HOW TO BUY A STARTER HOME:

COMHAIRLE CONTAE CHEATHARLACH
CARLOW COUNTY COUNCIL

1. Starter homes will be advertised on www.carlow.ie and on Carlow County Council social media channels

2. Apply for mortgage approval in principal or Local Authority Home Loan

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

4. Register on our Starter Homes online portal located at www.carlow.ie

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

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

7. Carlow County Council will calculate the equity share based on your purchasing power.

8. Carlow County Council will advise the Developer/Selling Agent to contact you to choose from available properties based on your affordability.

9. Pay your booking deposit to the Developer/Selling Agent to secure the property. Your booking deposit is fully refundable until signing of contracts.

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

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

12. Arrange Mortgage Protection Insurance

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 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. Starter Home Dwelling Contribution funds are released, and your new 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 keys.



Funded by the Government of Ireland under the Starter Homes programme.

Rialtas na hÉireann
Government of Ireland

A new Housing Plan for Ireland