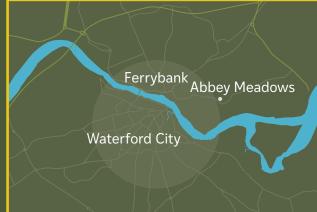


# Stylish 3 & 4 Bed Homes

Abbey Meadows, Ferrybank, County Kilkenny













# Living in Ferrybank

Whitebox Property Group in Partnership with Kilkenny County Council are delighted to launch homes under the Affordable Housing Scheme at Abbey Meadows, Ferrybank. Ideally located on the outskirts of Waterford City and within the county bounds of Kilkenny.\*



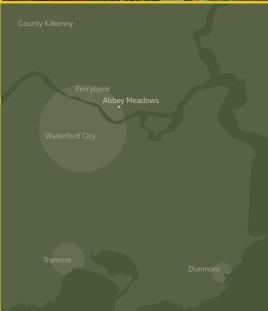
Nestled on the tranquil banks of the River Suir, just a stone's throw away from the bustling streets of Waterford City and the stunning seaside towns of Dunmore East and Tramore. With numerous public transports options on the doorstep and within walking distance to primary and secondary schools, creches, shops and the new Waterford – New Ross Greenway. Abbeymeadows is the perfect central location with Ross Abbey Town centre on your doorstep, home to Tesco, Mr Price, range of homeware, hair & beauty and Bloom Cafe.

The much-anticipated North Quays project, one of the largest investments ever seen in Waterford and the South East, will include a pedestrianised link from Ferrybank directly to the city centre providing amazing opportunities and possibilities for those who live there. The new transport hub includes a sustainable bridge and relocated train station, providing various commuting options. The North Quays will also involve commercial development across all areas and includes a 4 star hotel and visitor centre.

The recently opened South East Greenway which connects Waterford with New Ross provides 24km of spectacular off-road walking and cycling, and upon completion will be accessible from the North Quays. An invaluable amenity to have on your doorstep!







\* Affordable Housing Applications to be made to directly to Kilkenny County Council

# Waterford Amenities

Waterford is a vibrant and picturesque city that has managed to carefully maintain its important heritage, whilst also having a lively City Centre. There are some real retail gems, with a mix of independently owned shops and businesses, filled with cafes, award winning restaurants and an excellent mix of traditional, local and contemporary pubs.

The city is also home to two theatres, the Theatre Royal and Garter Lane Arts Centre, as well as several art galleries, craft studios and boutique shops. In 2015, Waterford City was awarded a 'Purple Flag' – similar to the Blue Flag for beaches – the Purple Flag is granted to urban areas which reach excellence in their evening and night time economies. Waterford City is the first urban location in the South East to achieve the Purple Flag standard.

# Waterford City 10 minutes from development

- 15 + leisure activities
- 150 + shops and boutiques
- 160 + Bars and restaurants
- 15 + hotels

## Waterford County

- Waterford has it all, with the sea and mountains - Short distance from the Comeragh Mountains.
- Tramore coastal town only 13km (8 miles) south of Waterford City, with 5km sandy beach

## **%** Waterford Greenway

The New South East Greenway which spans 24km and links Waterford with New Ross will eventually be accessible from the North Quays in Ferrybank. This route in the scenic country side of Co. Kilkenny will eventually connect to the Dungarvan Greenway.

### Waterford Garden trail

The Waterford Garden Trail features
 12 different garden attractions
 throughout Waterford.

## North Quays:

The North Quays development will provide a sustainable transport hub linking bus, rail, pedestrian and cycling routes to the city. The project will also include a hotel, offices, shops, residential buildings and a new bridge.

# South East Technological University (SETU)

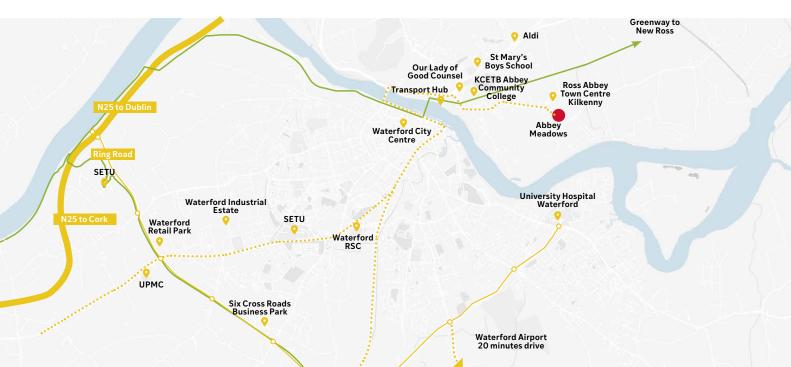
 SETU is a university-level institution in the SouthEast of Ireland with over 10,000 students and 1,000 staff

## **Waterford City Hospitals**

 Waterford City Hospitals: University Hospital Waterford & UPMC Whitfield

# Waterford City

- 2021 voted the best place to live
- Full of old streets with loads of charm and character
- Viking Triangle, busting with Culture with a suite of Museums.
- Strong Tech and Pharma section excellent remote working hubs



# Abbey Meadows

Phase 1 of our Abbey Meadows development is now underway.

The site adjoins the Ross Abbey Neighbourhood centre, where a planned future road will connect this site with the Aldi Roundabout on the New Ross road making the Abbey Park area even more accessible and connected



#### A Rated homes

All houses will achieve an A2 BER rating



#### Air to water heat pumps

Third generation air to water heat pump unit



#### **Home Insulation**

High levels of floor, wall and roof insulation throughout.



#### **Accessibility Friendly**

Designed to all of TGD Part M – Access and Use



# **Affordable Homes**

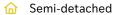
### 3 Bedroom Semi- Detached

These Modern and bright 3 bedroomed semi detached homes with a gross floor area of 103sqm offers an open plan layout throughout. The spacious kitchen and dining spaces can comfortably accommodate large gatherings or busy families, and the interior space is maximized to ensure pleasant and spacious living. Dual aspect with sliding patio doors to the rear garden ensures that the house is flooded with natural light throughout. The master bedroom on the first floor has its own ensuite. This floor is complete with two more spacious bedrooms and is finished with a large family bathroom.

#### 3 Bedroom Terraced

These Modern and bright 3 bedroomed terraced homes with a gross floor area of 100sqm offers an open plan layout throughout. The spacious kitchen and dining spaces can comfortably accommodate large gatherings or busy families, and the interior space is maximized to ensure pleasant and spacious living. Dual aspect with sliding patio doors to the rear garden ensures that the house is flooded with natural light throughout. The master bedroom on the first floor has its own ensuite. This floor is complete with two more spacious bedrooms and is finished with a large family bathroom.





<u>□</u> 3 bed

3 bathrooms

🔀 Gross floor area of 103 sqm

Brick & Render finish



☆ Terraced

≅ 3 bed

3 bathrooms

🔀 Gross floor area of 100 sqm

Brick & Render finish

**Ground Floor** 



First Floor



**Ground Floor** 



First Floor



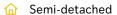
#### 4 Bedroom Semi-Detached

These Modern and bright 4 bedroomed semi detached homes with a gross floor area of 123sqm offers an open plan kitchen, dining and snug room layout. Separate Living Room is provided to the front. The spacious kitchen and dining spaces can comfortably accommodate large gatherings or busy families, and the interior space is maximized to ensure pleasant and spacious living. Dual aspect with sliding patio doors to the rear garden ensures that the house is flooded with natural light throughout. The master bedroom on the first floor has its own ensuite. This floor is complete with three more spacious bedrooms and is finished with a large family bathroom.

#### 4 Bedroom Detached

These Modern and bright 4 bedroomed detached homes with a gross floor area of 123sqm offers an open plan kitchen, dining and snug room layout. Separate Living Room is provided to the front. The spacious kitchen and dining spaces can comfortably accommodate large gatherings or busy families, and the interior space is maximized to ensure pleasant and spacious living. Dual aspect with sliding patio doors to the rear garden ensures that the house is flooded with natural light throughout. The master bedroom on the first floor has its own ensuite. This floor is complete with three more spacious bedrooms and is finished with a large family bathroom.





u 4 bed

👆 3 bathrooms

🔀 Gross floor area of 123 sqm

Brick & Render finish



🖳 4 bed

3 bathrooms

Gross floor area of 123 sqm

Brick & Render finish





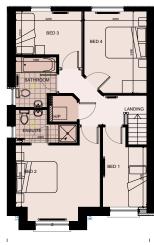
First Floor



**Ground Floor** 



First Floor



# **Features and Benefits**

## Energy Efficiency

- All houses will achieve an A2 BER rating
- High levels of floor, wall and roof insulation throughout.
- Centralised mechanical extract ventilation system.
- Airtight construction detailing ensuring minimal heat loss through building fabric.

## Accessibility

- The development is designed to comply with all requirements of TGD Part M – Access and Use.
- Quality housing for sustainable communities
- The internal layout of the houses are designed with the owner in mind – large open spaces allow for modern day living.

### Interiors

- Painted wall finish to all rooms in neutral tones.
- Shaker doors internally with modern chrome ironmongery throughout.
- Timber staircase and handrail.
- Contemporary skirting boards and architraves with gloss painted finish.
- Wardrobes in double bedrooms (only)

## Bathrooms & Ensuites

- Modern sanitaryware with chrome fittings – 'Sonas' range.
- Dual flush water efficient toilets throughout.

# **Kitchens & Utility**

- Modern kitchens with selected worktops. Worktop is also continued on the wall to form the splashback.
- The utility rooms are plumbed for washing machine and dryers and fitted with countertop.

### Mechanical & Electrical

- High speed fibre broadband available
   pre wired for SIRO media.
- Generous allocation of sockets and data points.
- 6kw Daikin Altherma 3 third generation air to water heat pump unit complete with intuitive user interface 'Hive' or equivalent controller.
- Thermostatic controlled radiators ensuring continuous comfort levels.
- Smoke, heat and carbon monoxide detectors fitted in line with all current regulations.
- Low energy light fittings throughout.

## **Exteriors**

- Block built houses with painted render / brick front facades. Maintenance free dry dash finish to sides and rear elevations.
- Energy efficient 'Future Proof' windows supplied by Munster Joinery.
- Alutech Composite front doors with secure five-point locking system supplied by Munster Joinery.
- Sliding patio doors to rear garden – Munster Joinery.
- External light over patio door.
- Rear gardens are fenced with side gate, levelled and seeded
- Black PVC Fascia & Soffit
- Black PVC Gutters and Downpipes
- Black Tile Roof

# Guarantee

 All houses come with a 10 Year structural Homebond to cover structure and mechanical& Electrical.



# Affordable Homes at Abbey Meadows

Abbeymeadows is Whitebox's latest development in Ferrybank comprising of 14 new beautifully designed homes which have been designated under the Local Authority Affordable Purchase scheme.

This scheme is a Government initiative which enables new home owners to qualify for a subsidy of up to €75,000 in the form of an equity stake through Kilkenny County Council.

The scheme is generally targeted at First Time Buyers and Fresh Starters but there are other exceptions to this.



# What are the Eligibility Criteria?

To be eligible to apply for Affordable Housing applicants must meet certain income, property and residency criteria.

You may be eligible for this scheme if you have proof from a financial institution that your mortgage approval is less than 85.5% of the market Value of the home.

The scheme is primarily designed for First Time Buyers however, consideration will also be given to:

Divorced or separated individuals who do not retain an interest in a home previously owned.

Applicants who previously purchased a dwelling but who sold it or became divested of it as part of insolvency/bankruptcy proceedings.

A limited category of second-time buyers (those who purchased previously but whose home is now demonstrably too small for their household needs)

# **Affordable Housing Application Process**



For further information, or to apply visit

https://kilkennycoco.ie/affordable-homes

Affordable Housing Team

**\** 056 779 4280

affordablehousing@kilkennycoco.ie

# Homes **Prices**

The Council will provide an "Affordable Dwelling Contribution" to reduce the purchase price payable now by successful applicants. Discounts ranging from a minimum of 5% of the market value to a maximum of €75,000 to reflect the Affordable Housing Fund will be available depending on successful applicants' income, maximium mortage capacity, deposit (which can include support from the Help to Buy Scheme) and savings, with price ranges as follows:

Abbey Meadows, Ferrybank	Market Value	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
3 bed Mid	€315,000	€240,000	€299,250
3 bed Semi	€325,000	€250,000	€308,750
4 bed Semi	€349,000	€274,000	€331,550
4 bed Detached	€359,000	€284,000	€341,050

Applicant "purchasing power" will determine the amount of the (i.e. Affordable Dwelling contribution") and the amount that the purchaser will pay now for the affordable home. The Local Authority will provide an initial equity "Affordable Dwelling Contribution" which reduces the purchase price of the property for successful applicants before being repaid over time.

# Who will qualify to purchase an affordable home?



#### **First Time Buyer**

You must be classified as a first-time buyer and not own or have a legal interest in a dwelling (T's & C's apply)



#### **Irish Resident**

You must currently reside in the State and have a legal right to reside indefinitely in Ireland.

# Where can I obtain a Mortgage approval to purchase an Affordable Home?



Purchasers can use a mortgage provided through a mortgage broker from an approved mortage provider. See note 1:



Mortgage loan approval in principle letter stating the maximum mortgage available to applicants is advisable





#### For advice contact Mortage ABC

- www.mortgageabc.ie
- hello@mortgageabc.ie

# How much deposit is needed?

€5000 A booking deposit of €5,000 is payable on execution of contracts in order to secure a home. This will make up part of your 10% Deposit



Financial institutions require that a minimum 10% deposit must be raised by purchasers. Help to Buy can be used towards this deposit





# How will successful applicants be decided?

Applicants who are eligible and who submit a valid application will be assessed in line with scheme eligibility criteria and in accordance with Kilkenny County Council's Scheme of Priority for Affordable Dwelling Purchase Arrangements.

Selected applicants will be required to submit formal mortgage approval and verify their application details and offered the opportunity to purchase a property in sequence until all properties have been sold







Yes - Purchasers can apply for the Help to Buy Scheme. Subject to meeting the qualifying criteria



# For more information contact the Liberty Blue Team

**\** 051 85 81 82

■ abbeymeadows@libertyblue.ie



# Who are we? Preferred Mortgage Broker and Partner of Whitebox (Property Developer)

## Who is eligible?

First time buyer - Refer AHS eligibility criteria and scheme rules and definitions for FTB.

Abbey Meadows, Ferrybank	Market Value	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
3 bed Mid	€315,000	€240,000	€299,250
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4 bed Semi	€349,000	€274,000	€331,550
4 bed detached	€359,000	€284,000	€341,050

## Funding?

(including HTB) (Must borrow max mortgage (no exceptions) amount available to you from participating lender (up to 4x your income for first time buyers). E.G. Max Mortgage €225,000 (Combined Joint Salaries would need to be €56,250 in this example) 10% deposit of €22,500.

#### Repayments?

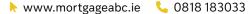
Combination of Own funds Deposit /HTB/Affordable Housing Scheme up to = €97,500 Cost? Monthly repayments on €225,000 @ 3.45% over 35 years = €922 per month (Interest rates may vary)

## Where to Apply & Find out more?

https://whiteboxgroup.com/apply-for-a-mortgage/

#### **Contact Details?**

Mortgage ABC Advisors: Joanne Madden, Laura Mansbridge, Michelle Powell, Deirdre McGrath, Dave Kelly, Peter Murphy & Ruairi MacDonnacha











# Feel Right at Home, Right from the Start Find your perfect property. Guiding you in your homeownership Journey

The information in this document including any plans, descriptions, images, specifications or dimensions in it or separately provided or communicated to prospective buyers is indicative and intended to act as a guide only. Any such information, plans, descriptions, images, specifications or dimensions (including any information or details which may be given verbally) should not be relied upon as the basis for any offer or contract and do not constitute any statement of fact or any representation or warranty. Any plans given are not to scale. Any measurements/areas are estimates only and may vary. Prospective buyers are responsible for making their own enquiries and satisfying themselves, by inspection or otherwise as to the correctness of each of the statements in this document. Information about transport and local amenities is provided as a guide only and may be subject to change. Please refer to your contract pack (if applicable) for further information on anything not covered by this document. All statements contained in this document are made without responsibility.

