

# First Time Buyer

Together, we can make your first move





START

Ready to make  
your first move?

*We're here to  
ease the process.*

Let's make it a  
reality, together.



# So, you're a first time buyer?

*Here's how it works.*

Buying your first property is a big milestone. The process can seem lengthy and complicated. The costs associated with your new home can feel increasingly expensive and deposits can be hard to save. All of these things can make your first step onto the property ladder seem daunting. So, where do you start?

There are a number of options available to you and Knight Frank are here to help.

Reach out to any of our experienced New Homes team who are happy to help with any queries you may have as you start out on your journey to buying your new home.

We are here to help you make your move now.

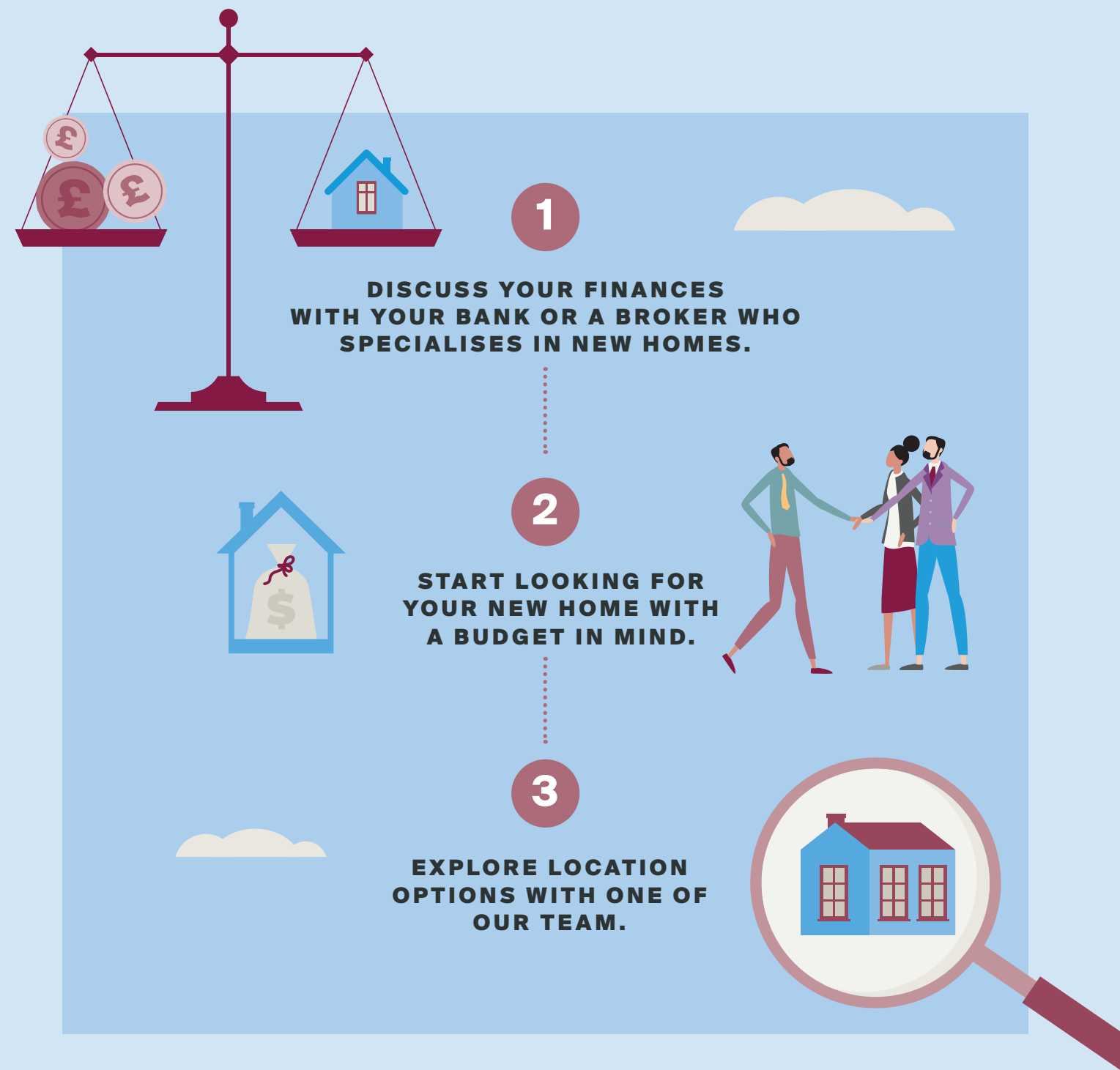
Our friendly New Homes team will work with you from the very beginning to ensure that your journey is simple.

We are currently active on new developments in counties Dublin, Meath, Wicklow, Laois, Westmeath and Kildare. We at Knight Frank understand that first time buyers have varying budgets and lifestyle requirements and we are here to help find the right home for you. Whether you are looking to buy your first home or apartment, looking for a starter home for your growing family or are an expat returning home to work or to be closer to family.

Together we can help you make the right choice for your new home, every step of the way.

*Let's make it a reality, together* .....

## Your first steps to new home ownership



# Your Help to buy options

## 1 HELP TO BUY SCHEME



ONLY APPLIES TO  
*new homes*  
OR SELF BUILDS.

*Up to €30,000*

REBATE OR 10% OF THE  
VALUE OF THE PROPERTY.

E.g. 20% savings + 70% loan to value  
+ 10% Help to Buy = 100%



*Up to a maximum property price of €500,000.  
Rebate entitlement is based off the tax paid over  
the previous 4 years.*



## 2 LOCAL AUTHORITY HOME LOAN

GOVERNMENT BACKED MORTGAGE  
FOR FIRST TIME BUYERS ON LOW TO  
MODERATE INCOMES TO BORROW UP TO

*90%*

OF THE MARKET VALUE OF  
THE PROPERTY



*Current Thresholds*

**€320,000** IN COUNTIES  
DUBLIN, CORK,  
KILDARE, LOUTH,  
GALWAY, MEATH &  
WICKLOW  
**€250,000** IN THE REST OF  
THE COUNTRY



## 3 SHARED EQUITY - FIRST HOME SCHEME



WITH THIS SHARED EQUITY SCHEME THE STATE AND  
PARTICIPATING BANKS WILL PAY

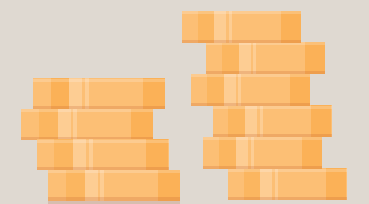
*up to 30%\**

OF THE COST OF THE NEW HOME IN  
RETURN FOR A STAKE IN THE HOME.

*Applications via  
[firsthomescheme.ie](https://firsthomescheme.ie)*

*The gap between market value  
and what the household can  
afford (including with the  
assistance of the 'Help to Buy'  
incentive) will be bridged via  
the provision of equity support  
delivered via a partnership  
between the State and  
participating banks.*

*Eligible for the  
acquisition of new  
homes in private  
developments  
throughout the  
country.*



*The purchaser will pay an annual service charge from year six  
and will also be able to buy out this equity stake at a time of their  
choosing but there is no obligation to do so.*

\*Current scheme extended to 31st December 2024.

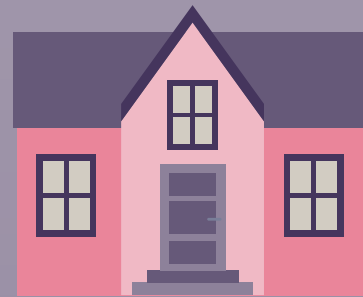
\* An equity stake of up to 30% (where Help-to-Buy is not available, a maximum of 20% if Help-to-Buy is being used).



# The First Home Scheme *explained*

The steps below outline who is eligible for this scheme:

- 1** You are at least 18 years of age and you are a first time buyer or if previously involved in a purchase or built a dwelling, you no longer have a beneficial interest in that property.
- 2** The apartment or house you are buying is in a new private development.
- 3** The property purchase price is below the Local Authority price ceiling for the county you are buying in. Property price ceilings are at different levels depending on the county and currently range between €350,000 - €500,000.
- 4** You have received a Mortgage Approval in Principle letter from one of the participating lenders - currently AIB, Bank of Ireland, EBS, PTSB & Haven Mortgages. You must also show that you have borrowed the maximum amount available to you up to 4x your income and have not availed of an exception (Macro Prudential Exception) from the bank.
- 5** You have a minimum deposit of 10% of the purchase price.
- 6** You can use the First Home Scheme to fund up to 30% of the property price or up to 20% if also availing of the Help to Buy Scheme.
- 7** Check your eligibility and apply for the First Home Scheme at [www.firsthomescheme.ie](http://www.firsthomescheme.ie). You will need a copy of your AIP from the participating lender, photo ID and proof of current address. If successful you will receive an Eligibility Certificate.



## First Home Scheme Property Purchase Example



### EXAMPLE PURCHASING 3 BEDROOM TERRACED HOME AT CAUSEWAY MEADOWS AT €450,000

| HOME BUYER  | FIRST TIME BUYER |
|---|------------------|
| HOUSEHOLD INCOME                                    | €80,000          |
| PROPERTY PURCHASE PRICE                             | €450,000*        |
| MORTGAGE APPROVAL<br>(MAX 4X SALARY & NO EXCEPTION) | €320,000         |
| DEPOSIT FROM SAVINGS                                | €15,000          |
| HELP TO BUY AMOUNT                                  | €30,000          |
| WICKLOW PURCHASE PRICE CEILING                      | €475,000         |
| FIRST HOME SCHEME EQUITY SHARE                      | €85,000*         |

| LOCAL AUTHORITY AREA | HOUSE PRICE CEILINGS | APARTMENT PRICE CEILINGS | PRICE CEILINGS (ALL PROPERTIES) |
|----------------------|----------------------|--------------------------|---------------------------------|
| CO. DUBLIN           | €475,000             | €500,000                 | €                               |
| CO. KILDARE          | €425,000             | €                        | €425,000                        |
| CO. WICKLOW          | €475,000             | €                        | €475,000                        |
| CO. MEATH            | €375,000             | €                        | €375,000                        |
| CO. WESTMEATH        | €375,000             | €                        | €375,000                        |
| CO. LAOIS            | €350,000             | €                        | €350,000                        |

\*There is a shortfall of €85,000 between the purchase price and the first time buyer's available funds, so therefore it is eligible for the First Home Scheme. The equity share will be 18.8% of the property price.

The purchaser in the example above is availing of the Help to Buy scheme so the maximum equity share available to them would be 20%.

\*Property price quoted at Causeway Meadows, Roundwood, Co. Wicklow for indicative purposes only and not representative of any specific home.



# The mortgage process *explained*

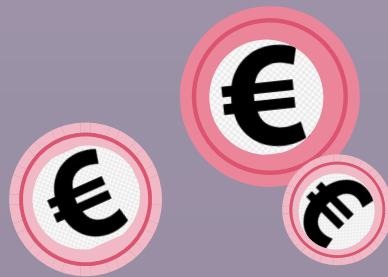
To help on your journey of buying your first home, we've broken down the steps involved.

1

Check how much you can borrow

Reach out to your bank or mortgage broker early on in your property search. After an initial, no-obligation consultation not only will you know how much you can borrow, but they can also talk you through the costs of borrowing and of buying a property.

A mortgage broker will have access to all the major lenders in the market and know their lending criteria inside and out. This means they can help find the most competitive terms with the right lender for you.



2

The initial steps

You will receive a Loan Approval in Principle (AIP) initially, this details, in writing, how much a lender is willing to offer, and is a good way of showing sellers that you are serious.

Once you've secured an Approval in Principle (AIP) from your preferred lender, you can begin the search for your dream home.

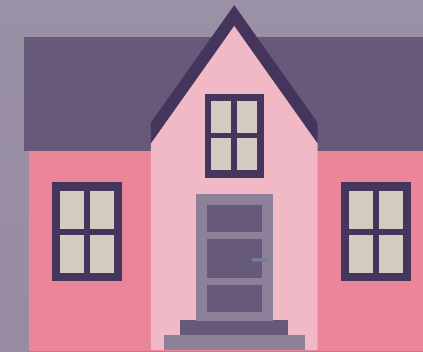
3

Submit your mortgage application

Once you decide on the right property, you can now inform your bank/ broker that you are ready to proceed to loan offer stage.

The lender will carry out a more thorough check of your application and look through your finances for proof of income. Once this has been done the lender will then instruct a surveyor to value the property to make sure it is worth what you are paying for it and there are no major issues.

At this stage you should also instruct a solicitor to look after the legal conveyancing process for you.



4

Almost there

A few checks will happen in the background. Your solicitor will review the contracts and raise any necessary legal queries on your behalf which may arise in advance of buying the property, checking title deeds, planning compliance and finalising stamp duty etc.

5

The property is yours!

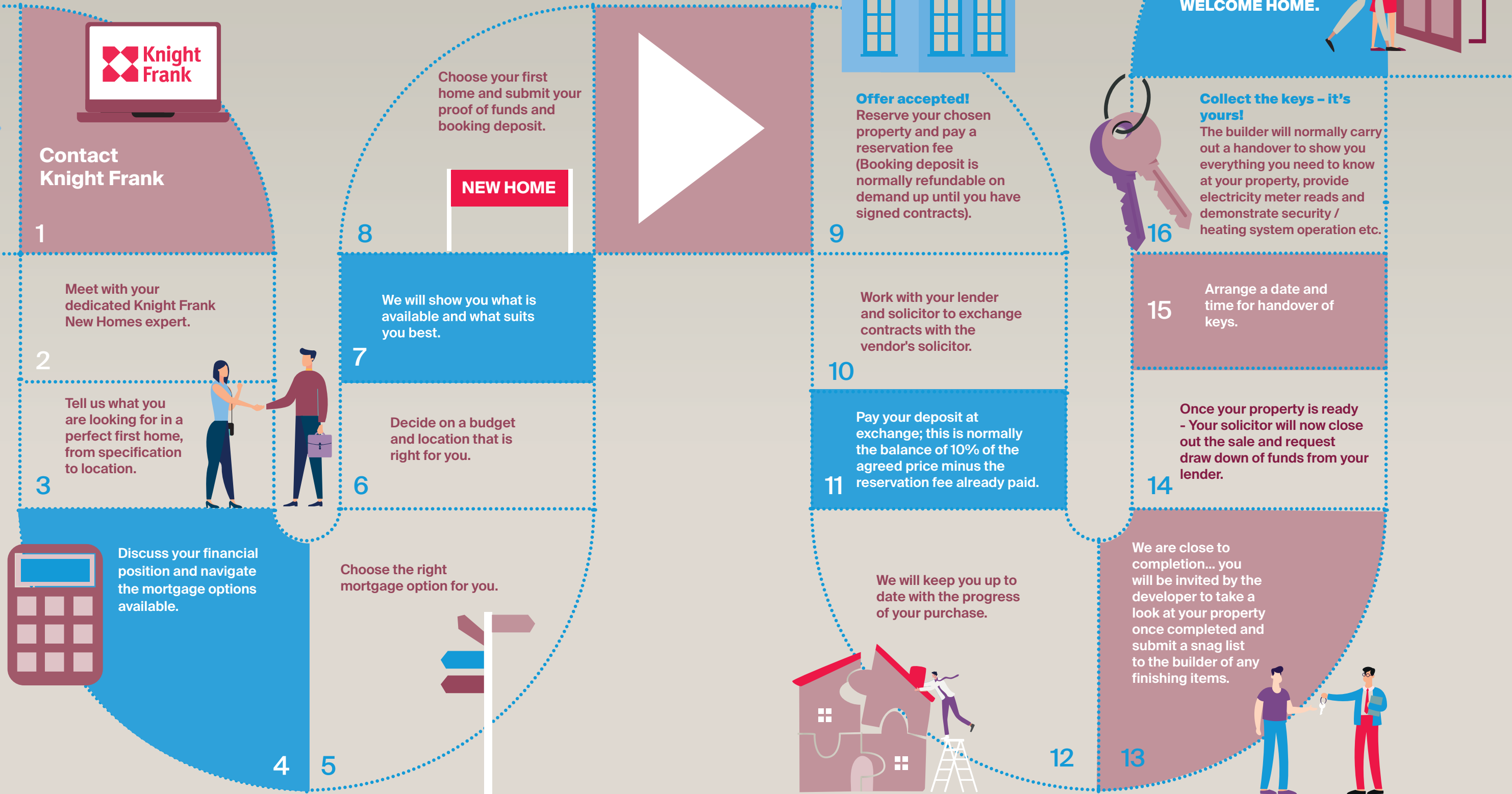
Once all due diligence checks are complete by your solicitor, contracts can be exchanged and a completion date is in place, the property is yours!

If there are any complications during the process, we will be there to help advise on each step to ensure your purchase is successful.



# Your journey

## Let's not complicate it



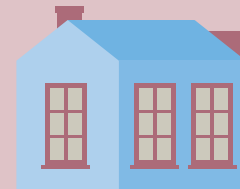


Now the exciting part...  
Where are you going to buy?

# Co. Wicklow

## Location highlights

- Excellent connectivity to Dublin with the N11 and M50.
- Variety of attractions in the area for families including Great Sugar Loaf Mountain, Powerscourt Waterfall, Glendalough Lake & Lough Tay.
- There is an array of outdoor amenities in County Wicklow such as Druid's Glen Golf Club, Woodenbridge Golf Club and Hilltop Sporting Club.



In Q4 2022, Wicklow has seen a 6.6% increase (year-on-year) in the asking price of residential properties. This is in comparison to a 7.1% increase recorded in Leinster.\*

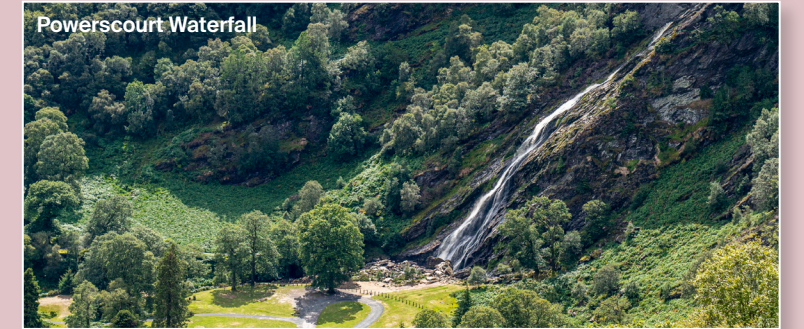


## Entertainment

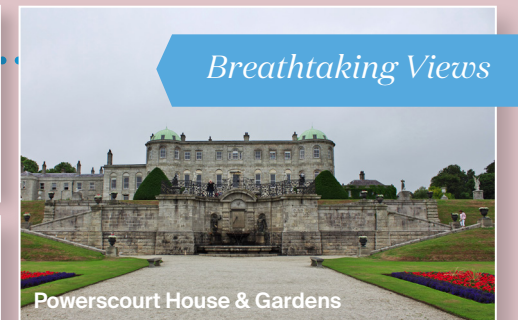
Total number of applicants registering with Knight Frank between 2021 – 2023 for Wicklow developments is over 800 with two new developments launching in Wicklow.



## Being Outside



The charm with Co. Wicklow, is its proximity to Dublin whilst still perfect for being able to get out in nature for a hike, enjoy a round of golf or a coastal walk all within minutes from home, without compromising on your work / life balance.



## Breathtaking Views



## Plenty of Hiking



# Choose a home in Co. Wicklow

## Causeway Meadows, Roundwood



Completion:  
Approx.  
Q2/ Q3 2023



2, 3 & 4  
Bedroom  
Homes



Prices from  
€450,000



Located in  
Roundwood  
Village

- **50 minutes** to Dublin Airport
- **60 minutes** to Dublin City Centre
- **15 minutes** to N11 Motorway

Causeway Meadows is a new development located in the quaint village of Roundwood, Co. Wicklow. Situated on the doorstep of Glendalough, lies fifty-nine homes, comprising of 2, 3 & 4 bedroom homes on the main street of Roundwood.

Developed by Beakonshaw Ltd, Causeway Meadows offers plenty from it's vibrant village to the tranquillity of green spaces nearby. An ideal development for first time buyers, growing families and those trading in the area with sizes ranging from approx. 52 sq.m. to 133 sq.m.

Roundwood is located approximately 38km from Dublin City, and is easily accessible with its excellent transport links along the R755, M11 and N11.

For further information and to register your details please contact Anthony Ryan-Grehan on 01 237 4567 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)



## Meadow Haven, Rathnew



Completion:  
Approx.  
Q1/ Q2 2023



3 Bedroom  
Homes



Prices from  
€430,000



Located in  
Rathnew  
Village

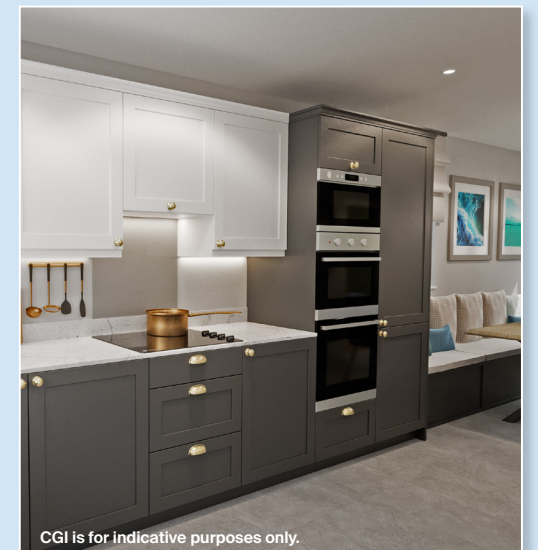
- **45 minutes** to Dublin Airport
- **55 minutes** to Dublin City Centre
- **6 minutes** to N11 Motorway

Meadow Haven in Rathnew, Co. Wicklow is a new development of just 18 A-Rated 3 Bedroom Homes. Situated in the centre of the Village and a mere 3 minute drive to the N11.

The homes at Meadow Haven are spacious and ideal for families of all ages, they are a contemporary design with modern comforts, the living areas are filled with natural light and are very welcoming. Modern and innovative building methods and high quality materials have been used to make the homes look great and feel comfortable.

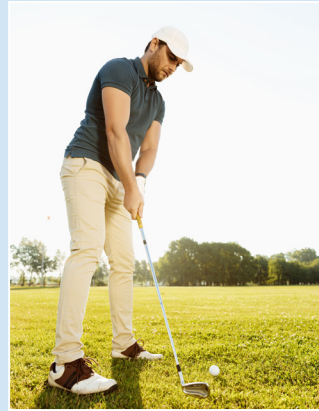
Rathnew is home to the historic Tinakilly House built in 1883, the former residence of Captain Robert Halpin and now an award winning country house hotel with stunning landscaped gardens looking out over the Irish Sea. Rathnew has a wealth of amenities including two primary schools – Gaelscoil Chill Mhantáin, an Irish language primary school, which was established in 1996. The school was Ireland's first inter-denominational primary school, and draws pupils from all across Co. Wicklow. Rathnew is also home to St. Coen's National School, a co-educational national school which was formed following the amalgamation of a number of former/smaller schools in the area.

For further information and to register your details please contact Anthony Ryan-Grehan on 01 237 4567 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)





# What's life really like in Roundwood



## Golf

Wicklow has an abundance of golf clubs including the famous Druids Glen. It is world renowned as the Augusta of Ireland among golfers.

There are few places in the world that encapsulate the true spirit of the game of golf like Druids Heath, the mountains, sea and rolling Irish countryside provide stunning vistas throughout your year-round.

## Nature

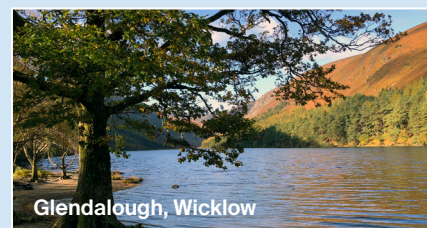
From mountain to sea, Wicklow's varied landscape offers an amazing playground for a wide variety of outdoor activities. Wicklow's sceneries is an amazing backdrop to thousands of outdoor enthusiasts every week.

Wicklow is home to the largest mountain area in Ireland with rolling hills, dense forests and mountains reaching close to 1000 metres or 3000 feet high. Wicklow's many lakes, rivers, and 30 km coastline along the Irish Sea create a varied playground for water sports activities.

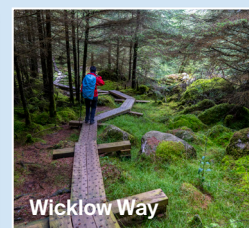
Glendalough is just a ten minute drive from Roundwood and is renowned for its breath taking views along the Spinc Trail.



Glendalough, Wicklow



Glendalough, Wicklow



Wicklow Way



## Buzz and Bars

Roundwood is host to a vast number of bars and eateries such as Byrne and Woods Bar & Restaurant, The Coach House Restaurant and The Roundwood Inn to name but a few.

After your long walk, there is no better way to re-fuel than a healthy lunch in The Turquoise Cafe or even better unwind with a quiet drink by the open fire in the Wicklow Heather.

# Choose a home in Co. Laois

## An Lochán, Portlaoise



Completion:  
From Q3



3 & 4 bedroom  
homes



Price on  
Application



3km to Train  
Station

- **65 minutes** to Dublin airport
- **75 minutes** to Dublin City Centre
- **6 minutes** to M7 Motorway

A new development of A-Rated 3 & 4 Bedroom homes nestled among the existing mature landscape. This development comprises of 94 meticulously designed family homes within walking distance of Portlaoise town with plenty of local amenities, such as shopping, restaurants, theatre, cinema, health and fitness, swimming and sports. There are also 4 local primary schools situated within a few minutes' walk of the development and a new site has been acquired by the Department of Education for the new Dunamase College to be built on the same ring road.

For commuters, An Lochán is an ideal choice for commuters, in addition to the development located within commuting distance from Dublin City Centre with the M7 Motorway a 5-minute drive away, there is also a commuter train from the town that goes direct to Heuston Station, in approximately 48 minutes.

For further information and to register your details please contact Bridie Cafferkey on 01 237 4513 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)



CGI is for indicative purposes only.



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# Choose a home in Co. Kildare

## Belin Woods, Newbridge



Final  
Phase



Completion:  
Approx. Q2  
2023



2, 3 & 4  
Bed Homes



Prices from  
€380,000



14 minute  
walk to town  
centre

- **40-55 minutes** to Dublin Airport
- **40- 80 minutes** to Dublin City Centre
- **27 minute** walk to train station
- **7 minute** drive to M7 motorway

Belin Woods is a new development comprising of 2, 3 and 4 bedroom family homes in Newbridge, Co. Kildare. Belin Woods is located on Athgarvan Road at Kilbelin, a beautiful riverside setting just minutes from Newbridge town centre. Transport links to Dublin are excellent, with the M7 motorway only minutes away.

Homes at Belin Woods are particularly spacious and ideal for families of all ages. A fluid layout is enhanced by the natural light that floods in from the high-spec double-glazed windows and the beautiful two-tone French doors that open to the spacious garden.

Newbridge is located approximately 43km from Dublin and is a very popular commuter town thanks to its wide selection of transport links and a host of amenities in the bustling town centre. The town is situated on the main Dublin-Cork railway line with regular commuter services running regularly.



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# Choose a home in Co. Kildare

## Stonehaven, Blessington Road, Naas



Launching  
Q3 2023



2, 3 4 & 5 Bed  
Homes



Prices On  
Application



20 minute  
walk to  
town centre

- **5 minutes** to Naas Town Centre
- **40 minutes** to Dublin airport
- **3.5 km** to Sallins & Naas train station
- **32 km** to Dublin city centre

Stonehaven by Ballymore is situated along the Blessington Road and adjacent to Naas Racecourse. Stonehaven will consist of 2, 3 and 4 bedroom semi-detached homes and 5 bedroom detached homes and we look forward to launching the first phase of Stonehaven by Ballymore in Q3 this year.

Stonehaven, Naas offers a host of amenities to residents such as schools, bars, restaurants, Naas & Punchestown Racecourse, Craddockstown and Naas golf course to name but a few will appeal to a wide range of buyers.

For commuters, Stonehaven is an ideal choice, located in commuting distance from Dublin City Centre and easily accessible by bus, car and train. The M7 Business Park, Naas

industrial estate & Millenium Business Park are all located within a 10 minute and Citywest Business Campus is just a 20 minute drive.

Ballymore has been committed to delivering high quality homes in Naas for decades, with other successful developments delivering intelligently designed modern homes at Bellingsfield, Pipers Hill, Stoneleigh and neighbouring development Longstone.

For further information and to register your details please contact Bridie Cafferkey on 01 237 4513 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)



Register your interest with Knight Frank New homes on 01 237 4500 [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie) to be kept up to date on this or any of our new developments launching in Kildare and surrounding areas.



# Choose a home in Co. Westmeath

## Gracefields, Athlone



Completion:  
from 2023



2, 3 & 4  
Bed Homes



Prices On  
Application



18 minute  
walk to town  
centre

- **60-75 minutes** to Dublin Airport
- **80 minutes** to Dublin City Centre
- **35 minute** walk to train station
- **4 minute** drive to M6 motorway

Gracefields, Athlone by Glenveagh Homes is a new development comprising of two, three and four bedroom family homes ideally located on the outskirts of Athlone Town. Homes at Gracefields range from terrace, semi-detached to detached homes and will be finished to Glenveagh Homes' renowned high specification and standard. These homes will range in size from approx. 66 sq.m. to 142 sq.m. catering for first time buyers, families and those trading down.

Gracefields is situated in an attractive and sought after residential location minutes from the M6 motorway and close to schools such as Cornamaddy National School. Athlone town is serviced by the A2 bus route with a bus stop just a stone throw from the development with the railway station just a short drive. Gracefields will attract a wide range of buyers to growing commuter families.

For further information and to register your details please contact Shannon Longmore on 01 237 4511 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)



# Choose a home in Co. Meath

## Oakley Park, Enfield



Completion:  
From  
Q1 2023



2 Bed plus study  
& 3 Bed Homes



Prices On  
Application



13 minute  
walk to  
Enfield  
Station

- **35 minutes** to Dublin Airport
- **45 minutes** to Dublin City Centre
- **13 minutes** to Kilcock
- **20 minutes** to Maynooth

Oakley Park, Enfield is a new development of A-rated 2 & 3 bedroom homes in the village of Enfield, Co. Meath. Residents of Oakley Park will enjoy the excellent amenities Enfield has to offer such as shops, schools, restaurants, sporting facilities, well serviced bus routes and the train station just off Main Street in the town.

Enfield is a bustling and vibrant village with excellent connectivity to Kilcock, Maynooth, Leixlip, Celbridge and the M4 and M50 motorways.

For commuters, Enfield is a great choice with regular train services from Enfield to Maynooth, Kilcock, Hueston & Connolly stations as well as direct access to the M4 to Dublin / Mullingar by car and bus. Dublin city centre is approx. 45 minutes' drive and Dublin airport is approx. 35 minutes' away.



In addition, Enfield village offers convenient day to day living with a number of independent retailers as well as supermarkets Supervalu and Tesco Express just a short walk away. The village also features an array of amenities including butchers, hair salons, post office, credit union, medical centre, dentist, takeaways, hardware, service station and hotels all close by.

Oakley Park will consist of 2 bedroom plus study mid-terrace homes and 3 bedroom end of terrace and semi-detached homes.

For further information and to register your details please contact Bridie Cafferkey on 01 237 4513 / [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)







To find out more about buying your first home,  
contact Knight Frank New Homes  
E: [newhomes@knightfrank.ie](mailto:newhomes@knightfrank.ie)  
T: +353 1 237 4500

Your partners in property