evidence that you are selling or have sold your current home.

## 15. I am not selling my previous property, can I apply for the grant?

No, you must be selling or have sold your previous / current property in order to avail of this grant.

## 16. Who is eligible for the Vacant Property Refurbishment Grant?

The Fund is focused on home ownership. A range of individuals or households, where the property will be their principal private residence are 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 are implemented on a sliding scale.

### Framework of Priorities

**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 refurbish and live in a vacant property.

**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 refurbish and live in a vacant property.

## 17. Who is deemed a First Time Buyer?

For the purposes of this grant, a First Time Buyer is an individual who has not purchased a property before.

## 18. If I inherited a property, do I qualify as a First Time Buyer?

Yes, if you have inherited a property and do not own or have purchased a property before, you are considered a First Time Buyer for the purposes of this grant. Evidence to support this will be required to support your application.

## 19. What locations are eligible for this grant?

Following a recent expansion of the Grant, it now applies to qualifying vacant properties in cities, towns, villages and rural parts of the country.

Local authorities will consider and prioritise applications based on the following criteria:

- The overall levels of vacancy and dereliction within their administrative areas;
- Assess the application in line with considerations outlined at section 6 of the Scheme Outline;
- Alignment with policies of the relevant development plan including areas / objectives identified for regeneration or policies for new housing in rural areas;
- The role that the Grant might play as part of wider town regeneration particularly in the light of emerging Town Centre First Plans and integration with other committed regeneration funding through the Urban Regeneration and Development Fund, the Rural Regeneration and Development Fund and the Towns and Villages Renewal Scheme.

## 20. I applied for the Vacant Property Refurbishment Grant before it was extended beyond towns / villages and my application was rejected due to not meeting location requirements. Can I reapply now?

Yes, all applications that were previously rejected will now be considered for the grant once you meet all the other eligibility requirements. Contact should be made with your local authority about this.

## 21. What types of work are covered under the grant?

The following categories of works are eligible for grant assistance, subject to a reasonable cost assessment by the local authority and to the limits for specific works as set out in the table below. The works must be approved in advance, following inspection by the local authority of the subject property.

Refurbishment requirements for each property will differ depending on the type / size / condition of the existing building. The cost thresholds levels set out below are based on a typical two storey, 3 bed semi-detached house.

	Works Category	Maximum Cap on Specific Elements (incl. VAT) <i>based on a two storey, 3 bed semi-detached</i>
1.	<b>Demolitions / Strip-out / Site Clearance</b> (including removal of hazardous materials)	Max €30,000 for Vacant Property Grant only Max €50,000 incl. Derelict Top-Up Grant
2.	<b>Substructure works</b> (including works to foundations; rising walls; beds / slabs; damp-proofing; underpinning)	Max €30,000 for Vacant Property Grant only Max €50,000 incl. Derelict Top-Up Grant
3.	<b>Superstructure works</b> (including works to internal / external walls; chimneys; upper floors; stairs; roof structure; other structural timbers)	Max €30,000 for Vacant Property Grant only Max €50,000 incl. Derelict Top-Up Grant
4.	<b>Completions</b> (including works associated with external doors and windows; internal doors and associated frames, architraves and ironmongery; balustrades; skirtings; rooflights; fascias / soffits; rainwater goods)	
4a	external completions (incl. doors, windows, sills)	€15,000.00
4b	internal completions (incl. doors, frames, architraves, ironmongery)	€5,000.00
4c	skirtings	€2,500.00
4d	fascias, soffits, rainwater goods	€3,000.00
4e	roof completions (incl. flashings, fascias, soffits, gutters, downpipes)	€10,000.00
5.	<b>Finishes</b> (including finishes to external / internal walls; ceiling finishes; tiling / waterproof finishes to wet areas; roof finishes)	
5a	tiling / waterproof finishes to wet areas	€2,000.00
5b	painting and decorating	€7,500.00
5c	roof finishes	€10,000.00

	Works Category	Maximum Cap on Specific Elements (incl. VAT) <i>based on a two storey, 3 bed semi-detached</i>
6.	<b>Services</b> (including plumbing; heating; ventilation; power; lighting; telecommunications; smoke / CO2 detection)	Max €30,000 for Vacant Property Grant only Max €50,000 incl. Derelict Top-Up Grant
7.	<b>Fittings</b> (including kitchen units; sanitary / bathroom fittings)	
7a	kitchen units	€5,500.00
7b	sanitary ware / bathroom fittings	€2,000.00
8.	<b>External Works</b> (necessary external / site works carried out within the curtilage of the site)	€5,000.00
9.	<b>Extension</b> within the ambit of exempt development under planning regulations, as part of a wider refurbishment	Max €30,000 for Vacant Property Grant only Max €50,000 incl. Derelict Top-Up Grant
10.	<b>Professional services associated with works</b> (fees / surveys)	10% + VAT of the nett construction cost or €10k, whichever is the lesser

## 22. 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. You must indicate in the application form whether or not you can pay for any extra cost not covered by the grant.

## 23. Can I carry out the refurbishment works myself?

Yes. In order to do so, you need to provide an estimate of costs which are then assessed by the local authority's technical staff before deciding on your application and also subject to a final site inspection by the local authority.

## 24. Can other works commence on the vacant property that are not being claimed for in the grant?

Yes, as the other works that are being carried out are not related to what is being applied for. This is something that will be checked on the first technical visit by the local authority to your property and the final visit after work has been completed. If you have completed works that were not previously declared / applied for, the local authority will not award grant payment for that specific work.



## 25. Is there a time limit from when the application has been approved to when the proposed works are fully completed?

Approval is valid for 18 months from the date of the initial approval letter sent from the local authority to you the applicant.

## 26. Are there any other grants available to upgrade vacant properties?

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 under the Vacant Property Refurbishment Grant. 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](http://www.seai.ie)

## 27. What happens if I sell my house?

It is required that the applicant(s) will live in the qualifying property for a period of at least five years from the date of payment of the Grant. If at any time you sell the property or it ceases to be your principal private residence within **ten years**, you must reimburse the local authority 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 still be repayable to the local authority.

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

## 28. What is a Legal Charge, and how does it work?

A charge involves **no transfer of ownership** but confers rights over the property as **security**. A condition of the Vacant Property Refurbishment Grant is that the applicant lives in the property for a period of at least 5 years. To secure the local authority's interest, and to ensure the integrity of the scheme, a charge will be placed against the property as security.

Following payment of the grant to the applicant, the local authority will place the charge on the applicant's property equal to the amount of the grant paid. The charge will remain in place for **10 years**.

## 29. How will the charge be registered?

The charge will be registered in the Land Registry or the Registry of Deeds<sup>3</sup> (RODs) as appropriate.

Regarding registered property, if the applicant has taken a mortgage to purchase the property, the bank's charge will rank in priority. That is, it will be the first charge on *part III* of the folio. Should the property be sold, the bank, as the first charge holder, will receive the proceeds of the sale.

The local authority, as the subsequent charge holder, shall receive any monies owing from the remaining proceeds.

## 30. Can the local authority's charge rank in priority to the bank's charge?

Consent from the bank (first charge holder) would be required. If both the bank and local authority's charge documents are lodged on the same day into the Land Registry – the bank will require a note on the folio to the effect of “*This charge ranks in priority*”. This should not arise as a grant can only be paid to the person who is already the owner of the property.

## 31. I inherited a property and do not have a mortgage. Will the local authority's charge rank in priority?

If there is no mortgage or other charge against the property, the local authority's charge will rank in priority.

## 32. Does the local authority require my consent to register its charge?

Yes, the local authority requires the consent of the applicant to place a charge against the property. An appropriate agreement must be concluded between the local authority and the applicant upon drawdown of the funds. This is stated in the application form which is signed by the applicant.

## 33. At what stage of the process should the charge be lodged in the Land Registry?

If the applicant is actively engaged in buying a property, and is not yet the registered owner, the charge document cannot be lodged into the Land Registry until the ownership is finalised. The Grant will not be paid until ownership is registered. If the applicant has full title to the property, the charge document should be submitted to the Land Registry or Registry of Deeds concurrent to the issuing of the grant. The Charge Document must be signed by the applicant and local authority in the presence of a witness.

## 34. What documents should be lodged into the Land Registry?

The charge should be lodged in the Land Registry in the prescribed form (Form 49 contained in Schedule 6 of the Charge document). The prescribed charge form is a one-page document containing the Land Registry requirements within the charge document. The local authority's Law Agent or Solicitor should be familiar with these forms. The local authority should retain the signed charge document.

## 35. What are the fees to register a charge?

The fee to register a charge in the Land Registry is €175.

---

<sup>3</sup> The charge in this context is referred to as a “deed”. It must be noted that the process for the registration of a mortgage on land differs as regards registered and unregistered land.

## 36. What steps are involved in applying for the 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, length of time 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.
- ▶ Any other relevant documentation to support your application (e.g. evidence of planning permission or a certificate of exemption under the Planning Acts)

#### 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 principal private residence or are considering purchasing a vacant / derelict property for use as your principal 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 is **outlined above**.

### 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
- ▶ provide an agreement to be signed by you which contains the clawback agreement including a charge on 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 Charge document will be signed and 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 principal private residence or are considering purchasing a vacant / derelict property for use as your principal 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 the application to make sure it is complete
- ▶ Assess the application in line with considerations outlined at section 4, 6 and 7 of the Scheme Outline
- ▶ Arrange for suitable technical staff to visit the property to make sure it is possible to do the work and assess the projected costs
- ▶ Write to the applicant to let them know if the application has been successful and the level of grant which has been approved (including for applications seeking approval in principle to write to the applicant providing same)
- ▶ Require evidence such as appropriately detailed invoice (s) for the completed works and arrange for suitable technical staff to visit the property and confirm that the work has completed as vouched in the documentation.



**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 Charge document will be signed and the grant will then be paid.

**37. Can I appeal if my application for the grant was not successful?**

Yes, if your application is not successful, you can write to your local authority to appeal the decision. You must write within three weeks of the date of the original decision, and clearly explain why you are appealing. A local authority official who was not involved with the original assessment will then assess this appeal and contact you with the result. This could take up to six weeks.

**38. I have more questions about the Vacant Property Refurbishment Grant, who can I ask?**

If you have any questions, please contact the Vacant Homes Officer in your local authority. For a list of all Vacant Homes Officers in each local authority and their contact details please see information [here](#).

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

More information about the Croí Cónaithe (Towns) Fund can be found [here](#).



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

Department of Housing, Local Government and Heritage