

Help with housing costs



S O C I A L
S E C U R I T Y
A G E N C Y

About this form

If you have a mortgage, remortgage or home loan, you may be able to get some help with the interest payments from Income Support, Jobseeker's Allowance or Employment and Support Allowance.

We need some information about your mortgage, remortgage or home loan so we can work out how much help you can get.

If we have sent you letters asking for other information, please complete these and return them to us in the envelope provided.

What to do

- Please fill in **Parts 1 to 6**. Do not fill in **Parts 7 to 8**.
- Once you have completed **Parts 1 to 6**, take or send this form to your lender straight away. They will complete **Parts 7 to 8** and send the form back to us.
- Use one form for each lender. We can give you separate forms if you have a mortgage or loan with another lender.

Remember, if you delay sending this form to your lender, we may reduce or stop your benefit.

Name of benefit

The office dealing with your claim

More information

To find out more about the mortgage interest direct scheme, ask for booklet IS8 Home owners - Help with housing costs from any Social Security or Jobs & Benefits office. Or visit www.nidirect.gov.uk/benefits.

You must tell us of any changes in your mortgage or home loan that may affect your entitlement to Income Support, Jobseeker's Allowance or Employment and Support Allowance.

To find the changes you need to tell us about, read the booklet we sent you when we decided that you can get Income Support, Jobseeker's Allowance or Employment and Support Allowance.

Our service standards

At Social Security Agency we aim to provide a high standard of customer service at all times. Details of the standard of service you can expect from us can be found on our website at www.dsdni.gov.uk

You can access our website from many libraries.

For more information please contact your local Social Security or Jobs & Benefits office.

How we collect and use information

We, the Department for Social Development (DSD), collect information to deal with Social Security, Child Support, employment and training, housing and community development and urban regeneration (redeveloping towns, cities and villages). The information we collect about you depends on the type of your business with us, but we may use the information for any of these purposes.

We may check information about you with other information we may have. We may get information about you from other people and certain organisations.

We may give information to certain other organisations, as allowed by the law, to:

- check that the information is accurate
- prevent or detect crime
- protect public funds in other ways, and
- use in research statistics.

These other organisations include other government departments, authorities who deal with Housing Benefit and private-sector organisations (such as banks) that may lend you money. We will not give information about you to anyone outside our department unless the law allows us to.

The Department for Social Development is the data controller for the Data Protection Act.

If you want to know more about what information we have about you, or the way we use your information, please contact us. You can contact any of our offices and ask for the leaflet Data Protection Act 1998 - It affects you. Or you can find a copy of the leaflet on our website at www.dsdni.gov.uk

Part 2 **Mortgage, remortgage or home loan details**

Do you or your partner pay ground rent?

No

Yes We will write to you about this.

Are there service charges or other charges paid for this property?

No

Yes We will write to you about this.

What date was the property purchased?

Tell us about your mortgage, remortgages or loans below.

Loan 1

Loan 2

Tell us the loan reference number

Tell us the name of your lender

Tell us the amount borrowed on the loan

When was the loan taken out?

Tell us the type of loan this is.

For example, a mortgage, remortgage or home improvement loan

Whose name is the loan in?

Yours

Your partner's

Both

Yours

Your partner's

Both

Is the loan shared with anyone else?

This includes for example, a partner, ex-partner, mother, sister, even if they live separately now

Loan 1No

Yes Please tell us their full name and relationship to you

Do they still contribute towards the repayments?

No Yes

What percentage of the repayments are you responsible for?
For example 50%

 %
Is this the original loan that was first used to purchase the property?No Yes

If you answered **No**, what was the amount originally borrowed to purchase your home?

 £

What was the date the original loan was taken out?

 / /

Who was the original lender?

How much was still outstanding on the original loan when you first remortgaged?

 £
Loan 2No

Yes Please tell us their full name and relationship to you

No Yes
 %
No Yes
 £

 / /

 £

Loan 1

Loan 2

Is there an insurance policy that pays on the loan if you or your partner become sick or unemployed?

No

Yes

No

Yes

Have you made a claim on the insurance policy?

No

You or your partner should make a claim on the policy as soon as possible

Yes

When do you expect to get the first payment?

No

You or your partner should make a claim on the policy as soon as possible

Yes

When do you expect to get the first payment?

Will the insurance cover your payments to the lender?

No

Yes

No

Yes

We will write out to you later for more information on your mortgage protection policy.

Is the loan for anything except buying the property?

Loan 1

No
 Yes Please tell us below what was the money used for?

- Home improvements
We will write out to you about this
- Repairs
We will write out to you about this
- Others
Please tell us below what was done with the rest of the loan for example buying a piece of land or buying a car.

£

£

No
 Yes Please tell us how much this was for

£

Loan 2

No
 Yes Please tell us below what was the money used for?

- Home improvements
We will write out to you about this
- Repairs
We will write out to you about this
- Others
Please tell us below what was done with the rest of the loan for example buying a piece of land or buying a car.

£

£

No
 Yes Please tell us how much this was for

£

If the loan was used for transfer of equity, please tell us how much for.
 For example: to buy out an ex-partner or former owner's share.

If the loan was used for debt consolidation, please tell us how much for.
 Debt consolidation means bringing all your debts together, so you can start making just one monthly payment to just one lender.

Did this amount include any redemption fees?
 A redemption fee is a charge made by the lender if you pay off the mortgage or home improvement loan early.

If you have no more loans go to Part 3

Loan 3

Loan 4

Tell us the loan reference number

Tell us the name of your lender

Tell us the amount borrowed on the loan

When was the loan taken out?

Tell us the type of loan this is.

For example, a mortgage, remortgage or home improvement loan

Whose name is the loan in?

Yours Your partner's Both

Yours Your partner's Both

Is the loan shared with anyone else?

This includes for example, a partner, ex-partner, mother, sister, even if they live separately now

No

Yes Please tell us their full name and relationship to you

No

Yes Please tell us their full name and relationship to you

Do they still contribute towards the repayments?

No

Yes

No

Yes

What percentage of the repayments are you responsible for?
For example 50%

 %

 %

Is this the original loan that was first used to purchase the property?

If you answered **No**, what was the amount originally borrowed to purchase your home?

What was the date the original loan was taken out?

Who was the original lender?

How much was still outstanding on the original loan when you first remortgaged?

Is there an insurance policy that pays on the loan if you or your partner become sick or unemployed?

Have you made a claim on the insurance policy?

Will the insurance cover your payments to the lender?

Loan 3

No

Yes

£

/ /

£

No

Yes

No

Yes

You or your partner should make a claim on the policy as soon as possible

When do you expect to get the first payment?

/ /

No

Yes

Loan 4

No

Yes

£

/ /

£

No

Yes

No

Yes

You or your partner should make a claim on the policy as soon as possible

When do you expect to get the first payment?

/ /

No

Yes

We will write out to you later for more information on your mortgage protection policy.

Is the loan for anything except buying the property?

Loan 3

No
 Yes **Please tell us below what was the money used for?**

- Home improvements
We will write out to you about this
- Repairs
We will write out to you about this
- Others
Please tell us below what was done with the rest of the loan for example buying a piece of land or buying a car.

£

£

No
 Yes **Please tell us how much this was for**

£

Loan 4

No
 Yes **Please tell us below what was the money used for?**

- Home improvements
We will write out to you about this
- Repairs
We will write out to you about this
- Others
Please tell us below what was done with the rest of the loan for example buying a piece of land or buying a car.

£

£

No
 Yes **Please tell us how much this was for**

£

If the loan was used for transfer of equity, please tell us how much for.
 For example: to buy out an ex-partner or former owner's share.

If the loan was used for debt consolidation, please tell us how much for.
 Debt consolidation means bringing all your debts together, so you can start making just one monthly payment to just one lender.

Did this amount include any redemption fees?
 A redemption fee is a charge made by the lender if you pay off the mortgage or home improvement loan early.

Part 3 Other information

Please use this space to tell us anything else we may need to know about the mortgage or home loan. If you want more information please read our leaflet **IS8 Home owners - Help with housing costs**.

Part 4 Authorisation

If you agree to your lender or lenders disclosing mortgage and loan information:

- with the Social Security Agency, and
- the Social Security Agency contacting your lender or lenders or mortgage protection insurance company, please sign and date.

Signature

Date

/ /

This is so we can get all the information we need to make a quick decision on your claim.

Part 5 Declaration

I declare that the information I have given on this form is correct and complete as far as I know and believe.

I understand that if I knowingly give information that is incorrect or incomplete, I may be liable to prosecution or other action.

Signature

Date

/ /

Part 6 What to do now

- Check that you have answered all the questions on this form that apply to you.
- Check that you have signed and dated this form.

- Send this form to your mortgage or home loan lender for them to complete **Parts 7 and 8. They will return this form directly to us.**
- Send us all the documents we have asked to see.

To be completed by the lender

- Please fill in **Parts 7 - 8** and send this form to the Social Security or Jobs & Benefits office shown on the front page of this form.
- If there is only one loan, please put a line through the columns for the other loan details.

	Loan 1	Loan 2
Lender Code We need details of the account you want us to send your customer's payment to. Fill in the necessary boxes.	<input type="text"/>	<input type="text"/>
Sort code	<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Account number	<input type="text"/>	<input type="text"/>
Loan reference number (BACS Field 10)	<input type="text"/>	<input type="text"/>
Account name (BACS Field 11)	<input type="text"/>	<input type="text"/>
Name for correspondence	<input type="text"/>	<input type="text"/>
Address for correspondence	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Postcode	Postcode
Phone number	<input type="text"/> Code <input type="text"/> Number	<input type="text"/> Code <input type="text"/> Number
Fax number	<input type="text"/> Code <input type="text"/> Number	<input type="text"/> Code <input type="text"/> Number
Email address (if applicable)	<input type="text"/>	<input type="text"/>

	Loan 1	Loan 2
Loan reference number	<input type="text"/>	<input type="text"/>
Date loan taken out	<input type="text" value=" / /"/>	<input type="text" value=" / /"/>
Whose name or names is the loan or loans in?	<input type="text"/>	<input type="text"/>
Original amount borrowed	£ <input type="text"/>	£ <input type="text"/>
How is the loan made up?	House purchase <input type="text" value="£"/>	House purchase <input type="text" value="£"/>
	Home improvement loan <input type="text" value="£"/>	Home improvement loan <input type="text" value="£"/>
	Other - please explain £ <input type="text"/> for <input type="text"/>	Other - please explain £ <input type="text"/> for <input type="text"/>
What type of loan is it?	Capital repayment <input type="checkbox"/> Interest only <input type="checkbox"/> Part and part <input type="checkbox"/>	Capital repayment <input type="checkbox"/> Interest only <input type="checkbox"/> Part and part <input type="checkbox"/>
Is it a re-mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/> Give date <input type="text" value=" / /"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Give date <input type="text" value=" / /"/>
Was the original mortgage with you?	No <input type="checkbox"/> Give name of lender <input type="text"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Give name of lender <input type="text"/> Yes <input type="checkbox"/>
How much was borrowed?	£ <input type="text"/>	£ <input type="text"/>
Amount of original loan for house purchase	£ <input type="text"/>	£ <input type="text"/>

	Loan 3	Loan 4
Phone number	Code <input type="text"/> Number <input type="text"/>	Code <input type="text"/> Number <input type="text"/>
Fax number	Code <input type="text"/> Number <input type="text"/>	Code <input type="text"/> Number <input type="text"/>
Email address (if applicable)	<input type="text"/>	<input type="text"/>
Loan reference number	<input type="text"/>	<input type="text"/>
Date loan taken out	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Whose name or names is the loan or loans in?	<input type="text"/>	<input type="text"/>
Original amount borrowed	£ <input type="text"/>	£ <input type="text"/>
How is the loan made up?	House purchase <input type="text"/> £ <input type="text"/>	House purchase <input type="text"/> £ <input type="text"/>
	Home improvement loan <input type="text"/> £ <input type="text"/>	Home improvement loan <input type="text"/> £ <input type="text"/>
	Other - please explain <input type="text"/> £ <input type="text"/> for <input type="text"/>	Other - please explain <input type="text"/> £ <input type="text"/> for <input type="text"/>
What type of loan is it?	Capital repayment <input type="checkbox"/> Interest only <input type="checkbox"/> Part and part <input type="checkbox"/>	Capital repayment <input type="checkbox"/> Interest only <input type="checkbox"/> Part and part <input type="checkbox"/>
Is it a re-mortgage?	No <input type="checkbox"/> Yes <input type="checkbox"/> Give date <input type="text"/> / <input type="text"/> / <input type="text"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Give date <input type="text"/> / <input type="text"/> / <input type="text"/>

Was the original mortgage with you?

No Give name of lender

Yes

How much was borrowed?

£

Amount of original loan for house purchase

£

What is the current balance outstanding?

Do not include any capitalised arrears, current arrears or unpaid insurance premiums.

£

Are there any current arrears?

No

Yes How much? £

What is the current gross interest rate charged to the account?

%

Loan 4

No Give name of lender

Yes

£

£

£

No

Yes How much? £

%

Part 8 Additional information

Please use this space to tell us anything else we may need to know about the mortgage or home loan.
If loans have been amalgamated under one account number, please indicate the amount of each loan and the dates each loan was taken out.

I **confirm** that we have noted our customer's decision in **Part 4**, about disclosing information to the Social Security Agency.

Signature

Date

/ /

Lender's business stamp



