



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 (Galway County Council) to their satisfaction.
- This document will be updated frequently – last updated 24/09/2024.

1. Proof of Nationality:

- Passport or birth certificate if Irish.
- Passport if EU/EEA/UK citizen.
- Garda National Immigration Bureau card (stamp 4) if other nationality.

2. Proof of Right to Reside in Ireland (if applicable):

For non-EU/EEA applicants:

- Please submit a copy of your Irish Resident Permit (IRP or GNI 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 potentially permit 5 years reckonable residence; or have indefinite leave to remain in the State.
- 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.

UK citizens will be regarded as being legally resident in Ireland. (This accords with the Common Travel Area requirements)

3. Proof of present address dated within the last 3 months – submit one:

- Current bank statement
- Credit union statement
- Utility bill (electricity, gas, internet, mobile phone or telephone)

4. Evidence of all accounts/assets including:

- Deposit accounts
- Personal accounts
- Current accounts
- Joint accounts
- An Post
- Revolut
- Crypto Currencies
- Shares

5. Proof of Income:

- **If EMPLOYED**, a **Salary Certificate** completed and stamped by your employer and your most recent **Employment Detail Summary** (previously known as P60) which is available via www.revenue.ie/MyAccount. All documents must be dated within the last three months.

Or

- **If SELF EMPLOYED**, please upload **Certified Accountant Report/Audited Accounts (2 Years Required)**, **Current Tax Balancing Statement** and **Current Preliminary Revenue Tax Payment Receipt**.

Or

- **If NOT EMPLOYED** please upload **Statement of total benefits** received from Social Welfare in each year. This can be requested via email from your local Social Welfare/Intreo office.

6. Proof of Buyers Status:

First Time Buyers:

- Help to Buy Scheme (Revenue) completed application, confirming approval. This approval must include name(s) of applicant(s) with PPSN and maximum entitlement under the scheme. If you have not already applied, you should do so now.

(Note – joint applicants are considered first time buyers only if BOTH are buying their first home for the first time).

Or

- If you are a First Time Buyer and not availing of the Help to Buy, please provide a Sworn Affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other state.

Fresh Start Applicants:

- 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.
- 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.
- Applicant who's dwelling because of its size, is not suited to the current needs of their household, please provide an up-to-date valuation of your current property.

7. Evidence of Ability to Finance the Purchase:**If you already have 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).

If you do not have mortgage approval in principle in place:

- Whilst it is not a requirement to have mortgage approval in place prior to applying for the Affordable Housing Scheme, it is recommended, and applicants will be required to have Loan Approval in Principle in place, at the time of assessment.