

Local Authority Affordable Purchase Scheme

Document Checklist for Online Affordable Housing Application

This document contains information and examples of documentation required to be submitted by applicants. As per the scheme guidelines, this information will be validated and verified by the local authority (Longford County Council) to their satisfaction. Longford County Council reserve the right to request any additional documents deemed necessary to support your application throughout the process for this scheme.

Example of acceptable Document format - image type files only, e.g. JPEG, PDF, PNG

Document	Accepted Types of Documents	✓
Application type	If you are married or cohabiting, you will need to make a joint application on the online portal and the mortgage approval in principle (AIP) letter will need to be in both of your names.	
Mortgage Approval in Principle Letter	Letter from Mortgage Provider confirming maximum mortgage capacity (from one of the approved lenders)	
Photographic Identification (Must be in date and clearly visible)	All applicants must provide one of the following: <ul style="list-style-type: none"> • Passport • Public Service Card • Driving Licence • Current EU National Identity Card 	
Proof of Address (Must be dated within the last 3 months)	All applicants must provide one of the following: <ul style="list-style-type: none"> • Utility Bill (where a first bill is provided for a utility bill, a second form of address verification is required) • Bank Statement (from a Regulated Financial Institution operating in Republic of Ireland e.g. Bank, Credit Union, Building Society, Insurance Company) • Correspondence from a Government Department/Body 	
Proof of PPSN	All applicants must provide one of the following: <ul style="list-style-type: none"> • Official documentation from Revenue showing your name and PPSN (Statement of Liability, Employment Details Summary etc.) • Letter from Department of Social Protection addressed to you showing your name and PPSN; • Payslip; • Current Medical Card; • Current Drug Payment Scheme Card 	
Proof of Right to Reside in Ireland for non-EU/EEA/UK Nationals	All applicants must provide the following where relevant: <ul style="list-style-type: none"> • A copy of your Irish Resident Permit (IRP or GNIB Stamp 4) card, indicating which stamp/permissions you have. • Single/joint applications where both applicant(s) are Non-EEA/EU, applicants must be legally resident in Ireland for a period of 5 years; or have leave to remain extending to 	

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	<p>potentially permit 5 years reckonable residence; or have indefinite leave to remain in the State.</p> <ul style="list-style-type: none"> An application from a non-EEA/EU national, who is a spouse or civil partner of the EU/EEA national, may be considered as part of a joint application for that household, provided they have a valid residence card or permanent residence card with a valid Stamp 4EUFam. <p>UK citizens will be regarded as being legally resident in Ireland. (In accordance with the Common Travel Area requirements)</p>	
PAYE Employees	<p>ALL the following must be provided per applicant where relevant:</p> <ul style="list-style-type: none"> Salary Certificate (Click here to access this document) dated within 6 months from your employer. Employment Detail Summary for the previous tax year. Statement of Liabilities for the previous tax year. 	
Self Employed	<p>ALL the following must be provided per applicant where relevant:</p> <ul style="list-style-type: none"> Audited/Certified accounts for the previous 2 years; Current Tax Balance Statement Current Preliminary Tax payment receipt 	
Not employed but in receipt of other income	<p>ALL the following must be provided per applicant where relevant:</p> <ul style="list-style-type: none"> Documentary evidence of all social insurance and social assistance payments, allowances, and pensions being received by members of the household for previous 12 months. 	
Additional Sources of Income	<p>All applicants must provide evidence of additional income received for any of the below sources in the previous 12 months:</p> <ul style="list-style-type: none"> Maintenance payments Income from rental properties, dividends, capital investments and any other sources Occupational and social welfare pensions, including any from outside the country. All income from social insurance and social assistance payments, allowances and benefits, including Working Family Payment. 	
Financial Statements – evidence required to show proof of ability to fund the purchase	<p>ALL the following must be provided per applicant:</p> <ul style="list-style-type: none"> Current statements (dated within 6 months) for all Bank current accounts, saving accounts, Revolut accounts, Credit Union accounts and An Post accounts etc. Gift Letter, if applicable. 	
Fresh Start Principle (where applicable)	<p>Documentations required below depending on the individual's circumstance:</p> <ul style="list-style-type: none"> Court decree/Solicitors letter confirming the applicant is divorced/separated, and have left their property, and divested their interest in the property. Affidavit from a Solicitor confirming the separation or divorce. 	

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	<ul style="list-style-type: none"> • 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/built has been sold, or given as part of a personal insolvency, bankruptcy agreement or other legal insolvency process. <p>A separate assessment of creditworthiness will be conducted.</p>	
Applicant who's dwelling is not suited to the current needs of their household, due to its size (where applicable)	<p>All applicants must provide the following:</p> <ul style="list-style-type: none"> • An explanation of why it no longer meets your household needs. • An up-to-date valuation of current property. • Letter from selling agent confirming the property is sale agreed and the sale agreed price. 	
Evidence of First Time Buyer - Help to Buy (where applicable)	<p>Help to Buy confirmation: Revenue screenshot showing names and entitlement, or proof of application under review. Joint applications must list BOTH names. Further information on Help to Buy is available on Revenue.ie</p> <p style="text-align: center;">OR</p> <p>If you are a First-Time Buyer not availing of the Help to Buy, you must provide an Affidavit stamped by a solicitor confirming that the Applicant(s) do not own and have never owned a property</p>	
Scheme of Priority –	Click here to access the Scheme of Priority	

It should be noted that only complete applications will be allocated a number and considered a valid application.

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Accepted Bank Statement Format:

Bank statements must clearly show the applicant's information on each page. Screenshots from mobile apps which are not in this format will not be accepted. Please see below for example of acceptable format:

Current Account
 Statement of Account with Allied Irish Banks, p.l.c.

Branch: 10 Main Street, Town, County

MR JOHN A SMITH
 43 MAIN AVENUE
 TOWN
 COUNTY

1 National Sort Code: 93-12-34
 Telephone: 01-6123456
 Page Number: 528

Account Name: Mr. JOHN SMITH
 2 Account Number: 12345-087
 Date of Statement: 21 June 2012

3 IBAN: IE25 AIBK 9312 3412 3450 87 (BIC: AIBKIE2D)
 4 Authorized Limit At Date Of Statement: €500

Date	Details	Debit €	Credit €	Balance €
05 June 2012	BALANCE FORWARD Interest Rate Lending @ 11.55% INTEREST CHARGED (INCL. SURCHARGE-INTEREST 0.00)			698.50
06 June 2012	POS RETAILER NAME ATM SUTTON 06JUNE12 TIME 14.52 OPV ESB SUPPLY OPV BORD GAIS	40.00 100.00 160.00 200.00		190.50
10 June 2012	TEXT TOP-UP 0881234567 501525	20.00 50.00		
15 June 2012	EMPLOYER NAME DSFA CB EFT		2,500.00	2960.50
18 June 2012	*NET TO SAVINGS PETER O'BRIEN	2000.00	332.00	960.50
21 June 2012	CREDIT TRANSFER	1150.00	100.00	189.50

Surcharges – See Notice At Branch

11 Add more green to your banking. Switch to eStatements through our Internet Banking service on www.aib.ie. Terms and Conditions apply.

For important information and Standard Conditions regarding your account, log onto www.aib.ie/standardconditions. Your Authorized Limit is subject to the terms and conditions referred to in your letter of sanction, (including any set-off, if applicable).

Overdrawn balances are marked dr

Thank you for banking with us.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

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Accepted Revenue Documents Format:

Revenue documents must clearly show the applicant's name and PPSN on the same page. Screenshots from mobile browsers which are not in this format will not be accepted. Please see below for example of acceptable format:

In all correspondence please quote:
PPS No:



Business Division - Cork
Revenue House
Blackpool
Cork

Joseph Blogs
Unit 26J,
Cork Airport Business Park,
Cork.

Enquiries: 01 7383812
03 Jan 2020

Employment Detail Summary 2019

If any of this information is incorrect, please contact your employer/pension provider directly to have it corrected

Job/pension details	
Employer/pension provider name	ABC Ltd
Employer/pension provider no.	1234567A
Employment ID	EMPID00000
Start Date	23/05/2016
Pay, Income Tax, USC, LPT and PRSI details	
Gross pay	€100,250.00
Pay for Income Tax	€100,250.00
Income Tax paid	€30,000.00
Taxable benefits	€0.00
Pay for USC	€100,250.00
USC paid	€5,500
LPT deducted	€250.00
Employee PRSI paid	€4,000.00
Employer PRSI paid	€50,000.00
PRSI classes	
PRSI class	A1
Number of Insurable weeks	52