



# AFFORDABLE HOUSING DEVELOPMENT

Mariners Point, Wicklow Town, Co. Wicklow.

## AFFORDABLE HOUSING APPLICATION: ELIGIBILITY CRITERIA & FAQ

Applications portal will open between 12 noon on the 17<sup>th</sup> February 2026 until 12 noon on 10<sup>th</sup> March 2026.

**Applications must be made online only. In line with the Scheme of Priority, applications will be assessed on a First Come, First Served basis.**

*This FAQ document will be updated on a regular basis.*

The following document sets out information on the eligibility criteria, shared equity, application process and required documentation and addresses frequently asked questions for an Affordable Housing residential development at Mariners Point Co. Wicklow, in line with the Affordable Housing Act 2021, please see link below for further information on the Act.

[Affordable Housing Act 2021 – No. 25 of 2021 – Houses of the Oireachtas](#)

Wicklow County Council has a Part V arrangement in place with Ardale for the sale of 4 affordable homes at Mariners Point, Wicklow Town, Co. Wicklow to eligible affordable housing applicants nominated by the Council.

All criteria must be met and documentation received in-order for applications to be processed.



There is one type of house available within this scheme,

House Type	No. of Units	Market Value	Min. Purchase Price (€)	Max Household Income Limit (€)
2 Bed	4	€410,000	€328,180	€87,638

- Section 1: Eligibility
- Section 2: Available Houses and Pricing
- Section 3: Shared Equity
- Section 4: Application Process & Documentation
- Section 5: Frequently Asked Questions

## SECTION 1: ELIGIBILITY

In order to be eligible to apply for Affordable Housing in Mariners Point, Wicklow Town, Co. Wicklow applicants must satisfy the following criteria:

- Be classified as a first-time buyer (please see note below) or qualify under the fresh start principle and do not own or have legal interest in a dwelling.
- Have the right to reside indefinitely in Ireland. Intending purchasers from a member state of the EU/European Economic Area can apply for an affordable home, provided they are living and working in Ireland.
- The affordable home must be the household's normal place of residence.
- Where intending purchasers are not an Irish/EU/EEA citizen, they must have indefinite leave to remain in the State.



- Gross income for the preceding 12 months should be below the max income for each property given in Table 1 below:

House Type	No. of Units	Market Value	Min. Purchase Price (€)	Max Household Income Limit (€)
2 Bed	4	€410,000	€328,180	€87,638

Note: Under the Scheme of Priority for Affordable Dwelling Purchase Arrangements, as adopted by Wicklow County Council, where the number of eligible applicants exceeds the number of affordable dwellings for which applications are made, applications will be prioritised in accordance with Wicklow County Council's Scheme of Priority.

### **First Time Buyer Exception (\*\*)**

First Time Buyer Exceptions are documented in the Affordable Housing Act 2021, which does allow categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances of divorce or separation, personal insolvency or bankruptcy and others, subject to terms and conditions. For more information on the Fresh Start Principle, please see the affordable homes website [www.affordablehomes.ie](http://www.affordablehomes.ie)

In addition to the above eligibility criteria, a Scheme of Priority, which applies to the affordable units in Mariners Point, Co. Wicklow was approved by the Elected Members of Wicklow Council on 25<sup>th</sup> August 2022. The purpose of the Scheme of Priority - outlines a methodology to be applied to determine the order of priority accorded to eligible.

households where the demand for such arrangements exceeds the dwellings or resources available. The main points are as follows:

The Initial 70% of confirmed eligible applicants:



- The ranking mechanism will be on a First come first served basis, based on date & time of application.

The balance of 30% of confirmed eligible applicants:

- Priority to be given to eligible households whose current address as given in the application form is within the County of Wicklow the relevant affordable scheme & ranked on a First Come First Served basis.

## **SECTION 2: AVAILABLE HOUSES AND PRICING**

What type of properties are available for purchase in this scheme? The 4 homes that are being made available for purchase in this affordable housing scheme, are as follows (table below):

House Type	No. of Units	Market Value	Min. Purchase Price (€)	Max Household Income Limit (€)
2 Bed	4	€410,000	€328,180	€87,638

### **When will the properties be available?**

The development at Mariners Point Co. Wicklow is currently under construction, nearing completion.

### **What is the market value of the properties?**

The market value of an affordable home is the price for which the affordable home might reasonably be expected to achieve on the open market. The initial market valuation of the dwelling to calculate the equity share is carried out by the Wicklow County Council. For subsequent valuations of the property, a valuation mechanism will be set out in the Affordable Dwelling Purchase Arrangement. A valuation will be required when a redemption payment is being made by the purchaser.

Over time, if the value of the affordable home increases, the amount owed on the value of the equity share will increase in line with the prevailing market value.

The market value of the properties is as follows:



- 2 Bed Houses - €410,000

### **What is the affordable purchase price of these properties?**

The affordable purchase price for the properties will be discounted on the market value and based on the specific purchasing capacity of eligible applicants. The Council will provide an “Affordable Dwelling Contribution” to reduce the purchase price payable now by successful applicants.

Discounts ranging from a minimum of 5% of the market value to a maximum of 19.96% of market value will be available depending on successful applicants’ income, deposit (which can include support from the Help to Buy scheme) and savings, with price ranges as follows:

Property type	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
2 Bed House	€328,180	€389,500

Applicants must apply for the maximum mortgage available to them. This will determine the equity percentage Wicklow County Council cover and the property type they qualify for.

Please note the Council are unable to sell the dwelling at the price less than the minimum affordable purchase price.

### **SECTION 3: SHARED EQUITY**

As outlined in the Affordable Housing Act 2021, Part 2, all purchasers will sign up to an ‘Affordable Dwelling Purchase Agreement’ with Wicklow County Council. Wicklow County Council will retain an ‘Equity Share’ in the property, equal to: ‘The difference between the open market value of the dwelling and the Purchase Price paid by successful applicants’ expressed as a percentage of the Open Market Value of the dwelling’.



As outlined in Section 16 of the Affordable Housing act 2021, Wicklow County Council may not seek realisation of this Equity Share for a 40-year period (with exception where a breach of the agreement occurs e.g. you sell the property). However, successful affordable purchasers can choose to redeem or purchase the Equity Share in the dwelling at any time by means of one or a series of payments to Wicklow County Council. The minimum amount of redemption payment is €10,000.

Note: If you sell the property, the value of the percentage Equity Share must be repaid in full at the time of sale.

### **How is purchasing capacity calculated?**

The purchasing capacity of applicants will be calculated as the combined total of:

- Maximum mortgage capacity, i.e., 4 times gross household income (or if you have mortgage approval for a different amount), plus,
- A minimum deposit of 10% of the affordable purchase price, plus,
- Relevant savings, i.e., any savings more than the combined sum of the required deposit amount plus €30,000.
- This will be calculable on an Affordable Housing Calculator on the application form.

## **SECTION 4: APPLICATION PROCESS & DOCUMENTATION**

The application process will be via an online platform, which will be hosted on the website closer to the launch date.

There will be a number of pages to this application and documentation will be required to be uploaded.

### **1: Property Type**

You will need to ensure the property type on offer matches your accommodation needs.

### **2: You & Your Household**

This tab will contain the specifics of the principal applicant, name, date of birth, PPS number, Marital status, contact telephone number, email, current address & Eircode.



There will also be details to be completed for a joint applicant, if applicable.

### **3: Eligibility**

You are required to provide your Nationality details here & specify if you are applying as a First Time Buyer or under the Fresh Start Principle.

### **4: Dependants**

Details of all dependants should be completed here.

### **5: Employment Status**

Details of employment are required here. Please note the Employer Registration Number must be completed.

### **6: Financial History**

Details of any savings & proof of your income is detailed here. Please see below for further details on the type of acceptable documentation for proof of income.

### **7: Declarations**

You will need to agree to our declarations and confirm you have read & understand our Data Privacy notice.

### **Click to Submit**

You must submit your application. Do not close this page without submitting your application as you will lose your application. There is no facility to save & return at a later stage.

### **REQUIRED DOCUMENTATION:**

You will be required to upload documentation under TAB(s) as follows:

### **PROOF OF INCOME**



- If EMPLOYED, please provide your most recent Employment Detail Summary (previously known as P60) which is available via [www.revenue.ie/MyAccount](http://www.revenue.ie/MyAccount) and you will need to supply a salary certificate signed and stamped by your Employer. Payslips are NOT acceptable evidence.
- If SELF EMPLOYED, please upload Accountants Report/Audited Accounts (2 Years Required), Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- If NOT EMPLOYED upload Statement of total benefits received from social welfare which can be requested via email from your local social welfare office

### **FINANCING THE PURCHASE**

- A mortgage letter of approval in principle or
- Proof of savings in the form of a current bank statement dated within the last 6 months.

### **PROOF OF CITIZENSHIP**

- Passport or Birth Certificate If you upload a Birth Certificate as proof, you will also need to upload photographic ID such as valid passport, EU Identity Card, EU/EEA Driving Licence (must contain a photo) for each applicant.

### **PROOF OF RIGHT TO RESIDE IN IRELAND (if applicable)**

For non-EU/EEA applicants:

- Please submit a copy of your Irish Resident Permit (IRP or GNI Stamp 4) card, indicating which stamp/permissions you have.
- Single/joint applications where both applicant(s) are Non-EEA/EU, applicants must be legally resident in Ireland for a period of 5 years; or have leave to remain extending to potentially permit 5 years reckonable residence; or have indefinite leave to remain in the State.
- An application from a non-EEA/EU national, who is a spouse or civil partner of the EU /EEA national, may be considered as part of a joint application for that household, provided they have a valid residence card or permanent residence card with a valid Stamp 4EU Fam.





- UK citizens will be regarded as being legally resident in Ireland. (This accords with the Common Travel Area requirements).

## **PROOF OF FIRST TIME BUYER STATUS/FRESH START PRINCIPLE**

- First time Buyer - Please upload confirmation from Revenue that your Help to Buy application has been accepted or if not applying for help to buy a sworn affidavit from a Solicitor confirming you have never owned a property in Ireland or any other state. If you are applying as joint applicants both parties must be first time buyers.
- Fresh Start Principle - if you have previously built or purchased a home but are divorced/separated or left a committed relationship and no longer have a vested interest in the property you must submit a Court Decree or Solicitors letter confirming same or if you have previously purchased or built a home but it has been divested through insolvency or bankruptcy proceedings proof of same must be provided. e.g. Solicitors letter confirming the process has been completed and applicants' status on the bankruptcy register and confirming that the applicant has no interest in said property Applicant's who's dwelling because of its size, is not suited to the current needs of their household, please provide an up to date valuation of your current property

## **PROOF OF RESIDENCY (if applicable)**

- To qualify under the 30% Residency Rule, you must provide proof that you have resided in the administrative area for a minimum of 5 years. You must provide at least one document for each of the 5 years e.g. series of utility bills. Bank or Credit Union Statements. They must state your name, address, date and year clearly marked.

## **SECTION 5: FREQUENTLY ASKED QUESTIONS**

### **Q: Am I eligible if I am not a first-time buyer?**

A: No, with the exception of certain exemptions such as under the Fresh Start Principle which are set out in the Affordable Housing Act 2021, which does allow particular categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances



of divorce or separation, personal insolvency or bankruptcy, subject to terms and conditions.

**Q: What documentation is needed to support my application?**

A: Please see above

**Q: How do I apply for the scheme?**

A: Applications and supporting documents will be accepted through an online application system. The system will allow for input of all relevant data and uploading of all supporting documentation. Details of the online application portal will be released in print media and on the Wicklow County Council website, [www.wicklow.ie](http://www.wicklow.ie) All queries on you application will be sent through the portal, so it is important you ensure the contact details you supply are correct.

**Q: What type of properties are available & prices?**

A:

House Type	No. of Units	Market Value	Min. Purchase Price (€)	Max Household Income Limit (€)
2 Bed	4	€410,000	€328,180	€87,638

**Q: How much deposit do I need?**

A: Financial institutions require that a minimum 10% deposit must be raised from your own resources. This 10% is of the purchase price you are able to pay for the property. This property with a min price of €328,180 will need a deposit of at least €32,818.

The Help to Buy Scheme (HTB) operated by The Revenue Commissioners can be utilised towards this deposit amount where the applicant does not have savings to account for



same. If you are eligible the Help to Buy Scheme can provide for 10% of purchase price up to €30,000. Please check [revenue.ie](http://revenue.ie) to see if you are eligible.

**Q: How does the Help to Buy Scheme impact on the amount of the Loan.**

A: Please refer to the qualifying criteria defined by the Revenue Commissioners for eligibility for the scheme. ([www.revenue.ie](http://www.revenue.ie))

**Q: Do I need to apply in sole or joint names?**

A: Where a person is married, in a civil partnership or in a committed relationship with a partner with whom he or she intends to reside in the affordable dwelling, he or she may not apply to purchase an affordable dwelling under an affordable dwelling purchase arrangement on his or her own but should make any such application together with his or her spouse, civil partner or partner, as the case may be.

**Q. If not an Irish National, how do I prove residency in Ireland?**

A. Applicants need to be an Irish/EU/EEA citizen or have indefinite leave to remain in the state. There is no time limit on residency once that is the case. In the absence of same, a letter of confirmation from the Department of Justice – through either the Immigration Service and/or the Garda National Immigration Bureau would be required to confirm your residency status.

**Q: If I am approved for the scheme, where am I allowed to source a loan?**

A: Finance can be secured from any one of several financial institutions. However, you should ensure the financial institution is aware of and accepts the shared equity agreement.

**Q: How do I provide evidence of the ability to fund the purchase?**

A: A Mortgage letter of approval in principle from a Bank / Building Society / Local Authority stating the maximum mortgage available to applicants, and Proof of savings and deposit in the form of a current bank statement on headed paper dated within the last 6 months. (If applicable, please include proof of Help-to-Buy).



**Q: How is a decision made on my application?**

A: The decision on your application is made by Wicklow County Council in accordance with the eligibility criteria set out in section 1 of this document and a Scheme of Priority adopted by Wicklow County Council on 25th August 2022.

**Q. How long before I am notified that my application is successful?**

A. It is intended applicants will be notified within 8 weeks of closure of the application portal.

**Q: I have a query that is not answered in this document, who can I contact?**

A: For any queries that you are unable to find an answer to, please email your query to [affordablehousing@wicklowcoco.ie](mailto:affordablehousing@wicklowcoco.ie)