

TO:
 Housing Department
 Westmeath County Council
 County Buildings
 Mullingar, Co. Westmeath



Phone: 044 9332119
Fax: 044 9342330

AFFORDABLE HOUSING SCHEME APPLICATION FORM

Completed Application Forms Should be forwarded with an application fee of €25.00

Applicant A

Applicant B

Name

Name

Address

Address

.....

.....

.....

.....

Nationality

Nationality

Place of Birth

Place of Birth

Phone Number

Phone Number

Date of Birth

Date of Birth

PPS No

PPS No

N. B. Where joint applications are made, loans will be issued and legal documentation effected in both names.

Are you: Single **Married** **Widowed**
Divorced/Separated (Please forward Separation/Divorce Agreement with Details of Income)

Are you: Single **Married** **Widowed**
Divorced/Separated (Please forward Separation/Divorce Agreement with Details of Income)

Are you a first time buyer? Yes No

Are you a first time buyer? Yes No

Please indicate Town(s) in which you wish to purchase _____

Please give details of your dependants:

| Name | Relationship to applicant | Date of Birth |
|------|---------------------------|---------------|
| | | |
| | | |
| | | |

Accommodation Details:

ARE YOU:

| | <u>Applicant A</u> | <u>Applicant B</u> |
|---|--|--|
| (A) A tenant or tenant purchaser of a local authority dwelling? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (B) Included in a local Authority Housing Assessment? If yes give name of Local Authority <u>Housing List</u> you are included in _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (C) In need of housing with household income within the required parameters? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| (D) A tenant of a house provided by a voluntary body under the Rental Subsidy Scheme? If yes give name of Voluntary Body _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Details of your present Accommodation:

ARE YOU:

| | <u>Applicant A</u> | <u>Applicant B</u> |
|----------------------------------|--|--|
| In private rented accommodation? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Sharing with another household? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Living with parents? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Other? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Please give details _____

Length of time residing in Westmeath _____

Source of Deposit:

Please state your Source of the required deposit – 3% of the purchase price _____

- Family Bank Loan Savings Credit Union Other

Other Financial Commitments:

| | <u>Applicant A</u> | <u>Applicant B</u> |
|----------------------------------|--|--|
| Have you other loan commitments? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If yes, please state loan amount, lending agency and monthly repayments.

| Lending Agency | Amount of Loan | Repayments | Date Loan Ends |
|-----------------------|-----------------------|-------------------|-----------------------|
| | | | |
| | | | |
| | | | |

Do you have personal savings?

Yes No Yes No

STATEMENT OF PERSONAL SAVINGS

Applicant A

Applicant B

Name

Name

Address

Address

A) *To be completed by Finance Agency:*

Savings:

Applicant A

Applicant B

Have the above-named entered into any savings from this Agency?

Yes No

Yes No

If yes, the position in relation to same at this date is:-

Name of Institute:

Amount Saved:

€ _____

Date Account Opened:

Loans:

Applicant A

Applicant B

Have the above-named entered into any borrowing from this Agency?

Yes No

Yes No

If yes, the position in relation to same at this date is:-

Amount advanced:

Date advanced:

Period of Loan:

Amount Outstanding:

Monthly Repayments on loan:

Signed: _____
Official, Name and Title.

Date: _____

Official Stamp

➤ A statement of savings should be completed for each financial institution you have savings with. Additional forms may be obtained upon request.

Give details of your current employment:

| | <u>Applicant A</u> | <u>Applicant B</u> |
|---|--------------------|--------------------|
| Name | _____ | _____ |
| Date of Commencement of Current Employment: | _____ | _____ |
| Nature of Employment/Job Description: | _____ | _____ |
| Employer's Name: | _____ | _____ |

Financial Details:

| | | |
|---|---------|---------|
| Gross Income in last tax year (Amount on P60 or P21) | € _____ | € _____ |
|---|---------|---------|

Current Weekly or Monthly **take home** pay:

Weekly € _____ € _____

Monthly € _____ € _____

Any other income, give details below: Yes No Yes No
(e.g. Social Welfare, Maintenance, Savings)

N.B. – Please include copies of P60 and recent payslips with your application for each applicant. The P60 must be for the previous tax year. The P60 must cover 52 insurable weeks. If this is not available you must obtain a P21 from the Tax Office.



TO:
Housing Department
Westmeath County Council
County Buildings
Mullingar, Co. Westmeath

EMPLOYER CERTIFICATION
(To be completed by the Employer)

Applicant Details (Applicant A)

EMPLOYEE'S NAME _____

EMPLOYER'S NAME _____

PPSN _____

NATURE OF EMPLOYMENT _____

GROSS WEEKLY INCOME € _____

WEEKLY TAX CREDIT € _____ TAX RATE (%) _____

SOCIAL WELFARE CONTRIBUTIONS € _____

DATE **PERMANENT** EMPLOYMENT COMMENCED _____ / _____ / _____

IS EMPLOYMENT Permanent Temporary Other _____

Employer

NAME OF EMPLOYER _____

ADDRESS OF EMPLOYER _____

TELEPHONE _____

SIGNED _____ DATE _____

Official Stamp

TO:
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Westmeath County Council
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Mullingar, Co. Westmeath



EMPLOYER CERTIFICATION
(To be completed by the Employer)

Applicant Details (Applicant A)

EMPLOYEE'S NAME _____

EMPLOYER'S NAME _____

PPSN _____

NATURE OF EMPLOYMENT _____

GROSS WEEKLY INCOME € _____

WEEKLY TAX CREDIT € _____ TAX RATE (%) _____

SOCIAL WELFARE CONTRIBUTIONS € _____

DATE **PERMANENT** EMPLOYMENT COMMENCED ____/____/____

IS EMPLOYMENT Permanent Temporary Other _____

Employer

NAME OF EMPLOYER _____

ADDRESS OF EMPLOYER _____

TELEPHONE _____

SIGNED _____ DATE _____

Official Stamp



TO:
Housing Department
Westmeath County Council
County Buildings
Mullingar, Co. Westmeath

APPLICATION FOR TAX CLEARANCE CERTIFICATE – TC11

This form should be completed by you and forwarded to **your local Income Tax Office**

Applicant A

I hereby make application for a Tax Clearance Certificate in connection with my loan application to Westmeath County Council.

NAME: _____

PPSN: _____

AMOUNT OF LOAN SOUGHT: Maximum €185,000 _____

PURPOSE OF LOAN: House Purchase _____

SIGNED _____
Applicant A

DATE ____/____/____

This form should be completed by you and forwarded to
your local Income Tax Office

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



TO:
Housing Department
Westmeath County Council
County Buildings
Mullingar, Co. Westmeath

APPLICATION FOR TAX CLEARANCE CERTIFICATE – TC11

This form should be completed by you and forwarded to **your local Income Tax Office**

Applicant B

I hereby make application for a Tax Clearance Certificate in connection with my loan application to Westmeath County Council.

NAME: _____

PPSN: _____

AMOUNT OF LOAN SOUGHT: Maximum €185,000 _____

PURPOSE OF LOAN: House Purchase _____

SIGNED _____
Applicant B

DATE ____/____/____

This form should be completed by you and forwarded to
your local Income Tax Office

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

IRISH CREDIT BUREAU – PERSONAL ENQUIRY APPLICATION FORM

IMPORTANT INFORMATION

It is possible to apply for your credit report online at www.icb.ie.

The following information will be treated with strict confidentiality and is sought from you so as to ensure that all relevant details held on the file will be reported to you and for no other purpose. To assist the prompt processing of this form, please ensure to use block capitals only.

This form must be signed at the bottom of this page and a payment of €6.00 must accompany it before it can be processed. **Only one form can be used per individual search.**

**Please post completed form to Irish Credit Bureau Ltd., ICB
House, Newstead, Clonskeagh Road, Dublin 14.**

| CURRENT INFORMATION | PREVIOUS ADDRESS INFORMATION |
|---------------------------------------|------------------------------|
| Surname: _____ (or company) | Number 1: _____ _____ |
| Forename: _____ | From: _____ |
| Date of Birth: _____ | To: _____ |
| Maiden Name: _____ (if applicable) | |
| Occupation: _____ | Number 2: _____ _____ |
| Current Address: _____ _____ | From: _____ |
| Years at above address: _____ | To: _____ |
| Phone Number: _____ | |

Please list below the names of financial institutions from which you have borrowed in the last five years to aid the completeness of the ICB search.

| Name | Year Commenced |
|------|----------------|
| | |
| | |
| | |

**I enclose payment of €6.00 (Postal Order or Bank Draft) in respect of the search fee.
ABSOLUTELY NO CASH PLEASE**

Signed: _____ Date: _____

IRISH CREDIT BUREAU – PERSONAL ENQUIRY APPLICATION FORM

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| | |
| | |
| | |

I enclose payment of €6.00 (Postal Order or Bank Draft) in respect of the search fee.

ABSOLUTELY NO CASH PLEASE

Signed: _____ Date: _____

Declaration:

I/We hereby declare that the information provided in this application is true and correct in all respects and that I/We have not omitted or misrepresented any information, which might affect my application. I authorise Westmeath County Council to make such enquiries, and from whatever sources they consider necessary, to determine my/our application. I/We understand that an application, which is found to be false in any material respect, will automatically be disqualified. I/We acknowledge that acceptance of my/our application and confirmation of my/our eligibility in respect of this housing scheme does not represent a commitment by Westmeath County Council to provide me/us with a house under this scheme.

SIGNED _____
Applicant A

SIGNED _____
Applicant B

DATE ____/____/____

DATE ____/____/____

Checklist:

- Residency Status (Stamp 4 Card) – for non-EU citizens only.
- P60 for the previous tax year.
- 3 Recent payslips.
- Completed Employment Certificate.
- Letter from your employer stating (a) period of employment & (b) employment status i.e. permanent/temporary/casual.
- Audited accounts in respect of the previous two years must be submitted for self-employed Persons.
- Certificate from Income Tax inspector.
- Application fee of €25.00.
- Irish Credit Bureau Forms.

Main Elements of Affordable Housing Scheme

- Houses provided by Westmeath County Council under this Scheme will be sold at a discount from Market Value.
- To be eligible to purchase a house, persons must satisfy an income test or surrender a local authority or voluntary housing accommodation.
- Loan finance up to 97% of sale price may be provided by Westmeath County Council to eligible purchasers at a current variable interest rate of 4.75% or a fixed rate of 4.85% (for 5yrs) excluding mortgage protection (0.598%). **Please note: Interest rates may vary.**
- A graduated subsidy will reduce mortgage repayment for households with income of €28,000 per annum or less.
- If a house purchased under this scheme is resold within 20 years from the date of purchase, the person selling the property shall pay to the Council out of the proceeds of the sale an amount equal to a percentage of the proceeds, as detailed in the Explanatory Memorandum.
- Maximum of Affordable Loan is €185,000.

- **Please note that the purchaser of an affordable dwelling under this scheme will be required to reside in the dwelling as their full time residence.**
- **All questions set out on the application form must be completed. In the event of non-completion or failure to submit the required documents, your application form will be returned as your application CANNOT be determined until all relevant facts are known.**
- **Applicants must be in full-time permanent employment for at least nine months before submitting application.**