

# **Dublin City Council Housing, Social and Community Services**

## **Shared Ownership Scheme**

## **Provisional Loan Approval**

## **Application Form**



# Application Form for Provisional Loan Approval Under the Shared Ownership Scheme

## Foirm Iarratais le haghaidh Ceadú Iasachta Sealadach faoin Scéim Uinéireachta Roinnte

**PLEASE READ THE FOLLOWING NOTES CAREFULLY BEFORE COMPLETING THIS APPLICATION FORM. ALL QUESTIONS ON THIS FORM MUST BE ANSWERED. PLEASE WRITE YOUR ANSWERS CLEARLY IN BLOCK CAPITAL LETTERS. APPLICANTS ARE STRONGLY ADVISED TO SUBMIT THEIR APPLICATIONS IN PERSON AT THIS OFFICE, AS POSTED APPLICATIONS FREQUENTLY ARE NOT COMPLETED CORRECTLY AND HAVE TO BE RETURNED. LENDING CRITERIA, TERMS AND CONDITIONS APPLY.**

**Please note that all applicants will be required to make their repayments by Direct Debit. Therefore evidence of an existing bank account must be produced at date of application.** Please note that it is essential that all tenants/tenant purchasers have a clear rent account/mortgage account for a minimum period of six months prior to the date of their mortgage loan application and an up-to-date rent assessment.

A "Clearance Certificate" from Rent Accounts will be required from all applicants on the date of closing the sale.

**Regrettably incomplete applications cannot be accepted.**

**You must submit the following items with your application. Only original documentation will be accepted.**

- Application Fee of €50 which is not refundable,
- Evidence of all income for each applicant– 3 recent payslips for each applicant illustrating Gross Pay, Deductions & net Pay, plus Social Welfare Books, if applicable.
- State Birth Certificate or passport for each applicant. Non E.U. or E.E.A. foreign nationals must have a "green card" (stamp 4) issued by the Department of Justice, Equality & Law Reform.
- Documentary evidence of savings - at least €1,300 bank statement, credit union book etc.
- Documentary evidence of existing loans or other financial commitments—Amount Borrowed, Monthly/Weekly Repayments & Loan Term

### **For persons on PAYE**

- A P.60 and/or a P.21 certificate for the tax year immediately preceding the date of application. (Hand written P60's and P60'S without 52 weeks will not be accepted)
- If the P.60 does not have the full 52 weeks of the tax year, then a P.21 and a Statement completed by the Department of Social, Community & Family Affairs or your local Employment Exchange giving full details of any benefits or assistance received during said period.
- Completed Employment Information Forms (copies attached, Appendix1) from your employer (s). Please note that Dublin City Council reserves the right to make enquiries concerning applicant's employment, occupation, salary or income.
- For persons in receipt of One Parent family Allowance, Carers Allowance, family Income Supplement or any other allowance from the Department of Social, Community & Family Affairs, a statement of total benefit received in the preceding tax year will be required, together with the current weekly amount received.
- Tax form (copies attached, Appendix 3) completed by each applicant and signed and stamped by the inspector of Taxes.

### **For self-employment persons:**

- The Agreed Tax Assessment signed and stamped by the Inspector of Taxes, for the year immediately preceding the date of application.
- A set of audited accounts for the previous tax year prepared by a qualified accountant.
- The projected income of the business for the forthcoming tax year prepared by a qualified accountant.
- Tax form ( copies attached, appendix 3) completed by each applicant and signed and stamped by the Inspector of Taxes.

# Application Form for Provisional Loan Approval Under the Shared Ownership Scheme

## Foirm Iarratais le haghaidh Ceadú lasachta Sealadach faoin Scéim Uinéireachta Roinnte

### Personal Details

	Applicant A	Applicant B
Name	_____	_____
Address	_____ _____ _____	_____ _____ _____
Phone No. (daytime) (mobile)	_____ _____	_____ _____
Date of Birth	_____	_____
No. of Dependants	_____	_____
Gross Income (before tax) In last tax year	_____	_____
Current Weekly Take Home Pay Any Other Income	_____ _____	_____ _____
Other Financial Commitment (loans etc.) If yes give details	_____ _____	_____ _____

### Are You:

Married	<input type="checkbox"/>	<input type="checkbox"/>
About to marry	<input type="checkbox"/>	<input type="checkbox"/>
Separated	<input type="checkbox"/>	<input type="checkbox"/>
Single	<input type="checkbox"/>	<input type="checkbox"/>
Single Parent	<input type="checkbox"/>	<input type="checkbox"/>
Widow/Widower	<input type="checkbox"/>	<input type="checkbox"/>
Divorced	<input type="checkbox"/>	<input type="checkbox"/>

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## Foirm Iarratais le haghaidh Ceadú Iasachta Sealadach faoin Scéim Uinéireachta Roinnte

Personal Details	Applicant A		Applicant B	
	YES	NO	YES	NO
Are you a tenant of a local authority dwelling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a tenant purchaser Of a local authority dwelling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you included in a Local authority Housing assessment? If yes give name of the Authority/housing list.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you tenant (s) of One years standing in Accommodation provided by Approved housing bodies under The Rental Subsidy Scheme?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you in need of housing With a household income within the guidelines set out In our information brochure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details of your present accommodation	YES	NO	YES	NO
Are you: A homeowner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In private rented Accommodation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sharing with Another household.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living with parents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Application Form for Provisional Loan Approval Under the Shared Ownership Scheme

Foirm Iarratais le haghaidh  
Ceadú lasachta Sealadach faoin  
Scéim Uinéireachta Roinnte

## Important Notice Regarding Inspections - please read carefully.

Inspections by Dublin City Council Officials are intended **solely for the information of Dublin City Council** in determining whether a loan should be advanced. No responsibility whatsoever is implied or accepted by Dublin City Council for the condition of the property by reason of such inspections or reports.

Applicants should have the property **INDEPENDENTLY** inspected by their own qualified Architect/Structural Engineer.

**NOTE 1:** Liability for all future repairs to the property after purchase rests with the applicant (s).

**NOTE 2: Data Protection Act:**

The information you give here may be used to process your application on computer.

### DECLARATION

I/We declare that the information given by me/us in this form and in the attached appendix 1, 2 and 3 is correct to the best of my/our knowledge and belief and that these documents were completed before this declaration was signed.

I/We enclose herewith the application fee of €50. I/We understand that this fee is not refundable even if Dublin City Council does not eventually advance a loan to me/us. I/We also understand that any inspections carried out by Dublin City Council are intended solely for the information of Dublin City Council in determining what advance, if any, may be made on the security of the dwelling and that no responsibility whatsoever is implied or accepted by Dublin City Council for the value or condition of the property by reason of such inspections and reports (You are advised, for your protection, to instruct your own surveyor/architect to inspect the property).

I/We agree that the valuation and Building Inspector's report are the property of Dublin City Council. I/We understand that any copy of a Building Inspector's report or other information forwarded to me/us by Dublin City Council is without prejudice to the reservation above and shall not imply any warranty in respect of the property (the provisions of Section 22 of the Housing (Miscellaneous Provisions) Act 1992 apply to the making of all loans).

### Signature of Each Applicant

\_\_\_\_\_

date

\_\_\_\_\_

\_\_\_\_\_

date

\_\_\_\_\_

### Please Note

Acceptance of this application does not imply an acceptance by Dublin City Council of your eligibility under the Shared Ownership Scheme. Following lodgment of your application you may be requested to attend for an interview to discuss the operation of the scheme in detail and to determine your suitability and priority for participation in the scheme.

**Warning:** Your home is at risk if you do not keep up payments on a mortgage or any other loan secured on it.

**The payment rates** on mortgage and rental repayments under the Shared Ownership Scheme are variable and may be adjusted by Dublin City Council from time to time.

# Application Form for Provisional Loan Approval Under the Shared Ownership Scheme

## Foirm Iarratais le haghaidh Ceadú Iasachta Sealadach faoin Scéim Uinéireachta Roinnte

### Appendix 1

#### Employment Information Form

NAME (APPLICANT A) \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### TO BE COMPLETED BY EMPLOYER

Employer's Name: \_\_\_\_\_

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

In relation to the above named loan applicant I confirm that the following information is correct:

Nature of employment: \_\_\_\_\_

Date of commencement: \_\_\_\_\_ present gross income \_\_\_\_\_ weekly/annual

Is employment permanent or temporary? \_\_\_\_\_

Will the applicant be employed by you for the foreseeable future? \_\_\_\_\_

Employer's signature: \_\_\_\_\_

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

**Employer's Stamp**

NAME (APPLICANT B) \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

#### TO BE COMPLETED BY EMPLOYER

Employer's Name: \_\_\_\_\_

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

In relation to the above named loan applicant I confirm that the following information is correct:

Nature of employment: \_\_\_\_\_

Date of commencement: \_\_\_\_\_ present gross income \_\_\_\_\_ weekly/ annual

Is employment permanent or temporary? \_\_\_\_\_

Will the applicant be employed by you for the foreseeable future? \_\_\_\_\_

Employer's signature: \_\_\_\_\_

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

**Employers's Stamp**

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# Foirm Iarratais le haghaidh Ceadú lasachta Sealadach faoin Scéim Uinéireachta Roinnte

## Appendix 2

TO BE COMPLETED BY THE DEPARTMENT OF SOCIAL WELFARE OR LOCAL EMPLOYMENT EXCHANGE:

NAME (**Applicant A**) \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PPS NUMBER \_\_\_\_\_

In relation to the above named I confirm that the following information is correct:-

Total amount of unemployment benefit/assistance being received between

January \_\_\_\_\_ and December \_\_\_\_\_ = \_\_\_\_\_

**Current amount of unemployment benefit/assistance being received = \_\_\_\_\_ weekly**

Employment Exchange \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signed: \_\_\_\_\_ **Date:-** \_\_\_\_\_

---

NAME (**Applicant B**) \_\_\_\_\_

ADDRESS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PPS NUMBER \_\_\_\_\_

In relation to the above named I confirm that the following information is correct:-

Total amount of unemployment benefit/assistance being received between

January \_\_\_\_\_ and December \_\_\_\_\_ = \_\_\_\_\_

**Current amount of unemployment benefit/assistance being received = \_\_\_\_\_ weekly**

Employment Exchange \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signed: \_\_\_\_\_ **Date:-** \_\_\_\_\_

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## Foirm Iarratais le haghaidh Ceadú Iasachta Sealadach faoin Scéim Uinéireachta Roinnte

### Appendix 3 TAX FORM

#### TO BE COMPLETED BY APPLICANT A:

YOUR FULL NAME: \_\_\_\_\_

PREVIOUS NAME (if any) \_\_\_\_\_

PRESENT ADDRESS \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

REVENUE AND SOCIAL INSURANCE NUMBER \_\_\_\_\_

#### TO BE COMPLETED BY INSPECTOR OF TAXES:

I hereby certify that in accordance with my records and to the best of my knowledge the above named person has not previously claimed income tax relief in respect of interest paid on borrowed money to purchase or build a dwelling.

**Official Stamp**

Signed: \_\_\_\_\_ Date:- \_\_\_\_\_

#### TO BE COMPLETED BY APPLICANT B:

YOUR FULL NAME: \_\_\_\_\_

PREVIOUS NAME (if any) \_\_\_\_\_

PRESENT ADDRESS \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

REVENUE AND SOCIAL INSURANCE NUMBER \_\_\_\_\_

#### TO BE COMPLETED BY INSPECTOR OF TAXES:

I hereby certify that in accordance with my records and to the best of my knowledge the above named person has not previously claimed income tax relief in respect of interest paid on borrowed money to purchase or build a dwelling.

**Official Stamp**

Signed: \_\_\_\_\_ Date:- \_\_\_\_\_

Information updated 16/8/2005

**Loans, Sales and Grants Section  
Block 2  
Civic Offices  
Wood Quay  
Dublin 8.**

**An Rannóg Iasachtaí, Díolacháin agus Deontas  
Bloc 2  
Oifigí na Catharach  
An Ché Adhmaid  
Baile Átha Cliath 8**

**T. 222 2197, 222 2644 F. 2222583 E-mail: [loans.grants@dublincity.ie](mailto:loans.grants@dublincity.ie)**

**Web Site: [www.dublincity.ie](http://www.dublincity.ie)**

**Cuirfear fáilte roimh chomhfhreagras I nGaeilge.  
Office Hours: Enquiries: 9.30am—4.00pm. Open through  
lunchtime.**