Local Authority Starter Home Purchase Scheme
Frequently Asked Questions

What is the Starter Home Purchase Scheme?

Under the 'Local Authority Starter Home Purchase Scheme', Meath County Council is making new homes available for purchase by eligible applicants who are seeking to purchase a newly built home but need to additional funding to bridge the gap between their mortgage and deposit to cover the entire cost of the home. In return, Meath County Council will take a percentage equity share (share of the ownership) in the home. The Council's equity share will be equal to the difference between the open market value of the property and the price paid by the purchaser. For example, if an eligible applicant purchases a home at a 20% subsidy, Meath County Council will take a 20% equity interest in the home.

Do I need to be living in County Meath to apply for the Scheme?

No, applicants from any county are accepted. In relation to 30% of the dwellings, priority will be given to eligible applicants based on any person making the application being or having been resident in the administrative area of Meath County Council for a minimum period of 5 consecutive years. For more information, please see our Scheme of Priority .

Please Note the Local Authority Starter Home Purchase Scheme is **different** from the First Homes Scheme. The LA tarter Home Purchase Scheme applies to specific houses in specified developments. The LA tarter Home Purchase Scheme does not charge a service fee after the first 5 years. It is advisable to familiarise yourself with both options and select the one most suited to your needs. **You cannot apply for and use both schemes when purchasing a property.**

How does the Scheme work?

The main points of the Scheme are as follows:

- The Scheme is for first time buyers (along with some exceptions) who cannot afford to purchase a home at market value.
- The Scheme applies to specific new-build houses and apartments.
- To participate in the Scheme, you will be required to maximise your mortgage drawdown capacity (four times a household income), from a participating bank, or Local Authority Home Loan.
- The maximum financial support available on each home will be established by Meath County Council.
- All purchasers must sign up to an 'Affordable Dwelling Purchase Arrangement' with Meath County Council. Under this arrangement, Meath County Council will register a fixed, second charge against the property subject to the sale, equal to the difference between the market value of the dwelling and the price paid by the purchaser, to account for financial subsidy obtained from the Department of Housing, Local Government & Heritage, Affordable Housing Fund expressed as a percentage.
  For example, if your home is valued at time of purchase at €300,000 and the Housing Authority has an equity share in your home of 10% (initially valued at €30,000). If

sometime in the future, you decide to buy out the Council's equity share. The home is now valued at €350,000. As the Housing Authority's equity share is unchanged at 10%, you will now need €35,000 to redeem the Housing Authority's equity share in the home.

- The equity share required by Meath County Council will not be less than 5% and not more than 40% of the market value of the dwelling. Equity shares are calculated on an individual basis and are linked to applicants' income, savings (if any) and mortgage capacity.
- You can buy out this equity share at a time of your choosing however you do not have to.
- The Council may not seek repayment of its equity for a 40-year period, this is known as the Long Stop date (other than for breach of the agreement).
- You may choose to redeem or buy out the equity at any time by means of one or a series of payments to the Council of a minimum of €10,000.
- If you choose not to repay or redeem the equity share while living in the home, the local authority can do so when the property is sold or transferred, or after the death of the owner.

Where can I buy an Home & when will they be available?

Starter Home Purchase Scheme will be available in different locations in the County over the lifetime of the Scheme. The locations and details of the schemes will be advertised in advance in the Newspapers, on our Website and on our Social Media platforms.

Am I eligible for this Scheme?

In order to be eligible to apply for the Starter Home Purchase Scheme, you must satisfy the following criteria;

- Each applicant must be a First-Time Buyer or meet the exceptions under the Fresh Start Principle or own a home which, because of its size, is not suited to your current accommodation needs.
- Each person included in the application must have the right to reside indefinitely in the State.
- The home must be the household's normal place of residence, meaning the property shall be occupied by the Homeowner or members of the Homeowner's Household.
- Applicants' purchasing power must not exceed 95% of the market value of the property.
- Each Scheme will have different income limits depending on the cost and location of the homes. In general, the income limit for a Starter Home Purchase dwelling is 85.5% of market value divided by 4. Please see Affordable Purchase Dwelling Arrangements Income Assessment Policy
- **Exception to income limits:** The exception caters for a situation where an applicant's income multiplied by 4 exceeds 85.5% of the market value of the dwelling, but the applicant is in fact unable to secure a mortgage from a bank/financial institution for 85.5% of the market value of the dwelling.

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Am I eligible if I am from a country outside of the Republic of Ireland?

Yes, you are eligible to apply if you currently have a legal right to reside and work in the State. Furthermore, there are minimum periods of residence required for non-EU/EEA applicants:

- All Irish citizens are automatically legally resident.
- UK citizens will be regarded as being legally resident in Ireland. (This accords with the Common Travel Area requirements).
- All EU/EEA citizens who are legally resident in the State will not be eligible to apply for a Local Authority Home Loan for the first three months of residence in the State. Thereafter, they will be eligible to apply.
- Non-EEA/EU citizens
  With a right to reside in the State.

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

By self-declaration and/or Revenue Help to Buy (HTB) approval obtained from the Revenue Commissioners. If you are not applying for Help to Buy, you may be asked to provide a sworn affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

In order to be eligible to claim HTB, a qualifying loan must be taken out on the qualifying residence, with a qualifying lender. As of the 11th October 2023, the combined value of your mortgage and the equity contribution can now be used to calculate your loan-to-value ratio in a Help To Buy application. The loan-to-value ratio must be a minimum of 70% of the full market value. *Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time.

Are there exceptions to the First Time Buyer requirement?

The Fresh Start Principle applies for applications to State **S**tarter Home Purchase Scheme and loan schemes. This means that the following people are eligible to apply for the Local Authority **S**tarter Home Purchase Scheme:

- Applicant(s) who previously purchased or built a residential property but are divorced/separated or otherwise and have left the property and divested themselves of their interest in the property.
  Where a couple was in a relationship but not married, and the relationship has ended, the Fresh Start Principle can apply.
- Applicant(s) who previously purchased a residential property but has been divested of this through insolvency or bankruptcy proceedings.
- A further exception may apply in the case of an applicant who owns a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.

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How do I apply for the Scheme?

The application process will be via an online platform. The system will allow you to input of all relevant data and upload of all supporting documentation. If you are having any issues uploading your documentation or submitting your application, please email affordablehousing@meathcoco.ie or Phone 046-9097000 and ask for the Starter Home Purchase Scheme Section.

Do I need to apply in sole or joint names?

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 dwelling, he or she may not apply to purchase a dwelling under the Starter Home Purchase Scheme 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. Both applicants' names should be included on the mortgage approval in principle letter and are required to have the Right to Reside in Ireland.
Please note that all household member's, excluding the main & joint applicants, who intend to reside in the property should be listed under the *Household Section* of the application. This ensures that the correct number of people who intend to reside in the property is recorded and can be taken into consideration in accordance with the Scheme of Priority.

Step 1: Registering:

You will first need to register. When you enter your mobile number a registration verification number will be generated via text message to your mobile phone, which you will then enter on the platform to complete the set-up process.
You will need to accept the Meath County Council Privacy statement and eligibility criteria.
To register with the online platform the following information will be needed:
Your full name, a valid and active email address and a mobile phone number.
Please note if you have already registered under a previous scheme you should use your existing login details to apply for any future schemes.

Step 2: Log on:

You will then be able to log on to the online platform to begin your application.
Again, as part of this log in, a verification number will be sent via text message to your mobile phone.
You will then need to enter this code to log in.

Step 3: The Application:

You will be presented with several sections or tabs, each of which will need to be completed in full before you can submit your application.
A walkthrough video detailing the steps is available on the online portal to guide you through the steps.
Please note that the system will only allow you to move through the application and submit your application if you complete all the required fields and upload the required documentation.

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The Sections of the Application Process

Overview
This will contain the general scheme information and details on the eligibility criteria.

Developments
This will contain information on the specific house types and the prices. The 'Purchase Price' paid by applicant when Local Authorities equity share has been deducted from the full market price. Equity shares are calculated on an individual basis and are linked to applicants' income, savings (if any) and mortgage capacity.

Household – Main Applicant
This will contain the specifics of the principal applicant:
Full name, date of birth, PPS number, Marital status, Nationality.
Contact information such as telephone numbers and email, current address, county and Eircode.
Employment details, previous year's gross income details
The option to add details of other dependent household members (name, date of birth, age)

Joint Applicant
This should be used where there is a secondary or joint applicant. The same details as above will be required. See information on applying in sole/joint names.

Household Members
This is where you include information on your household composition. All household members such as children should be noted here. **Do not include the names of the main & joint applicants again.** Incorrect recording of household members may lead to your application being returned to 'In Progress' status to allow you to fix any mistakes.

Finance
All applicants will be required to provide evidence of ability to finance the purchase of their selected property.
Proof of any savings for both/all applicants by way of 3 months of up to date savings/ stocks/ shares statements and 3 months of current account statements are required in the Accounts section in the State or elsewhere.
Proof of Mortgage Approval in Principle and Help To Buy if applicable in the Mortgage section.

Declarations
Finally, you are required to make certain declarations about your application and the details therein.

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What information is needed to support my application?

In the online application process, you will have to submit a fully completed application form with all declarations completed and submit the following documents: (please note the max size of each document is 10MB)

Photographic Identification: Any one of the following documents:

- Current, valid **signed** passport/passport card
- Current, valid Public Service Card
- Current valid EU/EEA driving licence – this must contain a photograph (Irish Provisional Licence accepted)
- Current EU National Identity Card

Your residence card is not an acceptable form of identification as the card states 'This IRP is not an identity card'

Proof of Address: Any one of the following documents dated in the last **3 months**:

- Utility Bill e.g. landline telephone (not mobile), gas, electricity, heating oil, waste collection (where a utility bill is a first bill, a second form of address verification is required)
- Correspondence from a Regulated Financial Institution operating in the Republic of Ireland e.g. Insurance / Assurance Co., Bank, Building Society, Credit Union, Credit Card Company

Proof of Residency in the Republic of Ireland: Any one of the following documents:

- Summary (P60)
- Statement of Payments/Benefits from Dept. of Social Protection
- Current tenancy agreement if you are renting
- Bank statements for the last 6 months showing day-to-day transactions or Direct Debits for utility bills
- An employment letter from your current employer, which includes your name, address and date you commenced work

Proof of Right to Reside in Ireland:

- Evidence of legal and habitual residence in Ireland by way immigration permissions and stamps. Please see eligibility criteria above.

Proof of income: PAYE employees:

- Up to date Salary Certificate OR Employment Detail Summary OR Payslips **(3 payslips if paid monthly, 6 payslips if paid fortnightly and 12 payslips if paid weekly)**

Proof of income: Self-Employed:

Documents for previous 2 years:

- Audited/Certified Accounts, Tax Balancing Statement and Tax Payment Receipt
- Projected Income for the coming 12 months
- Self-Assessment income tax for the previous year

Proof of income: Social Welfare Income:

Documentary evidence by way of a Statement of Payments from the Department of Social Protection, of all social insurance and social assistance payments, allowances and pensions being received by members of the household.
As income of household members over 18 is also included in the assessment for qualification, evidence of payments to these household members is also needed.

To qualify under the 30% Residency Rule you will need proof of **being or having been** resident in the administrative area of Meath County Council for a minimum period of 5 consecutive years, any of the below dated for **EACH of the 5 years**

- Utility bills (gas, electricity, landline telephone (not mobile))
- Bank statements/credit union statements
- Documents issued by government department that shows your address
- Statements of Liability P21 from Revenue dated for EACH of the last 5 years

Proof of PPSN/Tax Registration Number: Any one of the following documents:

- Statement of Liability P21
- Tax Assessment
- Notice of Credits from Revenue
- Letter from Revenue Commissioners addressed to you showing PPSN, employee details from Revenue
- Receipt for social welfare payment
- Letter from Department of Employment Affairs and Social Protection addressed to you showing your PPSN
- Current Valid Medical Card / Current Drug Payment Scheme Card
- Payslip

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How do I provide evidence of the ability to fund the purchase? Do I need to have a mortgage approval in place?

Applicants should submit a Mortgage Approval in Principle (AIP) letter from a lender. If you have not already applied for a mortgage, you should do so now.
Your Loan Approval in Principle letter should be valid and in date.
An AIP must be from a pillar bank.
The Pillar Banks are: Bank of Ireland, AIB, PTSB, Haven, EBS or **Local Authority Home Loan.**
OR from the two exceptions to this; Avant Money, Phoenix Credit Union & Enfield Credit Union.

Evidence of savings/deposit:

- 3 months of up to date Bank / Financial Institution Statements
  This should include all current, savings, revolut, stocks/shares account statements in the State or elsewhere
- Help to Buy amount confirmed by Revenue
- Proof of a gift, letter from the benefactor and proof of funds

Evidence of first-time buyers' status:

- Self-declaration or Proof of Help to Buy
- If you are not applying for Help to Buy, you may be asked to provide a sworn affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

If you are not a first-time buyer:

- Evidence of qualification under the Fresh Start Principle
- OR Evidence that you own a dwelling which, because of its size, is not suited to the current accommodation needs of your household.

Confirmation of eligibility for Help to Buy (HTB) Scheme:

Please note that in the case of a joint application, your application can only be considered as a "first time buyer" application if both applicants are buying a house for the first time.

myAccount PAYE applicants:
Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme.

ROS self-assessed applicants:
Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme.

In order to be eligible to claim HTB, a qualifying loan must be taken out on the qualifying residence, with a qualifying lender. As of the 11th October 2023, the combined value of your mortgage and the equity contribution can now be used to calculate your loan-to-value ratio in a Help To Buy application. The loan-to-value ratio must be a minimum of 70% of the full market value.

Other documentation (not mandatory at time of application maybe requested later).

Mortgage

Where can I apply for a mortgage loan?

Finance can be secured from one of the participating banks or their subsidiaries, Bank of Ireland, Permanent TSB or Allied Irish Bank. Alternatively, finance can be sourced via Meath County Council by way of a Local Authority Home Loan.
Applications for Local Authority Home Loans should be made to The Loans Section, Finance Department, Meath County Council, Buvinda House, Navan, Co. Meath.
Email: loansfinance@meathcoco.ie.

- If a home is being sold under a **S**tarter Home Purchase Scheme, the relevant price for the determination of the home's eligibility for the Local Authority Home Loan is the 'purchase price' determined by the relevant local authority for that **S**tarter Home Purchase.
- Applicants can borrow up to 90% of the purchase price for a home under the **S**tarter Home Purchase Scheme within the house price limits set out for the Local Authority Home Loan. A deposit of at least 10% of the purchase price is also required.
- Regardless of the market value, if the 'purchase price' is below the relevant maximum price under the Local Authority Home Loan for that local authority, it is eligible to be purchased using the Local Authority Home Loan Scheme.

What is meant by market value?

The market value of a property is the price for which the property would be expected to achieve on the open market.

What is meant by purchase price?

The purchase price for a property is the price that the applicant will pay for the property after the subsidy has been applied to the market value. This price is based on an applicant's income and purchasing power. Purchasing power must not exceed 95% of the market value of the property.

Your individual purchasing power is equal to your Approved Mortgage Amount + Deposit + Savings. If you have savings above a certain amount, you may not qualify for the scheme.

You can have the money to cover the deposit on the home and an additional €30,000. The higher an applicant's purchasing power is, the more they will contribute to the price and the less equity the Council will take.

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How to calculate your potential funding

Calculation shown below are for illustrative and guidance purposes only.

Overall Sale Price of the House known as the Market Value	€350,000
Contribution by way of Local Authority Equity Share	€70,000
% of Share in Property by Meath County Council this percentage varies for each scheme & individual application	20%
Purchase Price of the house to you	€280,000
Mortgage Amount	€252,000
Total funding you require = 10% Deposit	€28,000

Example of a shortfall in funding

Calculation shown below are for illustrative and guidance purposes only.

Overall Sale Price of the House known as the Market Value	€350,000
Contribution by way of Local Authority Equity Share	€70,000
% of Share in Property by Meath County Council this percentage varies for each scheme & individual application	20%
Purchase Price of the house to you	€280,000
Mortgage Amount	€195,000
Funding you require 10% Deposit	€28,000
Additional Funds required to meet purchase price	€57,000
Total funding you require = 10% deposit plus additional funds	€85,000

What is 'Additional Funding' or a 'Shortfall'

A shortfall in funding occurs when your deposit and mortgage do not reach the purchase price. In this case you would be required to make up the difference from your own source for example additional savings or a gifted sum of money.

How do I know which property to apply for?

Shown below are for illustrative and guidance purposes only.

Dwelling Type	**Meets accommodation needs of:**
One-bedroom dwelling	Single person OR couple
Two-bedroom dwelling	Single person OR 2 or more-person household
Three-bedroom dwelling	2 or more-person household
Four-bedroom dwelling	3 or more-person household

Can I rent out the property?

The Local Authority Equity is provided to homebuyers who intend to make the property their Principle Private Residence.

How is the purchase purchase price calculated?

Example – Property with a Market Value of €395,000

The below examples show varying incomes and how they determine the purchase purchase price and the Council's equity share of a property with a market value of €395,000. Example based on 3 bed semi-detached house minimum prices.

Gross household income	Mortgage (income x 4)	Deposit (Minimum 10%)	Purchasing Power, (Mortgage + Deposit)	MCC Contribution	MCC Equity Share	Total Cost
€73,000	€292,000	€29,200	€321,200	€73,800	19%	€395,000
€77,000	€308,000	€30,800	€338,800	€56,200	14%	€395,000

These are examples **are for illustrative and guidance purposes only.**

Local Authority Starter Home Purchase Scheme
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How is my purchasing capacity calculated?

The purchasing capacity of applicants will be calculated as the combined total of:

- Maximum mortgage capacity, i.e., 4 times gross household income

  Plus

- A minimum deposit of 10% of the purchase price

  Plus

- In limited circumstances, any relevant savings, i.e. any savings in excess of your deposit amount plus €30,000.00 can also be taken in to account as purchasing power.

  For example, if you have a deposit of €30,800 and you have additional savings of €40,000. You are only allowed to use €10,000 of those savings to reduce the equity share of the Local Authority in your house. This is a macro prudential (banking) rule. It should be noted that Help To Buy (HTB) can be used for some or all of your deposit and any other savings you have in excess of €30,000, can be used to reduce the Council's equity share in your home

Costs you should consider

How much of a deposit do I need?

For the **S**tarter Home Purchase Scheme, the applicant should have a deposit of 10% of the amount they are paying for the property and financial institutions require this 10% deposit be raised by the purchaser.
For example, for a mortgage approval amount of €292,000 you will require a deposit of at least €29,200. The Market value of the house may be €395,0000 but you only pay a deposit for the equity you are purchasing in the property. Applicant pays €321,800 (€292,000 mortgage + €29,200 deposit) of €395,000 = 81% of the purchase price. Meath County Council pay 19% of the purchase price i.e. the remaining €73,200

Stamp Duty is calculated on the full Market Value of the house and is payable by the applicant.

Local Property Tax (LPT) is managed by the Revenue Department. All owners / joint owners of a residential property are liable for LPT. For more information on your own obligations please see Revenue LPT

Solicitors Fees, you will require the services of a solicitor to complete the sale of the property.

The Help to Buy (HTB) Scheme operated by The Revenue Commissioners can be utilised towards this deposit amount where the you do not have a deposit in savings.
Note: Applicants using Help To Buy for payment of deposit can contact affordablehousing@meathcoco.ie to confirm the purchase price payable to ensure compliance with the terms and conditions of the Revenue run scheme.
Please refer to the qualifying criteria for defined by the Revenue Commissioners for eligibility for the scheme Help To Buy.

How is a decision made on my application?

The decision on your application is made by Meath County Council in accordance with the eligibility criteria set out in this document and a Scheme of Priority adopted by Meath County Council on 5th September 2022.
Properties will be allocated in accordance with the scheme of priority and Meath County Council is not involved in the property selection process.

What is the Scheme of Priority?

A Scheme of Priority was approved by the Elected Members of Meath County Council on 5th September 2022. The Scheme of Priority 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 or resources available. The main points are as follows:

- The property must be suited to your household's need.
- In relation to 100% of the dwellings, the date and time of application will be one of the criteria on which eligible applications will be prioritised under the Council's Scheme of Priority i.e. properties will be allocated on a first come first served basis
- In relation to 30% of the dwellings, priority will be given to eligible applicants based on any person making the application being or having been resident in the administrative area of Meath County Council for a minimum period of 5 consecutive years.

What is an Affordable Dwelling Purchase Agreement (ADPA)?

The Affordable Dwelling Purchase Agreement is the legal agreement or contract between the Local Authority and the purchaser setting out the terms and conditions under which the Local Authority provides the Equity Contribution.

Each successful applicant will enter into an Affordable Dwelling Purchase Agreement with the Local Authority. This will be prior to the closing of the purchase of their home. The agreement covers the obligations of the purchaser and the Local Authority and makes provision for the registration of the agreement with the Registry of Deeds/Land Registry. The agreement will also set out how and when the homeowner can make redemption payment(s) to reduce the Local Authority's equity share as well as the conditions under which the Local Authority may seek redemption of the equity.

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What is the Fixed Charge?

All purchasers must sign up to an 'Affordable Dwelling Purchase Agreement' with Meath County Council. Under this arrangement, Meath County Council will register a fixed, second charge against the property subject to the sale, equal to the difference between the market value of the dwelling and the price paid by the purchaser, to account for financial subsidy obtained from the Department of Housing, Local Government & Heritage, Affordable Housing Fund expressed as a percentage.

For example, if your home is valued at time of purchase at €300,000 and the Housing Authority has an equity share in your home of 10% (initially valued at €30,000). If sometime in the future, you decide to buy out the Council's equity share. The home is now valued at €350,000. As the Housing Authority's equity share is unchanged at 10%, you will now need €35,000 to redeem the Housing Authority's equity share in the home

Meath County Council may not seek repayment of the 'Fixed Charge' before a 40-year period (with exception where a breach of the agreement occurs). A purchaser may choose to repay the 'Fixed Charge' at any time, by means of one or a series of payments to Meath County Council.

Can the Local Authority demand repayment of the Equity?

The Local Authority can demand the repayment of the equity by serving a Realisation Notice on the homeowner on the occurrence of certain realisation events including the expiry period of 40 years without redemption in full of the equity share by the purchaser(s) (which will be the period during which the Local Authority may not realise its equity share other than for breach of other conditions of the agreement)

- Where the purchaser(s) dies, commits an act of bankruptcy, or is adjudicated a bankrupt.
- A mortgagee, incumbrancer or receiver gains possession of the dwelling.
- The dwelling becomes subject to an order or process for compulsory purchase.
- The dwelling is demolished or destroyed, whether by fire or otherwise or is damaged so as to materially affect its market value.
- The dwelling is abandoned or is no longer the principal primary residence of the purchaser(s).
- The dwelling is sold.
- Where there is a material breach of a covenant in the dwelling purchase arrangement.
- The purchaser(s) is found to have deliberately misled the Local Authority in respect of any material fact regarding eligibility or priority in making their application.

A Realisation Notice will specify a period (not shorter than three months commencing on the service of the notice) after which the Local Authority will be entitled to realise the equity. The procedure for this arrangement will be clearly set out in the Affordable Dwelling Purchase Arrangement.

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How much can I pay against the equity share at any one time?

You can pay the entire amount or a portion of it at any time between the purchasing and selling of the property. The minimum amount of a redemption payment is €10,000 unless the remaining equity share is less than €10,000.

When selling my property, what should I do?

If you sell your property you are required to redeem, buyback, the equity share.
If you have not already redeemed the equity in your home, you cannot sell the property without written consent of the local authority. This consent should be requested in writing. To avoid unnecessary delays, notification should be sent when you are putting your house on the market and the notification must include a proposed minimum selling price for the home and any other information necessary for the local authority to consider the request.
Please Note: If you availed of the Help to Buy scheme at the time of purchase please also refer to Revenue for information relating to any claw back of funds that may be owing.