

Required information for application regarding payment difficulties

Basic documentation

- Latest tax return (available at www.skattur.is).
- Latest notices of collection and taxes (available at www.skattur.is).
- Confirmation of income tax payments (available at www.skattur.is).
- Confirmation of income from the previous 3 months.
 - Paychecks
 - Pension payments
 - All benefits such as disability benefits or unemployment benefits etc.
 - Child support
 - All other income
- Copy of the newest payment slips from all household payments
 - Utility bills (heating and electricity, phone and internet bills etc.)
 - Daycare costs, after school care centers and sports
 - Payments to common residents association in residential buildings
 - Yearly overview of real estate tax
 - All other regular household payments
- Copy of last payment slips for all loans except for Íbúðalánasjóður loans.
 - Housing loans, car loans, student loans and etc.
 - Monthly installment agreements with confirmation of outstanding amount, at the day of the application.
- Copy of payment service agreement with financial institutions, if applicable.
- Summary of yearly insurance cost from insurance company.
- Signed consent to obtain relevant information from applicant and co-applicant/s (if applicable)
- Thorough written statement that describes the circumstances and reasons of payment difficulties. The statement should also describe how the applicant sees his or hers financial situation in the future.

“Íbúðalánasjóður reserves the right to request further documentation regarding the process of evaluating the application, if deemed necessary”