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# Affordable Purchase Housing at Oscar Traynor Woods

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## ONE-BEDROOM HOMES

Type	Minimum Sale Price (Max AHF deducted)	10% Deposit*	Mortgage Amount	Minimum Household Income Required	Monthly Mortgage Repayments - 35 years (3.45% Fixed)**	Monthly mortgage repayments as a % of Gross Income	Typical Monthly Market Rent	DCC Equity Share in home	Mortgage Repayments for a 2 <sup>nd</sup> hand home bought at Market Value - 35 years (3.8% Fixed)***
Apartment	€ 254,108	€ 25,411	€ 228,697	€ 57,174	€ 931.54	20%	€ 1,900	15.01%	€ 1,149
Duplex	€ 254,358	€ 25,436	€ 228,922	€ 57,231	€ 932.45	20%	€ 1,900	21.74%	€ 1,249
Maisonette	€ 254,358	€ 25,436	€ 228,922	€ 57,231	€ 932.45	20%	€ 1,900	21.74%	€ 1,249

Type	Current Market Value
Apartment	€ 299,000
Duplex	€ 325,000
Maisonette	€ 325,000

\* Eligible applicants can avail of the Help to Buy Scheme to cover this deposit

\*\* Current most competitive green mortgage rate

\*\*\* No Help to Buy subvention available for 2<sup>nd</sup> hand homes

## TWO-BEDROOM HOMES

Type	Minimum Sale Price (Max AHF deducted)	10% Deposit*	Mortgage Amount	Minimum Household Income Required	Monthly Mortgage Repayments - 35 years (3.45% Fixed)**	Monthly mortgage repayments as a % of Gross Income	Typical Monthly Market Rent	DCC Equity Share in home	Mortgage Repayments for a 2 <sup>nd</sup> hand home bought at Market Value - 35 years (3.8% Fixed)***
Apartment	€ 325,769	€ 32,577	€ 293,192	€ 73,298	€ 1,194	20%	€ 2,300	15.38%	€1,480
Duplex	€ 325,769	€ 32,577	€ 293,192	€ 73,298	€ 1,194	20%	€ 2,300	23.35%	€1,633
House	€ 325,769	€ 32,577	€ 293,192	€ 73,298	€ 1,194	20%	€ 2,400	27.61%	€1,730

Type	Current Market Value
Apartment	€ 385,000
Duplex	€ 425,000
House	€ 450,000

\* Eligible applicants can avail of the Help to Buy Scheme up to €30,000 towards this deposit

\*\* Current most competitive green mortgage rate

\*\*\* No Help to Buy subvention available for 2<sup>nd</sup> hand homes

## THREE-BEDROOM HOMES

Type	Minimum Sale Price ( <i>Max AHF deducted</i> )	10% Deposit*	Mortgage Amount	Minimum Household Income Required	Monthly Mortgage Repayments - 35 years ( <i>3.45% Fixed**</i> )	Monthly mortgage repayments as a % of Gross Income	Typical Monthly Market Rent	DCC Equity Share in home	Mortgage Repayments for a 2 <sup>nd</sup> hand home bought at Market Value - 35 years ( <i>3.8% Fixed***</i> )
Apartment	€ 360,931	€ 36,093	€ 324,838	€ 81,209	€ 1,323	20%	€ 2,900	15.08%	€1,633
Duplex	€ 360,931	€ 36,093	€ 324,838	€ 81,209	€ 1,323	20%	€ 2,900	19.79%	€1,730
House (mid Tce)	€ 360,931	€ 36,093	€ 324,838	€ 81,209	€ 1,323	20%	€ 3,000	25.58%	€1,864
House (end Tce)	€ 360,931	€ 36,093	€ 324,838	€ 81,209	€ 1,323	20%	€ 3,000	27.81%	€1,922

Type	Current Market Value
Apartment	€ 425,000
Duplex	€ 450,000
House (mid Tce)	€ 485,000
House (end Tce)	€ 500,000

\* Eligible applicants can avail of the Help to Buy Scheme up to €30,000 towards this deposit

\*\* Current most competitive green mortgage rate

\*\*\* No Help to Buy subvention available for 2<sup>nd</sup> hand homes

## MONTHLY COST COMPARISON

Type	Monthly Mortgage Repayments on an Affordable Purchase Home at Oscar Traynor Woods - 35 years (3.45% Fixed)	Typical Monthly Market Rent	Mortgage Repayments for a 2 <sup>nd</sup> hand home bought at Market Value - 35 years (3.8% Fixed)
1-bedroom Apartment	€ 931.54	€ 1,900	€1,149
1-bedroom Duplex	€ 932.45	€ 1,900	€1,249
1-bedroom Maisonette	€ 932.45	€ 1,900	€1,249
2-bedroom Apartment	€ 1,194	€ 2,300	€1,480
2-bedroom Duplex	€ 1,194	€ 2,300	€1,633
2-bedroom House	€ 1,194	€ 2,400	€1,730
3-bedroom Apartment	€ 1,323	€ 2,900	€1,633
3-bedroom Duplex	€ 1,323	€ 2,900	€1,730
3-bedroom House (mid Tce)	€ 1,323	€ 3,000	€1,864
3-bedroom House (end Tce)	€ 1,323	€ 3,000	€1,922

