

# KEEPING YOUR EMPTY HOME SAFE AND SECURE



A long term empty home is one that has been vacant for 6 months or more. It has been estimated that an empty home can cost the owner around £7310 a year through council tax, increased insurance and maintenance costs, outlays for security and lost rental income.

Bringing it back into use not only saves the owner these costs, it can provide rental income or a lump sum through sale.



## Managing your empty home

Even if your empty property is in good condition now, empty properties are more likely to be at risk of vandalism and criminal damage, and to have higher maintenance and repair costs than occupied properties.

While your property remains empty, it is important that you take the time to ensure it does not deteriorate. As a bare minimum you should ensure that it is secured and maintained and make every effort to ensure that it does not become a nuisance to neighbours.

We recommend that you:

- Check the property regularly
- Ensure property is adequately insured
- Leave a contact telephone number with neighbours
- Maintain gardens and exterior spaces
- Repair any accidental damage or vandalism
- Hang curtains or blinds and install light timer switches so it looks occupied
- Drain the water system

## Occupation is the best security

The best way to ensure your property is safe and secure while you are not using it is to keep it occupied. Occupation deters crime and keeps your property regularly maintained.

There are a number of options for getting your property back into use. These include:

- Renting the property out, either yourself, through a letting agent or through a local deposit guarantee scheme.
- Selling the property to a new owner. You can sell through an estate agent, at an auction or by advertising the property yourself. If you can't afford the work or it's difficult to organise, think about selling to a builder or developer at a lower price.
- Renting the property out on a short term basis, for example, as a holiday let.
- Considering the use of a property guardian

## Prevention is better than cost of cure

Every effort should be made to prevent deterioration of your property, especially over the winter months when there are a number of increased risks. In particular, water pipes can freeze and split, and pipes can burst: when a property is empty this can go unnoticed for some considerable time.

If a burst pipe leaks and water comes gushing through the ceiling, it can cause real damage to your home. Even worse, burst pipes and leaks can be complicated to fix, and repair work may involve digging up your lawn, tarmac or paving.

You can avoid this kind of damage by preventing burst pipes and leaks in the first place. Just putting the heating on for short periods will not guarantee a problem-free winter so you may wish to try the following care tips:

- Insulate your loft and the sides of your water tanks.
- Insulate all your pipes.
- Make regular checks to your property.
- Re-washer dripping taps because if they freeze they'll block the pipe.
- Make sure you know where your stopcock is and check regularly that you can turn it off easily in an emergency. When you turn your stopcock in a clockwise direction your water supply will be shut off.
- Where a property may be vacant for a prolonged period it is strongly advised that you have the system drained down, thereby avoiding the possibility of burst water pipes.

Many insurance policies are invalidated if the property is left empty for 30 days or more. It's important to be adequately insured, so make sure your existing insurance provider has been informed about the property status or this may invalidate a claim.

There are now specialist buildings and contents insurance products available if you are planning on leaving the property empty for any length of time. This can be arranged for 3 months a time (for example while the property is on the market for sale) and extended if the property remains empty.

You might also wish to register with a flood alert service to ensure that if there is an extreme weather that puts your property at risk of flooding, you receive a warning of this in time to prevent water ingress.

## Be aware of property fraud

As buildings are usually the most valuable assets people own they make attractive targets for fraudsters. Any property owner can become a victim of property fraud; however it becomes considerably more likely where a property is empty.

There are many different types of property fraud. They can range from a fraudster using the empty property address to obtain loans and credit cards, to them claiming ownership of an empty property to raise money from mortgaging or selling it.

There are a number of things you can do to prevent fraud or forgery in relation to your empty home:

- **Make sure your property and title is registered with the Registers of Scotland:** this gives you greater security of title and means that if you suffer a loss as a result of a fraud then compensation may be available.
- **Ensure your details on the Land Registry are up to date:** if the Registers of Scotland receives an application concerning your property, they will send notices and letters to the address you have previously provided so make sure they have your current address. You can stop Land Registry registering a sale or mortgage unless this has been certified to have been made by you. See the Direct Gov information webpage.
- **Be careful if you are asked to sign documents:** take professional advice if you are not sure what you have been asked to sign and what its legal effects might be.
- **Make regular inspections of your property:** check that the property is not being occupied without your knowledge or used as a correspondence address for persons you do not know.
- **Keep your details up-to-date with your utility providers:** fraudsters may change the utilities into

their name in order to obtain 'proof of address' documents which may then be used to apply for credit.

**If you believe you may have already been the victim of property fraud then consider contacting a solicitor or the Citizens Advice Bureau and the police.**

## Other contacts and links

**SEPA Floodline:** 0345 988 1188

**Sign up to receive flood warnings direct to your phone:**

<http://floodline.sepa.org.uk/floodingsignup/>

**Scottish Water 24hr customer helpline:** 0800 0778 778

<http://www.scottishwater.co.uk/contact-us>

**National Gas Emergency number:** 0800 111 999

**Direct Gov: Protecting your property against fraud**

<https://www.gov.uk/protect-land-property-from-fraud>

**Registers of Scotland:** 0800 169 9391

[www.ros.gov.uk](http://www.ros.gov.uk)

**Home Office Identity Fraud**

[http://www.actionfraud.police.uk/fraud\\_protection/identity\\_fraud/](http://www.actionfraud.police.uk/fraud_protection/identity_fraud/)

**Citizens Advice Bureau**

<http://www.cas.org.uk/>

**Property Guardians**

Ad hoc property guardians: 0141 202 0615

<http://www.adhocproperty.co.uk/>

## Useful Contacts

Your local Empty Homes Officer can discuss any of the above options with you, and give you more information about how the council can help you.

- Email: [Karen.rae@west-dunbarton.gov.uk](mailto:Karen.rae@west-dunbarton.gov.uk)
- Telephone: 01389 737347