

BUYERS GUIDE



MONTPELIER

D U B L I N 7



Riailas na hÉireann
Government of Ireland

Housing for All
A new Housing Plan for Ireland



Comhairle Cathrach
Bhaile Átha Cliath
Dublin City Council

Bartra 



MONTPELIER

DUBLIN 7

Dublin City Council, in partnership with Bartra, is offering 233 homes for sale under the Affordable Purchase Scheme at Montpelier, Dublin 7. The information contained in this document provides a summary of how to apply for a home in the first phase of this city centre development.

A total of 66 apartments are being made available for sale in this first phase to eligible applicants under the Local Authority Affordable Purchase Scheme.

This includes:

44 x 1-Bedroom Apartments
starting from: €258k

22 x 2-Bedroom Apartments
starting from: €334k

The application portal will open at **12pm on Wednesday 11th June 2025** and will close at **12pm on Wednesday 2nd July 2025**

Welcome to Montpelier City Living, Made Affordable

Live in the heart of Dublin 7 with Montpelier, an exciting new apartment development (with some houses in later phases) delivered by Bartra and Dublin City Council, in collaboration with the Government of Ireland.

This launch marks a fresh phase in the Affordable Purchase Scheme, designed especially for first-time buyers and yes, it qualifies for the Help to Buy Scheme too.

Montpelier is more than just a place to live it's a new way to own in the city. With stylish, modern apartments available at below-market prices, the scheme bridges the gap between what you can afford and the actual cost of buying in Dublin's urban core.

Whether you're looking to get on the property ladder, move out on your own, or just want a vibrant base close to everything Dublin has to offer — this is your chance.

Bartra brings a strong track record in delivering high-quality city developments, and Dublin City Council is committed to creating more accessible homes for people who want to live, work and thrive in the city.

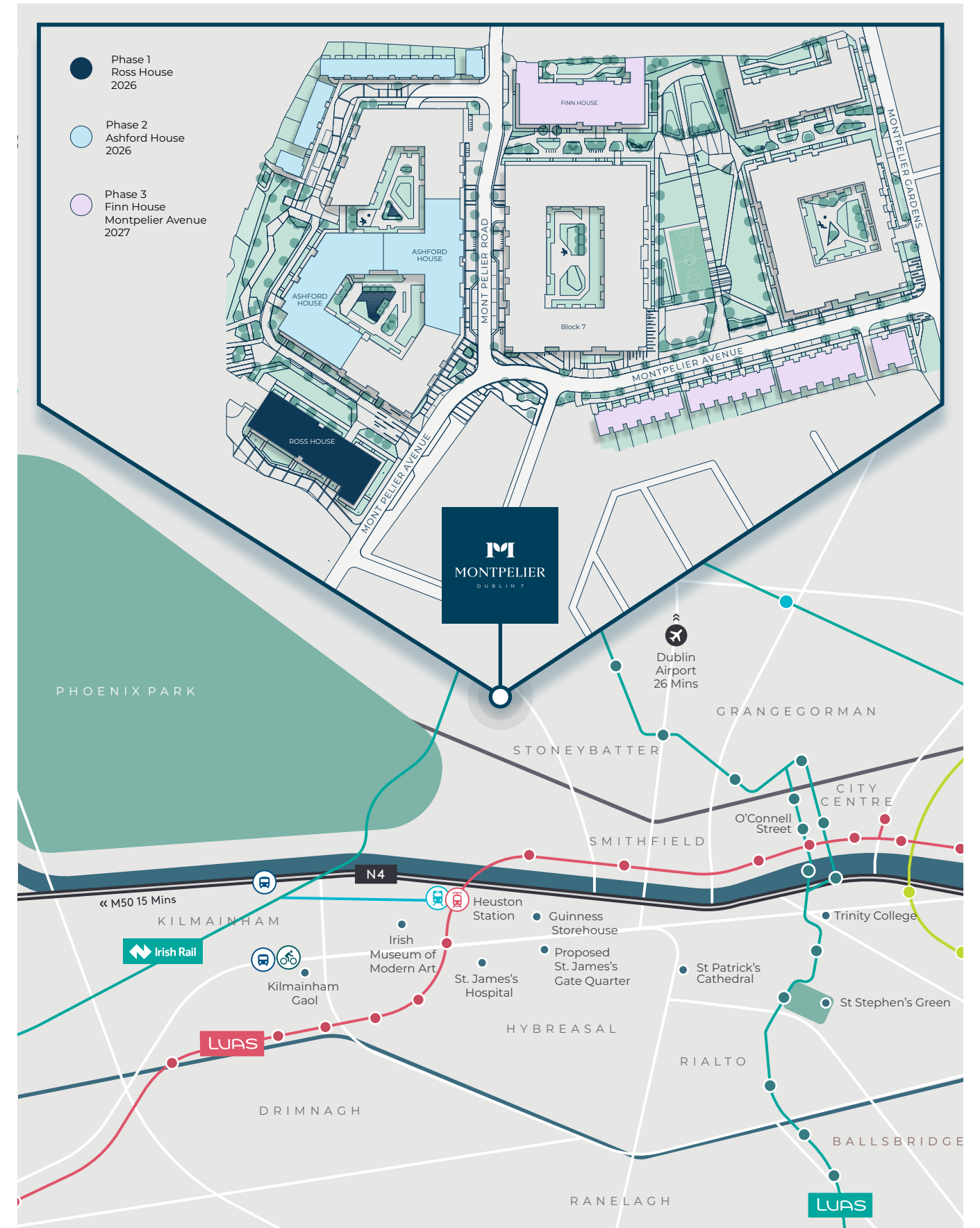
Montpelier is not just about owning a place it's about owning your lifestyle in one of Dublin's most connected, energetic neighbourhoods.

Montpelier will contain 1,044 high quality, energy efficient social, affordable, cost rental and private homes. Montpelier will contain parks, creche, community centre and shops for residents.

Where is Montpelier?

- Montpelier is situated in Dublin 7 beside the Phoenix Park and close to Stoneybatter
- Situated close to Heuston Station and Museum LUAS Red Line stop

More information can be found at montpelierdublin.ie



FAQ

- 01 What's for sale?**
44 One-Bedroom Apartments and 22 Two-Bedroom Apartments.
- 02 Who can apply?**
The scheme is primarily for first-time buyers, with some exceptions. Additionally;
- You must be over the age of 18 and have a right to live and work in the Republic of Ireland.
 - If you are married, in a civil Partnership or in an intimate committed relationship and you intend to live in the property together, you must apply as a joint application.
 - You must be able to fund the purchase of your chosen property by way of mortgage approval and a 10% deposit.
- 03 How much do the apartments cost (after DCC contribution)?**
One-bedroom apartments will cost between **€258k** and **€321k**; two-bedroom apartments will cost between **€334k** and **€406k**. The price you will pay will depend on how much you (and your spouse/partner) can afford, subject to the minimum and maximum prices for each property.
- 04 How much do I/we need to earn?**
The salary range (single or combined) for one-bedroom apartments is **€58k** to **€72k** and for two-bedroom apartments is **€75k** to **€91k**. If your salary/salaries are below this level, you can still apply but you must be able to cover any shortfall with savings. Some applicants with a higher income may also be eligible if their lender will not lend them four times their gross household income. Please note, evidence that an applicant cannot avail of a higher mortgage is required.
- 05 What deposit do I/we need?**
You will need to pay a 10% deposit (10% of your purchase price). This deposit can be paid via the Help to Buy Scheme or with savings or a combination of both. The maximum funding available through the Help to Buy Scheme is €30,000.
- 06 How can I/we find out what Help to Buy I am entitled to?**
The amount of your Help to Buy relief (which can be up to €30,000) will be based on the income tax you have paid over the last four years. Details of how to apply to revenue are set out here [Help to Buy - Revenue](#)
- 07 When do I/we need to submit my application?**
Applications will only be accepted via Dublin City Council's [online application portal](#) which opens on **11th June 2025 at 12pm**. 70% of the units will be allocated on a first come first served basis of valid applications received (the remaining 30% will be allocated on a lottery basis).
- 08 Can I visit the units before I apply?**
Yes see details here [montpelierdublin.ie](#)

- 09 What do I/we need to do to be able to apply?**
The box below sets out a summary of the actions you need to take to be in a position to apply when the DCC Portal Opens on the **11th June 2025**.

Steps to take between now and 11 June 2025

- Set up an account on the DCC portal: [Affordable Housing](#)
- There are a number of documents needed from [Revenue](#)
 - Help to Buy Application Details
 - Employment Details Summary
- Documents from your employer [Sample Salary Cert](#)
 - Salary Cert
- Information from banks
 - Mortgage Approval in Principle
 - 6 Months Bank statements showing savings (per applicant)
- Normal identification requirements
 - Photo ID
 - Proof of address
 - Proof of PPSN
 - Right to reside / Irish Residence Permit
 - Proof of residency within Dublin City Council area for 3 years (for lottery)

General Prices of Apartments for Sale

Further details set out on pages 14 to 19

Apartment Type	Open Market Value	Minimum Sale Price	Maximum Sale Price
1-Bed Ground Floor	€330,000	€257,900	€313,500
1-Bed 1st, 2nd or 3rd Floor	€335,000	€263,500	€318,250
1-Bed 4th or 5th Floor	€337,500	€270,000	€320,625
2-Bed Ground Floor	€420,000	€334,000	€399,000
2-Bed 1st, 2nd or 3rd Floor	€425,000	€346,000	€403,750
2-Bed 4th or 5th Floor	€427,500	€356,800	€406,125

Income Range	Indicative Deposit	Indicative Mortgage
€58k to €70k	€25,790 to €31,350	€232k to €282k
€59k to €71k	€26,350 to €31,825	€237k to €286k
€61k to €72k	€27,000 to €32,063	€243k to €288k
€75k to €90k	€33,400 to €39,900	€300k to €359k
€78k to €91k	€34,600 to €40,375	€311k to €363k
€80k to €91k	€35,680 to €40,613	€321k to €365k

If you want to work out whether you can afford a unit, use the calculator here <https://affordablehomes.ie/affordable-purchase/calculator/>

- The income range set out above is for a single person or in the case of joint applicants the combined income of the joint applicants
- Where the income for an applicant is below the minimum income levels there will be a shortfall the applicant will need to fund
- The Maximum Sale Price will only apply to successful applicants that are willing to pay more towards their home and reduce the equity share that the local authority will take in the home

Ability to Pay Deposit / How Does Help to Buy Work

The 10% deposit requirement can be made up of a combination of savings and the Help to Buy grant.

- Some financial institutions require 20% for a one-bedroom apartment
- You will need to provide bank statements as part of your application showing your savings for the deposit

The Help to Buy Scheme was introduced by Government to assist first-time buyers in purchasing a new home.

- Eligible buyers can receive a refund of income tax and Deposit Interest Retention Tax (DIRT) paid in Ireland over the previous four tax years, up to a maximum amount of 10% of the purchase price of the property or €30,000, whichever is the lesser.

While there are a number of stages to the Help to Buy process the first and most important step is the Application Stage via the Revenue website.

- Submit application via myAccount or ROS (create group for joint application)
- Once confirmed you are tax compliant, an acknowledgement similar to that shown across will issue confirming that you are eligible and the maximum amount of relief available to you (which can form part of your deposit).

Help to Buy Application

Acknowledgement

We confirm that your tax affairs are in order and your application for Help to Buy was successful.

In order to make a claim you will need the application code outlined below. Your max relief amount and claim expiry date are also displayed below.

Application details	
Application code:	A00001158
Your max relief available:	€12,450.00
Expiry date:	31/12/2022

More information

A record of this has been sent to your myEnquiries/ROS Enquiry Record. In order for your qualifying contractor or your mortgage provider to verify the maximum relief available, you will need to provide them with both your Application code (provided above) and your Help to Buy access number (provided in your MyEnquiries/ROS record).

Your actual relief will be no greater than 5% of the purchase value of the qualifying residence (or 10% if you sign contracts or draw down the first tranche of a qualifying loan in respect of a self-build, between 23/07/2020 and 31/12/2022). You should ensure your contractor is a qualifying contractor prior to purchasing your home.

Important note: On the 23/07/2020, the government increased the maximum limit of Help to Buy relief to €30,000 subject to certain conditions being satisfied. In order to avail of these increased limits applicants must have signed a contract for the purchase of a new house or made the first draw down of the mortgage in the case of a self-build during the period 23 July 2020 to 31 December 2022. This will be confirmed at Claim stage. If the enhanced measures does not apply the maximum relief available is €20,000.

Close x

Proceed to claim →

Further details are set out here
<https://www.revenue.ie/en/property/help-to-buy-incentive/index.aspx>

Mortgage Approval in Principle

- Mortgage Approval in Principle (MAIP) is an indication from a mortgage lender of how much you can borrow based on the income details you provide. It is a straightforward process and, in most instances, can be completed online, with detailed documentation submitted to the bank at a later date as part of the formal mortgage approval process (if your application to Dublin City Council is successful).
- While it is not a requirement, it is strongly recommended that applicants have their Mortgage Approval in Principle prior to applying for Affordable Housing.
- While you can apply for the scheme without mortgage approval, it is very important to note that you will be required to show mortgage approval in principle when we start assessing your application. You should also be aware that Dublin City Council may start the assessment of your application very shortly after you have submitted it.
- Please note – we can only accept MAIP from the following financial lenders: Bank of Ireland, AIB, PTSB, EBS, Community Credit Union, Haven Mortgages, Avant Money and the Local Authority Home Loan.

Proof of Earnings

PAYE Employees Must provide ALL of the following documents per applicant (where relevant):

- Salary Certificate dated within 6 months from your employer (sample form available here [Document Checklist](#))
- Employment Details Summary 2024 which needs to be obtained from revenue: [Revenue - EDS](#)

Self Employed Must provide ALL of the following per applicant where relevant:

- Audited/Certified accounts for the previous 2 years
- Self-Assessment Income Tax Return for 2024 (Form 11)
- Projected Income for the coming 12 months
- Tax payment receipt

Application Process - Important Information

- All applications must be submitted through the online portal - there is no general application form or waiting list. We strongly encourage applicants to register for an account now at [Affordable Housing](#)
- The online opening date for applications is **11th June 2025 at 12pm**. The online portal will close for applications on **2nd July 2025 at 12pm**.
- Applicants will only be permitted to submit one application form for these 66 homes, but in that application, they can apply for a maximum of two property types. Where an applicant applies for two property types, Dublin City Council will assess the application for the more expensive property first. See example for further information.
- Please be aware that applications must include all the required documentation. It is the responsibility of each applicant to ensure that all required information and documentation is submitted at the time of application. Failure to do so could result in your application being deemed invalid. If you start an application, you can save your progress and return to it at a later time to complete it. Applications must be fully completed and submitted before the closing date.
- A checklist of documents required is available at: [Documentation Checklist - Affordable Housing](#)
- An applicant can only submit one application per household.
- It is strongly recommended that applicants review the Eligibility Criteria set out in the FAQ section of [Affordable Housing](#)
- Financial Eligibility Criteria can be found on pages 13-18. These pages lay out some sample income thresholds that apply to each property.
- A 'How to Apply' Guide is available at: [HowToApply - Affordable Housing](#)

Example: an applicant applies for two property types:

- A 1-bedroom apartment on the **ground** floor and
- A 1-bedroom apartment on the **fifth** floor

Dublin City Council assesses the application for the fifth floor property first (the more expensive property) and if the applicant is reached and successful for this property, Dublin City Council will not assess the application for the ground floor property.

The same approach will be taken for applications for 2-bedroom homes and also in cases where applicants apply for a 1-bedroom and a 2-bedroom home within the same application.

It will not be possible to apply for homes in order of preference so you should only apply for a home that you would like to buy and that is in your price range.

What happens next?

Dublin City Council will review the completed applications to determine their validity. Eligible applications will then be assessed in accordance with Dublin City Council's Scheme of Priority based on the date and time of fully completed applications being submitted, i.e. first come first served basis.

What is the Scheme of Priority?

The Scheme of Priority outlines the methodology to be applied to determine the order of priority accorded to eligible households where the demand by eligible applicants exceeds the number of dwellings available. Should this occur, 30% of dwellings will be assigned by a randomised lottery to those who can provide evidence they have resided in the Dublin City Council administrative area for a continuous period of 3 years. Please see our documentation checklist for accepted documentation to be considered in the lottery.

How will I know if my application was successful?

After the online application portal closes and Dublin City Council complete the assessment process, successful applicants will be contacted by email as soon as possible. Dublin City Council will then instruct the developer/nominated sales agent to contact you to progress your application.

Once all homes have been allocated, the unsuccessful applicants will be notified by email.

Further affordable purchase homes in Montpelier will be released by Dublin City Council in the second half of 2026 (H2) and the first half of 2027 (H1).

- H2 2026: 99 units (26 one bed apartments, 62 two bed apartments and 11 three bed houses); and
- H1 2027: 68 units (24 one bed apartments, 18 two bed apartments, 12 three bed houses and 14 duplexes).

Will I have to pay Stamp Duty?

Yes, Stamp duty is calculated on the full market value of the property and the applicant is legally obliged to pay this.

What happens to the information I uploaded? (Retention of data)

Dublin City Council will retain information provided by applicants until the sale of all dwellings are completed. Once the sales have been completed, the data of the unsuccessful applicants will be destroyed. Please see our Privacy Notice for further information.

Financial Eligibility Criteria

Minimum prices to be paid by eligible purchasers and the typical gross income limits for eligibility for each type of home are as follows:

1-Bedroom Apartment Ground Floor	
Maximum Household Income Limit	€70,538
Current Market Price	€330,000
Minimum Purchase Price for Applicants	€257,900
Maximum Purchase Price for Applicants	€313,500

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€70,538	5.00%	€16,500	€282,150	€31,350	€313,500	€0
€67,500	9.09%	€30,000	€270,000	€30,000	€300,000	€0
€65,000	12.46%	€41,111	€260,000	€28,889	€288,889	€0
€62,500	15.82%	€52,222	€250,000	€27,778	€277,778	€0
€60,000	19.19%	€63,333	€240,000	€26,667	€266,667	€0
€59,000	20.54%	€67,778	€236,000	€26,222	€262,222	€0
€58,028	21.85%	€72,100	€232,110	€25,790	€257,900	€0
€57,500	21.85%	€72,100	€230,000	€25,790	€257,900	(€2,110)
€55,000	21.85%	€72,100	€220,000	€25,790	€257,900	(€12,110)
€52,500	21.85%	€72,100	€210,000	€25,790	€257,900	(€22,110)

Applicants on an income(s) below €58,028 are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

1-Bedroom Apartment First, Second or Third Floor	
Maximum Household Income Limit	€71,606
Current Market Price	€335,000
Minimum Purchase Price for Applicants	€263,500
Maximum Purchase Price for Applicants	€318,249

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€71,606	5.00%	€16,751	€286,424	€31,825	€318,249	€0
€70,000	7.13%	€23,889	€280,000	€31,111	€311,111	€0
€67,500	10.45%	€35,000	€270,000	€30,000	€300,000	€0
€65,000	13.76%	€46,111	€260,000	€28,889	€288,889	€0
€62,500	17.08%	€57,222	€250,000	€27,778	€277,778	€0
€60,000	20.40%	€68,333	€240,000	€26,667	€266,667	€0
€59,288	21.34%	€71,500	€237,150	€26,350	€263,500	€0
€57,500	21.34%	€71,500	€230,000	€26,350	€263,500	(€7,150)
€55,000	21.34%	€71,500	€220,000	€26,350	€263,500	(€17,150)
€52,500	21.34%	€71,500	€210,000	€26,350	€263,500	(€27,150)

Applicants on an income(s) below €59,288 are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

1-Bedroom Apartment Fourth and Fifth Floor	
Maximum Household Income Limit	€72,141
Current Market Price	€337,500
Minimum Purchase Price for Applicants	€270,000
Maximum Purchase Price for Applicants	€320,625

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€72,141	5.00%	€16,875	€288,563	€32,063	€320,625	€0
€70,000	7.82%	€26,389	€280,000	€31,111	€311,111	€0
€67,500	11.11%	€37,500	€270,000	€30,000	€300,000	€0
€65,000	14.40%	€48,611	€260,000	€28,889	€288,889	€0
€62,500	17.70%	€59,722	€250,000	€27,778	€277,778	€0
€60,750	20.00%	€67,500	€243,000	€27,000	€270,000	€0
€57,500	20.00%	€67,500	€230,000	€27,000	€270,000	(€13,000)
€55,000	20.00%	€67,500	€220,000	€27,000	€270,000	(€23,000)
€52,500	20.00%	€67,500	€210,000	€27,000	€270,000	(€33,000)

Applicants on an income(s) below **€60,750** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-Bedroom Apartment Ground Floor	
Maximum Household Income Limit	€89,775
Current Market Price	€420,000
Minimum Purchase Price for Applicants	€334,000
Maximum Purchase Price for Applicants	€399,000

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€89,775	5.00%	€21,000	€359,100	€39,900	€399,000	€0
€87,500	7.41%	€31,111	€350,000	€38,889	€388,889	€0
€85,000	10.05%	€42,222	€340,000	€37,778	€377,778	€0
€82,500	12.70%	€53,333	€330,000	€36,667	€366,667	€0
€80,000	15.34%	€64,444	€320,000	€35,556	€355,556	€0
€77,500	17.99%	€75,556	€310,000	€34,444	€344,444	€0
€75,150	20.48%	€86,000	€300,600	€33,400	€334,000	€0
€75,000	20.48%	€86,000	€300,000	€33,400	€334,000	(€600)
€72,500	20.48%	€86,000	€290,000	€33,400	€334,000	(€10,600)
€70,000	20.48%	€86,000	€280,000	€33,400	€334,000	(€20,600)

Applicants on an income(s) below **€75,150** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-Bedroom Apartment First, Second & Third Floor	
Maximum Household Income Limit	€90,844
Current Market Price	€425,000
Minimum Purchase Price for Applicants	€346,000
Maximum Purchase Price for Applicants	€403,750

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€90,844	5.00%	€21,250	€363,375	€40,375	€403,750	€0
€87,500	8.50%	€36,111	€350,000	€38,889	€388,889	€0
€85,000	11.11%	€47,222	€340,000	€37,778	€377,778	€0
€82,500	13.73%	€58,333	€330,000	€36,667	€366,667	€0
€80,000	16.34%	€69,444	€320,000	€35,556	€355,556	€0
€77,850	18.59%	€79,000	€311,400	€34,600	€346,000	€0
€75,000	18.59%	€79,000	€300,000	€34,600	€346,000	(€11,400)
€72,500	18.59%	€79,000	€290,000	€34,600	€346,000	(€21,400)
€70,000	18.59%	€79,000	€280,000	€34,600	€346,000	(€31,400)

Applicants on an income(s) below **€77,850** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-Bedroom Apartment Fourth and Fifth Floor	
Maximum Household Income Limit	€91,378
Current Market Price	€427,500
Minimum Purchase Price for Applicants	€356,800
Maximum Purchase Price for Applicants	€406,125

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€91,378	5.00%	€21,375	€365,513	€40,613	€406,125	€0
€90,000	6.43%	€27,500	€360,000	€40,000	€400,000	€0
€87,500	9.03%	€38,611	€350,000	€38,889	€388,889	€0
€85,000	11.63%	€49,722	€340,000	€37,778	€377,778	€0
€82,500	14.23%	€60,833	€330,000	€36,667	€366,667	€0
€80,280	16.54%	€70,700	€321,120	€35,680	€356,800	€0
€75,000	16.54%	€70,700	€300,000	€35,680	€335,680	(€21,120)
€72,500	16.54%	€70,700	€290,000	€35,680	€356,800	(€31,120)
€70,000	16.54%	€70,700	€280,000	€35,680	€356,800	(€41,120)

Applicants on an income(s) below **€80,280** are still eligible to apply but they will need to pay the additional shortfall

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