

# Church Fields Phase 2, Dublin 15 – 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	C2	€430,000	€263,500	38.72%	€408,500	€91,913
End Terrace	2-Bed	2 Storey	C1 & C3	€435,000	€270,000	37.93%	€413,250	€92,981

Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 2-Bed Mid Terrace House with Market Value of €430,000						
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
€91,913	5.00%	€21,500	€367,650	€40,850	€408,500	€0
€91,000	5.94%	€25,556	€364,000	€40,444	€404,444	€0
€86,000	11.11%	€47,778	€344,000	€38,222	€382,222	€0
€81,000	16.28%	€70,000	€324,000	€36,000	€360,000	€0
€76,000	21.45%	€92,222	€304,000	€33,778	€337,778	€0
€71,000	26.61%	€114,444	€284,000	€31,556	€315,556	€0
€66,000	31.78%	€136,667	€264,000	€29,333	€293,333	(€0)
€61,000	36.95%	€158,889	€244,000	€27,111	€271,111	€0
€56,000	38.72%	€166,500	€224,000	€26,350	€263,500	€13,150
€51,000	38.72%	€166,500	€204,000	€26,350	€263,500	€33,150
€46,000	38.72%	€166,500	€184,000	€26,350	€263,500	€53,150
€41,000	38.72%	€166,500	€164,000	€26,350	€263,500	€73,150
€36,000	38.72%	€166,500	€144,000	€26,350	€263,500	€93,150
€31,000	38.72%	€166,500	€124,000	€26,350	€263,500	€113,150
€26,000	38.72%	€166,500	€104,000	€26,350	€263,500	€133,150
€21,000	38.72%	€166,500	€84,000	€26,350	€263,500	€153,150

## Church Fields Phase 2, Dublin 15, Affordable Housing Scheme

Income Calculator based on a 2-Bed End Terrace House with Market Value of €435,000

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
€92,981	5.00%	€21,750	€371,925	€41,325	€413,250	€0
€92,000	6.00%	€26,111	€368,000	€40,889	€408,889	€0
€87,000	11.11%	€48,333	€348,000	€38,667	€386,667	€0
€82,000	16.22%	€70,556	€328,000	€36,444	€364,444	€0
€77,000	21.33%	€92,778	€308,000	€34,222	€342,222	€0
€72,000	26.44%	€115,000	€288,000	€32,000	€320,000	€0
€67,000	31.55%	€137,222	€268,000	€29,778	€297,778	€0
€62,000	36.65%	€159,444	€248,000	€27,556	€275,556	(€0)
€57,000	37.93%	€165,000	€228,000	€27,000	€270,000	€15,000
€52,000	37.93%	€165,000	€208,000	€27,000	€270,000	€35,000
€47,000	37.93%	€165,000	€188,000	€27,000	€270,000	€55,000
€42,000	37.93%	€165,000	€168,000	€27,000	€270,000	€75,000
€37,000	37.93%	€165,000	€148,000	€27,000	€270,000	€95,000
€32,000	37.93%	€165,000	€128,000	€27,000	€270,000	€115,000
€27,000	37.93%	€165,000	€108,000	€27,000	€270,000	€135,000
€22,000	37.93%	€165,000	€88,000	€27,000	€270,000	€155,000
€17,000	37.93%	€165,000	€68,000	€27,000	€270,000	€175,000
€12,000	37.93%	€165,000	€48,000	€27,000	€270,000	€195,000

## Church Fields Phase 2, Dublin 15 – 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	B2	€485,000	€315,000	35.05%	€460,750	€103,669
End Terrace	3-Bed	2 Storey	B2	€495,000	€320,000	35.35%	€470,250	€105,806
Mid-Terrace	3-Bed	2.5 Storey	B1	€485,000	€325,000	32.99%	€460,750	€103,669
End-Terrace	3-Bed	2.5 Storey	B1	€495,000	€330,000	33.33%	€470,250	€105,806
End-Terrace	3-Bed	2 Storey	D2	€495,000	€325,000	34.34%	€470,250	€105,806
End-Terrace	3-Bed	3 Storey	B3	€495,000	€335,000	32.32%	€470,250	€105,806

### Church Fields Phase 2, Dublin 15, Affordable Housing Scheme

Income Calculator based on a 3-Bed Mid Terrace House (B2) with Market Value of €485,000

Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
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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	28.52%	€138,333	€312,000	€34,667	€346,667	€0
€73,000	33.10%	€160,556	€292,000	€32,444	€324,444	€0
€68,000	35.05%	€170,000	€272,000	€31,500	€315,000	€11,500
€63,000	35.05%	€170,000	€252,000	€31,500	€315,000	€31,500
€58,000	35.05%	€170,000	€232,000	€31,500	€315,000	€51,500
€53,000	35.05%	€170,000	€212,000	€31,500	€315,000	€71,500
€48,000	35.05%	€170,000	€192,000	€31,500	€315,000	€91,500
€43,000	35.05%	€170,000	€172,000	€31,500	€315,000	€111,500
€38,000	35.05%	€170,000	€152,000	€31,500	€315,000	€131,500

Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 3-Bed End Terrace House (B2) 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						
Standard Mortgage						Shortfall - Bank Lending
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	
€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	23.68%	€117,222	€340,000	€37,778	€377,778	€0
€80,000	28.17%	€139,444	€320,000	€35,556	€355,556	€0
€75,000	32.66%	€161,667	€300,000	€33,333	€333,333	€0
€70,000	35.35%	€175,000	€280,000	€32,000	€320,000	€8,000
€65,000	35.35%	€175,000	€260,000	€32,000	€320,000	€28,000
€60,000	35.35%	€175,000	€240,000	€32,000	€320,000	€48,000
€55,000	35.35%	€175,000	€220,000	€32,000	€320,000	€68,000
€50,000	35.35%	€175,000	€200,000	€32,000	€320,000	€88,000
€45,000	35.35%	€175,000	€180,000	€32,000	€320,000	€108,000
€40,000	35.35%	€175,000	€160,000	€32,000	€320,000	€128,000

Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 3-Bed Mid Terrace House (B1) with Market Value of €485,000						
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	
€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	28.52%	€138,333	€312,000	€34,667	€346,667	€0
€73,000	32.99%	€160,000	€292,000	€32,500	€325,000	€500
€68,000	32.99%	€160,000	€272,000	€32,500	€325,000	€20,500
€63,000	32.99%	€160,000	€252,000	€32,500	€325,000	€40,500
€58,000	32.99%	€160,000	€232,000	€32,500	€325,000	€60,500
€53,000	32.99%	€160,000	€212,000	€32,500	€325,000	€80,500
€48,000	32.99%	€160,000	€192,000	€32,500	€325,000	€100,500
€43,000	32.99%	€160,000	€172,000	€32,500	€325,000	€120,500



Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 3-Bed End Terrace House (B1) 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						
Standard Mortgage						Shortfall - Bank Lending
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	
€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	23.68%	€117,222	€340,000	€37,778	€377,778	€0
€80,000	28.17%	€139,444	€320,000	€35,556	€355,556	€0
€75,000	32.66%	€161,667	€300,000	€33,333	€333,333	€0
€70,000	33.33%	€165,000	€280,000	€33,000	€330,000	€17,000
€65,000	33.33%	€165,000	€260,000	€33,000	€330,000	€37,000
€60,000	33.33%	€165,000	€240,000	€33,000	€330,000	€57,000
€55,000	33.33%	€165,000	€220,000	€33,000	€330,000	€77,000
€50,000	33.33%	€165,000	€200,000	€33,000	€330,000	€97,000
€45,000	33.33%	€165,000	€180,000	€33,000	€330,000	€117,000

Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 3-Bed End Terrace House (D2) 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						
Standard Mortgage						Shortfall - Bank Lending
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	
€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	23.68%	€117,222	€340,000	€37,778	€377,778	€0
€80,000	28.17%	€139,444	€320,000	€35,556	€355,556	€0
€75,000	32.66%	€161,667	€300,000	€33,333	€333,333	€0
€70,000	34.34%	€170,000	€280,000	€32,500	€325,000	€12,500
€65,000	34.34%	€170,000	€260,000	€32,500	€325,000	€32,500
€60,000	34.34%	€170,000	€240,000	€32,500	€325,000	€52,500
€55,000	34.34%	€170,000	€220,000	€32,500	€325,000	€72,500
€50,000	34.34%	€170,000	€200,000	€32,500	€325,000	€92,500
€45,000	34.34%	€170,000	€180,000	€32,500	€325,000	€112,500

Church Fields Phase 2, Dublin 15, Affordable Housing Scheme						
Income Calculator based on a 3-Bed End Terrace House (B3) 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						
		Standard Mortgage				Shortfall -
Income	Equity %	Equity Amount	Capacity	Deposit	Purchaser Pays	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	23.68%	€117,222	€340,000	€37,778	€377,778	€0
€80,000	28.17%	€139,444	€320,000	€35,556	€355,556	€0
€75,000	32.32%	€160,000	€300,000	€33,500	€335,000	€1,500
€70,000	32.32%	€160,000	€280,000	€33,500	€335,000	€21,500
€65,000	32.32%	€160,000	€260,000	€33,500	€335,000	€41,500
€60,000	32.32%	€160,000	€240,000	€33,500	€335,000	€61,500
€55,000	32.32%	€160,000	€220,000	€33,500	€335,000	€81,500
€50,000	32.32%	€160,000	€200,000	€33,500	€335,000	€101,500
€45,000	32.32%	€160,000	€180,000	€33,500	€335,000	€121,500
€40,000	32.32%	€160,000	€160,000	€33,500	€335,000	€141,500

\*The above calculations are illustrations ONLY and are based on lending rules of 4 times gross income