



STATUTORY INSTRUMENTS.

**S.I. No. 221 of 2024**

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HOUSING LOANS (AMENDMENT) REGULATIONS 2024

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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) (as adapted by the 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 2024.

(2) These Regulations come into operation on 14 May 2024.

2. In these Regulations “Regulations of 2023” means Housing Loans (Amendment) Regulations 2023 (S. I. No. 76 of 2023).

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

- (a) in Regulation 6(a)(iv)(inserted by Regulation 2(b) of the Regulations of 2023), by substituting “€247,500” for “247,500”, and
- (b) in Regulation 7—
  - (i) in paragraph (1)(b) (inserted by Regulation 2(c) of the Regulations of 2023), by substituting “subject to paragraphs (2) and (4),” for “subject to paragraphs (3) and (4),”,
  - (ii) by substituting for paragraph (2) the following:

“(2) Where—

    - (a) any of the persons making an application previously purchased or built a dwelling (whether in or outside the State) for his or her occupation, together with a spouse, a civil partner or a person with whom he or she was in an intimate and committed relationship,
    - (b) the marriage, civil partnership or relationship concerned has ended, and

(c) the person is now applying to purchase a dwelling on his or her own or with a different person,

the previous purchase or building of that dwelling, or the purchase or building by the applicant of any other dwelling, shall not render the applicant ineligible for a housing loan where the applicant has sold, or been divested of, that dwelling and any other dwelling so purchased or built.”, and

(iii) by substituting for paragraph (4) the following:

“(4) Where any of the persons making an application previously purchased or built a dwelling in or outside the State for his or her occupation but that person demonstrates to the satisfaction of the housing authority assessing the eligibility of the applicant that he or she has sold, or has been divested of, that dwelling as part of a personal insolvency or bankruptcy arrangement, or proceedings, or other legal process consequent upon insolvency, then the previous purchase or building of the dwelling concerned, or the previous purchase or building of any other dwelling, does not render the applicant ineligible for a housing loan, provided the applicant has also sold, or been divested of, any other dwelling that he or she purchased or built.”.

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,

14 May, 2024.

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



GIVEN under my Official Seal,  
14 May, 2024.

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). These amendments relate to the broadening of the eligibility *criteria* for applicants applying for the Local Authority Home Loan utilising the Fresh Start principle.

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