

Kilmartin Grove Affordable Home Purchase Scheme

Income Calculator based on 2-Bed Mid-Terrace Unit with a Market Value of €410,000

Colour Codes	Capacity unlikely	Bank Lending only	Single - eligible for LA Lending	Joint one Income LA	Joint two Incomes LA	Shortfall for Bank Lending
Note: All standard mortgage capacity values are based on bank lending						
Income	Equity %	Equity Amount	Standard Mortgage Capacity	Deposit	Purchaser Pays	Shortfall - Bank Lending
€87,638	5.00%	€20,500	€350,550	€38,950	€389,500	€0
€87,000	5.69%	€23,333	€348,000	€38,667	€386,667	€0
€86,000	6.78%	€27,778	€344,000	€38,222	€382,222	€0
€85,000	7.86%	€32,222	€340,000	€37,778	€377,778	€0
€84,000	8.94%	€36,667	€336,000	€37,333	€373,333	€0
€83,000	10.03%	€41,111	€332,000	€36,889	€368,889	€0
€82,000	11.11%	€45,556	€328,000	€36,444	€364,444	€0
€81,000	12.20%	€50,000	€324,000	€36,000	€360,000	€0
€80,000	13.28%	€54,444	€320,000	€35,556	€355,556	€0
€79,000	14.36%	€58,889	€316,000	€35,111	€351,111	€0
€78,000	15.45%	€63,333	€312,000	€34,667	€346,667	€0
€77,000	16.53%	€67,778	€308,000	€34,222	€342,222	€0
€76,000	17.62%	€72,222	€304,000	€33,778	€337,778	€0
€75,000	18.70%	€76,667	€300,000	€33,333	€333,333	€0
€74,000	19.78%	€81,111	€296,000	€32,889	€328,889	€0
€73,000	20.87%	€85,556	€292,000	€32,444	€324,444	€0
€72,000	21.95%	€90,000	€288,000	€32,000	€320,000	€0
€71,000	23.04%	€94,444	€284,000	€31,556	€315,556	€0
€70,000	23.17%	€95,000	€280,000	€31,500	€315,000	€3,500
€69,000	23.17%	€95,000	€276,000	€31,500	€315,000	€7,500
€68,000	23.17%	€95,000	€272,000	€31,500	€315,000	€11,500
€67,000	23.17%	€95,000	€268,000	€31,500	€315,000	€15,500
€66,000	23.17%	€95,000	€264,000	€31,500	€315,000	€19,500
€65,000	23.17%	€95,000	€260,000	€31,500	€315,000	€23,500
€64,000	23.17%	€95,000	€256,000	€31,500	€315,000	€27,500
€63,000	23.17%	€95,000	€252,000	€31,500	€315,000	€31,500
€62,000	23.17%	€95,000	€248,000	€31,500	€315,000	€35,500
€61,000	23.17%	€95,000	€244,000	€31,500	€315,000	€39,500
€60,000	23.17%	€95,000	€240,000	€31,500	€315,000	€43,500
€59,000	23.17%	€95,000	€236,000	€31,500	€315,000	€47,500
€58,000	23.17%	€95,000	€232,000	€31,500	€315,000	€51,500
€57,000	23.17%	€95,000	€228,000	€31,500	€315,000	€55,500
€56,000	23.17%	€95,000	€224,000	€31,500	€315,000	€59,500

€55,000	23.17%	€95,000	€220,000	€31,500	€315,000	€63,500
€54,000	23.17%	€95,000	€216,000	€31,500	€315,000	€67,500
€53,000	23.17%	€95,000	€212,000	€31,500	€315,000	€71,500
€52,000	23.17%	€95,000	€208,000	€31,500	€315,000	€75,500
€51,000	23.17%	€95,000	€204,000	€31,500	€315,000	€79,500
€50,000	23.17%	€95,000	€200,000	€31,500	€315,000	€83,500
€49,000	23.17%	€95,000	€196,000	€31,500	€315,000	€87,500
€48,000	23.17%	€95,000	€192,000	€31,500	€315,000	€91,500
€47,000	23.17%	€95,000	€188,000	€31,500	€315,000	€95,500
€46,000	23.17%	€95,000	€184,000	€31,500	€315,000	€99,500
€45,000	23.17%	€95,000	€180,000	€31,500	€315,000	€103,500
€44,000	23.17%	€95,000	€176,000	€31,500	€315,000	€107,500
€43,000	23.17%	€95,000	€172,000	€31,500	€315,000	€111,500
€42,000	23.17%	€95,000	€168,000	€31,500	€315,000	€115,500
€41,000	23.17%	€95,000	€164,000	€31,500	€315,000	€119,500
€40,000	23.17%	€95,000	€160,000	€31,500	€315,000	€123,500
€39,000	23.17%	€95,000	€156,000	€31,500	€315,000	€127,500
€38,000	23.17%	€95,000	€152,000	€31,500	€315,000	€131,500
€37,000	23.17%	€95,000	€148,000	€31,500	€315,000	€135,500
€36,000	23.17%	€95,000	€144,000	€31,500	€315,000	€139,500
€35,000	23.17%	€95,000	€140,000	€31,500	€315,000	€143,500
€34,000	23.17%	€95,000	€136,000	€31,500	€315,000	€147,500
€33,000	23.17%	€95,000	€132,000	€31,500	€315,000	€151,500
€32,000	23.17%	€95,000	€128,000	€31,500	€315,000	€155,500
€31,000	23.17%	€95,000	€124,000	€31,500	€315,000	€159,500
€30,000	23.17%	€95,000	€120,000	€31,500	€315,000	€163,500
€29,000	23.17%	€95,000	€116,000	€31,500	€315,000	€167,500
€28,000	23.17%	€95,000	€112,000	€31,500	€315,000	€171,500
€27,000	23.17%	€95,000	€108,000	€31,500	€315,000	€175,500
€26,000	23.17%	€95,000	€104,000	€31,500	€315,000	€179,500
€25,000	23.17%	€95,000	€100,000	€31,500	€315,000	€183,500

Income Calculator based on 3-Bed Mid-Terrace Unit with a Market Value of €440,000

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>						
Income	Equity %	Equity Amount	Standard Mortgage Capacity	Deposit	Purchaser Pays	Shortfall - Bank Lending
€94,050	5.00%	€22,000	€376,200	€41,800	€418,000	€0
€94,000	5.05%	€22,222	€376,000	€41,778	€417,778	€0
€93,000	6.06%	€26,667	€372,000	€41,333	€413,333	€0
€92,000	7.07%	€31,111	€368,000	€40,889	€408,889	€0
€91,000	8.08%	€35,556	€364,000	€40,444	€404,444	€0
€90,000	9.09%	€40,000	€360,000	€40,000	€400,000	€0
€89,000	10.10%	€44,444	€356,000	€39,556	€395,556	€0
€88,000	11.11%	€48,889	€352,000	€39,111	€391,111	€0
€87,000	12.12%	€53,333	€348,000	€38,667	€386,667	€0
€86,000	13.13%	€57,778	€344,000	€38,222	€382,222	€0
€85,000	14.14%	€62,222	€340,000	€37,778	€377,778	€0
€84,000	15.15%	€66,667	€336,000	€37,333	€373,333	€0
€83,000	16.16%	€71,111	€332,000	€36,889	€368,889	€0
€82,000	17.17%	€75,556	€328,000	€36,444	€364,444	€0
€81,000	18.18%	€80,000	€324,000	€36,000	€360,000	€0
€80,000	19.19%	€84,444	€320,000	€35,556	€355,556	€0
€79,000	20.20%	€88,889	€316,000	€35,111	€351,111	€0
€78,000	21.21%	€93,333	€312,000	€34,667	€346,667	€0
€77,000	21.59%	€95,000	€308,000	€34,500	€345,000	€2,500
€76,000	21.59%	€95,000	€304,000	€34,500	€345,000	€6,500
€75,000	21.59%	€95,000	€300,000	€34,500	€345,000	€10,500
€74,000	21.59%	€95,000	€296,000	€34,500	€345,000	€14,500
€73,000	21.59%	€95,000	€292,000	€34,500	€345,000	€18,500
€72,000	21.59%	€95,000	€288,000	€34,500	€345,000	€22,500
€71,000	21.59%	€95,000	€284,000	€34,500	€345,000	€26,500
€70,000	21.59%	€95,000	€280,000	€34,500	€345,000	€30,500
€69,000	21.59%	€95,000	€276,000	€34,500	€345,000	€34,500
€68,000	21.59%	€95,000	€272,000	€34,500	€345,000	€38,500
€67,000	21.59%	€95,000	€268,000	€34,500	€345,000	€42,500
€66,000	21.59%	€95,000	€264,000	€34,500	€345,000	€46,500
€65,000	21.59%	€95,000	€260,000	€34,500	€345,000	€50,500
€64,000	21.59%	€95,000	€256,000	€34,500	€345,000	€54,500
€63,000	21.59%	€95,000	€252,000	€34,500	€345,000	€58,500
€62,000	21.59%	€95,000	€248,000	€34,500	€345,000	€62,500
€61,000	21.59%	€95,000	€244,000	€34,500	€345,000	€66,500
€60,000	21.59%	€95,000	€240,000	€34,500	€345,000	€70,500

€59,000	21.59%	€95,000	€236,000	€34,500	€345,000	€74,500
€58,000	21.59%	€95,000	€232,000	€34,500	€345,000	€78,500
€57,000	21.59%	€95,000	€228,000	€34,500	€345,000	€82,500
€56,000	21.59%	€95,000	€224,000	€34,500	€345,000	€86,500
€55,000	21.59%	€95,000	€220,000	€34,500	€345,000	€90,500
€54,000	21.59%	€95,000	€216,000	€34,500	€345,000	€94,500
€53,000	21.59%	€95,000	€212,000	€34,500	€345,000	€98,500
€52,000	21.59%	€95,000	€208,000	€34,500	€345,000	€102,500
€51,000	21.59%	€95,000	€204,000	€34,500	€345,000	€106,500
€50,000	21.59%	€95,000	€200,000	€34,500	€345,000	€110,500
€49,000	21.59%	€95,000	€196,000	€34,500	€345,000	€114,500
€48,000	21.59%	€95,000	€192,000	€34,500	€345,000	€118,500
€47,000	21.59%	€95,000	€188,000	€34,500	€345,000	€122,500
€46,000	21.59%	€95,000	€184,000	€34,500	€345,000	€126,500
€45,000	21.59%	€95,000	€180,000	€34,500	€345,000	€130,500
€44,000	21.59%	€95,000	€176,000	€34,500	€345,000	€134,500
€43,000	21.59%	€95,000	€172,000	€34,500	€345,000	€138,500
€42,000	21.59%	€95,000	€168,000	€34,500	€345,000	€142,500
€41,000	21.59%	€95,000	€164,000	€34,500	€345,000	€146,500
€40,000	21.59%	€95,000	€160,000	€34,500	€345,000	€150,500
€39,000	21.59%	€95,000	€156,000	€34,500	€345,000	€154,500
€38,000	21.59%	€95,000	€152,000	€34,500	€345,000	€158,500
€37,000	21.59%	€95,000	€148,000	€34,500	€345,000	€162,500
€36,000	21.59%	€95,000	€144,000	€34,500	€345,000	€166,500
€35,000	21.59%	€95,000	€140,000	€34,500	€345,000	€170,500
€34,000	21.59%	€95,000	€136,000	€34,500	€345,000	€174,500
€33,000	21.59%	€95,000	€132,000	€34,500	€345,000	€178,500
€32,000	21.59%	€95,000	€128,000	€34,500	€345,000	€182,500