

How to Buy an Affordable Home



1. Affordable homes will be advertised on www.fingal.ie/affordablehousing, Fingal social media channels:    and in the local press for a minimum of two weeks.



2. Apply for mortgage approval in principal or Local Authority Home Loan www.fingal.ie/localauthorityhomeloan.



3. Check your eligibility for the Help to Buy Scheme (HTBS) (www.revenue.ie).



4. Register on our Affordable Housing online portal: ah.fingal.ie to apply.



5. Submit required documentation including your gross income, proof of right to reside, deposit details (savings, gifts, and/or HTBS) to confirm your eligibility.



6. Fingal will assess the validity and eligibility of your application. Properties will be offered in order of date and time of your application.



12. Arrange House and Mortgage Protection Insurance.



11. Contract of Sale and Affordable Dwelling Purchase Agreement (ADPA) will now be issued to your Solicitor.



10. Apply for formal approval of loan offer. Be aware you may need an extension on your mortgage approval if there are any delays.



9. Pay your booking deposit to the developer to secure your property. Your booking deposit is fully refundable until signing of contracts.



8. Fingal will advise the developer/selling agent to contact you to choose from available properties based on your affordability.



7. Fingal will calculate the equity share based on your purchasing power.



13. Sign Contract of Sale and ADPA with your Solicitor.



14. The developer will invite you to snag your new home. You may engage a surveyor to carry out this work for you or you can do it yourself.



15. Contact your lender to request a draw down of funds. The Developer will carry out any snag works if required.



16. Affordable Dwelling Contribution funds are released, and your purchase can now proceed following receipt of HTBS fund, if applicable, and draw down of lender funds.



17. Both Solicitors will agree a closing date of sale and the developer will contact you to arrange collection of your keys.



**Congratulations!
Welcome Home.**

