Local Authority Home Loan

Application Form

Local Authority Home Loan (LAHL)

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.
- The property which you purchase or self-build 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 to whom the Application Form will be submitted.
- Applicants should seek independent financial advice when applying for a LAHL.

To be eligible for a Local Authority Home 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 check will be completed at application stage.

2. Be aged between 18 and 70 years.

3. Be earning under €65,000 (gross) in the previous tax year as a single applicant for a property in Cork, Dublin, Galway, Kildare, Louth, Meath or Wicklow
   or
   Be earning under €50,000 (gross) in the previous tax year as a single applicant in the rest of the country
   or
   As joint applicants i.e. two or more, must have a combined income(s) of under €75,000 (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). With the exemption of those applying who qualify under the Temporary Amendments in Light of Economic Impacts of COVID-19 (see FAQ).

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 and be able to demonstrate that they are habitually resident in Ireland.

7. Be able to provide proof of insufficient mortgage offer from two regulated financial providers.

8. Have a minimum deposit of 10% of the market value or purchase price of the property, whichever is the lesser. (This excludes applicants applying under the Tenant Purchase Scheme).

9. Provide 12 months evidence of rent payments if in rental accommodation.

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

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 a bank or building society showing the amount requested
      or
    - letters stating that the application is outside the lending criteria of the bank or building society
      or
    - A lender calculator output sheets showing insufficient borrowing capacity for the amount sought under the LAHL application.
- [ ] 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 (P60) (issued by Revenue Commissioners)
- [ ] P21(tax balancing statement) if applicable
- [ ] 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 LAHL.

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.

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

For Office Use Only

Local Authority	
Local Authority Reference	

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

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

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

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.

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

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 in the information booklet.

Employment status

First applicant

☐ Employed ☐ Self-Employed ☐ Not Employed

Second applicant

☐ Employed ☐ Self-Employed ☐ Not Employed

Employment details

First applicant	Second applicant
Employer name	Employer name
Employer address	Employer address
Eircode	Eircode
State type of business	State type of business
Occupation	Occupation
Employment status e.g. permanent, probation, contract etc.	Employment status e.g. permanent, probation, contract etc.
Date commenced present employment	Date commenced present employment
Gross basic salary per annum	Gross basic salary per annum
Overtime per annum €	Overtime per annum €
Bonus per annum €	Bonus per annum €
Allowance per annum €	Allowance per annum €
Commission per annum €	Commission per annum €
Other income per annum €	Other income per annum €
If less than 6 months in current employment, please give previous employment details:	If less than 6 months in current employment, please give previous employment details:

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)
Purchase Deposit			
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.

Details of property to be mortgaged
(Leave blank if not identified yet)

Address of property to be mortgaged

If new: Completion date

If second hand: Year built

Are the required building and defects insurances in place? ☐ Yes ☐ No

Are the required certificates of compliance with planning and building regulations provided by suitably qualified insured architects, engineers or building surveyors in place? ☐ Yes ☐ No

Loan purpose

☐ Private purpose
☐ Local Authority Tenant Purchase
☐ Self-Build
☐ Affordable (excluding the First Home Scheme)

Mortgage details (Must be completed)

Loan amount €

Outlay

Purchase price

Stamp duty: (if applicable)

Legal expenses

Other

Total expenditure

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

Loan term

Funding

Savings

3rd party contribution

Other

Mortgage required

Total finance

Contact details (Can be left blank if not identified yet)

Solicitor

Name and address

Telephone

Email

Valuation access

Name and address of person with whom an inspection may be arranged

Telephone

Email

Important notices

Consent to contact applicant
Consent is required if the customer wishes the local authority to be able to telephone him/her at his/her 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) check on the CCR.. When such a search is made the Credit Credit Register will keep a record for a period (usually for a year) that the search has been made. **The local authority** may also provide information to the Central Credit Register 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 Central Credit Register 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 Central Credit Regsiter 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 Central Credit Register enquiry report against me/us. I/We acknowledge that the Central Credit Register 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 Central Credit Register.

Signature of first applicant		Date	
Signature of second applicant		Date	

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

Where the property is sourced by the applicant on the open market, each application must be supported by a valuation report 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.

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 LAHL 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 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: IF YOU DO NOT MEET, THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

WARNING: YOU MAY BE LIABLE FOR A BREAKAGE FEE IF YOU PAY OFF ALL OR PART OF YOUR MORTGAGE EARLY.

NOTE: The original signed/dated Mortgage Application Form will be retained on the borrowers lending file for a period of time after the end of the borrower relationship. This period will depend on the local authority you are applying to and their individual data retention policies. For information in relation to how your local authority collect personal information about you, how they use it and how they interact with others about it, see their data protection notices online on their website.

Declaration

Personal details

Name of first applicant

Name of second applicant (if applicable)

Address of property to be mortgaged (If known)

Details of mortgage required (Must be completed in full)

Purchase price/value of property (if known) €

Amount of loan required €

Repayment term required

Valuation

The local authority will require a valuation of and certain other information about the property you wish to buy. 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.

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 both death and permanent disability 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.

Declaration (continued)

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 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

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

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]anuary 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

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 LAHL application.

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 mortgage loan in the amount of €
two regulated financial institutions:

from the following

1. Bank name

2. Bank name

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

Signed (first applicant)

Signed (second applicant)

Date