

Hayestown Affordable Home Purchase Scheme

Income Calculator for 2-Bed End of Terrace house with a market value of €295,000

| Colour Codes | Capacity unlikely | Bank Lending only | Single - eligible for LA Lending | Joint one Income LA | Joint two Incomes LA | Shortfall for Bank Lending | |
|--|-------------------|-------------------|----------------------------------|---------------------|----------------------|----------------------------|--------------|
| <i>Note: All standard mortgage capacity values are based on bank lending</i> | | | | | | | |
| | | | Standard Mortgage | | | Shortfall - | |
| | Income | Equity % | Equity Amount | Capacity | Deposit | Purchaser Pays | Bank Lending |
| | €56,000 | 15.63% | €46,111 | €224,000 | €24,889 | €248,889 | €0 |
| | €55,000 | 17.14% | €50,556 | €220,000 | €24,444 | €244,444 | €0 |
| | €54,000 | 18.64% | €55,000 | €216,000 | €24,000 | €240,000 | €0 |
| | €53,000 | 20.15% | €59,444 | €212,000 | €23,556 | €235,556 | €0 |
| | €52,000 | 21.36% | €63,000 | €208,000 | €23,200 | €232,000 | €800 |
| | €51,000 | 21.36% | €63,000 | €204,000 | €23,200 | €232,000 | €4,800 |
| | €50,000 | 21.36% | €63,000 | €200,000 | €23,200 | €232,000 | €8,800 |
| | €49,000 | 21.36% | €63,000 | €196,000 | €23,200 | €232,000 | €12,800 |
| | €48,000 | 21.36% | €63,000 | €192,000 | €23,200 | €232,000 | €16,800 |
| | €47,000 | 21.36% | €63,000 | €188,000 | €23,200 | €232,000 | €20,800 |
| | €46,000 | 21.36% | €63,000 | €184,000 | €23,200 | €232,000 | €24,800 |
| | €45,000 | 21.36% | €63,000 | €180,000 | €23,200 | €232,000 | €28,800 |
| | €44,000 | 21.36% | €63,000 | €176,000 | €23,200 | €232,000 | €32,800 |
| | €43,000 | 21.36% | €63,000 | €172,000 | €23,200 | €232,000 | €36,800 |
| | €42,000 | 21.36% | €63,000 | €168,000 | €23,200 | €232,000 | €40,800 |
| | €41,000 | 21.36% | €63,000 | €164,000 | €23,200 | €232,000 | €44,800 |
| | €40,000 | 21.36% | €63,000 | €160,000 | €23,200 | €232,000 | €48,800 |
| | €39,000 | 21.36% | €63,000 | €156,000 | €23,200 | €232,000 | €52,800 |
| | €38,000 | 21.36% | €63,000 | €152,000 | €23,200 | €232,000 | €56,800 |
| | €37,000 | 21.36% | €63,000 | €148,000 | €23,200 | €232,000 | €60,800 |
| | €36,000 | 21.36% | €63,000 | €144,000 | €23,200 | €232,000 | €64,800 |
| | €35,000 | 21.36% | €63,000 | €140,000 | €23,200 | €232,000 | €68,800 |
| | €34,000 | 21.36% | €63,000 | €136,000 | €23,200 | €232,000 | €72,800 |
| | €33,000 | 21.36% | €63,000 | €132,000 | €23,200 | €232,000 | €76,800 |
| | €32,000 | 21.36% | €63,000 | €128,000 | €23,200 | €232,000 | €80,800 |
| | €31,000 | 21.36% | €63,000 | €124,000 | €23,200 | €232,000 | €84,800 |
| | €30,000 | 21.36% | €63,000 | €120,000 | €23,200 | €232,000 | €88,800 |
| | €29,000 | 21.36% | €63,000 | €116,000 | €23,200 | €232,000 | €92,800 |
| | €28,000 | 21.36% | €63,000 | €112,000 | €23,200 | €232,000 | €96,800 |
| | €27,000 | 21.36% | €63,000 | €108,000 | €23,200 | €232,000 | €100,800 |
| | €26,000 | 21.36% | €63,000 | €104,000 | €23,200 | €232,000 | €104,800 |
| | €25,000 | 21.36% | €63,000 | €100,000 | €23,200 | €232,000 | €108,800 |

Hayestown Affordable Home Purchase Scheme

Income Calculator for 2-Bed Mid Terrace house with a market value of €290,000

| Colour Codes | Capacity unlikely | | Bank Lending only | Single - eligible for LA Lending | Joint one Income LA | Joint two Incomes LA | Shortfall for Bank Lending |
|--|-------------------|----------|-------------------|----------------------------------|---------------------|----------------------|----------------------------|
| | Income | Equity % | Equity Amount | Capacity | Deposit | Purchaser Pays | Shortfall - Bank Lending |
| <i>Note: All standard mortgage capacity values are based on bank lending</i> | | | | | | | |
| | €55,000 | 15.71% | €45,556 | €220,000 | €24,444 | €244,444 | €0 |
| | €54,000 | 17.24% | €50,000 | €216,000 | €24,000 | €240,000 | €0 |
| | €53,000 | 18.77% | €54,444 | €212,000 | €23,556 | €235,556 | €0 |
| | €52,000 | 20.31% | €58,889 | €208,000 | €23,111 | €231,111 | €0 |
| | €51,000 | 21.38% | €62,000 | €204,000 | €22,800 | €228,000 | €1,200 |
| | €50,000 | 21.38% | €62,000 | €200,000 | €22,800 | €228,000 | €5,200 |
| | €49,000 | 21.38% | €62,000 | €196,000 | €22,800 | €228,000 | €9,200 |
| | €48,000 | 21.38% | €62,000 | €192,000 | €22,800 | €228,000 | €13,200 |
| | €47,000 | 21.38% | €62,000 | €188,000 | €22,800 | €228,000 | €17,200 |
| | €46,000 | 21.38% | €62,000 | €184,000 | €22,800 | €228,000 | €21,200 |
| | €45,000 | 21.38% | €62,000 | €180,000 | €22,800 | €228,000 | €25,200 |
| | €44,000 | 21.38% | €62,000 | €176,000 | €22,800 | €228,000 | €29,200 |
| | €43,000 | 21.38% | €62,000 | €172,000 | €22,800 | €228,000 | €33,200 |
| | €42,000 | 21.38% | €62,000 | €168,000 | €22,800 | €228,000 | €37,200 |
| | €41,000 | 21.38% | €62,000 | €164,000 | €22,800 | €228,000 | €41,200 |
| | €40,000 | 21.38% | €62,000 | €160,000 | €22,800 | €228,000 | €45,200 |
| | €39,000 | 21.38% | €62,000 | €156,000 | €22,800 | €228,000 | €49,200 |
| | €38,000 | 21.38% | €62,000 | €152,000 | €22,800 | €228,000 | €53,200 |
| | €37,000 | 21.38% | €62,000 | €148,000 | €22,800 | €228,000 | €57,200 |
| | €36,000 | 21.38% | €62,000 | €144,000 | €22,800 | €228,000 | €61,200 |
| | €35,000 | 21.38% | €62,000 | €140,000 | €22,800 | €228,000 | €65,200 |
| | €34,000 | 21.38% | €62,000 | €136,000 | €22,800 | €228,000 | €69,200 |
| | €33,000 | 21.38% | €62,000 | €132,000 | €22,800 | €228,000 | €73,200 |
| | €32,000 | 21.38% | €62,000 | €128,000 | €22,800 | €228,000 | €77,200 |
| | €31,000 | 21.38% | €62,000 | €124,000 | €22,800 | €228,000 | €81,200 |
| | €30,000 | 21.38% | €62,000 | €120,000 | €22,800 | €228,000 | €85,200 |
| | €29,000 | 21.38% | €62,000 | €116,000 | €22,800 | €228,000 | €89,200 |
| | €28,000 | 21.38% | €62,000 | €112,000 | €22,800 | €228,000 | €93,200 |
| | €27,000 | 21.38% | €62,000 | €108,000 | €22,800 | €228,000 | €97,200 |
| | €26,000 | 21.38% | €62,000 | €104,000 | €22,800 | €228,000 | €101,200 |

Hayestown Affordable Home Purchase Scheme

Income Calculator for 3-Bed End of Terrace house with a market value of €375,000

| Colour Codes | Capacity unlikely | | Bank Lending only | Single - eligible for LA Lending | Joint one Income LA | Joint two Incomes LA | Shortfall for Bank Lending |
|--|-------------------|----------|-------------------|----------------------------------|---------------------|----------------------|----------------------------|
| | Income | Equity % | Equity Amount | Capacity | Deposit | Purchaser Pays | Shortfall - Bank Lending |
| <i>Note: All standard mortgage capacity values are based on bank lending</i> | | | | | | | |
| | €71,000 | 15.85% | €59,444 | €284,000 | €31,556 | €315,556 | €0 |
| | €70,000 | 17.04% | €63,889 | €280,000 | €31,111 | €311,111 | €0 |
| | €69,000 | 18.22% | €68,333 | €276,000 | €30,667 | €306,667 | €0 |
| | €68,000 | 19.41% | €72,778 | €272,000 | €30,222 | €302,222 | €0 |
| | €67,000 | 20.59% | €77,222 | €268,000 | €29,778 | €297,778 | €0 |
| | €66,000 | 20.80% | €78,000 | €264,000 | €29,700 | €297,000 | €3,300 |
| | €65,000 | 20.80% | €78,000 | €260,000 | €29,700 | €297,000 | €7,300 |
| | €64,000 | 20.80% | €78,000 | €256,000 | €29,700 | €297,000 | €11,300 |
| | €63,000 | 20.80% | €78,000 | €252,000 | €29,700 | €297,000 | €15,300 |
| | €62,000 | 20.80% | €78,000 | €248,000 | €29,700 | €297,000 | €19,300 |
| | €61,000 | 20.80% | €78,000 | €244,000 | €29,700 | €297,000 | €23,300 |
| | €60,000 | 20.80% | €78,000 | €240,000 | €29,700 | €297,000 | €27,300 |
| | €59,000 | 20.80% | €78,000 | €236,000 | €29,700 | €297,000 | €31,300 |
| | €58,000 | 20.80% | €78,000 | €232,000 | €29,700 | €297,000 | €35,300 |
| | €57,000 | 20.80% | €78,000 | €228,000 | €29,700 | €297,000 | €39,300 |
| | €56,000 | 20.80% | €78,000 | €224,000 | €29,700 | €297,000 | €43,300 |
| | €55,000 | 20.80% | €78,000 | €220,000 | €29,700 | €297,000 | €47,300 |
| | €54,000 | 20.80% | €78,000 | €216,000 | €29,700 | €297,000 | €51,300 |
| | €53,000 | 20.80% | €78,000 | €212,000 | €29,700 | €297,000 | €55,300 |
| | €52,000 | 20.80% | €78,000 | €208,000 | €29,700 | €297,000 | €59,300 |
| | €51,000 | 20.80% | €78,000 | €204,000 | €29,700 | €297,000 | €63,300 |
| | €50,000 | 20.80% | €78,000 | €200,000 | €29,700 | €297,000 | €67,300 |
| | €49,000 | 20.80% | €78,000 | €196,000 | €29,700 | €297,000 | €71,300 |
| | €48,000 | 20.80% | €78,000 | €192,000 | €29,700 | €297,000 | €75,300 |
| | €47,000 | 20.80% | €78,000 | €188,000 | €29,700 | €297,000 | €79,300 |
| | €46,000 | 20.80% | €78,000 | €184,000 | €29,700 | €297,000 | €83,300 |
| | €45,000 | 20.80% | €78,000 | €180,000 | €29,700 | €297,000 | €87,300 |
| | €44,000 | 20.80% | €78,000 | €176,000 | €29,700 | €297,000 | €91,300 |
| | €43,000 | 20.80% | €78,000 | €172,000 | €29,700 | €297,000 | €95,300 |
| | €42,000 | 20.80% | €78,000 | €168,000 | €29,700 | €297,000 | €99,300 |
| | €41,000 | 20.80% | €78,000 | €164,000 | €29,700 | €297,000 | €103,300 |
| | €40,000 | 20.80% | €78,000 | €160,000 | €29,700 | €297,000 | €107,300 |

Hayestown Affordable Home Purchase Scheme

Income Calculator for 3-Bed Mid Terrace house with a market value of €362,500

| Colour Codes | Capacity unlikely | | Bank Lending only | Single - eligible for LA Lending | Joint one Income LA | Joint two Incomes LA | Shortfall for Bank Lending |
|--------------|--|----------|-------------------|----------------------------------|---------------------|----------------------|----------------------------|
| | Income | Equity % | Equity Amount | Standard Mortgage Capacity | Deposit | Purchaser Pays | Shortfall - Bank Lending |
| | <i>Note: All standard mortgage capacity values are based on bank lending</i> | | | | | | |
| | €69,000 | 15.40% | €55,833 | €276,000 | €30,667 | €306,667 | €0 |
| | €68,000 | 16.63% | €60,278 | €272,000 | €30,222 | €302,222 | €0 |
| | €67,000 | 17.85% | €64,722 | €268,000 | €29,778 | €297,778 | €0 |
| | €66,000 | 19.08% | €69,167 | €264,000 | €29,333 | €293,333 | €0 |
| | €65,000 | 20.31% | €73,611 | €260,000 | €28,889 | €288,889 | €0 |
| | €64,000 | 21.52% | €78,000 | €256,000 | €28,450 | €284,500 | €50 |
| | €63,000 | 21.52% | €78,000 | €252,000 | €28,450 | €284,500 | €4,050 |
| | €62,000 | 21.52% | €78,000 | €248,000 | €28,450 | €284,500 | €8,050 |
| | €61,000 | 21.52% | €78,000 | €244,000 | €28,450 | €284,500 | €12,050 |
| | €60,000 | 21.52% | €78,000 | €240,000 | €28,450 | €284,500 | €16,050 |
| | €59,000 | 21.52% | €78,000 | €236,000 | €28,450 | €284,500 | €20,050 |
| | €58,000 | 21.52% | €78,000 | €232,000 | €28,450 | €284,500 | €24,050 |
| | €57,000 | 21.52% | €78,000 | €228,000 | €28,450 | €284,500 | €28,050 |
| | €56,000 | 21.52% | €78,000 | €224,000 | €28,450 | €284,500 | €32,050 |
| | €55,000 | 21.52% | €78,000 | €220,000 | €28,450 | €284,500 | €36,050 |
| | €54,000 | 21.52% | €78,000 | €216,000 | €28,450 | €284,500 | €40,050 |
| | €53,000 | 21.52% | €78,000 | €212,000 | €28,450 | €284,500 | €44,050 |
| | €52,000 | 21.52% | €78,000 | €208,000 | €28,450 | €284,500 | €48,050 |
| | €51,000 | 21.52% | €78,000 | €204,000 | €28,450 | €284,500 | €52,050 |
| | €50,000 | 21.52% | €78,000 | €200,000 | €28,450 | €284,500 | €56,050 |
| | €49,000 | 21.52% | €78,000 | €196,000 | €28,450 | €284,500 | €60,050 |
| | €48,000 | 21.52% | €78,000 | €192,000 | €28,450 | €284,500 | €64,050 |
| | €47,000 | 21.52% | €78,000 | €188,000 | €28,450 | €284,500 | €68,050 |
| | €46,000 | 21.52% | €78,000 | €184,000 | €28,450 | €284,500 | €72,050 |
| | €45,000 | 21.52% | €78,000 | €180,000 | €28,450 | €284,500 | €76,050 |
| | €44,000 | 21.52% | €78,000 | €176,000 | €28,450 | €284,500 | €80,050 |
| | €43,000 | 21.52% | €78,000 | €172,000 | €28,450 | €284,500 | €84,050 |
| | €42,000 | 21.52% | €78,000 | €168,000 | €28,450 | €284,500 | €88,050 |
| | €41,000 | 21.52% | €78,000 | €164,000 | €28,450 | €284,500 | €92,050 |
| | €40,000 | 21.52% | €78,000 | €160,000 | €28,450 | €284,500 | €96,050 |