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SDCC Comhairle Contae Átha Cliath Theas South Dublin County Council

Starter Homes Purchase at The Woods at Ballycullen Gate, Dublin 24



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1. Where are the Affordable Homes located?

South Dublin County Council (SDCC) is offering 2 no. 2-bedroom ground floor apartments for sale under the Affordable Housing Act 2021. The homes will be offered for sale to eligible affordable housing applicants nominated by the council. These homes are located at The Woods at Ballycullen Gate, Dublin 24.

Please visit Starter Homes Programme - SDCC for further information.

2. What type of properties are available and how much will they cost?

The scheme will consist of 65 no. 3 and 4-bedroom homes.

Property Type	**No. of homes**	**Market Value**	**Minimum Purchase Price**	**Approximate Reduction from Market Value**	**Typical Gross Household Income Limit***
2 bedroom ground floor apartment	2	€440,000	€345,500	21.48%	€94,050

3. How does the scheme work?

The main points of the scheme are as follows:

- The scheme is for first time buyers and Fresh Start Applicants Fresh Start Principle who cannot afford to purchase a home at its market value. **Some exceptions apply.*
- Applicants who are married, in a civil partnership or in a committed relationship with a partner with whom he/she intends to live in the affordable dwelling, may not apply for an affordable dwelling on his/her own but must apply jointly with his/her spouse/partner.
- To participate in the scheme, applicants will be required to maximise their mortgage capacity (4 times a household's income), from a participating lender or Local Authority Home Loan from SDCC. *Participating banks include AIB and its Haven subsidiaries, EBS, Bank of Ireland, PTSB, Phoenix Credit Union Limited, Avant Money and Local Authority Home Loan via SDCC.
- The maximum financial support (equity share) available on each home will be established by SDCC. The minimum equity share is 5%.

- All purchasers will sign up to an 'Affordable Dwelling Purchase Agreement' (ADPA) with SDCC. Under this agreement, the council will take a percentage equity share in the dwelling, equal to the difference between the market value of the dwelling and the price paid by the purchaser.
- The equity share range available on this scheme starts at 5% and will vary per home type. Please see the table above on page 3.
- The council may not seek realisation of its affordable dwelling equity for a 40-year period (other than for breach of the agreement). However, the purchaser may choose to redeem or buy out the affordable dwelling equity at any time by means of one or a series of payments to the council. The minimum amount of redemption payment is €10,000.
- If the purchaser chooses not to redeem the equity share while living in the home, the local authority can do so when the property is sold or transferred, or after the death of the owner.

4. Am I eligible for this scheme?

To be eligible to apply for the scheme at The Woods at Ballycullen Gate, Dublin 24, applicants must satisfy the below criteria:

1. You are over 18 years of age.
2. You are a First Time Buyer or meet the exceptions under the Fresh Start Principle, or own a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.
3. You have not previously purchased or built a home in the Republic of Ireland or elsewhere. Exceptions apply to Fresh Start Principle applicants.
4. Each person included in the application must have the right to reside indefinitely in the State.
5. Your home must be your principal place of residence i.e. you must purchase the home to live in it.
6. You must need at least a 5% equity stake from the local authority.
7. You have a minimum deposit of 10% of the purchase price

To apply for a 2 bedroom ground floor apartment typically gross household income for the preceding 12 months should be below €94,050. *Some exceptions apply

Income assessments and exceptions apply. Households with lower or higher incomes may still qualify. Further information on income that is assessable, including rules around *overtime, bonuses and commission*, can be viewed here in the Income Assessment Policy Document.

5. How do I prove my right to reside indefinitely in the State?

- For non-EU/EEA applicants:

Please submit a copy of your Irish Residence Permit (IRP) card, indicating which permissions you have.

An application from a non-EEA/EU national, who is a spouse or civil partner of the EU/EEA national, may be considered as part of a joint application for that household.

- UK citizens will be regarded as being legally resides in Ireland. (This accords with the Common Travel Area requirements).

6. How is purchasing power calculated?

The purchasing power of applicants will be calculated as the combined total of:

- Maximum mortgage capacity, i.e., 4 times gross household income, plus,
- A minimum deposit of 10% of the affordable purchase price, plus,
- Relevant savings. *

**Where the applicant has excess savings or money in excess of the 10% deposit plus an additional €30,000.*

8. How will successful applicants be determined?

As well as the above eligibility criteria, a Scheme of Priority for households deemed eligible will apply to the scheme in the instance where there are more applicants than properties. The Scheme of Priority can be read by clicking here.

9. Am I eligible to apply if I am not a first-time buyer?

Yes. Certain exemptions will apply under the Fresh Start Principle, including:

Applicant(s) that previously held a legal interest in a residential property but is divested of this legal interest through any of the following mechanisms may be eligible to apply:

- Legal Separation
- Divorce
- Bankruptcy

- Insolvency

Applicant(s) that previously owned, was beneficially entitled to, or have had an interest in a dwelling in the state and that this dwelling, because of its size, is not suited to the current accommodation needs of the applicant's household i.e., an overcrowded house, may be eligible to apply.

***Please note: If applying as a joint application, both applicants do not need to have the same Buyer Status. One applicant can be a first-time buyer and the other can qualify under the Fresh Start Principle, however both must also meet all the other eligibility criteria.*

10. How do I apply for the scheme?

Applications will be accepted through an online application system only. The system will allow for the input of all relevant data and documentation.

Applications may be made **from 10am on Thursday 19th November 2026.** The link to this online portal is available here. The system will allow for the input of all relevant data and uploading of all supporting documentation.

In the online application process, applicants will have to:

• provide personal details (e.g., name, address, date of birth, PPSN),

• confirm and provide proof that they are a First-Time Buyer or that they qualify under the Fresh Start Principle,

• declare the total gross annual income for their household for the preceding 12 months,

• provide evidence of their 10% deposit and any savings, i.e., bank statements, deposit (which can include support from the Help to Buy scheme) and savings,

• provide evidence of how they intend to finance the property in the form of a mortgage approval-in-principle.

• Confirm they have the right to reside indefinitely in Ireland. Citizens of a member state of the EU/European Economic Area can apply if they are living and working in Ireland. Non-Irish/EU/EEA citizens must have indefinite leave to remain in the State.

Supporting documentation that will be required, can be viewed here. Your submission will ONLY be deemed complete once all requested documentation has been submitted.

All application details and data submitted will only be retained for this scheme and will not be carried forward for any future affordable housing scheme(s).

Applicants who submit multiple applications and/or include any false or misleading information on their application will be disqualified from this process.

11. Do I need to be approved for a Mortgage to apply?

Applicants should submit a **Mortgage Approval in Principle** letter from their proposed lender confirming maximum mortgage available to the applicant when applying for affordable housing**.** Purchasers can use a mortgage from the approved private lending institution, such as EBS, Bank of Ireland, PTSB, AIB and its Haven subsidiaries, Phoenix Credit Union Limited and Avant Money.

Alternatively, finance can be sourced via SDCC by way of a Local Authority Home Loan. Please visit Local Authority Home Loan for more details.

12. What documentation is needed to support my application?

Mandatory documentation required at the time of application is as follows:

1. Proof of Income Documentation required:

- If **employed**, please provide your most recent Employment Detail Summary and statement of Liabilities for previous year, which are available on revenue.ie.

AND

Please provide a salary certificate completed by your employer. The salary certificate can be obtained from your mortgage advisor. Payslips are NOT acceptable evidence.

- If **self-employed**, please upload Accountants Report/Audited Accounts (2 Years Required), Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- If **not employed**, please upload Statement of total benefits received from Social Welfare (which can be requested via email from your local Social Welfare/Intreo office.)

2. Proof of Citizenship:

- Passport or Birth Certificate.

**In the event you upload a Birth Certificate as proof, you must also upload photographic ID such as valid passport, EU Identity Card, EU/EEA Driving Licence (must contain a photo) for every applicant.*

3. Proof of the Right to Reside Indefinitely in Ireland (if applicable):

For non-EU/EEA applicants:

- Please submit a copy of your Irish Resident Permit (IRP) card, indicating which permissions you have.
- An application from a non-EEA/EU national, who is a spouse or civil partner of the EU /EEA national, may be considered as part of a joint application for that household.
- UK citizens will be regarded as being legally resident in Ireland. (This accords with the Common Travel Area requirements).

4. Evidence of Ability to Finance the Purchase:

- A mortgage letter of approval in principle from a Bank / Building Society / Local Authority stating the maximum mortgage available to applicants,

and

- Proof of savings and deposit in the form of a current bank statement on headed paper dated within the last 6 months. (If applicable, please include proof of Help-to-Buy).

**If you are yet to receive your mortgage approval in principle, please upload a letter from your broker/ mortgage calculator screenshot stating the amount that you will likely to be able to borrow.*

5. Proof of Buyer Status:

For First Time Buyers:

- Confirmation of eligibility for Help to Buy Scheme (HTB): Printout from Revenue portal (myAccount for PAYE applicants / ROS for Self-assessed applicants) confirming names of applicant(s) and maximum entitlement under the scheme), **OR** a printout from Revenue portal showing application submitted/acknowledged and "Under Review".

  **Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time. To be eligible to claim HTB, a qualifying loan must be taken out by the eligible applicant, with an approved private lending institution*

  If you are a First Time Buyer and not availing of the Help to Buy Scheme, please provide a **sworn affidavit** from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

For Fresh Start Applicants:

- Court Decree / Solicitors letter confirming the applicant is divorced/separated or otherwise and has left the property and divested themselves of their interest in the property.
- Where the applicant has been divested of a previous property through insolvency or bankruptcy proceedings, proof of the applicant's status on the bankruptcy register is required. Proof that any property you previously owned or built has been sold, or given as part of a personal insolvency, bankruptcy agreement or other legal insolvency process.
- For applicant whose dwelling because of its size, is not suited to the current needs of their household, please provide an up-to-date valuation of your current property.

13. Other documentation

Proof of residency in the SDCC administrative area for a minimum of 5 years:
(Please provide at least one document dated in each of the 5 years)

- Series of utility bills.
- Bank/Credit Union statements **see note below.*

- Documents issued by any government department that show your address, i.e. Statement of Liability from Revenue for each year of 5 years for which you have been residing in the SDCC administrative area, clearly showing name and address of applicant.
- Documentation from schools/colleges.
- Employer reference.

Please note, if the 'Date of Statement' is 'forward' as circled below,* ***the document will not count* *as part of your proof of residency. This part of the document should include an actual date in order to be valid, for example: 03rd April 2020.*



14. What file types will be accepted on the application portal?

The portal will accept the following image files:

- jpg, gif, bmp, png, doc, pdf, txt, rtf, ppt, keynote, xls.
- Maximum file size: 300MBF
- Please ensure that all files are saved under the relevant name.

Editable documents such as **Word (.doc), or Excel (.xls)** are **not accepted**.

The portal will not allow for the same document to be uploaded for more than one question so if something is required more than once, please save it under different names. Eg. If you want to use your Statement of Liability as proof of income and proof of address please save as SOL – Income and SOL – address.

15. If I am approved for the scheme, where can I source a loan?

Finance can be secured from the following pillar banks; Bank of Ireland, PTSB, Avant Money and AIB Group, including EBS and Haven. Finance can also be secured through the Phoenix Credit Union Limited, or alternatively, finance can be sourced via SDCC by way of a Local Authority Home Loan.

Please click here for further information on applying for a Local Authority Home Loan.

16. How do I know which property to apply for?

The property being applied for **must** be within the applicant's affordability range and must also suit the household's housing needs in line with the Scheme of Priority.

Full information can be found in the Scheme of Priority, which can be viewed by clicking here.

17. What is the market value of the properties?

The market value of an affordable home is the price at which the affordable home might reasonably be expected to achieve on the open market.

The market value of the properties The Woods at Ballycullen Gate, Dublin 24 is below:

Property Type	**No. of homes**	**Market Value**	**Minimum Purchase Price**	**Approximate Reduction from Market Value**	**Typical Gross Household Income Limit***
2 bedroom ground floor apartment	2	€440,000	€345,500	21.48%	€94,050

18. How is the purchase price calculated?

SDCC, in line with the Affordable Housing regulations, will set a minimum price that the affordable properties can be sold for. The affordable purchase price to be paid by an applicant will all depend on that applicant's purchasing power and their ability to raise the relevant finances.**The higher an applicant's purchasing power is, the more they will contribute to the price and the less equity the council will take.*

How is a decision made on my application?

The decision on your application is made by SDCC in accordance with the eligibility criteria and the SDCC Scheme of Priority. Completed applications will be assessed in the order in which they are received.

19. What is the Scheme of Priority?

A Scheme of Priority was approved by the Elected Members of SDCC on 10th October 2022. The Scheme of Priority outlines a methodology to be applied to determine the order of priority accorded to eligible households where the demand for such arrangements exceeds the dwellings or resources available.

The main points are as follows:

- The property must be suited to your household's needs.
- In relation to 70% of the dwellings, the date and time of application will be one of the criteria on which eligible applications will be prioritised under the council's Scheme of Priority i.e., properties will be allocated on a first come first served basis.
- In relation to 30% of the dwellings, priority will be given to eligible applicants based on any person making the application being or having been resident in the administrative area of SDCC for a minimum period of 5 years.

20. If I am successful, will I be able to choose which property I want?

If you are deemed eligible to purchase, your details will be passed over to the selling agent, DNG New Homes**.** The preference of applicants for a particular property within the scheme will be based on the confirmed Order of Priority following the assessment of applications by SDCC. Eligible applicants will be able to choose their home based on the remaining available homes in the scheme.

Once you have chosen your home, you will be required to pay a booking deposit.

All successful applicants will be required to obtain independent legal advice and pay their own legal costs to process the sale of the property. These and other associated costs must be considered when applying.

21. What is the Affordable Dwelling Contribution?

The Affordable Dwelling Contribution is the amount paid by SDCC towards your purchase of an affordable home. This refers to the monetary amount that the council will pay.

The Affordable Dwelling Contribution is the difference between the affordable purchase price and the market value of the home as per date of offer.

22. What is the Affordable Dwelling Equity Share?

The Equity Share is simply the contribution that the council provide expressed as a percentage.

It is the percentage of the market value that SDCC will contribute to the purchase of the affordable property. This will be at least 5% of the market value. This entitles the council to the same percentage in value of a future sale of the property subject to terms and conditions. It does not establish the council as a co-owner of the property.

You must need at least a 5% equity share from the local authority to bridge the gap between what you can afford to pay and the open market value of the home to be eligible for the scheme.

Please see type of properties available by clicking here

23. What is a Redemption Payment?

A redemption payment is a payment that is made by the purchaser to SDCC to pay back the Affordable Dwelling Contribution that was provided. Redemption payments are subject to certain conditions which are outlined in the Affordable Dwelling Purchase Agreement. The minimum redemption payment is €10,000. The purchaser can redeem or 'buy out' the equity share at a time of their choosing, but there is no obligation to do so. If the purchaser chooses not to redeem the equity share while living in the home, the council can do so when the property is sold, transferred, or after the death of the owner.

24. Can I rent out the property?

The local authority equity is provided to homebuyers who intend to make the property their Principle Private Residence.

25. What is an Affordable Dwelling Purchase Agreement?

The Affordable Dwelling Purchase Agreement (ADPA) is the legal contract between the council and the purchaser setting out the terms and conditions under which the council provides the Affordable Dwelling Contribution.

Each successful applicant will enter into an Affordable Dwelling Purchase Agreement with SDCC. This will be prior to or at the same time as the closing of the purchase of their affordable home.

The agreement covers the obligations of the purchaser and the council and makes provision for the registration of the agreement with the Registry of Deeds/Land Registry. The agreement will also set out how and when the homeowner can make redemption payment(s) to reduce the

council's affordable dwelling equity share as well as the conditions under which the council may seek redemption of the affordable dwelling equity.

Successful applicants will be required to enter into a Contract for Sale with the council in order to complete the purchase of the affordable home. This Contract for Sale will include all standard conveyancing terms and conditions.

Applicants should note that giving untrue/incorrect information on their application may lead to the Affordable Dwelling Purchase Agreement being terminated and the offer to purchase being withdrawn.