

‘FRESH START PRINCIPLE’

A ‘Fresh Start’ principle applies in respect of all Affordable Housing Schemes.

Therefore, the following categories of persons may be eligible to apply for an affordable home.

1. Applicant(s) that previously held a legal interest in a residential property but is divested of this legal interest through any of the following mechanisms may be eligible to apply:
 - Legal Separation
 - Divorce
 - Bankruptcy
 - Insolvency

Examples of documentary evidence will be:

- Separation agreement
 - Court order
 - Affidavit from a Solicitor confirming the separation or divorce.
 - 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.
2. Applicant(s) that previously owned, was/were 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 the applicant’s household i.e., house overcrowded, may be eligible to apply.