

## Louth County Council

### Appeals Procedure for Housing (Rebuilding Ireland) Home Loans

Louth County Council in line with the requirements of the Local Authority Rebuilding Ireland Home Loans Credit Policy 2018 made under the Housing (Rebuilding Ireland Home Loans) Regulations 2018 (S.I. No.25 of 2018) has established an Appeals Panel. The purpose of the panel is to allow a dissatisfied Applicant(s) to appeal a loan application decision(s) of the Credit Committee.

The Appeals Panel will consider appeals where the Applicant can prove their application adheres to the eligibility criteria of the Rebuilding Ireland Home Loan.

Louth County Council will only consider appeals that are submitted in writing within 14 working days of date of decision.

The following outlines the procedure that will be followed by Louth County Council on receipt of an appeal:

1. Louth County Council will acknowledge an appeal in writing within 5 working days of receipt.
2. Louth County Council will provide the Borrower with a regular written update on the progress of the appeal, at intervals of not greater than 20 working days.
3. Louth Council will consider and adjudicate on an appeal within 28 working days of having received the appeal.
4. Louth Council will notify the Borrower in writing, within 5 working days of the completion of the consideration of an appeal, of the decision of the Appeals Panel and explain the reasons for the decision and the terms of any offer being made.

On the issue of the decision of the panel, Louth Council will also inform the borrower of his/her right to refer the matter to the Financial Services Ombudsman and will also provide the borrower with the contact details of that Ombudsman.

Louth County Council will maintain an up-to-date record of all appeals considered. This record must contain the details of each appeal, a record of the grounds on which the appeal was considered and the decision made on the appeal.