

Affordable Housing Units, Golf Course Road, Westport, Co Mayo

Sales Brochure



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



Mayo County Council in conjunction with the Department of Housing, Local Government and Heritage are delighted to launch this exciting new Affordable Housing Scheme within a development of new social housing units in the Golf Course Road in Westport. A total of 5 homes consisting of three bed units are being made available for sale by Mayo County Council in the Golf Course Road, Westport, Co Mayo under the Affordable Purchase Arrangement as set out in the Affordable Housing Act 2021 and the associated Housing Regulations legislation. The three bed homes will generally be available only for first-time buyers who do not own a home (although a small number of exceptions apply). The Development is the first of a kind since the introduction of the new Affordable Housing Act in 2021.

Under the 'Local Authority Affordable Purchase Scheme', Mayo County Council is making these new homes available for purchase by eligible applicants at reduced prices. In return, Mayo County Council will take a percentage equity stake in the Affordable Purchase home. The Council's equity stake will be equal to the discount of the purchase price from the full market value of the home. The purchaser can buy out this equity share at a time of their choosing but there will be no requirement to do so.

Eligibility Criteria:

To apply and subsequently purchase one of these homes an applicant must satisfy the eligibility criteria of the scheme.

- Purchasers will enter an affordable dwelling purchase arrangement with Mayo County Council.
- Under this arrangement the Council will take a percentage equity share in the dwelling equal to the difference between the market value of the dwelling and the price paid by the purchaser, expressed as a percentage of the market value of the dwelling.
- The Council may not seek realisation of its affordable dwelling equity for a 40-year period (other than for breach of the agreement). However, the purchaser may choose to redeem or buy out the affordable dwelling equity at any time by means of one or a series of payments to the Council.

- Eligible applicants will be prioritised based on Mayo County Council’s Scheme of Priority. In relation to 30% of the dwellings [as per Mayo County Council’s scheme of priority], date and time of application will be one of the criteria on which eligible applications will be prioritised under the Council’s Scheme of Priority. This means that eligible applications received first will be given priority.
- The gross household income must be below a certain amount, the gross income is calculated on the preceding 12 months.

Specific information about the 5 Affordable Housing Units on the Golf Course Road in Westport –

Location – Ideal location within walking distance of Westport town center and easy access to a range of amenities. The estate the 5 units are located within enjoys pedestrian access to all of Westport’s main amenities making it convenient for the entire family. The development is being completed to an exceptionally high standard.

This brochure includes Amenity map for the surrounding area; Site Plan; House Plan, Site Elevations; Finish Schedule.

Cost of Units & Purchase Price Calculations

Property Type	Market Value (€)	*Gross Household Income	Mortgage (Gross Household x 4)	Applicant Contribution (% of OMV of Property)	MCC Contribution (Equity Share)	Minimum Sale Price (€)
3-bedroom End Terrace House	€345,000	€81,938	€327,750	95% (max)	5%	€259,000
3-bedroom End Terrace House	€345,000	€77,625	€310,500	90%	10%	€259,000
3-bedroom End Terrace House	€345,000	€73,743	€294,975	85.5% (min)	14.5%	€259,000

Property Type	Market Value (€)	*Gross Household Income	Mortgage (Gross Household x 4)	Applicant Contribution (% of OMV of Property)	MCC Contribution (Equity Share)	Minimum Sale Price (€)
3-bedroom Semi-detached House	€325,000	€77,187	€308,748	95% (max)	5%	€243,000
3-bedroom Semi-detached House	€325,000	€73,125	€292,500	90%	10%	€243,000
3-bedroom Semi-detached House	€325,000	€69,468	€277,875	85.5%	14.5%	€243,000
3-bedroom Semi-detached House	€325,000	€60,380	€243,750	75%	25%	€243,000

Property Type	Market Value (€)	*Gross Household Income	Mortgage (Gross Household x 4)	Applicant Contribution (% of OMV of Property)	MCC Contribution (Equity Share)	Minimum Sale Price (€)
3-Bedroom Middle Terrace House	€310,000	€73,625	€294,500	95%	5%	€232,000
3-Bedroom Middle Terrace House	€310,000	€66,263	€265,050	85.5%	14.5%	€232,000
3-Bedroom Middle Terrace House	€310,000	€58,125	€232,500	75%	25%	€232,000

*Income will be assessed by the Council - Please see Housing Section of Mayo County Council's website www.mayo.ie

Further information on this scheme, including the Scheme of Priority, the documents required to be submitted with the application form and application forms (and how to make an application), are available from the Housing Section of Mayo County Council's website www.mayo.ie



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