



## First Time Buyer

Max mortgage finance is 90% of the LOWER of site value/cost + allowable build cost or the projected value upon completion. Subject to CBI guidelines.

## Next Time Buyer

90% of the LOWER of the site value/cost + allowable build cost or the projected value upon completion.

Up to 100% of Build cost ONLY where the site is debt free (either owned / Gifted).

Documents required prior to AIP		(Check and comment)
<b>1</b>	<b>Estimated Site Valuation and Value on Completion prior to AIP</b>	
	Is the site being gifted or purchased at a reduced price from family?	✓
	If purchasing, where will the balance of funds come from?	✓
	Where site gifted ensure that prior to submitting on the Haven System, the actual value of the site is input?	✓
<b>2</b>	<b>Copy of Full Planning Permission</b>	
	Is it the final grant?	✓
	Are there any unusual conditions of planning?	✓
	Does planning include a garage? Is this included in the costings?	✓
	Is the site in sole name, is joint mortgage sole title required?	✓
	If the site is gifted, ensure a Haven gift letter is completed?	✓
<b>3</b>	<b>Haven Costings Certificate</b>	
	Is it fully complete & signed by a qualified engineer/architect?	✓
	Are county council fees included in costings?	✓
	Do the individual costings add up correctly?	✓
	Have you input the total outlay figure as your costings amount on the Haven System?	✓
	Is the cost per square foot within the guide set out below?	✓
	Has a contingency been included?	✓
<b>4</b>	<b>Balance of funds</b>	
	Do applicants have sufficient funds to cover fit out?	✓
	Do applicants have additional funds to cover any overruns?	✓
<b>5</b>	<b>First Home Scheme</b>	
	If the applicant is applying for First Home Scheme, confirm they have been approved for a max loan based on NDI or LTI	✓
	If the applicant is applying for First Home Scheme, confirm they are within MPM LTI - no MPM exception	✓
	A max eligibility cert has been received and submitted to Haven	✓

## Applications will not be considered where the costings are below the guideline price as follows:

- Dublin €217 per square foot (€2336 per square metre)
- Other Cities and Satellites of Dublin €172 per square foot (€1851 per square metre)
- All other areas €154 per square foot (€1658 per square metre)

Please ensure you deduct the garage (if applicable) before calculating cost per square foot