



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

# Croí Cónaithe (Towns) Fund:

Vacant Property  
Refurbishment Grant  
Scheme



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# 1 Introduction

A central tenet of the *Programme for Government: Our Shared Future* reaffirms that ‘everybody should have access to good-quality housing’ as well as prioritising investment in housing as a ‘social and economic imperative’. Related to this priority, the *National Planning Framework* seeks to strengthen and diversify rural towns and villages to be a focus for local housing and employment growth, based on regeneration and development, targeting the reversal of rural decline in towns and villages through sustainable targeted measures that address vacancy through sustainable reuse, supporting local communities. *Housing for All* builds on these commitments and provides four new pathways to a sustainable housing system, by clearly setting out how we plan to address the short, medium and long-term challenges ahead. The overall aim of our new housing plan for Ireland is that everyone in the State should have access to a home to purchase or rent at an affordable price, built to a high standard and in the right place, offering a high quality of life.

Within this context, *Housing for All* recognises the opportunity to reimagine and transform our cities and towns and increase residential development in tandem with an emphasis on amenities and quality of life. Addressing vacancy and dereliction is a key part of this response, set out in the context of Pathway 4 on Addressing Vacancy and the efficient use of our existing stock.

In February 2022, the Government published *Town Centre First* – a major new policy that aims to tackle vacancy, combat dereliction and breathe new life into our town centres.<sup>1</sup> *Town Centre First* contains 33 unique actions which will give our towns the tools and resources they need to become more viable and attractive places in which to live, work, visit and run a business.

Against this backdrop, *Housing for All* focuses on a number of actions to address vacancy and dereliction, including the introduction of a new Croí Cónaithe (Towns) Fund. The Fund will initially focus on supporting refurbishment of vacant homes in regional towns and villages and it is intended to expand it in future iterations to provide serviced sites for new homes in towns and villages.

## 2 Objectives of Croí Cónaithe (Towns) Fund

The Croí Cónaithe (Towns) Fund, to be delivered by local authorities, will provide new choices for people to live in towns and villages in Ireland, initially through the provision of a grant to support the refurbishment of vacant properties, with priority given to areas where the level of vacancy or dereliction is high.

The Fund, is targeted to deliver some 2,000 homes by 2025. Data will be gathered on the operation of the initiative from the outset and further iterations may follow as necessary.

While interim reviews will be ongoing, a comprehensive overall review and evaluation of the Croí Cónaithe (Towns) Fund will be undertaken no later than mid-2024.

1 <https://www.gov.ie/en/publication/473d3-town-centre-first-policy/>.

## 3

## Vacant Properties Refurbishment Scheme Outline

A grant of up to a maximum of **€30,000** will be 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<sup>2</sup>. 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) 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, 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<sup>4</sup>. 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.

An SEAI Better Energy Home Scheme Grant<sup>4</sup> 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.

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.

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.

<sup>2</sup> Subject to appropriate planning exemptions or permission being in place

<sup>3</sup> Aligned with prioritisation under the SEAI Better Energy Homes Scheme

<sup>4</sup> 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, Solar PV up to €2,400. Further details are available on the SEAI website: [www.seai.ie](http://www.seai.ie)

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"> <li>▶ A title deed<sup>1</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>

**NOTE:**

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

The relevant owner must intend in good faith to reside in the dwelling as his or her principal private residence on completion of the qualifying works to the dwelling. A declaration 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 and clawback conditions will apply where the applicant ceases to reside in the dwelling as a principal private residence.

The grant will be paid based on vouched expenditure following a final inspection by the Local Authority.

**Types of work covered**

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

## Additional Grant Conditions

Subject to the above, the following additional conditions will apply:-

applicant(s) must meet the eligibility criteria set out in Section 4;

may only apply for one grant under this scheme;

live in the home as their principal private residence when completed;

have their tax affairs in order, with tax clearance from Revenue;

local property tax to be in order where applicable;

agree to the clawback conditions set out in section 6.

## 4 Eligibility Criteria

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.

### 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 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.

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.

Applicants may only avail of the grant once and local authorities must ensure adequate tracking and checking of property addresses in this regard.

Purchasers benefitting from this scheme may also be eligible for a local authority Home loan, or, retrofit grants under the Better Energy Homes Scheme. In the case of retrofit grants, the local authority will not make the Vacant Property Refurbishment grant available for the same work. Local authorities must ensure that the works have not been grant aided via any other scheme and applicants are required to provide any information as may be requested by a local authority regarding any other grant aiding of works applied for.

## 5

## Eligible Towns and Villages

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

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 are defined as a separate 'town' and will therefore be eligible, e.g. Balbriggan.

Given the available resources, local authorities should prioritise consideration of applications in town / village locations based on the following criteria:

the overall levels of vacancy and dereliction within the town or village;

alignment with policies of the relevant development plan including areas/objectives identified for regeneration;

the role that the Fund 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.



## 6 Clawback

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 they sell the property within ten years<sup>5</sup>, they must reimburse the State an element of the full value of the subsidy, 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. Any revenue derived from clawbacks will be recycled by the local authority into supporting new properties through the Fund.

## 7 Operations and Management of the Fund

The operation of this fund will be delegated to local authorities who will manage the prioritisation in line with the framework of priorities and overall funding available. In year one, it is not anticipated that there will be a constraint on allocations, but these may be set for future years in the light of demand.

The Department will recoup the local authority for grants made to eligible purchasers.

### Steps for assessment and approval of the grant

The local authority will:

check the application to make sure it is complete.

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.

<sup>5</sup> A clawback applies up to 5 years and thereafter between 5 and 10 years



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