



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. 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.
- **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.