

Fresh Start Principle

What is the Fresh Start Principle?

The Fresh Start principle allows people who have previously purchased or built a dwelling or own a dwelling that is not suitable for their household to be eligible to apply for a home under the Affordable Purchase Scheme.

You may be eligible to apply for an affordable home under the Fresh Start principle if:

1. You previously purchased or built a dwelling/dwellings, with a partner, but are now divorced, separated or your committed relationship has ended, you have vacated the dwelling, and you no longer have an interest in the dwelling.

Examples of documentary evidence will be:

- Separation agreement
- Court order
- Affidavit from a Solicitor confirming the divorce or separation
- Copy of Land Registry showing name removed from property.

2. You previously purchased or built a dwelling/dwellings but have been divested of this through insolvency or bankruptcy proceedings.

Examples of documentary evidence could include:

Solicitors Letter confirming you have exited insolvency or bankruptcy and that any previously purchased home or homes have been sold or you have fully divested of that home as result of such process.

3. You previously owned, was beneficially entitled to, or have an interest in a dwelling in the State and that this dwelling, because of its size, is not suited to the current accommodation needs of your household **i.e., house overcrowded.**

Examples of documentary evidence could include:

Valuation report from an Estate Agent and evidence that your current property is sale agreed or currently up for sale.

Am I eligible to apply for the scheme if I previously owned or built a dwelling or dwellings in the State?

Yes, the Fresh Start principle allows a person who has experienced any of the above circumstances, to be eligible to apply for a home under the Affordable Purchase scheme irrespective of the number of previous dwellings you may have owned. In the case of divorce or insolvency the most recently owned home must have been lost due to these circumstances.