

DOCUMENTATION REQUIRED TO MAKE AN APPLICATION UNDER THE LOCAL AUTHORITY AFFORDABLE PURCHASE SCHEME

In the online application process, applicants will be required to complete an online application form.

In addition, the following is a list of supporting documentation that each applicant will be required to provide as part of their application. This information must be uploaded onto the system as you proceed through the application form.

GENERAL INFORMATION

- Photographic Identification for all applicants. Any one of the following
 - Current, valid signed passport / passport card.
 - Current, valid Public Service Card.
 - Current valid EU/EEA driving licence - this must contain a photograph (Irish Provisional Licence accepted).
 - Current EU National Identity Card

- Proof of present address dated within last 3 months. Any one of the following documents dated within the last 3 months for each applicant is accepted:
 - Utility Bill e.g. landline telephone (not mobile), gas, electricity, heating oil, refuse collection. (Where a utility bill is a first bill, a second form of address verification is required).
 - Correspondence from a Regulated Financial Institution operating in the Republic of Ireland e.g. Insurance / Assurance Co., Bank, Building Society, Credit Union.
 - Correspondence from a Government Department.

- Personal Public Service Number (PPSN) / Tax Registration Number. Any one of the following documents for each applicant:
 - Statement of Liability
 - Tax Assessment
 - Notice of Tax Credits from Revenue showing PPSN and applicant name and address.
 - Letter from Revenue Commissioners addressed to applicant/s and showing PPSN, applicant name and address
 - Receipt for Social Welfare payment showing PPSN and applicant name and address.
 - Letter from Government Department showing PPSN, applicant/s name and address.
 - Current valid Medical Card / current Drug Payment Scheme Card.

BUYER STATUS

- **First Time Buyer**

- Self- Declaration by applicant/s that s/he/they do not own or do not have an interest in a property in Ireland or elsewhere.
- Confirmation of eligibility for Help to Buy Scheme (if applicable)

- **Fresh Start Applicant/s**

If applying under the Fresh Start Principle the following documentation will be required to accompany an application:

Fresh Start: Relationship Termination

- Where a marriage or civil partnership that has been legally or otherwise dissolved, the Court Order/Separation Agreement/other legal document should be provided as proof of the relationship ending. If there are acceptable reasons why elements of such documents cannot be provided (such as containing personal information not relevant to the Affordable Housing application), a redacted version may be provided, along with a solicitor's letter confirming that the redacted information has no financial implications. The documentation must show that the applicant has left the family home and has retained no interest in it.
- Where the intimate and committed relationship with the person with whom the applicant purchased or built the previous property has ended, and where no legal process has occurred, a solicitor's letter or an affidavit/declaration from the applicant will be required to confirm the relationship has ended and the applicant has retained no interest in the property.

Fresh Start – Post Bankruptcy

- Written evidence that the applicant has exited insolvency or bankruptcy or another legal process consequent upon insolvency, e.g. repossession as part of a court order and that where having had previously purchased a home, this property has been sold or s/he has been fully divested of that property as a result of such process.

- **Require Larger Property**

- A self-declaration must be completed at time of application confirming that because of its size, applicant's current dwelling is not suited to the household accommodation needs i.e. overcrowded

PROOF OF INCOME:

Documentary evidence of the preceding 12 months' income for all applicants must be provided as follows.

If Employed

- Up to date Salary Certificate **and**
- Statement of Liability for the preceding year **and**
- Employment Detail Summary for the preceding year **and**
- Pay and Tax Summary (Year to Date)

available via
www.revenue.ie/MyAccount

If Self Employed

- A minimum of **2 years' accounts** and an Auditor's Report from a suitably qualified practitioner in the state (such as ACCA, FCA, CPA, IPA) **and**
- A Notice of Assessment and/or Self-Assessment Acknowledgement letter for the preceding 12 months **and**
- Current Preliminary Revenue Tax Payment Receipt

If Not Employed

- A statement from Department of Social Protection detailing all welfare payments received over the preceding **12 months**. This should include the commencement and cessation date of receipt of such payments.

If a household is in receipt of social welfare for less than 12 months, employment income must be provided (as outlined above) to cover the duration of the employment.

Proof of any additional income not listed above is requested. Please see the [Affordable Dwelling Income Assessment Policy](#).

APPLICANTS DO NOT OWN OR HAVE AN INTEREST IN A PROPERTY IN THE STATE OR ELSEWHERE

The following information must be provided with all Local Authority Approved Purchase Scheme applications for each applicant.

Irish Nationals / UK Nationals / EU / EEA Nationals and Non-EU/EEA Nationals

- A self-declaration must be provided at time of application confirming that applicant/s do not own or have an interest in a property in Ireland.

UK Nationals / EU / EEA and Non-EU/EEA Nationals

- For UK, EU/EEA and Non-EU/EEA applicants, a self-declaration must be completed at time of application confirming that they do not own or have an interest in a property outside of Ireland.

Important: Applicants may be requested to provide documentary evidence confirming this fact should their application be shortlisted. See [Kilkenny County Council Affordable Purchase Scheme Information Booklet](#) for further information. *Please ensure this information / evidence is sought in advance to avoid disqualification.*

RIGHT TO RESIDE / HABITUAL RESIDENCE

IRISH NATIONALS / UK NATIONALS / EU/EEA NATIONALS

The following to be provided for each applicant.

- Current Valid signed passport or Current valid Driving Licence or Current Valid Public Service Card

and any one of the following:

- Statement of Liability from Revenue showing name and address
- Pay and Tax Summary Year to date from Revenue showing name and address
- A letter from your current employer, which includes your name, address and date you commenced work
- Statement of payments / benefits from the Department of Social Protection
- Tenancy Agreement if renting, showing name and address.

NON-EU/EEA NATIONALS

Single/Joint applications where both applicant(s) are Non-EU/EEA applicants must provide

Proof of legal and habitual residence in Ireland for a period of 5 years

- an aggregate of at least 5 years prior residence on any combination of Stamp 1¹, Stamp 3², Stamp 4³ or Stamp 5⁴ ["reckonable residence"] within the last 8 years

AND

- currently hold a valid Stamp 1, 3, 4 or 5.

OR

Proof of leave to remain extending to potentially permit 5 years reckonable residence

- any length of prior residence on any combination of Stamp 1, Stamp 3 or Stamp 4 ["reckonable residence"], within the last 5 years,

AND

- currently holds a valid Stamp 1, 3 or 4 on which the expiry date would permit their continued residence to an aggregate of 5 years residence in the previous 8 years.

OR

- Proof of indefinite leave to remain

An application from a Non-EU/EEA National, who is a spouse or civil partner of an 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.

¹ Stamp 1 does not include Stamp 1A

² only Stamp 3 holders who are non-EEA spouses/dependents of employment permit holders with sufficient reckonable service may be eligible for assessment

³ Stamp 4 or Stamp 4 EU Fam.

⁴ Stamp 5 applicable for persons who have resided legally in Ireland for 8 years



PROOF OF RESIDENCY IN KILKENNY FOR PAST 5 YEARS *(if applicable)*

To qualify under the 30% Residency Rule you will need proof of being resident in the administrative area of Kilkenny for a minimum period of the past 5 years.

Each applicant should provide a

- Statement of Liability from Revenue for each year of the preceding 5 years clearly showing name and address of applicant.
and/or
- A copy of a rental agreement, utility bill or other formal correspondence (e.g. bank statement, letter from government department) in applicant's name and clearly dated for each of the preceding 5 years.

PROOF OF ABILITY TO FUND THE PURCHASE

- Mortgage Approval in Principle letter from a participating bank /financial institution stating the maximum mortgage available to applicant/s.
- A copy of Statements for all current/savings/ deposit etc accounts from all financial institutions (e.g. bank / post office / credit union) for each applicant for the preceding 12 months.

PLEASE NOTE

You may be asked to supply additional information to support your application in the form of further documentation, after your application has been validated. In this instance communication will be by email via the application portal. Documents can be uploaded after you have submitted a completed application by logging into your account. Uploading requested additional documents after submitting a valid application may affect your application completion date and time.