Starter Home Purchase Scheme - Frequently Asked Questions

1.How is the purchase price of the properties decided?

The purchase price is calculated by FCC based on the 'purchasing power' of applicants. The purchasing power 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 purchase price plus
- Relevant savings*

*You can have the deposit on the home and an additional €30,000. Anything above this is added to your purchasing power. If this purchasing power goes above the maximum price set for each home, you are not eligible for the scheme. The higher an applicant's purchasing power is, the more you will contribute to the price and the less equity the Council will take.

2.How do I know if I am eligible?

- Be a First-Time Buyer or meet the exceptions under the **Fresh Start Principle** (https://www.fingal.ie/sites/default/files/2025-02/fresh-start-principle-guidance-8.pdf), or own a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.
- Each person included in the application must have the right to reside indefinitely in the State.
- The starter home must be the household's normal place of residence.
- The gross household income must meet a minimum and a maximum threshold. This income limit is different for each development.

3.What is a Scheme of Priority?

A Scheme of Priority was approved by the Elected Members of Fingal County Council on 13th June 2022. A scheme of priority outlines rules the council uses to decide which applicants will be offered dwellings. This applies if there's more eligible applicants than houses available. More information; https://www.fingal.ie/sites/default/files/2022-08/Affordable%20Housing%20Scheme%20of%20Priority%20Adopted%20June%202022.pdf

Main points to note:

- Applications who meet all the eligibility criteria will be prioritised by **time and date** submitted, i.e. first come first served.
- Applications with a household of 2 or more people will be prioritised for a 3-bedroom house.
- Applications with a household of 3 or more people will be prioritised for a 4-bedroom house.

4.Do I need a mortgage approval before applying?

It is recommended to have a Mortgage Approval in Principle prior to applying. A minimum deposit of 10% of the purchase price of the property will be required so applicants must ensure to have sufficient funds before applying.

- First time buyers can avail of **Help to Buy Scheme**- more information on https://www.revenue.ie/en/property/help-to-buy-incentive/index.aspx
- **LAHL** or the Local Authority Home Loan is available for people who are unable to obtain sufficient funding from banks to purchase a home. It includes the purchase of homes through State schemes such as the Tenant Purchase Scheme and Starter Home Schemes, except for the First Home Scheme. More information on https://www.fingal.ie/localauthorityhomeloan

5.How can I apply?

When starter homes are made available for purchase, they will be advertised on the Fingal County Council's website and social media pages. The advertisement will include details about the scheme including how and when to apply.

Applications will be accepted through an **online application portal** on our website https://www.fingal.ie/starterhomes. The day the application portal opens, you will first need to register on the portal and then you can proceed to complete the online application form and submit the required documentation.

6.What Happens Next?

When all applications have been assessed and eligibility has been determined, Fingal County Council will contact all applicants to advise if they have been successful or not.

This process can take several weeks or even months before you hear from us so please, be patient while we work through the assessments.

7.What if I forgot to upload certain documents?

You will not be able to submit documents or edit the application after you have submitted it. However, do not worry. Once the assessment team reviews your application, they will reach out to you through the portal to upload any outstanding documents or information they need. **This will not affect your position in the queue.**

8.I would like to know an update on my application. Who do I contact?

Once you submit your application, please bear with us while we assess all the submissions. We will contact you in due course if we need any other documents or information for you to progress to the next stage. This may take several weeks or even months, but we ensure you that we haven't forgotten about your application.

9.What is the difference between a 'Fresh Start Principle' and a 'First Time Buyer'? What if I'm gifted a house?

To qualify as a **First-Time Buyer**, you must:

- Not have previously bought or built a home **in Ireland or abroad** for your own occupation.
- Not currently **own or be beneficially entitled** to an estate or interest in any dwelling in Ireland or abroad.

Exceptions under the "Fresh Start" principle:

You may still qualify if:

- You previously owned a home but no longer have a financial interest in it due to divorce, separation, or insolvency.
- The home you previously owned is no longer suitable for your household needs (e.g., too small), but this is assessed on a case-by-case basis

What does "beneficial interest" mean?

If you were gifted a home in Ireland or abroad and still retain ownership or rights to it (even if you're not living in it) or if you have any financial or legal interest in it, you are considered to have a **beneficial interest**. This would typically make you **ineligible** as a first-time buyer.

10.What is a 'Long Stop Date '?

This is the date after which Fingal County Council may request full payment of its equity share in the property if it has not previously been paid down through redemption payments. It is set at **40 years** after the date of the contract agreement known as Affordable Dwelling Purchase Agreement.

11.How do Redemption payments work?

You can make redemption payments or fully pay off Fingal's equity share before the 'long stop date'. Redemption payments can be made at any time and a minimum of €10,000 needs to be redeemed each time. Email your notice to affordablehousing@fingal.ie to get information on the full process. A valuation will be also arranged by the council as part of making the equity payment.

Example:

If the Council have a 10% equity that you wish to pay off, then it is 10% of the market value of the house at the time you are making the payment.

So, if the house originally had a value of €300,000 and the Council contributed €30,000, i.e. 10%, five years later the house is revalued at €350,000, then the 10% owed back would be €35,000. It works the same if the house decreases in value.

It is always a percentage of the market value at that point in time, not the original value or contribution paid.

12.What is a 30/70 split?

Under scheme of priority, at least 30% of the available dwellings must be allocated to applicants who have been resident in the Fingal Administrative area for a total of 5 years (given that we receive enough applications to cover that 30%). Those 5 years do not need to be consecutive years.

13.What happens if I want to sell my starter home?

You can sell your starter home at any point in time. If you decide to sell your house, you will have to pay back the council's equity, and a valuation needs to be arranged by the council.

14.What's the difference between 'Submitted', 'Stage 1' and 'Stage 2' reviewed?

Stage 'Submitted' means that you have submitted the application and the assessment team has not reviewed your application yet. At this stage, you won't be able to amend or add any documents to your application. Once the assessment team reaches your application, they will get in touch with you to add any outstanding documents/information they require.

Stage 1 means that the assessment team has reviewed all the documents that have uploaded. If the team needs any other documents or information to support your application, they will be in touch with you to upload your documents during this stage. If you do not reply to the query within a specified time limit, you may lose your place on the list or get your application cancelled.

Stage 2 means your application has been fully assessed and a decision will be made whether you have been eligible for a starter home, depending on the availability of properties at that point in time.

For more complex queries not mentioned above please email **affordablehousing@fingal.ie**

Quick Tips when making the application

1. Prepare all your documents beforehand so once the portal opens you have everything ready to submit. Remember, the applications are assessed based on first-come first-serve basis.
2. You must register an account for every separate development you are applying for.
3. When uploading your statements, we only need a summary that shows the balance i.e. the first 3 pages are enough.
4. All documents need to be on separate PDF files.
5. Make sure to click 'submit' and not 'save' when completing the application.
6. If you're looking to apply more than one application, you need to apply with a different email address.
7. Have a solicitor in mind in case you get deemed eligible for an affordable house to speed up the application process.