

# **INCREMENTAL PURCHASE SCHEME**

#### IMPORTANT PLEASE READ THE FOLLOWING INFORMATION CAREFULLY

- 1. If you are unsure about how to answer any of the questions in this application form, please ask an officer in the Housing Department to help you.
- 2. Please sign Terms and Conditions acceptance forms and retain applicant's copy for your own reference.
- 3. When filling out this form please make sure to write clearly so that your application can be processed as quickly as possible.
- 4. Make sure you have answered all of the questions fully where they are relevant to you. If you do not answer all questions, we may have to return the form to you and this will delay your application. Only fully completed applications will be processed. Late applications will not be accepted for consideration under the scheme.
- 5. Be sure of your answers and do not give false or misleading information. The local authority may request and obtain information from another Housing Authority, the Criminal Assets Bureau, An Garda Síochána, the Minister for Social Protection, the Health Service Executive (HSE) or an Approved Housing Body (approved for the purposes of Section 6 of the Housing (Miscellaneous Provisions) Act, 1992) in relation to occupants or prospective occupants of, or applicants for local authority housing and any other person the authority considers may be engaged in anti-social behaviour.
- 6. You must supply the relevant supporting documentation so that your application can be processed quickly. Please use the checklist provided to make sure you have included everything which is needed to consider your application.
- 7. While a household may meet the minimum income requirements of the scheme, this does not guarantee the approval of their application to purchase. A household will not be accepted onto the scheme, where having regard to its overall financial situation (including other liabilities) the repayment of their mortgage, and other related housing costs (e.g. insurance or maintenance costs), would place the household in financial hardship.

#### ONLY FULLY COMPLETED APPLICATIONS SUBMITTED ON OR BEFORE THE CLOSING DATE WILL BE CONSIDERED UNDER THIS SCHEME.

## CLOSING DATE: 31<sup>st</sup> AUGUST, 2020

# Incremental Purchase Scheme- Application Form

#### CHECKLIST FOR APPLICANT(S)

#### Please ensure that your application includes the following:

Items requested:-	Ticl
Fully completed Application Form (including signed customer declarations).	
Signed terms and conditions (local authority copy)	
Photographic identification (current passport or drivers licence only) – for both applicants where applicable	
Birth Certificate(s) for each person and child listed on application	
Proof of current address (utility bill, lease or rental statement) – for both applicants where applicable.	
Fully completed, signed and stamped attached Salary Certificate – for both applicants (where applicable), together with 4 current payslips showing both Gross and Net figures.	
Please arrange to submit P60 for both applicants, (where applicable), for the previous Tax Year.	
Fully completed, signed and stamped attached Social Welfare form – for both applicants (where applicable).	
Separation / divorce agreement or Solicitor's letter – (for both applicants where applicable), indicating any financial settlements that may be included as income and details of any payment to be made in respect of buy-out of spousal rights to the existing fami other property.	
If you are in receipt of Maintenance Payments, please submit evidence showing payments in respect of same being made for the past 12 months.	
If you are not a citizen of the European Union, you must submit Evidence of entitlement to reside in Ireland.	
Letter of 'Approval in Principle' from a bank/building society indicating the amount of finance they would be willing to provide you with, for the purchase of a house under the above Scheme. In the event you unable to obtain finance, please submit evidence from <u>at least two lenders</u> showing evidence of refusals.	
If you are <b>self-employed</b> , you must submit an Agreed Tax Assessment (signed and Stamped by the Inspector of Taxes) together with Certified Audited Accounts for two Years preceding the date of application, together with Current Projected Income for the coming 12 months.	
Bank statements ie. savings and/or current accounts for the last 12 months	
Loan statements for the last 12 months Completed HPL 1 Form(s) for both applicants, where applicable usually sourced from the Revenue Commissioners. In light of Covid19 Emergency, a temporary alternate arrangement has been put in place whereby the applicant can request Kilkenny County Council to obtain this information from The Revenue Commissioners on their behalf. In such cases, a signed letter authorising same must be included with application.	

If requested, an applicant(s) shall, within 4 weeks of being requested to do so by the Housing Authority or approved body concerned, provide to that authority or body <u>additional information</u>, including documents and other particulars, sought for the purposes of verifying information provided by the household in connection with an application to purchase.

#### INCREMENTAL PURCHASE SCHEME – TERMS AND CONDITIONS (APPLICANT(S) COPY)

The broad terms and conditions of the Incremental Purchase scheme which the purchaser(s) agree to are:

- 1. the purchaser will take out a mortgage from a financial institution or local authority to pay for a specified proportion of the sale/purchase price of the dwelling;
- 2. the proportion of the equity not paid for will be registered as a charge on the property in favour of the housing authority. This charged share will be reduced in equal proportions of 2% per annum over the period of the charge with the reduction for the first 5 years of occupancy being held and applied on expiry of that period;
- 3. the property can be resold by the purchaser at any time and the market price obtained for the property divided on the basis of the prevailing equity division between the authority and the purchaser;
- 4. the housing authority will have a first option to buy in the event of the resale of a dwelling by the purchaser while the charge in favour of the housing authority remains on the property;
- 5. special arrangements will be in place to allow purchasers to undertake major improvement works, only with the agreement of the authority, expenditure on which will be taken into account in the division of monies obtained on the resale of the dwelling;
- 6. the purchaser will be fully responsible for repair and maintenance of the property and will have to maintain insurance cover on the whole property;
- 7. there are a number of important terms and conditions (contained in the transfer and charge orders) which go with the transfer of the title of the property to the purchaser including:
  - a. that the dwelling must be the normal place of residence of the purchaser and/or his or her family;
  - b. that within the relevant period the housing authority must be notified of the intention to resell the property and be given an option to purchase;
  - c. that substantial material improvements cannot be made to the property without the prior consent of the authority;
  - d. that the property must be maintained to an appropriate standard set by the housing authority; and
  - e. that adequate insurance cover be maintained on the property.

These terms and conditions, with others, will be enforced through the terms of the transfer and charging orders.

# *I have read and agree to the terms and conditions of the Incremental Purchase Scheme, as listed above:*

Signed:

(First Applicant)

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

Signed:

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

(Second Applicant)

#### INCREMENTAL PURCHASE SCHEME – TERMS AND CONDITIONS (LOCAL AUTHORITY COPY)

The broad terms and conditions of the Incremental Purchase scheme which the purchaser(s) agree to are:

- 1. the purchaser will take out a mortgage from a financial institution or local authority to pay for a specified proportion of the sale/purchase price of the dwelling;
- 2. the proportion of the equity not paid for will be registered as a charge on the property in favour of the housing authority. This charged share will be reduced in equal proportions of 2% per annum over the period of the charge with the reduction for the first 5 years of occupancy being held and applied on expiry of that period;
- 3. the property can be resold by the purchaser at any time and the market price obtained for the property divided on the basis of the prevailing equity division between the authority and the purchaser;
- 4. the housing authority will have a first option to buy in the event of the resale of a dwelling by the purchaser while the charge in favour of the housing authority remains on the property;
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  - d. that the property must be maintained to an appropriate standard set by the housing authority; and
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These terms and conditions, with others, will be enforced through the terms of the transfer and charging orders.

# *I have read and agree to the terms and conditions of the Incremental Purchase Scheme, as listed above:*

Signed:

(First Applicant)

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

Signed:

(Second Applicant)

# Incremental Purchase Scheme Application Form

## PERSONAL DETAILS

First Applicant	Second Applicant
first name:	first name:
middle initial:	middle initial:
surname: maiden name if applicable:	surname: maiden name if applicable:
date of birth: PPSN:	date of birth: PPSN:
sex: female male	sex: female male
nationality: mother's maiden name:	nationality: mother's maiden name:
marital status: married single separated	marital status: married single separated
divorced widowed other	divorced widowed other
if separated or divorced, please see page 13	if separated or divorced, please see page 13
e-mail:	e-mail:
work tel:	work tel:
home tel:	home tel:
mobile:	mobile:
current address:	current address:
how long at this address: years: months:	how long at this address: years: months:
previous address:	previous address:
number of dependants: ages:	number of dependants: ages:
have you previously bought a local authority house?	have you previously bought a local authority house?
yes no	yes no
please provide details (e.g. address, ownership, etc.)	please provide details (e.g. address, ownership, etc.)

#### ADDITIONAL HOUSEHOLD MEMBERS (IF APPLICABLE)

Please provide details of additional household members (non purchasing) below:

Additional member - one		Additional member - two	
first name:		first name:	
	middle initial:		middle initial:
surname:	marital status:	surname:	marital status:
date of birth:	PPSN:	date of birth:	PPSN:
/ /		/ /	
sex: female	male	sex: female	male
current address:		current address:	
employment status:		employment status:	
additional member - three		additional member - four	
first name:		first name:	
	middle initial:		middle initial:
surname:	marital status:	surname:	marital status:
date of birth:	PPSN:	date of birth:	PPSN:
/ /		/ /	
sex: female	male	sex: female	male
current address:		current address:	
employment status:		employment status:	

Please copy this sheet for additional household members.

EMPLOYMENT STATU	JS AND DETAILS		
First Applicant		Second Applicant	
employed: self-employe	d: not employed:	employed: self-employ	red: not employed:
employer name:		employer name:	
employer address:		employer address:	
state type of business:		state type of business:	
occupation:		occupation:	
employment status e.g. permar	nent, etc:	employment status e.g. perma	anent, etc:
date commenced present empl	loyment: / /	date commenced present em	ployment: / /
gross basic salary p.a.:		gross basic salary p.a.: €	
overtime p.a.	€	overtime p.a.	€
bonus p.a.	€	bonus p.a.	€
commission p.a.	€	commission p.a.	€
other income p.a.:	€	other income p.a.:	€
source of other annual income:	:	source of other annual incom	e:
deductions p.a.	€	deductions p.a.	€
	€		€
if less than 6 months in current give previous employment cont		if less than 6 months in currer give previous employment co	

€

## SELF-EMPLOYMENT DETAILS

#### first applicant

trading name and address:

second	app	licant
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trading name and address:

date of commencement of busir	ness: / /	date of commencement of busin	ness: / /
nature of business:		nature of business:	
sole trader: director / p	artner:	sole trader: director / p	bartner:
state % shareholding:		state % shareholding:	
total net profit:	€	total net profit:	€
(all partners, before drawings)		(all partners, before drawings)	
drawings:	€	drawings:	€
(state your drawings only)		(state your drawings only)	
previous employer's name and	address:	previous employer's name and	address:
previous employment from:	/ /	previous employment from:	/ /
previous employment to:	/ /	previous employment to:	/ /
nature of business:		nature of business:	
occupation:		occupation:	

#### NATURE OF CURRENT TENURE

#### First applicant

do you rent your current accommodation? yes: no:	do you rent your current accommodation? yes: no:			
if yes, weekly rent payable is: €	if yes, weekly rent payable is: €			
if payable monthly, monthly rent is: $\bigcirc$	if payable monthly, monthly rent is: $\bigcirc$			
are you (please tick one of the following)         Tenant of local authority         Tenant of housing assistance payment         Tenant of housing assistance payment         Tenant of rental accommodation scheme         Tenant of voluntary housing body         Tenant of long-term leasing         Approved applicant on housing list         tenant/applicant reference number (if known)	are you (please tick one of the following)         Tenant of local authority         Tenant of housing assistance payment         Tenant of housing assistance payment         Tenant of rental accommodation scheme         Tenant of voluntary housing body         Tenant of long term leasing         Approved applicant on housing list         tenant/applicant reference number (if known)			
name and address of your landlord:	name and address of your landlord:			
is rent supplement payable to the household for your accommodation? yes: no: if yes, the amount of weekly rent contribution received by the household is: €	is rent supplement payable to the household for your accommodation? yes: no:			
	RENT ARREARS HISTORY (only applicable to existing Tenants of a Local Authority, Approved Voluntary Housing Body or RAS)			

If you are a Tenant of any of the above, please indicate any instances in the 3 year period prior to the date of this application where arrears of rent were due to the Housing Authority in respect of any dwelling let to you by the authority:-

#### PUBLIC ORDER OFFENCES

In accordance with Section 14 of the Housing (Miscellaneous Provisions) Act 1997, as amended by Section 8 of the Housing (Miscellaneous Provisions) Act 2009, a housing authority may refuse to sell or allocate a dwelling to a tenant where the authority considers that the tenant is or has been engaged in anti-social behaviour or that a sale or allocation to that tenant would not be in the interest of good estate management.

In the 5 year period prior to the date of this application has **any member** of the household been convicted of offences under the following?

	<ul> <li>Section 5: Disorderly conduct in a public place</li> <li>Section 6: Threatening, abusive or insulting behaviour in a public place</li> <li>Section 7: Distribution or display in a public place of material which is threatening, abusive, insulting or obscene</li> </ul>		
	of the Crimi	inal Justice (Public Order) Act 1994 (No. 2 of 1994),	
	yes	no 🗌	
	If yes, please conviction)	e give details (including name, address and date and details of	
2.		of the Criminal Justice Act 2006 (No. 26 of 2006): withholding or name and address or does not comply with a behaviour order.	
	yes	no	
	if yes, please conviction)	e give details (including name, address and date and details of	
3.		F of the Children Act 2001 (No. 24 of 2001): a child withholding or a name and address or does not comply with a behaviour order.	
3.			

#### **MARITAL SEPARATION / DIVORCE**

Where an applicant/joint applicant for Incremental Purchase Scheme is separated or divorced, the following (A or B) applies:

#### A. Separation Agreement

Where a separation agreement is in place, a copy of the agreement confirming the below details must be included with this application.

The agreement must identify:

- 1. The extent of maintenance being received or paid by the applicant;
- 2. The circumstances under which the maintenance payments can cease;
- 3. Details of any payment to be made in respect of buy-out of spousal rights to the existing family home or other property which could have a bearing on the applicant's ability to purchase the dwelling;
- 4. That no onerous conditions exist.

In exceptional circumstances, a letter from the applicant's solicitor confirming the above details is acceptable.

#### **B. No Separation Agreement**

If there is no separation agreement, a letter from the applicant's solicitor must be included with this application confirming:

- 1. That there is no formal separation agreement;
- 2. That there are no court proceedings pending under family law legislation;
- 3. The position in relation to maintenance and other payments.

#### **Maintenance Payments**

Where the applicant is in receipt of maintenance payments these will be considered as assessable income.

Where the applicant pays maintenance, evidence must be provided that the required payments have been made for at least the previous 12 months, without interruption.

## 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 within the company:	
The exact location of employment:	
Is employment permanent? Yes No	
Is employee on probation period? Yes No	
So far as are you able to tell will he/she continue to be in your service? Yes No	,
If employee is on a salary scale, what is the maximum of such scale and by what annual increm reached?	nents

SALARY DETAILS	Guaranteed	Regular	Irregular
Gross basic wage/salary: p.a	a. 🗌		
Overtime:p.a	ı.		
Bonus:p.a	ı. 🗌		
Commission:p.a	ı.		
Other income*:p.a	ı.		
*Please give details of other income:			

THIS SECTION IS TO BE COMPLETED BY	AN AUTHORISED CO	MPANY OFFICIAL
Signed by:	[	
Position:		
Company Name:		Please authenticate with company stamp or seal
Address:		
Tel Number:	Date:	
THE INFORMATION GIVEN WILL	. BE TREATED IN THE S	TRICTEST CONFIDENCE

# 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 within the company:	
The exact location of employment:	
Is employment permanent? Yes No	
Is employee on probation period? Yes No	
So far as are you able to tell will he/she continue to be in your service? Yes	No
If employee is on a salary scale, what is the maximum of such scale and by what annual reached?	increments

SALARY DETAILS		Guaranteed	Regular	Irregular
Gross basic wage/salary:	p.a.			
Overtime:	p.a.			
Bonus:	p.a.			
Commission:	p.a.			
Other income*:	p.a.			
*Please give details of other income:				

THIS SECTION IS TO BE COMPLETED BY	N AUTHORISED COMPANY OFFICIAL
Signed by:	
Position:	
Company Name:	Please authenticate with company stamp or seal
Address:	
Tel Number:	Date:
THE INFORMATION GIVEN WILL	BE TREATED IN THE STRICTEST CONFIDENCE

#### FOR COMPLETION BY SOCIAL WELFARE – FIRST APPLICANT

#### THIS FORM IS REQUIRED ONLY IF FIRST APPLICANT IS ON SOCIAL WELFARE.

Name:						
Address:						
PPS Number:						
In relation to the a correct:	above named	applicant I c	onfirm that t	he follo	wing info	ormation is
TOTAL AMOUNT	OF BENEFIT/	ASSISTANCI	E RECEIVED	FROM:		
1 <sup>st</sup> January	to 31 <sup>st</sup>	December		_ =€		
AMOUNT OF BEN	EFIT/ASSIST	ANCE CURRI	ENTLY BEING	G RECE	IVED IS	
€ PE	R WEEK	TYPE OF	BENEFIT: _			
THE DEPAR I hereby certify, in according to the person is in receipt of the person is	TMENT OF SOC	records and to th	ON / LOCAL SC	DCIAL WI	-	-
SIGNED			DATE	/	/	
		OFFICIAL S	STAMP			

#### FOR COMPLETION BY SOCIAL WELFARE – SECOND APPLICANT

#### THIS FORM IS REQUIRED ONLY IF SECOND APPLICANT IS ON SOCIAL WELFARE.

Name:					
Address:					
PPS Number:					
In relation to the abor correct:	ve named applicant	t I confirm that	the follow	wing infor	mation is
TOTAL AMOUNT OF	BENEFIT/ASSISTA	NCE RECEIVE	D FROM:		
1 <sup>st</sup> January	to 31 <sup>st</sup> December	r	=€		
AMOUNT OF BENEFI	T/ASSISTANCE CU	RRENTLY BEII	NG RECEI	VED IS	
€PER V	VEEK TYPE	OF BENEFIT:			
THE DEPARTME I hereby certify, in accorda person is in receipt of socia		to the best of my	SOCIAL WE		
SIGNED		DATE	/	/	
	OFFICI	AL STAMP			

## **FINANCIAL HISTORY & COMMITMENTS**

#### savings

	first applicant	second applicant	financial institution(s)
deposits:	€	€	
current account:	€	€	
other:	€	€	
other:	€	€	

# Borrowings/loans (include credit card

borrower	purpose	€ amount owing	€ monthly repayment	lender
		€	€	

#### Weekly, Monthly & Annual outgoings:

Purpose Amount	Weekly	Monthly	Annually	
		r		
		r		

#### first applicant

have you or your spouse 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:

#### second applicant

have you or your spouse 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?



if yes to any of the above, please give details:

#### DECLARATIONS

# Please read this declaration carefully and sign and date it when you are satisfied that you understand it. Please note that the application will only be accepted when this declaration has been signed.

**Collection and use of data:** Drogheda Borough Council will use the data which you have supplied to assess and administer your application. Data may be shared with other public bodies for the purpose of the prevention or detection of fraud. Kilkenny County Council may also process this data for research purposes in conjunction with the Department of the Environment, Heritage and Local Government.

Kilkenny County Council may, for the purpose of its functions under the Housing Acts 1966 to 2009, request and obtain information from another Housing Authority, the Criminal Assets Bureau, An Garda Síochána, the Minister for Social Protection, the Health Service Executive (HSE) or an Approved Housing Body (approved for the purposes of Section 6 of the Housing (Miscellaneous Provisions) Act, 1992) in relation to occupants or prospective occupants of, or applicants for local authority housing and any other person the authority considers may be engaged in anti-social behaviour.

Housing (Miscellaneous Provisions) Act 2009: Section 32(7) of the Housing (Miscellaneous Provisions) Act 2009 provides that it is an offence, punishable on conviction by a maximum fine of €2,000, for a person to knowingly conceal any material fact in relation to the purchase of a dwelling under an incremental purchase arrangement. Section 32(8) of the 2009 Act provides that a housing authority may recover from a person convicted of an offence under section 32(7) any higher expenditure that it incurred on the sale of the dwelling due to reliance on false, misleading or undisclosed information.

**Declaration:** I/ we declare that the information and particulars given by me/us on this application are true and correct, and I/we understand that the provision of any false or misleading statements may lead to this application being cancelled. In respect of an IPS application received from a person/household on the local authority's waiting list, the local authority reserves the right to exclude an applicant from consideration for both an IPS purchase and for social housing support generally if he/she supplies false information or withholds relevant information on this form or at subsequent interviews. In relation to applications received from current tenants of the local authority, the local authority reserves the right to exclude a tenant from consideration for purchase of a housing unit if he/she supplies false information or withholds relevant information on this form or at subsequent interviews. In addition any person who gives false or misleading information may be guilty of a serious offence and may be liable for prosecution.

I/we undertake to notify Kilkenny County Council immediately should there be any changes from the information provided, or in my/our circumstances. I/we also authorise Kilkenny County Council to make necessary enquiries either written or otherwise regarding my/our application to verify information given.

#### SIGNATURES

first applicant:	date:
second applicant:	date:

# THIS FORM MUST BE COMPLETED BY **THE REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION

<u>PLEASE NOTE</u>: IN LIGHT OF THE COVID 19 EMERGENCY, A TEMPORARY ALTERNATE ARRANGEMENT HAS BEEN PUT IN PLACE WHEREBY THE APPLICANT CAN REQUEST KILKENNY COUNTY COUNCIL TO OBTAIN THIS IFNORMATION FROM THE REVENUE COMMISSIONERS ON THEIR BEHALF. IN SUCH CASES, A SIGNED LETTER AUTHRORISING SAME MUST BE INCLUDED WITH THE APPLICATION.

YOUR FULL NAME (BLOCK LETTERS)	
PREVIOUS NAME (IF ANY)	
PRESENT ADDRESS	
PREVIOUS ADDRESS (IF ANY)	
PPS NUMBER (PRSI NUMBER)	

#### TO BE COMPLETED BY INSPECTOR OF TAXES

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

SIGNED		DATE	/	/	
	OFFIC	IAL STAMP			

Please send to the following address:-

TRS Section, Revenue Office, Government Offices, Hebron Road, Kilkenny. THIS FORM MUST BE COMPLETED BY **THE REVENUE COMMISSIONERS** AND RETURNED WITH EVERY APPLICATION

<u>PLEASE NOTE</u>: IN LIGHT OF THE COVID 19 EMERGENCY, A TEMPORARY ALTERNATE ARRANGEMENT HAS BEEN PUT IN PLACE WHEREBY THE APPLICANT CAN REQUEST KILKENNY COUNTY COUNCIL TO OBTAIN THIS IFNORMATION FROM THE REVENUE COMMISSIONERS ON THEIR BEHALF. IN SUCH CASES, A SIGNED LETTER AUTHRORISING SAME MUST BE INCLUDED WITH THE APPLICATION.

YOUR FULL NAME (BLOCK LETTERS)	
PREVIOUS NAME (IF ANY)	
PRESENT ADDRESS	
PREVIOUS ADDRESS (IF ANY)	
PPS NUMBER (PRSI NUMBER)	

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SIGNED		DATE	/	
	OFFIC	CIAL STAMP		

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