

Fresh Start Principle

A ‘Fresh Start’ principle applies in respect of all Affordable Housing Schemes. This means that the following categories of person may be eligible to apply for an affordable home.

Example one:

Applicant(s) that previously purchased or built a residential property but is divorced and has left the property and divested themselves of their interest in the property may be eligible to apply.

Examples of documentary evidence will be:

- Separation agreement
- Court order
- Affidavit from a Solicitor confirming the separation or divorce.

Example Two:

Applicant(s) that previously purchased or built a residential property but has been divested of this through insolvency or bankruptcy proceedings, may be eligible to apply. Examples of documentary evidence will be:

- Solicitors letter confirming the applicant has exited insolvency or bankruptcy and that any previously purchased home has been sold or they have fully divested of that home as result of such process.

Example Three:

Applicant(s) that previously owned, was beneficially entitled to or has 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 the applicant’s household i.e., house overcrowded, maybe eligible to apply.