



SLÍ NA hABHANN

Slí na hAbhann, Ballymoneen Road, Galway



TACAÍOCHTAÍ TITHÍOCHTA TOSAIGH

Starter Home Purchase Scheme (formerly known as Affordable Housing Scheme)

Tá áthas ar **Cairn** 25 teach nua i Slí na hAbhann, Ballymoneen Road, Cathrach na Gaillimhe e a chur ar an margadh. Tá Deich dtheach 2 Sheomra Leapa (le 1 hÁit Pháirceála), Cúig dtheach 3 Sheomra Leapa (Le 2 hÁit Pháirceála), Deich dtheach 3 Sheomra Leapa (Le 2 hÁit Pháirceála), á ndíol i gcomhar le Comhairle Cathrach na Gaillimhe trí na socrúithe le haghaidh tithe inacmhainne faoin Acht um Thithíocht Inacmhainne, 2021 agus na rialacháin a ghabhann leis.

Glacfar le hiarratais ó mheán lae (12.00) Déardaoin 24 Meán Fómhair 2026.

Is féidir clárú agus iarratas a dhéanamh ar an tairseach ar líne ar www.galwaycity.ie/slinahabhann.

Tabharfar tús áite do gach iarratas báire de réir an dáta agus an ama a gheofar iad i gcomhréir le Scéim Tosaíochta Chomhairle Cathrach na Gaillimhe.

An t-íosphraghas ceannaigh:

- €330,000 atá ar na tithe lár-shraithe 2 sheomra leapa (Le 1 hÁit Pháirceála)
- €395,000 atá ar na tithe lár-shraithe 3 sheomra leapa (Le 2 hÁit Pháirceála)
- €410,000 atá ar na tithe ardán deiridh 3 sheomra leapa (Le 2 hÁit Pháirceála)

Déanfar an praghas ceannaigha íocfar a ríomh bunaithe ar d'ioncam agus do chumas morgáiste.

Rachaidh tú i mbun Comhaontú Ceannaigh um Áitreabh Inacmhainne le Comhairle Cathrach na Gaillimhe a ghlacfaidh gnáthscair i do theach, arb ionann an méid sin agus an difríocht idir an luach margaidh agus an praghas ceannaigh a íocfaidh tú.

Is mar chéatadán de luach margaidh an tí a dhéantar an ghnáthscair a léiriú.

Beidh tú in ann an ghnáthscair i do theacha cheannach amacham ar bith taobh istigh de 40 bliain in aon íocaíochtamháin nó i sraith íocaíochtaí le Comhairle Cathrach na Gaillimhe.

Is gá an ghnáthscair a íoc ar ais má thagann cásanna áirithe chun cinn.

TACAÍOCHTAÍ TITHÍOCHTA TOSAIGH

Tá tú i dteideal iarratas a dhéanamh ar an scéim má tá na critéir seo a leana á gcomhlíonadh agat:

- Más Ceannaitheoir Céaduaire thú nó má chomhlíonann tú na heisceachtaí de réir an Phrionsabail le haghaidh Tús Nua.
- Ní mór an ceart a bheith ag gach duine atá san iarratas cónaí sa Stát.
- Ní mór gurb é an teach inacmhainne d'áit chónaithe.
- Ní mór ar a laghad 5% de bhun cothromais a bheith ag teastáil uait ón údarás áitiúil.
- Ní mór ar a laghad 10% den phraghas ceannaigh a bheith mar éarlais agat.
- Ní mór d'iarratasóirí a morgáiste a bheith ceadaithe i bprionsabal dóibh sula ndéanann siad iarratas ar theach inacmhainne.

Beidh an praghas a íocfaidh tú as do theach níos airde má bhíonn d'ioncam agus cumas morgáiste níos airde agus beidh an ghnáthscair níos ísle. Tá na teorainneacha ioncaim leagtha amach sa tábla thíos.

Má tharlaíonn go bhfuil d'ioncam comhlán teaghlaigh níos airde ná na teorainneacha seo ach go bhfuil cumas morgáiste níos lú agat, tá seans ann go mbeidh tú fós incháilithe chun iarratas a dhéanamh. Má tá coigilteas, bronnantais nó cabhair agat le ceannach, b'fhéidir go mbeifeá in ann ceannach le hioncam teaghlaigh níos ísle.

Féach na Ceisteanna Coitianta ar www.galwaycity.ie/affordable-housing.

Cineál Maoine	Teorainn ar Ollioncam Teaghlaigh	Comhroinn Cothromais Max	Luach Margaidh	Íosphraghas Ceannaigh	Uasphraghas Ceannaigh
Teach lár-shraithe 2 sheomra leapa (Le 1 hÁit Pháirceála)	€74,250	€75,000	€405,000	€330,000	€384,500
Teach lár-shraithe 3 sheomra leapa (Le 2 hÁit Pháirceála)	€88,875	€75,000	€470,000	€395,000	€446,000
Teach ardán deiridh 3 sheomra leapa ardán (Le 2 hÁit Pháirceála)	€92,250	€75,000	€485,000	€410,000	€460,500



Chcun Tuilleadh Eolais a fháil faoin scéim seo, lena n-áirítear an Scéim Tosaíochta d'iarratais, liosta na gcáipéisí tacaíochta a theastaíonn agus seicliosta d'iarratasóirí, téigh chuig www.galwaycity.ie/affordable-housing. Déan cinnte go gclóíonn tú leis na treoracha ar fad le go mbeidh d'iarratas bailí.

Cairn proudly presents 25 new homes for sale at Slí na hAbhann, Ballymoneen Road, Galway. Ten no. 2 bed mid terraced houses (1 parking space) Five no. 3 bed mid terrace houses (with 2 parking spaces) and Ten no. 3 bed end of terrace houses (with 2 parking spaces) are being made available for sale in partnership with Galway City Council through the Starter Home /Affordable Purchase arrangements, under the Affordable Housing Act 2021 and associated regulations.

Applications will open at 12 noon on Thursday 24 September 2026.

You can register and apply once the portal opens online at www.galwaycity.ie/slinahabhann.

All applications will be prioritised in order of date and time received in accordance with Galway City Council's Scheme of Priority.

The minimum purchase price is:

- €330,000 for the 2 Bed Mid Terrace House (1 parking space)
- €395,000 for the 3 Bed Mid Terrace House (2 parking space)
- €410,000 for the 3 Bed End of Terrace House (2 parking space)

The purchase price you pay will be calculated based on your income and mortgage capacity.

You will enter into an Affordable Dwelling Purchase Agreement with Galway City Council, which will take an equity share in your home equal to the difference of the market value and the purchase price you pay.

The equity share is expressed as a percentage of the market value of the home.

You can choose to buy out the equity share in your home at any time within 40 years by one or a series of payments to Galway City Council.

Certain events can trigger the equity share to be repaid.

STARTER HOME PURCHASE SCHEME (formerly known as Affordable Housing Scheme)

You are eligible to apply for the scheme if you satisfy the following criteria:

- You are a First-Time Buyer or meet the exceptions under the Fresh Start Principle.
- Each person included in the application must have the right to reside in the State.
- The starter/affordable home must be your 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.
- Applicants must have their mortgage approval in principle prior to applying for a starter / affordable home.

The price you pay for your home will be higher if your income and mortgage capacity are higher, and the equity share will be correspondingly lower. The table below sets out estimated income limits.

If your gross household income is above these limits but you have reduced mortgage capacity, you may still be eligible to apply.

If you have savings, gifts and/or support through the Help to Buy scheme, you may be able to purchase a home with a lower household income.

Please refer to our Frequently Asked Questions at www.galwaycity.ie/affordable-housing

Property Type	Gross Income	Max Equity Share	Market Value	Minimum Purchase Price	Maximum Purchase Price
2 Bed Mid Terrace House (1 Parking Space)	€74,250	€75,000	€405,000	€330,000	€384,500
3 Bed Mid Terrace House (2 Parking Spaces)	€88,875	€75,000	€470,000	€395,000	€446,000
3 Bed End-Terrace House (2 Parking Spaces)	€92,250	€75,000	€485,000	€410,000	€460,500



Further Information on this scheme, including the Scheme of Priority for applications and a list of supporting documentation required is available at www.galwaycity.ie/affordable-housing. Please ensure to follow all instructions so that your application is valid.



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



Comhairle Cathrach
na Gaillimhe
Galway City Council



Starter Home
Supports
Help to get you moving in

