

# Document checklist for applicants

- Fully Completed Application Form with all declarations completed
- Proof of insufficient mortgage offer from two regulated financial providers:
  - letters of insufficient mortgage offer from a bank or building society showing the amount requested or
  - letters stating that the application is outside the lending criteria of the bank or building society or
  - lender calculator output sheets showing insufficient borrowing capacity for the amount sought under the LAHL application.
- Applicants are required to show the loan amount sought as part of the evidence of insufficient offers
- Photographic Identification (Current Valid Passport or Drivers Licence)
- Proof of Present Address (Current Utility Bill or Bank Statement) dated within 3 months
- Proof of PPSN/TRN
- Proof of right to reside (where applicable)
- 12 months most recent current account bank statements showing salary lodgements
- Original Credit Union Statements (12 months)
- 12 months most recent savings account statements (which provides evidence of 10% deposit. 3% of this must be verifiable as being from applicants own earned income.)
- 12 months most recent loan account statements
- 6 months most recent Credit Card statements
- Original Salary Certificate (Appendix 1)
- End of year Employment detail summary (Formerly P60) (issued by Revenue Commissioners)
- Statement of Tax Liability (Formerly P21)
- Payslips (3 if paid monthly, 6 if paid fortnightly and 12 if paid weekly)

## For those renting

- 12 months evidence of rent payments if in rental accommodation.
- Tenants of a local authority or tenants under the RAS/HAP Scheme must submit a letter from the Rent Assessment Section confirming that their rent assessment is up to date and the account is clear for 6 months before applying for a LAHL.
- Tenants in private rented accommodation who have received a Notice of Termination should submit a copy of this Notice of Termination with their application.

## Self-Employed

- Accountants Report/Audited Accounts (minimum 2 Years Required)
- Form 11 Return Summary for the relevant tax years (2 previous tax years)
- Current Tax Balancing Statement
- Current Preliminary Revenue Tax Payment Receipt
- A letter from Accountant confirming that all taxes, both personal and business are up to date and in order.
- 12 months most recent personal current account bank statements and a minimum of 12 months most recent business current account statements verifying net income and 12 months most recent statements verifying savings.

## Company Directors

- Letter from Accountant confirming that all personal and business taxes are up to date and in order.
- Where a director of a company is being paid via PAYE and has a shareholding equal to or greater than 25%, they must submit 2 years of company accounts in addition to the PAYE requirements.

## Applicants in receipt of Unemployment/ Social Welfare benefits

- Appendix 2 completed by the Department of Social Protection
- Statement of total benefit received in the preceding tax year

### For Office Use Only

Local Authority	
Local Authority Reference	
All required documents supplied	
Signed	