



## **Affordable Purchase Document Checklist.**

You should be ready to upload the following in Word PDF or JPG/PNG format:

- **Proof of ID for each applicant – Any one of the following documents:**
  - Current Valid Signed Passport
  - Current Valid Passport Card
  - Current Valid Public Service Card
  - Current Valid EU/EEA Driving Licence – must contain photograph (Irish Provisional Licence accepted)
  - Current EU National Identity Card
  
- **Proof of Present Address dated within the last 6 months for each applicant: Any one of the following documents:**
  - Current utility bill (gas, electricity, landline telephone (not mobile))
  - Bank statement/credit union statement.
  - Document issued by government department that shows your address.
  - Statement of Liability P21 from Revenue
  
- **Proof of Income for each applicant – Acceptable forms of proof of income are:**
  - **Proof of income: PAYE employees:** If EMPLOYED, please provide an Employment Detail Summary (previously known as P60) which is available via [www.revenue.ie/MyAccount](http://www.revenue.ie/MyAccount). Please also arrange to have this [salary certificate](#) completed by your employer. Payslips are NOT acceptable evidence.
  - **Proof of income: Self-Employed:** Documents for previous 2 years: Audited/Certified Accounts, Tax Balancing Statement and Tax Payment Receipt.
  - **Social Welfare Income:** Please upload Statement of total benefits received from Social Welfare which can be requested via email from your local Social Welfare/Intreo office.
  
- **Evidence of Ability to Finance the Purchase:**
  - Proof of savings and deposit in the form of a current bank statement for all accounts held by all applicants on headed paper dated within the last 6 months. (If applicable, please include proof of Help-to-Buy).

**And**



- A mortgage letter of approval in principle from a Bank / Building Society / Local Authority stating the maximum mortgage available to applicants.

**OR**

- Photograph/screen shot of the use of an on-line mortgage calculator from any lending institution to demonstrate your ability to finance the purchase. Applicants must apply for the maximum mortgage available to them.

- **Buyer Status**

- **For First Time Buyers - Proof of first-time buyer status:**

Confirmation of eligibility for Help to Buy Scheme: Print out from Revenue portal (myAccount for PAYE applicants / ROS for Self-assessed applicants) confirming names of applicant(s) and maximum entitlement under the scheme.) \*Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time.

- **Fresh Start or Larger Property Applicants:**

- Fresh Start Principle:

- Court Decree / Solicitors letter confirming the applicant is divorced/separated or otherwise and have left the property and divested themselves of their interest in the property. Details of maintenance arrangement where applicable.
- Where the applicant has been divested of the property through insolvency or bankruptcy proceedings, proof of the applicant's status on the bankruptcy register is required.
- Proof that any property you previously owned or built has been sold, or given as part of a personal insolvency, bankruptcy agreement or other legal insolvency process. A separate assessment of creditworthiness will be conducted.

- Larger Property Applicant:

- Applicant who's dwelling because of its size, is not suited to the current needs of their household we will require an up-to-date valuation of your current property.

***Laois County Council will contact applicants who apply under this eligibility to request these documents.***



- **Proof of Citizenship - Acceptable forms of proof of Citizenship are:**
  - Passport
  - Birth Certificate
- **Proof of the Right to Reside in Ireland (if applicable) – Acceptable forms of proof for right to reside are:**
  - **For non-EU/EEA applicants – A copy of your Irish Resident Permit (IRP or GNI Stamp 4) card, indicating which stamp/permissions you have.**  
***In the case of applicants applying using IRP cards, Laois County Council will also require a copy of the visa page of your passport, showing your original entry into the state.***
- **Proof of Residency in County Laois area for a minimum period of 12 months, for applicants to qualify under the 30% Residency Rule (provide a series of any of the following documents spanning 12 months)**
  - Series of utility bills
  - Bank/Credit Union statements
  - Any official dated documentation showing your address.

***N.B. Laois County Council reserve the right to request any additional documents deemed necessary to support your application throughout the process for this scheme.***