

What is it?

A Licence of First Occupation, or “LFO”, is a licence which is issued by the Town Hall responsible for the area in which your property is located.

The LFO is evidence that the property or development complies with the original building license granted by the Town Hall and is fit for habitation.

Prior to granting the LFO, the Town Hall sends out qualified inspectors to your property to certify that the property complies with health and safety and planning and construction laws.

The LFO can only be granted by the Town Hall once the property has been finished.

Why is it needed?

There are three essential reasons for obtaining a LFO.

- Utility companies normally ask to see the LFO before connecting the services (water, electricity, gas, etc). Without an LFO you could find yourself completing on a property and being unable to connect the essential utilities that you need.
- When you come to sell the property you will have to produce the LFO to prove that your property was built in accordance with building licences.
- If you require a mortgage or wish to take out a loan on the property, the lender will typically first ask to see a copy of the LFO.