

Rebuilding Ireland Home Loan

Application Form



Please read the following information carefully *before* completing this application form.
All questions on this form must be answered. Please write your answers clearly in block capitals.

You should contact your local authority to arrange to submit your application in person, as posted applications are frequently not completed correctly and have to be returned.

A reference in this form to the 'Local Authority' is a reference to the Local Authority to whom the Application Form will be submitted.

TO BE ELIGIBLE FOR A REBUILDING IRELAND HOME LOAN, APPLICANTS MUST:

1. Be First Time Buyers and neither applicant can be a previous owner or current owner of a property.
2. Be aged between 18 and 70 years.
3. Be earning under €50,000 (gross) in the previous tax year as a single applicant or in the case of a joint application both incomes should not be greater than €75,000 (gross) in the previous tax year.
4. Be in continuous permanent employment (this can be self employed) for at least two years in the case of the primary earner and in continuous permanent employment for one year in the case of a second applicant (if second applicant is employed).
5. Be of good standing with a satisfactory credit record (a credit check will be carried out with the Irish Credit Bureau and the courts before loan approval is granted).
6. Have an indefinite right to remain in Ireland either through nationality or refugee status.
7. Be able to provide proof of insufficient offers of finance from two financial institutions (Bank or Building Society lenders only).
8. Have a minimum deposit of 10% of the purchase price of the property.
9. Provide proof of marital status (if divorced, legal documents must be submitted).
10. If you are renting, you must have a clear rent account for 6 months prior to applying for the loan and your rent assessment must be up to date.

If you meet all of the above criteria you will be eligible to submit an application.

Please note: The property you wish to purchase must be located in your Local Authority administrative area.

CHECKLIST FOR APPLICANTS

- Fully Completed Application Form
- Letters from two Banks or Building Societies confirming insufficient offers of finance
- HPL1 Form to be stamped by Revenue Commissioner (Appendix 1A)
- Photographic Identification (Current Passport or Drivers Licence)
- Proof of Present Address (Current Utility Bill or Bank Statement)
- Original Salary Certificate (Appendix 1)
- Up-to-date, computer generated P60 (Please note if the P60 is not for 52 weeks, a P21 is required)
- 4 recent Payslips
- Signed Customer Declarations
- Original Current Account Statements (12 Months)
- Original Savings Statements (12 Months)
- Original Loan Statements (12 Months)
- Original Credit Card Statements (12 months)
- Original Credit Union Statements (12 months)

FOR THOSE RENTING

- Tenants in private rented accommodation must have a clear rent account for 6 months prior to applying, and be able to show a rent book or proof of payment
- Tenants of a local authority or tenants under the RAS 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 prior to applying

SELF EMPLOYED

- Accountants Report/Audited Accounts (2 Years Required)
- Current Tax Balancing Statement
- Current Preliminary Revenue Tax Payment Receipt

APPLICANTS IN RECEIPT OF UNEMPLOYMENT/SOCIAL WELFARE BENEFITS

- Appendix 2 completed by the Department of Employment Affairs and Social Protection
- Statement of total benefit received in the preceding tax year

FOR OFFICE USE ONLY

LOCAL AUTHORITY

LOCAL AUTHORITY REFERENCE

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PERSONAL DETAILS

Number of applicants

FIRST APPLICANT

First name Middle Initial

Surname

Maiden name (if applicable)

Date of Birth

PPSN

Gender Female Male

Mother's maiden name

Nationality

Marital status Married Single Separated
 Divorced Widower Other

E-mail

Work tel

Home tel

Mobile

Present address

Eircode

How long at this address years months

Previous address

Number of dependents

Ages

SECOND APPLICANT

First name Middle Initial

Surname

Maiden name (if applicable)

Date of Birth

PPSN

Gender Female Male

Mother's maiden name

Nationality

Marital status Married Single Separated
 Divorced Widower Other

E-mail

Work tel

Home tel

Mobile

Present address

Eircode

How long at this address years months

Previous address

Number of dependents

Ages

NATURE OF CURRENT TENURE

Do you rent your current accommodation Yes No

Monthly rent €

Home Owner Living with Parents Tenant
 Local Authority Tenant Other*

Local Authority Tenants, please quote Rent Account Number

*Please give details of 'other' above

FIRST APPLICANT

Are you on a local authority Housing List? Yes No

If yes, please give details

Have you ever owned or built a house or flat? Yes No

If yes, please give details

LOAN PURPOSE

Private purchase Local Authority Tenant Purchase

Do you rent your current accommodation Yes No

Monthly rent €

Home Owner Living with Parents Tenant
 Local Authority Tenant Other**

Local Authority Tenants, please quote Rent Account Number

**Please give details of 'other' above

SECOND APPLICANT

Are you on a local authority Housing List? Yes No

If yes, please give details

Have you ever owned or built a house or flat? Yes No

If yes, please give details

EMPLOYMENT STATUS

FIRST APPLICANT

employed self-employed not employed

SECOND APPLICANT

employed self-employed not employed

EMPLOYMENT DETAILS

Employer name

Employer address

Eircode

State type of business

Occupation

Employment status e.g. permanent, etc

Date commenced present employment / /

Gross basic salary per annum €

Overtime per annum €

Bonus per annum €

Commission per annum €

Other income per annum €

Source of other annual income

If less than 6 months in current employment,
please give previous employment contact details:

Employer name

Employer address

Eircode

State type of business

Occupation

Employment status e.g. permanent, etc

Date commenced present employment / /

Gross basic salary per annum €

Overtime per annum €

Bonus per annum €

Commission per annum €

Other income per annum €

Source of other annual income

If less than 6 months in current employment,
please give previous employment contact details:

SELF-EMPLOYMENT DETAILS

Trading name and address

Date of commencement of business / /

Nature of business

Sole trader Director/partner

Trading name and address

Date of commencement of business / /

Nature of business

Sole trader Director/partner

SELF-EMPLOYMENT DETAILS (CONTINUED)

State % shareholding	<input type="text"/>	State % shareholding	<input type="text"/>
Total net profit (all partners, before drawings)	€ <input type="text"/>	Total net profit (all partners, before drawings)	€ <input type="text"/>
Drawings (state your drawings only)	€ <input type="text"/>	Drawings (state your drawings only)	€ <input type="text"/>
Previous employer's name and address	<input type="text"/> <input type="text"/> <input type="text"/>	Previous employer's name and address	<input type="text"/> <input type="text"/> <input type="text"/>
Eircode	<input type="text"/>	Eircode	<input type="text"/>
Previous employment from	<input type="text"/> / <input type="text"/> / <input type="text"/>	Previous employment from	<input type="text"/> / <input type="text"/> / <input type="text"/>
Previous employment to	<input type="text"/> / <input type="text"/> / <input type="text"/>	Previous employment to	<input type="text"/> / <input type="text"/> / <input type="text"/>
Nature of business	<input type="text"/>	Nature of business	<input type="text"/>
Occupation	<input type="text"/>	Occupation	<input type="text"/>

FINANCIAL HISTORY & COMMITMENTS

SAVINGS

	First applicant	Second applicant	Financial institution(s)
Deposits	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>
Current account	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>
Other	€ <input type="text"/>	€ <input type="text"/>	<input type="text"/>

BORROWINGS (INCLUDE CREDIT CARD DEBT)

Borrower	Purpose	€ amount owing	€ monthly repayment	Lender
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
		€ <input type="text"/>	€ <input type="text"/>	

FINANCIAL HISTORY & COMMITMENTS (CONTINUED)

First applicant

Have you or your spouse/partner ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have any judgements been registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

If yes, please state monthly amount

€

Have you ever had a loan or made a previous application to any other lending agency?

Yes No

If yes to any of the above, please give details

Second applicant

Have you or your spouse/partner ever been insolvent, bankrupt, involved in court proceedings for debt or compounded with creditors? Have any judgements been registered against you personally? Have any judgements been registered against a company of which you are a director?

Yes No

If yes to any of the above, please give details

Are you obliged to pay alimony/child support or separation maintenance?

Yes No

If yes, please state monthly amount

€

Have you ever had a loan or made a previous application to any other lending agency?

Yes No

If yes to any of the above, please give details

DETAILS OF PROPERTY TO BE MORTGAGED

Address of property to be mortgaged

If new:

Stage of construction

Completion date

/ /

If second hand: Year built

Is the property registered with

Homebond scheme

or

Premier guarantee scheme

MORTGAGE DETAILS

Loan amount

€

Loan term

OUTLAY

Purchase price

€

Stamp duty: (if applicable)

€

Legal expenses

€

Other*

€

Total expenditure

€

*please give details of 'other' above

FUNDING

Savings

€

Other**

€

Mortgage required

€

Total finance

€

**please give details of 'other' above

CONTACT DETAILS

SOLICITOR

Name and address

Telephone

Email

VALUATION ACCESS

Name and address of person with whom an inspection may be arranged

Telephone

Email

IMPORTANT NOTICES

CONSENT UNDER THE CONSUMER CREDIT ACT 1995

Under the Consumer Credit Act 1995 a customer's consent is required if the customer wishes the **local authority** to be able to telephone him/her at his/her place of employment/business in connection with a Credit Agreement. From time to time the **local authority** may need to contact you during working hours in connection with the Account. Should you wish to give your consent you should sign this part.

I/we hereby consent to the **local authority** contacting me/us by telephone at my/our place of employment/business.

Signature of first applicant	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of second applicant	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>

CREDIT REFERENCE SEARCHING & REPORTING

The **local authority** may from time to time make searches against you on the records held by credit reference agencies. When such a search is made the Credit reference agencies will keep a record for a period (usually for a year) that the search has been made. The **local authority** may also provide information to credit reference agencies concerning this application and the manner in which the Account is conducted. For this the **local authority** requires your consent. Please note that if you do not consent the **local authority** may not be able to consider your application.

You have the right at any time to request from any credit reference agency a copy of any "personal data" within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that such a credit reference agency holds about you (for which they may charge a small fee) and to have inaccuracies in that information corrected.

I/We authorise the **local authority** to carry out credit reference searches against me/us. I/We acknowledge that such credit reference agencies will record that such a search has been made and disclose that fact to their members for a period of at least one year. I/We also authorise the **local authority** to provide information concerning this application and the conduct of the Account to credit reference agencies.

Signature of first applicant	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of second applicant	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	<input type="text"/>

DATA PROTECTION NOTICE

ACCESS TO PERSONAL DATA. You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) that the **local authority** holds about you and to have inaccuracies in that information corrected.

CONSUMER CREDIT ACT 1995

Please note carefully the following information relating to Housing Loans within the meaning of the Consumer Credit Act 1995.

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

WARNING: (VARIABLE RATE LOANS) – THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

ARREARS

Interest will be applied to the outstanding balance of the loan. This balance includes any element of unpaid interest and charges which will accrue interest on the rate applicable to the account.

VALUATION

Where the property is sourced by the applicant on the open market, each application must be supported by a valuation report carried out by an approved independent or local authority valuer. Valuation/survey fees are payable by the applicant(s) to the firm of valuers who undertake the valuation.

CENTRAL CREDIT REGISTER

Notice: Under the Credit Reporting Act 2013, lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

YOUR RIGHT TO CANCEL THE CONTRACT

You do not have a right to cancel the contract once you have drawn down a housing loan but you may repay a housing loan early as outlined in the next paragraph.

RIGHTS TO TERMINATE THE CONTRACT

You may at any time repay all or part of the loan early.

If you fail to make any payment due to us in respect of the loan or, if any of the other events of default which will be specified in the contract between us for the loan were to occur we may call for the immediate repayment of the loan together with all accrued but unpaid interest thereon and all other costs and expenses payable under the contract. We may also enforce our mortgage over your property and sell it and realise any security given to us and apply the proceeds of sale in repayment of the loan and all interest and costs and expenses.

GOVERNING LAW AND LANGUAGE

All our dealings with you, and all contracts between us, will be governed by the laws of Ireland.

All contracts between us, all information, which we supply to you, and all other communications with you will be in English.

COMPLAINT PROCEDURES

We aim to provide an efficient service to our customers and it is our policy to ensure that all your concerns are dealt with fairly and promptly.

If you have any complaint please telephone or write to your **Local Authority House Purchase Loan Section**.

WARNINGS

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

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING: (VARIABLE RATE LOANS) THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.

WARNING: (VARIABLE RATE LOANS) THE COST OF MONTHLY REPAYMENTS MAY RISE.

WARNING: (FIXED RATE LOANS) YOU MAY BE LIABLE FOR A BREAKAGE FEE IF YOU SWITCH TO A VARIABLE RATE OR PAY OFF ALL OR PART OF YOUR MORTGAGE EARLY.

DECLARATION

PERSONAL DETAILS

Name of first applicant

Name of second applicant (if applicable)

Address of property to be mortgaged

DETAILS OF MORTGAGE REQUIRED

Purchase price/value of property € Amount of loan required €

Repayment term required

VALUATION

The **local authority** will require a valuation of and certain other information about the property you wish to buy. The valuation report, of which you will obtain a copy, is designed especially for the needs of **the local authority** to help us decide if the property represents adequate security for the loan you require. The valuation report will be based on a limited inspection and is not intended to be a structural survey nor a condition report. It is important that you should not rely in anyway on the valuation report. It is possible that there are defects in the property which are not reported but which a more detailed inspection would reveal. This means that the valuation report may not make you aware of defects which could affect your decision to buy. **The local authority** recommends that you obtain a more comprehensive report or structural survey.

INSURANCE

MORTGAGE PROTECTION

It is a condition on all loans that Mortgage Protection Cover is effected before the loan cheque issues. There is a standard mortgage protection insurance scheme which is compulsory with local authority house purchase loans. The cost of mortgage protection insurance which covers both death and permanent disability will be added to your monthly mortgage repayments.

PROPERTY INSURANCE

It is a condition on all loans that property insurance is effected before the loan cheque issues.

SIGNATURE & DECLARATION

I/We declare that the information given by Me/Us in this form and in appendices 1, 1A, 2 and 3 attached is correct to the best of My/Our knowledge and belief and that these documents were completed before this declaration was signed. I/We declare that I/We am/are of full age and I/We hereby make application for an advance with **the local authority** upon mortgage of the property described above. I/We declare that the foregoing statements and particulars and any other information we have given to **the local authority** to be strictly true, to the best of my/our knowledge and belief. I/We acknowledge that, in order to process this loan application, **the local authority** its servants and agents will hold and process information in connection with this application (together with such other information supplied to or obtained by **the local authority** separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of Housing, Planning and Local Government where required by that Department. I/We have read the section above headed valuation, I/We understand that I/We should not rely on the valuation report in any way in deciding whether or not to purchase the property. I/We understand that if, contrary to **the local authority** recommendation, I/We do not request or obtain an independent structural survey for my/our own purposes, I/We run the risk that the property may suffer from serious defects which are not mentioned in the Valuation Report and that the report may be defective, or may be inadequate for my/our purposes. I/We further understand that should **the local authority** grant a loan this does not signify an assurance or guarantee that the property is soundly constructed and free from defects. I/We note that if I/We are approved by **the local authority** for a loan that at any time before the completion of the mortgage transaction **the local authority** has the right to withdraw or vary the approval.

SIGNATURES

Signature of first applicant Date

Signature of second applicant Date

APPENDICES

APPENDIX 1
SALARY CERTIFICATE.

APPENDIX 1A
HPL 1 FORM.

APPENDIX 2
FORM IF IN RECEIPT OF UNEMPLOYMENT/SOCIAL WELFARE BENEFITS.

APPENDIX 3
DETAILS OF TWO BANKS OR BUILDING SOCIETIES CONFIRMING INSUFFICIENT OFFERS OF FINANCE.

APPENDIX 1 – SALARY CERTIFICATE

(TO BE COMPLETED BY FIRST APPLICANTS EMPLOYER)

EMPLOYMENT DETAILS

Name of Employee

Length of service with the company Years Months

Position held within the company

The exact location of employment

Is employment permanent? Yes No Is employee on probation period? Yes No

So far, are you able to tell will he/she continue to be in your service? Yes No

If so, what is the maximum of such salary scale and by what annual increments reached?

SALARY DETAILS (PER ANNUM)

Gross basic wage/salary € Guaranteed Regular Irregular

Overtime € Guaranteed Regular Irregular

Bonus € Guaranteed Regular Irregular

Commission € Guaranteed Regular Irregular

Other income* € Guaranteed Regular Irregular

*Please give details of other income

THIS SECTION IS TO BE COMPLETED BY AN AUTHORISED COMPANY OFFICIAL

Signed by

Position

Company Name

Address

Tel Number

Date

Please authenticate with company stamp or seal

THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE

APPENDIX 1 – SALARY CERTIFICATE

(TO BE COMPLETED BY SECOND APPLICANTS EMPLOYER)

EMPLOYMENT DETAILS

Name of Employee

Length of service with the company Years Months

Position held within the company

The exact location of employment

Is employment permanent? Yes No Is employee on probation period? Yes No

So far, are you able to tell will he/she continue to be in your service? Yes No

If so, what is the maximum of such salary scale and by what annual increments reached?

SALARY DETAILS (PER ANNUM)

Gross basic wage/salary € Guaranteed Regular Irregular

Overtime € Guaranteed Regular Irregular

Bonus € Guaranteed Regular Irregular

Commission € Guaranteed Regular Irregular

Other income* € Guaranteed Regular Irregular

*Please give details of other income

THIS SECTION IS TO BE COMPLETED BY AN AUTHORISED COMPANY OFFICIAL

Signed by

Position

Company Name

Address

Tel Number

Date

Please authenticate with company stamp or seal

THE INFORMATION GIVEN WILL BE TREATED IN THE STRICTEST CONFIDENCE

APPENDIX 1A – HPL1 FORM – FIRST APPLICANT

THIS FORM MUST BE COMPLETED BY THE **REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION

Applicant's full name (BLOCK LETTERS)	<input type="text"/>
Applicant's previous name (if any)	<input type="text"/>
Applicant's present address	<input type="text"/> <input type="text"/>
Applicant's previous address (if any)	<input type="text"/> <input type="text"/>
Applicant's PPS number	<input type="text"/>

TO BE COMPLETED BY INSPECTOR OF TAXES

I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling.

Signed

Date

OFFICIAL STAMP

APPENDIX 1A – HPL1 FORM – SECOND APPLICANT

THIS FORM MUST BE COMPLETED BY THE **REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION

Applicant's full name (BLOCK LETTERS)

Applicant's previous name (if any)

Applicant's present address

Applicant's previous address (if any)

Applicant's PPS number

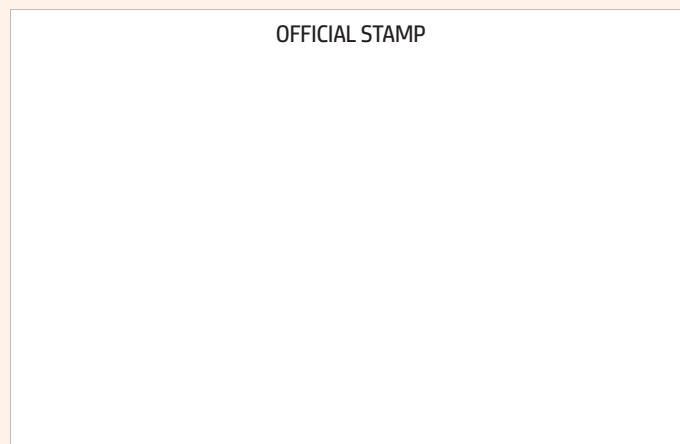
TO BE COMPLETED BY INSPECTOR OF TAXES

I hereby certify, in accordance with my records and to the best of my knowledge, that the above named person has not previously claimed income relief in respect of interest paid on money borrowed to purchase or build a dwelling.

Signed

Date / /

OFFICIAL STAMP



APPENDIX 2

THIS FORM IS REQUIRED ONLY IF ONE APPLICANT IS IN RECEIPT OF UNEMPLOYMENT/SOCIAL WELFARE BENEFITS.

Name

Address

PPSN

In relation to the above named loan applicant I confirm that the following information is correct:

TOTAL AMOUNT OF UNEMPLOYMENT/SOCIAL WELFARE BENEFITS RECEIVED FROM:

1st January to 31st December = €

Current amount of Unemployment/Social Welfare benefits being received € Weekly

TO BE COMPLETED BY AN OFFICIAL OF THE DEPARTMENT OF EMPLOYMENT AFFAIRS AND SOCIAL PROTECTION

I hereby certify, in accordance with my records and to the best of my knowledge,
that the above named person is in receipt of social welfare payments.

Signed

Date / /

OFFICIAL STAMP

APPENDIX 3

Housing Loans Section

Local Authority (insert name and address)

Date

To whom it may concern,

I/We wish to confirm that I/we have applied for a mortgage loan in the amount of € from the following two financial institutions (bank or building society):

1.

Name

Address

Contact Details

2.

Name

Address

Contact Details

Please be advised that I/we have been declined for a mortgage loan in the amount of € from both of the above.

Signed (first applicant)

Signed (second applicant)

Date

PLEASE NOTE THAT YOU ARE REQUIRED TO SUBMIT LETTERS CONFIRMING INSUFFICIENT OFFERS OF FINANCE FROM TWO FINANCIAL INSTITUTIONS (BANK OR BUILDING SOCIETY LENDERS ONLY).

Supported by



Údarás Áitiúla Éireann
Local Authorities Ireland