

# HOW TO BUY AN AFFORDABLE HOME



Comhairle Cathrach na Gaillimhe  
Galway City Council

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.

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## STEP 1

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

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## STEP 2

Apply for Help to Buy (HTB) Visit [www.revenue.ie](http://www.revenue.ie) to see if you qualify for the Help to Buy Scheme (HTB).

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## STEP 3

Affordable homes will be advertised on [www.galwaycity.ie](http://www.galwaycity.ie), local newspapers, GCC social medial channels, facebook and instagram.

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## STEP 4

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

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## STEP 5

When the application portal goes live, register on [www.galwaycity.ie](http://www.galwaycity.ie) and upload All required documents. Failure to submit all documents will deem your application INVALID.

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## STEP 6

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

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## STEP 7

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

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## STEP 8

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.

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## STEP 9

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

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## STEP 10

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

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## STEP 11

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

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## STEP 12

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