

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.

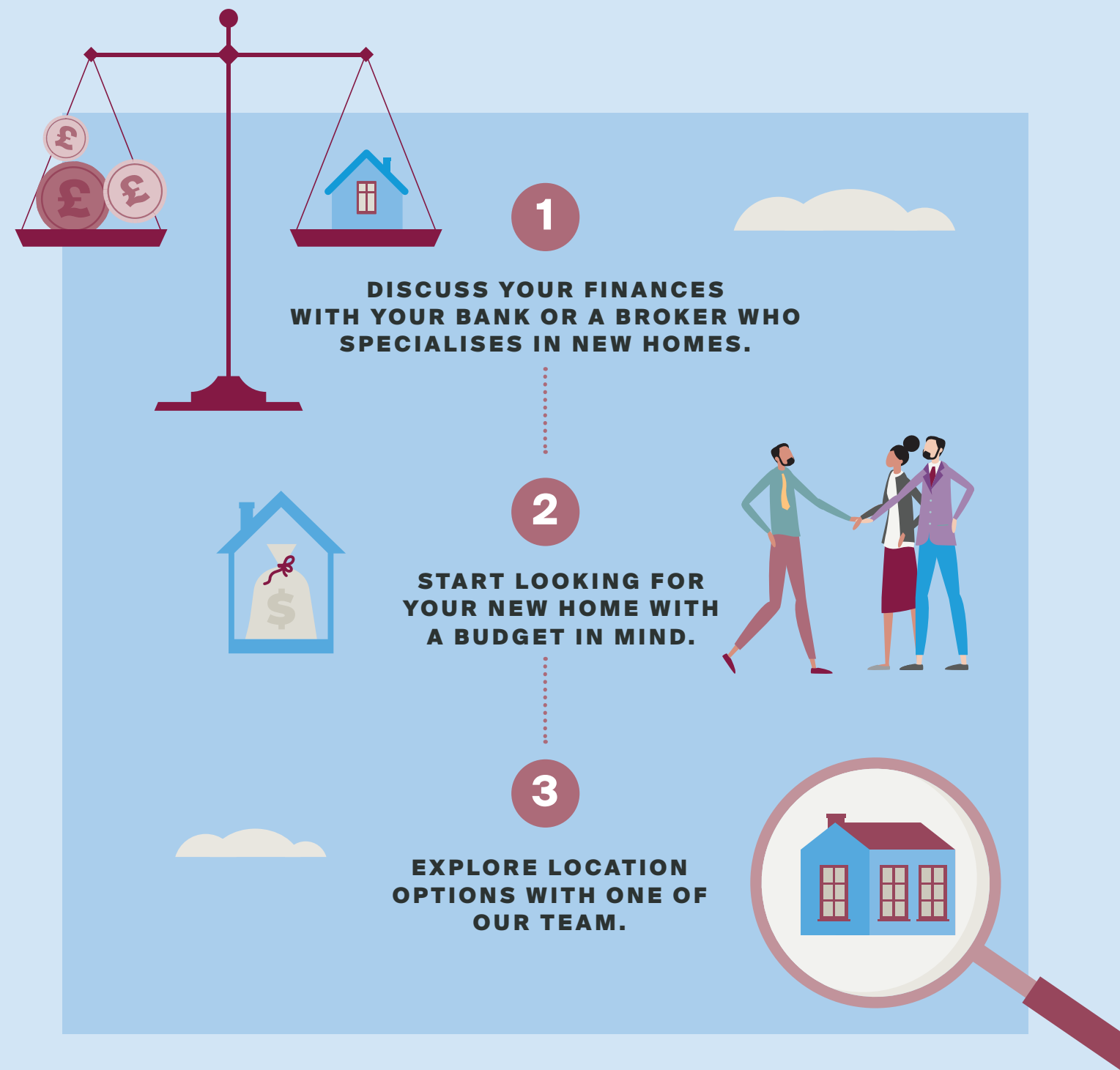
Our friendly New Homes team will work with you from the very beginning to ensure that your journey is simple.

We are currently active on new developments in counties Dublin, Meath, Wicklow, Laois 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



€360,000 IN COUNTIES
DUBLIN, KILDARE &
WICKLOW
€330,000 IN CORK, GALWAY,
LOUTH & MEATH
€300,000 IN CLARE, KILKENNY,
LIMERICK, WATERFORD,
WESTMEATH &
WEXFORD
€275,000 IN CARLOW, CAVAN,
DONEGAL, KERRY,
LAOIS, LEITRIM,
LONGFORD, MAYO,
MONAGHAN, OFFALY,
ROSCOMMON, SLIGO
OR TIPPERARY



3 SHARED EQUITY - FIRST HOME SCHEME



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

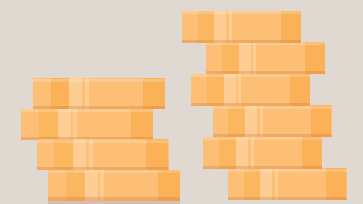
up to 30%*

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

*Applications via
firsthomescheme.ie*

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 2029.

* 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. 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 HOME AT GORT MELL AT €395,000

HOME BUYER	FIRST TIME BUYER
HOUSEHOLD INCOME	€80,000
PROPERTY PURCHASE PRICE	€395,000*
MORTGAGE APPROVAL (MAX 4X SALARY & NO EXCEPTION)	€320,000
DEPOSIT FROM SAVINGS	€9,500
HELP TO BUY AMOUNT	€30,000
LOUTH PURCHASE PRICE CEILING	€425,000
FIRST HOME SCHEME EQUITY SHARE	€35,500*

LOCAL AUTHORITY AREA	HOUSE PRICE CEILINGS	APARTMENT PRICE CEILINGS	PRICE CEILINGS (ALL PROPERTIES)
CO. DUBLIN	€500,000	€500,000	€500,000
CO. KILDARE	€475,000	€475,000	€475,000
CO. LOUTH	€425,000	€425,000	€425,000
CO. MEATH	€450,000	€450,000	€450,000
CO. WESTMEATH	€375,000	€375,000	€375,000
CO. LAOIS	€375,000	€375,000	€375,000

*There is a shortfall of €35,500 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 8.9% 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 Gort Mell, Drogheda, Co. Louth for indicative purposes only and not representative of any specific home.



The mortgage process *explained*

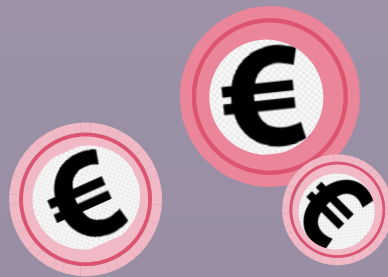
To help on your journey of buying your first home, we've broken down the steps involved.

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.

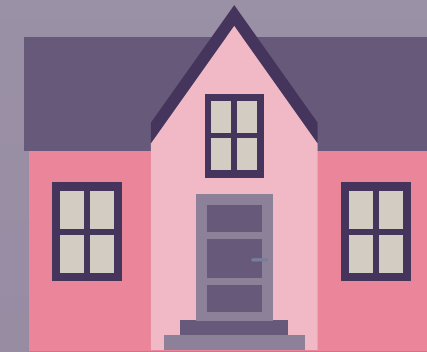
3

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!

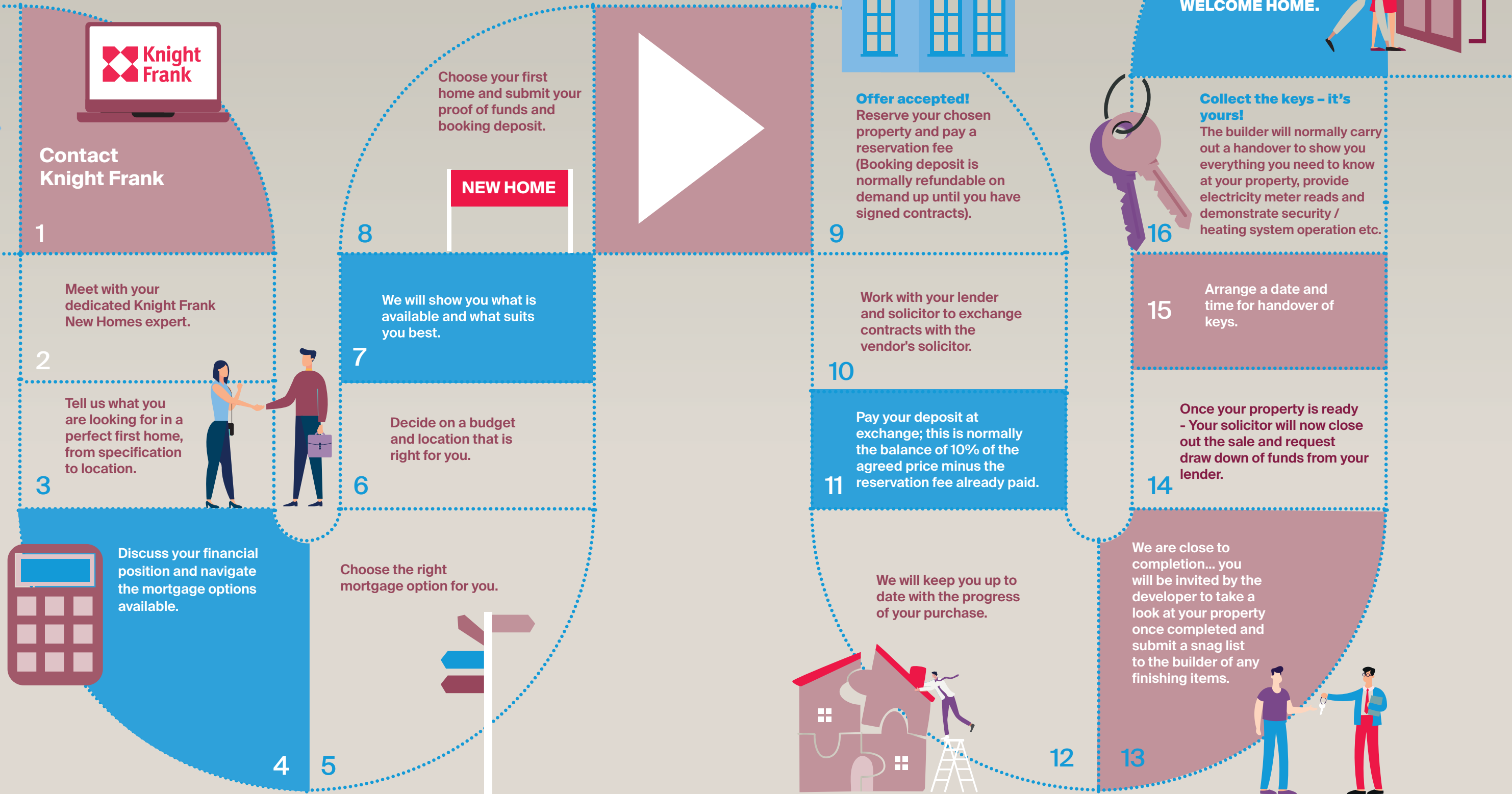
Once all due diligence checks are complete by your solicitor, contracts can be exchanged and a completion date is in place, the property is yours!

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?*



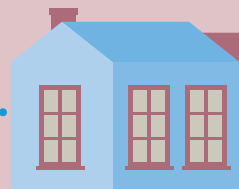
Co. Kildare

Location highlights

- Excellent connectivity to Dublin with the N7 and M7.
- Variety of attractions in the area for families including Donadea Forest Park, Moore Abbey Woods, Irish National Stud and Gardens, The Curragh Racecourse and Kildare Village Shopping Outlets.
- There is an array of outdoor amenities in County Kildare such as The K Club Golf Club, Carton House Golf Club and North Kildare Sports Club.



Maynooth University



In Q1 2025, Kildare has seen a 12.9% increase (year-on-year) in the asking price of residential properties. This is in comparison to a 11.1% increase recorded in Leinster.*



Golf Clubs



Carton House

Recreation

With excellent outdoor amenities, Kildare is ideal for those who enjoy an active lifestyle. Golfers will appreciate top-tier clubs like The K Club and Carton House, while the Irish National Stud and Gardens offer unique day trips.

From scenic cycle routes to lakeside walks, there's something for everyone looking to embrace the outdoors.



Horses grazing

Green spaces



Being Outside



Total number of applicants registering with Knight Frank for Kildare developments is over 2,000 with two new phases launching in Kildare.

Nature

Kildare blends countryside charm with convenience, offering lush green spaces and scenic trails just a short drive from Dublin. Residents can explore the Wicklow Way, Donadea Forest Park, or Moore Abbey Woods for peaceful hikes.

For panoramic views, the nearby Roundwood, Lough Tay, and Powerscourt House & Gardens provide unforgettable outdoor experiences.



The Royal Canal, Kildare

Atmosphere

The county's relaxed, family-friendly vibe is complemented by lively entertainment. Kildare Village offers boutique shopping in a picturesque setting, while charming pubs and eateries deliver cosy nights out.

Events like the Curragh Races and proximity to Dublin mean there's always something exciting just around the corner.



Kildare Village, Kildare

Entertainment



Charming Pubs

Choose a home in Co. Kildare

Magee Quarter, Kildare Town



Completion:
Available now



3 & 4
Bedroom Homes



Prices from
€470,000



Located in
Kildare Town

- **45 minutes** to Dublin Airport
- **50 minutes** to Dublin City Centre
- **5 minutes** to Kildare Village
- **20 minutes** to Naas General Hospital

Introducing Magee Quarter a collection of high-quality, A-rated homes situated on a historically significant site in the heart of Kildare Town.

Magee Quarter offers a wonderful range of 3 and 4 bedroom homes ideal for modern day living in a convenient setting with exceptional local amenities right on your doorstep.

All homes have been carefully planned and designed offering bright, spacious and well-proportioned living and bedroom accommodation. In addition, there are over 20 different local eateries, more than 10 schools and a vast variety of major luxury retailers all within a short drive/walking distance. Magee Quarter is also close to a Lidl, Aldi and Tesco Superstore all located in Kildare Town.

Kildare town is also well serviced for transport, with a train station linking to Dublin Heuston Station and easy access to the M7 Motorway.



Magee Quarter



Magee Quarter

Choose a home in Co. Kildare

Stonehaven, Blessington Road, Naas



New Phase
Spring 2025



2, 3 & 4
Bedroom Homes



Prices from
€445,000



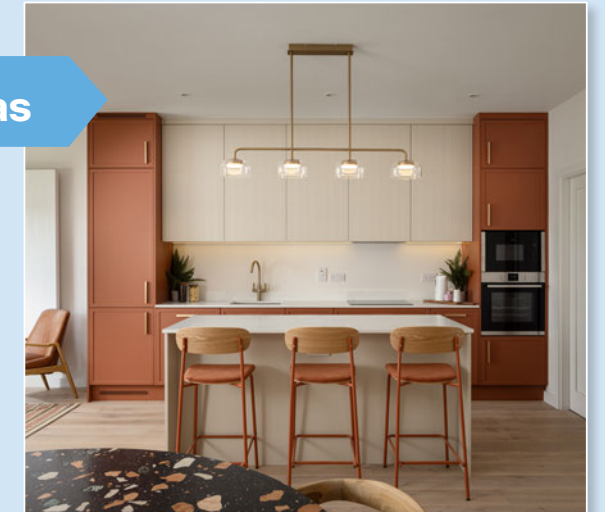
20 minute
walk to
town centre

- **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 recently launched the new phase of Stonehaven by Ballymore in Q1 2025.

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 4500 / newhomes@knightfrank.ie



Register your interest with Knight Frank New homes on 01 237 4500 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. Dublin

Kilmartin Grove, Hollystown



Completion:
Available now



1, 2, 3 & 4
Bedroom
Homes



Prices from
€515,000



Located in
Hollystown
Dublin 15

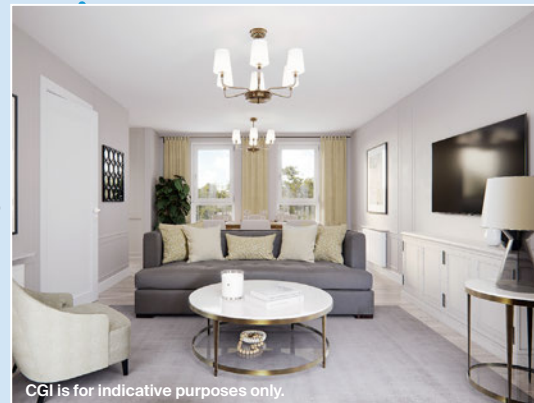
- **16 minutes** to Dublin Airport
- **18 minutes** to Dublin City Centre
- **10 minutes** to Blanchardstown SC

We are delighted to introduce Kilmartin Grove, a striking new collection of beautifully designed family homes only a stone's throw away from the hustle and bustle of Dublin's city centre.

These 1, 2, 3, & 4 bedroom family homes from Glenveagh range from approximately 56sq.m – 156sq.m / 603sq.ft – 1,679sq.ft.

Conveniently located close to Dublin City Centre, Kilmartin Grove offers quick access to extensive amenities, from shopping to dining out and from sport to social activities for all ages. Kilmartin Grove is a stone's throw from the Blanchardstown Centre which offers an extensive shopping and leisure experience. It's home to over 180 stores, 3 retail parks, 25 Restaurants, the renowned Draíocht Arts Centre and Theatre, along with the Odeon Cinema, making it one of Ireland's largest shopping areas. So, whether exploring the villages of north county Dublin, popping the gladrags on for a day at Fairyhouse, or dropping over to Blanch for retail therapy, virtually everything you need is on your doorstep.

For all further queries please contact Shannon Longmore – shannon.longmore@ie.knightfrank.com / 01 237 4500.



Balmoston, Donabate



Completion:
From Q4 2025



1, 2, 3 & 4
Bedroom
Homes



Prices from
€435,000



Located in
Donabate,
Co. Dublin

- **13 minutes** to Dublin Airport
- **35 minutes** to Dublin City Centre
- **3 minutes** to Donabate Beach

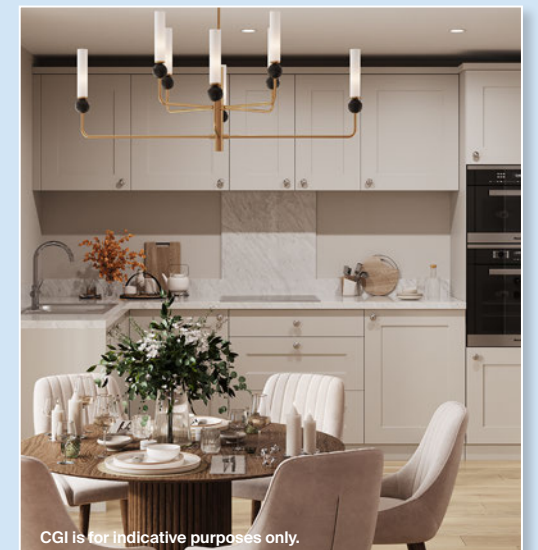
Balmoston, a new development of 1, 2, 3 and 4 bed A-Rated homes in the much sought after north Dublin coastal town of Donabate by developer Glenveagh Homes.

These 1, 2, 3, & 4 bedroom family homes from Glenveagh range from approximately 52sq.m – 164sq.m / 565sq.ft – 1,769sq.ft.

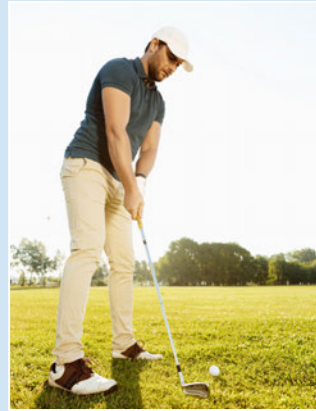
Residents in Balmoston are connected to it all with its convenient location. The train station is conveniently located just a 10-minute walk from the development so you can sit back and enjoy the option of a stress-free commute into the city via fast and frequent bus and train routes.

One of the most welcome aspects of living in a small coastal community is the careful consideration and focus that has been given to green spaces and beautifully landscaped areas. It's an environment perfect for starting a new routine of daily or weekend walks with the kids such as Donabate or Portrane beach, the Donabate Cliff Walk, Newbridge House & Farm or a visit to Turvey Nature Reserve.

For all further queries please contact Shannon Longmore – shannon.longmore@ie.knightfrank.com / 01 237 4500



What's life really like in Laois



Recreation

Laois offers a range of outdoor activities, from the peaceful Abbyeix Bog Walk, where hikers can enjoy scenic views of the bogland, to the picturesque Barrow Way cycling trail along the River Barrow, perfect for exploring the countryside.

For golfers, The Heritage Golf Club in Killenard provides a stunning course with views of the Slieve Bloom Mountains and rolling landscapes. Whether hiking, cycling, or golfing, Laois has something for every outdoor enthusiast.

Nature

Laois is a hidden gem for nature lovers, with plenty to explore. The Rock of Dunamase offers incredible views of the surrounding countryside, making it a great spot for a hike.

The Abbyeix Bog Project invites you to stroll through peaceful wetland trails, where you can truly connect with nature. Heywood Gardens is another beautiful place to unwind, with its well-kept paths and lush greenery. For a more tranquil experience, Glenbarrow Waterfall in the Slieve Bloom Mountains is a perfect retreat, offering a serene setting for a hike.

Stradbally, a charming village, is the perfect base to explore all the natural beauty Laois has to offer, from its hills to its waterfalls.



Atmosphere

Laois offers a great variety of places to unwind after a day of exploring. Every year, Stradbally hosts the famous Electric Picnic festival, bringing music and excitement to the area.

For a touch of luxury, the Michelin-starred Ballyfin Demesne is an unforgettable experience. If you're in the mood for a hearty meal, Kelly's Steakhouse is the perfect spot, while The Fisherman's Thatched Inn Bar provides a cozy, traditional atmosphere for a quiet drink. For a lighter bite or a peaceful break, The Pantry Cafe is a local favourite, ideal for coffee or lunch. Whether you're looking for a lively event or a relaxing spot, Laois has plenty to offer.

Choose a home in Co. Laois

An Lochán, Portlaoise



Completion:
From Q4 2025



3 & 4 bedroom
homes



Prices 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 Carol Mulligan on 01 237 4500 / newhomes@knightfrank.ie



CGI is for indicative purposes only.



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Choose a home in Co. Louth

Gort Mell, Drogheda



Completion:
Available now



2, 3 & 4
Bed Homes



Prices from
€365,000



Located in
Drogheda

- **39 minutes** to Dublin Airport
- **45 minutes** to Dublin City Centre
- **10 minute** drive to train station
- **3 minute** drive to M1 Motorway

Gort Mell is designed to Lagan Homes's high quality specification with modern houses of various styles and sizes, the development is designed to suit every lifestyle and is conveniently situated on the Old Slane Road, only minutes from Drogheda town centre.

Drogheda is well connected with the M1 Dublin-Belfast Motorway providing easy access to Dublin, Belfast and surrounding towns. Commuters to Dublin can reach the city centre by car within 50 minutes using the M1 motorway, while alternatively Irish Rail offer a number of regular services direct to Connolly Station from Drogheda train station just 10 minutes drive from Gort Mell.

Drogheda Town has excellent rail and bus transport services, educational and retail facilities. Drogheda has an extensive retail offering with a mix of independent retailers and Shopping Centres located here. These include Drogheda Town Centre, Scotch Hall Shopping Centre and Laurence Shopping Centre & also The M1 Drogheda Retail and Leisure Park.

For your families educational needs, Drogheda has a strong educational offering with over 20 schools servicing the locality. Gort Mell is in close proximity to Mell National School, St. Joseph's National School, St. Peter's National School and secondary schools at Drogheda Educate Together, Our Lady's College and Ballymakenny College. Gort Mell offers a variety of leisure amenities for residents including being in close proximity to the Boyne Ramparts which marks the start of the Boyne Greenway, an excellent walking and cycling facility for those who enjoy outdoor pursuits. There are numerous Blue Flag beaches within close proximity; Clogherhead Port and Templetown. Drogheda is also a very short drive away to some of the most beautiful beaches on the East coast including Mornington, Laytown & Bettystown.

For sports enthusiasts, Gort Mell is within walking distance to St. Oliver Plunketts GAA club. Drogheda is home to Boyne Rugby, the local rugby team or catch a football game at Drogheda FC United Park, Laytown & Bettystown Golf Club and Seapoint Golf Links and also the County Louth Golf Club at Baltray is only 10km away.

Come home to your new happy place at Gort Mell, Drogheda Co. Louth – A new development offering a selection of 1, 2, 3 & 4 bed contemporary homes to suit first time buyers and growing families alike. Potential purchasers can avail of Help to Buy and First Home Scheme.

For further information and to register your details please contact Bridie Cafferkey on 01 237 4500 / newhomes@knightfrank.ie



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Choose a home in Co. Dublin

Citywest, Dublin



Phase 2
coming soon



3 & 4
Bedroom Homes



Prices on
Application



Located in
Dublin 24

- **25 minutes** to Dublin Airport
- **30 minutes** to Dublin City Centre
- **5 minute** drive to M50 Motorway
- **3 minutes** to Luas Station

Welcome to Citywest Park, a new development of high-quality 3 and 4 bedroom homes next to the excellent amenities and travel links of Citywest, Dublin 24. Built to the high standards and build quality synonymous with Kingscroft Developments, Citywest Park offers a wide variety of detached, semidetached and terraced homes, as well as apartments, in a beautiful location at the foot of the Dublin Mountains.

Families and individuals in Citywest Park can enjoy all the space and attractions of the surrounding scenic countryside in an incredibly convenient location close to Dublin City. Within walking distance are a wide range of local amenities, including a variety of well established primary and secondary schools, childcare

facilities, sports clubs and retail outlets, including Citywest Shopping Centre.

Residents in Citywest Park can choose from a wide variety of excellent transport links. The M50 motorway is just five minutes away, allowing motorists to access Dublin City, Dublin Airport and Ireland's national road network quickly and easily. Alternatively, Citywest Park is close to the Luas Red Line, which offers a fast and frequent commute into the heart of Dublin City Centre.

For further queries please contact Carol Mulligan – Carol.mulligan@ie.knightfrank.com / 01 237 4500.



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

Your partners in property