



All loans are secured with a Legal Charge on the property. Before committing yourself to the loan you may wish to consult your own solicitor and /or your legal advisor to discuss the implications.

Application for an Empty Property Loan

Name and address of relevant District Council

Contact Officer

Tel no

Email address

Part One – About You

First applicant

1 Mr/Mrs/Ms/other – please state.....

2 Name
.....

3 Address
.....
.....
.....
.....

4 Number of years at this address.....

5 If you have lived at your current address for less than three years please provide previous address(es)

.....
.....
.....
.....

6 Telephone number(s) including mobile.....

7 Email address _____

8 National Insurance Number _____

9 Current residential status Home owner/renting/living with parents/other

10 Are you a current UK resident for tax purposes Yes/No

Second applicant

11 Mr/Mrs/Ms/other – please state.....

12 Name
.....

13 Address
.....
.....
.....
.....

14 Number of years at this address
.....

15 If you have lived at your current address for less than three years please provide previous address(es)
.....
.....
.....
.....

16 Telephone number(s) including mobile.....

17 Email address _____

18 National Insurance Number _____

19 Current residential status Home owner/renting/living with parents/other

20 Are you a current UK resident for tax purposes Yes/No

21 Relationship to first applicant - please state.....
.....

22 Are there any additional applicants Yes/No

If you have answered yes please provide the above information on a separate piece of paper and attach to this form.

Part Two - Identification

For the purposes of this application we will need to verify the identity of each applicant listed in part one above.

Please provide two original documents from the list below which you are required to take to the District Council offices detailed at the top of the application form. It is strongly recommended that you make an appointment with the Contact Officer before your visit.

One document should be from list A and must show your name and the other document should be from list B and show the address you live at and be in your name or your family name.

List A - to confirm your name

Driving licence

Passport

Official Tax Notification (which must be less that twelve months old) from the Inland Revenue, such as a tax assessment form, statement of account, notice of coding or notice of entitlement to tax credits. (Please note P45s and P60s are not Inland Revenue documents and are therefore not acceptable).

List B - to confirm your address

Official Tax Notification (details as in A above, BUT this document cannot be used to confirm both your name and address.)

Utility bill (e.g. gas, electric or water) which is less that three months old.

Current council tax bill - less that 12 months old.

Credit card statement - less than three months old.

Bank or Building Society statement - less than three months old.

Part Three - Property Details

23 Address of the empty property

.....
.....

Note 1. To confirm your ownership you are required to submit an up-to-date "office copy" of the property's registration from the Tunbridge Wells Land Registry. By up-to-date we mean that the office copy has been obtained within the 28 days prior to submitting this application. If the property has not been registered at the Land Registry this may delay your application for a loan.

Is the property freehold or leasehold (Delete as applicable)

24 How long has the property been empty Please note that applications will not be accepted where the property has been empty for less than six months.

.....

25 How many units of accommodation does the property currently provide? See note 2

26 Please state the number of units and types of accommodation that will be provided on completion of the works? See note 2

.....

Note 2 A unit of accommodation means any self-contained unit which has all the facilities i.e. bathroom and kitchen behind the main entrance door to the unit. A unit would therefore normally be a house, maisonette or self-contained flat.

27 Will the proposed works require planning permission Yes/No?

If you have answered yes please confirm if planning permission has been: -

- Granted

If yes please state date permission granted

- Awaiting decision
- Planning permission not yet submitted.

28 Will the proposed works require building regulation approval Yes/No?

If you have answered Yes please confirm if building regulation approval has been: -

- Granted

If yes please state date approval granted.

- Awaiting decision
- Building Regulation approval not yet submitted.

29 What is the anticipated completion date of the scheme? Please note that a loan will only be approved where the property/units will be occupied by March 2008.

.....

30 On completion of the works will either you, or a person related to you, occupy the property/any of the units. Yes /No?

31 If you have answered yes please provide details of who will occupy the property/units and their relationship to you.

.....
.....

Part Four - bank details for the account into which you would require the loan to be paid

Name of bank _____

Sort code _____

Name of account holder _____

Account number _____

Part five – Your Income Details.

32 Are you a limited company Yes/No?

If you have answered yes please go to **Part B**

Part A

Please provide the following employment details for each applicant

Applicant 1

33 Employment status please delete as appropriate - employed full/part time, self employed, unemployed, retired, other

34 What is your occupation _____

35 Please state how long have you worked with your current employer _____

36 Please provide a contact name and address for your current employer

37 What is your annual salary before tax Please provide with this application either your current P60 or last two months/ 5 weekly wage slips. _____

Note 3. We may contact your employer to verify the information supplied by you regarding your employment
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38 Do you have any other regular income - please provide details _____

39 If you are self-employed what is your net annual profit? _____

Note 4. If you are self-employed you are required to provide a copy of your last three year's certified accounts.

40 Do you have you any savings Yes/No?

41 If yes how much? _____

42 Have you ever failed to keep up your repayments under any previous or current mortgage, rental or loan agreement Yes/No?

43 Have you ever been involved in court proceedings in respect of debt/financial agreements with creditors Yes/No?

44 Have you currently any County Court Judgements registered against you Yes/No?

If you have answered yes please provide details. _____

45 Have you ever been insolvent/bankrupt or had your assets /income sequestrated Yes/No

Note 5. Bankrupt means having a bankruptcy order made against you after the Court has been presented with a bankruptcy petition (either by a creditor or the debtor themselves). This phrase only applies in England and Wales.

Sequestration - in broad terms is the Scottish equivalent of bankruptcy.

Insolvency is generally accepted as meaning to have insufficient assets to meet all debts, or being unable to pay debts when they are due.

Applicant two -

46 Employment status please delete as appropriate - employed full/part time, self employed, unemployed, retired, other

47 What is your occupation _____

48 Please state how long have you worked with your current employer _____

49 Please provide a contact name and address for your current employer

50 What is your annual salary before tax Please provide with this application either your current P60 or last two months/ 5 week wage slips. _____

Note 6. We may contact your employer to verify the information supplied by you regarding your employment

51 Other regular income - please provide details? _____

52 If you are self-employed what is your net annual profit?

Note 7. If you are self-employed you are required to provide a copy of your last three year's certified accounts.

53 Have you any savings Yes/No?

54 If yes how much? _____

55 Have you ever failed to keep up your repayments under any previous or current mortgage, rental or loan agreement Yes/No?

56 Have you ever been involved in court proceedings in respect of debt/financial agreements with creditors Yes/No?

57 Have you currently any County Court Judgements registered against you Yes/No?

If you have answered yes please provide details.

58 Have you ever been insolvent/bankrupt or had your assets /income sequestrated Yes/No? See note 4

Part B – Limited Companies

59 What is your company name and registration number? -----

60 What is your net annual profit? -----

Note 8. You are required to provide a copy of your last three year's certified accounts in support of your application.

61 Has the company ever failed to keep up its repayments under any previous or current mortgage, rental or loan agreement Yes/No?

62 Has the company ever been involved in court proceedings in respect of debt/financial agreements with creditors Yes/No?

63 Has the company ever been insolvent/bankrupt or had its assets /income sequestrated Yes/No?

Note 9. Bankrupt means having a bankruptcy order made against you after the Court has been presented with a bankruptcy petition (either by a creditor or the debtor themselves). This phrase only applies in England and Wales.

Sequestration - in broad terms is the Scottish equivalent of bankruptcy.

Insolvency is generally accepted as meaning to have insufficient assets to meet all debts, or being unable to pay debts when they are due.

Part Six - The Business Plan

64 Please provide a summary of the intended works and specify the total costs to undertake these works. Please note this application must be accompanied by two fully itemised schedules of work from different contractors.

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65 Have the extent of these works been agreed with the Empty Property Officer and the costs determined as reasonable for these works Yes/No?

If you have answered no please contact the Empty Property Officer to confirm the works and reasonable costs. Without this confirmation this application for a loan cannot proceed.

i. Purchase price of the property, including all ancillary costs e.g. legal/surveyor fees, stamp duty etc		£
ii. What is the value of the property in its current condition (see note 10)		£
iii. What is the total cost of the works (This should be the same as question 64 above)		£
iv. Are there any existing mortgages or loans secured against this property	Yes/No	
v. If you have answered yes to the question above please state the value of the outstanding loan(s)/mortgage(s)		£
vi. What are the total monthly repayments on the outstanding loan(s)/mortgage(s)		£
vii. What is the anticipated total value of the property/units on completion of the works (see note 10 below)		£
viii. On completion of the works will the property/units be made available for sale or rent	For Sale/Rent	

ix. If the property/units are to be made available for sale please state the anticipated sale price after deduction for all ancillary sale costs e.g. estate agent/legal fees etc? If the loan is for the conversion into a number of units please provide the values for each unit. (see note 10 below)		£
x. If the property/units are to be made available for rent please state the total expected <u>net</u> rental value, i.e. after deducting for any management, insurance, maintenance costs etc. (See note 10 below)		£
xi. Please state the proposed method of letting the property/units self/private sector leasing scheme/letting agent.		
xii. What value of loan are you applying for (The maximum loan available is £25,000 per property or converted unit)		£
xiii. What capital funding will you be contributing to the scheme from your own resources <i>Please note documentary proof will be required to confirm the availability of this funding</i>		£

Note 10. We will obtain an independent valuation through the Kent County Council Property Group to confirm these values. The cost of the valuation will be added to the loan

66 If the total empty property loan /other loans do not cover the cost of the works how will you fund this shortfall. Please give details.

67 How will the loan be repaid - please tick the appropriate box

- On resale of the property/units?

- By quarterly instalments over the lifetime of the loan?

Please detail your proposed repayment schedule.

- By annual instalments and a final lump sum at the end of the term of the loan? (See note 11)

68 How will you finance the final lump sum?

Note 11. If you are proposing to repay the loan by annual instalments and a final lump sum your minimum annual instalment will be 5% of the total loan value (You may pay a higher amount if you wish). This amount will be notified to you and the loan will not be released until an appropriate direct debit instruction has been received from you.

69 Is there any other information you would like to supply in support of your application

Part Seven - Loan Security

All loans approved are required to be secured by a financial charge, which will be registered at the Tunbridge Wells Land Registry. This charge must be either a first or second charge. Third and subsequent charges will not be accepted.

70 Please state the address and the title number of the property that is being offered as security for the loan.....

If this property is not the property to which this application relates please answer questions 71 - 73

Note 12. To confirm your ownership you are required to submit an up-to-date "office copy" of the property's registration from the Tunbridge Wells Land Registry. By up-to-date we mean that the office copy has been obtained within the 28 days prior to submitting this application. If the property has not been registered at the Land Registry this may delay your application for a loan

71 Are there any existing mortgages/loans secured against the property Yes/No?

72 If you have answered yes above please provide the following details: -

a) Name of lender?

b) Address of lender?

c) Amount of loan/mortgage outstanding?

d) What is the account number for the mortgage/loan ?

73 What is the value of this property?

Note 13. We will obtain an independent valuation through the Kent County Council Property Group to confirm this value. The cost of the valuation will be added to the loan.

Note 14. Where the property is already subject to a first charge you will be required to provide written confirmation from the lender that they are willing to accept a second charge being placed on the property in favour ofDistrict Council

Part eight - Declaration

I/we declare that the information provided is accurate.

1st applicant Date:

2nd applicant Date

Anyone who knowingly signs a false declaration may be guilty of an offence and might be prosecuted if the Council has evidence of an intention to obtain a Loan by deception.

Your property may be at risk if you do not comply with the repayment conditions attached to the loan.

Data Protection

The information you give us is confidential and will only be used for purposes of the application for an empty property loan.

- Where you do provide us with personal information, it will be treated in the strictest confidence, in accordance with the Data Protection Act 1998 and we will only use it for the purposes it is given.
- If we hold information about you, we assure you that we are processing it fairly and lawfully.

Using and disclosing information

We will only use or disclose the information about you in accordance with what we have told you, unless we are required to do so for legal reasons.

Sharing information with others.

Sometimes we have to confirm or share information between organisations. We may pass your information to others who undertake work for us in administering the loan and to prevent fraudulent activity or for debt recovery. If we need to do this, we will make it clear to you on the form you complete giving us the information. For the purpose of the No Use Empty Initiative, information will be shared between Kent County Council and the partner Authorities including Dover, Shepway, Swale and Thanet.

Publicity

If you accept the loan, do you agree to participate in any publicity campaigns, with the partner organisations, to promote the No Use Empty Campaign? If you do not want to take part in any publicity please tick this box.

For office use only

Applicant 1	Applicant 2
ID one	ID one
ID two	ID two