



# Practice Notes - Getting to “Yes”

## Private Sector Leasing

Version 5, 10<sup>th</sup> January 2014

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## FOREWORD

For the time being, we are treating this document as a Working Draft. We think it contains proposals that can be used profitably by lenders and leasing organisations to inform their practices and procedures. But we would benefit from more detailed feedback in order to

- refine the suggestions made;
- correct any errors in expression ;
- improve our understanding of what is and what is not practical to implement;
- treat in more detail with the wide range of situations that can arise.

We look forward to producing an improved version based on further input from lenders and leasing organisations sooner rather than later.

David Gibbens  
Policy Lead, Empty Homes Network  
January 2014.

Working Draft

# INTRODUCTION

## Purpose

These Practice Notes have been developed by the Empty Homes Network (EHN), an organisation launched with the support of government to help facilitate the delivery of empty property strategies.

The *Practice Notes* assume familiarity with the main features of Private Sector Leasing (PSL) schemes as described in our companion *Lender Briefing*. Here, we explore practical approaches that may help leasing organisations and mortgage lenders understand one another's perspectives and minimise risk on both sides. In addition to assisting with negotiations in particular cases, we hope it will help in the development of industry-wide solutions: it is part of "work-in-progress".

## Terms used

"Owner" or "borrower" are used to indicate mortgagor and lessor; "leasing organisation" is used to indicate the body taking the lease on the owner's dwelling; and "lender" is used to indicate a mortgagee.

## An outline of Private Sector Leasing

A typical PSL scheme involves a well-regulated organisation such as a local authority, housing association or charity, normally with a substantial asset base, taking on the tenancy of a property for a number of years. During that time an owner and a lender can enjoy a high degree of confidence in

- the security of the income stream generated by the property
- the standards of management day-to-day
- the condition of the property.

The drivers behind leasing schemes, in descending order of frequency may be:

- Meeting housing need ("temporary accommodation")
- Bringing empty homes back into use
- Providing training or employment
- Securing area regeneration

But these drivers make little difference to the lender or owner: the framework is the same in every case and nearly always the home will be end up being occupied by someone with a degree of housing need.

Some schemes can fund the refurbishment of the property, perhaps using money under one of the government's empty homes programmes.

# UNDERSTANDING THE LENDER PERSPECTIVE

## PSL in context

The companion *Lender Briefing* documents some of the advantages of the PSL model— compared with a mainstream letting by the owner under an Assured Short-hold Tenancy (AST)—in protecting the value of the asset. These advantages are what make PSL schemes attractive to owners as well as serving the interests of lenders.

But the advantages do come with some strings attached. The *Lender Briefing* also notes points of departure from the policies lenders have developed for AST lettings. The difficulties experienced by lenders in accommodating non-standard models are not necessarily appreciated by customers or leasing organisations.

In these *Practice Notes* we aim to help leasing organisations get a better understanding of the lender perspective so that their PSL schemes can be configured to meet lenders' reasonable requirements.

## Lenders priorities

In evaluating PSL schemes lenders can be expected to give priority to the following questions:

1. Will the PSL scheme increase the risk of mortgage arrears?
2. If the mortgage does go into arrears, will the PSL scheme make it harder for the lender to protect or recover the value of its asset?

These concerns can be relatively easily dealt with. But there seems to be an underlying concern which actually poses a yet bigger challenge to lender buy-in, namely the apparent diversity of leasing schemes which makes it harder to accommodate the schemes within lenders' standard procedures.

It is clear, on closer inspection, that PSL schemes are actually contained within quite narrow boundaries: the diversity is more apparent than real as our *Briefing* shows. But there is no doubt that due diligence checks on leasing proposals can be harder because the lease models in use are bespoke. –Even if the terms are the same, the language in which those terms are expressed may vary.

A key aim of the *Practice Notes* is therefore to offer pointers towards standardisation by, for example, profiling leasing schemes using a standard template and identifying standard protections that can be incorporated into leases.

## PROFILING THE SCHEME

Whilst It is not within the gift of the Empty Homes Network to standardise the procedures for dealing with requests for lender consent across the numerous organisations involved, we hope to work with organisations like the Council of Mortgage Lenders, the Local Government Association, the Homes and Communities Agency and the Department of Communities and Local Government to develop elements of a standard approach.

As an initial step, we think that lenders will benefit from a uniform mechanism for profiling different leasing schemes. The fact that they are all broadly similar has to be demonstrated rather than assumed. When a borrower approaches a lender for permission to enter a leasing scheme, it is reasonable for the lender to ask “what is this particular scheme like?”.

To meet this need we lay out in **Annex A** the key variables that define leasing schemes and that provide answers to such obvious questions as “who runs it?”, “what sort of organisation is it?”, “what is the scheme’s main purpose?”, “how big is it now?”, “how big will it become?”, “who can I talk to about it?”.

We have not developed this dataset into a pro forma, pending feedback from the mortgage industry. But that is an obvious direction to take. Presenting standard information about PSL schemes in a standardised format across the mortgage industry would have the following benefits:

- Leasing organisations would only need to record or update relevant information once, in a format acceptable to any lender.
- Lenders could quickly familiarise themselves with the key variables associated with leasing schemes, so the sense of diversity would start to diminish.
- Lenders could, at a glance, form a picture of a particular scheme.
- Lenders could easily locate specific information they were interested in.

As structured information, it would be possible to build the information into a catalogue or database that could be accessible across the mortgage industry, although it might be hard to put in place the controls necessary to guarantee continuing accuracy of the information.

# PROTECTING THE ASSET

## Introductory

No doubt each lender will want to carry out due diligence in its own way. But the more standardised the approaches adopted, the better prepared leasing organisations will be to meet the requirements. This should in turn make the process easier for lenders. If potential issues have already been anticipated and addressed by leasing organisations, lenders will be in a position to accede to their customers' requests with a minimum of fuss or delay.

The following sections review key aspects of leasing schemes and suggest practical responses to address perceived and actual risks. Typically, this means including within lease agreements terms that protect lenders should things start to go wrong, shifting the balance of risk in favour of PSL leases as compared with lettings under Assured Short-hold Tenancies.

With input from lenders and the CML, these suggestions may be further refined.

## Generic and case-related issues

When assessing risk, some factors are specific to the individual case, such as the circumstances of a particular owner and a particular property in a particular location. Other factors are more generic, being connected to the leasing model generally, to a PSL scheme as a whole, to the leasing organisation, or to the lease model in use. We address these generic issues first.

## Assessing the risks of PSL schemes generally

As noted in our *Lender Briefing*, PSL schemes are not new. They have been around for over twenty years during which time tens of thousands of mortgaged homes must have been leased. To the best of our knowledge, **there is no actuarial evidence to suggest that PSL schemes pose a higher level of risk than uncontrolled lettings\*** under Assured Short-holds. Anecdotal evidence from PSL scheme managers and common sense would suggest the opposite, namely that leasing schemes would produce fewer problems for lenders, for the reasons spelled out in detail in the *Briefing*.

Solid evidence either way would be welcome. The Empty Homes Network is keen to work with the Council of Mortgage Lenders and others to see if such a body of

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\* "Uncontrolled" because the lender normally leaves the letting process in the hands of the owner and cannot easily verify compliance with mortgage conditions.

evidence can be built up. Where lenders or PSL scheme managers are aware of specific problem cases EHN would be keen to hear about them so the necessary lessons can be learned. The weight assigned to such cases should be assessed in the light of the incidence of problems associated with mainstream AST lettings.

### **Establishing the robustness of a leasing organisation**

Most leasing organisations are substantial bodies such as local authorities and housing associations. Their assets may run into hundreds of millions of pounds and they operate under demanding financial management regimes.

It would require a massive shift in the economic landscape before such organisations could be considered more risky than private individuals or portfolio landlords. Currently we would expect lenders to regard the risks as negligible and accordingly we have no specific recommendations to make about minimising the risk or the perception of risk.

With charities, the asset base may be smaller, but the regulatory framework under the Charity Commission provides reassurance about governance arrangements and financial viability. Most charities that have got involved in leasing schemes recently receive government grant to tackle empty homes under the Community Grants Programme and will have been subject to due diligence checks that offer a further degree of comfort, albeit at second hand.

Charities may want to prepare standard information packs for lenders outlining these points and including up-to-date financial information.

### **Assessing and mitigating risk associated with longer lease lengths**

As noted in the *Lender Briefing*, the leasing arrangement has to work for the leasing organisation as well as the lender and owner. In particular, a leasing organisation needs a lease to last long enough to justify the investment it makes in the home. Generally, the bigger the investment, the longer the lease required.

Where the rental stream offers sufficient mortgage payment cover, a lease guarantees the income stream for a longer period of time. But that does not in itself prevent a mortgage going into arrears if the owner stops or reduced repayments. Leasing organisations can reduce the risk to lenders through provisions that

1. **Allow an appropriate portion of the rent – less any amounts due to the leasing organisation – to be passed direct to the lender if the lender warrants in writing that the mortgage has gone into arrears.**
2. **Allow the lender to require the surrender of the lease (on reasonable notice) if mortgage arrears reach a given level..**

This second provision would allow a lender to repossess and sell a property in the event of serious arrears developing\*. A subsequent section of these Notes reviews the impact of these provisions on leasing organisations. However, lenders would need to understand that such a provision could only be acceptable if any investment made in a subject property by leasing organisations was protected, typically by a second charge.

This said, probably the majority of leases outside of government-funded empty homes programmes do not involve significant investment by leasing organisations. Repossession by a lender where there has been no investment by the leasing organisation would be an irritant for the latter but not catastrophic.

The two provisions above would provide a bedrock of protection to lenders, mitigating the main risks specific to PSL schemes. In addition, the very fact that owner and leasing organisation were willing to agree to these clauses would indicate that both were confident in the viability of the leasing arrangement, giving further reassurance to any lender.

### **Rights of third parties**

Leasing organisations can offer further comfort to lenders by reference to the *Contracts (Rights of Third Parties) Act 1999*. Giving lenders third party rights would give them some control over the property without having to be a party to the lease.

Using third party rights, if a leasing organisation was in breach of its contractual obligations under the lease and the owner declined, for whatever reason, to take action, the lender would have the option of enforcing the terms instead. Such a situation is highly unlikely, but our aim here is to provide maximum reassurance to lenders, using recognised legal mechanisms.

The lease might go on to stipulate those terms and conditions that should not be altered without the lender's consent. Key provisions around repairing responsibilities, buildings insurance and the rights of the lender would be obvious candidates for inclusion.

### **Mortgage payment cover**

Typically, buy-to-let borrowers are required to achieve rents that equate to 125% of mortgage interest payments. With leasing schemes, the various guarantees offered are often reflected in lower levels of rent to the owner. This might mean that the owner would not achieve the standard level of cover.

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\* Otherwise, and assuming the property had been leased with consent, the lease would not determine on repossession: it could then only be sold with the lease in place. This might impair its mortgageability and saleability. The level of arrears would need to be negotiated case-by-case.

There are, however, good reasons for accepting lower levels of cover with PSL schemes because

- there are no void periods
- there is no risk of rental arrears
- there are no management fees
- there are no unforeseen charges
- there is no likelihood of tenant damage exceeding the deposit.

The trade-off between *guaranteed* income and a *nominal* gross income is readily apparent to owners, but lenders do not always have sufficient grasp of the features of the PSL product to reflect this in their policies by accepting lower levels of cover. Hopefully this will change over time as leasing organisations and lenders build stronger relationships.

In the meantime, leasing organisations have the option of stating a gross, nominal rent in the lease and separately specifying deductions to cover the costs of the guarantees. This needs to be approached with care to ensure that any deductions do not incur VAT.

Further refinement is required to arrive at the best model, one which creates a level playing field with the standard AST arrangement where, for example, letting agent fees are outside of the tenancy agreement and not taken into account when calculating the level of mortgage cover offered by the rent.

### Holding over

In the event of repossession, a lender may face the possibility of a residential tenant remaining in occupation. The *Mortgage Repossessions (Protection of Tenants etc) Act 2010* gives specific rights to tenants even if the tenancy was granted without lender consent. Whilst these protections extend (as far as we know) to the sub-tenant under a lease, risks are lower for the following reasons:

- Leasing organisations need PSL schemes to work smoothly for lenders and will be motivated to rehouse the sub-tenant without lender involvement.
- Leasing organisations normally have a range of other accommodation at their disposal, enabling them to rehouse sub-tenants with relative ease.
- In many cases the occupying household will be on a non-secure tenancy or licence, enabling the leasing organisation to secure vacant possession more quickly than under an Assured Short-hold Tenancy.

As elsewhere, there is a need to promote awareness of these advantages within the mortgage industry.

## WHERE CONSENT IS REFUSED

When considering an owner's request for consent to let their home to a leasing scheme, lenders need to take into account the risks that can arise if consent is refused. There is increased exposure where a property is empty and particularly if it is proving difficult to let or is in poor condition.

Most of the risks are obvious: allowing a property to remain empty increases the risk of continuing deterioration in its condition, of breaches of the terms of building insurance policy and, as there is no rental stream, of mortgage arrears developing.

Nor does an absence of current arrears give any grounds for assuming arrears will not arise in the near future. The recently-introduced Empty Homes Premium applicable to longer-term empty homes may tip an owner into arrears: over recent years the council tax charge on an empty home may have tripled.

Whilst these risks are obvious, lenders are not always aware of the risks they may run if the local authority decides to take enforcement action against an empty home. There are many enforcement powers available under, for example, the Housing Acts, the Environmental Protection Act, the Building Acts, planning legislation and more. The legislation typically allows works to be carried out in default and charges to be placed on the property. Some legislation allows an enforced sale of the property in which the local authority's charge takes precedence over the lender's charge.

Each lender must construct its own risk matrix, but from an outside perspective, **the fact that a home has been empty for six months or more would seem to pose a considerably greater risk to the lender's asset than any risk associated with a PSL solution that will bring the home back into use** and particularly where the lease incorporates the various protections outlined here.

Finally, lenders need to be aware of that there is an emerging risk, associated with widespread lender refusals, of some leasing organisations making the strategic decision not to insist on proof of lender consent: instead they rely on owners warranting that they have received such consents. This has the potential to drive the issues addressed in these practice notes underground.

# RESPECTING LEASING ORGANISATION NEEDS

## Introductory

The needs of leasing organisations are spelled out in *Benefits* document. If a lender is unwilling to accommodate those requirements the lease will not proceed. For example, if the lender insists that the term lease may not exceed a year at a time - even if it is expected to be renewed on a rolling basis - then it is unlikely that the leasing organisation will proceed because of the unmanageable risk of the lease being terminated by the owner after an unacceptably short period.

This section reviews how some of the lender protections may affect the leasing organisation and suggests ways to mitigate their impact.

## Relinquishing the lease in the event of arrears

### The leasing organisation risk

A provision requiring the lease to be surrendered if the mortgage reaches a certain level of arrears shifts risk towards the leasing organisation. The level of risk depends on how much money, if any, the leasing organisation may have invested in the property. If the amount is low, then the leasing organisation may accept the risk without quibble. In the worst case, a home could be repossessed by the lender and the leasing organisation would need an alternative mechanism to recover the money that it was otherwise expecting to recoup over the period of the lease.

### Second charge

The most obvious option is for the leasing organisation to take a second charge on the property. **But leasing organisations need to be aware that second charges can be problematic for primary lenders.** For example:

- If the mortgage is currently a residential (owner-occupier) mortgage, the second charge may only be accepted if there is sufficient equity in the property.
- Buy-to-let lenders may have a more-or-less blanket ban on second charges imposed by third parties as they can interfere with the lenders ability to value the portfolio as a whole
- Some junior lenders have developed a reputation for enforcing sales quite aggressively when loan repayments are in default. Even though the first charge takes priority, the first lender is likely to incur some costs. This will impair the first lender's business model which will have been predicated on receiving an income stream for many years into the future.

With sufficient equity in the property, and depending on the amount of the second charge, there will be many cases where a lender will not raise any objection. This is particularly so if the lender understands the PSL option as they will also recognise that it is not in the interests of the leasing organisation to enforce a sale. This underlines once again the need to promote greater understanding of the PSL model.

Further reassurance can be offered by a clause in the lease stipulating that the leasing organisation will not enforce sale of the property on the basis of its charge. The second charge would still be effective as security, but the leasing organisation would be less able to cash it in.

### **Intercreditor Deed for Secured Debt**

An alternative to a lease clause would be an **Intercreditor Deed for Secured Debt**. This might be taking a sledgehammer to crack a nut in most cases, if a lease clause would suffice. But in the “Property Rescue” scenario (see later section) a deed could offer protection to both parties.

If such deeds do come into regular use it would be desirable to create a standard model.

### **Other aspects**

It may also help if the leasing organisation emphasises that the second charge is on a diminishing basis. If the owner is going to pay off the second charge over the period of the lease (the normal situation) then the lender can be reasonably confident that the charge will not be used to enforce a sale: its main aim is to provide security should the first lender itself want to repossess and sell the property.

The possibility of a second charge being refused needs to be recognised early in the process, so that the leasing organisation is prepared to turn to other options. The alternative, as a default, is for any investment in the home to be treated as personal i.e. unsecured debt. While this may be less desirable than a secured loan, the mechanisms for debt recovery are well established.

### **Break clause in favour of the leasing organisation**

A leasing organisation will normally require an unconditional break clause. This is necessary because circumstances may change in ways that are outside the control of the leasing organisation, for example

- changes in the government policy, legislation or funding may affect the financial model that the leasing organisation is working to;
- demand for the property amongst the intended client group may decline steeply and unexpectedly;

- some aspect of the property or its situation may come to light that make it inappropriate to continue with its intended use.

Such a break clause does not expose a lender to additional risks: it just returns the situation to the *status quo ante* where the owner sources their own lettings in the private rented sector.

Furthermore, a leasing organisation that invoked a break clause before the normal period of the lease had elapsed would be likely to incur loss: it would not be a step undertaken lightly.

For the same reason i.e. because of the potential loss to the leasing organisation, an *unconditional* break clause in favour of the owner would pose an unacceptable risk to the leasing organisation. (A conditional break clause in the event of mortgage arrears could on the other hand be acceptable as emphasised above).

In short it is not reasonable to expect that an unqualified break clause on the leasing organisation's side should be matched on the other side because the circumstances of the two parties are different.\*

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\* In practice, leasing organisations often do accept early termination of a lease where the circumstances of the owner have changed significantly and where the consequential losses are within acceptable limits. This is to maintain the reputation of the leasing scheme as a hassle-free solution for owners.

# MAKING DUE DILIGENCE EASIER

## The challenge

Unlike an Assured Shorthold Tenancy where the housing legislation provides a statutory backstop for many key provisions, leases exist within a much looser legal framework. This creates a challenge as to how to make due diligence checking of a lease by a lender easier.

## Standard clauses

Whilst it is not realistic to expect the many different legal teams of the various lenders and leasing organisations to agree on a standard model lease, it may be possible to achieve a degree of standardisation of the **key clauses** that protect the lender's interest such as those outlined earlier.

Even if the set of clauses were not adopted by an individual lender or leasing organisation, it would provide a point of reference and template for their own preferred solutions and effectively encourage buy-in to the underlying model.

## Checklist of desirable provisions

A starting place would be a plain English check-list of the provisions that lenders and leasing organisations agree they would want to see incorporated into leases.

This could be developed from the proposals put forward within these Notes, following further input from lenders and other key players.

## Lease structure

If the lender is checking a lease in detail then it will help if provisions that are most relevant to the lender are collected into, or at least reference by, a single section, for example, entitled "Lender protection".

## Solicitor's warranty

The most efficient solution might be for the **leasing scheme's solicitor to warrant that the scheme's lease incorporates the desired provisions**. This warranty, backed by the solicitor's Professional Indemnity Insurance, should give lenders sufficient confidence to make detailed checking of the lease unnecessary. It would depend on a clearly worded set of desirable provisions and the willingness of solicitors to give the warranty.

## PARTNERSHIP WORKING – “PROPERTY RESCUE”

There are circumstances where a lender and a leasing organisation working together for their mutual benefit might need to compromise on the kinds of protection outlined in earlier sections.

A classic example is where a property is hard to let and there is negative equity. Typically this involves a property that is empty and possibly in poor condition: this is the “property rescue” scenario.

Commonly in these circumstances the lender may crystallize its losses if the home is sold in its current condition in the current market. Thus a solution that avoids sale is likely to benefit both the lender and the owner, to whom the lender has obligations under common law and the Mortgage Conduct of Business code.

A leasing organisation would typically have funding to refurbish the home whilst the owner might well not: the leasing option might be the only available solution, other than sale at a loss.

In order for the PSL solution to work here the leasing organisation would need reassurance that the property was not going to be repossessed from under its feet. The mortgage might already be in arrears or there might be good evidence that arrears could occur soon: so the normal protections recommended in earlier sections might incur too much risk.

So to facilitate this solution, it would be essential for the lender to waive the provision for the lease to be relinquished in the event of arrears. The lender would of course only do this taking into account all the other circumstances of the case - for example the mortgage cover available from the rental stream, the likelihood of arrears increasing based on the financial status of the owner, the extent of negative equity and so on.

Similarly the leasing organisation might insist on a second charge, albeit subject to an Intercreditor Deed for Secured Debt. There might be no equity now but there could be further down the line after an improvement in the local housing market.

A variant on the above scenario is that the property is repossessed and the lender itself arranges for it to be leased, on terms that protects both it and the owner from crystallizing losses. Deferring sale is acceptable within the MCOB if it is beneficial to the owner.

The main obstacle to partnership working along these lines is the screening-out of leasing proposals by call centre staff giving a blanket “no”, regardless of the circumstances of the case, before meaningful negotiations can occur. With growing awareness of the benefits of PSL schemes we hope this automatic “no” will be replaced by a qualified “yes”. But a clearing house service for PSL requests could make this easier to achieve.

# AFTERWORD

## Practical solutions

In these *Practice Notes* the Empty Homes Network has tried to identify solutions that will work for owners, lenders and leasing organisations. Feedback from interested parties will help refine them and is welcome.

The good news is that there are relatively simple options that in most circumstances tip the balance of risk in favour of PSL schemes as against mainstream AST lettings.

## Awareness

What is needed is more awareness amongst lenders of what the PSL solution entails, a recognition of its essential simplicity, and an acknowledgement that with straightforward protections incorporated into the lease the security of the asset is not impaired.

This needs to be balanced by a recognition on the part of leasing organisations that lenders have legitimate concerns that need to be addressed. Rather than acceding to lender requirements reluctantly, if at all, during a process of negotiation, leasing organisations are advised to produce documentation that incorporates from the outset the appropriate features, thereby facilitating lender buy-in.

## Building a development project

At various points above we identify scope for building standardisation into the leasing arena. There is a development project to be undertaken. Unfortunately it is beyond the resources of the Empty Homes Network to deliver this without outside funding..

We suggest that the Homes and Communities Agency and the Department of Communities and Local Government consider which of the elements identified above might be developed in order to support the delivery of the government's Empty Homes Programme. With constructive input from key lenders and the support of the Council of Mortgage Lenders, this is not a large project. The Empty Homes Network will certainly aim to play its part.

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## ANNEX A - SCHEME PROFILE INFORMATION

1. Name of organisation:
2. Type of organisation:
  - Local authority
  - Housing association
  - Registered charity
  - Other [please specify]
3. Contact details [name, job-title, email, telephone etc]
4. Scheme solicitor contact details [name, firm, email telephone]
5. Local authority area(s) in which scheme runs\*
6. Purpose for which scheme set up
  - Primarily to meet housing need
  - Primarily to bring scattered individual empty homes back into use
  - Primarily to secure area regeneration
  - Primarily to help with training, employment or resettlement
7. Date scheme established
8. Amount of funding†, if any, from government empty homes programme
9. Source of government funding (if any)
  - Homes and Communities Agency
  - Department of Communities and Local Government via Tribal
10. Number of units funded
11. Current number of units in management
12. Target number of units in management
13. Minimum period empty (where applicable)
14. Intended to accommodate (indicate all that apply)
  - Households owed a homelessness duty by local authority
  - Households at risk of homelessness (homelessness prevention)
  - Other households in housing need
  - No housing need criterion
15. Default occupation agreement
  - Assured short-hold (AST)
  - Non-secure tenancy
  - Licence

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\* Applies to schemes run by housing associations across multiple local authorities, or consortia of local authorities.

† Note that there will be schemes where some units will be funded by the Homes and Communities Agency or the Department of Communities and Local Government but other units will not eg where empty homes funding has been added to an existing scheme.

## About the Empty Homes Network

We are a national network with approximately 500 individual members, launched in 2001 as the National Association of Empty Property Practitioners with the support of the government. Then-Minister Sally Keeble wrote

*“NAEPP[=EHN] will provide a national voice for local authority and RSL staff in their work to bring empty homes back into use. The Government is keen to see its membership grow into a national network of empty property practitioners. So I would urge all local authorities to take out membership of NAEPP[EHN]. This will ensure that all relevant officers in the authority benefit from the good practice and training opportunities developed by, and for, empty property practitioners”.*

Since then we have expanded our membership to include those working in regeneration companies, in self-help and community groups, and in private sector firms involved in helping bring empty homes back into use.

Our main role is to support all practitioners and organisations involved in addressing the issue of empty homes to help them work as effectively as possible. We do this by facilitating the sharing of information and experience, by organising training events and conferences, by promoting best practice amongst delivery partners and by promoting sound policy at national level.

We organise a biennial Empty Homes Summit to which key organisations are invited. And we run an annual National Empty Homes Conference.

Please note that as a membership organisation we are separate from and independent of the charity Empty Homes, whose contribution to the work of bringing empty homes back into use we greatly value.

A not-for-profit association, our strength comes from the commitment of our members.

### For further information about EHN or this document

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