



Reference:

## Owner Occupier Loan and Repayable Financial Assistance Schemes

### Initial Expression of Interest Form

A Welsh version of this form is also available

1.	Address of Property to be Renovated	Postcode:
2.	Applicants's Name	First Applicant: Second Applicant: (if applicable)
3.	Applicants's Address (if different to property in 1)	Postcode:
4.	E-mail Address	
5.	Telephone Number(s)	
6.	<b>Amount you would wish to borrow</b> (up to maximum of £25,000)	£
<b>Please tick the boxes and sign below to confirm your agreement to the following:</b>		
My title to this property is registered at HM Land Registry and I provide consent for this to be verified by Flintshire County Council		<input type="checkbox"/>
The property <b>is / is not</b> held in Trust (delete as appropriate)		<input type="checkbox"/>
I accept there is an administration fee of up to £500 incurred with the loan		<input type="checkbox"/>
Works will be completed within 12 months of the loan approval		<input type="checkbox"/>
I claim a Means Tested Benefit – If so, state which benefit (provide copy of the benefit letter) .....		<input type="checkbox"/>
I will provide details of my income and expenditure for application purposes		<input type="checkbox"/>
I have finance arranged for any additional expenditure required to renovate the property		<input type="checkbox"/>
I have provided consent for my mortgage provider to be contacted		<input type="checkbox"/>
I intend to <b>OCCUPY / RENT / SELL</b> the property (delete as appropriate)		<input type="checkbox"/>

<p><b>ID Checks for each applicant:</b></p> <p>Two original documents must be provided One from List A and one from List B.</p> <p><b>List A (Photographic Evidence, Date of Birth)</b></p> <p>Passport, Driving Licence</p> <p><b>List B (Proof of address)</b></p> <p>Council Tax Bill, Current Utility Bill (not less than 3 months), Current Bank Statement / Credit Card Statement.</p>	<p><b>Documents Provided:</b></p> <p><b>From List A</b></p> <p><b>From List B</b></p>
<p><b>Description of Works:</b></p>    	

**Warning: If you knowingly make a false statements the loan may be cancelled, you may be required to pay back the loan and you may be liable to prosecution.**

I hereby declare that the information given in this expression of interest is true and correct to the best of my knowledge:

Signed: \_\_\_\_\_ Date \_\_\_\_\_

**Privacy Notice**

Flintshire County Council will use the information you provide, requested in this form, and any supporting evidence you provide to assess your eligibility for an Owner Occupier Loan or Repayable Financial Assistance. This is required under the Housing Grants, Construction and Regeneration Act 1996.

This information will be held securely on Flintshire County Council's system for a period of 3 months. If you are not eligible, or do not wish, to submit a full application this form will be destroyed after the 3 months.

If the full application is progressed, this information will be held securely on Flintshire County Council's system. For applications that are not approved, this will be for a duration of 12 months, For applications that are approved for a loan this will be for a minimum of 5 years following the repayment of the loan in full, as stated within any terms and conditions that form part of a loan agreement with Flintshire County Council.

Flintshire County Council may check or share the information you or someone else has provided, with other organisations such as: HM Land Registry, your bank and credit lender , This is required under contract under the Housing Grants, Construction and Regeneration Act 1996.

*If you feel that Flintshire County Council have mishandled your personal data at any time you can make a complaint to the Information Commissioners Office by visiting their website or by calling their helpline on 0303 123 1113. For further information about how Flintshire County Council processes personal data and your rights please see our privacy notice on our website – <http://www.flintshire.gov.uk/en/Resident/Contact-Us/Privacy-Notice.aspx>*

# Owner Occupier Loans

## Mortgage Lender Details

In the event that the loan application is successful, the Council requires a legal charge to be registered in order to safeguard the borrowed funds. This requires the consent of your mortgage lender.

Your mortgage lender may charge an administration fee for providing a consent letter. You will be responsible for meeting the cost of this fee. Please can you ensure that the fee is paid promptly as your mortgage application cannot proceed without your mortgage lender's consent.

Our Reference	«refno»
Name Of Applicant	
Contact Telephone Number	
Contact E-Mail Address	
Property Address relating to the Owner Occupier Loan	

Name of Mortgage Lender	
Name of Contact	
Contact Telephone Number	
Contact E-Mail Address	
Mortgage Reference Number	

I provide my consent for Flintshire County Council to contact my mortgage lender to notify them of the Council's intention to place a legal charge on the property named above in the event of my application for a Flintshire County Council Owner Occupier Loan being approved.

Name	
Signed	
Date	

Our Reference	«refno»
Name of 2 <sup>nd</sup> Applicant	
Contact Telephone Number	
Contact E-Mail Address	
Property Address relating to the Owner Occupier Loan	

Name of Mortgage Lender	
Name of Contact	
Contact Telephone Number	
Contact E-Mail Address	
Mortgage Reference Number	

I provide my consent for Flintshire County Council to contact my mortgage lender to notify them of the Council's intention to place a legal charge on the property named above in the event of my application for a Flintshire County Council Owner Occupier Loan being approved.

Name of 2 <sup>nd</sup> Applicant	
Signed	
Date	