



Comhairle Contae Thiobraid Árann  
Tipperary County Council

Comhairle Contae  
Thiobraid Árann,  
Oifigi Cathartha,  
Cluain Meala,  
Co. Thiobraid Árann  
Tipperary County Council,  
Civic Offices, Clonmel,  
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## **Caravan Loan Scheme 2025**

### **Conditions of the Scheme**

- Loans may be advanced to a person assessed by the local authority as being in need of accommodation (either on the social housing waiting list or in need of an upgraded caravan/mobile as their principal residence) and not in a position to provide for same partially or fully from their own resources.
- The amount of a loan advanced will be subject to a maximum of €80,000 inclusive of VAT. The owner of the caravan must provide €500 deposit towards the purchase price. In cases of hardship, local authorities may use discretion.
- A maximum of €80,000 per application for all costs will be funded by the Department to the local authority.
- The amount advanced by the local authority, subject to the limits outlined above will be recoupable in full from DHLGH (Form HCA4 for applications).
- In order to ensure affordability, the monthly loan repayment amounts will be calculated at a preferential rate based on the price of the caravan/mobile and the income of the household (See Appendix 1).
- The loan will be for a specified period of time which will be agreed in advance and based on the expected life-span of the caravan/mobile. The owner may apply for a further loan following the expiration of the previous repaid loan.
- The repayment on the loan will terminate after the agreed specified period of time with no further payments due to the local authority once all payments are made.
- In the event that a local authority does not take up funding approved, the funding will be redistributed to local authority areas that have a high demand.
- The borrower will own whatever equity stake is in the caravan/mobile when the final unpaid loan balance is written down after the expected life of the caravan/mobile has passed assuming all terms and conditions have been complied with.
- In the event of a breach of the agreement, the borrower will be liable to pay the full amount of the loan as a simple contract debt (rather than at preferential rates) and the borrower will be ineligible for further loans. The local authority will take appropriate steps to recover the outstanding loan.
- The loan will not cover costs of any modification or style preferences to the caravan/mobile.
- Traveller applicants who normally reside outside the State will not be eligible to apply for the loan scheme.

### **Responsibilities of the Borrower:**

- Meet the weekly repayments as set out by the local authority in line with the formula below.
- Identifying potential caravan/mobiles for purchase and providing 3 quotations from suppliers that are acceptable to the local authority
- Satisfy themselves that the caravan/mobile to be purchased represents value for money and that it meets the needs of the household concerned.
- Pay €500 at initial application stage. □ Maintaining the caravan/mobile.
- Make best efforts to insure the caravan/mobile.
- Providing information including income details to the local authority to enable the authority to ascertain the loan repayment amounts.
- Consent to the mandatory Central Credit Register (CCR) enquiry. This consent will be used to conduct a new enquiry as part of the credit assessment process.
- Complying with conditions agreed with the local authority including where the caravan/mobile should be situated and the circumstances in which a caravan/mobile can be moved from the agreed site.

### **Responsibilities of the Local Authority:**

- Determining the repayment amount using the formula outlined below. The weekly repayment amount must be at least €20 per week.
- Ensuring that caravans/mobiles are purchased from approved, VAT registered suppliers.
- Satisfy themselves that the caravan/mobile is of an appropriate standard (as per Appendix 4).
- It may be useful to consult with the supplier and local authority engineers when determining the lifespan of the caravan/mobile.
- Ensuring that funds are properly paid directly to the supplier.
- Site preparation works including any related costs.
- Ensuring that the caravan/mobile will be put in a location acceptable to the local authority.
- Collecting the loan repayments and ring-fencing loan repayments to be used for site maintenance works.
- Satisfy themselves that the applicant can make the loan repayments and that the loan will be repaid.
- Advise applicants to contact their local Money Advice and Budgeting Service (MABS) if necessary.
- Ensure that the loan will be repaid at regular intervals i.e. weekly, monthly etc., through the Household Budget Scheme.
- The local authority maintains records of repayments and applicants are provided with an annual statement of repayments on loans and the local authority returns data as requested by the Department.
- Ensure they have an appeals process in place which applicants should be made aware of and notify applicants of the outcome of any appeal.



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## Caravan Loan Scheme Application Form

### 1. Household Details:

#### Applicant

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

PPS Number: \_\_\_\_\_

Mother's Birth Surname: \_\_\_\_\_

#### Joint Applicant

Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

PPS Number: \_\_\_\_\_

Mother's Birth Surname: \_\_\_\_\_

1. Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. Phone Number: \_\_\_\_\_

3. Email address: \_\_\_\_\_

4. Marital Status: Single ☐ Married ☐ Separated ☐ Widowed ☐

5. **Dependent Persons maintained by the Applicant(s):**

Relationship	Age

6. Are there any other non-dependent residents in the household? \_\_\_\_\_

7. Are you on a Local Authority housing list as an applicant for Traveller-specific housing? If yes, give details:

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8. Are you currently a tenant of [COUNCIL]? Yes    No

9. How long are you a Tenant of [COUNCIL] ? \_\_\_\_\_

10. Do you have a suitable place to site the caravan?    Yes                  No

11. Do you have a Household Budget Agreement in place with [COUNCIL]? Yes    No

Income details for both applicant and spouse/partner

12. Have you provided the following documentary evidence of income in the past 12 months?

- Current payslip and P60
- Statement from social welfare
- Statement of accounts in the case of self-employment
- Occupation

### **Caravan Details**

13. Please state any requirements you might have for the new caravan. Any documentary evidence you might have to assist your loan application, medical or otherwise should be included:

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14. How do you intend to pay the €500 deposit?

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15. Where will the caravan be placed?

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16. Are you currently in possession of a caravan that will need to be removed before delivery of a new one?

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17. Do you agree to comply with the direction of the Council as to the maintenance use and upkeep of the mobile home and accept that you are solely responsible for maintenance and upkeep?

18. Do you agree that you will be responsible for the costs of electricity supplied to the caravan to be paid for by you in a manner determined by the local authority?

19. Do you accept that the granting of the Caravan Loan Scheme will not imply any warranty on the Council's part and the caravan is in the sole ownership of the above named persons?

## 20. Signature & Declaration

I/We declare that the information given in this form and in any supporting documentation is correct and to the best of my/our knowledge and belief.

I/We declare that the foregoing statements and any other information I/We have given to [COUNCIL] to be strictly true, to the best of my/our knowledge and belief.

I/We acknowledge that in order to process this application, [COUNCIL], and its officials and agents will hold and process information in connection with this application (together with such information supplied to or obtained by [COUNCIL] separately) and will hold and process same for administrative, customer care and service purposes and the statistical purposes of the Department of Housing, Local Government and Heritage where required by the Department.

I/We understand that should [COUNCIL] grant this application this does not signify an assurance or guarantee that the caravan is soundly constructed and free from defects.

I/We note that I/we are approved by [COUNCIL] for a loan that any time before the completion of the loan transaction [COUNCIL] has the right to withdraw or vary the approval.

Signed: \_\_\_\_\_ (Applicant)

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

Signed: \_\_\_\_\_ (Joint Applicant)

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

**Please Return completed Application Form to;**  
**Tipperary County Council, Civic Offices, Emmet Street,**  
**Clonmel, Co. Tipperary.**  
**Tel: 0818065000**  
**Email: [customerservice@tipperarycoco.ie](mailto:customerservice@tipperarycoco.ie)**



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## Caravan Loan Scheme

### AGREEMENT BETWEEN THE LOCAL AUTHORITY AND

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1. In consideration of and subject to the terms and conditions herein contained the Local Authority has authorised provision of a caravan on parking bay \_\_\_\_\_ or at \_\_\_\_\_ (Hereafter referred to as “the site”).
2. \_\_\_\_\_ shall locate the caravan in accordance with the directions of the site caretaker or other Local Authority officials on such parking bay as may be designated within the site and in compliance with the National Directorate for Fire & Emergency Management Guide to Fire Safety in Traveller Accommodation.
3. \_\_\_\_\_ shall comply with the direction of the Local Authority as to the maintenance use and upkeep of the caravan. It will be the responsibility of \_\_\_\_\_ to undertake any repairs necessary to the caravan and to ensure that all steps are taken to maintain it to a high standard.
4. \_\_\_\_\_ shall make a contribution to the cost of this caravan of \_\_\_\_\_ over \_\_\_\_\_ years at a weekly rate of \_\_\_\_\_ to account \_\_\_\_\_ or until such time as this contribution is repaid in full. These payments shall be made to the Local Authority via a direct payment system. Individual Local Authority payment systems may apply and this will be agreed in advance of the agreement being signed.

5. \_\_\_\_\_ shall be responsible for the costs of electricity supplied to the caravan. Payment of charges referred to herein and electricity supply shall be by way of a prepaid card or electricity bill where applicable. Individual Local Authority payment systems may apply and the will be agreed in advance of this agreement being signed.
6. \_\_\_\_\_ shall use the caravan parked thereon solely for the occupation of him/herself and members of his/her immediate family as a domestic dwelling and shall not interfere with, disturb or annoy other users of the site.
7. \_\_\_\_\_ agrees to leave the caravan on the halting site bay area he/she occupies until the loan is repaid in full or following discussions and agreement of the Local Authority. Where the caravan is removed from the site without the consent of the Local Authority and before the end of the contribution payment period, the contribution payments will continue until the loan is repaid. The Local Authority shall consider it a breach of this agreement should the repayments cease prior to this time. Access to future loans or housing support will be denied until outstanding contributions are paid.
8. The Local Authority shall have no liability or responsibility for any damage that may be caused to the caravan or other property on the site.
9. The granting of the Caravan Loan Scheme will not imply any warranty on the Local Authority's part and the caravan is in the sole ownership of the persons signed.
10. In the event of a breach of the agreement, the borrower will be liable to pay the full amount of the loan as a simple contract debt rather than at preferential rates.
11. The receipt of this caravan loan is a mechanism to support provided to meet a housing need and therefore a family's housing need will be deemed as met upon receipt of the loan. This does not preclude a family from applying for a transfer in line with the Council's allocation Scheme
12. This loan will be effective from \_\_/\_\_/\_\_\_\_ and will continue for a period of \_\_\_\_ weeks ( \_\_\_\_ years).



**WARNING:**

**YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS. IF YOU DO NOT MEET THE REPAYMENTS ON YOUR LOAN, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING AND ACCESS TO A FURTHER LOAN UNDER THIS SCHEME. INDEPENDENT LEGAL ADVICE / MABS ADVICE SHOULD BE TAKEN BEFORE THIS DOCUMENT IS SIGNED.**

I, \_\_\_\_\_ (insert name in **BLOCK LETTER**) accept the terms and conditions as detailed above.

I, \_\_\_\_\_ (insert name in **BLOCK LETTER**) accept the terms and conditions as detailed above.

**Signed by the Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signed by the Applicant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Witnessed by:** \_\_\_\_\_

**Authorised By:** \_\_\_\_\_  
**Senior Executive Officer**

**DATED:** \_\_\_\_\_ **day of** \_\_\_\_\_ **202**\_\_

## **Specification of Requirements**

### **Overview of requirements:**

All caravans must be robust and of such quality that the recipient can reasonably expect that, subject to normal living conditions, they will last for a reasonable length of time i.e. at least the length of the Loan Agreement.

Residential Specification BS 3632:2015 is British Standard industry norm for permanent residence mobile homes and gives guidance on thermal insulation, materials, equipment, etc. used to build and insulate caravans for permanent residence.

With this in mind, the following specifications should be considered as a necessary in the provision of caravans.

- Must have the winter package as the minimum standard.
- Windows and doors must have PVC double glazing.
- An “A rated” energy efficient gas central heating (condenser is preferable).
- All electrics must be certified and RGI gas certification is required on all gas appliances.
- Fully fitted kitchen with integrated cooking and venting.
- Fully fitted bathroom/shower with hot and cold supply to wash hand basin.
- External weather proof socket to industry standard as follows:
  - Mobile - 32 amp single phase female socket with a 32 amp male socket.
  - Caravan - 16 amp single phase female socket with a 16 amp male socket.
- Insulate any external water tank (where appropriate) and all pipework.
- Mains operated smoke detector with rechargeable lithium cell back-up in kitchen area and attached to an external sounder.
- A carbon monoxide detector, fire blanket and small fire extinguisher is also required.
- At least 12 month warranty.

The following are desirable but not necessary:

- Low energy or LED lighting.
- TV and USB points.

## **Warranty**

All caravans should come with a warranty and all suppliers should explicitly state the warranty period from the time of purchase as well as any free servicing period that applies to the caravan and what is covered by the warranty terms.