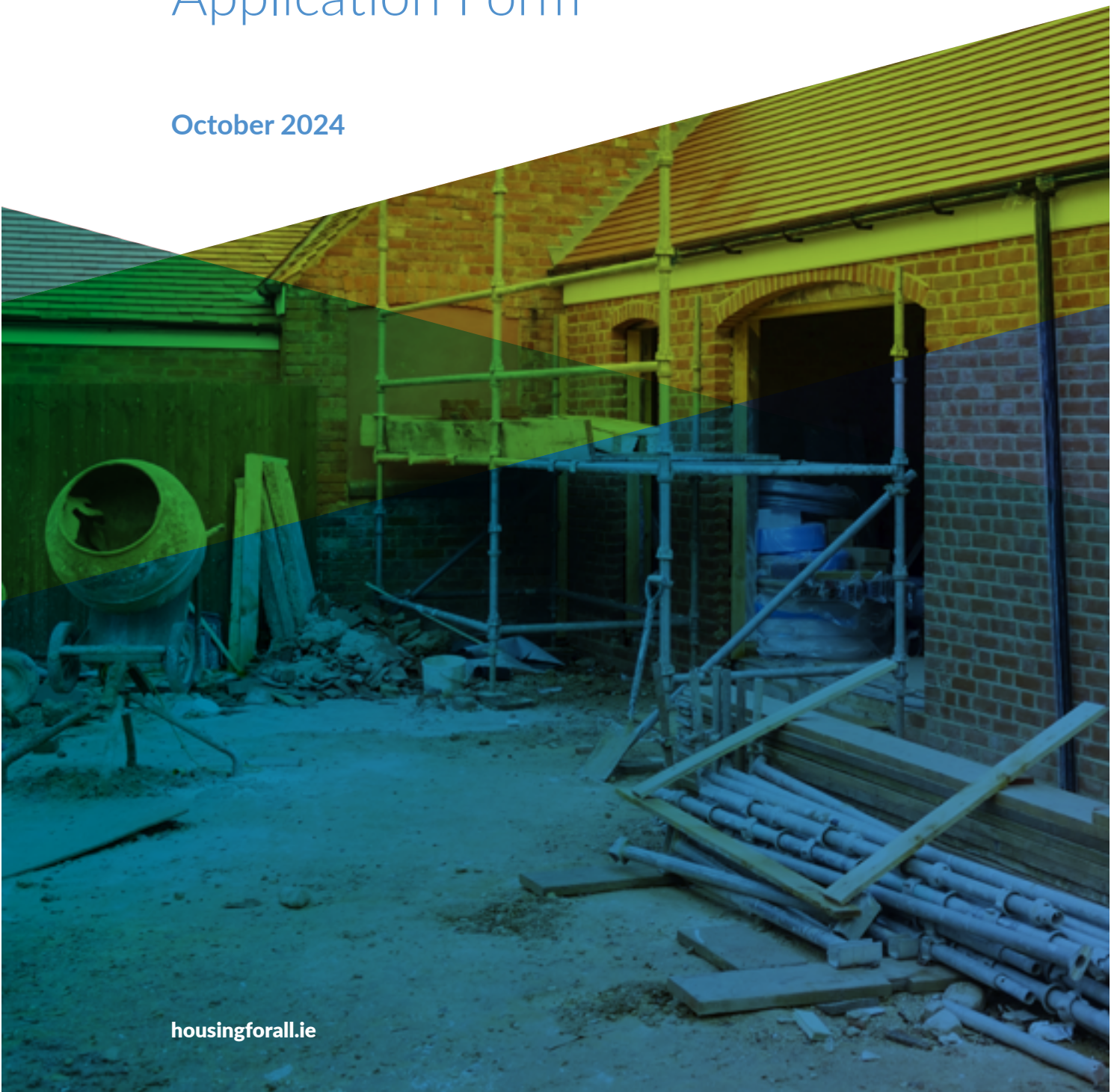


# Local Authority Purchase and Renovation Loan

Application Form

October 2024



# Local Authority Purchase and Renovation (LAPR) Loan

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
- A fully completed and signed application form, along with all of the required supporting documentation, should be sent to the Housing Section of the local authority where you are seeking to purchase a home and/or renovate a home.
- The property which you purchase/renovate must be in your local authority's administrative area.
- A reference in this form to the 'Local Authority' is a reference to the Local Authority where the Application Form will be submitted.
- Applicants should seek independent financial advice when applying for a LAPR.
- You must have identified a property that is Vacant Property Refurbishment Grant (VPRG) eligible and for which you require funding to renovate.
- You must have completed the necessary Stage 1 Viability Assessment documents and provided the required valuations(s).
- You do not need to prove that the property is VPRG eligible at the point of application but proof will be required before draw down.
- If your application passes an initial assessment you will be asked to provide the Stage 2 Viability Assessment documents.

## To be eligible for a Local Authority Purchase and Renovation Loan, applicant(s) must:

1. Be First Time Buyers and neither applicant can have previously purchased or be a current owner of a residential property. With the exception of applicants qualifying under the Fresh Start Principle and those who have inherited residential property. An LPT and CCR check will be completed at application stage.

Exception to First Time Buyer requirement for purchasers of eligible property: You are permitted to have purchased the property which is the subject of the LAPR application and still be eligible for the LAPR, in which case you would be applying for a renovation-only LAPR. This must be the first home that you have purchased and you must have no outstanding mortgage on the property.

2. Be aged between 18 and 70 years.
3. Be earning not more than €70,000 (gross) in the previous tax year as a single or as joint applicants i.e. two or more, must have a combined income(s) of not more than €85,000 (gross) in the previous tax year.
4. Be in continuous employment (this can be Self-employed)\* for at least two years in the case of the primary earner and in continuous employment for one year in the case of a secondary applicant (if second applicant is employed).

\* An exemption to the requirement for continuous employment can be given in situations where an applicant has verifiable income from an alternative source, such as a pension from a previous employment, for the last 2 years (or 1 year if they are secondary earners in a joint application). However, this income must be of a sufficiently long-term and guaranteed nature as to provide a sustainable basis for repaying a mortgage.

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## Local Authority Purchase and Renovation (LAPR) Loan (continued)

5. Provide consent for their PPSN to be used for a CCR New Application Enquiry (NAE) and an LPT property check, at application stage.
6. Currently have a legal right to reside and work in the State. Furthermore, there are minimum periods of residence required for non-EU/EEA applicants. See [www.purchaseandrenovationloan.ie](http://www.purchaseandrenovationloan.ie).
7. Be able to provide:
  - proof of insufficient mortgage offer from two regulated financial providers or
  - letters of refusal due to project specific reasons.
8. Provide the minimum deposit for the loan. The factors assessed in considering whether a project is viable depends upon the type of home purchased and the extent of renovation works planned. See calculator on [www.purchaseandrenovationloan.ie](http://www.purchaseandrenovationloan.ie) for amounts.
9. The LAPR must have first charge on the property. An LAPR will not be granted when there is already a mortgage or similar encumbrance on the property.
10. The property selected must be eligible for the Vacant Property Refurbishment Grant (VPRG) and become the applicant's principal private residence.
11. Renovations to the property must comply with all applicable Building Regulations.

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

# Document checklist for applicants

Fully Completed Application Form with all declarations completed

Proof of insufficient mortgage offer from two regulated financial providers:

- letters of insufficient mortgage offer from commercial lenders showing the amount requested  
or
- letters stating that the application is outside the lending criteria of the commercial lender  
or
- lender calculator output sheets showing insufficient borrowing capacity for the amount sought under the LAPR application  
or
- letter of refusal for a loan stating that your application was outside the lending criteria of the commercial lender for project specific reasons.

Applicants are required to show the loan amount sought as part of the evidence of insufficient offers

Photographic Identification (Current Valid Passport or Drivers Licence)

Proof of Present Address (Current Utility Bill or Bank Statement) dated within 3 months

Proof of PPSN/TRN

12 months most recent current account bank statements showing salary lodgements

Original Credit Union Statements (12 months)

12 months most recent savings account statements

12 months most recent loan account statements

6 months most recent Credit Card statements

Original Salary Certificate (Appendix 1)

End of year Employment detail summary (Formerly P60) (issued by Revenue Commissioners)

Statement of Tax Liability (Formerly P21)

Payslips (3 if paid monthly, 6 if paid fortnightly and 12 if paid weekly)

## For those renting

12 months evidence of rent payments if in rental accommodation.

Tenants of a local authority or tenants under the RAS/HAP 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 before applying for a LAPR.

Tenants in private rented accommodation who have received a Notice of Termination should submit a copy of this Notice of Termination with their application.

## Self-Employed

Accountants Report/Audited Accounts (minimum 2 Years Required)

Form 11 Return Summary for the relevant tax years (2 previous tax years)

Current Tax Balancing Statement

Current Preliminary Revenue Tax Payment Receipt

A letter from Accountant confirming that all taxes, both personal and business are up to date and in order.

12 months most recent personal current account bank statements and a minimum of 12 months most recent business current account statements verifying net income and 12 months most recent statements verifying savings.

## For Office Use Only

Local Authority	
Local Authority Reference	
All required documents supplied	
Signed	

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## Document checklist for applicants (continued)

### Company Directors

Letter from Accountant confirming that all personal and business taxes are up to date and in order.

Where a director of a company is being paid via PAYE and has a shareholding equal to or greater than 25%, they must submit 2 years of company accounts in addition to the PAYE requirements.

### Applicants in receipt of Unemployment/ Social Welfare benefits

Appendix 2 completed by the Department of Social Protection

Statement of total benefit received in the preceding tax year

### Project Specific Information

Completed Stage 1 Viability Assessment Documents

Valuation of market value of property to include:

- Current value (if property is being purchased using the LAPR)
- Estimate of value once renovation works are completed

Proof of VPRG Approval and Amount (if available)

Proof of current LAHL AIP (if available)

Proof of Professional Indemnity Insurance in place

## Personal details

### First applicant

First name  Middle Initial

Surname

Maiden name (if applicable)

Date of Birth

PPSN

TRN

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for Customer Identification. Your PPSN will also be used to complete an LPT property check.

In order to verify your PPSN / TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN / TRN and full name.

Gender  Female  Male  Other

Mother's maiden name

Nationality

Please confirm how many years you are living in Ireland

Do you require a work permit/visa to be in gainful employment in Ireland?  Yes  No

Permit type

If Yes, please stipulate type of visa and expiry date of this.

Day  Month  Year

Marital status

Single  Married/Civil Partner   
Cohabitant  Widowed   
Separated  Divorced

### Second applicant

First name  Middle Initial

Surname

Maiden name (if applicable)

Date of Birth

PPSN

TRN

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for Customer Identification. Your PPSN will also be used to complete an LPT property check.

In order to verify your PPSN / TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN / TRN and full name.

Gender  Female  Male  Other

Mother's maiden name

Nationality

Please confirm how many years you are living in Ireland

Do you require a work permit/visa to be in gainful employment in Ireland?  Yes  No

Permit type

If Yes, please stipulate type of visa and expiry date of this.

Day  Month  Year

Marital status

Single  Married/Civil Partner   
Cohabitant  Widowed   
Separated  Divorced

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## Personal details (continued)

**First applicant (continued)**

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 (continued)**

E-mail

Work Tel

Home Tel

Mobile

Present address

Eircode

How long at this address?      Years      Months

Previous address

Number of dependents

Ages

If you have received a Local Authority Home Loan Approval in Principle in the last 6 months please sign below and complete Section 1 Personal Details and then proceed to Property Details.

**Signature and Declaration**

I confirm that I have received a Local Authority Home Loan Approval in Principle within 6 months of date of this LAPR application and there have been no material changes to my circumstances since then. I also confirm that I have provided a copy of this Approval in Principle with this application.

Signature

Date

## Nature of current tenure

### First applicant

Home owner                      Living with Parents/Relatives  
Tenant                              Local Authority/ AHB Tenant  
Other\*

If in rental accommodation what is your monthly rent?

€

Local Authority Tenants, please quote Rent Account No.

\*Please give details of 'other' above

### Second applicant

Home owner                      Living with Parents/Relatives  
Tenant                              Local Authority/ AHB Tenant  
Other\*

If in rental accommodation what is your monthly rent?

€

Local Authority Tenants, please quote Rent Account No.

\*Please give details of 'other' above

Have you ever purchased or built a property in  
or outside Ireland

Yes                      No

If yes, please give details

Have you ever purchased or built a property in  
or outside Ireland

Yes                      No

If yes, please give details

Does the 'Fresh Start' principle apply to you?

Yes                      No

If yes, please give details and note that additional  
documentation may be required.

Does the 'Fresh Start' principle apply to you?

Yes                      No

If yes, please give details and note that additional  
documentation may be required.

**NOTE:** The 'Fresh Start' principle means that people who are divorced, legally separated/separated or the relationship has ended and have no financial interest in the family home are eligible to apply under this scheme. People who have undergone personal insolvency/bankruptcy proceedings will also be eligible to apply. More details can be found on the Local Authority Home Loan Website or from your Council.



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## Employment status

**First applicant**

Employed

Self-Employed

Not Employed

**Second applicant**

Employed

Self-Employed

Not Employed

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## Employment details

Employer name

Employer address

Eircode

State type of business

Occupation

Employment status e.g. permanent, probation, contract etc.

Date commenced present employment

Gross basic salary per annum

Overtime per annum €

Bonus per annum €

Allowance per annum €

Commission per annum €

Other income per annum €

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

Employer name

Employer address

Eircode

State type of business

Occupation

Employment status e.g. permanent, probation, contract etc.

Date commenced present employment

Gross basic salary per annum

Overtime per annum €

Bonus per annum €

Allowance per annum €

Commission per annum €

Other income per annum €

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

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## Self-employment details

### First applicant

Trading name and address

Date of commencement of business

Nature of business

Sole trader

Director/partner

State your % shareholding

Total net profit (all partners, before drawings)

€

Drawings (state your drawings only)

€

### Second applicant

Trading name and address

Date of commencement of business

Nature of business

Sole trader

Director/partner

State your % shareholding

Total net profit (all partners, before drawings)

€

Drawings (state your drawings only)

€

# Financial history and commitments

## Savings

	First applicant	Second applicant	Regulated Financial institution(s)
Savings Account			
Current Account			
Other			

## Borrowings

Borrower	Purpose	€ amount owing	€ monthly repayment	Lender

### TOTAL

Are you aware of any future or impending changes to your circumstances or financial commitments  
 Yes                      No

If so give details

## Financial history and 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 and provide the dates you entered and exited these proceedings. Note that additional documentation may be required.

#### The following applicants are ineligible to apply:

- Applicant(s) who are currently subject to bankruptcy or insolvency proceedings unless they have been discharged from such proceedings.\*
- Applicant(s) who have a current court order (judgment) for recovery of debts granted against them unless they have been discharged from such proceedings

\*This does not apply to those who have exited insolvency/bankruptcy proceedings.

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 and provide the dates you entered and exited these proceedings. Note that additional documentation may be required.

#### The following applicants are ineligible to apply:

- Applicant(s) who are currently subject to bankruptcy or insolvency proceedings unless they have been discharged from such proceedings.\*
- Applicant(s) who have a current court order (judgment) for recovery of debts granted against them unless they have been discharged from such proceedings

\*This does not apply to those who have exited insolvency/bankruptcy proceedings.

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.

## Property details (Must be completed)

An LAPR application can only be made in respect of a specific property. You must have completed a Stage 1 Viability Assessment and the required Valuation(s) in respect of this property which must accompany this application. Please use information from these documents to complete this section. You do not need to already have VPRG approval or approval in principle to apply for the LAPR but you will need it before any loan can be drawn down. It is strongly recommended that you check the LAPR calculator to understand the LAPR amounts available for your project to understand if the LAPR could work for you.

### Address of Property

Please confirm that this property will be used as your principal private residence

Do you own this property?      Yes                  No

If yes, please confirm that no mortgages or legal encumbrances exist on the property.

Do you have VPRG approval or Approval in principle?      Yes                  No

If yes, state the amount you have been approved for:  
€

If no, state the expected amount of VPRG:  
€

Is the project:

- Vacant - Minor works
- Vacant - Major works
- Derelict

Is this loan for:

- Purchase and Renovation
- or
- Renovation only

### Total Project Cost

Purchase price (if applicable) €

Estimated renovation costs €

Total Costs €

End of works value €

(This is the value of the house after the renovations have been completed)

### Loan amount

Loan Amount Requested (Please include expected VPRG amount in this as this will be provided as a Bridging Loan by your Local Authority)

€

Own Funding (not including expected VPRG) that is available for property purchase and or renovation

€

Total Funding (must at least equal Total Costs)

€

### Sources of own funding

Savings €

3rd party contribution €

Other €

Please give details of other and/or 3rd party contribution above:

Gift letter provided (if applicable)

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## Important notices

### Consent to contact applicant

Consent is required if the customer wishes the local authority to be able to telephone them at their 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 \_\_\_\_\_ Date \_\_\_\_\_

Signature of second applicant \_\_\_\_\_ Date \_\_\_\_\_

### Local Property Tax

A Local Property Tax check is carried out by the **Local Authority**. The LPT check will compare the applicant(s) PPSN against a database of people registered for the Local Property Tax.

I/We authorise the local authority to carry out LPT checks against me/us.

Signature of first applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of second applicant \_\_\_\_\_ Date \_\_\_\_\_

### Central Credit Register and reporting

The **Local Authority** will use your PPSN to complete a New Application Enquiry (NAE) on the Central Credit Register (CCR). When such an enquiry is made the CCR will keep a record for a period (of usually one year) from when the enquiry has been made that the search has been made. The **Local Authority** may also provide information to the CCR 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 the CCR a copy of any "personal data" within the meaning of the Data Protection Acts 1988-2018 (as amended or re-enacted from time to time) that the CCR 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 a CCR enquiry against me/us. I/We acknowledge that the CCR 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 the CCR.

Signature of first applicant \_\_\_\_\_ Date \_\_\_\_\_

Signature of second applicant \_\_\_\_\_ Date \_\_\_\_\_

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## Important notices (continued)

### 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.**

### Data Protection and General Data Protection Regulation (GDPR)

We fully respect your right to privacy. Any personal information which you provide to us will be treated with the highest standards of security and confidentiality, strictly in accordance with the Data Protection Acts 1988-2018. The General Data Protection Regulation (GDPR) (EU) 2016/679 is a regulation on data protection and privacy for all individuals within the European Union. It came into force across the European Union on **25 May 2018**. It replaces the previous data protection directive which has been in force since 1995 and forms the basis of our new Data Protection Irish laws (Data Protection Acts 1988-2018).

### 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

The Local Authority will require a valuation of and certain other information about the property you wish to buy. The valuation report must be 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. 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. The Local Authority reserves the right to obtain an independent valuation.

### 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

The borrower may have to pay early repayment charges if they pay off a LAPR early during the term of the loan.

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.

## Important notices (continued)

### Complaint procedures

If applicant(s) have exhausted the Appeals Process and remain unhappy with the local authority decision, they can make a formal complaint to the Local Authority Complaints department.

If the applicant(s) complaint is not resolved satisfactorily, a Local Authority must refer the applicant(s) to the Office of Ombudsman. The applicant(s) can make their complaint by:

- clicking on the 'Make A Complaint' link at [www.ombudsman.ie](http://www.ombudsman.ie) or
- writing to: Office of the Ombudsman, 6 Earlsfort Terrace, Dublin 2, D02 W773 or
- calling the Ombudsman on 01 639 5600 if the applicant(s) have any queries or if they need help making their complaint.

### 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: THE PAYMENT RATES ON THE VARIABLE RATE PORTION OF THIS LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE. 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. INDEPENDENT LEGAL ADVICE AND INDEPENDENT FINANCIAL ADVICE SHOULD BE TAKEN BEFORE THIS DOCUMENT IS SIGNED.**

**WARNING: IF YOU DO NOT PROVIDE US WITH THE REQUESTED INFORMATION AND DOCUMENTATION WE WILL NOT BE ABLE TO ASSESS YOUR APPLICATION AND CREDIT CANNOT BE GRANTED.**

**WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR MORTGAGE ACCOUNT AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT YOUR ACCOUNT WILL GO INTO ARREARS**

**WARNING: VARIABLE RATE LOANS : YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.. IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING. 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. INDEPENDENT LEGAL ADVICE AND INDEPENDENT FINANCIAL ADVICE SHOULD BE TAKEN BEFORE THIS DOCUMENT IS SIGNED.**

**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME.**



## Important notices (continued)

### CONSUMER CREDIT GUIDELINES

**WARNINGS: 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.**

**IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING. 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. YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED RATE LOAN EARLY. INDEPENDENT LEGAL ADVICE AND INDEPENDENT FINANCIAL ADVICE SHOULD BE TAKEN BEFORE THIS DOCUMENT IS SIGNED.**

**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

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This fact sheet is available on [www.centralcreditregister.ie](http://www.centralcreditregister.ie) Copies can also be obtained from your local authority and [www.localauthorityhomeloan.ie](http://www.localauthorityhomeloan.ie)

You can repay your fixed rate loan early, in full or in part. An early repayment charge may be applied.

### Data Protection Notice

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in local authorities and online. Any personal data provided to us by you will be provided in accordance with applicable data protection laws, and you will ensure that any individuals, about whom you provide personal data to us, are made aware that you have provided their personal data to us and of our data protection notice. Our data protection notice may change from time to time.

Consent: Where in support of this application I/we have provided information which comes under the definition of special categories of personal data (information regarding race, ethnic origin, political opinion, religion or philosophical beliefs, trade union membership, biometric or genetic data, health, sex life or sexual orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to this application. I/we understand that the information will only be used for this purpose. I/we may withdraw consent at any time.

### Signatures

Signature of first applicant

Date

Signature of second applicant

Date

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# Declaration

## Personal details

Name of first applicant

Name of second applicant (if applicable)

## 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 death 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.

### Local property tax check

A Local Property Tax check is carried out by the Local Authority. The LPT check will compare the applicant(s) PPSN against a database of people registered for the Local Property Tax.

## Signature and Declaration

I/We declare that the information given by Me/Us in this form and in the appendices 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, Local Government and Heritage 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 2**

Unemployment/Social Welfare Benefits Confirmation

## **Appendix 3**

Mortgage Application Confirmation

# Appendix 1: Salary certificate

(To be completed by first applicant's employer)

## Employment details

Name of employee

Length of service with the company      Years      Months      Position held

The exact location of employment

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

Does employee have flexibility to work remotely on an ongoing basis as part of their current role?      Yes      No

If yes, please provide details.

So far, are you able to tell will they 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

Date

Company Name

Address

Tel. Number

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 applicant's employer)

## Employment details

Name of employee

Length of service with the company      Years      Months      Position held

The exact location of employment

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

Does employee have flexibility to work remotely on an ongoing basis as part of their current role?      Yes      No

If yes, please provide details.

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

Date

Company Name

Address

Tel. Number

Please authenticate with  
company stamp or seal

The information given will be treated in the strictest confidence

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## Appendix 2: Unemployment/ Social Welfare Benefits Confirmation

(This form is only required to be completed if an applicant is currently 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 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



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## Appendix 3: Mortgage Application Confirmation

**PLEASE NOTE: You are required to submit proof of insufficient mortgage offer from two regulated financial providers:**

- A letter of insufficient mortgage offer from a bank or building society showing the amount requested
- or
- A letter stating that the application is outside the lending criteria of the bank or building society
- or
- A lender calculator output sheet showing insufficient borrowing capacity for the amount sought under the LAPR application.
- or
- A letter of refusal for a loan stating that your application was outside the lending criteria of the commercial lender for project specific reasons."

Please insert name and address below of the Local Authority that you are applying to:

Date

To whom it may concern,

I/We wish to confirm that I/we have applied for a loan in the amount of €  
from the following two regulated financial providers:

1. Bank name

2. Bank name

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

Signed (first applicant)

Signed (second applicant)

Date