

Documentation Checklist

Privacy Statement:

Kildare County Council's Privacy Statement for Affordable Housing & Serviced Sites can be located [here](#).

Document	Accepted Types of Documents	√
Photographic Identification (Must be in date and clearly visible) Must be included with online application	All applicants must provide <u>one</u> of the following documents: • Current Valid Signed Passport • Current Valid Passport Card • Current Valid Public Service Card (Both Sides) • Current Valid EU/EEA Driving Licence -must contain a photograph (Irish Provisional Licence accepted) • Current EU National Identity Card	
Proof of Address (Must be dated within the last 3 months) Must be included with online application	All applicants must provide <u>one</u> of the following documents: • Utility Bill e.g., landline telephone (not mobile), gas, electricity, heating, oil, waste collection (where a utility bill is a first bill, a second form of address verification is required), TV licence • Correspondence from a Regulated Financial Institution operating in the Republic of Ireland (Insurance / Assurance Co., Bank, Building Society, Credit Union, Credit Card Company) • Correspondence from a Government Department / Body	
30% Kildare Residency Rule Must be included with online application	Applicants applying under this rule must <u>live or have lived</u> in County Kildare for a minimum of 5 years. For joint applicants, only one applicant is required to submit evidence of living in Kildare for a 5-year period. Applicants must submit any of the following documents as evidence which clearly shows the <u>issue date</u>: • Utility Bill (where a utility bill is a first bill, a second form of address verification is required), e.g., landline telephone (not mobile), gas, electricity, heating, oil, waste collection, TV licence • Bank statements/credit union statements • Documents issued by a government department that shows your address • Statement of Liability P21 from Revenue <i>Note: Failure to supply evidence of 5 years will result in your application reverting to a 70% for assessment purposes in accordance with the Scheme of Priority.</i>	
Proof of Right to Reside in Ireland for Non-EU/EEA/UK Nationals Must be included with online application	All applicant(s)/household members must have a right to legally reside in the State at the time of application. Each applicant must provide evidence of their right to reside such as: • Current valid Irish, UK, EU/EEA or Swiss Passport or a valid Irish Residence Permit.	

Documentation Checklist

Proof of PPSN	Applicant(s) must provide <u>one</u> of the following documents: • Statement of Liability P21 • Tax Assessment • Notice of Credits from Revenue • Letter from Revenue Commissioners/Department of Employment Affairs & Social Protection addressed to you showing PPSN • Employee details from Revenue • Receipt for social welfare payment • Medical Card • Drug Payment Scheme Card • Payslip • P45	
Proof of Income Must be included with online application	<u>PAYE Employees:</u> Must provide <u>ALL</u> of the following documents: • Salary Certificate dated within the last 6 months – A template Salary Certificate is available here. • Employment Details Summary from Revenue <u>Self Employed:</u> Must provide <u>ALL</u> of the following documents for the previous 2 years: • Audited/ Certified Accounts • Tax Balancing Statement • Tax Payment receipt <u>Social Welfare Income:</u> Must provide <u>ALL</u> of the following documents (where relevant): • Documentary evidence of all social insurance and social assistance payments, allowances and pensions being received by members of the household for the previous 12 months. You must provide a statement from the Department of Social Protection for the last 12 months. <u>Additional Sources of Income:</u> Must provide evidence of income received over the previous 12 months for any of the below sources of income: • Maintenance Payments received • Income from rental properties, dividends, capital investments and other similar sources of income • Occupational and social welfare pensions, from whatever source, including from sources abroad.	
Proof of Savings/Financial Statements Must be included with online application	Evidence is required to show proof of ability to fund the purchase. It is a requirement to supply statements for each bank account/credit union/ financial institution in which you hold an account. This is inclusive of current accounts, Revolut accounts, savings accounts, and stock/trading/crypto accounts held <u>in and outside of Ireland</u>. Financial statements must be dated within 2 weeks of the application submission. Name and address of the account holder should be clearly visible. Online screenshots are not acceptable.	

Documentation Checklist

Gifts	If you are receiving a gift to help finance the property we will require a copy of a gift letter. A template Gift Letter is available here .															
Mortgage Approval in Principle	Applicants are advised to have Mortgage Approval in Principle prior to applying. Applicants will be required to have mortgage approval at the time of the assessment of their application from a participating bank, lender or Local Authority Home Loan. <table><tr><td>Participating banks include:</td><td>Participating credit unions include:</td></tr><tr><td>Bank of Ireland</td><td>Kilcock Credit Union</td></tr><tr><td>Allied Irish Bank</td><td>People First Credit Union</td></tr><tr><td>Permanent TSB</td><td>Phoenix Credit Union (formerly Community Credit Union)</td></tr><tr><td>EBS</td><td>Altura Credit Union</td></tr><tr><td>Avant Money</td><td>Life Credit Union</td></tr><tr><td>Haven Mortgages</td><td></td></tr></table>	Participating banks include:	Participating credit unions include:	Bank of Ireland	Kilcock Credit Union	Allied Irish Bank	People First Credit Union	Permanent TSB	Phoenix Credit Union (formerly Community Credit Union)	EBS	Altura Credit Union	Avant Money	Life Credit Union	Haven Mortgages		
Participating banks include:	Participating credit unions include:															
Bank of Ireland	Kilcock Credit Union															
Allied Irish Bank	People First Credit Union															
Permanent TSB	Phoenix Credit Union (formerly Community Credit Union)															
EBS	Altura Credit Union															
Avant Money	Life Credit Union															
Haven Mortgages																
Confirmation of eligibility for Help to Buy Scheme (where applicable)	Applicants are considered First Time Buyers only if <u>BOTH</u> applicants are buying their home for the first time. <u>MYAccount PAYE applicants:</u> - Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme. <u>ROS self-assessed applicants:</u> - Print out from Revenue portal confirming names of applicant(s) and maximum entitlement under the scheme.															
Evidence of first-time buyer status (where applicable)	Applicants who are First Time Buyers must submit a signed Self-Declaration form. Applicants are considered First Time Buyers only if <u>BOTH</u> applicants are buying their home for the first time.															
Fresh Start Principle (where applicable) - Documentation required dependent on individual's circumstances:	Documentation required below dependant on an individual's circumstance: - 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 arrangements 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 / 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.															

Documentation Checklist

	Applicant(s) who's dwelling is not suited to the current needs of their household, due to its size: - Evidence that the applicant owns a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household. - Up to date valuation of your current property.	
--	---	--

ACCEPTED DOCUMENT FORMATS:

Bank statements must clearly show the applicant's name & address on each page. Screenshots from mobile apps will not be accepted. Documents with a "forward date" are not valid. Each statement must show an actual date. 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) 5 Authorised Limit At Date Of Statement €500			
4	6	7	8	9	10
Date	Details	Debit €	Credit €	Balance €	
05 June 2012	BALANCE FORWARD			698.58	
	Interest Rate Lending @ 11.85%				
	INTEREST CHARGED (INCL. SURCHARGE-INTEREST 0.00)	0.08		698.50	
06 June 2012	POS RETAILER NAME	40.00			
	ATM SUTTON	100.00			
	06JUNE12 TIME 14.52				
	OP/ ESB SUPPLY	160.00			
	OP/ BORD GAIS	200.00		198.50	
10 June 2012	TEXT TOP-UP	20.00			
	0861234567				
	501525	50.00			
	EMPLOYER NAME		2,500.00		
	DSFA CB EFT		332.00	2960.50	
15 June 2012	*NET TO SAVINGS	2000.00		960.50	
18 June 2012	PETER O'BRIEN	1150.00		189.50dr	
21 June 2012	CREDIT TRANSFER		100.00	89.50	

Documentation Checklist

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.

30% Residency Rule: Documents are accepted based on the issue date highlighted in red below.

Please see below for example of acceptable format:



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