



Preparing to apply for an Affordable Purchase Scheme

Before registering and applying please ensure that the following eligibility rules apply to you:

- Applicant is a First Time Buyer or meet the exceptions under the fresh start principle. More information on the fresh start principle is available by clicking [here](#)
- Applicant owns a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.
- The affordable home must be the applicant's normal place of residence.
- All applicants must have the right to reside indefinitely in the State.
- All applicants are over 18.
- Applicant's purchasing power does 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.

What can I do today?

1. Apply for Mortgage Approval in Principle.

- a. Apply to your proposed lender for confirmation of the maximum mortgage available to you when applying for affordable housing. You will need your mortgage approval in principle letter for your application.
- b. Purchasers can use a mortgage from any approved private lending institution, such as Bank of Ireland, Permanent TSB or Allied Irish Bank and its Haven and EBS subsidiaries. Finance can also be sought via People First Credit Union Portlaoise or Laois County Council by way of a [Local Authority Home Loan](#).

2. Apply for Help to Buy Scheme,(If applicable).

- a. Apply to Revenue for Help to Buy – [click](#) here for more information from Revenues website on how to apply and eligibility.
- b. Proof of your eligibility for the Help to Buy Scheme is proof of your status as a first-time buyer.



3. Obtain proof of income:

a. For Employees:

- i. Have Salary Certificates completed for Applicant 1 and/or Salary Certificate for Applicant 2 if employed.
- ii. Click here to download a Salary Certificate for completion in advance of your application - ask your respective employers to fill it out and stamp for you before you photograph/scan them.
- iii. You will require your employment detail summary; you need to apply for this through Revenue.ie
- iv. If one of the applicants is unemployed, print the Unemployment/Social Welfare Benefit Confirmation and ask an official at the Department of Social Protection to complete it for you.

b. Self Employed:

- i. Obtain proof of income if you are Self-Employed in the form of the previous 2 years:
 1. Audited/Credited Accounts
 2. Tax Balancing Statement
 3. Tax Payment Receipt
 - 4.

4. Apply for/gather and then photograph or scan all of your documents.

- a. Information on the documents you will need when completing your application are listed in the document linked below.

[Documentation Required for Application.](#)

If after reviewing the available information on our website you have questions please contact our Affordable Housing Team at affordablepurchase@laoiscoco.ie

What can I do on the Application Opening Day?

A link to view our “Online Application and Application Terms”, guide is available by clicking [here](#).