



MILL HEIGHTS CROOKE, PASSAGE EAST

*A beautiful new development
of 10 carefully designed and
crafted 3 bedroom homes which
have been designated under
the Affordable Housing
Purchase Scheme.*

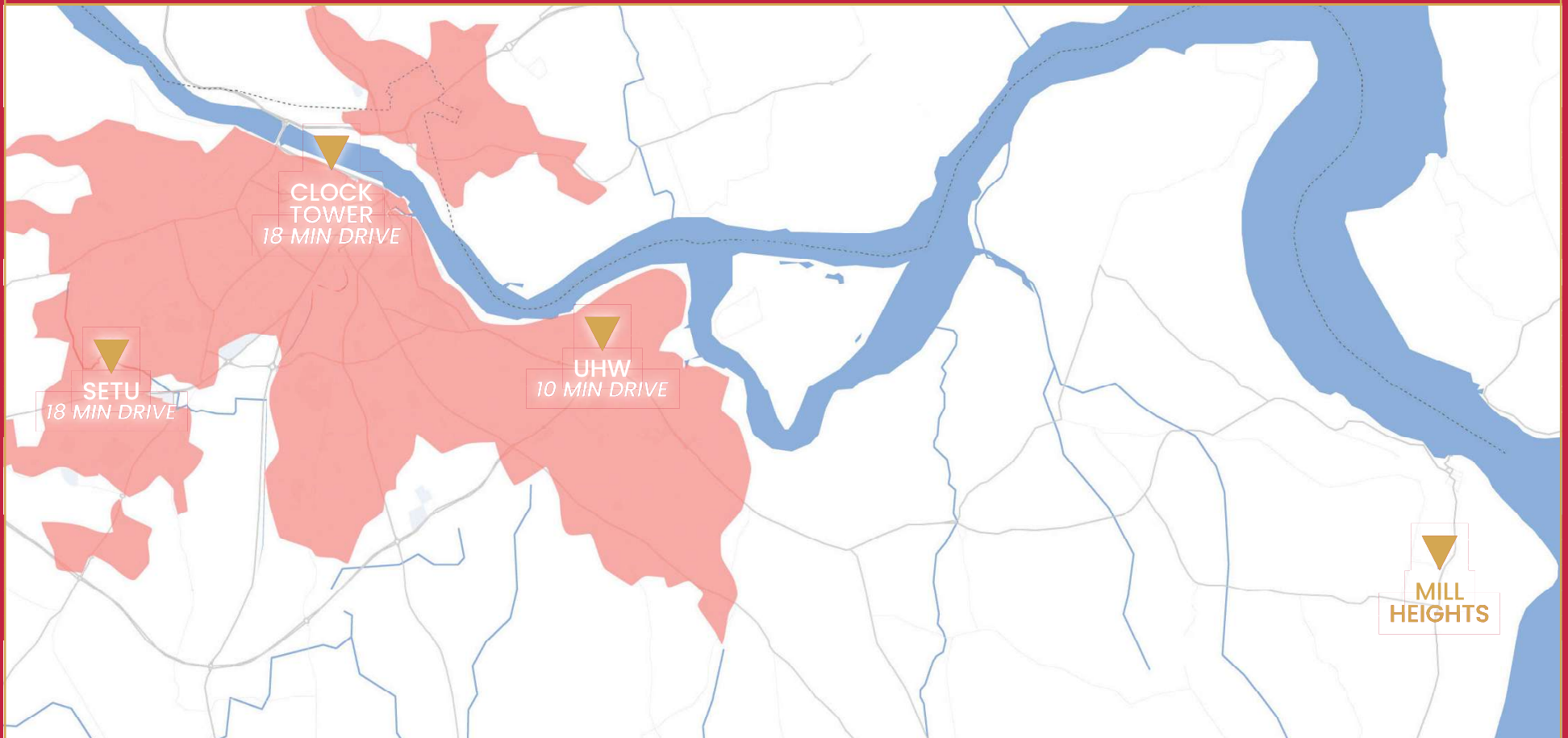


Comhairle Cathrach
& Contae Phort Láirge
Waterford City
& County Council





MILL HEIGHTS
CROOKE, PASSAGE EAST





Croke is a very scenic area on the western side of Waterford Harbour thereby giving it a panoramic view of the Harbour & neighbouring Co. Wexford. Croke is situated in the Barony of Gaultier, which is one of the most historic areas in Co. Waterford. This area of Gaultier is renowned for its beautiful walks. Woodstown beach being a particular favourite with locals and visitors. The neighbouring townlands of Passage East, Faithlegg, Cheekpoint and Creaden

have a wide selection of walks suitable for all tastes. The Cliff Walk between Dunmore East and Ballymacaw is a great experience for those who like a coastal walk. For those who enjoy a round of golf, the area is very well served with two excellent golf courses with one in nearby Faithlegg and another course adjacent to the famous fishing village of Dunmore East. The area has numerous hostelrys and restaurants. In nearby Woodstown is the Saratoga Bar

where you can eat and enjoy the beautiful scenery of Waterford Harbour. Croke is a very close knit community, the area even has a community clothesline situated above the strand to catch the sea breeze. On the Cheekpoint /Waterford Road is Jack Meades' which as well as food and drink has some lovely walks. Faithlegg Hotel is renowned for its restaurant and Dunmore East has numerous top-class restaurants and bars.





WATERFORD

Ireland's Best Place To Live (Irish Times Winner 2021)

Waterford City is a historic and cultural hub in Ireland, founded by the Vikings in 914 AD. It boasts a wealth of heritage sites, museums, and landmarks that reflect its long history. Key attractions include Viking Triangle, Waterford Crystal and Reginald's Tower

The city features several shopping centres like John Roberts Square and City Square Shopping Centre, offering a mix of local and international retailers. Waterford has various markets including farmers' markets that provide local produce and crafts.

Offering a diverse culinary scene with restaurants, cafes, and pubs. From traditional Irish fare to international cuisines, there are plentiful options for dining out. People's Park and Waterside Walk offer scenic spots for relaxation and outdoor activities. Numerous sports clubs, including football, rugby, and GAA, along with leisure centres that provide swimming and gym facilities. Waterford also has many golf courses including Faithlegg Golf Club and Waterford Castle Golf Club. Theatre Royal, a venue for performances, concerts, and events, enriching the cultural landscape of the city.

Southeast Technological University Offers a range of higher education courses and has a significant student population, contributing to the vibrant atmosphere of the city.

Waterford City is well-connected through road networks and has a reliable public transport system. Bus services operate frequently within the city and to nearby towns. The city is also in proximity to Waterford Airport, which offers limited flights, while larger airports are available in Cork and Dublin for international travel.

This combination of amenities, cultural experiences, and recreational opportunities makes Waterford City and its surrounding areas a vibrant place to live, work, and visit.

Surrounding Areas

- **Tramore:** A coastal town known for its beautiful beach, surfing opportunities, and the scenic Tramore Valley Park. It's a popular destination for outdoor enthusiasts.
- **Dungarvan:** A picturesque town with a harbour, known for its seafood and Dungarvan Castle. It's an excellent starting point for exploring the surrounding countryside and coastlines.
- **Comeragh Mountains:** located just outside the city, offering hiking trails and stunning views of the landscape. The area is perfect for outdoor activities like hiking, biking, and nature walks.
- **The Greenway:** A popular cycling and walking path that stretches from Waterford City to Dungarvan. The path follows the old railway line and provides a scenic route for outdoor enthusiasts.
- **Dunmore East:** Picturesquely situated in a valley, gently sloping towards the sea. Its excellent Fishing Harbour has a magnificent lighthouse which together with her sister lighthouse across the bay at Hook Head guards the entrance to Waterford Harbour.

WELCOME TO MILL HEIGHTS



MILL HEIGHTS
CROOKE, PASSAGE EAST

MILL HEIGHTS HOMES



SUSTAINABILITY

Our Homes are A Rated for energy efficiency with a Mechanical Extract Ventilation System, Air to Water Heat Pumps and PVC Future Proof Windows all sourced from our approved suppliers.



DESIGN

Mill Heights had been designed and perfected by Carey Homes over our many years of experience, giving you and your family your dream home.



QUALITY

Carey Homes have been building numerous Developments in Waterford City and County for close to 40 years.

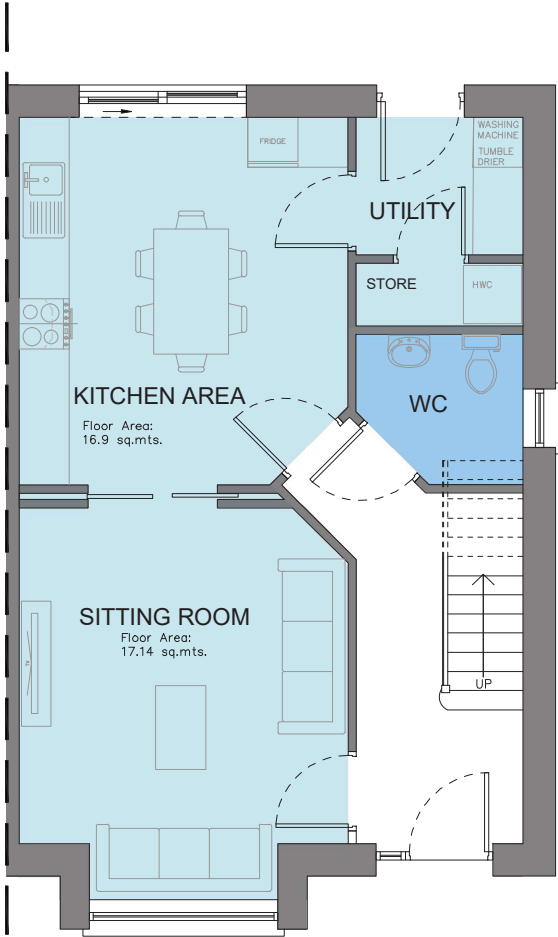
-  House Type A
-  House Type A1
-  House Type B



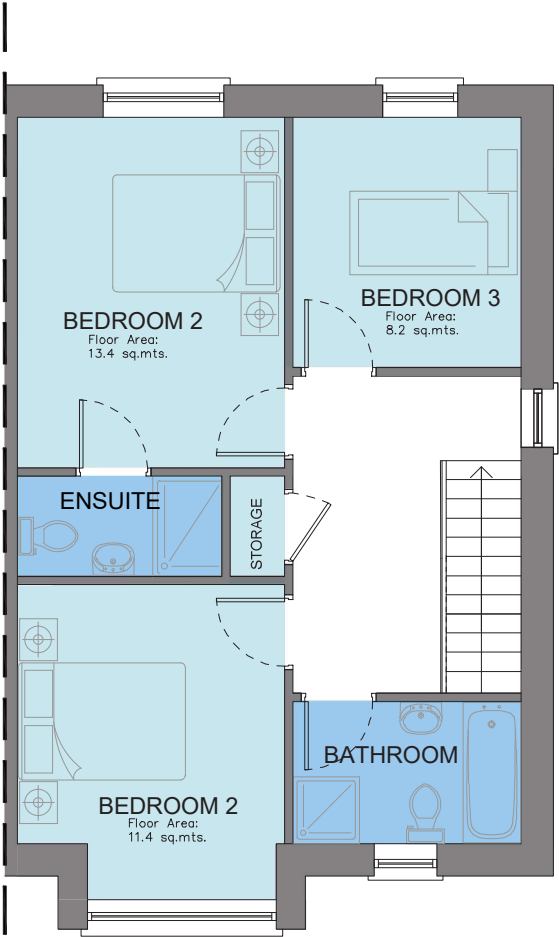
MILL HEIGHTS

House Type A

- 🏠 Semi Detached
- 🛏 3 Bed
- 🚿 3 Bathrooms
- 📏 Floor Area 97m2



GROUND FLOOR

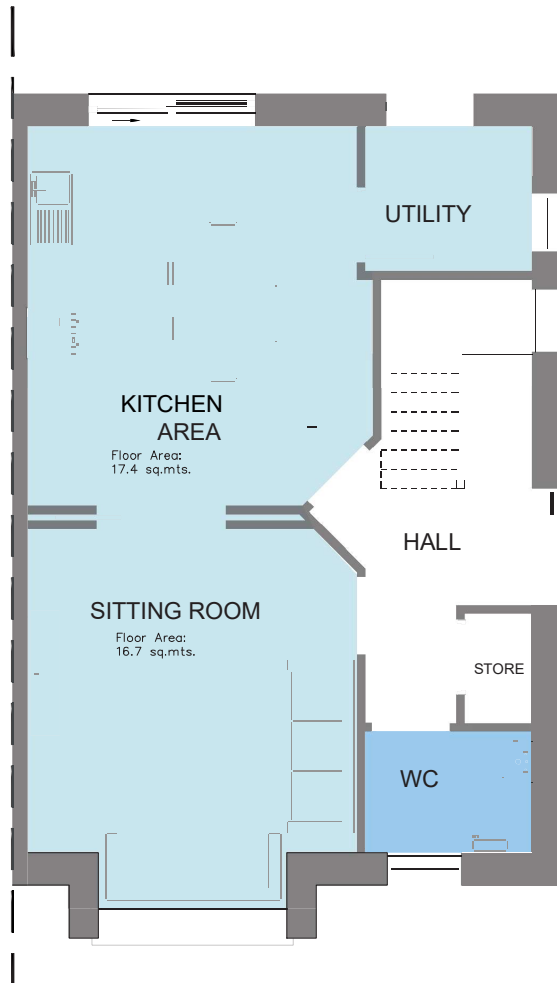


FIRST FLOOR

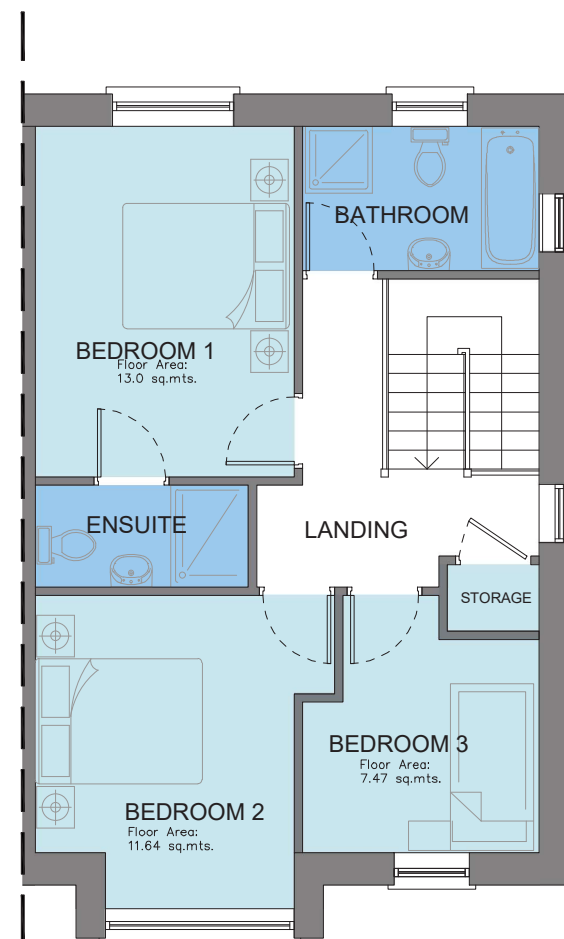
MILL HEIGHTS

House Type A1

- 🏠 Semi Detached
- 🛏 3 Bed
- 🚿 3 Bathrooms
- 📏 Floor Area 97m²



GROUND FLOOR

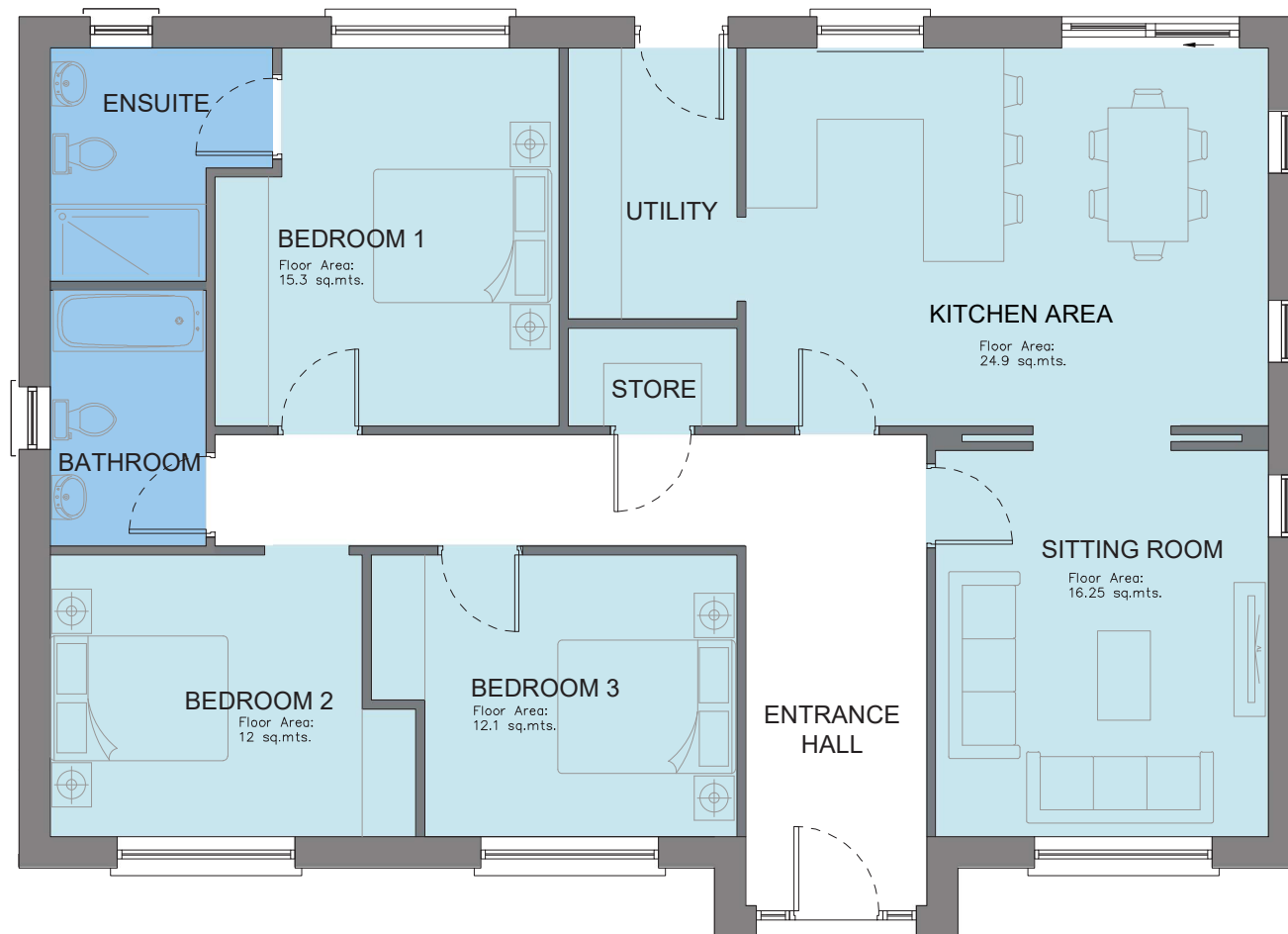


FIRST FLOOR

MILL HEIGHTS

House Type B

- 🏠 Semi Detached
- 🛏 3 Bed
- 🚿 2 Bathrooms
- 📏 Floor Area 122m²



GROUND FLOOR

SPECIFICATIONS

GENERAL

- Block built homes
- Two car cobble lock driveways

GARDENS

- Seeded gardens both front & back

EXTERNAL FEATURES

- Maintenance free exteriors
- Tasteful mix of brick and/or render
- PVC fascia, gutters and downpipes
- Slated Roof
- Composite front doors with secure locking system
- PVC future proof windows
- Outside tap
- Back boundary wall blockwork
- Side boundary walls, concrete post and timber fence

INTERNAL DOORS & IRONMONGERY

- Shaker style internal doors
- Combined chrome lever door handles, locks and hinges

INTERNAL FINISHES

- All walls are skimmed and prepped for painting
- Quality skirting and architraves
- House painted throughout
- Glazed pocket doors between kitchen and living room giving natural light throughout
- Timber staircase and handrail

BATHROOM & ENSUITE

- Stylish contemporary bathroom, ensuite and downstairs guest WC with elegant sanitary ware from the Sonas range
- Beautiful taps, shower heads and bath fittings
- Tiling to floors and wet areas

ELECTRICAL

- Generous lighting, power points and switches
- Smoke and heat detectors fitted as standard
- TV Connections in Living Room and Master Bedroom
- Wired for EV charging point
- Wired for fibre broadband

INTERNAL FEATURES

- Custom designed fitted kitchens
- Utility room fitted with countertop and plumbed for washing machine and dryer
- Electric fire fitted in sitting room

BUILDING GUARANTEE

- 10 Year Homebond Structural Guarantee

DISCLAIMER

- Plans and dimensions are solely for guidance and may change. Carey Homes may modify layouts, building styles, landscaping and specifications without notice. The final home may differ from the details provided.
- Details for illustration only



MILL HEIGHTS
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WHAT IS THE LOCAL AUTHORITY AFFORDABLE PURCHASE SCHEME?

For first time buyers whose mortgage and deposit will not cover the price of a newly-built home the local authority will take a percentage equity stake in the home equal to the difference between the open market value of the property and the price paid by the purchaser.

Quick Guide on who is eligible to apply for the scheme.

- Are you over 18, and don't already own a property?
- Are you a first-time buyer, or do you qualify under the Fresh Start principle? (There are other exceptions to this)
- Do you have purchasing power of 95% or less of the open market value of the home you want to buy?

If you can answer yes to all of the above, you may be eligible to apply. To check eligibility contact Melanie Cunningham-Head
E: mcunningham@waterfordcouncil.ie

Do Applicants need to have mortgage approval in place?

Applicants should submit a Mortgage Approval in Principle letter from their proposed lender confirming the maximum mortgage available to the applicants when applying for affordable housing. Purchasers can use a mortgage from approved banks or and their subsidiaries or Journi Credit Union

What deposit is needed?

Financial institutions require that a minimum 10% deposit must be raised by purchasers. The Help to Buy scheme operated by the Revenue Commissioners can help with the deposit needed to purchase these affordable homes.

How to apply

Applications will be open online on the Waterford City & County platform only. Applications for the scheme will be accepted on the first-come-first served basis. Therefore it is important that you gather all required documents in place and have them ready to upload.

- Name, DOB and PPS Number.
- Confirmation that you are a First-Time buyer (or Fresh Start)
- Proof of income
- Evidence of savings/deposit
- A Mortgage AIP letter stating the maximum mortgage available to you may be required as part of the process
- Confirmation of eligibility for Help to Buy, if applicable

Mill Heights, Crooke	Market Value	Minimum Affordable Purchase Price	Maximum Affordable Purchase Price
3 Bedroom Semi-Detached <i>Type A1 & A1</i>	€375,000	€300,000	€356,250
3 Bedroom Bungalow <i>Type B</i>	€405,000	€330,000	€384,500

OTHER INCENTIVES TO CONSIDER

Help to Buy Scheme

The Help to Buy (HTB) scheme is an incentive for first-time property purchasers. It will help you raise the deposit you need to purchase your new home. The property you are purchasing must be your family home. Under the scheme, home buyers can claim up to €30,000 or 10% of the Purchase Price of the property. The qualifying amount is based on the amount of tax you have paid over the previous 4 years.

Find out more here:

<https://www.revenue.ie/en/property/help-to-buy-incentive/index.aspx>

Green Mortgage

A green mortgage is a mortgage which offers a lower interest rate to people who are buying or building a more energy efficient home. Our A Rated homes at Carey Homes qualify for Green Mortgages.

Sample Mortgage

Purchase Price €375,000

Clients Deposit - €30,000

(Help To Buy scheme available for qualifying applicants of up to €30,000)

WCCC Discount €75,000

Mortgage €270,000

**Based on APR 4%. Term 35 years*



**ANITA CAMBIE
FINANCIAL LIMITED**

For more information on any of these schemes or to discuss mortgage options, please contact the team at Anita Cambie Financial today!

E: info@anitacambie.ie

T: 051-821774

W: www.anitacambie.ie

Anita Cambie Financial
6 St Andrew's Terrace,
Newtown Road,
Waterford X91YW84

HOW TO BUY AN AFFORDABLE HOME STEP BY STEP...



ANITA CAMBIE
FINANCIAL LIMITED

STEP 1

Apply for Mortgage Approval in Principle. We can help with this!

STEP 2

Check your eligibility for the Help to Buy Scheme

STEP 3

Submit application to Local Authority for Approval

STEP 4

The Local Authority will assess the validity and eligibility of your application

STEP 5

Properties offers in order of date & time of your application and suitability of your household to the property type

STEP 6

The Local Authority will calculate the equity share based on your purchasing power

STEP 7

You will be contacted by the Local Authority regarding eligibility, purchase price & equity

STEP 8

Pay your booking deposit

STEP 9

Apply for full Mortgage Approval - Letter of Loan Offer

STEP 10

Contract of Sale and Affordable Dwelling Purchase Agreement will be sent to your solicitor

STEP 11

Arrange Life Assurance (Mortgage Protection) and House Insurance We can help with this too!

STEP 12

Sign contracts of sale with your solicitor

STEP 13

You will be invited to snag your new home. You may engage a surveyor to carry out this report or do it yourself

STEP 14

Drawdown your Mortgage and Help to Buy funds

STEP 15

Affordable Dwelling Contribution Funds are released to your solicitor

STEP 16

A closing date is agreed, and you arrange to collect your keys



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Whilst every care has been taken in the preparation of these particulars, they do not constitute an offer or contract. All descriptions, measurements, access and other details are given in good faith and believed to be correct. Any intending purchaser should not rely on them as statements or representations of fact but should satisfy themselves (at their own expense) as the correctness of the information given.