

INFORMATION TO BE SUBMITTED WITH HOUSING APPLICATION

PAYE WORKER:

- 1) (a) 3 current payslips from employer. Completed Forms LF1,LF2 and LF3
- 2) (b) Income Tax Form Original P60 and P.A.Y.E. Balancing Statement (P21) for the preceding year.
- 3) Stamp 4 if non EU Citizen, Birth Cert, Passport (EU Citizens)
- 4) Certificate from Department of Social Welfare for the preceding year.
- 5) Letter confirming permanency of employment.
- 6) If present accommodation is rented, a statement of weekly rent signed by the Landlord must be submitted or submit a copy of the rent book.

SELF-EMPLOYED

- 1) Forward a Set of Accounts for preceding tax year including your Income Tax computation, together with the Long Form of most recent Notice of Assessment.
- 2) If Self Employed, a letter is required from your Accountant certifying your weekly current net income, the agreed tax assessment (signed and stamped by the Inspector of Taxes) together with audited accounts for the tax year 2008.
- 3) Stamp 4, Birth Cert, Passport.
- 4) Completed LF1, LF2 and LF3 Forms (attached).

If present accommodation is rented, a statement of weekly rent signed by the Landlord must be submitted or submit a copy of the Rent Book.

INCOME TEST FOR PART V

Your income must be such that the payments on a mortgage, for the purchase of a property to meet your accommodation needs, would exceed 35% of your Net Annual Income.

MAIN ELEMENTS OF AFFORDABLE HOUSING SCHEME

- Houses provided by Naas Town Council under this Scheme will be sold at a discount from market value.
- To be eligible to purchase a house, persons must satisfy an income test or surrender a local authority or voluntary housing accommodation.
- Loan finance up to 97% of sale price may be provided by Kildare County Council to eligible purchasers at a current variable interest rate of 3.50 % or a fixed rate of 4.45% excluding mortgage protection (0.598%).
Please Note: Interest rates may vary.
- A graduated subsidy will reduce mortgage repayment for households with incomes of €28,000 per annum or less.
- A minimum deposit of 3% of the sale price is required.
- If a house purchased under this scheme is resold or re-mortgaged within 20 years from the date of purchase, the person selling the property shall pay to Naas Town Council out of the proceeds of the sale an amount equal to a percentage of the proceeds, as detailed in the Explanatory Memorandum.
- Maximum of Affordable Loan and Shared Ownership Loan by Kildare County Council is €185,000.

Completed form and relevant documentation should be returned to:

Housing Section, Naas Town Council, Aras Chill Dara, Devoy Park, Naas, Co. Kildare.

Please note that Naas Town Council will treat all information and personal data which you provide as confidential. It will only be disclosed to other bodies in accordance with housing legislation and will be subject to Naas Town Council's responsibilities under the Data Protection Act and Freedom of Information Act. This data will be used for the purposes of Private Rented Dwellings legislation and regulations.

