

**COMHAIRLE CHONTAE CHIARRAÍ**

**KERRY COUNTY COUNCIL**

**Housing Loans Department, Rathass, Tralee, Co. Kerry.**

**APPLICATION FOR RECONSTRUCTION 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 Kerry County 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.

**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 Kerry County Council and having regard to the Contractor's estimate.

If the amount of the loan applied for is €10,000 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 €10,000 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 Kerry County 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 Housing Engineer of Kerry County 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 Kerry County 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 Kerry County 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. 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

**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 \_\_\_\_\_