

What can I do to be ready for the LAAHS?

In the online application process, applicants will have to submit a fully completed application form with all declarations completed and submit the following:

1. A **mortgage Approval in Principle** must be valid and in date stating the **maximum** mortgage available to you. While it is not a requirement, it is recommended that applicants have their Mortgage Approval in Principle prior to applying for Affordable Housing, or at least be in a position to apply for a mortgage.
2. **Proof of income: PAYE** employees: Salary Certificate stamped by your employer and dated within last 3 months, Employment Detail Summary, /Statement of Liability for previous tax year. Please do not submit payslips.
3. **Self-Employed:** Documents for previous 2 years: - Audited/Certified Accounts, current Tax Balancing Statement and Tax Payment Receipt
4. **Proof of income: Social Welfare Income:** Statement of total benefits received from Social Welfare for previous 12 months
5. **Proof of Irish Citizenship:** Irish Passport or birth certificate
6. **Proof of Right to Reside in Ireland:** e.g., for non -Eu applicants , valid copy of Irish Resident Permit, indicating stamp/permission type (eg GNI Stamp 4 for 5 years)
7. **Photographic Identification:** Any one of the following documents: current valid passport, driving licence, National Age Card
8. **Proof of Present Address dated within the last 3 months. Any one of the following documents:** Current utility bill, bank statement/credit union statement, document issued by government department that shows your address, Statement of Liability from Revenue.
9. **Proof of PPSN/Tax Registration Number:** Any one of the following documents: Statement of Liability, 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, Medical Card, Drug Payment Scheme Card, Payslip, P45.
10. **Evidence of savings/deposit:** it is a requirement to include statements for each and every Bank Account/Credit Union Financial institution for all named applicants for which you hold an account. **All documents must be clear, legible and complete.**
11. **Evidence of first-time buyers' status:** Help to buy application from Revenue.ie confirming approval for all named applicants is taken as first time buyer status. If you have not already applied for Help to Buy you should do so now at Revenue.ie
12. **Evidence of Fresh Start eligibility if not a first-time buyer.** Eligibility for Fresh Start is in accordance with Housing For All. Details available from www.gov.ie
13. **Carlow.ie website and local press** Launch of the scheme will be advertised in local media, Carlow County Council's social media and www.carlow.ie . Once advertised, the application site will open within 3 weeks.

ALL DOCUMENTS UPLOAD MUST BE CLEAR, LEGIBLE AND COMPLETE