

Keeping your empty home safe and secure: A guide for owners

A long term empty home is one that has been vacant for 6 months or more. An empty home can cost its owner thousands of pounds each year through Council Tax, Insurance, security (e.g. boarding up windows) and maintenance.

Bringing it back into use not only saves the owner these costs, but it can often provide a considerable rental income or a lump sum through its 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:

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

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, leading to further property damage and even more expense.

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. While putting the heating on for short periods of time will help, it will not guarantee a problem-free winter. As such, you may wish to try the following care tips:

- Insulate your loft and the sides of your water tanks.
- Insulate all of your pipes.

- Visit your property regularly in order to carry out internal and external checks to ensure it is in good repair.
- Re-washer dripping taps because if they freeze they'll block the pipe.
- Make sure you know where your stop-tap is and check regularly that you can turn it off easily in an emergency. It's handy if it is labelled.
- 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.

You should note that many insurance policies are invalidated if the property is left empty for 1-3 months or more. You should check your insurance policy to confirm the details for your empty home. Remember that if you have a mortgage you are legally obliged to have home insurance, so if your policy has become invalid because the property is empty, you must contact your insurance providers.

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 – if your contact address is out of date you won't receive this correspondence.

- **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.

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:

- Selling the property to a new owner
- Renting the property out, either yourself, through a letting agent or through a local deposit guarantee scheme.
- Renting the property out on a short term basis, for example, as a holiday let.
- Considering the use of a property guardian.

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.

For further information please contact your

Empty Homes Officer:

Lesley Cockburn,

Policy & Strategy Team, 2-6 The Cross

Prestwick, KA9 1AN

Tel: 01292 616014

Lesley.Cockburn@south-ayrshire.gov.uk

www.south-ayrshire.gov.uk/Empty-Homes

Direct Gov: Protecting your property against fraud

www.direct.gov.uk/en/HomeAndCommunity/BuyingAndSellingYourHome/Owningproperty/DG_196294

Registers of Scotland

www.ros.gov.uk

Home Office Identity Fraud

www.identity-theft.org.uk

Citizens Advice Bureau

www.citizensadvice.co.uk

Property Guardians

- Ad hoc property guardians, 0141 202 0615
<http://adhoc.eu/great-britain/property-owners>
- Camelot Property guardians, 0141 227 3938
<http://uk.cameloteurope.com>

Other contacts and links

SEPA Floodline 0845 988 1188

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