

Notice to allow Applicants to Prepare to Apply for Affordable Housing Online

An online system to apply for affordable housing will be available soon.

Fingal County Council wish to give notice to allow applicants sufficient time to get documents together before applying online.

Mandatory documentation required at the time of application

Proof of Income Documentation required:

- o 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 this salary certificate completed by your employer. Payslips are NOT acceptable evidence.
- If SELF EMPLOYED, please upload Accountants Report/Audited Accounts (2 Years Required), Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- o If NOT EMPLOYED, please upload Statement of total benefits received from Social Welfare which can be requested via email from your local Social Welfare/Intreo office.

Proof of Citizenship:

o Passport or Birth Certificate

Proof of the 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.

Evidence of Ability to Finance the Purchase:

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

or

Photograph/screen shot of the use of an on-line mortgage calculator from any lending institution to demonstrate your ability to finance the purchase. Applicants must apply for the maximum mortgage available to them.

and

o Proof of savings and deposit in the form of a current bank statement on headed paper dated within the last 3 months. (If applicable, please include proof of Help-to-Buy).

**Other Documentation (not mandatory at time of application but will be requested at a later date if successful)

Proof of Buyer Status:

For First Time Buyers -

O Confirmation of eligibility for Help to Buy Scheme: Printout from Revenue portal (myAccount for PAYE applicants / ROS for Self-assessed applicants) confirming names of applicant(s) and maximum entitlement under the scheme), OR a printout from Revenue portal showing application submitted/acknowledged and "Under Review". *Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time. *In order to be eligible to claim HTB, a qualifying loan must be taken out on the qualifying residence, with a qualifying lender. As of the 11th of October 2023, the combined value of your mortgage and your affordable dwelling contribution can now be used to calculate your loan-to-value ratio in a Help to Buy application. The loan-to-value ratio must be a minimum of 70% of the full market value.

Proof of Residency in Fingal Administrative area for a minimum period of 5 years, for applicants to qualify under the 30% Residency Rule (provide a series of any of the following documents spanning 5 years)

- Series of utility bills
- o Bank/Credit Union statements
- Any official dated documentation showing your address