

Baile na Móna, Swords – Income Calculation Guide

2-Bedroom Houses

Property Type	No. Bed	Property storeys	Property Name	Market Value	Min. Purchase Price	Equity %	Max. Purchase Price	Gross Income
Mid-Terrace	2-Bed	2 Storey	Hazel / Maple	€410,000	€310,000	24.39%	€389,500	€87,638
End Terrace	2-Bed	2 Storey	Hazel	€420,000	€320,000	23.81%	€399,000	€89,775
Semi-Detached	2-Bed	2 Storey	Willow	€422,500	€330,000	21.89%	€401,375	€90,309

Baile na Móna, Swords, Affordable Housing Scheme							
Income Calculator based on a 2-Bed Mid Terrace House with Market Value of €410,000							
Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending	
Note: All standard mortgage capacity values are based on bank lending							
			Standard Mortgage			Shortfall -	
	Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	Bank Lending
	€87,638	5.00%	€20,500	€350,550	€38,950	€389,500	€0
	€87,000	5.69%	€23,333	€348,000	€38,667	€386,667	€0
	€82,000	11.11%	€45,556	€328,000	€36,444	€364,444	€0
	€77,000	16.53%	€67,778	€308,000	€34,222	€342,222	€0
	€72,000	21.95%	€90,000	€288,000	€32,000	€320,000	€0
	€67,000	24.39%	€100,000	€268,000	€31,000	€310,000	€11,000
	€62,000	24.39%	€100,000	€248,000	€31,000	€310,000	€31,000
	€57,000	24.39%	€100,000	€228,000	€31,000	€310,000	€51,000
	€52,000	24.39%	€100,000	€208,000	€31,000	€310,000	€71,000
	€47,000	24.39%	€100,000	€188,000	€31,000	€310,000	€91,000
	€42,000	24.39%	€100,000	€168,000	€31,000	€310,000	€111,000
	€37,000	24.39%	€100,000	€148,000	€31,000	€310,000	€131,000
	€32,000	24.39%	€100,000	€128,000	€31,000	€310,000	€151,000
	€27,000	24.39%	€100,000	€108,000	€31,000	€310,000	€171,000

Baile na Móna, Swords, Affordable Housing Scheme						
Income Calculator based on a 2-Bed End Terrace House with Market Value of €420,000						
Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Standard Mortgage						Shortfall - Bank Lending
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	
€89,775	5.00%	€21,000	€359,100	€39,900	€399,000	€0
€89,000	5.82%	€24,444	€356,000	€39,556	€395,556	€0
€84,000	11.11%	€46,667	€336,000	€37,333	€373,333	€0
€79,000	16.40%	€68,889	€316,000	€35,111	€351,111	€0
€74,000	21.69%	€91,111	€296,000	€32,889	€328,889	€0
€69,000	23.81%	€100,000	€276,000	€32,000	€320,000	€12,000
€64,000	23.81%	€100,000	€256,000	€32,000	€320,000	€32,000
€59,000	23.81%	€100,000	€236,000	€32,000	€320,000	€52,000
€54,000	23.81%	€100,000	€216,000	€32,000	€320,000	€72,000
€49,000	23.81%	€100,000	€196,000	€32,000	€320,000	€92,000
€44,000	23.81%	€100,000	€176,000	€32,000	€320,000	€112,000
€39,000	23.81%	€100,000	€156,000	€32,000	€320,000	€132,000
€34,000	23.81%	€100,000	€136,000	€32,000	€320,000	€152,000
€29,000	23.81%	€100,000	€116,000	€32,000	€320,000	€172,000

Baile na Móna, Swords, Affordable Housing Scheme						
Income Calculator based on a 2-Bed Semi Detached House with Market Value of €422,500						
Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Standard Mortgage						Shortfall - Bank Lending
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	
€90,309	5.00%	€21,125	€361,238	€40,138	€401,375	€0
€90,000	5.33%	€22,500	€360,000	€40,000	€400,000	€0
€85,000	10.59%	€44,722	€340,000	€37,778	€377,778	€0
€80,000	15.84%	€66,944	€320,000	€35,556	€355,556	€0
€75,000	21.10%	€89,167	€300,000	€33,333	€333,333	€0
€70,000	21.89%	€92,500	€280,000	€33,000	€330,000	€17,000
€65,000	21.89%	€92,500	€260,000	€33,000	€330,000	€37,000
€60,000	21.89%	€92,500	€240,000	€33,000	€330,000	€57,000
€55,000	21.89%	€92,500	€220,000	€33,000	€330,000	€77,000
€50,000	21.89%	€92,500	€200,000	€33,000	€330,000	€97,000
€45,000	21.89%	€92,500	€180,000	€33,000	€330,000	€117,000
€40,000	21.89%	€92,500	€160,000	€33,000	€330,000	€137,000
€35,000	21.89%	€92,500	€140,000	€33,000	€330,000	€157,000
€30,000	21.89%	€92,500	€120,000	€33,000	€330,000	€177,000
€25,000	21.89%	€92,500	€100,000	€33,000	€330,000	€197,000

Baile na Móna, Swords – Income Calculation Guide

3-Bedroom Houses

Property Type	No. Bed	Property storeys	Property Name	Market Value	Min. Purchase Price	Equity %	Max. Purchase Price	Gross Income
Mid-Terrace	3-Bed	2 Storey	Holly / Poplar	€485,000	€360,000	25.77%	€460,750	€103,669
End Terrace	3-Bed	2 Storey	Holly / Poplar	€492,000	€370,000	24.80%	€467,400	€105,165
Semi-Detached	3-Bed	2 Storey	Poplar	€495,000	€385,000	22.22%	€470,250	€105,806
Mid-Terrace	3-Bed	3 Storey	Larch	€495,000	€390,000	21.21%	€470,250	€105,806

Baile na Móna, Swords, Affordable Housing Scheme						
Income Calculator based on a 3-Bed Mid Terrace House with Market Value of €485,500						
Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
		Standard Mortgage				Shortfall -
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	Bank Lending
€103,669	5.00%	€24,250	€414,675	€46,075	€460,750	€0
€103,000	5.61%	€27,222	€412,000	€45,778	€457,778	€0
€98,000	10.19%	€49,444	€392,000	€43,556	€435,556	€0
€93,000	14.78%	€71,667	€372,000	€41,333	€413,333	€0
€88,000	19.36%	€93,889	€352,000	€39,111	€391,111	€0
€83,000	23.94%	€116,111	€332,000	€36,889	€368,889	€0
€78,000	25.77%	€125,000	€312,000	€36,000	€360,000	€12,000
€73,000	25.77%	€125,000	€292,000	€36,000	€360,000	€32,000
€68,000	25.77%	€125,000	€272,000	€36,000	€360,000	€52,000
€63,000	25.77%	€125,000	€252,000	€36,000	€360,000	€72,000
€58,000	25.77%	€125,000	€232,000	€36,000	€360,000	€92,000
€53,000	25.77%	€125,000	€212,000	€36,000	€360,000	€112,000
€48,000	25.77%	€125,000	€192,000	€36,000	€360,000	€132,000
€43,000	25.77%	€125,000	€172,000	€36,000	€360,000	€152,000
€38,000	25.77%	€125,000	€152,000	€36,000	€360,000	€172,000
€33,000	25.77%	€125,000	€132,000	€36,000	€360,000	€192,000
€28,000	25.77%	€125,000	€112,000	€36,000	€360,000	€212,000

Baile na Móna, Swords, Affordable Housing Scheme

Income Calculator based on a 3-Bed End Terrace House with Market Value of €492,000

Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Income	Equity %	Equity Amount	Standard Mortgage Capacity	Deposit	Purchaser Pays	Shortfall - Bank Lending
€105,165	5.00%	€24,600	€420,660	€46,740	€467,400	€0
€105,000	5.15%	€25,333	€420,000	€46,667	€466,667	€0
€100,000	9.67%	€47,556	€400,000	€44,444	€444,444	€0
€95,000	14.18%	€69,778	€380,000	€42,222	€422,222	€0
€90,000	18.70%	€92,000	€360,000	€40,000	€400,000	€0
€85,000	23.22%	€114,222	€340,000	€37,778	€377,778	(€0)
€80,000	24.80%	€122,000	€320,000	€37,000	€370,000	€13,000
€75,000	24.80%	€122,000	€300,000	€37,000	€370,000	€33,000
€70,000	24.80%	€122,000	€280,000	€37,000	€370,000	€53,000
€65,000	24.80%	€122,000	€260,000	€37,000	€370,000	€73,000
€60,000	24.80%	€122,000	€240,000	€37,000	€370,000	€93,000
€55,000	24.80%	€122,000	€220,000	€37,000	€370,000	€113,000
€50,000	24.80%	€122,000	€200,000	€37,000	€370,000	€133,000
€45,000	24.80%	€122,000	€180,000	€37,000	€370,000	€153,000
€40,000	24.80%	€122,000	€160,000	€37,000	€370,000	€173,000
€35,000	24.80%	€122,000	€140,000	€37,000	€370,000	€193,000
€30,000	24.80%	€122,000	€120,000	€37,000	€370,000	€213,000
€25,000	24.80%	€122,000	€100,000	€37,000	€370,000	€233,000

Baile na Móna, Swords, Affordable Housing Scheme

Income Calculator based on a 3-Bed Semi Detached House with Market Value of €495,000

Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Income	Equity %	Equity Amount	Standard Mortgage Capacity	Deposit	Purchaser Pays	Shortfall - Bank Lending
€105,806	5.00%	€24,750	€423,225	€47,025	€470,250	€0
€105,000	5.72%	€28,333	€420,000	€46,667	€466,667	€0
€100,000	10.21%	€50,556	€400,000	€44,444	€444,444	€0
€95,000	14.70%	€72,778	€380,000	€42,222	€422,222	€0
€90,000	19.19%	€95,000	€360,000	€40,000	€400,000	€0
€85,000	22.22%	€110,000	€340,000	€38,500	€385,000	€6,500
€80,000	22.22%	€110,000	€320,000	€38,500	€385,000	€26,500
€75,000	22.22%	€110,000	€300,000	€38,500	€385,000	€46,500
€70,000	22.22%	€110,000	€280,000	€38,500	€385,000	€66,500
€65,000	22.22%	€110,000	€260,000	€38,500	€385,000	€86,500
€60,000	22.22%	€110,000	€240,000	€38,500	€385,000	€106,500
€55,000	22.22%	€110,000	€220,000	€38,500	€385,000	€126,500
€50,000	22.22%	€110,000	€200,000	€38,500	€385,000	€146,500
€45,000	22.22%	€110,000	€180,000	€38,500	€385,000	€166,500
€40,000	22.22%	€110,000	€160,000	€38,500	€385,000	€186,500
€35,000	22.22%	€110,000	€140,000	€38,500	€385,000	€206,500
€30,000	22.22%	€110,000	€120,000	€38,500	€385,000	€226,500
€25,000	22.22%	€110,000	€100,000	€38,500	€385,000	€246,500

Baile na Móna, Swords, Affordable Housing Scheme

Income Calculator based on a 3-Bed Mid Terrace, 3 Storey House with Market Value of €495,000

Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Income	Equity %	Equity Amount	Standard Mortgage Capacity	Deposit	Purchaser Pays	Shortfall - Bank Lending
€105,806	5.00%	€24,750	€423,225	€47,025	€470,250	€0
€105,000	5.72%	€28,333	€420,000	€46,667	€466,667	€0
€100,000	10.21%	€50,556	€400,000	€44,444	€444,444	€0
€95,000	14.70%	€72,778	€380,000	€42,222	€422,222	€0
€90,000	19.19%	€95,000	€360,000	€40,000	€400,000	€0
€85,000	21.21%	€105,000	€340,000	€39,000	€390,000	€11,000
€80,000	21.21%	€105,000	€320,000	€39,000	€390,000	€31,000
€75,000	21.21%	€105,000	€300,000	€39,000	€390,000	€51,000
€70,000	21.21%	€105,000	€280,000	€39,000	€390,000	€71,000
€65,000	21.21%	€105,000	€260,000	€39,000	€390,000	€91,000
€60,000	21.21%	€105,000	€240,000	€39,000	€390,000	€111,000
€55,000	21.21%	€105,000	€220,000	€39,000	€390,000	€131,000
€50,000	21.21%	€105,000	€200,000	€39,000	€390,000	€151,000
€45,000	21.21%	€105,000	€180,000	€39,000	€390,000	€171,000
€40,000	21.21%	€105,000	€160,000	€39,000	€390,000	€191,000
€35,000	21.21%	€105,000	€140,000	€39,000	€390,000	€211,000
€30,000	21.21%	€105,000	€120,000	€39,000	€390,000	€231,000
€25,000	21.21%	€105,000	€100,000	€39,000	€390,000	€251,000