AN LONGFORT CONNECTED
People · Place · Opportunity

Comhairle Chontae An Longfoirt
Longford County Council

How to Buy a Starter Home **Step by Step...**

Getting Ready

Starter Homes will be advertised for a minimum of 2 weeks in the local press and on Longford County Council's webpage www.longfordcoco.ie and all social media channels. If you have any queries, contact starterhomes@longfordcoco.ie

Step 01

Apply for **Mortgage Approval in Principle** with your lender.

Step 02

You may eligible for the **Help to Buy Scheme**. Check your **eligibility** on **www.revenue.ie**

Step 03

Register on our online portal: www.longfordcoco.ie

Step 04

Submit required documentation as per Longford County Council requirements.

Step 05

Longford County Council will assess the validity and eligibility of your application.

Step 06

Properties will be offered in order of the date and time of your application.

Step 07

Longford County Council will calculate the equity share based on your purchasing power.

Step 08

Longford County Council will advise the selling agent to contact you directly.

Step 09

Pay your booking deposit to the selling agent to secure your property and confirm your solicitor details.

Step 10

Apply for formal loan approval. **Be aware:** you may need an extension if there are mortgage approval delays.

Step 11

The Contract of Sale and Affordable Dwelling Purchase Agreement (ADPA) will be issued to your solicitor.

Step 12

Arrange House Insurance and Mortgage Protection Insurance.

Step 13

Sign the Contract of Sale and ADPA with your solicitor.

Step 14

You will be invited to snag your new home. You may hire a surveyor, or you can do it yourself.

Step 15

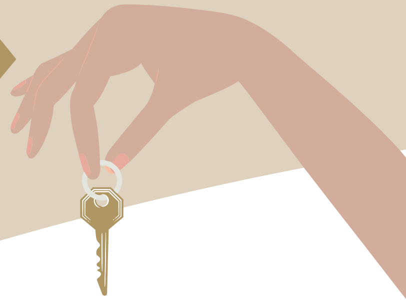
Contact your lender to request drawdown of funds

Step 16

Starter Home Contribution Funds are released after receipt of Help to Buy funds, if applicable. Your purchase can now proceed.

Step 17

Both solicitors will agree a closing date, and you can arrange to collect your keys.



Congratulations! You're a homeowner

AFFORDABLE HOMES
www.affordablehomes.ie

Supported by:

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