

## 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 into use with a flexible loan scheme meeting the owners' needs for assistance.

- The loan is to assist with properties that have been empty for 6 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 of up to £10,000 repayable over a maximum period of 5 years from the date funding is released.
- All loans are secured against the property and registered as a **Land** charge until repaid in full.
- Applicant can afford the monthly repayments
- The loan can be used to cover the costs towards repairs / improvement works, or legal / property fees that may be incurred to ensure that the property becomes occupied.

<b>1. Property Ownership Details</b>
--------------------------------------

**Please declare all owners, continue on a separate sheet if necessary.**

	Property Owner	Property Owner
<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>		

	Nominated Representative	Nominated Representative
<b>Name:</b>		
<b>Title: (Mr/Mrs/Miss/Other)</b>		
<b>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>Relationship to applicant</b>		

### 1. Property Details

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, <b>Planning application</b> No:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property subject to a building control application? If yes <b>Building Regulations Application</b> No:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How long has the applicant(s) owned the property?	Years	Months
How long has the property been empty?	Years	Months
Is the property Freehold or Leasehold? If leasehold, how many remaining years on the lease.	Freehold <input type="checkbox"/> Leasehold <input type="checkbox"/>	No. of yrs
Is there an outstanding mortgage on the property? If yes, please give mortgagor details and remaining amount:  N.B – 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

**Full details to be provided within the Schedule of Works overleaf**



## 5. Declaration

The Council is under a duty to protect public funds and to this end 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, and that you will provide any evidence requested to meet the criteria of this loan.

If you give false information, the application will be cancelled, and court action may be taken to recover any loan(s) paid out in relation to this application.

### (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 024 7637 6376. For more information about the Data Protection Act 1998 you can visit the Nuneaton and Bedworth Borough Council website.

Permission Owner / Third Party contact    Permission Owner / Third Party contact

Print Name: .....

Print Name: .....

Signature: .....

Signature: .....

Date: .....

Date: .....

**6. Next steps**

On receipt of your application the Council will:

- Check that you meet the qualifying criteria
- Arrange an appointment to visit the property to carry out an inspection
- Order a Land Registry search

After inspection and agreement of the schedule of works

- Loan Agreement form and Direct Debit mandate must be completed
- Written approval of loan from Mortgage provider\*.
- Require at least 2 quotes for works
- Provide evidence that you have sufficient equity in the property
- Provide evidence that you are able to meet repayments

*\*If the property is mortgaged then there maybe a restriction on submitting any additional charges on the property. If this is the case then your mortgage provider will need to provide consent for a charge to be registered, the loan cannot be sent for approval without consent.*

*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*