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**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).

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

# 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 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.

# 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.

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