

# Mortgage lender in possession: Council Tax exemption application form

If a mortgage lender takes possession of an unoccupied property, it's exempt from Council Tax.

If the property is occupied when the mortgage lender takes possession, no exemption will apply until it becomes empty.

## Proof you need to send with this application form

We need a:

- copy of the repossession documents
- confirmation that the property is actively on the open sales market – this can be a link to the property listing

**Warning: You must pay Council Tax while you wait for us to decide if you're eligible for a discount. If you do not pay, we'll start the Council Tax recovery process.**

## 1. About your eligibility for this discount or exemption

- ☐ As the mortgage lender in possession, we can confirm the property is empty unoccupied and under our control.

## 2. About the Council Tax payer

Council Tax account number This is 8-digits. You can find it at the top of your Council Tax bill.	Date the discount or exemption should start
	DD/MM/YYYY
Full name of the Council Tax payer	Full address of the property in the possession of the mortgage lender

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## 3. About the property in possession

Is the property currently empty or occupied?	<input type="checkbox"/> Empty <input type="checkbox"/> Occupied
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### a) If the property's empty

Date the property became empty	DD/MM/YYYY
Date the mortgage lender took possession of the property	DD/MM/YYYY
Is it empty furnished or unfurnished?	<input type="checkbox"/> Furnished <input type="checkbox"/> Unfurnished
Date the property was purchased	DD/MM/YYYY
Is the property actively marketed for sale?	<input type="checkbox"/> Yes – include a link to the property listing <input type="checkbox"/> No

Address where those named on the mortgage are now living			
1)			
Daytime phone number		Email address	
2)			
Daytime phone number		Email address	
3)			
Daytime phone number		Email address	

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Name of mortgage lender		Correspondence address of mortgage lender	
Name of representative for mortgage lender (dealing with the matter)		Reference number of the repossession (from the mortgage lender)	
Daytime phone number		Email address	

### b) If the property's occupied

We need details of everyone living in the property (use another sheet if necessary)			
Number of people living in the property			
Full name	Date of birth	Date moved in	Relationship to the Council Tax payer
1)	DD/MM/YYYY	DD/MM/YYYY	
2)	DD/MM/YYYY	DD/MM/YYYY	
3)	DD/MM/YYYY	DD/MM/YYYY	

### 4. Proof required

I have included a copy of the official repossession documents	<input type="checkbox"/> Yes
I have included confirmation that the property is actively on the open sales market – this can be a link to the property listing	<input type="checkbox"/> Yes

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## 5. Declaration

You must read and agree to the terms and conditions of this discount or exemption.

By applying, you confirm that:

- the information you've given on this form is correct and complete
- you agree to tell us straight away about any change in your circumstances that may affect your entitlement
- you acknowledge that providing false information or failing to tell us about a change in your circumstances for the purpose of claiming or retaining a Council Tax reduction or discount is an offence that could result in the Royal Borough of Greenwich issuing court proceedings against you
- you understand that we have a duty to protect the public funds we administer. We may use the information you've 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 confirm I have read, understood and agree to comply with the declaration above.

Full name (use capital letters)	Signature	
Daytime phone number	Email address	Date
		DD/MM/YYYY

Send every page of this form, with your proof, to us by email or post to:

Email: [counciltax@royalgreenwich.gov.uk](mailto:counciltax@royalgreenwich.gov.uk)

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

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### What happens next

It can take up to 21 days for us to process your application and decide if you're eligible.

We may ask you for more proof. If you're eligible, we'll send you an updated bill.

You must tell us within 21 days about any change in your circumstances that may affect your entitlement to a discount or exemption. If you do not tell us, you could get a £70 fixed penalty.

### Appeal a decision

If you're not happy with our decision you can appeal to us in writing within 28 days. Find out how to appeal, at: [royalgreenwich.gov.uk/appeal-council-tax](https://royalgreenwich.gov.uk/appeal-council-tax)