

Preparation to Apply for an Affordable Purchase Scheme

Before registering and applying please ensure that the following eligibility rules apply to you:

- Applicant is a **First Time Buyer** or meet the exceptions under the [Fresh Start Principle](#).
- Applicant owns a dwelling which, because of its size, is not suited to the current accommodation needs of the applicant's household.
- The affordable home must be the applicant's normal place of residence.
- Each person included in the application must have the right to reside indefinitely in the State.
- Applicant's purchasing power does not exceed 95% of the market value of the property.
- Each Scheme will have different income limits depending on the cost and location of the homes.

What Can I Do Today?

1. Applicants should apply for a Mortgage Approval in Principle (AIP) 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).
2. Apply for [Help to Buy Scheme](#) from Revenue to get proof of your first-time buyer status from the Revenue. In order to be eligible to claim HTB, a qualifying loan must be taken out on the qualifying residence, with a qualifying lender. As of the 11th 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.
3. **Obtain proof of income:**
 - Salary Certificate for Applicant 1 and/or Salary Certificate for Applicant 2 if employed and ask your respective employers to fill it out and stamp for you before you photograph/scan them.
 - You will require 3 months of payslips, 3 monthly, 6 fortnightly or 12 weekly.
 - You will require your employment detail summary, you need to apply for this through Revenue.ie. If one of the applicants is unemployed, print the Unemployment/Social Welfare Benefit Confirmation and ask an official at the Department of Social Protection to complete it for you.

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Obtain proof of income if you are Self-Employed:

- Audited/Certified Accounts, Tax Balancing Statement and Tax Payment Receipt – documents for the previous 2 years.
 - Projected Income for the coming 12 months.
 - Self-Assessment income tax for the previous year.
4. Apply for/gather and then photograph or scan the rest of your documents as listed in the documentation link below, to have ready in **PDF, JPG/JPEG, PNG**.
Please note the maximum upload size is 10MB.
Please see our Documentation Required for Application, for further information.
5. To **Register** with the online platform the following information will be needed:
Your full name, a valid and active email address and a mobile phone number.
A registration verification number will be generated via text message to your mobile phone, which you will then enter on the platform to complete the set-up process. If you have applied for a previous scheme, then you are already registered as a user on the platform. If you no longer remember your user details, you can reset your password using the Forgot Password link.

For assistance please refer to the Affordable Housing Application FAQs.

If after reading the FAQ's you still have questions please contact our Affordable Housing Team at affordablehousing@meathcoco.ie.

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Are You 'Purchase Ready'?

<p>Do you have a suitable form of photographic identification <i>For example make sure your passport is signed and in date</i></p>	
<p>Do you have proof of your current address <i>This must be up to date within the last 3 months</i></p>	
<p>Do you have your Mortgage Approval In Principle letter <i>If you are a joint applicant this letter should be in both names and it should be in date.</i></p>	
<p>Do you have your 10% deposit ready <i>Have you applied for Help to Buy, Can you provide proof of 6 months up to date savings or proof of a gifted sum</i></p>	
<p>Do you have your financial documents in order <i>6 months up to date statements for <u>all accounts</u> that you hold (this also applies to joint applicants)</i></p>	
<p>Do you have up to date proof of your current income <i>Is your salary cert dated, signed/ stamped by your employer Do you have payslips to cover 3 months or your up to date Employment Detail Summary</i></p>	
<p>If you are Non-EU/Non-EEA do you have your right to reside stamps in order <i>Is your current permission to reside in date</i></p>	
<p>Have you selected a solicitor to act on your behalf <i>Should you be successful we will require the contact details of your solicitor before you can proceed in the process</i></p>	

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What can I do on the Application Opening Day?

System requirements:

PLEASE ENSURE YOU HAVE A STABLE WIFI CONNECTION AND FAST INTERNET ACCESS WHEN APPLYING.

Browser:

Any modern browser (e.g. Chrome, Firefox, Edge, Safari). The portal is accessible on laptop, desktop, mobile or tablet devices.

Use of the Online Portal:

You will now be able to log on to the online platform to begin your application process. You can use the same log in details for any scheme that is available, please take careful note of your username and password.

The Application

When you log in you will be presented with several sections or tabs, each of which will need to be completed. The online video guide will talk you through the steps.

Please note that the system will only allow you to move through the application and submit your application if you complete all the required fields and upload the required documentation, the maximum size of a document is **10MB**.

Overview

This will contain the general scheme information, a list of the types of supporting documents you require to proceed and details on the eligibility criteria.

Developments

This will contain information on the specific house types and the affordable prices. The 'Affordable Price' paid by applicant when Local Authorities equity share has been deducted from the full market price. Equity shares are calculated on an *individual basis* and are linked to applicants' income, savings (if any) and mortgage capacity.

Household – Main Applicant

This will contain the specifics of the principal applicant:

Full name, date of birth, PPS number, Marital status, Nationality.

Contact information such as telephone numbers and email, current address, county and Eircode.

Employment details, previous year's gross income details

The option to add details of other dependent household members (name, date of birth, age)

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Joint Applicant

This should be used where there is a secondary or joint applicant. The same details as above will be required.

Household Members

This is where you include information on your household composition. All household members such as children should be noted here. Do not include the names of **the main & joint applicants again**. Incorrect recording of household members may lead to your application being returned to In Progress status to allow you to fix any mistakes.

Finance

All applicants will be required to provide evidence of ability to finance the purchase of their selected property. You will be asked to confirm what financial accounts you have and upload proof of day to day transactions and savings, 6 months of bank account statements for these are required.

In this section you will also be asked to confirm your Mortgage Approval in Principle, Help To Buy amount if you have applied for it.

Declarations

You will then need to accept the Meath County Council Privacy statement and Acceptable Use Agreement before proceeding.

You can save a draft at any stage and continue the application at another time (you will need to be signed into the platform using the same email address and password to continue your draft).

Recommendations:

Because this is a first come-first served scheme, we recommend that you have all information to-hand including any files that you will need to upload.

In the case where you need to upload multiple files as an answer to the same question (for example, banks statements or payslips), we strongly advise you to prepare a single PDF document containing all the files for that question. This will allow you to answer the question by uploading one file instead of uploading multiple which may be time consuming.

Uploading documents:

- You will be instructed to upload documents as part of application form.
- Click on the "Add Document" icon for upload. Ensure you see all files uploaded completely before moving to the next question.
- Documents and images uploaded must be well lit and legible, the maximum size of a document is 10MB.

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Confirmation:

- Remember to click 'Submit' at the end to make sure your application is considered. You will only be able to submit if all questions are answered. Please note once you click submit on the final step you cannot edit your application. You can upload, delete and view any documents attached to your application.
- When your application has been submitted you will get an application number which is used throughout the process to identify your application. Please take note of this number.
- Within minutes of submitting your application you should receive an email notifying you that your application is complete. If you don't receive an email your application may still be in progress, please ensure you have correctly submitted the application.

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. Documents can be uploaded after you have submitted a completed application by logging into your account. 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).