

Household Charge Waivers

NOTE: Persons claiming entitlement to a waiver are required to register their property.

The waivers from payment of the Household Charge are as follows:

- Owners of residential property entitled to mortgage interest supplement
- Owners of residential property located in certain prescribed unfinished housing estates (see Unfinished Housing Estates section for more detail)

Please note that all waiver claims will be validated. Persons who make false or misleading declarations in making a claim for a waiver will be liable to penalties under the legislation.

Mortgage Interest Supplement

Only those who receive Mortgage Interest Supplement are entitled to a Waiver of the Household Charge. Your Local Community Welfare officer has a register of those who are in receipt of the Mortgage Interest Supplement.

Under the Local Government (Household Charge) Act 2011, those on Mortgage Interest Relief or Tax Relief at Source (TRS) **ARE LIABLE** for the Household Charge

The purpose of Mortgage Interest Supplement (MIS), which is provided by the Department of Social Protection, is to provide short term income support to eligible people who are unable to meet their mortgage **interest** repayments in respect of a house which is their sole place of residence. The supplement assists with the interest portion of the mortgage repayments only. The capital element of the repayment is not taken into account in calculating the amount of supplement payable as it is not considered appropriate that the Exchequer should repay part of the initial loan and thereby provide assistance towards the accumulation of a capital asset on the part of the individual concerned. Applications for MIS can be made to your local Department of Social Protection Office administering Supplementary Welfare Allowance.

The Household Charge legislation provides that an owner of residential property who is entitled to receive MIS in respect of that residential property on the liability date (1 January 2012) is entitled to a waiver from payment of the Household Charge in respect of that property for that year. To be eligible for the waiver you must be getting MIS on the liability date, which is 1 January each year. Please note that such persons must complete the declaration under to claim the waiver.

Unfinished Housing Estates

The legislation provides that an owner of residential property which is situated in an unfinished estate, within the meaning contained in the Local Government (Household Charges) Act 2011, on the liability date (1 January 2012) is entitled to a waiver from payment of the Household Charge in respect of that property for that year.

A national survey of unfinished housing developments was carried out in 2011 by officials from the Department of the Environment, Community and Local Government, in conjunction with the Planning Departments of the various local authorities. As part of this survey, all unfinished developments were examined and categorised along the following lines:

Category 1: the development is still being actively completed by the developer;

Category 2: a receiver has been appointed;

Category 3: a receiver has not been appointed and the developer is still in place but effectively inactive; and

Category 4: the development has been effectively abandoned and is posing serious problems for residents.

Only categories 3 and 4 unfinished housing estates qualify for the waiver.

A person who, on 1 January 2012, is an owner of a residential property in an unfinished development contained in the prescribed list is entitled to claim a waiver from payment of the Household Charge in 2012. This prescribed list consists only of developments under Categories 3 and 4. Persons claiming entitlement to a waiver must complete the Household Charge registration form.

Full list of Unfinished Estates are available by Local Authority are available in the FAQ's