

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