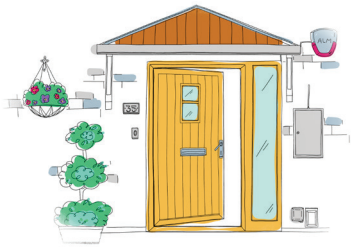
Find out more about all of the schemes at
www.gov.ie/doorsopen

Cost Rental Homes



Cost rental provides households with a State backed, long-term, secure, more affordable form of tenure. Rents are set on a cost-covering model with rents generally at least 25% below comparable market levels.

To be eligible to apply for a cost rental home, your net household income must be:

- **€66,000 or below if seeking a cost rental home in Dublin**
- **€59,000 or below if seeking a cost rental home in rest of the country**

You apply through designated Cost Rental landlords who advertise new homes as they become available. Homes are being provided by Approved Housing Bodies (independent, not-for-profit organisations), the Land Development Agency and Local Authorities.

Scan QR code for more information on **Cost Rental Homes**

Local Authority Affordable Purchase Scheme

For first time buyers or fresh starters, Local Authorities are making new homes available for purchase at reduced prices through a shared equity model.

Local Authorities take a percentage ownership of your home, which you can buy back if you wish.

You apply through local authorities who advertise new homes as they become available.

Scan QR code for more information on the **Local Authority Affordable Purchase Scheme**

Housing for All E-zine

We have a monthly e-zine newsletter for the latest news and updates on Housing for All.

Keep up-to-date by subscribing by scanning the QR code

Opening Doors to Your New Home.

Take the first step towards your new home.
See the support schemes available at **gov.ie/doorsopen**

Rialtas na hÉireann
Government of Ireland

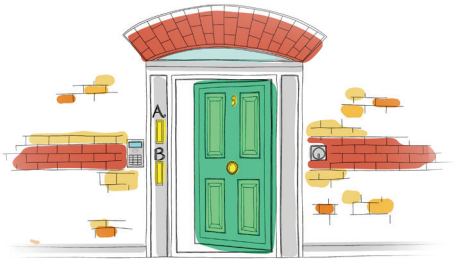
DOORS OPEN

Whether you're looking to rent or buy, a number of supports are now available to increase housing access and affordability.

Different initiatives help in different ways.

Some target first time buyers or those making a fresh start.
Some make buying or renting more affordable.
Others can help you turn an old building into a new home.

Help to Buy



If you are a first time buyer, this scheme can help you with a deposit for a new or self-build home.

If you meet the required conditions, you receive a refund on income and Deposit Interest Retention (DIRT) tax paid in Ireland in the last four years.

In total, you can receive up to €30,000.

Scan QR code for more information on **Help to Buy**

Vacant Property Refurbishment Grant

Purchasers of vacant or derelict properties can receive up to €70,000 to turn them into a permanent home or a rental property.

The grant applies to vacant or derelict properties nationwide which were built up to and including 2007.

Scan QR code for more information on the **Vacant Property Refurbishment Grant**

First Home Scheme

For first time buyers and self-builders, or those making a fresh start, this Shared Equity Scheme provides finance to help you bridge the gap between your deposit and mortgage, and the price of your new home in the private market.

This Scheme, which is funded by the Government of Ireland and Participating Mortgage Lenders, takes a percentage ownership in your home, which you can buy back later if you wish.

The Scheme can help you with up to 30% of the cost of a new home. There are property price ceilings per local authority area which apply to both houses and apartments.

If you decide to sell your property, you are required to pay off the equity share.

Scan QR code for more information on the **First Home Scheme**

Find out more about all of the schemes at **www.gov.ie/doorsopen**

Local Authority Home Loan

If you are a first time buyer or making a fresh start but have been unable to obtain finance from traditional mortgage providers, this loan can assist you to buy a new or second-hand home or to self-build.

It enables you to borrow up to 90% of the value of the property. You must provide proof of insufficient offers of finance from two regulated financial providers.

Maximum values of the property that can be purchased or self-built are:

- **€360,000 in Dublin, Kildare or Wicklow, or**
- **€330,000 in Cork, Galway, Louth or Meath, or**
- **€300,000 in Clare, Kilkenny, Limerick, Waterford, Westmeath or Wexford, or**
- **€275,000 in Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo or Tipperary.**

Income limits for all applicants in each local authority area:

- €70,000 for all single applicants nationwide
- €85,000 for all joint applicants nationwide

Scan QR code for more information on the **Local Authority Home Loan Scheme**