



**An Bille fá na Rialacháin um Iasachtaí Tithíochta (Tosú
as an Nua – Ceannach Thar Barr Amach) (Leasú), 2026**
Housing Loans Regulations (Fresh Start – Buyout)
(Amendment) Bill 2026

Meabhrán Míniúcháin
Explanatory Memorandum



**AN BILLE FÁ NA RIALACHÁIN UM IASACHTAÍ
TITHÍOCHTA (TOSÚ AS AN NUA – CEANNACH THAR BARR
AMACH) (LEASÚ), 2026
HOUSING LOANS REGULATIONS (FRESH START –
BUYOUT) (AMENDMENT) BILL 2026**

EXPLANATORY MEMORANDUM

Purpose of the bill

The purpose of the bill is to amend the Housing Loans Regulations 2021 (S.I. No. 701 of 2021) so as to allow persons who are remaining in the family home following a divorce or legal separation, and who need mortgage finance to buyout their former partner's share of the family home, to apply to a local authority for a housing loan.

Section 1 proposes to amend Regulation 7 of the Housing Loans Regulations 2021, by inserting a new paragraph (5) which would have the effect of extending the eligibility criteria of persons allowed to apply for a housing loan to persons who retain ownership of the family home after a divorce or legal separation and who need to apply for a housing loan for the purposes of buying out their former partners interest in the property.

Section 2 is the standard short title and citation section.

*Eoin Ó Broin, TD,
Márta, 2026.*