

Heathfield Ballincollig Affordable Housing Document Checklist



Document:	Example of type of Document - image type files only, e.g. JPEG, PDF, PNG	
Photographic ID	Valid Passport, Passport Card, EU Identity Card, EU / EEA Driving Licence (must contain photo) for every household member over 18	
Proof of Right to Reside in Ireland	For non-EU applicants, valid copy of Irish Resident Permit, indicating stamp/permission type (e.g Stamp 4, 1G etc)	
Income PAYE employees	Salary Certificate stamped by your employer and dated within the last 3 months AND Employment Detail Summary for 2022, for all household members over 18. Payslips are not acceptable.	
Income Self Employed	Documents for the previous 2 years to include Audited/Certified accounts, Current Tax Balancing Statement and Current Preliminary Revenue Tax Payment Receipt	
Income Social Welfare	Statement of total benefits received from Social Welfare for previous 12 months	
Proof of finance	<p>◦Loan Approval in Principle letter from a lender or screenshot from our loan calculator.</p> <p>◦Applicants with Loan Calculator MUST have Loan Approval in Principle at the time of assessment. If you have not already applied for a mortgage, you should do so now.</p> <p>◦Your Loan Approval in Principle letter should be valid and in date. ◦Your Approved Mortgage amount should be four times your gross household income. Applicants with a mortgage approval amount less than four times their income are required under the Affordable Housing Legislation to show that they have maximised their mortgage capacity (i.e have borrowed as much as they are eligible for).</p>	
First Time Buyer	Help to Buy completed application, confirming approval. If you have not already applied for Help to Buy, you should do so now, at Revenue.ie	
Proof of savings	It is a requirement to include statements for each and every Bank Account / Credit Union / Financial institution in which you hold an account, for the previous 3 months. Name and address of account holder should be clearly visible (online screenshots are not acceptable).	
Fresh Start Principle	Applicants who believe they may qualify under the Fresh Start Principle (e.g .Legal separation/divorce documents/ bankruptcy or personal insolvency etc.) should contact affordablehousing@corkcity.ie for further information	
Proof of residency	Formal correspondence, such as a utility bill, TV Licence, car tax for the previous five years clearly showing your name and address.	