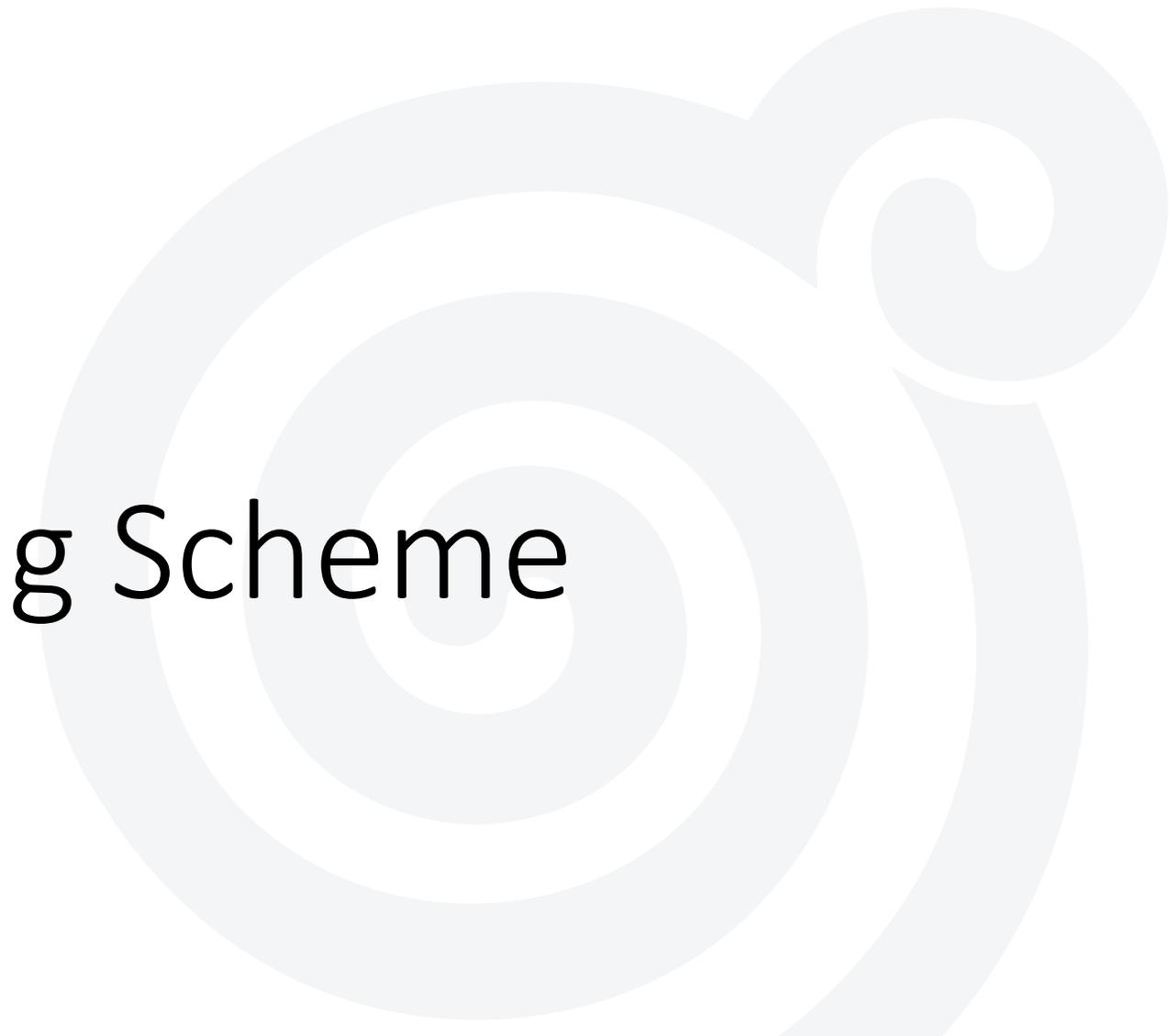


# Affordable Housing Scheme

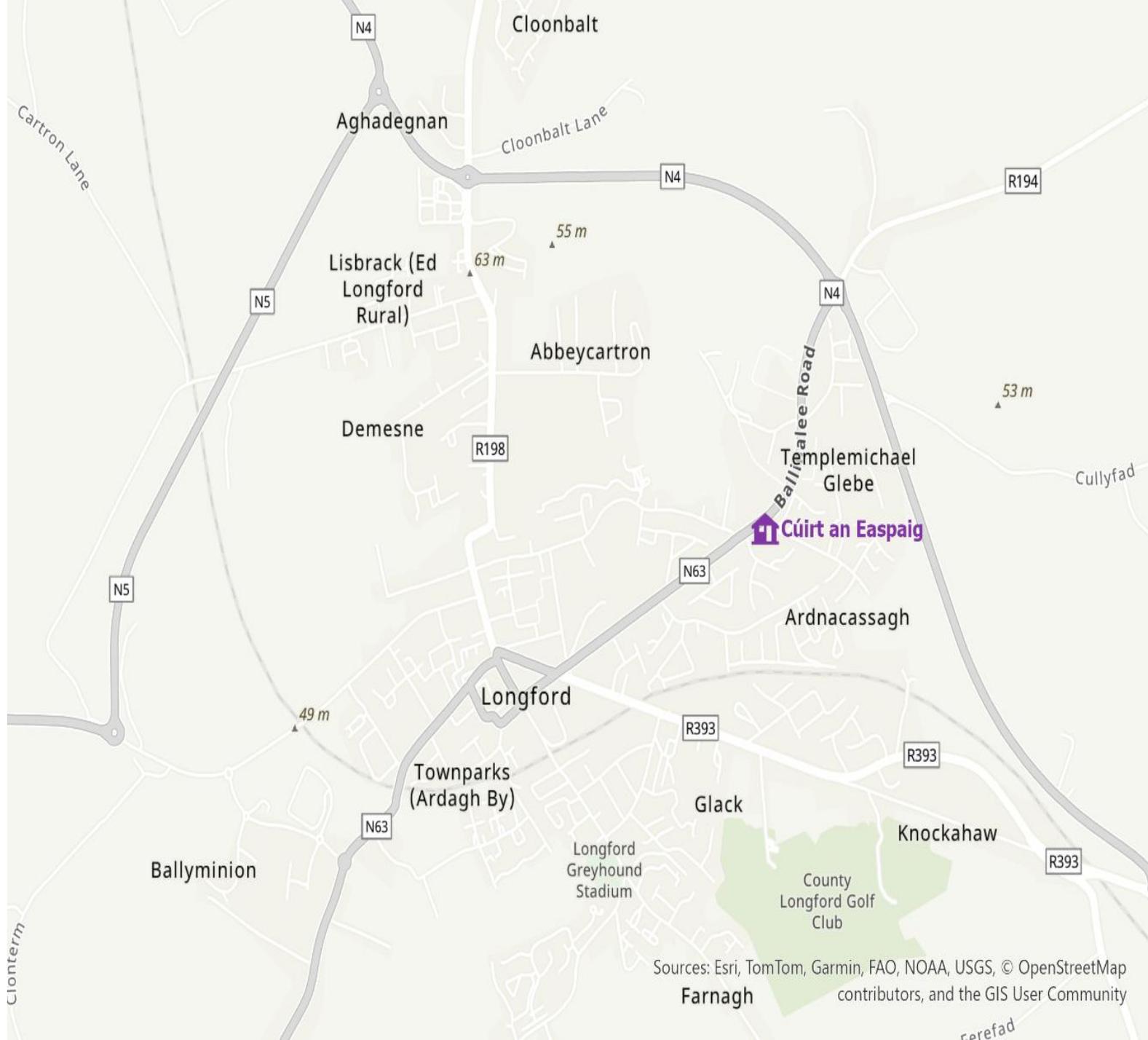
Cúirt an Easpaig



# Cúirt an Easpaig – Location

Located on Ballinalee Road, Cúirt an Easpaig is just a 5-minute drive from Longford Town Centre. It is central to many of Longford Towns excellent amenities, Primary and Secondary Schools, Local Parks, retail centre, and leisure facilities.

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**Longford County Council**



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# What is Affordable Housing?



- If you're ready to take the next step towards owning your own home, the Affordable Purchase Scheme could help you bridge the gap between what you can afford and the price of a new home in an approved scheme.
- These homes are sold at a discounted price below their open market value and will have a minimum purchase price set by Longford County Council.
- To make this possible, Longford County Council will take an equity share in the property.
- Alongside meeting the eligibility criteria, you must be able to show that you have the capacity to pay at least the minimum purchase price by using a combination of a mortgage, savings and Help to Buy (if applicable).

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# Disclaimer

- Please note that all calculations and figures provided are based on assumptions, and you would need to contact your bank or mortgage lender to confirm actual Mortgage borrowing capacity.
- All information provided is general housing information and housing advice but not financial advice. If you wish to seek financial advice, please go to **The Central Bank of Ireland's Registers** which contains individual registers for all financial service providers and collective investment schemes (CIS) regulated by the Central Bank of Ireland.

# Cúirt an Easpaig – Pricing Structure

Longford County Council is proud to deliver this brand-new, Affordable Housing Development of 25 A-Rated family homes



Property Type	No of Units	Size of Unit	Market Value	Minimum Sale Price	Max Income Approx
2 Bed Dwelling	5	86.66 m2	€323,220	€228,220	€69,000
3 Bed Dwelling	8	127.89 m2	€404,152	€309,152	€86,000
3 Bed Semi Detached	12	121.48 m2	€403,759	€308,759	€86,000

# Cúirt an Easpaig – Eligibility Criteria

You are eligible if you meet the following criteria:

- You are over 18 years of age.
- You are a First Time Buyer or meet the exceptions under the Fresh Start principle.
- You have not previously purchased or built a home in the Republic of Ireland for your own occupation. Exceptions apply to Fresh Start Principle applicants.
- Each person included in the application must have the right to reside in the State.
- Your affordable home must be your principal place of residence.
- You must need at least a 5% equity stake from the local authority.
- You have a minimum deposit of 10% of the purchase price.

It is recommended that applicants have their mortgage approval in principle prior to applying for an affordable home.



# How to Buy an Affordable Home **Step by Step...**

## Getting Ready

### Step 01

Apply for **Mortgage Approval in Principle** with your lender.

### Step 02

You may be eligible for the **Help to Buy Scheme**. Check your **eligibility** on [www.revenue.ie](http://www.revenue.ie)

Affordable Homes will be advertised for a minimum of 2 weeks in the local press and on Longford County Council's webpage [www.longfordcoco.ie](http://www.longfordcoco.ie) and all social media channels. If you have any queries, contact [affordablehomes@longfordcoco.ie](mailto:affordablehomes@longfordcoco.ie)

### Step 03

Register on our Affordable Housing online portal: [www.longfordcoco.ie](http://www.longfordcoco.ie)

### Step 04

Submit required documentation as per Longford County Council requirements.

### Step 05

Longford County Council will assess the validity and eligibility of your application.

### Step 06

Properties will be offered in order of the date and time of your application.

### Step 07

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

### Step 08

Longford County Council will advise the selling agent to contact you directly.

### Step 09

Pay your booking deposit to the selling agent to secure your property and confirm your solicitor details.

### Step 10

Apply for formal loan approval. **Be aware:** you may need an extension if there are mortgage approval delays.

### Step 11

The Contract of Sale and Affordable Dwelling Purchase Agreement (ADPA) will be issued to your solicitor.

### Step 12

Arrange House Insurance and Mortgage Protection Insurance.

### Step 13

Sign the Contract of Sale and ADPA with your solicitor.

### Step 14

You will be invited to snag your new home. You may hire a surveyor, or you can do it yourself.

### Step 15

Contact your lender to request drawdown of funds

### Step 16

Affordable Dwelling Contribution Funds are released after receipt of Help to Buy funds, if applicable. Your purchase can now proceed.

### Step 17

Both solicitors will agree a closing date, and you can arrange to collect your keys.



**Congratulations!**  
**You're a homeowner**

Supported by:



An Roinn Tithíochta,  
 Rialtais Áitiúil agus Oidhreacht  
 Department of Housing,  
 Local Government and Heritage

# Step by Step Guide

Our Step-by-Step guide provides a detailed roadmap how to buy and Affordable Home and the Affordable Homes process. This is available on our website. [Click here to view our Step by Step Guide](#)

# Cúirt an Easpaig – Fresh Start Principle

The following categories of persons may be eligible to apply for an affordable house under the 'Fresh Start Principle':

1. Applicant(s) that previously held a legal interest in a residential property, together with a spouse, a civil partner or a person with whom they were in an intimate and committed relationship, where this relationship has ended, and they have divested themselves of this legal interest, through any of the following mechanisms, may be eligible to apply:
  - Divorce
  - Legal separation
2. Applicant(s) that previously held a legal interest in a residential property but have been divested of this legal interest through insolvency or bankruptcy proceedings.

Note: A separate assessment of creditworthiness will be conducted.

Our website provides a more detailed information on the Fresh Start Principle, and our Document Checklist details the required supporting documentation

# Cúirt an Easpaig – Equity Share

- The equity share is the percentage Longford County Council will take off the open market value of your Affordable Home.
- The minimum Equity Share is 5%.
- You will not be eligible for this scheme if you require less than a 5% equity share.
- The maximum equity share offered with this Scheme is €95,000.
- The applicant's purchasing power must not exceed 95% of the market value of the Home
- You must buy back the local authority's Equity Share after 40 years – you can pay this early or through lumpsum payment or regular payments through Longford County Council
- Certain events, known as realisation events, will automatically trigger the repayment of the Equity Share. e.g. sale of the Home. Details of these will be set out in the Affordable Dwelling Purchase Agreement, which you will need to sign. You should discuss this with your solicitor.

# Cúirt an Easpaig - Purchasing Power

- The affordable purchase price will be calculated by Longford County Council based on your “*purchasing power*”. This calculation considers applicants maximum mortgage capacity and the minimum price set for the house by the Council.
- The purchasing power of applicants 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 affordable purchase price, *plus*,
  - Relevant savings.



Scan this QR Code to calculate your purchasing power or [Click here to view](#)

Comhairle Chontae An Longfoirt  
**Longford County Council**

# Cúirt an Easpaig - Purchasing Power

- Applicants must be able to demonstrate that they can fund the purchase of an affordable house between the minimum and maximum purchase prices. If an applicant's purchasing power is below the minimum purchase price, they will need to confirm that they have additional funds, such as a gift, that will increase their purchasing power to the minimum purchase price.
- Applicants with purchasing power assessed as over the maximum purchase price of the affordable units available will not be eligible for the scheme.

House Type	Market Value	Max equity share (€)	Equity Share (%)	Min Equity Share (5%)	Min Sale Price	Max Sale Price	Max Income Limit
2 Bed Dwelling	€323,220	€95,000	29.39%	€16,161.00	€228,220	€307,059	€69,088.28
3 Bed Dwelling	€404,152	€95,000	23.5%	€20,207.60	€309,152	€383,944.40	€86,381.72
3 Bed Semi Detached	€403,759	€95,000	23.5%	€20,187.95	€308,759	€383,571.05	€86,303.49

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# Revenue – Help to Buy Scheme

The Help to Buy (HTP) Scheme is a government tax refund, assessed by the Revenue Commissioners that helps first time buyers and eligible fresh start principles fund their deposit on a new build home.

It can provide up to €30,000 or 10% of the cost of the new home, based on income tax, DIRT paid over the previous 4 years.

## **Key points**

- Maximum benefit: €30,000.
- Applies to new homes only.
- Helps applicants meet the 10% deposit requirement.
- Refunds income tax and DIRT paid over the previous four tax years.
- Widely used with Affordable Purchase.

# Cúirt an Easpaig – Scheme of Priority

- Applications will be accepted on a 'First Come First Served' basis. Applications will be recorded with time and date received. The Scheme of Priority will apply in the event where there are more eligible applicants than affordable homes available.
- The Scheme sets out how the Affordable Homes are made available by Longford County Council and the methodology that will be applied to determine the order of priority where the demand exceeds the homes available.
- 70% of the homes advertised by Longford County Council will be prioritised on the following basis :
  1. Eligible applicants will be assessed based on household suitability first. For example: households of at least 2 persons will be given priority for three-bedroom homes.
  2. Following this assessment priority will be given on a “First come First served” basis.
- For the remaining 30% of homes Longford County Council will prioritise on the following basis:
  1. Eligible applicants will be assessed based on household suitability first.
  2. A priority will be given to eligible households whose current address as given in the application form is within the Municipal District of the relevant affordable scheme or work within 10km of the development and whose current residential address is within County Longford.
  3. Following these assessments, priority will be given on a “First come First served” basis

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# Cúirt an Easpaig – How to Apply

- Monday 30 March 2026 – 10am Portal Open
- Gather all the required Documentation
- Recommend Mortgage Approved in Principal when applying
- A separate application must be submitted for each dwelling they wish to be considered for.
- First Come First Served on valid Applications
- Apply for Help to Buy if Applicable

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# Cúirt an Easpaig – Application Process

- We recommend using a laptop or desktop computer to completed your application
- Ensure you have no Wi-Fi or internet issues
- Once you have completed your application and submitted it you will receive an email with your summary information along with your time and date of submission
- We strongly recommend having all the required documentation for each applicant saved and ready to be uploaded before you start your application.

Document Checklist for Online Affordable Housing Application

This document contains information and examples of documentation required to be submitted by applicants. As per the scheme guidelines, this information will be validated and verified by the local authority (Longford County Council) to their satisfaction. Longford County Council reserve the right to request any additional documents deemed necessary to support your application throughout the process for this scheme.

Document	Accepted Types of Documents	✓
Application type	If you are married or cohabiting, you will need to make a joint application on the online portal and the mortgage approval in principle (AIP) letter will need to be in <b>both</b> of your names.	<input type="checkbox"/>
Mortgage Approval in Principle Letter	Letter from Mortgage Provider confirming maximum mortgage capacity (from one of the approved lenders)	<input type="checkbox"/>
Photographic Identification (Must be in date and clearly visible)	All applicants must provide one of the following: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Public Service Card</li> <li>• Driving Licence</li> <li>• Current EU National Identity Card</li> </ul>	<input type="checkbox"/>
Proof of Address (Must be dated within the last 3 months)	All applicants must provide one of the following: <ul style="list-style-type: none"> <li>• Utility Bill (where a first bill is provided for a utility bill, a second form of address verification is required)</li> <li>• Bank Statement (from a Regulated Financial Institution operating in Republic of Ireland e.g. Bank, Credit Union, Building Society, Insurance Company)</li> <li>• Correspondence from a Government Department/Body</li> </ul>	<input type="checkbox"/>
Proof of PPSN	All applicants must provide one of the following: <ul style="list-style-type: none"> <li>• Official documentation from Revenue showing your name and PPSN (Statement of Liability, Employment Details Summary etc.)</li> <li>• Letter from Department of Social Protection addressed to you showing your name and PPSN;</li> <li>• Payslip;</li> <li>• Current Medical Card;</li> <li>• Current Drug Payment Scheme Card</li> </ul>	<input type="checkbox"/>
Proof of Right to Reside in Ireland for non-EU/EEA/UK Nationals	All applicants must provide the following where relevant: <ul style="list-style-type: none"> <li>• A copy of your Irish Resident Permit (IRP or GNIB Stamp 4) card, indicating which stamp/permissions you have.</li> <li>• Single/joint applications where both applicant(s) are Non-EEA/EU, applicants must be legally resident in Ireland for a period of 5 years; <b>or</b> have leave to remain extending to potentially permit 5 years reckonable residence; <b>or</b> have indefinite leave to remain in the State.</li> </ul>	<input type="checkbox"/>

# Document Checklist

Our Document Checklist can be found on our website and it provides a list of all required and accepted supporting documentation that will be required from you when making your application. [Click here to view](#)

- > Rent Payment
- > Social Housing Applications
- > Choice Based Letting
- > Buy and Renew
- > Affordable Housing
- > Cúirt an Easpaig
- > EOs for Housing Developments and Schemes, and Land for Social or Affordable Housing
- > Vacant Homes Office
- > Private House Grants
- > Age Friendly Technical Housing Specialist
- > Room for a Student
- > Housing Assistance Payment
- > Repair and Leasing Scheme
- > Tenant Purchase Scheme
- > Housing Projects
- > Rented Housing
- > Estate Management
- > Housing Loans
- > Rental Accommodation Scheme (RAS)
- > Rental Subsidy Scheme
- > Housing Documents
- > Private Rented Accommodation

## Affordable Purchase Scheme

If you're ready to take the next step towards owning your own home, the Affordable Purchase Scheme could help you bridge the gap between what you can afford and the price of a new home.

Longford County Council is currently progressing the delivery of Affordable Housing. Schemes where Affordable Homes are available will be publicly advertised on the Council's website, in local newspapers and across social media platforms.

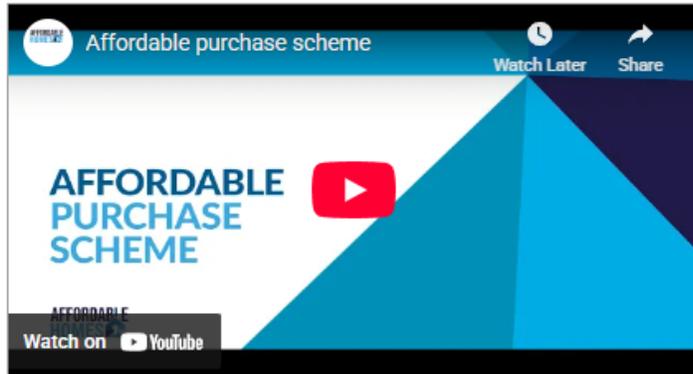
**The online portal for Cúirt an Easpaig will open on Monday, March 30 at 10.00am.**

[Click this link to learn more about the Cúirt an Easpaig development and for any future updates.](#)

[Click this link to learn "How to Buy an Affordable Home – Step by Step Guide"](#)

All queries relating to Affordable Housing can be sent to: [affordablehomes@longfordcoco.ie](mailto:affordablehomes@longfordcoco.ie)

You can learn more about the Affordable Purchase Scheme by watching the video below.



- How does it work? +
- How do I know if I am eligible? +
- Fresh Start Principle +
- Affordable Purchase Price +
- Revenue - Help to Buy (HTB) Scheme +
- Income Calculator +

# Thank You

Any queries can be submitted via email to [affordablehomes@longfordcoco.ie](mailto:affordablehomes@longfordcoco.ie)

For further information please visit our website at [www.longfordcoco.ie](http://www.longfordcoco.ie) or you can scan this QR Code or [Click here to view](#)



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