

BUYERS GUIDE



MONTPELIER

DUBLIN 7

PHASE 3



Rialtas 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 355 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 third phase of this city centre development.

A total of 42 apartments, 12 duplexes and 14 houses are being made available for sale in this third phase to eligible applicants under the Local Authority Affordable Purchase Scheme.

This includes:

24 x 1-Bedroom Apartments
starting from: €248k

18 x 2-Bedroom Apartments
starting from: €326k

6 x 2-Bedroom Duplexes starting
from: €350k

6 x 3-Bedroom Duplexes starting
from: €365k

14 x 3-Bedroom Houses starting
from: €370k



The applications portal will open at **12pm Wednesday 17th June 2026** and will close at **12pm Wednesday 8th July**.

Welcome to Montpelier City Living, Made Affordable

Live in the heart of Dublin 7 with Montpelier, an exciting new development of apartments and houses 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 1,046 high quality, energy efficient social, affordable purchase and cost rental homes, as well as parks, a 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 in this phase?

68 units in total: 24 One Bedroom Apartments, 18 Two Bedroom Apartments, 6 Two Bedroom Duplexes, 6 Three Bedroom Duplexes and 14 Three Bedroom Houses.

02 How much do the apartments cost (after DCC contribution)?

The price you will pay will depend on how much you (and your spouse/partner) earn. **One bedroom apartments** will cost between €248k and €352k, **two bedroom apartments** will cost between €326k and €442k, **two bedroom duplexes** will cost between €350k and €432k, **three bedroom duplexes** will cost between €365k and €451k, **three bedroom houses** will cost between €370k and €475k and with DCC taking a stake of 5% to 30% in the apartments/duplexes/houses, which can be bought out at a later date.

03 How much do I/we need to earn?

The salary range (single or combined) for one-bedroom apartments is **€56k to €79k**, for two-bedroom apartments is **€73k to €99k**, two bedroom duplexes is **€79k to €97k**, three bedroom duplexes is **€82k to €102k** and for three-bedroom houses is **€83k to €107k**. If your salary/salaries are below this level, you can still apply but will need to have a higher deposit than 10% - see detailed examples in Appendix 1.

04 What deposit do I/we need?

You will need a **10% deposit** made up of a combination of savings and Help to Buy Grant. The Help to Buy Grant can be up to the full 10% deposit required (but is limited to €30,000).

05 How can I/we find out what Help to Buy I am entitled to?

The amount of your Help To Buy grant (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](#)

06 How do I know which property to apply for?

The property you choose **must** be within your affordability range and **must also suit your household's needs** in line with the Scheme of Priority.

The Scheme of Priority states: "*When a scheme is oversubscribed, applications with a household of 2 or more people will be prioritised for a 3-bedroom house*".

This means that if you are a single applicant with no other household members, your application for a 3-bedroom house will not be considered if the scheme is oversubscribed with eligible households.

07 When do I/we need to submit my application?

Applications need to be submitted via DCC's [on-line application portal](#) which opens on **Wednesday 17 June 2026 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 show units will be open for viewing in advance of portal applications opening, details will be posted on the Montpelier website.

09 Am I eligible for this scheme?

In order to be eligible to apply for Dublin City Council's Affordable Housing Schemes, applicants must satisfy the following criteria:

- You must be over 18 years of age;
- If you are married, in a Civil Partnership or in an intimate committed relationship with a partner and you intend to live in the affordable dwelling together, you must apply as a joint application;
- Each applicant must be a First-Time Buyer or meet the exceptions under the Fresh Start Principle, or own a dwelling which is not suited to the

current accommodation needs of the applicant's household due to its size;

- Each person included in the application must currently live in the Republic of Ireland and have the right to reside indefinitely in the State;
- The affordable home must be the household's normal place of residence.
- Applicants from a member state of the EU/European Economic Area can apply for an affordable home, provided they are living in Ireland for a minimum of 3 months;
- Each Scheme will have different income limits depending on the cost and location of the homes. In general, the income limit for an affordable dwelling is 85.5% of the market value of the property divided by 4;

OR

If an applicant's income multiplied by 4 exceeds 85.5% of the market value of the dwelling but is unable to secure a mortgage of this amount, they are also eligible once proof from a bank/financial institution confirming this is submitted. Detailed information regarding eligibility can be found on the DCC website in the Frequently Asked Questions section.

Steps to take between now and 17 June 2026

1. Set up an account on the DCC portal: [Affordable Housing](#)
2. There are a number of documents needed from [Revenue](#)
 - a. Help to Buy Application Details
 - b. Employment Details Summary
3. Documents from your employer [Sample Salary Cert](#)
 - a. Salary Cert
4. Information from banks
 - a. Mortgage Approval in Principle
 - b. Most recent statements for all accounts dated within last 3 months (per applicant)
5. Normal identification requirements
 - a. Photo ID
 - b. Proof of address
 - c. Proof of PPSN
 - d. Right to reside / Irish Residence Permit
 - e. 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 14-25

Property Type	Open Market Value	Minimum Sale Price	Maximum Sale Price
1 Bedroom Apartment – Ground & 1st Floor	€355,000	€248,000	€337,250
1 Bedroom Apartment – 2, 3 or 4th Floor	€360,000	€254,000	€342,000
1 Bedroom Apartment - 5, 6 or 7th Floor	€365,000	€260,000	€346,750
1 Bedroom Apartment - 8, 9, 10, or 11th Floor	€370,000	€265,000	€351,500
2 Bedroom 4 Person Apartment - Ground & 1st Floor	€450,000	€326,000	€427,500
2 Bedroom 4 Person Apartment - 2, 3, or 4th Floor	€455,000	€334,000	€432,250
2 Bedroom 4 Person Apartment - 5, 6 or 7th Floor	€460,000	€342,000	€437,000
2 Bedroom 4 Person Apartment - 8, 9, 10 or 11th Floor	€465,000	€350,000	€441,750
2 Bedroom Duplex	€455,000	€350,000	€432,250
3 Bedroom Duplex	€475,000	€365,000	€451,250
3 Bedroom Townhouse	€490,000	€370,000	€465,500
3 Bedroom Townhouse with Garden	€500,000	€380,000	€475,000

Income Range	Indicative Deposit	Indicative Mortgage
€56k to €76k	€24,800 to €33,725	€223k to €304k
€57k to €77k	€25,400 to €34,200	€229k to €308k
€59k to €78k	€26,000 to €34,675	€234k to €312k
€60k to €79k	€26,500 to €35,150	€239k to €316k
€73k to €96k	€32,600 to €42,750	€293k to €385k
€75k to €97k	€33,400 to €43,225	€301k to €389k
€77k to €98k	€34,200 to €43,700	€308k to €393k
€79k to €99k	€35,000 to €44,175	€315k to €398k
€79k to €97k	€35,000 to €43,225	€315k to €390k
€82k to €102k	€36,500 to €45,125	€329k to €406k
€83k to €105k	€37,000 to €46,550	€333k to €419k
€86k to €107k	€38,000 to €47,500	€342k to €428k

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 →

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, 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 2025 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
- Projected Income for the coming 12 months
- Tax payment receipt

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

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 **12pm Wednesday 17th June**. The online portal will close at **12pm Wednesday 8th July**.
- Applicants will only be permitted to submit one application form for these 68 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 14-25. 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.

Single applicants with no other household members, who apply for a 3-bedroom house will not be considered if the scheme is oversubscribed with eligible households.

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.

The final phase of affordable purchase homes in Montpelier will be released by Dublin City Council in the first half of 2028 comprising 122 units (36 one bedroom apartments and 86 two bedroom apartments).

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 & First Floor	
Maximum Household Income Limit	€75,881
Current Market Price	€355,000
Minimum Purchase Price for Applicants	€248,000
Maximum Purchase Price for Applicants	€337,250

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€75,881	5.00%	€17,750	€303,525	€33,725	€337,250	€-
€72,000	9.85%	€35,000	€288,000	€32,000	€320,000	€-
€67,000	16.11%	€57,222	€268,000	€29,778	€297,778	€-
€62,000	22.37%	€79,444	€248,000	€27,556	€275,556	€-
€57,500	28.01%	€99,444	€230,000	€25,556	€255,556	€-
€55,800	30.14%	€107,000	€223,200	€24,800	€248,000	€-
€50,000	30.14%	€107,000	€200,000	€24,800	€248,000	€23,200
€46,000	30.14%	€107,000	€184,000	€24,800	€248,000	€39,200

Applicants on an income(s) below **€55,800** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

1-Bedroom Apartment Second, Third & Fourth Floor	
Maximum Household Income Limit	€76,950
Current Market Price	€360,000
Minimum Purchase Price for Applicants	€254,000
Maximum Purchase Price for Applicants	€342,000

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€76,950	5.00%	€18,000	€307,800	€34,200	€342,000	€-
€75,000	7.40%	€26,667	€300,000	€33,333	€333,333	€-
€70,000	13.58%	€48,889	€280,000	€31,111	€311,111	€-
€66,000	18.51%	€66,667	€264,000	€29,333	€293,333	€-
€62,000	23.45%	€84,444	€248,000	€27,556	€275,556	€-
€57,150	29.44%	€106,000	€228,600	€25,400	€254,000	€-
€54,000	29.44%	€106,000	€216,000	€25,400	€254,000	€12,600
€50,000	29.44%	€106,000	€200,000	€25,400	€254,000	€28,600

Applicants on an income(s) below **€57,150** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

1-bedroom Apartment - Fifth, Sixth & Seventh Floor	
Maximum Household Income Limit	€78,019
Current Market Price	€365,000
Minimum Purchase Price for Applicants	€260,000
Maximum Purchase Price for Applicants	€346,750

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€78,019	5.00%	€18,250	€312,075	€34,675	€346,750	€-
€74,000	9.89%	€36,111	€296,000	€32,889	€328,889	€-
€70,000	14.76%	€53,889	€280,000	€31,111	€311,111	€-
€66,000	19.63%	€71,667	€264,000	€29,333	€293,333	€-
€62,000	24.50%	€89,444	€248,000	€27,556	€275,556	€-
€58,500	28.76%	€105,000	€234,000	€26,000	€260,000	€-
€54,000	28.76%	€105,000	€216,000	€26,000	€260,000	€18,000
€50,000	28.76%	€105,000	€200,000	€26,000	€260,000	€34,000

Applicants on an income(s) below **€58,500** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

1-bedroom Apartment - Eighth, Ninth, Tenth & Eleventh Floor	
Maximum Household Income Limit	€79,088
Current Market Price	€370,000
Minimum Purchase Price for Applicants	€265,000
Maximum Purchase Price for Applicants	€351,500

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€79,088	5.00%	€18,500	€316,350	€35,150	€351,500	€-
€75,000	9.90%	€36,667	€300,000	€33,333	€333,333	€-
€70,000	15.91%	€58,889	€280,000	€31,111	€311,111	€-
€66,000	20.72%	€76,667	€264,000	€29,333	€293,333	€-
€62,000	25.52%	€94,444	€248,000	€27,556	€275,556	€-
€59,625	28.37%	€105,000	€238,500	€26,500	€265,000	€-
€55,000	28.37%	€105,000	€220,000	€26,500	€265,000	€18,500
€50,000	28.37%	€105,000	€200,000	€26,500	€265,000	€38,500

Applicants on an income(s) below **€59,625** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-bedroom Apartment - Ground & First Floor	
Maximum Household Income Limit	€96,188
Current Market Price	€450,000
Minimum Purchase Price for Applicants	€326,000
Maximum Purchase Price for Applicants	€427,500

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€96,188	5.00%	€22,500	€384,750	€42,750	€427,500	€-
€93,000	8.14%	€36,667	€372,000	€41,333	€413,333	€-
€88,000	13.08%	€58,889	€352,000	€39,111	€391,111	€-
€82,000	19.01%	€85,556	€328,000	€36,444	€364,444	€-
€77,000	23.95%	€107,778	€308,000	€34,222	€342,222	€-
€73,350	27.55%	€124,000	€293,400	€32,600	€326,000	€-
€70,000	27.55%	€124,000	€280,000	€32,600	€326,000	€13,400
€65,000	27.55%	€124,000	€260,000	€32,600	€326,000	€33,400

Applicants on an income(s) below **€73,350** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-bedroom Apartment - Second, Third & Fourth Floor	
Maximum Household Income Limit	€97,256
Current Market Price	€455,000
Minimum Purchase Price for Applicants	€334,000
Maximum Purchase Price for Applicants	€432,250

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€97,256	5.00%	€22,750	€389,025	€43,225	€432,250	€-
€92,000	10.13%	€46,111	€368,000	€40,889	€408,889	€-
€88,000	14.04%	€63,889	€352,000	€39,111	€391,111	€-
€83,000	18.92%	€86,111	€332,000	€36,889	€368,889	€-
€79,000	22.83%	€103,889	€316,000	€35,111	€351,111	€-
€75,150	26.59%	€121,000	€300,600	€33,400	€334,000	€-
€70,000	26.59%	€121,000	€280,000	€33,400	€334,000	€20,600
€65,000	26.59%	€121,000	€260,000	€33,400	€334,000	€40,600

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

Financial Eligibility Criteria

2-bedroom Apartment - Fifth, Sixth & Seventh Floor	
Maximum Household Income Limit	€98,325
Current Market Price	€460,000
Minimum Purchase Price for Applicants	€342,000
Maximum Purchase Price for Applicants	€437,000

2-bedroom Apartment - Eighth, Ninth, Tenth & Eleventh Floor	
Maximum Household Income Limit	€99,394
Current Market Price	€465,000
Minimum Purchase Price for Applicants	€350,000
Maximum Purchase Price for Applicants	€441,750

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€98,325	5.00%	€23,000	€393,300	€43,700	€437,000	€-
€94,000	9.17%	€42,222	€376,000	€41,778	€417,778	€-
€90,000	13.04%	€60,000	€360,000	€40,000	€400,000	€-
€85,000	17.87%	€82,222	€340,000	€37,778	€377,778	€-
€80,000	22.70%	€104,444	€320,000	€35,556	€355,556	€-
€76,950	25.65%	€118,000	€307,800	€34,200	€342,000	€-
€72,000	25.65%	€118,000	€288,000	€34,200	€342,000	€19,800
€68,000	25.65%	€118,000	€272,000	€34,200	€342,000	€35,800

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€99,394	5.00%	€23,250	€397,575	€44,175	€441,750	€-
€95,000	9.19%	€42,778	€380,000	€42,222	€422,222	€-
€90,000	13.97%	€65,000	€360,000	€40,000	€400,000	€-
€86,000	17.80%	€82,778	€344,000	€38,222	€382,222	€-
€82,000	21.62%	€100,556	€328,000	€36,444	€364,444	€-
€78,750	24.73%	€115,000	€315,000	€35,000	€350,000	€-
€75,000	24.73%	€115,000	€300,000	€35,000	€350,000	€15,000
€70,000	24.73%	€115,000	€280,000	€35,000	€350,000	€35,000

Applicants on an income(s) below **€76,950** are still eligible to apply but they will need to pay the additional shortfall

Applicants on an income(s) below **€78,750** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

2-Bedroom Duplex	
Maximum Household Income Limit	€97,256
Current Market Price	€455,000
Minimum Purchase Price for Applicants	€350,000
Maximum Purchase Price for Applicants	€432,250

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€97,256	5.00%	€22,750	€389,025	€43,225	€432,250	€-
€94,000	8.18%	€37,222	€376,000	€41,778	€417,778	€-
€90,000	12.08%	€55,000	€360,000	€40,000	€400,000	€-
€86,000	15.99%	€72,778	€344,000	€38,222	€382,222	€-
€82,000	19.90%	€90,556	€328,000	€36,444	€364,444	€-
€78,750	23.07%	€105,000	€315,000	€35,000	€350,000	€-
€75,000	23.07%	€105,000	€300,000	€35,000	€350,000	€15,000
€70,000	23.07%	€105,000	€280,000	€35,000	€350,000	€35,000

Applicants on an income(s) below **€78,750** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

3-Bedroom Duplex	
Maximum Household Income Limit	€101,531
Current Market Price	€475,000
Minimum Purchase Price for Applicants	€365,000
Maximum Purchase Price for Applicants	€451,250

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€101,531	5.00%	€23,750	€406,125	€45,125	€451,250	€-
€96,000	10.17%	€48,333	€384,000	€42,667	€426,667	€-
€92,000	13.91%	€66,111	€368,000	€40,889	€408,889	€-
€88,000	17.66%	€83,889	€352,000	€39,111	€391,111	€-
€85,000	20.46%	€97,222	€340,000	€37,778	€377,778	€-
€82,125	23.15%	€110,000	€328,500	€36,500	€365,000	€-
€78,000	23.15%	€110,000	€312,000	€36,500	€365,000	€16,500
€74,000	23.15%	€110,000	€296,000	€36,500	€365,000	€32,500

Applicants on an income(s) below **€82,125** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

3-Bedroom Townhouse	
Maximum Household Income Limit	€104,738
Current Market Price	€490,000
Minimum Purchase Price for Applicants	€370,000
Maximum Purchase Price for Applicants	€465,500

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€104,738	5.00%	€24,500	€418,950	€46,550	€465,500	€-
€100,000	9.29%	€45,556	€400,000	€44,444	€444,444	€-
€96,000	12.92%	€63,333	€384,000	€42,667	€426,667	€-
€92,000	16.55%	€81,111	€368,000	€40,889	€408,889	€-
€87,000	21.08%	€103,333	€348,000	€38,667	€386,667	€-
€83,250	24.48%	€120,000	€333,000	€37,000	€370,000	€-
€80,000	24.48%	€120,000	€320,000	€37,000	€370,000	€13,000
€75,000	24.48%	€120,000	€300,000	€37,000	€370,000	€33,000

Applicants on an income(s) below **€83,250** are still eligible to apply but they will need to pay the additional shortfall

Financial Eligibility Criteria

3-Bedroom Townhouse with Garden	
Maximum Household Income Limit	€106,875
Current Market Price	€500,000
Minimum Purchase Price for Applicants	€380,000
Maximum Purchase Price for Applicants	€475,000

Gross Income(s)	DCC Equity Share %	DCC Monetary Contribution	Standard Mortgage Capacity	Purchaser Deposit	Purchaser Pays	Purchaser Shortfall
€106,875	5.00%	€25,000	€427,500	€47,500	€475,000	€-
€102,000	9.33%	€46,667	€408,000	€45,333	€453,333	€-
€96,000	14.66%	€73,333	€384,000	€42,667	€426,667	€-
€92,000	18.22%	€91,111	€368,000	€40,889	€408,889	€-
€88,000	21.77%	€108,889	€352,000	€39,111	€391,111	€-
€85,500	24.00%	€120,000	€342,000	€38,000	€380,000	€-
€82,000	24.00%	€120,000	€328,000	€38,000	€380,000	€14,000
€78,000	24.00%	€120,000	€312,000	€38,000	€380,000	€30,000

Applicants on an income(s) below **€85,500** are still eligible to apply but they will need to pay the additional shortfall



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