

Mayo County Council Required Documentation for Affordable Housing Application

Mandatory documentation required at the time of application.

1. Personal Information:

Applicants will be required to provide personal information regarding all applicants and all
household members who will be residing in the property. Personal information as follows will
be requested – Name, Date of Birth, PPSN, Martial Status, Citizen status, Contact Details,
Occupation, Employment status.

2. Photographic ID:

• Valid Passport, Passport Card, EU Identity Card, EU / EEA Driving Licence (must contain photo) for every household member over 18.

3. Proof of Income:

- If EMPLOYED, please provide your most recent Employment Detail Summary (previously known as P60) which is available via www.revenue.ie/MyAccount.
 AND
 - Please also arrange to have this salary certificate completed by your employer. Payslips are NOT acceptable evidence. (Click here for a copy of the required <u>Salary Certificate</u>)
- If SELF EMPLOYED, please upload Accountants Report/Audited Accounts (2 Years Required), Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- 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.

4. Proof of Citizenship:

- Passport or Birth Certificate
 *In the event you upload a Birth Certificate as proof, you must also upload photographic ID such as valid passport, EU Identity Card, EU/EEA Driving Licence (must contain a photo) for every applicant.
- 5. 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.
- 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).

6. Proof of Finance:

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

7. Proof of savings

- It is a requirement to include statements for each and every Bank Account / Credit Union / Financial institution in which you hold an account, for the previous 3 months. Name and address of account holder should be clearly visible (online screenshots are not acceptable)
- Accounts include Deposit accounts / Personal accounts / Current accounts / Joint accounts / An Post / Revolut / Crypto Currencies / Shares

8. Proof of Buyer Status:

Whichever buyer status category the applicant(s) falls into they need to provide proof. An individual applicant will only fit into one of the categories listed below.

First Time Buyer Option 1- If you are a first-time buyer upload your Help to Buy approval obtained from Revenue Commissioners. Provide tool to click on to upload.

Or

First Time Buyer Option 2 - If you are a first-time buyer and you are not availing of the Help to Buy scheme upload a sworn affidavit from a solicitor confirming that you have never previously owned a dwelling in Ireland or any other state. Provide tool to click on to upload.

Or

Fresh Start – Relationship Termination: Upload 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. Provide tool to click on to upload.

Or

Fresh Start — Post-Bankruptcy/Insolvency: Where the applicant has been divested of the property through insolvency or bankruptcy proceedings, upload proof of the applicant's status on the bankruptcy register is required. Upload 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.

Or

Fresh Start – Unsuitable Property: 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

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

- Proof of Residency in Administrative area of the Affordable Housing Scheme in Mayo for a minimum of 5 years, for applicants to qualify under the 30% Residency Rule (provide at least one document dated in each of the 5 years)
 - Series of utility bills

- > Bank/Credit Union statements (must have a recent date)
- > Documents issued by any government department that shows your address (must have a recent date)
- Any other documents as requested by Mayo County Council in order to process your Affordable Housing application.