

Help with housing costs



Department for
Communities

An Roinn
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Depairtment fur
Commonities

www.communities-ni.gov.uk

About this form

If you have a mortgage, remortgage or home loan, you may be able to get some help with the interest payments if you get, or are treated as getting, Income Support, income-based Jobseeker's Allowance or income-related 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.

What to do

- Please fill in **Parts 1 to 6**. Do not fill in **Parts 7 to 8** (these parts are for your lender to complete).
- You may find it useful to have your mortgage statement/loan documents at hand as you may need to refer to them to fill out the form.
- 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.

Name of benefit

The office dealing with your claim

More information

To find out more about the help you may be entitled to, ask for booklet **IS8 Home owners - Help with housing costs** from any Social Security or JBo. Or visit www.nidirect.gov.uk

If you are having problems with your mortgage payments, you can see what help is available from government, from lenders and from advice agencies by visiting www.nidirect.gov.uk

You must tell us about any changes in your mortgage or home loan that may affect the help you can get.

To find the changes you need to tell us about, read the booklet we sent you when we decided that you can get, or be treated as getting, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

Our service standards

At the Department for Communities 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.communities-ni.gov.uk

You can access our website from many libraries.

For more information please contact your local Social Security or JBo.

How DfC collects and uses information

The information the Department for Communities (DfC) collects from and about you depends mainly on the reason for your business with us.

We will use information about you for all of the Department's purposes, which include:

- The payment of social security benefits, grant loans and pensions;
- Child Maintenance;
- Employment and Training;
- Investigation of offences relating to social security;
- Social Security Research and Statistics.

DfC uses information to deal with enquiries and complaints, to provide DfC services, to protect public funds, and to conduct research and produce statistics to monitor and improve our services.

We will obtain information about you as the law allows from other organisations to check the information you give to us, protect public funds, and to improve our services.

DfC also shares information with other organisations as the law allows, for example to protect against crime, and with HM Revenue and Customs.

DfC uses external suppliers to help deliver some services. We also use technology to make decisions and improve our services. We will only ask you for information about your health when this is needed for a benefit or service you are using. We will keep your information secure, and make sure nobody has access to it who shouldn't.

Please look at the DfC Privacy Notice on www.communities-ni.gov.uk/dfc-privacy-notice to find out more about:

- your information rights;
- how to request a copy of your information;
- DfC's data controller details and other data protection information;
- how long DfC will keep your data for; and
- more detail about how DfC uses personal information.

Surname or family name

Please fill in this form with BLACK INK
and in CAPITALS

All other names in full

Mr / Mrs / Miss / Ms

National Insurance (NI) number

Get this from your NI number card, payslips,
tax papers or letters about your benefit.

Letters

Numbers

Letter

Address where you live now

Date of birth

Daytime phone number

Address of the property you pay the
mortgage or home loan on, if different from
where you live

Postcode

Postcode

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

Is this loan secured on the property?

No ☐

Yes ☐

No ☐

Yes ☐

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

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 date was the original loan taken out?

 / /

Who was the original lender?

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

 £

Loan 2

No ☐

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?	<div>No<input type="checkbox"/></div> <div>Yes<input type="checkbox"/></div>	<div>No<input type="checkbox"/></div> <div>Yes<input type="checkbox"/></div>
Have you or your partner made a claim on the insurance policy?	<div>No<input type="checkbox"/> You or your partner should make a claim on the policy as soon as possible</div> <div>Yes<input type="checkbox"/> When do you expect to get the first payment?<div>/ /</div></div>	<div>No<input type="checkbox"/> You or your partner should make a claim on the policy as soon as possible</div> <div>Yes<input type="checkbox"/> When do you expect to get the first payment?<div>/ /</div></div>
Will the insurance cover your or your partner's payments to the lender?	<div>No<input type="checkbox"/></div> <div>Yes<input type="checkbox"/></div>	<div>No<input type="checkbox"/></div> <div>Yes<input type="checkbox"/></div>

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

Is the loan for anything except buying the property?

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.

Is this an equity release product, for example a lifetime mortgage?

If you have no more loans go to Part 3

Loan 1

No ☐

Yes ☐ Please tell us below what the money was 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

£

No ☐

Yes ☐

Loan 2

No ☐

Yes ☐ Please tell us below what the money was 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

£

No ☐

Yes ☐

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

Is this loan secured on the property?

No ☐

Yes ☐

No ☐

Yes ☐

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%

 %

 %

	Loan 3	Loan 4
Is this the original loan that was first used to purchase the property?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
If you answered No , what was the amount originally borrowed to purchase your home?	<input type="text" value="£"/>	<input type="text" value="£"/>
What date was the original loan taken out?	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Who was the original lender?	<input type="text"/>	<input type="text"/>
How much was still outstanding on the original loan when you first remortgaged?	<input type="text" value="£"/>	<input type="text" value="£"/>
Is there an insurance policy that pays on the loan if you or your partner become sick or unemployed?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Have you or your partner made a claim on the insurance policy?	No <input type="checkbox"/> You or your partner should make a claim on the policy as soon as possible Yes <input type="checkbox"/> When do you or your partner expect to get the first payment? <input type="text" value="/ /"/>	No <input type="checkbox"/> You or your partner should make a claim on the policy as soon as possible Yes <input type="checkbox"/> When do you or your partner expect to get the first payment? <input type="text" value="/ /"/>
Will the insurance cover your or your partner's payments to the lender?	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>

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

Is the loan for anything except buying the property?

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.

Is this an equity release product, for example a lifetime mortgage?

Loan 3

No ☐
 Yes ☐ Please tell us below what the money was 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.

£

No ☐
 Yes ☐

Loan 4

No ☐
 Yes ☐ Please tell us below what the money was 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.

£

No ☐
 Yes ☐

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 booklet **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 Department for Communities, and
- the Department for Communities 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.

Details of the mortgage or home loan

To be completed by the lender

- Please fill in **Parts 7 - 8** and send this form to the Social Security or JBo 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.

Lender Code

We need details of the account you want us to send your customer's payment to. Fill in the necessary boxes.

Sort code

Account number

Loan reference number (BACS Field 10)

Account name (BACS Field 11)

Name for correspondence

Address for correspondence

Phone number

Fax number

Email address (if applicable)

Loan 1

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	Postcode

Code	Number
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Code	Number
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Loan 2

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			-			-		
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Postcode

Code	Number
------	--------

Code	Number
------	--------

	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="/"/>	<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="£"/> Home improvement loan <input type="text" value="£"/> Other - please explain <input type="text" value="£"/> for <input type="text"/>	House purchase <input type="text" value="£"/> Home improvement loan <input type="text" value="£"/> Other - please explain <input type="text" value="£"/> 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="/"/> / <input type="text" value="/"/>	No <input type="checkbox"/> Yes <input type="checkbox"/> Give date <input type="text" value="/"/> / <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"/>

What is the current balance outstanding?

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

Are there any current arrears?

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

Lender Code

We need details of the account you want us to send your customer's payment to. Fill in the necessary boxes.

Sort code

Account number

Loan reference number (BACS Field 10)

Account name (BACS Field 11)

Name for correspondence

Address for correspondence

Loan 1

£

No ☐

Yes ☐

How much?

£

%

Loan 3

—

—

Postcode

Loan 2

£

No ☐

Yes ☐

How much?

£

%

Loan 4

—

—

Postcode

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

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?

£

%

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 Department for Communities.

Signature

Date

/

Lender's business stamp

