

A Step by Step Guide for Buying Property in Ireland

This guide outlines the typical timeline and key steps involved when purchasing property in Ireland, with particular relevance to buyers based in the United States and Canada.

Preparation Phase

- Define your purpose: holiday home, relocation, retirement, or investment.
- Set your total budget including purchase costs (allow approx. 5-7%).
- Appoint an Irish solicitor and estate agent.
- Seek mortgage approval in principle if borrowing.
- Arrange currency transfer and an independent surveyor.

Viewing & Making an Offer

- View properties in person or via video viewing.
- Submit offers through the estate agent.
- Offers are not legally binding at this stage.
- Once accepted, the property is marked 'Sale Agreed'.

Signing Contracts & Paying Deposit

- Contracts are signed by both parties.
- Deposit (usually 10%) is paid.
- The sale becomes legally binding.
- Completion date is agreed.

Legal Due Diligence (Conveyancing)

- Solicitor investigates title and planning compliance.
- Legal queries raised with seller's solicitor.
- Commission a structural survey.
- Finalise mortgage approval and insurance.

Closing / Completion

- Balance of funds transferred.
- Legal documents exchanged.
- Keys released and ownership transfers.
- Stamp duty paid and ownership registered.

Typical Timeline

- Preparation: 2-6 weeks
- Offer to Sale Agreed: 1-4 weeks
- Legal Process: 4-8 weeks
- Total Average Timeline: 8-14 weeks

Important Notes for Overseas Buyers

- Property ownership does not grant residency rights.
- You do not need to be physically present in Ireland to complete.
- Non-resident mortgage rules are stricter.
- Currency fluctuations can impact final costs.



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