



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

Ready to Build Scheme; Serviced Sites for New Homes Croí Cónaithe (Towns) Fund

FAQs



1. What is the Ready to Build Scheme; Serviced Sites for New Homes?

Under the Ready to Build Scheme; Serviced Sites for New Homes, local authorities will make serviced sites available in towns and villages at a discount on the market value, to individual purchasers for the building of their home.

This Scheme and the Vacant Property Refurbishment Grant, launched in July 2022, are funded by the Croí Cónaithe (Towns) Fund.

2. Why is the Ready to Build Scheme; Serviced Sites for New Homes 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) Ready to Build Scheme; Serviced Sites for New Homes 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 making available serviced sites to give people the opportunity to build their own home. In doing so, it provides the opportunity to strengthen Ireland's rural urban fabric and support the communities who live there.

3. What discounts are available to applicants?

It is intended that the local authority will develop existing site(s) in their control or purchase site(s) and make them available for development by providing services and access to the site(s) concerned.

The level of discount to the individual will depend on the level of servicing cost incurred by the local authority before the sale of the site with discounts up to a maximum of **€30,000**. The amount of such discount will be reflected as a clawback charge on the sale of the site to the purchaser.

4. Who will manage the Scheme?

The scheme will be delivered by local authorities.

The Department of Housing Local Government and Heritage will recoup the local authority for expenditure in respect of the provision of serviced sites.

5. How will applications be assessed?

All available sites will be advertised on your local authority's website and / or in relevant local publications along with a closing date for receipt of applications.

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

- Framework of Priorities as outlined below (see question 6)

6. Who is eligible for the Scheme?

The Fund is focused on home ownership. The applicant(s) who purchase the site are required to reside in the property built on the site as their principal private residence on completion of the building works.

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 built on the purchased site will be their principal private residence as homeowners. It is not available to undertakings and/or developers, etc.

Applicants may only purchase one site under the Scheme and local authorities will ensure adequate tracking and checking is carried out in this regard.

7. Where should the serviced site be located in relation to a town/village?

There are over 500 towns and villages in Ireland with a population of over 400 people. It is intended that the Ready to Build Scheme; Sites for New Homes will apply in all such towns, and also to some smaller villages, with sufficient provision of services and amenities.

8. How will I know that a site qualifies under the Ready to Build Scheme; Serviced Sites for New Homes?

All available sites will be advertised on your local authority's website and / or in relevant local publications along with a closing date for receipt of applications.

9. What happens if I sell the site / property after purchasing?

It is required that the applicant(s) will live in the property built on the site for a period of at least five years from the date of the purchase of the site. If at any time they sell the property / site or it ceases to be their principal private residence within ten years, 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 discount	75% of the monetary amount of the discount	No Clawback

An agreement will be concluded between the local authority and the applicant which contains the clawback arrangement **including a charge on the property**, which shall be binding on the applicant upon sale of the site. Any revenue derived from clawbacks will be recycled to the Exchequer. The agreement will also reflect the Grant Conditions set out for applicants in Question 11.

10. What steps are involved when purchasing a site under the Ready to Build Scheme; Serviced Sites for New Homes?

1 How it works: The Applicant

How do I apply for the Scheme?

All available sites will be advertised on your local authority's website and / or in relevant local publications along with a closing date for receipt of applications. Applications can then be made to your local authority. If you have questions about the Scheme, 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 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.)
- site reference number (from advertisement)

What does the Ready to Build Scheme; Serviced Sites for New Homes application process look like?

Step one: starting your journey

Your local authority will develop existing site(s) in their control or purchase site(s) and provide services on them. All available sites will be advertised on your local authority's website and / or in relevant local publications along with a closing date for receipt of applications. You can approach your local authority and seek further information regarding purchasing the site from the Vacant Homes Officer in your local authority.

Step two: your application

You must ensure that you complete the application in full.

Step three: processing of application

Your local authority on receiving your application will:

- check that the application form is complete
- review the application
- write to let you know if your application has been successful / unsuccessful
- If you are successful in your application, you will then be required to
 - ▷ pay a 10% deposit of the purchase price
 - ▷ apply for planning permission to build your principal private residence on the site within 3 months of receiving approval to purchase and payment of deposit.Where this does not happen the site will revert to the local authority. Transfer of ownership (and payment of balance of purchase) shall only take place on confirmation of receipt of planning permission.

2

How it works: The Local Authority

Step one: Provide Information

Your local authority will provide you with information and advice on how to apply to purchase a serviced site so that you can build your own property for use as your principal private residence. They will also provide details in respect of the eligibility criteria.

Step two: Application Review

Your local authority on receiving you application will:

- check that the application form is complete
- review the application
- write to let you know if your application has been successful / unsuccessful.

11. Are there any additional conditions when applying for the Scheme?

Yes, the following conditions will also apply:

- Applicant(s) must meet the eligibility criteria set out in Question 6;
- Applicant(s) may only purchase one site under this Scheme;
- The site must be used to build a home which will be the applicants principal private residence when completed;
- If not First Time Buyers or Fresh Starters, applicants must be moving from their current home which they are selling or have sold and want to live in a town or village setting;
- Applicant(s) must have their tax affairs in order, with tax clearance from Revenue;
- Applicant(s) must apply for planning permission to build their principal private residence on the site within 3 months of receiving approval to purchase and payment of deposit. Where this does not happen the site will revert to the local authority. Transfer of ownership (and payment of balance of purchase) shall only take place on confirmation of receipt of planning permission;
- Building must start within 12 months of receipt of planning permission. Where this does not occur, the full monetary value of the discount must be repaid to the local authority. An extension to the 12 months may be granted at the discretion of the local authority in exceptional circumstances;
- Applicant(s) must agree to the clawback conditions set out in Question 9.

12. What happens if multiple applicants all meet the Eligibility Criteria?

Where there is more than one application for the same site, Eligibility Criteria will be checked and the Framework of Priorities will be applied. Where more than one applicant qualifies a lottery will be used to allocate the site.

13. What services will be provided to sites?

Services will include water, mains wastewater, electricity and access.

14. Is the Scheme being administered by all local authorities?

Yes, the Scheme is available from all local authorities where serviced sites are available in towns and villages in Ireland.

15. Who do I contact if I have questions about the Scheme?

You can contact the Vacant Homes Officer in your local authority. For a list of all Vacant Homes Officers in each local authority please visit <https://www.gov.ie/en/publication/f59b3-vacant-homes-officer-contacts/>

16. How can I find out more about Ready to Build Scheme; Serviced Sites for New Homes?

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



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