

Housing Loans and Grants Department, Ground Floor, City Hall, Cork.

APPLICATION FOR HOME IMPROVEMENT LOAN

Applicant details.

Full name(s) of applicant(s) _____

Address _____

RSI Number(s) _____

Tax District _____

Contact telephone number _____

Date(s) of birth _____

No. of dependants in household _____

Income details.

Weekly income _____

Source _____

Employer's Name _____

Employer's Address _____

Income for previous tax year (P60 required) _____

Details of Outgoings.

Do you currently hold a mortgage on this property or any other property?

Yes _____ No _____ (please tick)

If yes, with which lending agency _____

Please attach a certified record of repayments.

Do you currently hold a reconstruction loan with this or another Authority?

Yes _____ No _____ (please tick)

Do you currently hold any other loans? Yes _____ No _____ (please tick)

Are payments up to date? Yes _____ No _____

If yes above, please give details – Amount of loan _____

Commenced from _____

Monthly repayment _____

Purpose of loan _____

Please attach a certified record of repayments.

Are you a tenant of Cork City Council? Yes _____ No _____

If yes, amount of weekly rent _____

Amount of rent arrears if any _____

Do income details above correspond with those submitted for rent assessment purposes?

Yes _____ No _____

If No above, income details will be forwarded to Rents and applicant may incur retrospective arrears.

Amount of retrospective arrears if any _____
Are you currently renting from a landlord? Yes _____ No _____
If yes above, please submit a record of rent payments from landlord.

Service Charges due Yes _____ No _____
Amount _____
Refuse Charges due Yes _____ No _____
Amount _____
Are you entitled to a waiver of these charges Yes _____ No _____
If yes above, please contact the Housing Rents Department as soon as possible.

Proposed Work.

Brief description of proposed work _____

Please submit plans/drawings
Cost of work _____
Loan required (80% maximum) _____ Over _____ years
Shortfall _____
How is shortfall to be financed? _____
(Proof of shortfall must be submitted)

PLEASE SUBMIT RECORD OF SAVINGS FOR LAST THREE MONTHS

The amount of the loan will be 80% of the cost of the work as determined by an Inspector of Cork City Council and having regard to the Contractor's estimate.

If the amount of the loan applied for is 6,500 or more, each applicant must produce a current Tax Clearance Certificate from the Revenue Commissioners.

If the amount of the loan applied for is less than 6,500 each applicant must produce written certification that to the best of their knowledge and belief their tax affairs are in order. Please complete attached form.

Contractor's Details.

Building Contractor _____
Address _____
Tax Reference No. _____
C2 / Tax Clearance Certificate No. _____
Date of Expiry of C2 _____

Note :- If more than one contractor is involved the information above must be provided in respect of each contractor.

Planning Permission.

Applied for _____
Granted _____ Refused _____ Not necessary _____

1. I/We certify that the information provided herein is accurate and complete, and I undertake to take up the loan, if granted, within 12 months of being notified by Cork City Council.
2. I understand that the loan, if granted, will be paid in one amount, following completion of the work to the satisfaction of the Principal Building Surveyor of Cork City Council.
3. I understand that the loan, if granted, is a personal loan which must be redeemed within the period specified, even in the eventuality that I vacate the above named premises, prior to the date of completion.
4. I also note that Cork City Council in its absolute discretion, retains the right to rescind any approval given.

Signature of Applicant(s) (1) _____
(2) _____

Dated this _____ day of _____, 20 _____.

NB:- Applicants are urged to engage a solicitor prior to applying for a Home Improvement Loan with Cork City Council. Advice from an independent solicitor will be required before any loan agreement can be signed.

If the loan is in respect of installation of windows and doors you must provide detailed sketch showing dimensions of windows, openings etc.

If the loan is in respect of installation of central heating you must state size and type of Radiators.

Please ensure all questions above are fully answered and all necessary documentation accompanies your application, together with a fee of €40. If application and documentation are incomplete, the application will not be processed until such time as details have been submitted in full.

Documentation required :-

- **P.60(s)**
- **Builder's Estimate**
- **Copy plans / drawings**
- **Income tax affairs declaration**
- **Non-Refundable Application fee of €40.**
(Please note that payment of fee must be made to Cash Payments Section, Finance, Ground Floor, City Hall and receipt must be submitted with application to Housing Loans & Grants)

If these details are not attached, your application will not be processed.

INCOME TAX AFFAIRS – DECLARATION OF APPLICANT

I/We, _____ and _____

Of _____

Hereby certify that my/our tax affairs are up to date and in order to the best of my/our knowledge and belief.

Signed _____ and _____

Dated _____