



Your new home is now affordable

Don't just dream it, own it.

Elder Walk, Summerfields,
Kilbarry, Waterford





Living in Waterford

The Land Development Agency in partnership with Waterford City and County Council and Whitebox Developments, are delighted to launch an Affordable Housing Scheme at Summerfields Kilbarry, Waterford. Set in Waterford's newest planned 'urban village' and within walking distance to the city's main educational and employment centres, SETU and the IDA industrial park, its aspect is onto the rolling landscape of the surrounding countryside.

The adjacent Outer Ring Road provides a congestion-free link to the City Centre and minutes drive to University Hospital Waterford, UPMC Whitfield Hospital, numerous large retail parks and the stunning seaside towns of Dunmore East and Tramore. With numerous public transport options on the doorstep, residents will enjoy painless commuting.

The stunning Waterford Greenway is within easy cycling distance and offers tranquil, scenic and safe cycling for families along the Greenway. Families can enjoy the magnificent Mount Congreve House and Gardens, Suir Valley Railway, Kilmeaden Village and comfortably cycle all the way to Dungarvan where there are shuttle bus transfers to bring them home. The close-by Tramore Road river path offers traffic-free walking and cycling right into the city centre.



Don't Miss Out – Sign Up for Updates and Helpful Information about Summerfields here

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Waterford Amenities

Waterford is a vibrant and picturesque city that has managed to carefully maintain its important heritage, whilst also having a lively and modern shopping area, filled with cafes, award winning restaurants and an excellent mix of traditional, local and contemporary pubs.

The city is also home to two theatres, the Theatre Royal and Garter Lane Arts Centre, as well as several art galleries, craft studios and boutique shops. In 2015, Waterford City was awarded a 'Purple Flag' – similar to the Blue Flag for beaches – the Purple Flag is granted to urban areas which reach excellence in their evening and night time economies. Waterford City is the first urban location in the South East to achieve the Purple Flag standard.

Waterford City 10 minutes from development

- ✓ 15 + leisure activities
- ✓ 150 + shops and boutiques
- ✓ 160 + Bars and restaurants
- ✓ 15 + hotels

Tramore Beach

- ✓ Tramore coastal town only 13km (8 miles) south of Waterford City, with 5km sandy beach

Waterford Greenway

- ✓ The old railway line from Waterford City to Dungarvan is a spectacular 46km off-road cycling and walking trail which travels through time and nature across eleven bridges, three impressive viaducts and a long atmospheric tunnel all the way from the River Suir to Dungarvan Bay.

Waterford Garden trail

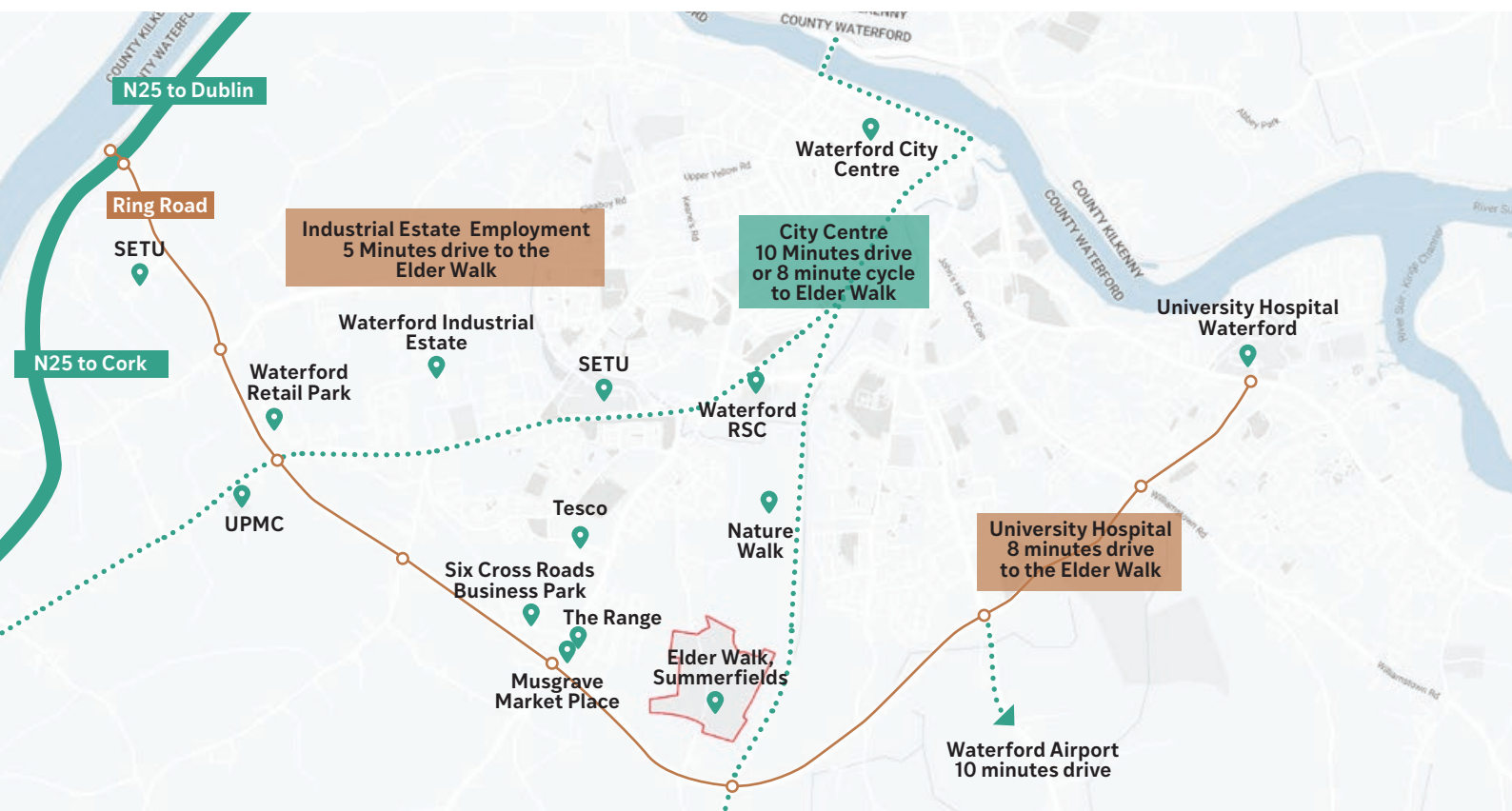
- ✓ The Waterford Garden Trail features 12 different garden attractions throughout Waterford.

South East Technological University (SETU)

- ✓ SETU is a university-level institution in the SouthEast of Ireland with over 10,000 students and 1,000 staff (ten minutes from development)

Waterford City Hospitals

- ✓ Waterford City Hospitals: University Hospital Waterford & UPMC Whitfield 10 minutes from development



Summerfields Urban Village

The Summerfields community will be added to over the coming years, with homes being added in phases of less than 100 at a time. Each group of homes will be thoughtfully designed to have its own identity and centralised open space, to give you a sense of place within your own neighbourhood.



A Rated homes

All houses will achieve an A2 BER rating



Air to water heat pumps

Third generation air to water heat pump unit



Home Insulation

High levels of floor, wall and roof insulation throughout.



Accessibility Friendly

Designed to all of TGD Part M – Access and Use



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Affordable Homes

House Type A

3 Bedroom Semi-Detached

This 3 bed semi-detached house type features an exceptional gross floor area of 100m². The modern open plan ground floor layout seamlessly connects the living spaces while the ultra modern energy efficient windows and doors bathe the space with natural light. The first floor master bedroom features an en-suite or walk-in wardrobe. Along with the downstairs WC, this home features 3 bathrooms.









-  Semi-detached
-  3 bed
-  3 bathrooms
-  Gross floor area of 100m²
-  Front elevation varies between full brick
-  or painted render finish

House type B

3 Bedroom Semi-Detached

This 3 bed semi-detached house type also features an exceptional gross floor area of 103m². The modern open plan ground floor layout seamlessly connects the living spaces while the ultra modern energy efficient bay windows and doors bathe the space with natural light. The first floor master bedroom features an en-suite or walk-in wardrobe. Along with the downstairs WC, this home features 3 bathrooms.



-  Semi-detached
-  3 bed
-  3 bathrooms
-  Gross floor area of 103m²
-  Front elevation varies between full brick
-  or painted render finish



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House type C

4 Bedroom Semi-Detached

This large 4 bedroom family home extends to a roomy 135m². Downstairs, the generous open plan kitchen/lounge area will comfortably accommodate a large dining table, couch and coffee table, creating a wonderful family or entertainment space. The spacious downstairs bathroom includes plenty of storage space and room to manoeuvre for those with increased mobility needs. Upstairs, 3 light and airy double bedrooms with plenty of storage space compliment the large en-suite bedroom. The 4th bedroom will comfortably accommodate a bunk bed for larger families. At 69sq. metres the first floor has plenty of room to grow with your family.



-  Semi-detached
-  4 bed
-  3 bathrooms
-  Gross floor area of 135m²
-  Front elevation varies between full brick
-  or painted render finish



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What will be the affordable purchase price of the properties?

- ✓ The Local Authority will provide an initial equity “Affordable Dwelling Contribution” which reduces the purchase price of the property for successful applicants before being repaid over time.
- ✓ Applicant “purchasing power” will determine the price that the purchaser will pay for the affordable home and the amount of the Affordable Dwelling Contribution available

Features and Benefits

Energy Efficiency

- ✓ All houses will achieve an A2 BER rating
- ✓ High levels of floor, wall and roof insulation throughout.
- ✓ Centralised mechanical extract ventilation system with no draughty background room vents.
- ✓ Airtight construction detailing ensuring minimal heat loss through building fabric.

Accessibility

- ✓ The development is designed to comply with all requirements of *TGD Part M – Access and Use*.
- ✓ Design also follows the guidance in *Building for Everyone : A Universal Design Approach*.
- ✓ The internal layout of the houses are designed with the owner in mind – large open spaces allow for modern day living.

Interiors

- ✓ Tile floor finish to all wet areas such as kitchen, utility and bathrooms.
- ✓ 2700mm (9 Ft) high ground floor ceilings.
- ✓ Painted wall finish to all rooms in neutral tones.
- ✓ Shaker doors internally with modern chrome ironmongery throughout.
- ✓ Timber staircase and handrail.
- ✓ Contemporary skirting boards and architraves with gloss painted finish.
- ✓ Wardrobes to double rooms.
- ✓ Wall tiles to kitchen, bath, shower and wash hand basin splashback.
- ✓ Whitegoods to include Electric Hob, Electric Oven, 70-30 Fridge Freezer, Extractor Fan ducted to external wall.

Bathrooms & Ensuites

- ✓ Porcelain wall tiles to bath and shower enclosures along with wash basin splashbacks.
- ✓ Modern sanitaryware with chrome fittings – ‘Sonas’ range.
- ✓ Dual flush water efficient toilets throughout.
- ✓ Bath / shower screens provided.

Kitchens & Utility

- ✓ Custom designed modern kitchens with selected worktops complete with tiles splashback.
- ✓ The utility room are plumbed for washing machine and dryers and fitted with countertop.
- ✓ Whitegoods – Extractor fan, 30/70 Fridge Freezer, Hob & Oven.
- ✓ Units – ‘Impulse’ German Kitchen, Slab MFC Leading Edge Door Selected Colour – 40mm laminated square edge worktop.

Mechanical & Electrical

- ✓ High speed fibre broadband available & pre wired for Virgin media.
- ✓ Generous allocation of sockets and data points.
- ✓ 6kw Daikin Altherma 3 third generation air to water heat pump unit complete with intuitive user interface ‘Hive’ or equivalent controller.
- ✓ Thermostatic controlled radiators ensuring continuous comfort levels.
- ✓ Smoke, heat and carbon monoxide detectors fitted in line with all current regulations.
- ✓ Low energy light fittings throughout.
- ✓ TV connection point in living room and master bedroom.
- ✓ Wired for ev charging port.

Exteriors

- ✓ Block built houses with painted render / brick front facades. Maintenance free dry dash finish to sides and rear elevations.
- ✓ Energy efficient ‘Future Proof’ windows supplied by Munster Joinery.
- ✓ Alutech Composite front doors with secure five-point locking system supplied by Munster Joinery.
- ✓ Sliding patio doors to rear garden – Munster Joinery.
- ✓ External light over patio door.
- ✓ Rear gardens are fenced with side gate, levelled and seeded
- ✓ Black PVC Fascia & Soffit
- ✓ Black PVC Gutters and Downpipes
- ✓ Black Tile Roof

Guarantee

- ✓ All houses come with a 10 Year structural Homebond to cover structure and mechanical& Electrical.



Affordable Homes at Summerfields

92 of the new homes at Summerfields have been earmarked as part of Waterford Local Authority Affordable Purchase Scheme.

The Affordable Purchase Scheme helps people on low to moderate incomes buy homes at reduced prices.

Through this scheme, Waterford City and County Council takes a percentage equity stake (share of the ownership) in the home equal to the difference between the open market value of the property and the reduced price paid by the purchaser.

The scheme is aimed at first-time buyers, but there are some exceptions to this.



What are the Eligibility Criteria?

To be eligible to apply for Affordable Housing applicants must meet certain income, property and residency criteria.

At a minimum, applicants must satisfy the following primary criteria in order for their application to be processed.

Your gross income must be below 85.5% of the market value of the affordable home or you have

proof from a financial institution that you cannot get a mortgage for 85.5% of the market value of the home.

You must not have previously owned a home that you bought or built to live in. Some exceptions apply.

You must have a legal right to live in Ireland.



Don't Miss Out – LDA
Affordable Purchase



Assistance for completing Affordable Housing application



For further information, or to apply visit <https://waterford.submit.com/show/95>

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Affordable Homes Prices

The Council will provide an “Affordable Dwelling Contribution” to reduce the purchase price payable now by successful applicants. Discounts ranging from a minimum of 5% of the market value to a maximum of €75k of the market value to reflect the Affordable Housing Fund will be available depending on successful applicants’ income, deposit (which can include support from the Help to Buy scheme) and savings, with price ranges as follows:

Summerfields, Elder Walk, Kilbarry	Market Value	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
House Type A 3 bed semi-detached	€301,564	€226,564	€286,486
House Type B 3 bed semi-detached	€301,564	€226,564	€286,486
House Type C 4 bed semi-detached	€331,214	€256,214	€314,653

Applicant “purchasing power” will determine the amount of affordable housing fund and the amount that the purchaser will pay now for the affordable home. The Local Authority will provide an initial equity “Affordable Dwelling Contribution” which reduces the purchase price of the property for successful applicants before being repaid over time.

Who will qualify to purchase an affordable home?



First Time Buyer

You must be classified as a first-time buyer and not own or have a legal interest in a dwelling (T’s & C’s apply)



Irish Resident

You must have the right to live in the State and the right to reside indefinitely in Ireland

Affordable Purchase Scheme

- ✓ Eligibility to reside in Ireland
- ✓ First-time buyer
- ✓ earn a maximum of €81,000
- ✓ €5k payable on contract



More information on the Affordable Purchase Scheme [click here](#)

Where can I obtain a Mortgage approval to purchase an Affordable Home?



Purchasers can use a mortgage from any private lending institution, such as approved banks or building society



Mortgage loan approval in principle letter stating the maximum mortgage available to applicants is advisable

How much deposit is needed?

€5000

A booking deposit of €5,000 is payable on execution of contracts in order to secure a home. This will make up part of your 10% Deposit

10%

Financial institutions require that a minimum 10% deposit must be raised by purchasers

How many homes are available?



40 Homes Phase 1 & 2

Will be ready for occupation by Spring 2023



3 further phases in 2023

Remainder of the homes being delivered in 3 further phases in 2023

How will successful applicants be decided?

Applicants who are eligible and who submit a valid application will be assessed based on Waterford City & County Council's Scheme of Priority for Affordable Dwelling Purchase Arrangements

Selected applicants will be required to submit formal mortgage approval and verify their application details and offered the opportunity to purchase a property in sequence until all properties have been sold



Is the Help to Buy Scheme available to prospective purchasers?



Yes - Purchasers can apply for the Help to Buy Scheme on the Revenue Website with the LDA being the principal Contractor. Subject to meeting the qualifying criteria



Don't Miss Out – LDA Affordable Purchase



For more information?



Please contact the team at Liberty Blue Estate Agents for more information

☎ 051 85 81 82

✉ summerfields@libertyblue.ie

Mortgage

by First Choice Financial Services



Who are we? Preferred Mortgage Broker and Partner of Whitebox (Property Developer)

Who is eligible?

First time buyer – Refer AHS eligibility criteria and scheme rules and definitions for FTB.

How much?

Summerfields, Elder Walk, Kilbarry	Market Value	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
House Type A 3 bed semi-detached	€301,564	€226,564	€286,486
House Type B 3 bed semi-detached	€301,564	€226,564	€286,486
House Type C 4 bed semi-detached	€331,214	€256,214	€314,653

Funding?

(including HTB) (Must borrow max mortgage (no exceptions) amount available to you from participating lender (up to 4x your income for first time buyers as of January 2023). E.G. Max Mortgage €211,095 (70% LTV min required to qualify for HTB) (Combined Joint Salaries would need to be €60,313 in this example)

Deposit?

Combination of Own funds €5k Deposit /HTB/Affordable Housing Scheme up to = €90,469
Cost? Monthly repayments on €211,095 @ 2.95% over 30 years = €884 per month (Interest rates may vary)

Where to Apply & Find out more?

<https://whiteboxgroup.com/apply-for-a-mortgage/>

Contact Details?


Mortgage ABC Limerick Advisors:

Joanne Madden, Laura Mansbridge, Michelle Powell & Deirdre McGrath

📍 www.mortgageabc.ie 📞 (061) 317260 ✉ hello@mortgageabc.ie



First Choice Financial Services DAC t/a Mortgage ABC is regulated by the Central Bank of Ireland



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owning your own home today.*

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