The Council may issue loans for the repair, improvement and reconstruction of domestic dwellings. The following works will qualify for loan assistance:

i) Provision of bathroom and toilet facilities (where they do not exist)
ii) Provision of livingroom, kitchen or bedroom extension
iii) Installation of water and sewerage facilities
iv) Necessary works to the fabric of the house

**MAXIMUM LOAN:**  €38,000 or 95% of the cost of the works, as estimated by the Council

**INCOME LIMIT:**  €50,000 in the previous tax year (single earner)
€70,000 in the previous tax year (double earner)

**TERM OF LOAN:**  15 years

**SUBMISSION OF APPLICATION:**

Loan application form to be completed and accompanied by the following:

1. Application fee of €15.00
2. Current Wages Certificate and/or in the case of a farmer, Rate Demand Number
3. Form P60 for the previous tax year or a Tax Assessment Certificate, which may be issued by the Revenue Commissioners
4. Copy of plans and specification, together with the estimated cost of the work from your Contractor
5. Copy of planning permission, if applicable
6. Tax Clearance Certificate of applicant, issued by him by the Revenue Commissioners where it is proposed to borrow €15,000, or more
7. Number and expiry date of Tax Clearance Certificate
8. The upper age limit for this scheme is 55 years
9. Two refusals from Bank/Building Society

**N.B.** An application will not be accepted unless fully completed and accompanied by all the information requested.

**Payment of Loan:**
Payment of the loan cannot be made, until the legal formalities have been finalised and the work completed satisfactorily.

For Reconstruction Loans less than €15,000, the applicant must provide his tax number and tax district and certify that to the best of his knowledge, his tax affairs are in order. Where the amount of the loan is €15,000, or more, the applicant must submit a current tax clearance certificate, issued to him by the Revenue Commissioners.

Regardless of the amount of the loan, the applicant will be required to furnish the name, address, tax reference number and tax district of each contractor undertaking the works, together with the number and expiry date of either the contractor's tax clearance certificate.

However, the applicant is not necessarily required to have the works carried out by a contractor.
TIPPERARY COUNTY COUNCIL

Form of application for a Reconstruction Loan under the Provisions of the Housing Act 1966

The queries set out below are to be answered by the applicant(s), who must append his/her signature at the place indicated on the form, and return to The Loans Officer, Housing Section, Civic Offices, Clonmel or Civic Offices, Nenagh, Co Tipperary, Tel: 0761 065000 together with a fee of €15.00

1. Name(s) (in full) of applicant (s) (1) _________________________________ (2) _________________________________
2. Address of Applicant(s) ____________________________________________
3. Contact tel. no ____________________________________________________
4. Date(s) of birth (1) ____________ (2) _________________
5. State whether married or single ______________________________________
6. This query need not be answered by farmers. Please proceed with Query No. 7
   A] Occupation (1) _______________ (2) _______________
   B] Name(s) and Address(s) of Employer(s) (1) _______________ (2) _______________
   C] Total income for the tax year ended 31/12/ ___. Please attach relevant Form P60 and a current wages slip ___________________ ___________________
7. This query to be answered by farming applicants
   (a) Valuation ________________________________________________
   (b) Acreage: ________________________________________________
   (c) Rate number (s) __________________________________________
   (d) Any other income __________________________________________
      to be accompanied by certification
8. (a) Number of dependents _______________________________________
(b) Age of each dependent _______________________________________

9. Amount of loan required: € _______________________________________

10. Address of dwelling to which work is being carried out: __________________________

11. Name of the owner of the house _______________________________________

(a) Has the house been previously the subject of a loan application from South Tipperary County Council  Yes ☐  No ☐

(b) If so, state the amount and when received __________________________

12. Do you propose to engage a Contractor to carry out the work, please indicate name and address? __________________________

13. a) Has the work commenced? Yes ☐  No ☐

(b) If so, state the date of commencement __________________________

(c) If work has not commenced, please give estimated starting time __________________________

14. Please give a brief description to the proposed work, which you intend to carry out:
____________________________________________________________________
____________________________________________________________________

Please also submit, with your application, a plan of the work, together with a copy of full planning permission.

15. Please state the estimated cost of the work: € _______________________________

16. Please give name and address of your current banker __________________________

17. In the event of your application for a loan being successful, would you be prepared to make the repayments by way of a Standing Order, through a Bank? Yes ☐  No ☐

If not, please give reasons __________________________

18. a) Are your tax affairs in order? __________________________

b) Please state your tax number and tax district __________________________
19. a) Tax District and Reference No. of Contractor ______________________________
    b) Number and expiry of either the Contractor’s C2 or tax clearance certificate ______________________________

Signature of Applicant(s) (1) ______________________________

(2) ______________________________

Date: ____________________________

STATUTORY DECLARATION

IN MAKING THIS APPLICATION, I/WE DO HEREBY SOLEMNLY AND SINCERELY DECLARE THAT THE PARTICULARS GIVEN ARE TRUS IN EVERY RESPECT AND I/WE MAKE THIS DECLARATION FOR THE SATISFACTION OF THE COUNCIL OF SOUTH TIPPERARY CONSCIENTIOUSLY BELIEVING SAME TO BE TRUE AND BY VIRTUE OF THE STATUTORY DECLARATIONS ACT, 1933.

Signed (1) ______________________ Signed and declared before me by ______________________________

(2) ______________________ ____________________________ and ______________________________ who is/are personally known to be or who is/are identified by ____________________________________ who is known is me.

_______________________________________
Peace Commissioner/Garda/Elected Member

Dated this _______ day of ____________ 201__.