



Rialtas na hÉireann
Government of Ireland

Vacant Property Refurbishment Grant: Croí Cónaithe Towns Fund FAQs

Prepared by the Department of
Housing, Local Government and Heritage
gov.ie

1. What is the Croí Cónaithe Towns Fund?

Many areas of cities, towns, villages and rural parts of the country face the blight of vacant properties, which, if brought back into use, could add real vibrancy and provide new accommodation in those areas. The Croí Cónaithe Towns Fund is a key initiative which underpins these policy objectives set out in Pathway Four of Housing for All.

There are two schemes under the Croí Cónaithe Towns Fund which are delivered by local authorities. The **Vacant Property Refurbishment Grant** provides people with a grant to support the refurbishment of vacant properties while under the **Ready to Build Scheme**, local authorities make serviced sites available in towns and villages at a discounted rate to individuals who want to build their own home. Further information is available [here](#).

The Vacant Property Refurbishment Grant, funded by the Croí Cónaithe Towns Fund was launched on 14 July 2022 and benefits those who wish to turn a formerly vacant house or building into their principal private residence or a rental property.

2. What funding is available to applicants under the Vacant Property Refurbishment Grant?

From 1 May 2023, a grant of up to a maximum of **€50,000**¹ is available for the refurbishment of vacant properties for occupation as a principal private residence and for properties which will be made available for rent and a tenancy registered with the Residential Tenancies Board (RTB), including the conversion of a property which has not been used as residential heretofore², subject to appropriate planning permission being in place. This is subject to upper limits for the types of work specified below (Q.23) having regard to a reasonable cost assessment by the local authority. The grant is inclusive of the VAT cost of the works.

Where the refurbishment costs are expected to exceed the standard grant of up to **€50,000**, a maximum top-up grant amount of up to **€20,000** is available where the property is confirmed by the applicant to be derelict (i.e. structurally unsound and dangerous) or if the property is already on the local authority's Derelict Sites Register, bringing the total grant available for a derelict property up to a maximum of **€70,000**. In the case of a top-up grant in respect of a derelict property not on the derelict sites register, an independent report prepared by an appropriately qualified professional is required to be submitted along with the application confirming that the property is derelict.

¹ From 14th July 2022 to 30th April 2023, a grant of up to €30,000 was available for the refurbishment of a vacant property while a grant of up to €50,000 was available for the refurbishment of a derelict property

² This refers to buildings previously used for commercial or public use.

Those applying for the grant are required to indicate on the application form if they are applying in respect of a property that will become their principal private residence or a property that will be made available for rent.

Those applying for the grant are also required to indicate on the application form if they are applying for the Vacant Property Refurbishment Grant alone or the Vacant Property Refurbishment Grant including the Derelict Property top-up Grant.

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

An SEAI Better Energy Home Scheme Grant³ may be available in combination with this grant. Works covered by SEAI Better Energy Homes Scheme should be separate to those being applied for under the Vacant Property Refurbishment Grant. The local authority must satisfy themselves that proposed works are not claimed for under any other grant.

3. Who manages the Vacant Property Refurbishment Grant?

The Vacant Property Refurbishment Grant is managed and administered by local authorities on behalf of the Department of Housing, Local Government and Heritage. Each local authority receives and processes applications for the Vacant Property Refurbishment Grant.

4. What properties are eligible for the grant?

Properties considered for inclusion must be built up to and including 2007 and evidence of this is required to support grant application.

The property must be vacant for two years or more at the time of grant application. Proof of vacancy is required to support grant applications.

5. What steps are involved in applying for the Vacant Property Refurbishment Grant?

The operation of the Vacant Property Refurbishment Grant is delegated to local authorities who administer the scheme.

Steps for Assessment and Approval of the Grant application

The local authority will:

³ 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

- ✓ check the application form to ensure it is fully completed, has been signed and that the required supporting documents have been submitted;
- ✓ assess the application in line with the conditions of the scheme;
- ✓ where the application is in order and required supporting documentation is provided, arrange for suitable technical staff to visit the property to check the works applied for are in order and assess the projected costs as set out in the application form;
- ✓ write to the applicant to let them know if the application has been approved and the level of grant which has been approved;

The grant process involves the local authority receiving, reviewing and validating applications and arranging for a qualified person to visit the property to check that it is possible to do the work and to assess the proposed cost.

Prior to the grant being paid:

- in cases where approval in principle was granted, proof of ownership must be provided **before** the grant can be paid and
- in respect of a property that is being made available to rent, evidence that the applicant has registered the tenancy with the Residential Tenancies Board (RTB) is required.

Prior to the grant being paid, the local authority will require evidence such as appropriately detailed invoice(s) for the completed works. The local authority will conduct a final property visit to review that the work has been completed in-line with grant application and as vouched in the invoiced documentation provided. Once the local authority is satisfied, the grant will be paid.

6. What is accepted as proof of Vacancy?

The property must be vacant for two years or more at the time of grant application. Proof of vacancy is required to support grant applications.

Confirmation of vacancy can be validated and verified by the use of, for example, utility bills, which can help determine vacancy periods (e.g. continuous and consistent low or zero electricity usage or disconnection for a period of two years) or such other proofs as are available. **Confirmation of vacancy must be validated and verified by the local authority prior to grant approval.**

Please note that an applicant cannot leave a property unreasonably and purposely vacant for the purpose of qualifying for the grant.

7. What is accepted as proof of Dereliction?

For a property to be deemed derelict (i.e. structurally unsound and dangerous), the applicant must confirm this by submitting an independent report prepared by an appropriately qualified professional along with the application form. The property can also be deemed derelict if it is on the local authority's Derelict Sites Register.

8. Do I have to own the property to avail of this grant and what are acceptable proofs of ownership?

Proof of ownership is required to support the grant application.

A local authority may give approval in principle to the 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 agent 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. 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.

Ownership Requirements for grant payment	Examples of Proof that may be submitted
The owner must be an individual/s who owns the dwelling (whether jointly or not) and the local authority must satisfy itself as to the ownership prior to approval of the grant.	<ul style="list-style-type: none">✓ Title deed⁴ or similar legal instrument proving ownership of the property;✓ evidence of payment of Local Property Tax (LPT);✓ mortgage statement dated within the last 12 months.

9. What do I need to submit if planning permission is required to complete the refurbishment works on the property?

Where appropriate, the applicant must submit evidence of planning permission for the development / works proposed or a declaration of exemption under the Planning Acts.

The refurbishment of a vacant property for occupation may involve development that requires planning permission. Where appropriate, an applicant under the scheme will be required to submit evidence that planning permission has been attained prior to final grant approval. In cases where a question arises in relation to whether a proposed development needs planning permission or is an exempted development, an applicant under the scheme will be required to submit a declaration of exemption under Section 5, of the Planning and Development Act, 2000. This question may arise in

⁴ A title deed can be obtained from the Property Registration Authority of Ireland (www.prai.ie)

particular, in the case of a change of use, properties that have been vacant for a long period of time, and properties that are in a substantial state of disrepair and / or require substantial works.

A local authority may give approval in principle to a grant application where the applicant is required to obtain planning permission for the development / works involved. In these circumstances the applicant shall provide details of their current planning application to accompany their grant application. Any grant approval in principle shall not be confirmed as approval in full until a final decision has issued in respect of the planning application by the planning authority.

10. How many applications for the Vacant Property Refurbishment Grant can be made per person?

Applications may be made in respect of one property which will be made available for rent, by the owner, in addition to one grant for a property which will be a principal private residence of the applicant i.e. a maximum of two applications for a grant will be available per applicant.

Only one grant can be paid per person in respect of a vacant property being refurbished for rent.

11. Can someone who previously applied for the Vacant Property Refurbishment Grant for a property that is their principal private residence now apply for the grant in respect of a property that will be made available for rent?

Yes, applications may be made in respect of one property which will be made available for rent, by the owner, in addition to one grant for a property which will be their principal private residence.

Individuals who previously received grant approval to refurbish a principal private residence are still eligible to submit a separate grant application for a property that will be made available for rent.

12. I applied for the Vacant Property Refurbishment Grant prior to the grant expansion on 1 May 2023 – will the revised rates apply to my application?

Individuals with pending applications (not yet approved) for the Vacant Property Refurbishment Grant will be considered for additional funding under the recently announced grant rate increases. This will be based on the refurbishment works outlined in the grant application and the local authority's assessment of the proposed costs.

For applications that have been approved, the revised rates can be applied at the point of the final site visit. The applicant will have outlined all proposed refurbishment works to be completed on the property in the application form submitted. In light of the revised grant rates, the local authority can review the submitted application form, the refurbishment works listed and the evidence of vouched expenditure. Following this assessment, they may revise the amount to be paid to the applicant, as appropriate.

13. Can I move into the property once I submit an application to the local authority?

Yes. Once confirmation of vacancy is submitted along with the grant application, the applicant can move into the property the application is being made in respect of.

14. I intend to apply for the grant to make a property available for rent – what standards does the property have to meet?

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. See www.irishstatutebook.ie/eli/2019/si/137/made/en/print. As part of the declaration to be signed in the application form, all applicants must agree to meet and comply with these standards.

15. I wish to refurbish a vacant property located on an island – is any additional support available to me?

From 1 July 2023, additional support under the Vacant Property Refurbishment Grant is available to support the refurbishment of vacant and derelict properties located on the islands to help bring them back into use.

A list of the qualifying islands where this additional funding is available can be accessed using the following link: <https://www.gov.ie/en/publication/31da3-populated-off-shore-islands/>

The maximum rate of the Vacant Property Refurbishment Grant payable is 20% higher for eligible vacant and derelict properties on the qualifying islands. This brings the maximum grant rates for refurbishing properties on islands up to €60,000 for the refurbishment of vacant properties and up to €84,000 where the property is confirmed to be derelict. The maximum cost limits for the individual works categories are also increased by 20%.

16. Can I apply for the grant if I am planning to convert a vacant commercial property into a residential home?

Yes, once the property will be your principal private residence or will be made available to rent. You and the property must meet all other eligibility requirements set out in this document. Planning exemptions are available for the conversion of a commercial property into residential use. See <https://www.gov.ie/en/publication/f3a0e-notifications-received-by-local-authorities-under-planning-permission-exemptions-for-converting-certain-vacant-commercial-property-into-homes/>

17. I purchased / own a vacant property above a shop which has residential accommodation on the upper floors. I intend to use the residential part as my main principal private residence / make the

property available to rent and rent out the shop unit. Do I qualify for the grant for the entire building or just the residential part?

You may apply for the grant for the refurbishment of the accommodation above the shop on the upper floors only. Any refurbishments that contribute to the whole building cannot be included, for example heating system for the entire property, including the shop.

You must also meet all other eligibility requirements in order to be considered for the grant and suitable technical staff from the local authority will also assess the proposed works before your application can be approved. See reference to planning exemptions above in Q.16.

18. Do I have to reside in the property?

When the grant was launched, one of the conditions was that the relevant owner was required to reside in the dwelling as his or her principal private residence on completion of the qualifying works.

From 1 May 2023, the grant is also available to applicants who intend renting the property being refurbished.

Where the applicant is going to use the property as their principal residence, the declaration (on the Application Form) that the individual intends to reside in the dwelling on completion of the qualifying works to the dwelling must be provided to the local authority. Clawback conditions will apply where the applicant ceases to reside in the dwelling as a principal private residence.

Where the applicant is going to make the dwelling available for rent, the declaration (on the Application Form) must be provided to the local authority that upon completion of the qualifying works to the dwelling, the property will be made available to rent and that the tenancy will be registered with the Residential Tenancies Board (RTB). Evidence of registration of the tenancy with the RTB must be provided before the grant will be paid. Clawback conditions will apply if the property is no longer available to rent within ten years.

19. I purchased / owned a vacant property before the scheme was launched on 14 July 2022, can I apply for the grant?

Yes, you are required to prove ownership of the property and proof that the property has been vacant for more than 2 years or more and the works for which the grant is being applied for have not yet begun on the property. Only proposed works on the application form and approved by the local authority can be considered for the grant.

20. Is the grant open to developers or applicants who wish to refurbish their property and rent in light of the grant changes?

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. Applicants may only avail of a maximum of two grants and local authorities will ensure adequate tracking and checking in this regard.

Only one grant can be paid per person in respect of a vacant property being refurbished for rent.

21. What is a Principal Private Residence?

A Principal Private Residence (PPR) is a property which you own and occupy as your only, or main, residence.

22. I am not normally resident in the Republic of Ireland but I plan on buying a vacant property and living here permanently, can I apply for the grant?

Yes, if you are actively engaged in buying a property that has been vacant for 2 years and built up to and including 2007 you may apply for the grant. You must still provide proof of engagement and proof that the property has been vacant. The property will however, have to be your principal private residence or available to rent. It is not available for investors or developers.

23. What types of work are covered under the grant?

The following categories of works are eligible for grant assistance, subject to a reasonable cost assessment by the local authority and to the limits for specific works as set out in the table below. The works must be approved in advance, following inspection by the local authority of the subject property.

Refurbishment requirements for each property will differ depending on the type / size / condition of the existing building. The cost thresholds levels set out below are based on a typical two storey, 3 bed semi-detached house⁵.

⁵ In respect of islands, the maximum cost limits for the individual works categories are increased by 20%

No.	Works Category	Maximum Cap on specific elements (incl. VAT) <i>based on a two storey 3b semi-d</i>
1	Demolitions* / Strip-out / Site Clearance (including removal of hazardous materials)	Max €50,000 for Vacant Property Grant only Max €70,000 incl. Derelict Top-Up Grant
2	Substructure works (including works to foundations; rising walls; beds/slabs; damp-proofing; underpinning)	Max €50,000 for Vacant Property Grant only. Max €70,000 incl. Derelict Top-Up Grant
3	Superstructure works (including works to internal/external walls; chimneys; upper floors; stairs; roof structure; other structural timbers)	Max €50,000 for Vacant Property Grant only. Max €70,000 incl. Derelict Top-Up Grant
4	Completions (including works associated with external doors and windows; internal doors and associated frames, architraves and ironmongery; balustrades; skirtings; rooflights; fascias/soffits; rainwater goods)	
4a	external completions (incl. doors, windows, cills)	€21,000
4b	internal completions (incl. doors, frames, architraves, ironmongery)	€7,000
4c	skirtings	€3,500
4d	fascias, soffits, rainwater goods	€4,200
4e	roof completions (incl. flashings, fascias, soffits, gutters, downpipes)	€14,000
5	Finishes (including finishes to external / internal walls; ceiling finishes; tiling/waterproof finishes to wet areas; roof finishes)	
5a	tiling/waterproof finishes to wet areas	€2,800
5b	painting and decorating	€10,500.00
5c	roof finishes	€14,000.00
6	Services (including plumbing; heating; ventilation; power; lighting; telecommunications; smoke/CO2 detection)	Max €50,000 for Vacant Property Grant only. Max €70,000 incl. Derelict Top-Up Grant
7	Fittings (including kitchen units; sanitary/bathroom fittings)	
7a	kitchen units	€7,700
7b	sanitaryware / bathroom fittings	€2,800
8	External Works (necessary external / site works carried out within the curtilage of the site)	€7,000.00
9	Extension either within the ambit of exempt development under planning regulations, or as part of a planning application, if required, as part of a wider refurbishment	Max €50,000 for Vacant Property Grant only. Max €70,000 incl. Derelict Top-Up Grant
10	Professional services associated with works (fees/surveys)	10% + VAT of the nett construction cost or €14k, whichever is the lesser

*While demolition and extension works 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

24. What happens if the cost of the works exceed the grant amount?

A grant as approved up to a maximum of €50,000 or €70,000 in the case of a confirmed derelict property qualifies for this scheme. Any additional costs which exceed the grant amount are a matter for the applicant. You must indicate in the application form whether or not you can pay for any extra cost not covered by the grant.

25. Can I carry out the refurbishment works myself?

Yes. In order to do so, you need to provide an estimate of costs which are then assessed by the local authority's technical staff before deciding on your application and also subject to a final site inspection by the local authority.

26. Can other works commence on the vacant property that are not being claimed for in the grant?

Yes, as the other works that are being carried out are not related to what is being applied for. This is something that will be checked on the first technical visit by the local authority to your property and the final visit after work has been completed. If you have completed works that were not previously declared / applied for, the local authority will not award grant payment for that specific work.

27. What happens if my grant application is approved?

A letter of approval will issue to applicants who are successful and will include the approved grant amount. Approval is granted from the date of issue of the letter and is valid for a period of 13 months. Applicants are required to sign and return the letter in order to confirm that they understand the terms and conditions applicable to the grant.

The charge document referred to below (Q.31) must be signed and returned to the local authority, after completion of the works applied for, and prior to the issuing of the grant payment.

The signed Application Form, signed Letter of Approval and the signed Charge document, form the agreement between the applicant and the local authority.

28. When can I start the approved works on the qualifying property?

Works can commence on the property once you have received a letter of approval from the local authority.

29. Is there a time limit from when the application has been approved to when the proposed works are fully completed?

Applicants have a period 13 months, from the date of the approval letter, to complete the approved works on the qualifying property.

30. What happens if I sell my house?

It is required that the applicant(s) will live in or rent the qualifying property for a period of at least five years from the date of payment of the grant. If at any time you sell the property, or it ceases to be your principal private residence, or the property is no longer being rented within ten years, you must reimburse the local authority an element of the full value of the Grant, 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 still be repayable to the local authority.

Evidence of annual registration of tenancy with the Residential Tenancies Board (RTB) must be submitted to the local authority annually for a period of ten years after payment of the grant (if the grant application is made in respect of a rental property).

An agreement (comprising of the signed Application Form, signed Letter of Approval and signed Charge document) must be concluded between the local authority and the applicant which contains the clawback agreement, including a charge on the property, which shall be binding on the applicant upon drawdown.

31. What is a Legal Charge, and how does it work?

A charge involves no transfer of ownership but confers rights over the property as security. A condition of the Vacant Property Refurbishment Grant is that the applicant lives in the property or rents it for a period of at least 5 years following payment of the grant. To secure the local authority's interest, and to ensure the integrity of the scheme, a charge will be placed against the property as security. Where the applicant has a mortgage, it will always be the first or priority charge on the property.

Before payment of the grant to the applicant, when the works have been completed and checked by the local authority, a charge document will be signed by the applicant. The local authority will then place the charge on the applicant's property. The charge will be equal to the amount of the grant paid. The charge will remain in place for 10 years.

32. How will the charge be registered?

The charge will be registered in the Land Registry or the Registry of Deeds⁶ (RODs) as appropriate by the local authority, having been signed by the applicant, before the drawn down of the grant.

If the applicant has taken a mortgage to purchase the property, the bank's charge will rank in priority. Should the property be sold, the bank, as the first charge holder, will receive the proceeds of the sale in the first instance.

The local authority, as the subsequent charge holder, shall receive any monies owing from the remaining proceeds.

33. I inherited a property and do not have a mortgage. Will the local authority's charge rank in priority?

If there is no mortgage or other charge against the property, the local authority's charge will rank in priority.

34. Does the local authority require my consent to register its charge?

Yes, the local authority requires the consent of the applicant to place a charge against the property. A charge document must be concluded between the local authority and the applicant before drawdown of the funds. This is stated in the application form which is signed by the applicant.

35. At what stage of the process should the charge be lodged in the Land Registry?

The grant will not be paid until ownership is registered. If the applicant has full title to the property, the charge document should be submitted to the Land Registry or Registry of Deeds concurrent to the issuing of the grant. The Charge Document must be signed by the applicant and local authority in the presence of a witness.

36. What documents should be lodged into the Land Registry?

The charge should be lodged in the Land Registry in the prescribed form (Form 49 contained in Schedule 6 of the Charge document). The prescribed charge form is a one-page document containing the Land Registry requirements within the charge document. The local authority's Law Agent or Solicitor should be familiar with these forms. The local authority will retain the signed charge document.

⁶ The charge in this context is referred to as a "deed". It must be noted that the process for the registration of a mortgage on land differs as regards registered and unregistered land.

37. What are the fees to register a charge?

The fee to register a charge in the Land Registry is €175.

38. Can I appeal if my application for the grant was not successful?

Yes, if your application is not successful, you can write to your local authority to appeal the decision. You must write within three weeks of the date of the original decision, and clearly explain why you are appealing. A local authority official who was not involved with the original assessment will then assess this appeal and contact you with the result. This process can take up to six weeks.

39. Are there any other grants available to upgrade vacant properties?

A Sustainable Energy Authority of Ireland (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 covered under the Vacant Property Refurbishment Grant. The local authority must satisfy themselves that proposed works are not claimed for under any other 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 and Solar PV up to €2,400. Further details are available on the SEAI website: www.seai.ie

40. I have more questions about the Vacant Property Refurbishment Grant, who can I ask?

If you have any questions, please contact the Vacant Homes Officer in your local authority. For a list of all Vacant Homes Officers in each local authority and their contact details please see information [here](#).

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The Department of
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