

Support for Households to Upgrade Homes



Speaking at a recent public meeting about the grants available to homeowners

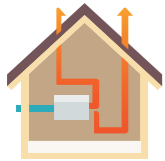
There are now more ways than ever to make your home warmer and more energy efficient. The National Retrofitting Scheme introduced by Fianna Fáil in Government aims to support homeowners to upgrade their homes providing warmer healthier homes with lower energy bills.

The Sustainable Energy Authority (SEAI) has three upgrade options:



Individual Energy Upgrades

Homeowners who want to upgrade their homes independently can access the Individual Energy Upgrade Scheme. Grants of up to 80% are available for some improvements.



Fully Managed Upgrade

The One Stop Shop Service is available to homeowners who want a complete home energy upgrade solution. Typically, 45-50% grant funding is available and the contractor project manages the entire process.



Fully Funded Energy Upgrade

Fully funded upgrades are available for homeowners in receipt of fuel allowance and other social welfare payments. The service is managed by the SEAI and includes a complete upgrade.

The new **Home Energy Upgrade Loan Scheme** is a low-interest loan for homeowners who want to make their property more energy efficient. Loans are available from the major banks and many local credit unions across the Dún Laoghaire constituency.

For more information and to check your eligibility visit seai.ie/homeenergygrants or scan the QR code with the camera function open on your smart phone.



Housing Adaption Grants

Helping older people or people with a disability remain living in their own home is a priority for Fianna Fáil. We have increased the budget for Housing Adaption Grants by 30% since 2020. Three types of means-tested grants are available:

- **Grant for People with a Disability** provides up to €40,000 to adapt a home.
- **Housing Aid for Older People Grant** provides up to €10,700 to make improvements to the condition of an older person's home so they can continue to live there.
- **Mobility Aids Grant** provides up to €8,000 to install mobility aids.

The grants are available to homeowners and people living in private rented accommodation. You can learn more at dlrcoco.ie or scan the QR code with the camera function open on your smart phone. Please feel free to give me a call in for office for more information.



Meeting with Barry Andrews MEP at the European Parliament

Cormac Devlin TD

Deputy Government Chief Whip and Fianna Fáil Chief Whip

working closely with

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Cormac Devlin TD

Housing for All provides a pathway to housing for families and unprecedented funding to increase the supply of housing.

Under Housing for All, we have delivered 597 new public housing units at Shanganagh Castle. It is the largest public housing scheme since the 1970s and it includes a mix of Social, Affordable Purchase & Cost Rental housing.

While there is more progress to be made, social housing lists are moving and supports for first-time buyers have been significantly enhanced.

This leaflet details many of the supports available to people seeking to rent, buy, access housing support, or indeed upgrade their existing home.

If you have any questions or need clarification on any measure please get in contact.

Cormac Devlin TD



Supports to Buy under Housing for All

Help to Buy Scheme

What is Help to Buy?

Help to Buy is an incentive for first-time buyers to help with the deposit for their first home.

It is available for the purchase or self-build of new houses or apartments. Eligible homebuyers can get up to €30,000, by way of a refund of the tax they have paid over the past four years, towards their deposit.

Fianna Fáil is committed to continuing the scheme, while many opposition parties have said they will abolish this key support for first-time buyers.

[Click here to find out more:](#)



First Home Scheme

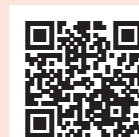
What is the First Home Shared Equity Scheme?

The First Home Scheme, was set up to help first-time buyers to bridge the gap between their mortgage, deposit and the price of a new home.

Since its launch over two years ago, the scheme has been a hugely popular with over 5,400 buyers approved. As of September 2023, the scheme has been extended to self-build homes.

The First Home Scheme can be used alongside Help-to-Buy which has helped more than 40,000 buyers to get the deposit together to purchase their new build home.

[Click here to find out more:](#)



91 new Affordable Purchase homes are available as part of the 597-unit development at Shanganagh Castle, Shankill. [Click here to learn more](#)



Local Authority Affordable Purchase Homes

What are Local Authority Affordable Purchase Homes?

For the first time in more than a decade, under a Fianna Fáil Government, Local Authority Affordable Purchase Schemes are being developed by local authorities.

These are homes which are made available to buyers at rates which are significantly discounted on open market rates.

[Click here to find out more:](#)



Local Authority Home Loan

What is the Local Authority Home Loan?

The Local Authority Home Loan is also making it easier for prospective buyers to get a state backed mortgage at competitive, long-term fixed interest rates. It is available to people who cannot get sufficient funding from commercial banks to purchase or build a home.

It is open to first-time buyers and fresh start applicants to purchase a new or second-hand property, or to self-build.

Fianna Fáil in Government has made enhancements to the Local Authority Home Loan meaning single applicants can earn up to €70,000 annual gross income and joint applicants can earn up to €85,000 annual combined gross income and still be eligible for the loan.

[Click here to find out more:](#)



Vacant/Derelict Property Refurbishment Grant – Croí Conaithe

What is Croí Conaithe Vacant & Derelict Property Grant?

Regenerating and rejuvenating our cities, towns and villages is key to thriving communities. The Croí Cónaithe Vacant and Derelict Property Grant is a direct state support for homebuyers and homeowners to refurbish a vacant or derelict property and turn it into a home.

Grants of €50,000, or €70,000 if the property is derelict, are available from local authorities all across the country.

[Click here to find out more:](#)



Fresh Start Principle

What is the Fresh Start Principle?

The Fresh Start Principle means that people who are divorced or separated or those who have undergone insolvency and have no interest in a family home, will be eligible for state backed affordable schemes such as the Local Authority Home Loan, the Local Authority Affordable Purchase schemes, Cost Rental and the First Home Shared Equity scheme.

[Click here to find out more:](#)



Supports to Rent



At the launch of 120 new Social Housing units at the Crofters, Deansgrange with Minister for Housing Darragh O'Brien TD

Social Housing Support

What is Social Housing Support?

Social housing is provided by local authorities and approved housing bodies (AHBs) for people who cannot afford to buy a home or rent accommodation privately. The rent you pay is based on your household's ability to pay.

Social housing support is available to individuals with a net income below €40,000 in Dún Laoghaire Rathdown. Approved applicants can access the Housing Assistance Payment (HAP) and apply for a Council / AHB home.

There are 200 new Social Housing units at Shanganagh Castle and hundreds more have been developed through the Council and AHBs. You can learn more at dlrcoco.ie/housing

Cost Rental

What is Cost Rental?

Cost Rental is a new form of public housing for people earning above the threshold for Social Housing Support.

300 new Cost Rental units will be available at Shanganagh Castle.

These will be let from €1,175 per month with 40-year tenancies to give people certainty.

[Click here to find out more:](#)



597 new homes at Shanganagh Castle

Rent Tax Credit

What is the Rent Tax Credit?

Budget 2023 saw the introduction of a new Rent Tax Credit. This new tax credit is available for the tax years 2022 to 2026 inclusive. In Budget 2025, it was increased to €1,000 per renter, backdated for 2024.

We are committed to helping renters and have also legislated for a 2% cap on rent increases and extended 'notice to quit' periods meaning renters are more secure.

[Click here to find out more:](#)

