AFFORDABLE HOUSING DEVELOPMENT

DRUMLARK, CAVAN TOWN

AFFORDABLE HOUSING APPLICATION: Eligibility Criteria & FAQs

FORT VIEW

Illustrative Image of Fort View

[Fort View – Family Homes in Cavan Town]

FITZPATRICK & HEAVEY HOMES LTD

Rialtas na hÉireann
Government of Ireland

Comhairle Contae an Chabháin
Cavan County Council

Applications may be made between

Monday 17th August at 12 noon and 12 noon on Friday 11th September

Applications must be made online only.

In line with the Scheme of Priority, applications may be assessed on a first Come, First Served basis.

The following document sets out information on the eligibility criteria, shared equity, application process and required documentation. It also addresses frequently asked questions for an Affordable Housing residential development at Fort View, Drumlark, Cavan Town.

All criteria must be met in-order for applications to be processed.

- **Section 1**: Eligibility
- **Section 2**: Shared Equity
- **Section 3**: Application Process & Documentation
- **Section 4**: Frequently Asked Questions

There are two types of housing available within the affordable housing development:

House Type	Market Value	Minimum Purchase Price
3 Bed Semi-Detached	€365,000	€289,895
3 Bed End Terrace	€365,000	€289,895

SECTION 1: ELIGIBILITY

To be eligible to apply for Affordable Housing in Fort View, Drumlark, Cavan Town, applicants must satisfy the following criteria:

- You are over 18 years of age
- You must be a First-Time Buyer* or meet the exceptions under the Fresh Start Principle
- Each person included in the application must have the right to reside indefinitely in the State
- The affordable home must be your principal place of residence
- Your household income must not exceed 85.5% of the market value of the property
- Your purchasing power must not exceed 95% of the open market value of the property
- You have a minimum deposit of 10% of the purchase price
- It is recommended that applicants have their Mortgage Approval in Principle prior to applying for an affordable home

First Time Buyer Exception *

First Time Buyer Exceptions are documented in the Affordable Housing Act 2021, which allows particular categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances of divorce or separation, personal insolvency or bankruptcy and others, subject to terms and conditions.

For more information on the Fresh Start Principle, please see the affordable homes website www.affordablehomes.ie

Gross income for the preceding 12 months should be below the max income for each property given in Table 1 below:

No. of Units	Beds	Type	Storey	Max Household Income
10	3 bed	Semi Detached	2 Storey	€78,019
2	3 bed	End Terrace	2 Storey	€78,019

In addition to the above eligibility criteria, a Scheme of Priority, was approved by the Elected Members of Cavan County Council on 3rd March 2026. This outlines a methodology to be applied to determine the order of priority accorded to eligible households where the demand for such arrangements exceeds the dwellings available. The Scheme of Priority can be found at scheme of priority.pdf

The main points are as follows:

- Where the number of eligible applicants exceeds the number of affordable dwellings for which applications have been accepted, the priority of eligible applicants will be on the following basis:

Dwelling Type	Meets accommodation needs of
Three-bedroom dwelling	Households of at least 2 persons

- For 70% of confirmed eligible applicants where the above criteria have been applied and the number of applicants still exceeds the number of dwellings, priority will be given on a first come first served basis, based on date & time of application.

- For the balance of 30% of confirmed eligible applicants, priority to be given to eligible households based on any person making the application being or having been resident, in the administrative area of Cavan County Council for a minimum period of 3 years on the date of application.

SECTION 2: SHARED EQUITY

All purchasers will sign up to an Affordable Dwelling Purchase Arrangement with Cavan County Council. Cavan County Council will retain an Equity Share in the property, equal to: The difference between the open market value of the dwelling and the Purchase Price paid by successful applicants expressed *as a* percentage of the Open Market Value of the dwelling.
Over time, if the Market Value of the affordable home increases, the amount owed on the value of the equity share will increase in line with prevailing market value.

Cavan County Council may not seek realisation of this Equity Share for a 40-year period (with exception where a breach of the agreement occurs). However, successful affordable purchasers can choose to redeem or purchase the Equity Share in the dwelling at any time by means of one or a series of payments to Cavan County Council. The minimum amount of redemption payment is €10,000.

Note: If you sell the property, the value of the percentage Equity Share must be repaid in full.

Please see below figures specific to Fort View, Drumlark, Cavan Town

House Type	Maximum Household Income Limit (€)	Minimum Purchase Price (€)
3 Bedroom Semi Detached – 96.5 SqM	**€78,019**	**€289,895**
3 Bedroom End Terrace – 99.4 SqM	**€78,019**	**€289,895**

SECTION 3: APPLICATION PROCESS & DOCUMENTATION

The application process will be via an online platform. The platform can be accessed on www.cavancoco.ie . This will be available and live from **12 noon on Monday 17th August 2026 until 12 noon Friday 11th September 2026**

It should be noted that only completed applications will be considered a valid application.

There will be a number of pages to this application and documentation will be required to be uploaded.

Tab 1: Overview

Details of the scheme outlined

Tab 2 : Documentation Required

Details and examples of all documentation to be submitted in support of the application

Tab 3: Before Applying

Details on how to complete the application

Tab 4: Data Protection Notice

Cavan County Councils privacy statement

Tab 5: Property Type & Finance Details

You will need to choose your property type preference and provide financial details regarding your ability to purchase the property.

Tab 6: Applicant details including income

This tab will contain the specifics of the principal applicant, name, date of birth, PPS number, Marital status, citizenship status, contact telephone number, email, current address & employment details.
There will also be details to be completed for a joint applicant, if applicable.

Tab 7: Household Members
Details regarding other household members eg. dependants

Tab 8: Declarations
A list of declarations which you will need to agree to in order to submit your application

Tab 9: Preview
You will be able to view your application and uploaded documentation here

Tab 10: Complete

To complete your application you must click on **submit**

DOCUMENTATION:

A full list of accepted types of documents can be found at www.cavancoco.ie

SECTION 4: FREQUENTLY ASKED QUESTIONS

Q: Am I eligible if I am not a first-time buyer?
A: No, with the exception of certain exemptions such as under the Fresh Start Principle which are set out in the Affordable Housing Act 2021, which does allow particular categories of exceptions to the First-Time Buyer eligibility criteria, to include circumstances of divorce or separation, personal insolvency or bankruptcy, subject to terms and conditions.

Q. Where can I view the various House Plans?
A. The House Plans can be viewed on www.fortviewcavan.ie

Q: Will I be able to select which house I want?
A: Preference of applicants for a particular house location/type within the scheme will be based on the confirmed order of merit post assessment of applications by Cavan County Council.

Q: How much deposit do I need?
A: Financial institutions require that a minimum 10% deposit must be raised from your own resources. This 10% is of the purchase price you are able to pay for the property. These homes have a minimum price of €289,895 will need a deposit of at least €28,990.
The Help to Buy Scheme (HTB) operated by The Revenue Commissioners can be utilised towards this deposit amount where the applicant does not have savings to account for same.

Q: How does the Help to Buy Scheme impact on the amount of the Loan.

A: Please refer to the qualifying criteria defined by the Revenue Commissioners for eligibility for the scheme. (www.revenue.ie)

Q: How do I prove that I am a First Time Buyer?

A: If you are availing of the Help to Buy Scheme you may submit a printout from Revenue portal confirming maximum entitled under the scheme.

If you are not availing of the Help to Buy Scheme, please provide a Sworn Affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other state.

Q: Do I need to apply in sole or joint names?

A: Where a person is married, in a civil partnership or in a committed relationship with a partner with whom he or she intends to reside in the affordable dwelling, he or she may not apply to purchase an affordable dwelling under an affordable dwelling purchase arrangement on his or her own but should make any such application together with his or her spouse, civil partner or partner, as the case may be.

Q. If not an Irish National, how do I prove residency in Ireland?

A. Applicants need to be an Irish/EU/EEA citizen or have indefinite leave to remain in the state. There is no time limit on residency once that is the case. In the absence of same, a letter of confirmation from the Department of Justice – through either the Immigration Service and/or the Garda National Immigration Bureau would be required to confirm your residency status.

Q: If I am approved for the scheme, where am I allowed to source a loan?

A: Finance can be secured from any one of several financial institutions including a Local Authority home loan. However, you should ensure the financial institution is aware of and accepts the shared equity agreement.

Q: How do I provide evidence of the ability to fund the purchase?

A: An Approval in Principle letter from a financial institution.

Proof of savings in the form of bank statements dated within the last 3 months.

Q: Why must I reside in the administrative area of Cavan County Council for a minimum of 3 years of the Affordable Scheme?

A: As per the Scheme of priority, in relation to 30% of the dwellings, where the number of applications exceeds the number of dwellings, the council will prioritise households based on any person making an application being or having been resident in the administrative area of Cavan County Council. Date and time of application will also be a ranking mechanism on which eligible applications will be prioritised.

Q: How can I provide evidence that I reside in the administrative area of Cavan County Council?

A: Evidence of this can be provided by way of a copy of a rental agreement, utility bill or other correspondence with address & date is sufficient.

Q: How is a decision made on my application?

A: The decision on your application is made by Cavan County Council in accordance with the eligibility criteria set out in section 1 of this document and a Scheme of Priority adopted by Cavan County Council on 9th March 2026.

Q: I have a query that is not answered in this document, who can I contact?

A: Please refer to general frequently asked questions regarding the affordable housing scheme on our website at the www.cavancoco.ie
For any queries that you are unable to find an answer to, please email your query to affordablehousing@cavancoco.ie

"The Affordable Housing Scheme offers an important opportunity for eligible applicants to access home ownership where it may otherwise be out of reach. However, it carries particular legal and financial implications—including aspects such as shared equity, conditions on resale, and redemption arrangements—which require careful consideration and a clear understanding before proceeding.
Applicants are strongly advised to seek independent financial and legal advice before proceeding, as Cavan County Council can provide guidance on housing matters only and cannot advise on individual legal or financial circumstances."