

LIST OF REQUIREMENTS FOR RECONSTRUCTION LOAN

- 1) House Plan, showing proposed reconstruction or extension.
- 2) Two copies of Site Location Map.
- 3) Specification of proposed work.
- 4) Application fee of €12.70
- 5) **EACH APPLICANT FOR A LOAN TO WHOM P.A.Y.E. APPLIES SHOULD SUBMIT A P60 INCOME TAX CERTIFICATE IN RESPECT OF THE INCOME TAX YEAR PRECEEDING THE DATE OF APPLICATION. APPLICANTS WHO, BECAUSE OF THEIR OCCUPATION, ARE NOT IN A POSITION TO FURNISH A P60 CERTIFICATE, SHOULD FURNISH A COPY OF THE LAST AGREED TAX ASSESSMENT, TOGETHER WITH THE ACCOUNTING DATE FROM THEIR INSPECTOR OF TAXES, AS TO THE INCOME ON WHICH THEIR TAX FOR THE YEAR PRECEEDING THE DATE OF APPLICATION WAS COMPUTED.**
- 6) (i) In the case of a loan less than €348.69, furnish your
 - a) tax reference number
 - b) details of your tax district
 - c) a statement to the best of your knowledge that your tax affairs are in order.
- (ii) In the case of a loan of €348.69 or more, furnish
 - a) A current tax clearance certificate issued by the Revenue Commissioners to you

In cases where the applicant is solely a farmer, he should submit a Certificate from his local Rate Collector as to his total rateable valuation on lands and buildings.

Under the Consumer Credit Act, 1995 which came into effect from the 1st September, 1997. The following should be noted:

1. WARNING:

“YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT”

2. “THE INTEREST RATES ON HOUSING LOANS ARE VARIABLE AND THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

COMHAIRLE CHONTAE MHAIGH EO

MAYO COUNTY COUNCIL

SECTION 40 OF THE HOUSING ACT. 1966

Application for a Loan for Reconstruction, Repair, or Improvement of a Dwelling-house.

1. Name of Applicant: _____
2. Address: _____

3. Phone No: _____
4. Date of Birth: _____
5. PPS No: _____
6. Name of owner of house if different from applicant: _____
7. Particulars of persons who will reside in dwelling when works are completed.

NAME	AGE	RELATIONSHIP TO APPLICANT	PARTICULARS OF INCOME

6. Was a loan previously obtained either for building or purchases of the house _____

(2)

6. If so please state
- a) Amount of Loan obtained: _____
 - b) Date on which Loan was advanced: _____
 - c) Source of Loan: _____
 - d) Amount of Loan to be repaid: _____
7. Is applicant the owner of a vested Labourer's Cottage provided by the Council? _____
9. Is a loan being obtained from any other source towards the cost of the work? If so, please state:
- (a) From whom loan is being obtained: _____
 - (b) Amount of loan sought: _____
10. Is the reconstruction, repair, or Improvement work being done by:
- (a) Contract, or, : _____
 - (b) Direct Labour: _____
- If by Contract, state
- (a) Contractor's Name: _____
 - (b) Address: _____
11. (a) Amount of Loan now required: _____
- (b) Over 5, 10, 15, years: _____
12. (a) Will house be continuously occupied throughout the year: _____
- (c) If not, state for what period each year it will be occupied: _____
13. Does applicant undertake to keep the house fully insured against: _____

(3)

14. Source of Income:

(A) FARMING:

(i) Total valuation of all holders (Land and Buildings)

Occupied by applicant: _____

(ii) Total acres of applicant's land: _____

(B) EMPLOYMENT:

(i) Exact occupation of applicant: _____

(ii) Name and Address of employer: _____

(iii) Total amount of applicant's income during the past 12 months: _____

(C) OTHER SOURCES (including income of other persons residing in house)

(i) Source of Income: _____

(ii) Total amount earned during past 12 months: _____

(iii) Total profit in past 12 months: _____

CERTIFICATE OF APPLICANT

I hereby apply for a loan of €_____ in accordance with the particulars given on this form. I certify that the replies to the queries set out on the form are correct and I undertake to be bound by the terms of the Scheme for loans under Section 40 of the Housing Act, 1966, which I have read.

Signature: _____ **Date:** _____

Signature: _____ **Date:** _____

NOTE: Particulars of income furnished by applicants may have to be verified by submission of audited accounts. Income Tax Assessment Notice or by Statutory Declaration. Rate Demand Notes must also be enclosed.

PLEASE NOTE THAT THERE ARE LEGAL FEES PAYABLE UNDER THIS SCHEME