

Cork City Council Starter Home Purchase Scheme

Document Checklist

DOCUMENT:	Image type files only, e.g. JPEG, PDF, PNG. TYPE .HEIC FILES NOT COMPATIBLE
Photographic ID	Valid Passport, Passport Card, EU Identity Card, EU / EEA Driving Licence (must contain photo) for main applicant(s)
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 the previous tax year. 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 / No Income	Statement of total benefits received from Social Welfare for the previous 12 months. In cases of a joint application, where one applicant has no income, please contact us at affordablehousing@corkcity.ie to discuss what documentation you need to provide.
Proof of finance	Loan Approval in Principle letter from a lender or screenshot from a loan calculator. Applicants who apply with a Loan Calculator MUST have Loan Approval in Principle at the time of assessment and must upload it no later than five days after the online portal closes for applications. 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. 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).

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 savings 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 the 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 in Cork City Administrative Area (Lottery inclusion)	Formal correspondence, such as a utility bill, TV Licence, car tax etc. for any five years clearly showing your name, address and date of issue.



**Starter Home
Supports**
Help to get you moving in