

What documentation is needed to support my application?

Mandatory documentation required at the time of application.

1. **Proof of Income Documentation required:**

- 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 your salary certificate completed by your employer. Payslips are NOT acceptable evidence.

- 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.

2. **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.

3. **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 GNIB Stamp 4) card, indicating which 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).

4. **Evidence of Ability to Finance the Purchase:**

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

and

- Proof of savings and deposit in the form of a current bank statement on headed paper dated within the last 6 months. (If applicable, please include proof of Help-to-Buy).

**If you are yet to receive your mortgage approval in principle, please upload a letter from your broker/ mortgage calculator screenshot stating the amount that you will likely to be able to borrow.*

5. Proof of Buyer Status:

For First Time Buyers –

- Confirmation of eligibility for Help to Buy Scheme (HTB): Printout from Revenue portal (myAccount for PAYE applicants / ROS for Self-assessed applicants) confirming names of applicant(s) and maximum entitlement under the scheme), **OR** a printout from Revenue portal showing application submitted/acknowledged and “Under Review”.

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

**To be eligible to claim HTB, a qualifying loan must be taken out by the eligible applicant, with an approved private lending institution.*

As of the 11th of October 2023, the combined value of your mortgage and your affordable dwelling contribution can now be used to calculate your loan to-value ratio in a Help to Buy application. The loan-to-value ratio must be a minimum of 70% of the full market value.

- If you are a First Time Buyer and not availing of the Help to Buy, please provide an affidavit from a Solicitor confirming that you have never previously owned a dwelling in Ireland or any other State.

For Fresh Start Applicants

- 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.
- 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.
- For applicant whose 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 stage if successful)

6. Proof of Residency in Galway City Administrative area for applicants to qualify under the 30% Residency

- Series of utility bills
- Bank/Credit Union statements **see note below*.
- Documents issued by any government department that shows your address, i.e. Statement of Liability from Revenue clearly showing name and address of applicant.
- If not a first-time buyer - Confirmation of eligibility for HTB Scheme.
- Documentation from schools/colleges
- Employer Reference.

****Please note, if the 'Date of Statement' is 'forward' as circled below, 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, for example: 3 April 2020.**



Personal Bank Account

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

Branch	National Sort Code	Account Name
	Telephone	Account Number
	Page Number	Date of Statement Forward

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the Deposit Guarantee Scheme - Depositor Information Sheet which is available from your branch or on our website - www.aib.ie

Date	Details	Debit €	Credit €	Balance €
8 Jul 2019	BALANCE FORWARD			
9 Jul 2019	Interest Rate			