



## **WESTMEATH COUNTY COUNCIL**

**Housing Office, County Buildings, Mullingar, Co. Westmeath.**

**Telephone 044 – 9332112 Fax: 044 - 9342330**

### **WESTMEATH COUNTY COUNCIL**

### **APPLICATION FOR RECONSTRUCTION OR IMPROVEMENT LOAN**

#### **WARNING!**

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A  
LOAN SECURED ON IT**

**Application Fee: €19.00**

This form, when completed, together with a fee of €19.00 should be forwarded to Housing Department Westmeath County Council, County Buildings, Mullingar.

1. Name of Applicants (1) \_\_\_\_\_ (2) \_\_\_\_\_

2. Address of Applicants \_\_\_\_\_  
\_\_\_\_\_

3. Dates of Birth (1) \_\_\_\_\_ (2) \_\_\_\_\_

4. Phone Number(s) (1) \_\_\_\_\_ (2) \_\_\_\_\_

5. PPS Numbers (1) \_\_\_\_\_ (2) \_\_\_\_\_

6. Occupations or Employment (1) \_\_\_\_\_ (2) \_\_\_\_\_

7. Name and address of Employer: (1) \_\_\_\_\_

(2) \_\_\_\_\_

8. Annual Income or Salary: (1) \_\_\_\_\_ (2) \_\_\_\_\_

9. If a Farmer, state:-

(a) Total Valuation of Land and buildings (a) \_\_\_\_\_

(b) Townland in which situated (b) \_\_\_\_\_

(c) Electoral Division (c) \_\_\_\_\_

10. Please give particulars of your family:

Surname	First Names	Date of Birth	Relationship to Applicant	Average Weekly Income, if any

11. Have you an income from any source other than that given above?

(1) \_\_\_\_\_ (2) \_\_\_\_\_

12. Have you existing loan commitments, with any financial institution, if so give details:

(1) \_\_\_\_\_ (2) \_\_\_\_\_

13. Have you other outstanding debts, if so give details:

(1) \_\_\_\_\_ (2) \_\_\_\_\_

14. Have you either individually or jointly previously obtained a reconstruction/house improvement loan?  
 (1) \_\_\_\_\_ (2) \_\_\_\_\_
15. Have you previously obtained a Loan from any Local Authority towards the cost of building or purchasing a house or have you taken over the ownership of a house which is subject to a loan.  
 (1) \_\_\_\_\_ (2) \_\_\_\_\_
16. Give details of present outgoings on house (e.g. rent, mortgage)  
 \_\_\_\_\_  
 \_\_\_\_\_
17. If loan is granted how do you propose to make repayments? E.g. Bank Standing Order, to Revenue Collector, Local Area Office: \_\_\_\_\_
18. If loan is granted do you want the payment made directly to the contractor (for loans under €15,000 only): \_\_\_\_\_

**Dwelling Details:**

19. Interest in house:  Owner  Tenant  Other \_\_\_\_\_
20. Intention for house:  Occupation  Letting
21. Are the proposed works necessary for the purpose of providing suitable housing accommodation?  Yes  No
22. Has any other assistance by way of loan or grant been sought?  Yes  No
23. Is Planning Permission necessary?  Yes  No
24. If Yes, please quote number and date of permission: \_\_\_\_\_
25. Description of work to be carried out:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
26. Proposed Contractor: \_\_\_\_\_

## Declaration

I hereby apply to Westmeath County Council for a loan of €\_\_\_\_\_in accordance with the provision of the scheme adopted by the Westmeath County Council for the issue of loans for the reconstruction, repair, or improvement of dwelling houses. I certify that all the information on this form of application is correct.

I/We, hereby acknowledge as follows:

The Westmeath County Council do not accept any responsibility whatsoever for either the value or physical condition of the dwelling house being offered by me/us as security for the required loan.

That any inspection of the said dwelling house that may be carried out by or on behalf of the said County Council will only be for the purpose of establishing if the said dwelling house is, on a cursory visual inspection, sufficient to provide adequate security for the required loan.

That no responsibility whatsoever shall be accepted by the said County Council for the value or condition of said dwelling house nor shall any liability whatsoever be implied in respect of the value or condition of same, as a consequence of any such inspection or inspections or any subsequent report or reports thereon.

That it is my/our responsibility to engage an independent Surveyor/Architect if I/We wish to be satisfied as to the physical condition of the house.

I/We confirm that I/We have carefully read this document and am/are fully aware of the implications of signing same.

**Signature of Applicants:** (1) \_\_\_\_\_

(2) \_\_\_\_\_

Signature of Witness: \_\_\_\_\_

Witness: Name, Address and Occupation: \_\_\_\_\_

Date: \_\_\_\_\_

**Warning: If you are in doubt about the content of this document you should seek legal advice before signing same as it could have serious legal consequences.**

**Income Tax Certification to be completed by Applicant**

**To be completed by Applicant 1:**

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

PPS No: \_\_\_\_\_

Tax Reference Number\* \_\_\_\_\_

Tax District \_\_\_\_\_

\*Tax Reference Number means:

In the case of a person paying Income Tax under PAYE, the Revenue and Social Insurance Number stated on any determination of Tax Free Allowances issued to the person by his Inspector of Taxes.

In the case of a self-employed person or a Company, the Revenue Number stated on any return of Income Form or Notice of Assessment issued to that person or company by his Inspector of Taxes.

**I hereby declare that to the best of my/our knowledge, my/our tax affairs are in order. I/We also authorise Westmeath County Council to verify the authenticity of this Declaration with my/our Inspector of Taxes if they so wish.**

**Signed:** \_\_\_\_\_

**Signed:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Revenue Commissioners, Pearse Street, Athlone: 090 6421800  
Revenue Commissioners, Dublin: 1890 333425

**Income Tax Certification to be completed by Applicant**

**To be completed by Applicant 2:**

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

PPS No: \_\_\_\_\_

Tax Reference Number\* \_\_\_\_\_

Tax District \_\_\_\_\_

\*Tax Reference Number means:

In the case of a person paying Income Tax under PAYE, the Revenue and Social Insurance Number stated on any determination of Tax Free Allowances issued to the person by his Inspector of Taxes.

In the case of a self-employed person or a Company, the Revenue Number stated on any return of Income Form or Notice of Assessment issued to that person or company by his Inspector of Taxes.

**I hereby declare that to the best of my/our knowledge, my/our tax affairs are in order. I/We also authorise Westmeath County Council to verify the authenticity of this Declaration with my/our Inspector of Taxes if they so wish.**

**Signed:** \_\_\_\_\_

**Signed:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Revenue Commissioners, Pearse Street, Athlone: 090 6421800  
Revenue Commissioners, Dublin: 1890 333425

## Income Tax Certification to be completed by Contractor

**To be completed by Contractor:**

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Address: \_\_\_\_\_

Tax Reference Number\* \_\_\_\_\_

Tax District \_\_\_\_\_

VAT Registration Number \_\_\_\_\_

Tax Clearance Certificate Number: \_\_\_\_\_

Date of expiry of Tax Clearance Certificate: \_\_\_\_\_

\*Tax Reference Number means:

In the case of a person paying Income Tax under PAYE, the Revenue and Social Insurance Number stated on any determination of Tax Free Allowances issued to the person by his Inspector of Taxes.

In the case of a self-employed person or a Company, the Revenue Number stated on any return of Income Form or Notice of Assessment issued to that person or company by his Inspector of Taxes.

**I hereby declare that my tax affairs are in order and I agree to submit either my C2 Certificate or Tax Clearance Certificate to Westmeath County Council for inspection. I also authorise Westmeath County Council to verify the authenticity of this Declaration with my Inspector of Taxes if they so wish.**

**Signed:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Revenue Commissioners, Pearse Street, Athlone: 090 6421800  
Revenue Commissioners, Dublin: 1890 333425**

## Checklist

**When returning the application form, applicants are requested to submit the following information:**

- Most recent P60, or Accountants certification of Income if self-employed.
- Two detailed quotations for work to be done from **registered building contractors**. Contractor must have C2.
- Three recent payslips or documentary evidence of income for all applicants.
- €19.00 Application fee.
- Declaration by applicant(s) regarding tax affairs. Page 5 and 6.
- Declaration by proposed contractor regarding tax affairs. Page 7.

## Details of Loans Available

### **Unsecured Loans (under €15,000)**

Maximum Amount for Unsecured Loan is €15,000.

Time Limit is over a maximum of five years.

Repayments based on the Current Variable Interest rate of 5% are:

€4.35 per week, €18.85 per month or €226.20 per annum per €1,000, over 5 years

### **Secured Loans (over €15,000)**

Maximum Amount for Secured Loan is €38,000

Time Limit is over a maximum of 15 years

Repayments based on the Current Variable Interest rate of 5.598% including Mortgage Protection Insurance are as follows:

€37.95 per week, €164.46 per month or €1,973.52 per annum on €20,000 over 15 years.

In the case of a secured loan a charge must be placed on the property via Council's Solicitors and the applicant will be liable to pay the legal costs.