Documentation required for Starter Home Purchase Scheme

1. Proof of Income

- If **employed,** please provide your most recent Employment Detail Summary (P60) which is available via http://www.revenue.ie/MyAccount. Please have this salary certificate completed by your employer. Payslips are **not** acceptable evidence.
- If **self-employed**, please upload 2 years of Accountants Report/Audited Accounts, Current Tax Balancing Statement & Current Preliminary Revenue Tax Payment Receipt.
- If **not employed**, please upload statement of total benefits received from Social Welfare/Intreo office.

2. Proof of Citizenship

- Passport or Birth Certificate
  - If you upload a Birth Certificate, you **must** also upload a photographic ID such as a valid Passport, EU Identity Card or EU/EEA Driving Licence.

3. Proof of the Right to Reside in Ireland (if applicable)

- For **Non-EU/EEA** applicants
  - **Irish Residence Permit (IRP) Card**
    The official card confirming permission to reside in Ireland.
  - **Passport Immigration Stamp**
    Passport stamps indicating the type and conditions of immigration permission. Relevant stamps include:
    Stamp 1: Employment or business permission
    Stamp 1G: Post-study work permission
    Stamp 4: Permission to live and work in Ireland (e.g., spouse/civil partner of an Irish citizen)
  - **Permission to Remain Letters**
    Formal letters issued by the Irish Naturalisation and Immigration Service (INIS) confirming the applicant's right to remain.
  - An application from a non-EEA/EU 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.
- UK citizens will be regarded as being legally resident in Ireland. (This accords with the Common Travel Area requirements).

4. Evidence of ability to Finance the purchase

- A mortgage letter of **Approval in Principle** from a participating lender stating the <u>maximum</u> mortgage available to applicants.
- Proof of **savings** and **deposit** in the form of a current bank statement on headed paper dated within the last 6 months.

5. Proof of Buyer Status:

- **First Time Buyers**
  - Confirmation of eligibility for Help to Buy Scheme: Printout from Revenue portal (myAccount for PAYE & ROS for Self-Assessed applicants) confirming names of applicants and maximum entitlement under the scheme **<u>or</u>** a printout from Revenue portal showing application submitted/acknowledged and 'Under Review'. If submitting a joint application, the Help to Buy confirmation must also be in joint names.
  - ***Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time.** Further information on Help to Buy is available on Revenue.ie
  - If you are a First Time Buyer and not availing of the Help to Buy, please provide a **sworn affidavit** from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

- **For Fresh Start Applicants**
  - A Court Decree/Separation Agreement/Solicitors letter confirming the applicant is divorced/separated or otherwise and have left the property and divested themselves of their interest in the property.
  - Copy of **Land Registry** showing name removed from property
  - Where the applicant has been divested of a previous 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 or built has been sold, or given as part of a personal insolvency, bankruptcy agreement or other legal insolvency process.

- 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. Your current property must be sale agreed or advertised for sale.

6. Proof of Residency in the Fingal Administrative area

- In order to qualify under the 30% Residency Rule, you must provide at least one document dated in each of the 5 years you have been resident in Fingal. (Those 5 years do not have to be consecutive years). Documents include:
  - A series of utility bills
  - Bank/Credit Union Statements
  - Documents issued by any government department that shows your address.

    **Please note, if the 'Date of Statement' is 'forward', the document will not count as part of your proof of residency. This part of the document should include an actual date in order to be valid*