

## **Empty Homes Loan Application Form**

**Regulatory Reform (Housing Assistance) (England and Wales) Order 2002**

### **Empty Homes Loan Criteria**

The aim is to bring an empty property back into use using a flexible loan scheme to meet the owners' needs for financial assistance.

- The property must have been empty for six months or more.
- The applicant must be the owner or their nominated representative and must be over 18 years of age.
- The loan is interest free up to £10,000 which is repayable once the property becomes re-occupied or after six months (If the property remains unoccupied after six months the full balance will be chased) over a maximum period of 5 years.
- Loans greater than £3000 will be secured on the property as a registered local land charge until the loan is repaid in full.
- The loan can be used to cover any costs towards repair or improvement works and any legal or property fees that may be incurred to ensure that the property is suitable to become re-occupied.

**EHLS 2****1. Personal Details**

Please supply details of any joint owners (Please continue on a separate sheet if required)

	<b>Property Owner(s)</b>	<b>Joint Owner(s)</b>
<b>Name:</b>		
<b>Title: (Mr/Mrs/Miss/Other)</b>		
<b>Your Address:</b>		
<b>Address for correspondence: (if different from above)</b>		
<b>Telephone - Home:</b>		
<b>Telephone - Work/Mobile:</b>		
<b>Email Address:</b>		
<b>Date of Birth:</b>		

	<b>3<sup>rd</sup> Party Contact</b>	<b>3<sup>rd</sup> Party Contact</b>
<b>Name:</b>		
<b>Title: (Mr/Mrs/Miss/Other)</b>		
<b>Your Address:</b>		
<b>Address for correspondence: (if different from above)</b>		
<b>Telephone - Home:</b>		
<b>Telephone - Work/Mobile:</b>		
<b>Email Address:</b>		

## EHLS 2

### 2. Details of empty property

Property Type	House		Flat		Bungalow		Maisonette		
Property Style	Detached		Semi		Floor of flat	Top Floor		Ground Floor	
	Mid terrace		End			Mid Floor			
Address						Post Code			

Is the property subject to a planning application? If yes ref	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property subject to a building control application? If	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How long has the applicant owned the property?	Years	Months
How long has the property been empty?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property Freehold or Leasehold? If leasehold how many remaining years on the lease.	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>	Years remaining on lease
Is there an outstanding mortgage on the property? If yes please give mortgagor details and remaining amount (permission will be required from the lender prior to the loan being granted):	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is there any other debt against the property? If yes please give details?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### 3 Please provide a summary of what the loan will be used for

### 4 Please provide amount of loan required £

**Declaration**

The Council is under a duty to protect public funds and may use the information provided by the applicant for the prevention and detection of fraud both internally and with other public bodies.

In order to do this, we will need to pass on information about you that you have given us.

Please be advised that the Council will contact Land Registry and ask for a search on your property. Should there be any discrepancy in the information contained in the search you will be contacted by a member of staff to clarify the details before the Council proceeds with your application for an Empty Homes Loan.

By signing the application form you agree that the information provided by you to apply for the loan is correct and that the information may be referred to other public bodies if necessary. If you give false information, the application will be cancelled or court action may be taken to recover any loan paid.

**(Data Protection Act 1998)**

**Under the Data Protection Act, we are not allowed to pass on any information about you unless you give us permission to do so.**

We will **never** contact any organisation unless we genuinely think we need to do so in your interests or in the public interest.

If you have any concerns about the processing of your personal data for loan and related purposes by Nuneaton and Bedworth Borough Council please contact the Private Sector Housing team on 02476 376421. For more information about the Data Protection Act 1998 you can visit the Nuneaton and Bedworth Borough Council website.

Owner / 3<sup>rd</sup> Party contact

Owner / 3<sup>rd</sup> Party contact

Print Name: .....

Print Name: .....

Signature: .....

Signature: .....

Date: .....

Date: .....

**4. Next steps**

On receipt of your application the Council will:

- Arrange an appointment to visit the property to carry out an inspection
- Order a Land Registry search
- \*Require consent from Mortgage Company.
- Once all information is received the loan will be sent for approval and you will be notified in writing of the outcome.
- You will be sent two copies of the loan agreement to sign of which one is to be returned to the Council.
- You will also be sent a direct debit mandate to complete and return if this is the agreed repayment method.

*\*If the property is mortgaged then there may be a restriction on submitting any additional charges on the property. If this is the case then the company will need to give consent for a charge to be registered.*

*If you contact your mortgage company they can inform you how to get this consent although the Council have a standard letter which can be sent but may take longer.*

*Once consent is received the loan can be sent for approval*

**4. Schedule of works**

PREMISES ADDRESS:

SCHEDULED PREPARED BY:

The works listed in this schedule have not been approved for financial assistance from the Council. The schedule is provided for information and to help with the loan application.

Contractors must quote in the space provided for each item.

	<b>Description</b>	<b>Quantity</b>	<b>Contractor Quote</b>
	<b>Empty Homes work required</b>		
	<b>Contractor:</b>		
	<b>Date:</b>		
		<b>Sub Total £</b>	
		<b>VAT £</b>	

**EHLS 2**

		<b>Total £</b>	