

▼ <u>vacanthomesofficer@longfordcoco.ie</u> @ <u>www.longfordcoco.ie</u>

A Chara,

The Vacant Property Refurbishment Grant (Croí Cónaithe) is available for the refurbishment of vacant or derelict properties throughout the country (rural and urban areas) to submit applications.

If the property is **VACANT** for the minimum period of 2 years and built before 2007, a grant of up to a maximum of €50,000 will be available to individuals or households for which the property will be their principal private residence or applicants who will make the property available to rent on the private market. It is not available to registered companies or developers.

If the property is **DERELICT**, the total grant available for a derelict property is up to a maximum of €70,000 where the property is confirmed by the applicant to be derelict (*i.e. structurally unsound and dangerous*). In the case of a derelict property, an independent report prepared by an appropriately qualified professional (*e.g., quantity surveyor, engineer, or architect*) is required to be submitted along with the application confirming that the property is structurally unsound and dangerous.

Applicants for the grant must indicate on the application form whether they are applying for a property that will serve as their principal private residence or one that will be available for rent. This distinction is crucial, as different conditions apply based on the application type. Additionally, applicants should specify if they are seeking the Vacant Property Refurbishment Grant for properties classified as vacant or the Vacant Property Refurbishment Grant with the Derelict Property Top-up Grant for those classified as derelict.

In respect of rental properties, all landlords are required by law to comply with the standards for rental housing and ensure that their properties are fully compliant with fire safety and minimum standards regulations for rental properties. The tenancy will be registered with the Residential Tenancies Board (RTB). Clawback conditions will apply if the property is not available to rent within the ten-year period from the payment of the grant.

The grant is available to individuals or households for which the property will be their principal private residence or applicants who will make the property available to rent on the private market. It is not available to registered companies or developers. Applications can only be made by named individuals.

The level of grant payable is contingent on the works approved by the local authority and is paid on completion of the works and based on vouched expenditure following a final inspection by the local authority.







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LOCAL AUTHORITY PURCHASE AND RENOVATION LOAN (LARL):

A new choice of application in regard to <u>Principal Private Residence</u> is now available as part of the Vacant Property Grant Scheme - **Local Authority Purchase and Renovation Loan (LAPR).**

This option should be chosen where an applicant has indicated on their application form that they are/intend to apply for the Purchase and Renovation Loan or renovation only LAPR.

Please Note: The loan is not available for rental properties.

In cases where the applicant(s) is **purchasing** <u>and</u> **renovating** the **property**, the applicant will be required to submit as proof of active negotiations to purchase the property, that they have passed the Stage 1 assessment of the LAPR process. This documentation will be provided to these applicants from the LAPR Loan team and should be submitted by the applicant as part of their VPRG application.

Applicants applying for either the LAPR or the renovation-only LAPR, will be required as part of their application to the LAPR team to sign a letter of authorization, that if successful in their LAPR application and VPRG application payment of the grant will be made directly to the LAPR Loan team in Longford County Council (loans@longfordcoco.ie). The grant payment will not be issued to the applicant.

Eligibility for the LAPR will follow Longford County Council mortgage lending criteria, ensuring a streamlined process for applicants. This loan is particularly beneficial for those who have viable renovation projects but face challenges in securing adequate funding from commercial lenders. There are two primary beneficiary groups:

- Individuals with a viable project who lack sufficient income to obtain commercial financing but can demonstrate repayment capacity for a local authority loan.
- Individuals whose projects do not meet bank lending criteria but are viable under the LAPR's terms and have sufficient income to support repayment.

The income limits for borrowers are €70,000k if single, €85,000 if joint and the property's post-renovation value must not exceed the limit of €275,000 in Co. Longford.

TO QUALIFY FOR THE SCHEME, PROPERTIES MUST BE:

- Vacant for at least 2 years; and
- Built before the end of 2007. If the property is a protected structure, it must apply for







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planning first.

Be an Individual, not a registered company or developer.

GRANT CONDITIONS

Grant Applications to refurbish a Principal Private Residence

- Applicants may only apply for a maximum of two grants under this scheme where one
 property will become their principal private residence and one additional grant in respect
 of a property made available for rent. Only one grant will be payable in respect of a
 property for rent.
- Have the grant application approved before the work commences.
- Applicants must provide evidence of tax compliance, with tax clearance from Revenue.
- Local Property Tax to be in order where applicable.
- Applicants must agree to the clawback conditions set out on Page 8.
- Applicants must provide vouched expenditure for the works undertaken.
- Once a grant application receives approval, applicants must complete works within a period of 13 months.

Grant Applications to refurbish a property that will be available to rent

- Applicants may only apply for a maximum of two grants under this scheme where one of
 the properties will become their principal private residence and one additional grant in
 respect of a property made available for rent. Only one grant will be payable in respect of
 a property for rent. Longford County Council will ensure adequate checks of addresses in
 this regard.
- Have the grant application approved before the work commences.
- Applicants must provide evidence of tax compliance, with tax clearance from Revenue.
- Local Property Tax to be in order where applicable.
- Applicants must agree to the clawback conditions set out on Page 8.
- Applicants must provide vouched expenditure for the works undertaken.
- A signed affidavit confirming that the Grant has not been applied for before for rental purposes.
- Once a grant application receives approval, applicants must complete works within a period
 of 13 months.

For rental properties, proof of registration of the tenancy with the Residential Tenancies Board (RTB) must be provided to Longford County Council before the drawdown of the grant. Evidence of annual registration of tenancy with the RTB must be submitted to the local authority which awarded the grant.

A letter of approval will be issued to applicants who are successful and will include the approved







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grant amount. Approval is granted from the date of issue of the letter and is valid for 13 months. Applicants are required to sign and return the letter to the local authority after completion of the works in order to confirm that they understand the terms and conditions applicable to the grant. This signed letter in addition to the Application Form, forms part of the agreement between the applicant and the local authority. The letter of approval in principle is not a final guarantee that the grant will be paid. It is only an indication of the intention of the Local Authority to pay the grant to the applicant. In order to receive your final approval letter, you must satisfy Longford County Council with all documentation requested along the application process.

SUPPORTING DOCUMENTATION NEEDED:

Your application will be delayed if details and documents are missing. The following documentation will be needed to process your application. Only copied legible documentation is accepted. Screenshots or blurry documents will not be considered.

- **1. Application Form filled out and signed by the applicant** (Document must be sent back to the Vacant Homes Office with all the sections completed in order to get grant approval).
- **2. Proof of ownership** (*The grant will not be paid out until proof of ownership has been confirmed*)
 - Property Folio Document, AND
 - Confirmation from your solicitor (registered with the Law Society of Ireland and on company-headed paper) stating active negotiations to purchase the property, OR
 - By other means, the property is registered in your name, OR
 - Mortgage Payment, OR
 - o First-Time Buyers Approval Letter.

3. Proof of construction before 2007

- Property Folio Document, OR
- Confirmation from your solicitor (registered with the Law Society of Ireland and on company-headed paper).

4. Proof of vacancy for a minimum of 2 years

- ESB Networks letter to state that electricity was cut off on X date or a letter to state there
 has been low energy usage in the property for X years, OR
- ESB connection/disconnection date, OR
- Letter from estate agent (on company headed notepaper) stating that the property has been unoccupied for X years, OR







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 Solicitor's affidavit letter (registered with the Law Society of Ireland and on companyheaded paper) by the previous owners stating that they have not lived in the property for X years.

4. Proof of Local Property Tax (LPT)

- o That the tax is paid, **OR**
- o Deferral of payment (Local Property Tax will be paid later), OR
- o Exemption from Local Property Tax. (*Property will be LPT liable once refurbishment is completed. The latest LPT will be required in order to receive the grant*)

5. Proof of Tax Clearance Certificate

 Applicants' Tax Clearance Certificate from Revenue. Please submit your tax clearance from Revenue, if you do not have this you can apply for tax clearance using <u>Revenue's online</u> <u>service</u> or you can call <u>1890 306 706</u> and they will post you an application form.

7. If applying for the Vacant Property Derelict top-up (€70,000) please submit:

- o Proof the property is on the local authority's Derelict Sites Register, OR
- A detailed Report (according to Appendix I provided by LCC) prepared by an appropriately qualified and registered professional (Engineer, Architect, or QS) confirming the property is derelict - structurally unsound and dangerous to live in.
- 8. A quotation specifying the costs of the works proposed (including page 12 of the application form). (The quote can be issued by multiple professionals, a builder, or a construction company, however, all must be tax-compliant. Works can also be carried out by the applicant, but professional fees cannot be claimed on the application form. Applicants must advise LCC whether works will be carried out by themselves or by professionals. You must KEEP all voucher expenditures in order to claim the services by the end of the refurbishment.)

9. Contractors' information

- Tax Reference Number of Contractor (VAT ID), AND
- Contractor Tax Clearance Certificate from Revenue.

10. Banks Details where the grant will be paid.

- **11.** If your property involves extension works (the following must be presented and approved prior to the grant being paid).
 - Evidence of planning permission, OR







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- o Planning reference number, OR
- Certificate of exemption under the Planning Acts by a certified professional (on companyheaded paper). Elevation drawings must be presented along with the application in case of extensions <40sqm.
- **12. Appendix II signed by the applicant** (Provided by LCC Document must be sent back to the VHO with all the sections signed in order to get approval).
- **13.** Any other relevant documentation to support your application. (e.g., properties dated photograph)

IMPORTANT: If Longford County Council requests additional documentation to support your application, failure to provide it may result in your application being deemed invalid.

THE PROCESS IS AS FOLLOWS:

- 1. Submit your application along with the required documentation.
- 2. Site inspection takes place and then you can start your works.
- **3.** After the site inspection, you will receive an "Approval in Principle" letter within 4 weeks, at which point your 13-month period to complete the works will begin.
- **4.** Upon completion of the refurbishment, notify the council for a second inspection to obtain final approval.
- **5.** Keep all receipts and invoices, as they will be required at the final stage. Payments are made after the final approval and upon submission of the receipts.

BY THE END OF THE REFURBISHMENT, THE FOLLOWING PROOF WILL BE NEEDED TO RECEIVE THE GRANT:

- Compliance with the HSA Regulations by installing at least two smoke/heat alarms and a carbon monoxide detector if you use fossil fuel heating like gas or coal.
- Vouched expenditure for the works undertaken.
- Clawback Document Signed (Provided by LCC).
- Full Property folio proving completed property ownership.
- Annual evidence of registration of tenancy with the Residential Tenancies Board (RTB).

TYPES OF WORKS COVERED BY THE SCHEME:

- 1. Demolitions / Strip-out / Site Clearance (including removal of hazardous materials)
- 2. Substructure works (including works to foundations; rising walls; beds / slabs; damp-







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proofing; underpinning)

- **3.** Superstructure works (including works to internal/external walls; chimneys; upper floors; stairs; roof structure; and other structural timbers)
- **4.** Completions (including works associated with external doors and windows; internal doors and associated frames, architraves and ironmongery; balustrades; skirtings; roof lights; facias/soffits; rainwater goods)
 - **4.a** external completions (incl. doors, windows, sills)
 - **4.b** internal completions (incl. doors, frames, architraves, ironmongery)
 - 4.c skirtings
 - 4.d facias, soffits, rainwater goods
 - **4.e** roof completions (incl. flashings, fascias, soffits, gutters, downpipes)
- **5.** Finishes (including finishes to external/internal walls; ceiling finishes; tiling / waterproof finishes to wet areas; roof finishes)
 - **5.a** Tiling/waterproof roof finish to wet areas
 - 5.b painting and decorating
 - **5.c** roof finishes
- **6.** Services (including plumbing; heating; ventilation; power; lighting; telecommunications; smoke/ CO2 detection)
- 7. Fittings (including kitchen units; and sanitary / bathroom fittings)
 - **7.a** kitchen units
 - **7.b** sanitary ware/bathroom fittings
- 8. External Works (necessary external / site works carried out within the curtilage of the site)
- **9.** Extension within the ambit of exempt development under planning regulations, as part of a wider refurbishment.
- 10. Professional services associated with work (fees/surveys).

DEMOLITION

In relation to the demolition of derelict properties as part of the Vacant Property Refurbishment Grant, please note the following:

The refurbishment of a vacant or derelict property for the occupation may involve development that requires planning permission. Where appropriate, an applicant under the scheme will be required to <u>submit evidence that planning permission has been attained</u> before final grant approval. In cases where a question arises about whether a proposed development needs planning permission or is exempted development, an applicant under the scheme will be required to submit a declaration of exemption under Section 5, of the Planning Acts.

The objective of the grant scheme is to bring existing properties back into use. While demolition







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and extension work can form part of an application for the Vacant Property Refurbishment Grant, such works must be part of a wider refurbishment of the existing dwelling in keeping with the objectives of the scheme.

OTHER GRANTS AVAILABLE:

An 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 under the Vacant Property Refurbishment 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,
- Solar PV up to €2,400.

Further details are available on the SEAI website: www.seai.ie

Purchasers benefitting from this grant may also be eligible for a Local Authority Home Loan (in the case of a principal private residence), 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 will 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.

When application forms are submitted, they will be assessed, and the applicants will be notified regarding the decision that is made in respect of the application. Please note that is mandatory to have the grant application approved before the work commences. More information about it can be found at https://www.longfordcoco.ie/services/housing/vacant-homes-office/.

If the approved grant is over €10,000, you will need to get tax clearance from Revenue. You can apply for tax clearance using Revenue's online service at www.revenue.ie. If you do not have access to the internet, you can call Revenue on 1890 306 706.

You will also need to submit proof that the Local Property Tax requirements in respect of the property for which the grant is being sought have been complied with. The applicant can also find more information and apply online at How to apply for a Tax Clearance Certificate / Paying your Local Property Tax Charge.







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For rental properties, proof of registration of the tenancy with the Residential Tenancies Board (RTB) must be provided to the local authority before the drawdown of the grant. Evidence of annual registration of tenancy with the RTB must be submitted annually to the local authority which awarded the grant.

PLEASE NOTE: The Vacant Properties Refurbishment Grant can **only** be paid out after a legally binding commitment is entered into with regard to the registration of a Clawback Charge against the refurbished property. You are advised to seek legal advice regarding this issue at the earliest possible stage. If the Clawback arrangements do not comply it will result in the payment of any approved grant being delayed.

Details in regards to the Local Authority Home Loan, including eligibility criteria, can be found at http://localauthorityhomeloan.ie or contact Longford County Council Loans Department at (043) 334-3453 or (043) 334-3358 or email loans@longfordcoco.ie.

If you need any further information, please contact us at: vacanthomesofficer@longfordcoco.ie.

Yours sincerely,

Mariana Alexandrino Vacant Homes Officer



