Documentation required to make an application to the Starter Home Purchase Scheme

The below are required for both single and joint applicants.

Photographic Identification: Any one of the following documents:

- Current, valid, signed passport/passport card
- Current, valid Public Service Card
- Current valid EU/EEA driving licence – this must contain a photograph (Irish Provisional Licence accepted)
- Current EU National Identity Card

Your residence card is not an acceptable form of identification as the card states 'This IRP is not an identity card'

Proof of Address: Any one of the following documents dated **within the last 3 months**:

- Utility Bill e.g. landline telephone (not mobile), gas, electricity, heating, oil, waste collection (where a utility bill is a first bill, a second form of address verification is required)
- Correspondence from a Regulated Financial Institution operating in the Republic of Ireland e.g. Insurance / Assurance Co., Bank, Building Society, Credit Union, Credit Card Company

Proof of Residency in the Republic of Ireland: Any one of the following documents:

- Summary (P60)
- Statement of Payments/Benefits from Dept. of Social Protection
- Tenancy agreement if you are renting
- Bank statements for the last **3 months** showing day-to-day transactions or Direct Debits for utility bills
- An employment letter from your current employer, which includes your name, address and date you commenced work

Proof of Right to Reside in Ireland for non-Irish/UK/EU/EEA National applicants:

- Proof of your right to reside in the State.
  Please provide evidence of legal and habitual residence in Ireland by way immigration permissions and stamps. This may be extended to include work permits.

Proof of income: PAYE employees:

- Up to date Salary Certificate, Employment Detail Summary for the previous year, and 3 months of payslips **(3 if paid monthly, 6 if paid fortnightly and 12 if paid weekly)**
- Proof of any additional income please see the Income Assessment Policy

Proof of income: Self-Employed:

Documents for previous 2 years:

- Audited/Certified Accounts, Tax Balancing Statement and Tax Payment Receipt
- Projected Income for the coming 12 months
- Self-Assessment income tax for the previous year

Proof of income: Social Welfare Income:

- Documentary evidence of all social insurance and social assistance payments, allowances and pensions being received by members of the household. Department of Social Protection Statement.

Fresh Start Principle

- 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. Details of maintenance arrangement where applicable.
- Where the applicant but 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 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

- Up to date valuation of your current property.
- Current Mortgage statement, should you own the property

Proof of First-Time Buyer status

***Note that applicants are considered first-time-buyers only if BOTH are buying their home for the first time.**

- Proof of estimated Help to Buy amount from Revenue
- Proof your Help to Buy application is being processed by Revenue.
- If you are not applying for Help to Buy, you may be asked to provide a sworn affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

Proof of ability to fund the purchase

- Mortgage Approval in Principle (AIP) letter from a lender. If you have not already applied for a mortgage, you should do so now.
  Your Loan Approval in Principle letter should be valid and in date.
  An AIP must be from a pillar bank.
  The Pillar Banks are: Bank of Ireland, AIB, PTSB, Haven, EBS or Local Authority Home Loan.
  OR from the two exceptions to this; Avant Money, Community Credit Unions (locations West Cabra & Blanchardstown) & Enfield Credit Union.

- 3 months bank current account statement including any Revolut account you hold
- 3 months saving account statement – if applicable including any funds such a shares that you have access to
- Letter from any benefactor providing a gift along with proof of the funds– if applicable

To qualify under the 30% Residency Rule you will need proof of **being or having been** resident in the administrative area of Meath for a minimum period of 5 consecutive years, any of the below dated for **EACH of the 5 years**

- Utility bills (gas, electricity, landline telephone (not mobile))
- Bank statements/credit union statements
- Documents issued by government department that shows your address
- Statements of Liability P21 from Revenue
  One document dated for EACH of the 5 years

Proof of PPSN/Tax Registration Number: Any one of the following documents:

- Statement of Liability P21
- Tax Assessment
- Notice of Credits from Revenue
- Letter from Revenue Commissioners addressed to you showing PPSN, employee details from Revenue
- Receipt for social welfare payment
- Letter from Department of Employment Affairs and Social Protection addressed to you showing your PPSN
- Current Medical Card
- Current Drug Payment Scheme Card
- Payslip

Please note

You may be asked to supply additional information to support your application in the form of further documentation, after your application has been validated. This can happen if insufficient proof has been provided by an applicant e.g. not enough payslips to cover the 3-month requested period or not the full 3 months of bank statements.

Documents can be uploaded after you have submitted a completed application by logging into your account and using the documents button.

Uploading requested additional documents after submitting a valid application may affect your application completion date and time.

Other documentation (not mandatory at time of application maybe requested later).