

How to Buy an Affordable Home

Application for affordable homes is made through an online portal system which will go live at a specific date and time for each affordable scheme.



STEP



Apply to approved lender for Mortgage Approval in Principle or to Galway City Council for home loan.

STEP



Apply for Help to Buy (HTB) Visit www.revenue.ie to see if you qualify for the Help to Buy Scheme (HTB).

STEP



Affordable homes will be advertised on our website www.galwaycity.ie, local newspapers, Galway City Council's social media channels, facebook and instagram.

STEP



Prepare the required documents and save as pdf's in a folder on your computer. You will need to upload them when the portal goes live.

STEP



When the application portal goes live, register on www.galwaycity.ie and upload all required documents. Failure to submit all documents will deem your application INVALID.

STEP



Galway City Council will assess your eligibility, confirm your purchasing power and calculate the equity share.

STEP



Properties will be offered based on the date and time your complete application was submitted and whether the property suits your household size.

STEP



If you are offered a property, you must then apply for formal approval of loan offer and provide your solicitor details to Galway City Council.

STEP



Galway City Council will issue a letter of offer. You must then provide a copy of your Formal Loan Offer. Your solicitor will receive the contract of Sale and Affordable Dwelling Purchase Agreement (ADPA)

STEP



Galway City Council will advise the developer/ selling agent to contact you directly.

STEP



Pay your booking deposit to the developer to secure your property. Your booking deposit is fully refundable until signing of contracts.

STEP



Sign Contract of Sale and ADPA with your Solicitor. Once signed, the purchase process will move forward.