* Fully Completed Application Form with all declarations completed
* Proof of insufficient mortgage offer from two regulated financial providers:

• letters of insufficient mortgage offer from a bank or building society showing the amount requested or

• letters stating that the application is outside the lending criteria of the bank or building society or

• A lender calculator output sheets showing insufficient borrowing capacity for the amount sought under the LAHL application.

Applicants are required to show the loan amount sought as part of the evidence of insufficient offers

* Photographic Identification (Current Valid Passport/Drivers Licence)
* Proof of Present Address (Current Utility Bill/Bank Statement)
* Proof of PPSN/TRN
* 12 months most recent current account bank statements showing salary lodgements
* Original Credit Union Statements (12 months)
* 12 months most recent savings account statements
* 12 months most recent loan account statements
* 6 months most recent Credit Card statements
* Original Salary Certificate (Appendix 1)
* End of year Employment detail summary (issued by Revenue Commissioners)
* Statement of Liabilities (P21)
* Payslips (3 if paid monthly, 6 if paid fortnightly and 12 if paid weekly)

**For those renting**

* 12 months evidence of rent payments if in rental accommodation. The rent payments should be marked on the bank statements
* Tenants of a local authority or tenants under the RAS/HAP Scheme must submit a letter from the Rent Assessment Section confirming that their rent assessment is up to date and the account is clear for 6 months before applying for a LAHL.
* Rent letter from landlord confirming YOU are a tenant, current rent amount, and that the rent account is up to date

**Self-Employed**

* Accountants Report/Audited Accounts (minimum 2 Years Required)
* Form 11 Return Summary for the relevant tax years (2 previous tax years)
* Current Tax Balancing Statement Current
* Preliminary Revenue Tax Payment Receipt
* A letter from Accountant confirming that all taxes, both personal and business are up to date and in order.
* 12 months most recent personal current account bank statements and a minimum of 12 months most recent business current account statements verifying net income and 12 months most recent statements verifying savings.

**Company Directors**

* Letter from Accountant confirming that all personal and business taxes are up to date and in order.
* Where a director of a company is being paid via PAYE and has a shareholding equal to or greater than 25%, they must submit 2 years of company accounts in addition to the PAYE requirements.

**Applicants in receipt of Unemployment/ Social Welfare benefits**

* Appendix 2 completed by the Department of Social Protection
* Statement of total benefit received in the preceding tax year

**Other**

* For applicants born outside the Republic of Ireland, please submit proof that you do not currently own or have never been the registered owners of land or property in your country of origin. We will require original certified documents (translated into English) from your country of origin.
* Non EU/EEA applicants must be legally and habitually resident in Ireland for a period of 5 years; or have leave to remain extending to potentially 5 years to be eligible to apply. Applicants must submit current in date stamps/visas and expired stamps/visas showing 5 years
* Fresh Start principle- solicitor letter, separation/divorce agreement and all supporting documents (Maintenance details, court order, sworn statement) (for full requirements: https://localauthorityhomeloan.ie/information/fresh-start/
* Gift letter