

Standard Financial Statement for Local Authority Borrowers

Section A: Account & Borrower Details			
	Borrower Information:	Borrower 1	Borrower 2
A1	Name		
A2	Property Address		
A3	Mortgage Account Reference No(s)		
A4	PPS Number		
A5	Monthly Mortgage Repayments Due (€)		
A6	Home Telephone		
A7	Mobile		
A8	Work Telephone		
A9	E-mail		
A10	Marital Status		
A11	Date of Birth		
A12	Age of Dependent Children	DD/MM/YY	DD/MM/YY
		DD/MM/YY	DD/MM/YY
		DD/MM/YY	DD/MM/YY
		DD/MM/YY	DD/MM/YY
A13	Total Number in Household		
A14	Employed Y/N: If self - employed give details		
A15	In permanent employment? Y/N		
A16	Name of Employer		
A17	Reason (s) for Review/ Arrears:		

Monthly income Calculation:

If paid fortnightly calculate your monthly income as follows:

Fortnightly income x 26 / 12 = Monthly Income

If paid weekly calculate your income as follows:

Weekly income x 52 / 12 = Monthly Income

Section B: Your Monthly Income				
		Borrower 1	Borrower 2	Total
B1	Gross Monthly Salary (before tax and any other deductions at source)			
B2	Net Monthly Salary (after tax and any other deductions at source)			
B3	Monthly Social Welfare Benefits			
B4	Children Allowance			
B5	Mortgage Interest Supplement			
B6	Family Income Supplement			
B7	Maintenance			
B8	Other, e.g Pension, Room Rent, Grants, Letting of Property (please specify)			
B9	Total Monthly Income:			

Evidence required by the Mortgage Support Unit as proof of monthly income:			
3 Payslips and/or			
3 Social Welfare Slips and/or			
Bank Statement for previous 6 months (if applicable)			

Section C: Monthly Household Expenditure

If your utility bills are every 2 months calculate your monthly bill by dividing by 2

If you have annual bills calculate your monthly bill by dividing by 12

	Housing Costs:	Average Charge	Arrears (where applicable)
C1	Mortgage Protection Insurance		
C2	Buildings / Contents Insurance		
C3	Property Service / Management Charges		
C4	Local Property Tax		
	Utilities:		
C5	Electricity		
C6	Heat/fuel		
C7	TV Licence		
C8	Waste charges		
	Telephone/Other Utilities:		
C9	Landline		
C10	Mobile Phone		
C11	TV / Cable / Satellite		
C12	Internet		
	Food/Housekeeping:		
C13	Groceries		
C14	Milk & Bread		
C15	Nappies / Baby		
C16	Work / School Lunches		
C17	Other		
C18	Household Repairs/Essential Maintenance		
	Transport Costs:		
C19	Work		
C20	School		
C21	Road Tax		
C22	Motor Insurance		
C23	Petrol / Diesel		
C24	NCT / Maintenance		
C25	Car Parking and Tolls		
	Education:		
C26	School / College Books		
C27	School / College Fees		
C28	School Uniforms		
C29	School Trips		
C30	Other educational costs		
	Household:		
C31	Childcare e.g. creche		
C32	Elderly care (e.g. carer, nursing home fees etc)		
C33	Savings		
C34	Clothing and Footwear		

	Medical:	Average Charge	Arrears (where applicable)
C35	Dentist / Optician		
C36	Doctor's Bills		
C37	Medication		
C38	Health Insurance		
C38	Other		
	Repairs and Maintenance:		
C39	Repairs to property		
C40	Household maintenance		
C41	Other		
	Other:		
C42	Pension Contribution		
C43	Life Assurance		
C44	Maintenance paid to spouse / child (if applicable)		
C45	Hairdressing / Haircuts		
C46	Children's pocket money		
C47	Finance / Rental on appliances		
C48	Family Outing		
C49	Lotto		
C50	Hobbies/Pets		
C51	Gifts (Christmas, birthdays)		
C52	Membership / Professional Subs		
C53	Cigarettes / Alcohol		
	Total Monthly Expenditure:		
<p>What steps has been taken or propose to be taken to reduce expenditure e.g. renegotiated loans etc:</p>			
<p>*NOTE - Evidence may be requested by the Mortgage Support Unit in respect of some of the above items listed</p>			

Section D: Your Current Monthly Debt Payment

	Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance	Arrears Balance	Lender	Purpose of Loan	Secured? Y/N	Currently Re-structured? Y/N	Payment Protection Insurance Y/N
		Due	Being Paid								
D1	Mortgage										
D2	Credit Union (1)										
D3	Credit Union (2)										
D4	Overdraft										
D5	Hire Purchase										
D6	Store Card										
D7	Catalogue Debt										
D8	Credit Card (1)										
D9	Credit Card (2)										
D10	Personal Loan (1)										
D11	Personal Loan (2)										
D12	Personal Loan (3)										
D13	Loans from family / friends										
D14	Mortgage debt on property other than primary residence										
D15	Other Debt e.g. utilities (Please specify)										
D16	Total Debt Payments:										

Section E: *Property Assets (other than Primary Residence)

	Address	Date of Purchase	Current Value (estimated)	Loan Balance	Arrears Balance	Monthly Mortgage Repayments
E1						
E2						

* If applicable, please notify Dublin City Council as further information will be required

Section F: Non-Property Assets

	Asset Type	Original Cost/Value	Current Estimated Value	Net Monthly Income	Please give any relevant Details
F1	Savings/ deposits/current account/Credit Union				
F2	Shares				
F3	Motor Vehicles				
F4	Redundancy Payment(s)				
F5	Long-term investment(s)				
F6	Other Investment (s)				
F7	Other Assets (e.g Stock, Machinery etc)				
F8	Total of Non-Property Assets:				

Section G: Financial Statement Summary		
G1	Total Monthly Income (Total of Section B)	€
G2	Less Total Monthly Expenditure (Total of Section C)	€
G3	Sub-Total (G1 minus G2)	€
G4	Less Mortgage Repayments and Monthly Debt Due (Total of Section D)	€
G5	Total Surplus/Deficit (subtract G4 from G3)	€

I hereby declare that the information provided above is correct to the best of my knowledge:

Signature of Borrower (1) _____	Date: _____
Signature of Borrower (2) _____	Date: _____

Data Protection

Data Protection Notice pursuant to the Data Protection Acts 1988-2018 (as amended) and the General Data Protection Regulation (GDPR)

Standard Financial Statement

The purpose of this notification is to set out some information regarding the collection and processing of your personal information by Monaghan County Council (the '**Council**'). During the course of its activities the Council collects, stores and processes the personal data of its service users in order to provide the most effective and targeted range of services to the citizens, communities and businesses of County Monaghan. The Council is the data controller in respect of this data.

For full details of the collection, processing and sharing of your personal data by the Council and your rights in this regard, please see our Privacy Notice which is available at [Privacy Notice](#).

What type of personal data is collected and processed?

The types of personal data that we collect, and process includes your:

The types of personal data that we will collect, and process includes your name, address, email, telephone number, fax number, billing payment details, PPN, VAT number, bank account details, legal status of applicants, date of birth, date of death, details of probate, wills, photographic id, pay slips, P60's/P21's, letter from employer, Revenue Documentation, social welfare payment slips/statement, house insurance documentation, ownership of land/property, photographic evidence of properties, utility bills, legal correspondence.

Special Category Personal Data, including health related information, may be processed from time to time. Although this type of information is generally not specifically requested, it is sometimes provided to us, for example in the event of housing loan arrears, mortgage protection insurance claims.

Why does the Council collect this personal data?

We collect and process this information in order to manage and administer the relationship between you and us for the purpose of the administration of Housing Loans.

We require your contact details in order to communicate effectively with you as part of this relationship with you. Please note that to help protect your privacy, we take steps to verify your identity before granting access to personal data. These contact details may also be used to verify your identity.

Lawfulness of processing

We process this personal data for the performance of a task carried out in the public interest and in exercise of official authority vested in us as the controller under the Housing Act 1966, Housing (Miscellaneous Provisions) Act 1979, Housing Act 1988, Housing (Miscellaneous Provisions) Act 1992, Housing (Miscellaneous Provisions) Act 1992, Housing (Miscellaneous Provisions) Act 1997, Local Government Act 2001, Housing (Miscellaneous Provisions) Act 2002, Housing (Miscellaneous Provisions) Act 2004, Credit Reporting Act 2013 and Article 6(i)(e) GDPR, Regulation (EU) 2016/679 GDPR and Law No. 7/2018 Data Protection Act 2018.

We process your special category personal data where necessary and proportionate for the performance of the statutory functions conferred on us under the Housing Act 1966, Housing (Miscellaneous Provisions) Act 1979, Housing Act 1988, Housing (Miscellaneous Provisions) Act 1992, Housing (Miscellaneous Provisions) Act 1992, Housing (Miscellaneous Provisions) Act 1997, Local Government Act 2001, Local Government Reform Act 2014, Housing (Miscellaneous Provisions) Act 2002, Housing (Miscellaneous Provisions) Act 2004, Credit Reporting Act 2013 and Article 6(i)(e) GDPR, Regulation (EU) 2016/679 GDPR and Law No. 7/2018 Data Protection Act 2018.

Who does the Council share your information with?

The Council may, to fulfil its statutory functions and regulatory obligations or in the public interest share your personal data and special category data where it has been manifestly made public by you with selected third parties, including for example MARSH Ireland, Housing Agency, Central Credit Register, Irish Credit Bureau, Monaghan County Council legal representative, Local Government Audit Services, government departments and agencies where required to do so by law. We may also share your data with other Local Authorities, and other third parties who assist us in fulfilling our functions. Further information regarding the sharing of your personal data can be found in our Privacy Notice which is available at: [Privacy Notice](#)

What will happen if the personal data requested is not provided?

If the application form is not completed in full and all the requested information provided, the council will not be able to process this application.

For full details of the collection, processing and sharing of your personal data and your rights in this regard, please see the Council's full Privacy Notice at: www.monaghan.ie/privacy-notice/.

I consent to Monaghan County Council conducting a credit reference check:

Signature of Borrower (1) _____

Date: _____

Signature of Borrower (2) _____

Date: _____

Guiding Principles for completing the SFS

1. We at Monaghan County Council are fully committed to working with customers who are in, or are facing, financial difficulties with their mortgage repayments in order that a mutually-acceptable arrangement can be agreed. We will actively encourage contact with such customers through web sites, media and printed material.
2. We have specially-trained personnel in our offices and branches, including specialised telephone contact points, to deal with customers facing or in financial difficulties.
3. This Standard Financial Statement (SFS) is designed to assist you in setting out your current financial circumstances.
4. We consider that the completion of the SFS is a serious undertaking and we will work with you to ensure that the information is accurate, enabling us to work with you to determine the most appropriate and viable option in each particular customer case.
5. The easiest way to see where you stand financially is to gather all the relevant information and documents so that you can write down all the money you have coming in and going out each month and complete an SFS. (If your income is weekly, multiply it by 52 and divide the result by 12 to get your monthly income.)
6. In the SFS you will have to provide information on your current income, expenses and other amounts you owe and any assets you own. It is important that you include all of your basic living expenses. You are also encouraged to ensure that you are maximising your income, including what social welfare entitlements you may be eligible for such as Mortgage Interest Supplement (see www.keepingyourhome.ie).
7. It is important to fill out the SFS fully and accurately and to provide any relevant documentation that we may need to assess your situation; we will only seek information that is relevant to this assessment.
8. Your completed SFS and other factors relating to your case will be assessed by our Arrears Support Unit which will decide whether or not an alternative repayment arrangement is necessary and, if so, what type(s) of alternative repayment arrangement(s) appropriate to your circumstances can be made available.
9. If an alternative repayment arrangement is not offered to you, we will give you a reason for that decision in writing. You will have the right to appeal that decision; you may appeal to us initially and subsequently to the Financial Services Ombudsman.
10. If you require further information, you can avail of support material available through a number of sources including our website [*relevant address inserted here*], www.keepingyourhome.ie. You can also seek independent advice from MABS (www.mabs.ie) or an appropriate alternative. If you give us your written consent we will liaise with a third party, nominated by you, to act on your behalf.