

Local authority loans for home improvements

This form is also available in large print.

Tá míle fáilte romhat an fhoirm seo a líonadh i nGaeilge agus tá leagan Gaeilge den fhoirm seo ar fáil chomh maith.



Comhairle Chontae na Gaillimhe Galway County Council



A person may apply for a local authority loan to carry out improvements to their dwelling.

In order to qualify you must also meet an income eligibility test, which takes into account the principal earners income together with any second earner's income in the household.

A single earner's income for the previous tax year must be below **€ 40,000**. If there is a second earner in the household the following formula applies

The principal earner's income x 2.5 + second earner's income must be below **€ 100,000**.

The maximum loan available is **€ 38,000** (€ 50,000 for offshore islands). **This loan is repayable over 7, 10 or 15 years at a variable interest rate.**

Galway County Council require any intending applicant to furnish evidence of income for the previous tax year in the form of

1) A balancing statement (P21) from the tax office showing income for the previous tax year.

Or

2) Certificate from Social Welfare Office stating total income for previous tax year.

All relevant details from the enclosed checklist must be submitted with the application form. Incomplete application forms will be returned to the applicant.

Warning: Your home is at risk if you do not keep up repayments on a mortgage or any other loan secured on it. The payment rates on the housing loan may be adjusted by the lender from time to time.

Applicant details

Name			
Address			
Telephone		Email	
Date of birth		Age	
Married / single		PPS no	

Who is residing with you?		
Household	Aged 18 or over	Under 18
Number of persons who will reside with you when work is complete		

If you are employed, state:	
Occupation	
Annual remuneration	
Name & address of employer	

If spouse is employed, state:	
Occupation	
Annual remuneration	
Name & address of employer	

Particulars of house for which the loan is sought:	
Townland in which house subject of the mortgage is situated	
Particulars of applicant's title to the property	
Have you obtained planning permission for the proposed work?	
If so, quote planning permission reference number	
Date of commencement of improvement work	
Amount of estimate of cost of proposed work	€
In what period do you propose to repay the loan? 7, 10 or 15 years	

Do you have other current loans (credit card, personal loan, car loan etc) provide details	
I hereby, apply for a loan of	€
I certify that the information which I have given in this form is correct.	
Signature of applicant	
Date	

NB Incomplete applications will be returned.
Warning: Your home is at risk if you do not keep up repayments on a mortgage or any other loan secured on it.

Checklist

Please note failure to submit fully completed application form including all of the items listed below will result in your application being returned to you.

1. P60 Tax Certificate for the applicant(s) for the year ended December of previous year. This certificate is available from your employer.	
2. P21 Tax Balancing Statement for the applicant(s) for the tax year ended December of previous year. You must apply to the Revenue Commissioners for this statement.	
3. Four most recent payslips.	
4. Revenue Commissioners Form attached - this form must be completed by the Revenue Commissioners on behalf of the applicant(s). Please contact them for details of your nearest office.	
5. Social Welfare Form attached - this form must be completed by the Department of Social Welfare on behalf of the applicant(s). Please note this form must be completed even if you have never claimed social welfare. Please contact them for details of your nearest office.	
6. Employment Form attached – this form must be completed by the applicant’s employer.	
7. Please submit birth certificate or passport details for each applicant and any dependants. Please submit a marriage certificate if married. If you are separated or divorced please submit a copy of your separation agreement or divorce details.	
8. Please submit evidence of your savings record e.g. copies of latest bank statement/bank deposit book/post office book/ building society/credit union book. Please note all accounts held by the applicant(s), including current accounts must be submitted with each application.	
9. Please submit details of any outstanding loans. Credit agreements/promissory notes which will give details of the amount borrowed, repayment term etc. and loan statements in respect of all loans must be submitted. Current credit card statements should also be submitted.	
10. If you are self-employed you must submit an agreed tax assessment (signed and stamped by the Inspector of Taxes) together with certified audited accounts for the tax year immediately preceding date of application.	

11. Please do not send in original birth certificates, deposit books / credit union books through the post. Photocopies can be submitted with the application form. Originals can be produced at interview stage.	
12. Please note; in the case of non E.U. citizens, details of a right to reside and work in Ireland must be supplied. These details are available from the Department of Justice and the Department of Enterprise, Trade & Employment.	
13. Two letters of refusal from bank / building society stating amount of loan requested.	
14. Site map showing location of house and brochure from auctioneer giving details of house and price.	
15. Engineer's report on repair and structure of house.	
16. Separated or divorced persons must submit a copy of their separation agreement or divorce papers.	
17. Detailed estimate of cost of work.	
18. C3 copy of planning permission.	

Return completed form to

Housing Unit
Galway County Council
County Hall
Prospect Hill
Galway

☎ (091) 509300

📠 (091) 509299

housing@galwaycoco.ie

www.galway.ie

First applicant – Revenue Commissioners

This form must be completed by the Revenue Commissioners and returned with every application.

Name	
Previous name (if any)	
Present address	
Previous address (if any)	
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 tax relief in respect of interest paid on money borrowed to purchase or build a dwelling.

Signed		Date	
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Official stamp

Second applicant – Revenue Commissioners

This form must be completed by the Revenue Commissioners and returned with every application.

Name	
Previous name (if any)	
Present address	
Previous address (if any)	
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 tax relief in respect of interest paid on money borrowed to purchase or build a dwelling.

Signed		Date	
---------------	--	-------------	--

Official stamp

First applicant – Department of Social and Family Affairs

This form must be completed by the Department of Social and Family Affairs and returned with every application.

*Please note this form must be completed by the Department of Social and Family Affairs for each applicant regardless of whether you have claimed social welfare or not

Name	
Address	
PPS number	

Social Welfare payments 2006	€
Total amount of Social Welfare payment received between January 2006 and December 2006.	
Please specify the type of payment(s)	

Social Welfare payments 2007	€
Current amount of Social Welfare payment received weekly.	
Please specify the type of payment(s)	

To be completed by the Department of Social and Family Affairs			
In relation to the above named, I confirm that this information is correct.			
Signed		Date	
Official stamp			

Second applicant – Department of Social and Family Affairs

This form must be completed by the Department of Social and Family Affairs and returned with every application.

*Please note this form must be completed by the Department of Social and Family Affairs for each applicant regardless of whether you have claimed social welfare or not

Name	
Address	
PPS number	

Social Welfare payments 2006	€
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Please specify the type of payment(s)	

Social Welfare payments 2007	€
Current amount of Social Welfare payment received weekly.	
Please specify the type of payment(s)	

To be completed by the Department of Social and Family Affairs			
In relation to the above named, I confirm that this information is correct.			
Signed		Date	
Official stamp			

First applicant – Employer

This form must be completed by your employer Department of Social Welfare and returned with every application. The information received will be treated as confidential and only for use by Galway County Council in connection with housing.

Applicant details

Name	
Address	
PPS number	

Employer details

Name	
Address	

In relation to the above named, I wish to confirm that the following information is correct.					
Commencement date of work					
Present income	€	Weekly		Annual	
Position held					
Is position held	Full-time		Casual		
	Temporary		Fixed contract		
Date employee made permanent					
Will the applicant be employed by you for the foreseeable future?	Yes		No		

To be completed by employer

Certify that above is correct.

Signed		Date	
Official stamp			

Second applicant – Employer

This form must be completed by your employer Department of Social Welfare and returned with every application. The information received will be treated as confidential and only for use by Galway County Council in connection with housing.

Applicant details

Name	
Address	
PPS number	

Employer details

Name	
Address	

In relation to the above named, I wish to confirm that the following information is correct.					
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Will the applicant be employed by you for the foreseeable future?	Yes		No		

To be completed by employer

Certify that above is correct.

Signed		Date	
Official stamp			