

EXPLANATORY NOTES

Class L - Mortgage provider in possession of property

Who can apply?

The person who is liable to pay the council tax needs to apply for this exemption, this would be the mortgage provider once in possession of the property, however the mortgagee can inform the council of a pending repossession.

When will an exemption be awarded?

An exemption may be awarded once a completed application form is received with evidence that the mortgagor is in possession.

Exemption criteria

To qualify these conditions must be met:

Where there is a default on the repayment of the loan, the mortgage deed allows for the mortgagor to take possession of the property and the property can be sold to repay the outstanding loan.

Possession by the mortgage company does not mean a change in ownership, but if the property is already unoccupied the exemption is applied from the date the financial institution takes possession.

If the property is still occupied when the mortgage provider takes possession, the exemption would not apply until the property is vacated by the occupants. The exemption continues until the property is sold or the possession is relinquished by the mortgage provider.

What happens next?

Once we receive your application with the supporting evidence we will assess it and if you are successful we will issue a reduced Council Tax bill.

Appeals

If the Royal Borough of Greenwich decides not to award a discount you can appeal in the first instance to the Council Tax office within 28 days of notice of the decision stating your reasons. However you may not appeal against the amount of the discount.

PLEASE NOTE:

Making an application for a discount is not grounds for non-payment of Council Tax. Payment must be made in accordance with the bill already issued until you have received confirmation that the request has been granted.

Class L- Unoccupied Property where mortgagee in possession

Please provide the following details in order that an exemption can be considered.

Address of repossessed property:
Council Tax account reference number if known:
Date property became repossessed:
Date of vacation of mortgagee:
Name and forwarding address of mortgagee:
Name and Address of mortgagor:
Name and Contact details of person within the Bank/Building Society dealing with the repossession:
Signed :
Date:
Email address:

Declaration

Please read carefully before you sign.

I/we understand the information contained on this form is correct and complete and I/we agree to notify the Council Tax section immediately should there be a change in circumstances that may affect the discount.

I/we understand that anyone who provides false information or fails to notify a change of circumstances for the purpose of obtaining / retaining a Council Tax reduction discount is committing an offence and may be liable to prosecution.

The Royal Borough of Greenwich has a duty to protect the public funds it administers and may use the information you have provided on this form within this authority for the prevention and detection of fraud. We may also share this information with other bodies administering public funds which may include other councils and government departments.

I/We have read, understood and agree to comply with the declaration above.

Your signature

Date

Daytime telephone number

Email address

Please return this application form, with any supporting documents that may have been requested to;

Royal Borough of Greenwich
Revenues & Benefits Service
Director of Finance
The Woolwich Centre
35 Wellington Street
London SE18 6HQ