Document Checklist for Online Starter Home 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 (Longford County Council) to their satisfaction. Longford County Council reserve the right to request any additional documents deemed necessary to support your application throughout the process for this scheme.

Example of acceptable Document format - image type files only, e.g. JPEG, PDF, PNG

Document	Accepted Types of Documents	✓
Application type	If you are married or cohabiting, you will need to make a joint application on the online portal and the mortgage approval in principle (AIP) letter will need to be in **both** of your names.	☐
Mortgage Approval in Principle Letter	Letter from Mortgage Provider confirming maximum mortgage capacity (from one of the approved lenders)	☐
Photographic Identification (Must be in date and clearly visible)	All applicants must provide one of the following: • Passport • Public Service Card • Driving Licence • Current EU National Identity Card	☐
Proof of Address (Must be dated within the last 3 months)	All applicants must provide one of the following: • Utility Bill (where a first bill is provided for a utility bill, a second form of address verification is required) • Bank Statement (from a Regulated Financial Institution operating in Republic of Ireland e.g. Bank, Credit Union, Building Society, Insurance Company) • Correspondence from a Government Department/Body	☐
Proof of PPSN	All applicants must provide one of the following: • Official documentation from Revenue showing your name and PPSN (Statement of Liability, Employment Details Summary etc.) • Letter from Department of Social Protection addressed to you showing your name and PPSN; • Payslip; • Current Medical Card; • Current Drug Payment Scheme Card	☐
Right to Reside	All applicants must provide the following where relevant: • Current valid Irish, UK, EU/EEA or Swiss Passport or a valid Irish Residence Permit. UK citizens will be regarded as being legally resident in Ireland. (In accordance with the Common Travel Area requirements)	☐
PAYE Employees	ALL the following must be provided **per applicant** where relevant:	

	• Salary Certificate (Click here to view Salary Certificate) dated within 6 months from your employer. • Employment Detail Summary for the previous tax year. • Statement of Liabilities for the previous tax year.	☐
Self Employed	ALL the following must be provided **per applicant** where relevant: • Audited/Certified accounts for the previous 2 years; • Current Tax Balance Statement • Current Preliminary Tax payment receipt	☐
Not employed but in receipt of other income	ALL the following must be provided **per applicant** where relevant: • Documentary evidence of all social insurance and social assistance payments, allowances, and pensions being received by members of the household for previous 12 months.	☐
Additional Sources of Income	All applicants must provide evidence of additional income received for any of the below sources in the previous 12 months: • Maintenance payments • Income from rental properties, dividends, capital investments and any other sources • Occupational and social welfare pensions, including any from outside the country. • All income from social insurance and social assistance payments, allowances and benefits, including Working Family Payment.	☐
Financial Statements – evidence required to show proof of ability to fund the purchase	ALL the following must be provided **per applicant**: • Current statements (dated within 6 months) for all Bank current accounts, saving accounts, Revolut accounts, Credit Union accounts and An Post accounts etc. • Gift Letter, if applicable.	☐
Fresh Start Principle (where applicable)	Documentations required below depending on the individual's circumstance: • Court decree/Solicitors letter confirming the applicant is divorced/separated, and have left their property, and divested their interest in the property. • Affidavit from a Solicitor confirming the separation or divorce. • 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.	☐
Applicant who's dwelling is not suited to the current needs of their	All applicants must provide the following: • An explanation of why it no longer meets your household needs.	

household, due to its size (where applicable)	• An up-to-date valuation of current property. • Letter from selling agent confirming the property is sale agreed and the sale agreed price.	☐
Evidence of First Time Buyer - Help to Buy (where applicable)	Help to Buy confirmation: Revenue screenshot showing names and entitlement, or proof of application under review. Joint applications must list BOTH names. Further information on Help to Buy is available on Revenue.ie **OR** If you are a First-Time Buyer not availing of the Help to Buy, you must provide an Affidavit stamped by a solicitor confirming that the Applicant(s) do not own and have never owned a property	☐
Scheme of Priority –	**Click here to view Scheme of Priority**	☐

It should be noted that only complete applications will be allocated a number and considered a valid application.

Accepted Bank Statement Format:

Bank statements must clearly show the applicant's information on each page. Screenshots from mobile apps which are not in this format will not be accepted. Please see below for example of acceptable format:

AIB

Current Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch
10 Main Street, Town, County

National Sort Code
93-12-34

Account Name
Mr. JOHN SMITH

MR JOHN A SMITH
43 MAIN AVENUE
TOWN
COUNTY

Telephone
01-6123456

Account Number
12345-087

Page Number
528

Date of Statement
21 June 2012

IBAN: IE25 AIBK 9312 3412 3450 87 (BIC: AIBKIE2D)
Authorised Limit At Date Of Statement €500

Date	Details	Debit €	Credit €	Balance €
05 June 2012	BALANCE FORWARD			698.58
	Interest Rate			
	Lending @ 11.85%			
	INTEREST CHARGED	0.08		
	(INCL. SURCHARGE-			
	INTEREST 0.00)			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	*INET 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

Surcharges – See Notice At Branch

Add more green to your banking.
Switch to eStatements through our Internet Banking service on www.aib.ie
Terms and Conditions apply.

For Important Information and Standard Conditions regarding your account, log onto www.aib.ie/standardconditions
Your Authorised Limit is subject to the terms and conditions referred to in your letter of sanction, (including any set-off, if applicable).

Overdrawn balances are marked dr

Thank you for banking with us.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Accepted Revenue Documents Format:

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. Please see below for example of acceptable format:

In all correspondence please quote:
PPS No:

Business Division - Cork
Revenue House
Blackpool
Cork

Joseph Blogs
Unit 26J,
Cork Airport Business Park,
Cork.

Enquiries: 01 7383612

03 Jan 2020

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