









Comhairle Contae Fhine Gall Fingal County Council





Fingal County Council in association with GEM is excited to introduce The Affordable Purchase Scheme in Church Fields, tailored specifically for first-time buyers meaning it also qualifies for the Help To Buy Scheme.\*

The Affordable Purchase Scheme aims to make owning a home more accessible by bridging the gap between what you can afford and the market price of your new home. Through this initiative, you have the opportunity to purchase a high-quality, newly built home at a price lower than its market value.

With the combination of Fingal County Council's expertise in providing affordable homes and GEM's exceptional track record in delivering high quality homes, this ensures that the Church Fields development will provide prospective homeowners with a pathway to buy a superior quality new home in a very good location.



Welcome to Church Fields, the vibrant new community in Dublin 15, brought to you by GEM & Fingal County Council in collaboration with the Government of Ireland



#### Here's how it works

When you purchase a home through The Affordable Purchase Scheme in Church Fields, Fingal County Council (FCC) will take a percentage equity share in the property. This share is equal to the difference between the market value of the home and the reduced price you pay as the buyer.

To determine the amount of assistance you'll receive, factors such as your maximum mortgage capacity, deposit, and savings will be considered. Fingal County Council's contribution will be expressed as a percentage, representing the equity share they retain in your home.

More information specifically relating to this new rule can be found at www.revenue.ie

The scheme is designed for individuals who may not be able to afford a home at its full market price. This scheme is committed to making homeownership more attainable for everyone.

This development also qualifies for The Help to Buy (HTB) Scheme. To be eligible for HTB scheme, you need a qualified loan on a qualifying home from an approved lender. From October 11, 2023, your mortgage plus Fingal County Council's contribution will be considered when calculating your loan-to-value ratio for HTB. This ratio must be at least 70% of your home's market value.

Welcome to Church Fields, the most exciting residential development in Dublin, designed with you in mind.

Whether you're a first-time buyer or seeking a fresh start, Church Fields offers a superb selection of homes that qualify for The Affordable Purchase Scheme under the government's Housing for All initiative.

GEM & Fingal County Council have poured dedication and meticulous planning into making Church Fields a thriving community.

Here's what sets us apart:

Sustainable Living: Embrace a new way of living with walk/cycle green routes and a vibrant linear park, fostering interaction and community spirit between new and existing residents. Pocket parks scattered throughout provide perfect spots for families to connect and play, both at street level and within our lush green spaces.

Distinctive Design: Each neighbourhood within Church Fields boasts its own unique character, with carefully selected materials and architectural treatments that blend seamlessly with the surrounding area. From charming local parks to tree-lined streets, every detail is designed to enhance your living experience.

Biodiversity: Nature is at the heart of Church Fields. Our landscaping scheme is tailored to the local soil conditions, promoting biodiversity and sustainability. Inspired by the site's natural beauty, we aim to create a vibrant ecosystem that enriches the lives of our residents and visitors alike.

Unit Mix: Our first phase offers a mix of homes, catering to a range of lifestyles. Choose from comfortable two-bedroom houses to spacious three-bedroom homes, each thoughtfully crafted to meet your needs. Church Fields has something for everyone.

Quality Assurance: Rest assured, all our homes meet the highest standards of quality and sustainability. From thermally efficient construction to sustainable design measures, every detail is carefully considered to ensure your comfort and peace of mind.

Join us at Church Fields and experience the joy of homeownership in thriving Dublin 15. **Your dream home awaits!** 



#### **Biodiversity**

A common element throughout the site will be Biodiversity. The planting will be tailored to suit the soil conditions within each character area on the site.

- The ability to adapt and tailoring the plant choice to conditions minimises the need for watering and soil improvement. Indeed, watering should only ever be required during establishment.
- The scheme takes its inspiration from the site's unique natural setting, such as the Ballyman Glen and responds to the existing natural features present on site with newly proposed features to enhance the amenity and sustainability of the area.
- The aim is to create a high-quality public realm that provides a series of spaces and opportunities for both residents, employees and visitors that complements and enhances the Mulhuddart region.





CHURCH FIELDS DUBLIN 15









Church Fields boasts proximity to the bustling Blanchardstown Centre, a premier destination offering an unparalleled shopping and leisure experience. With over 180 stores, three retail parks, 25 restaurants, the renowned Draíocht

therapy at Blanchardstown Centre, Church Fields ensures that everything you need is right at your doorstep. Additionally, Church Fields is a haven and outdoor enthusiasts, Dublin's iconic Phoenix recreational opportunities. Home to Dublin Zoo recreational events annually, Phoenix Park is the











DUNNES STORES



Arts Centre and Theatre, and the Odeon Cinema, Blanchardstown Centre stands as one of Ireland's premier shopping destinations. Whether you're exploring the charming villages

of north county Dublin, enjoying a thrilling day at Fairyhouse, or indulging in some retail for family-friendly activities. For nature lovers Park is within easy reach, offering a myriad of and hosting over two thousand sporting and perfect destination for leisurely strolls, picnics, and outdoor adventures.









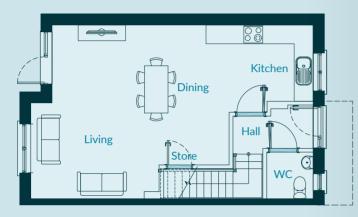
CHURCH FIELDS DUBLIN 15

# Floor Plans

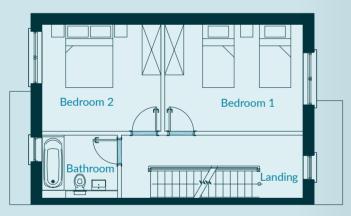
### House Type B1

### 3 Bedroom End Terrace House

c. 112.8 sq.m (1,294 sq.ft)



**Ground Floor** 



First Floor

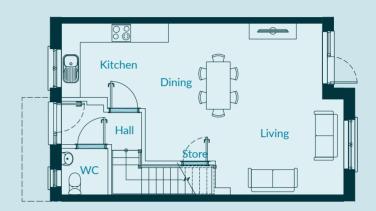


Second Floor

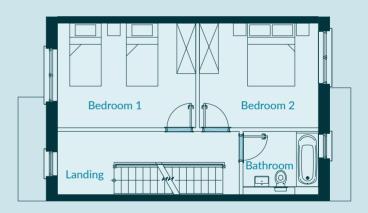
10

# House Type B1

3 Bedroom Mid Terrace House c. 112.8 sq.m (1,294 sq.ft)



**Ground Floor** 



First Floor



Second Floor

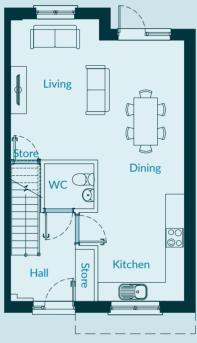
11

CHURCH FIELDS DUBLIN 15

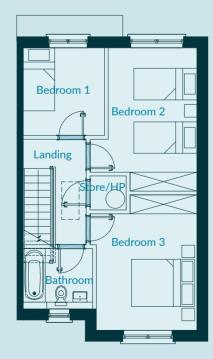
### House Type B2

### 3 Bedroom End Terrace House

c. 94.4 sq.m (1,016 sq.ft)



**Ground Floor** 

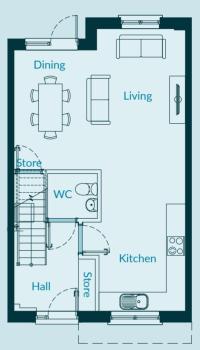


First Floor

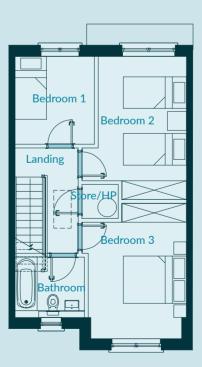
### House Type B2

### 3 Bedroom Mid Terrace House

c. 94.4 sq.m (1,016 sq.ft)



**Ground Floor** 



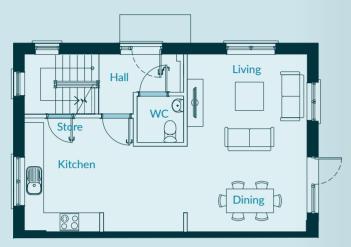
First Floor

CHURCH FIELDS DUBLIN 15

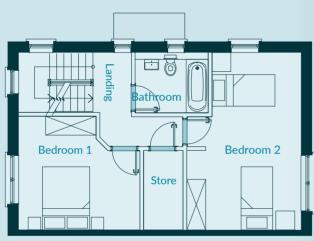
### House Type B3

### 3 Bedroom End Terrace House

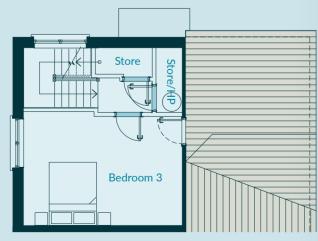
c. 127.9 sq.m (1,377 sq.ft)



**Ground Floor** 



First Floor

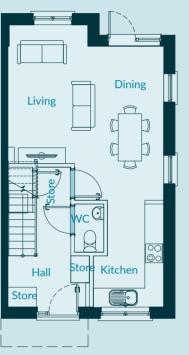


**Second Floor** 

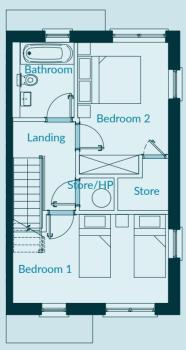
### House Type C1

### 2 Bedroom End Terrace House

c. 82.8 sq.m (891 sq.ft)



**Ground Floor** 

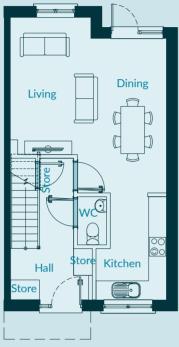


First Floor

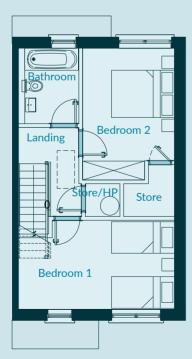
### House Type C2

### 2 Bedroom End Terrace House

c. 82.8 sq.m (891 sq.ft)



**Ground Floor** 

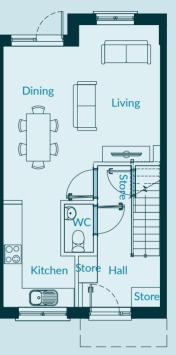


First Floor

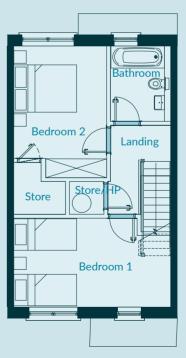
### House Type C2

### 2 Bedroom Mid Terrace House

c. 82.8 sq.m (891 sq.ft)



**Ground Floor** 



First Floor

### Housing for All Overview

Underpinned by commitments in the Programme for Government, the Government has taken ambitious action to address these issues while developing the Housing for All Plan.

These measures have ranged from new affordability measures to enhancing social housing delivery.



Housing for All

passed the first ever comprehensive Affordable Housing Act.

Under the Affordable Housing Fund, Fingal County Council is making homes available at a reduced price for buyers who are seeking to purchase a newly built home but need to bridge the gap between their mortgage and deposit to cover the full price of the home. It is proposed to deliver these homes on Council owned land and through advance purchases from Private Developers.

The Affordable Purchase Scheme provides purchasers with what is known as an equity facility. This means that purchasers will enter into an Affordable **Dwelling Purchase Agreement with** 

To increase affordability, the Government Fingal County Council and will receive funds from Fingal County Council in return for the Council taking a percentage ownership in the property purchased. The percentage ownership that Fingal County Council holds in your home is known as an equity share.

> The purchaser can redeem or 'buy out' this 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. The Affordable Purchase Scheme will be aimed at households using their combined deposit and their approved maximum mortgage but who cannot afford the home at its open market value.

Housing for All provides four pathways to achieving four overarching objectives:

Supporting Homeownership and Increasing Affordability Eradicating Homelessness, **Increasing Social Housing** Delivery and Supporting **Social Inclusion** 

**Increasing New Housing** Supply

Addressing Vacancy and Efficient Use of Existing Stock

## How to Buy an Affordable Home



View affordable homes on our website and other platforms.



Obtain mortgage authority home loan options.





**Submit Documentation** Provide necessary and residency proof.



**Register Online** Sign up on our Affordable



**Check Eligibility** Assess your eligibility for the Help to Buy Scheme (HTBS).





**Application Review** Fingal assesses and confirms your eligibility.



Fingal determines the equity purchasing ability.



**Property Selection** properties within your affordability range.





Contract Issuance Receive the Contract of Sale and ADPA through



**Formal Loan Approval** Apply for formal approval of your mortgage offer.



**Booking Deposit** property with a refundable deposit.





Arrange necessary house and mortgage



**Contract Signing** Sale and ADPA with your solicitor



**Snag Inspection** Inspect your any defects.





**Closing Process** Set a closing date with solicitors and collect keys from the developer.



**Purchase Proceeds** necessary funds



**Funds Drawdown** from your lender for purchase.

15

16

## **GEM**

Setting itself apart from competitors, GEM operates as both a developer and a construction firm, an integrated approach that offers significant advantages.

By combining these two disciplines under one umbrella, the company achieves enhanced efficiency and streamlined processes. Dealing with stakeholders from an early stage empowers GEM to proactively address potential issues, resulting in successful project outcomes.

GEM's expertise and reputation have led to exciting collaborations with prestigious entities such as Dublin City Council, Fingal County Council, and Dún Laoghaire-Rathdown County Council. The company's construction team is currently engaged in tendering processes for upcoming projects, demonstrating its continued growth and influence in the industry.

At the heart of GEM's achievements lies a commitment to integrating development and construction expertise, empowering the company to deliver exceptional results. By managing all aspects of its projects in-house, GEM ensures direct control and accountability, avoiding dependence on external entities. With an unwavering dedication to quality, efficiency, and stakeholder collaboration, GEM continues to shape the Irish construction landscape, fulfilling housing needs and contributing to the realisation of the government's Housing for All vision.













The information in this document including any plans, descriptions, specifications or dimensions in it or separately provided or communicated to prospective buyers are indicative and intended to act as a guide only. Any such information, plans, descriptions, specifications or dimensions (including also any information or details which may be given verbally) should not be relied upon as the basis for any contract and do not constitute any statement of fact or any representation or warranty. Any plans given are not to scale. Any measurements/areas are based on approximate gross internal areas (from internal block work excluding all internal finishes). They are estimates only and may vary. Subject to contract / contract denied.