

# Hampton Gardens Close Affordable Home Purchase Scheme

## Income Calculator for 2-bed Duplex with a market value of €310,000

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
	€58,000	16.85%	€52,222	€232,000	€25,778	€257,778	€0
	€57,000	18.28%	€56,667	€228,000	€25,333	€253,333	€0
	€56,000	19.71%	€61,111	€224,000	€24,889	€248,889	€0
	€55,000	21.15%	€65,556	€220,000	€24,444	€244,444	€0
	€54,000	22.58%	€70,000	€216,000	€24,000	€240,000	€0
	€53,000	24.01%	€74,444	€212,000	€23,556	€235,556	€0
	€52,000	25.45%	€78,889	€208,000	€23,111	€231,111	€0
	€51,000	26.88%	€83,333	€204,000	€22,667	€226,667	€0
	€50,000	28.32%	€87,778	€200,000	€22,222	€222,222	€0
	€49,000	29.03%	€90,000	€196,000	€22,000	€220,000	€2,000
	€48,000	29.03%	€90,000	€192,000	€22,000	€220,000	€6,000
	€47,000	29.03%	€90,000	€188,000	€22,000	€220,000	€10,000
	€46,000	29.03%	€90,000	€184,000	€22,000	€220,000	€14,000
	€45,000	29.03%	€90,000	€180,000	€22,000	€220,000	€18,000
	€44,000	29.03%	€90,000	€176,000	€22,000	€220,000	€22,000
	€43,000	29.03%	€90,000	€172,000	€22,000	€220,000	€26,000
	€42,000	29.03%	€90,000	€168,000	€22,000	€220,000	€30,000
	€41,000	29.03%	€90,000	€164,000	€22,000	€220,000	€34,000
	€40,000	29.03%	€90,000	€160,000	€22,000	€220,000	€38,000
	€39,000	29.03%	€90,000	€156,000	€22,000	€220,000	€42,000
	€38,000	29.03%	€90,000	€152,000	€22,000	€220,000	€46,000
	€37,000	29.03%	€90,000	€148,000	€22,000	€220,000	€50,000
	€36,000	29.03%	€90,000	€144,000	€22,000	€220,000	€54,000
	€35,000	29.03%	€90,000	€140,000	€22,000	€220,000	€58,000
	€34,000	29.03%	€90,000	€136,000	€22,000	€220,000	€62,000
	€33,000	29.03%	€90,000	€132,000	€22,000	€220,000	€66,000
	€32,000	29.03%	€90,000	€128,000	€22,000	€220,000	€70,000
	€31,000	29.03%	€90,000	€124,000	€22,000	€220,000	€74,000
	€30,000	29.03%	€90,000	€120,000	€22,000	€220,000	€78,000
	€29,000	29.03%	€90,000	€116,000	€22,000	€220,000	€82,000
	€28,000	29.03%	€90,000	€112,000	€22,000	€220,000	€86,000
	€27,000	29.03%	€90,000	€108,000	€22,000	€220,000	€90,000
	€26,000	29.03%	€90,000	€104,000	€22,000	€220,000	€94,000
	€25,000	29.03%	€90,000	€100,000	€22,000	€220,000	€98,000
	€24,000	29.03%	€90,000	€96,000	€22,000	€220,000	€102,000

# Hampton Gardens Affordable House Purchase Scheme

## Income Calculator for 1-bed apartment with a market value of €260,000

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
	€49,000	16.24%	€42,222	€196,000	€21,778	€217,778	€0
	€48,000	17.95%	€46,667	€192,000	€21,333	€213,333	€0
	€47,000	19.66%	€51,111	€188,000	€20,889	€208,889	€0
	€46,000	21.37%	€55,556	€184,000	€20,444	€204,444	€0
	€45,000	23.08%	€60,000	€180,000	€20,000	€200,000	(€0)
	€44,000	24.79%	€64,444	€176,000	€19,556	€195,556	€0
	€43,000	26.50%	€68,889	€172,000	€19,111	€191,111	€0
	€42,000	28.21%	€73,333	€168,000	€18,667	€186,667	(€0)
	€41,000	29.91%	€77,778	€164,000	€18,222	€182,222	€0
	€40,000	31.62%	€82,222	€160,000	€17,778	€177,778	€0
	€39,000	33.33%	€86,667	€156,000	€17,333	€173,333	€0
	€38,000	34.62%	€90,000	€152,000	€17,000	€170,000	€1,000
	€37,000	34.62%	€90,000	€148,000	€17,000	€170,000	€5,000
	€36,000	34.62%	€90,000	€144,000	€17,000	€170,000	€9,000
	€35,000	34.62%	€90,000	€140,000	€17,000	€170,000	€13,000
	€34,000	34.62%	€90,000	€136,000	€17,000	€170,000	€17,000
	€33,000	34.62%	€90,000	€132,000	€17,000	€170,000	€21,000
	€32,000	34.62%	€90,000	€128,000	€17,000	€170,000	€25,000
	€31,000	34.62%	€90,000	€124,000	€17,000	€170,000	€29,000
	€30,000	34.62%	€90,000	€120,000	€17,000	€170,000	€33,000
	€29,000	34.62%	€90,000	€116,000	€17,000	€170,000	€37,000
	€28,000	34.62%	€90,000	€112,000	€17,000	€170,000	€41,000
	€27,000	34.62%	€90,000	€108,000	€17,000	€170,000	€45,000
	€26,000	34.62%	€90,000	€104,000	€17,000	€170,000	€49,000
	€25,000	34.62%	€90,000	€100,000	€17,000	€170,000	€53,000
	€24,000	34.62%	€90,000	€96,000	€17,000	€170,000	€57,000
	€23,000	34.62%	€90,000	€92,000	€17,000	€170,000	€61,000
	€22,000	34.62%	€90,000	€88,000	€17,000	€170,000	€65,000
	€21,000	34.62%	€90,000	€84,000	€17,000	€170,000	€69,000
	€20,000	34.62%	€90,000	€80,000	€17,000	€170,000	€73,000
	€19,000	34.62%	€90,000	€76,000	€17,000	€170,000	€77,000
	€18,000	34.62%	€90,000	€72,000	€17,000	€170,000	€81,000
	€17,000	34.62%	€90,000	€68,000	€17,000	€170,000	€85,000
	€16,000	34.62%	€90,000	€64,000	€17,000	€170,000	€89,000
	€15,000	34.62%	€90,000	€60,000	€17,000	€170,000	€93,000
	€14,000	34.62%	€90,000	€56,000	€17,000	€170,000	€97,000
	€13,000	34.62%	€90,000	€52,000	€17,000	€170,000	€101,000
	€12,000	34.62%	€90,000	€48,000	€17,000	€170,000	€105,000
	€11,000	34.62%	€90,000	€44,000	€17,000	€170,000	€109,000