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Introduction

The scheme, which you are about to take part in, is called **COSY Loan**. The scheme aims to help homeowners improve the energy efficiency of their properties, helping them to reduce their energy bills and carbon emissions. The loan monies were originally received from the Low Carbon Community Challenge (LCCC) fund in 2010. Loans' repayments have enabled East Hampshire District Council (the Council) to engage with additional residents ever since. The terms of the loan scheme are:

- The loan monies will be awarded to East Hampshire District Council residents on a first-come first-served basis and until the available funds have been allocated.
- The loan is awarded as an interest-free loan.
- The maximum of loan is £4,000 towards the installation of one home energy improvement.
- The loan is to be repaid over a maximum period of 5 years (depending on the amount loaned).
- The loan will be paid to the applicant (not the installer) in arrears after installation and on receipt of the invoice for the works.
- The Council will check with Land Registry for restrictions on the property title and will register the loan on the property title. Land Registry charges an administration fee of £3.00 for the search and £40 of the registration. These costs will be added onto the loan monies.
- In some circumstances additional financial support might be available to support the home energy improvements. This will be determined by the assessment panels based on the residents' personal circumstances. There is no appeal process.

The information you need to provide during the loan process will be used in the context of the loan scheme only and will not be passed to any other agencies or departments, unless otherwise confirmed in writing by you. However,

This authority is under a duty to protect the public funds it administers, and to this end may use the information you have provided on this form for the prevention and detection of fraud. It may also share this information with other bodies responsible for auditing or administering public funds for these purposes. For further information, please contact the Council's Data Protection Officer on (02392 446601) or visit <http://www.easthants.gov.uk/ehdc/CouncilFinances.nsf/webpages/National+Fraud+Initiative>

The documents provided during the loan process will be scanned for safe keeping and the originals will be disposed as confidential waste or returned, as appropriate.

Following successful application confirmed by the COSY Loan Panel, a loan agreement between yourself and EHDC will be sent to you for completion.



COSY Loan Application

Please answer each question. If a question does not provide enough space for your answer, please continue your answer on a separate sheet of paper and mark the sheet with the property details and the question number.

If you fail to mention any relevant facts which the Council later become aware of, this could result in your loan being disallowed and/or the loan may be required to be repaid

You will need to return the completed and signed application form, with the relevant and additional sheets if relevant, to the **COSY Team at the Council**. COSY@easthants.gov.uk

Note: Submission of this application form does not guarantee that the offer of an interest-free loan will be made. This application is a statement of your firm interest in applying for a loan.



Personal Information

Description	Information	Additional Description • Evidence Required
1. Applicant Full Name		<p>Only residents of 18 years of age or over can apply for a loan.</p> <ul style="list-style-type: none"> • Copy of birth certificate or passport
2. Co-applicant/s Full Name and Relation (ie spouse, etc)		<ul style="list-style-type: none"> • As above
3. Address of the applicant, including Post Code		<ul style="list-style-type: none"> • 2 utility bills showing name and address
4. Telephone Numbers		
5. Email Addresses of applicant(s)		



Description	Information	Additional Description • Evidence Required
6. Is the property a	- detached house <input type="checkbox"/> - semi-detached house <input type="checkbox"/> - terraced house <input type="checkbox"/> - bungalow <input type="checkbox"/> - flat <input type="checkbox"/> - other (please confirm) <input type="checkbox"/>	
7. Is your property	- Leasehold - Leasehold with less than 55 years left - Freehold	Please delete or strikethrough (strikethrough) as appropriate.
8. Tenure of the property	- Owner occupier/s - Part own/ Part rent - Social rental	Please delete or strikethrough. If you selected Social Rental, please note that the Council will refer your application to your social landlord.
9. Names and addresses of co-owners, if any	1. 2.	<ul style="list-style-type: none"> • Copy of birth certificate/s or passport/s Please use another sheet of paper if necessary.



Description	Information	Additional Description • Evidence Required
<p>10. Are you or is your partner a “person from abroad” within the meaning of the Housing Benefit (General) Regulations?</p> <p>If yes, please supply full details:</p>	<p>Yes / No</p> <p>Delete as appropriate</p>	<p>The Council is not permitted to pay financial assistance to someone who is a “person from abroad” within the meaning of regulation 7A of the Housing Benefit (General) Regulations 1987 (S.I. 1987/1971 as amended).</p> <p>If you have replied yes, your application will be ineligible.</p>
<p>11. Do you occupy the property as a right of exclusive occupation granted for your life?</p>	<p>Yes / No</p> <p>Delete as appropriate</p>	<p>If you are not the legal owner of the freehold or leasehold but you believe that you have the right to occupy the premise for life or for more than 25 years, you will need to provide evidence of this; for example, by the production of a Court Order, or by a legal document from the owner giving you the exclusive occupation for life or for more than 25 years.</p>
<p>12. Please provide details of all mortgage commitments or other charges, including ground rents that are secured on the property giving the reference number, account number and address of the lender.</p>	<p>Name:</p> <p>Address:</p> <p>Ref No:</p>	<p>To carry out the works on your property, you will need to check that you are legally able to give this consent, for example, if you have a mortgage or you are a leaseholder, we will need to check whether you need the consent of the mortgage company or your head lessee or freeholder before giving this consent. Use another piece of paper if required.</p> <p>A Form of Authority is attached at the end of the application form – please copy as many times as required.</p>



Description	Information	Additional Description • Evidence Required
13. Health	<ul style="list-style-type: none"> - respiratory disease (incl COPD, asthma) <input type="checkbox"/> - mental illness (incl dementia) <input type="checkbox"/> - cardiovascular disease <input type="checkbox"/> - limited mobility <input type="checkbox"/> - terminally ill (incl cancer) <input type="checkbox"/> - disabilities (learning, mobility) <input type="checkbox"/> Any other severe health condition/s:	Please confirm if you, or one of the other occupier/s, have any health conditions.



Energy and Measure

Description	Information	Additional Description / Evidence Required
14. An Energy Performance Certificate (EPC) is required to confirm the energy rating of the property	1. I attach an EPC of no less than 2 years old. <input type="checkbox"/>	Local assessors can be found on the EPC Register at https://www.epcregister.com/search/Assessor.html A quote can be obtained at the same time as the EPC.
	2. I will organise for an assessor to visit my property and produce an EPC that I will send to the Council. <input type="checkbox"/>	
15. Quote		Two quotes need to be obtained and sent to the Council for comparison of best value for money.
16. Measure	I confirm that the energy efficiency measure that I am applying the loan for is: 	The energy saving measure must be identified as required in the EPC report. Please note: any additional energy efficiency measure that might be installed at the same time will need to be fully paid by the householder.



Evaluation

As part of the assessment of the impact of the loan scheme on the improved energy efficiency, the Council would like to carry out some testing at the properties receiving the loan monies. If you decline the testing, this will not impact on the loan application process.

Description	Information	Additional Description / Evidence Required
17. Evaluation	I agree / decline* to take part in the Evaluation of the loan scheme. *delete as appropriate	The Evaluation Questionnaire will be sent after the loan process is complete so that you can provide your views on the process, etc.



Declarations

Declarations	Tick
I/we declare that we have considered the legal and financial implications of a COSY Loan and have voluntarily decided <u>to seek / not to seek</u> * independent legal and financial advice. (* strikethrough/ delete as appropriate)	<input type="checkbox"/>
I/we have read and understand the terms and conditions to this application. I/we agree to continue to observe and perform the terms and conditions of my/our application.	<input type="checkbox"/>
I/we declare that information contained within this application form is true to the best of my/our knowledge and belief and that I/we are bound by the declarations set out in application form.	<input type="checkbox"/>

Main Applicant Signature			
Name		Date	

Co-Applicant Signature*			
Name		Date	

*each co-applicant needs to sign a co-applicant declaration. You can copy the box as many times as required.

If this form is being completed by a person on behalf of the applicant, the applicant's agent needs to complete the statement below.			
I, the undersigned, declare that I have completed this form on behalf of the applicant and that it is an accurate record of the applicant's responses.			
Signature		Date	
PRINT NAME		Title	



Aide Memoire

This aide memoire can be printed and used as a Tick List to be included and returned with the application pack. **Please make sure you return to EHDC the following:**

- 1) This application form (completed and signed)
- 2) Two utility bills showing your name and address
- 3) Birth certificate or Passport for each applicant
- 4) Energy Performance Certificate (less than 2 years old), if applicable
- 5) Two (2) quotes – this is a minimum requirement
- 6) Energy bills showing your energy use for the last year (this can be the same documents as for point 2 but please make sure to include the energy use information)
- 7) Form of Authority to mortgage lender / freeholder / lessee
- 8) About You

Contact Details

If you have any concerns regarding the information you are requested to provide in the application pack, do not hesitate to contact:

The COSY Team

East Hampshire District Council
Penns Place
Petersfield
Hampshire
GU31 4EX

Telephone number: 01730 234 329

Email: COSY@easthants.gov.uk

Your privacy matters, go to: www.easthants.gov.uk/privacy-policy



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About You

EHDC is committed to ensuring every person and every employee who receives or is affected by the Council's activities or services are treated fairly and with respect and free from discrimination. To help measure how our Equality and Diversity policies are working, please complete this part of the form. Any information given will be kept in the strictest of confidence and will only be used by restricted staff for the purposes of analysing any trends or biases which could indicate hidden forms of discrimination.

Which age category do you fall into? 16-24 years 25-39 years 40-54 years 55-64 years 65+ years

Are you? Male / Female **Do you identify yourself as transgender?** Yes / No Prefer not to say

How would you describe your sexual orientation? Heterosexual/straight Gay/Lesbian Bisexual Prefer not to say Other, specify _____

Do you consider that you have a disability? Yes / No Prefer not to say

How would you describe your ethnic background?

A WHITE	B MIXED	C ASIAN OR ASIAN BRITISH
<input type="checkbox"/> English/Welsh/Scottish/ Northern Irish/British	<input type="checkbox"/> White and Black Caribbean <input type="checkbox"/> White and Black African	<input type="checkbox"/> Indian <input type="checkbox"/> Pakistani
<input type="checkbox"/> Irish	<input type="checkbox"/> White and Asian	<input type="checkbox"/> Bangladeshi
<input type="checkbox"/> Any other white background	<input type="checkbox"/> Any other mixed background	<input type="checkbox"/> Chinese
		<input type="checkbox"/> Any other Asian background
D BLACK OR BLACK BRITISH	E OTHER ETHNIC GROUP	
<input type="checkbox"/> Caribbean	<input type="checkbox"/> Arab	<input type="checkbox"/> Prefer not to say
<input type="checkbox"/> African	<input type="checkbox"/> Any other ethnic group	
<input type="checkbox"/> Any other black background	If you said other, please specify:	

How would you describe your faith, religion or belief?

<input type="checkbox"/> Buddhist	<input type="checkbox"/> Hindu	<input type="checkbox"/> Jewish
<input type="checkbox"/> Christian (including Catholic, Church of England, Protestant and all other Christian denominations)		
<input type="checkbox"/> Muslim	<input type="checkbox"/> Sikh	<input type="checkbox"/> Other belief
<input type="checkbox"/> None	<input type="checkbox"/> Prefer not to say	If you said other, please specify:

