



Local Authority Affordable Purchase Scheme: *Fresh Start* Principle

A *Fresh Start* principle applies for applications to State affordable housing and loan schemes. This means that the following categories of persons are eligible to apply for the Local Authority Affordable Purchase Scheme:

- Applicant(s) that previously purchased or built a residential property, but is divorced/separated or otherwise and has left the property and divested themselves of their interest in the property are eligible. Where a couple was in a relationship but not married, and the relationship has ended, the Fresh Start Principle can apply.
- Applicant(s) that previously purchased a residential property, but has been divested of this through insolvency or bankruptcy proceedings, are eligible to apply. However a separate assessment of creditworthiness will be conducted by the underwriters.