Document Checklist - 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 (Carlow County Council) to their satisfaction.

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 Nationality:

Passport or birth certificate if Irish.

Passport if EU/EEA/UK citizen.

Irish Residence Permit (IRP) if other nationality, indicating which permissions you have

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:

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 a salary certificate completed by your employer. Payslips are NOT acceptable evidence.

Self-Employed: Documents for previous 2 years: Audited/Certified Accounts, Tax Balancing Statement and Tax Payment Receipt.

If not Employed: 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:
Statements for all accounts held by all applicants on headed paper for a period covering the last 6 months, including but not limited to:

Credit Union Accounts (Held individually or jointly if applicable)

Bank statements for all bank accounts held in all banks nationally or abroad (Held individually or jointly if applicable).

Revolut Statements (Held individually or jointly if applicable)

Any other financial assets (eg: Shares stocks bonds held individually or jointly if applicable).

Where 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:

For proof of first-time buyer status, the following documents must be submitted:

- 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.

For Fresh Start

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 right to reside in the state.

For Irish/EU/UK citizens:

Passport - must be in date.

Birth Certificate

For non-EU/EEA applicants:

A copy of your Irish Resident Permit card, indicating which stamp/permissions you have.

Proof of Residency in County Carlow

For applicants to qualify under the 30% Residency Rule, applicant must Live within the municipal district or 5KM Radius of the development (provide a series of any of the following documents)

- Utility bill
- Bank/Credit Union statements
- Any official dated documentation showing your address

Evidence of Ability to Finance the Purchase:

Mortgage approval in principle:

Loan Approval in Principle (AIP) Letter from a lender confirming the maximum mortgage loan entitlement available to applicant(s) as required under Affordable Housing Legislation to show that you have maximised your mortgage capacity (ie: You have borrowed as much as you are eligible for).

All Documents Upload Must Be Clear, Legible And Complete (No Screenshots Accepted)

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