



STATUTORY INSTRUMENTS.

**S.I. No. 76 of 2023**

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HOUSING LOANS (AMENDMENT) REGULATIONS 2023

## HOUSING LOANS (AMENDMENT) REGULATIONS 2023

I, Darragh O'Brien, Minister for Housing, Local Government and Heritage, in exercise of the powers conferred on me by section 11 of the Housing (Miscellaneous Provisions) Act 1992 (No. 18 of 1992) (as adapted by the Housing, Planning and Local Government (Alteration of Name of Department and Title of Minister) Order 2020 (S. I. No. 408 of 2020)) and the Finance (Transfer of Departmental Administration and Ministerial Functions) Order 2011 (S. I. No. 418 of 2011) and Public Expenditure and Reform (Alteration of Name of Department and Title of Minister) Order 2023 (S.I. No. 19 of 2023), with the consent of the Minister for Public Expenditure, National Development Plan Delivery and Reform, hereby make the following regulations:

1. (1) These Regulations may be cited as the Housing Loans (Amendment) Regulations 2023.

(2) These Regulations come into operation on 1 March 2023.

2. The Housing Loans Regulations 2021 (S. I. No. 701 of 2021) are amended—

(a) by substituting for Regulation 4 the following:

“4. (1) A housing authority may make a housing loan only in respect of a dwelling in the State, the market value of which does not exceed the amount of, where the dwelling is situated in—

- (a) the county of Dublin, Kildare or Wicklow, €360,000,
- (b) the county of Cork, Galway, Louth or Meath, €330,000,
- (c) the county of Clare, Kilkenny, Limerick, Waterford, Westmeath or Wexford, €300,000, or
- (d) the county of Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly Roscommon, Sligo or Tipperary, €275,000,

and the dwelling is being purchased by the applicant for the loan for an amount not exceeding that amount.

(2) A housing authority may make a housing loan in respect of a dwelling the subject of any of the following provisions, namely—

- (a) the purchase of a dwelling under section 90 of the Housing Act 1966 (No. 21 of 1966),

- (b) the sale of a dwelling to an eligible household under Part 3 of the Act of 2009,
- (c) the purchase of an apartment by a tenant under Part 4 of the Act of 2009,
- (d) the sale of a house to a tenant under Part 3 of the Act of 2014, or
- (e) the purchase of a dwelling under an affordable dwelling purchase arrangement under Part 2 of the Act of 2021,

where the purchase or sale price of the dwelling determined or agreed by the housing authority does not exceed the amount set out in paragraph (1) in respect of the county where the dwelling is situated.”,

- (b) in Regulation 6, by substituting for paragraph (a) the following:
  - “(a) where the dwelling is situated in—
    - (i) in the county of Dublin, Kildare or Wicklow, €324,000,
    - (ii) in the county of Cork, Galway, Louth or Meath, €297,000,
    - (iii) in the county of Clare, Kilkenny, Limerick, Waterford, Westmeath or Wexford, €270,000, or
    - (iv) in the county of Carlow, Cavan, Donegal, Kerry, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo and Tipperary, 247,500, and”,

and

- (c) in Regulation 7(1), by substituting for subparagraphs (a) and (b) the following:
  - “(a) the combined gross income of all of the persons making the application, determined in accordance with Credit Policy Guidelines, does not exceed the amount of, where the application is made by —
    - (i) one applicant, €70,000, or
    - (ii) more than one applicant, €85,000,
 during the year before the date of the application;
  - (b) subject to paragraphs (3) and (4), none of the persons making the application has previous to the application purchased or built a dwelling whether in or outside the State for his or her occupation or otherwise;”.

The Minister for Public Expenditure, National Development Plan Delivery and Reform consents to the making of the foregoing Regulations.



GIVEN under the Official Seal of the Minister for Public Expenditure, National Development Plan Delivery and Reform,

24 February, 2023.

PASCHAL DONOHOE,  
Minister for Public Expenditure, National Development Plan Delivery and Reform.



GIVEN under my Official Seal,  
24 February, 2023.

DARRAGH O'BRIEN,  
Minister for Housing, Local Government and Heritage.

#### EXPLANATORY NOTE

*(This note is not part of the instrument and does not purport to be a legal interpretation)*

These Regulations amend the Housing Loans Regulations 2021 (S. I. No. 701 of 2021) to increase the house price bands and income limits in respect of housing loans and the eligibility criteria for such loans.

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