

# Rented Property for sale - Information



Rialtas na hÉireann  
Government of Ireland

If you have served/received a Notice of Termination because your rental accommodation is to be sold, your local authority is available to assist you.

Landlords are encouraged to offer sitting tenants first refusal to buy their rented home on the basis of an independent valuation as a vacant dwelling. With or without the help of your local authority, a tenant might be in a position to buy their rented home.

If a tenant cannot buy their rented home and is at risk of becoming homeless, your local authority (for tenants in receipt of social housing support) or the Housing Agency (for private tenants) may, in certain circumstances, buy the rented property to continue renting it to the sitting tenant.

## Opportunity to Buy

Legislative and administrative measures are being examined to help a tenant to buy their rented home on the basis of a landlord offering their tenant first refusal to buy.

It is important to note that, in the meantime, there is no obstacle to a sitting tenant and landlord contracting to the sale of a rented home, where the tenant has the means to do so.

**The following help is now available from local authorities and the State which might help a tenant to buy their rented home:**

**Local Authority Home Loan** is a Government backed mortgage for first time buyers and fresh start applicants, now available nationwide from your local authority. It can be used to purchase a new or second-hand property or for self-build. A Local Authority Home Loan provides up to 90% of the market value of the property. The maximum loan amount is determined by where the property is located. Please see <https://localauthorityhomeloan.ie/> for further details.

**First Home scheme** is a shared equity scheme designed to help bridge the gap between the applicant's deposit and mortgage, and the price of the home. Tenants seeking to avail of the First Home Scheme are advised to visit - [www.firsthomescheme.ie](http://www.firsthomescheme.ie) - for further details.

Please note that the 'Local Authority Home Loan' operates separately to the 'First Home scheme' and the same person cannot use both.

The **Help to Buy scheme** is an incentive for first-time home buyers. It will help you with the deposit you need to buy or self-build a new house or apartment.

You must buy or self-build the property to live in as your home. For qualifying conditions and further information please see: [www.revenue.ie/en/property/help-to-buy-incentive/index.aspx](http://www.revenue.ie/en/property/help-to-buy-incentive/index.aspx)

## Continue to Rent

### Tenant in Situ (TiS) scheme -

If you are a tenant who:

- is eligible for, or is in receipt of, **social housing support** (including Housing Assistance Payment (HAP) and the Rental Accommodation Scheme (RAS));
- cannot buy your rented home; and
- feels at risk of homelessness,

you should contact your local authority who will provide support and assistance, including an assessment of your risk of homelessness.

In certain cases at risk of homelessness, a local authority may be in a position to buy your rented home and continue to rent it to you. If you have been assessed as at risk of homelessness by your local authority and have queries regarding the **Tenant in Situ (TiS) scheme** for social housing, please contact your local authority.

### Cost Rental Tenant in Situ (CRTiS) scheme -

If you are a tenant who:

- is **not** eligible for, nor in receipt of, **social housing support** (including Housing Assistance Payment (HAP) and the Rental Accommodation Scheme (RAS));
- cannot buy your rented home; and
- feels at risk of homelessness,

you should also contact your local authority who will provide support and assistance, including an assessment of your risk of homelessness.

In certain cases at risk of homelessness, the Housing Agency may be in a position to buy your rented home and continue to rent it to you under a new **Cost Rental Tenant in Situ (CRTiS) scheme**. If you have been assessed as at risk of homelessness by your local authority and have queries regarding the CRTiS scheme, please contact the Housing Agency at [tenantinsitu@housingagency.ie](mailto:tenantinsitu@housingagency.ie) or by phone at 1800 000 024. This phone number will be operational Monday to Friday 9am to 5pm, including lunchtime.