



Llywodraeth Cymru
Welsh Government

Welsh Government Home Improvement Loan Scheme Application Form

PART ONE – ABOUT YOU

FIRST APPLICANT			
Mr/Mrs/Ms/Other – please state			
Full Name – as per your passport / driving licence			
Address			
Number of years at this address			
If you have lived at your current address for less than three years, please provide previous address(es)			
Contact Telephone Numbers		Home: Mobile:	
Email address			
Please circle / highlight preferred method of contact			
National	Date of	N.I.	D.O.B
Are you a current UK resident for tax purposes?		Yes / No	
Number of dependents / children in the household?			


If there is only one applicant, please ignore the section below


SECOND APPLICANT			
Mr/Mrs/Ms/Other – please state			
Full Name – as per your			
Address			
Number of years at this			
If you have lived at your current address for less than three years, please provide previous address(es)			
Contact Telephone		Home: Mobile:	
Email address			
National Insurance Number	Date of Birth	N.I.	D.O.B
Are you a current UK resident for tax purposes?		Yes / No	
Relationship to First Applicant – please state			


PART TWO – PROPERTY DETAILS

Full Address of Property to be Renovated (including postcode)	Postcode:
Are you the registered owner of this property? Please note that you must be the registered owner in order to apply for this loan.	Yes / No
Property Value (before works)	
Property Value (after works)	
Mortgage Amount Outstanding	
Amount of any other secured borrowing (if any)?	
Property Type (detached house, bungalow, flat, terraced property)	
Building Insurance Expiry Date	
Is the property currently empty? If Yes , how long has it been empty?	Yes / No

<p>How many units of accommodation does the property currently provide?</p> <p>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 be a house, maisonette or self-contained flat.</p>	
<p>How many units of accommodation will be provided on completion of works?</p>	
<p>What do you intend to do with the property once works have been completed?</p>	<p><input type="checkbox"/> Live in it (owner occupier)</p> <p><input type="checkbox"/> Rent it (Landlord)</p> <p><input type="checkbox"/> Sell it</p>
<p>Have you applied for any other Council assistance to renovate this property?</p> <p>If Yes, what have you applied for?</p>	<p>Yes / No</p>
<p>Will the proposed works require planning permission?</p> <p>If you have answered YES please confirm if planning permission has been:</p> <ul style="list-style-type: none"> • Granted Please include full reference number: • Awaiting decision • Planning permission not yet submitted 	<p>Yes / No</p> <p><input type="checkbox"/> Date Granted: Reference:</p> <p><input type="checkbox"/> Date Submitted:</p> <p><input type="checkbox"/></p>
<p>Will the proposed works require building regulation approval?</p> <p>If you have answered YES please confirm if building regulation approval has been:</p> <ul style="list-style-type: none"> • Granted Please include full reference number: • Awaiting decision • Building regulation not yet submitted 	<p>Yes / No</p> <p><input type="checkbox"/> Date Granted: Reference:</p> <p><input type="checkbox"/> Date Submitted:</p> <p><input type="checkbox"/></p>

 PART THREE – YOUR INCOME DETAILS	First Applicant	Second Applicant
What is your monthly salary after tax?	£	£
Amount of any benefits you receive per month?	£	£
Any other income you receive, and how often?	£ Freq:	£ Freq:
Your TOTAL monthly income:	£	£

 PART FOUR – EXPENDITURE DETAILS	Both Applicants
Your TOTAL monthly HOUSEHOLD EXPENSES: (including mortgage/rent payments, utility bills, travel and food costs)	£

 PART FIVE – CREDIT HISTORY	First Applicant	Second Applicant
Have you ever been refused credit?	Yes / No	Yes / No
Do you have any Debt Management plans in place?	Yes / No	Yes / No
Have you ever been subject to any County Court Judgements (CCJ'S)	Yes / No	Yes / No
Have you ever defaulted or missed any credit payments?	Yes / No	Yes / No
If YES, when was your most recent default / missed payment?		
Do you currently use, or have used any pay-day loans?	Yes / No	Yes / No
Have you applied for a loan from a High Street lender to undertake the works? What was the outcome? Note – proof may be requested.	Yes / No	Yes / No

Please note that a credit search will be undertaken on all applicants

	Total value of Savings	£	£
	Do you own any other Property		

PART SIX – RENOVATION WORKS TO PROPERTY

Renovation works must be completed within a **12-month** period from the date of approval.

At the end of the 12-month period, applicants are required to provide the Council with invoices and receipts totalling the loan amount, to evidence the cost of the works. If you experience any problems in completing the project within the 12-month period, you may request an extension to the completion date – any requests must be made in writing to the Council, detailing the reasons for the request.


- Please provide a summary of the intended works, specifying the total costs to undertake these works and clearly stating if this includes or excludes VAT.
- Please note this application must be accompanied by two fully costed and itemised schedules of work from different contractors. In exceptional cases and where considered appropriate by the Council, a single quote may be acceptable.
- Please note that you may be eligible to a lower VAT rate depending if and on how long the property has been empty and whether you appoint a VAT registered contractor. Your local Empty Property Officer will be able to provide you with further details

- Description of works

Please state how long the project is expected to take to complete: _____ months
(works must be complete within 12 months, and can only be extended in agreement with the Council)

☐ I have included a prepared schedule of works

Have you provided two estimates for the works from different contractors?			Yes / No	
Name of Company	VAT Registered	Date of Quote	Gross Cost	Net Cost
	Yes / No		£	£
	Yes / No		£	£
Please note minimum 2 quotations will need to be submitted with this application to enable referral to Lendology CIC.				

 PART SEVEN – EQUAL OPPORTUNITIES MONITORING	First Applicant	Second Applicant
Gender		
Ethnic Origin		
Disability		

Note: As there are conditions attached to receiving this loan, applicants are strongly advised to seek independent legal and financial advice before signing the agreement.

PART EIGHT – DECLARATION AND AGREEMENT

Anyone who knowingly makes a false declaration may be guilty of an offence.

I / We submit this application to Cyngor Gwynedd for a Parity Trust loan and declare that the information that I / We have supplied is true and accurate. I / We authorise you to make any enquiries you feel necessary for confirmation of the information contained in this application and the credit agreement and for the purposes of credit assessment (including those detailed below). I / We authorise you to review relevant account details and related performance information held by members of the Parity Trust Limited and its partner organisation Lendology CIC and any such information can be shared for the prevention of fraud.

I / We agree that Parity Trust Limited may carry out searches against me at credit reference agencies and agree and acknowledge that details of such searches will be added to the credit reference agencies' records about me and may be seen by other organisations making searches. I / We also agree and acknowledge that information held about me by credit reference agencies may be linked to records relating to any person with whom I / We am / are linked financially.

I / We authorise Parity Trust Limited to make enquiries to My/Our mortgage/finance providers and I/We provide full consent to My/Our mortgage/finance providers to disclose information for the purpose of credit assessment and securitisation.

I / We agree that all correspondence relating to this application / mortgage will be addressed to the '1st Named Applicant'.

I / we declare that the information provided is accurate.

1st Applicant	Signed:	Date:
2nd Applicant	Signed:	Date:

By signing above I/we agree to the processing of my personal information as set out in this application and in the terms and conditions of the credit agreement.

DECLARATION OF CONSENT (to be completed by your partner if their income is being included in the monthly income calculations).

I (partner's name), confirm that I have given my consent for
..... (your name) to include my details in his/her loan application

Signed		Date	
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Data Protection

The information you give us is confidential and will only be used for purposes of the application for a HILS 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 (as amended) 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 Home Improvement Loan Scheme, information will be shared between the Council and its partners, including for research/evaluation purposes.

Publicity

If you accept the loan, please tick the box if you **do not agree** to participate in any publicity campaigns with the partner organisations to promote the initiative. ☐

Parity Trust Limited

Parity Trust Limited will use your personal details for the purposes of processing your application and credit agreement and managing your account. Your personal details will be treated confidentially and will only be shared with other organisations as set out in the terms and conditions of the agreement. A copy of Parity Trust's Customer Privacy Notice will be provided to you by Parity Trust.

Parity Trust Limited is authorised and regulated by the Financial Conduct Authority (504445).

Your home may be at risk if you do not keep up the repayments on your mortgage or other loan secured on it.