Fresh Start Principle

What is the Fresh Start Principle?

The Fresh Start principle allows people who previously bought/built a dwelling or own a dwelling that is not suitable for their household to be eligible to apply for a home under the Starter Homes 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 with a partner, but are now; divorced, separated or your committed relationship has ended, and you have vacated and are no longer interested in the dwelling.

   Examples of documents needed:
   - Separation agreement
   - Court order
   - Affidavit from a solicitor confirming the divorce or separation
   - A Copy of Land Registry showing name removed from property

   If you are in the process of selling your current home following a divorce/separation, please provide:
   - Letter from selling agent confirming the property is sale agreed, and the sale agreed price
   - Statement showing the remaining mortgage on the property (if applicable)

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

   Examples of documents needed:
   - Solicitors Letter confirming you have exited insolvency or bankruptcy **and**
   - Evidence that any previously purchased home(s) have been sold, or you have been 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 such as **Overcrowding.**

Examples of documents needed:

- Valuation report from an Estate Agent and evidence that your current property is sale agreed or currently up for sale
- An explanation of why your current property no longer meets your household’s needs
- A recent valuation of the property
- Letter from selling agent confirming the property is sale agreed, and the sale agreed price
- Statement showing the remaining mortgage on the property (if applicable)