

Important Information for Loan and Grant Applicants

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Introduction

Blaby District Council now offers interest free loans and grants of up to £10,000 for works necessary to bring long term empty homes back into use.

There are two types of grant and loan available;

Empty Homes Renovation Loan

These are for owners of properties that have been empty for a long time. The loan is for works that the Council assesses as necessary to bring the property up to a standard to allow the owner to bring it back into use (either by selling it, living in it or by renting it out). The loan is interest free. In fact, the loan does not have to be repaid until the house is sold (although you may repay in instalments if you wish). The loan can also cover fees/charges and other costs associated with taking out a loan and arranging works providing these fall within the £10,000 limit.

Empty Homes Renovation Grants

These are for owners of empty properties who are intending to bring their empty home back into use by renting it out. The grant is to pay for works that the Council assesses as necessary to bring the property up to a lettable standard. This grant money is not repayable at all but there are extra conditions:

- The property will be rented at an affordable rent (a rent that is at or within an acceptable amount above the Local Housing Allowance rate) for a period of 2 years following completion of the works.
- The Council nominates tenants to the property for a period of 2 years following the completion of the works.

To ensure that the Council can recover the loan when the property is sold you will have to agree to certain conditions which are detailed in a loan agreement and legal charge. The full conditions and an explanation of what is a 'loan agreement' and a 'legal charge' can be found in this booklet

If you have made, or are thinking of making, an application for a loan, it is important that you read these notes carefully.

These notes explain

Who can apply for a loan or grant
How much you will have to pay
the conditions of the loan or grant
what will happen if you break these conditions

You will be asked to sign the 'loan agreement' and 'legal charge' or the 'grant agreement' to say that you agree to all the terms and conditions of the loan or grant.

If you do not understand anything, need a further explanation or would like a copy of the notes in a different format please contact the Housing Options Grants and Loans Team who will be happy to help. Contact details are at the end of this booklet

Who Qualifies For Help

Summary

Applicants must be aged over 18 and own the home that the grant or loan is for.

Where there is more than one owner the application and agreement must be in the names of all the owners.

The grants and loans are only available to owners of 'empty homes' who need help to bring their property back into use

Help is not available for persons not eligible for public funds (by virtue of their immigration status) or tenants and some leaseholders.

There is only a limited amount of funding available.

How old do I have to be to apply?

To qualify for help you must be aged at least 18 on the date of your application.

Do I have to own the property I am applying for help for?

Yes, you must own the empty property for which you are applying for help. If you own the property with other people, all owners must make the application.

Leaseholders and shared owners may also qualify for help but please contact the Grants and Loans team for advice.

What is an 'empty home'?

An empty home is a property in Blaby District that has been unoccupied for more than 6 months.

The Council keeps a register of all empty homes and contacts owners of empty homes regularly to encourage them to bring the property back into use. You will probably have seen information about our grants and loans that we have sent to you.

What if I am not eligible for public funds?

The Council is not allowed to give financial help to someone who is not eligible for public funds because of their immigration status. For example, some people from abroad, who have recently come to live in the UK will not be eligible for public funds. If you are unsure if this applies to you contact the Grants and Loans Team for advice.

Is there a 'priority' system for loans or grants?

There is only a limited amount available for empty homes grants and loans and the funding will be awarded on a first come, first served basis. Where we have more applicants than available funds, we will process applicants in order of application date and operate a reserve list.

What The Help Is For

Summary

- Help is available to remove hazards and bring your home up to a 'decent' or 'lettable' standard.
- Help is not available for work where other money is available to pay for it, you have had assistance from the council previously, you owe money to the Council, or the work has already started.
- The Council will survey your home and decide what work needs to be done. These will be listed in a schedule of works
- Certain types of homes and improvements do **not** qualify for help
- Apart from the cost of the works the empty homes loan can cover other costs associated with the works and registering the loan at the land registry if you wish

What type of work is covered?

Empty homes renovation loans and grants are available for owners of empty homes to repair and improve properties which are:

- Unfit, or contain hazards
- Do not meet decent homes standards
- Have a poor level of energy efficiency (making them expensive to run and heat)
- Or are not in a reasonable condition for letting

An unfit property is one which should not be occupied because it is not fit. To be fit it should

- 1) be structurally stable;
- 2) be free from serious disrepair;
- 3) be free from dampness that could affect the health of the occupants;
- 4) have adequate provisions for lighting, heating and ventilation;
- 5) have an adequate piped supply of wholesome water;
- 6) have satisfactory facilities for the preparation and cooking of food, including a sink with a satisfactory supply of hot and cold water;
- 7) have a suitably located toilet;

- 8) have a suitably located fixed bath or shower and wash-hand basin each of which is provided with a satisfactory supply of hot and cold water; and
- 9) have an effective system for the draining of foul, waste and surface water.

Hazards are the result of defects in the property that are likely to put potential occupants at risk. The Council will use an inspection system called the Housing Health and Safety Rating System (HHSRS) to determine whether any 'Category 1' (high risk) hazards exist.

Decent Homes should be free of Category 1 hazards, in a reasonable state of repair, have reasonable modern facilities and services and provide a reasonable degree of thermal comfort.

A property with a poor energy rating is likely to be lacking in insulation to the roof, walls, hot water cylinder etc. It could also have an inefficient or inadequate heating system. Energy ratings (which are also called SAP ratings) are measured on a scale of 1-100. A poor energy rating is one that falls below 31. The Council aims to achieve where possible a SAP rating of 65 (this is a good energy rating).

How will I know what work needs to be done to my home?

The Council will send a grant officer to inspect your home and draw up a schedule of all the work that needs to be done. You may also be asked to complete an energy questionnaire to allow the Council to energy rate the property.

Are there any circumstances when I will not get help?

Yes. The Council will not give you help to pay for work if there are other ways of paying for it. For example, work that may be covered by an insurance claim or work that is supposed to be paid for with another loan or mortgage.

You cannot apply for an empty homes renovation loan or grant if you have had any loan or grant from the Council for the same property in the last 10 years.

The Council will not normally give you help to pay for work that you have already started. The loan will only cover the work that is still outstanding.

Assistance is not available for conversions of properties to homes, provision of extensions or loft or other space conversion, the renovation of park homes or houseboats or items that are purely decorative in nature (although an amount for basic decoration following major work is allowable) or any other works that are not deemed necessary or exceed the standards set by the Council.

What if I don't want all the work done?

If you are applying for an empty homes renovation loan or grant, the Council will encourage you to have all the work done that are necessary to bring your home back into use. The Council will only recommend works that meet the standards set out above.

In exceptional circumstances the Council can consider offering you a loan to pay for only part of the work but will only agree to this if the work done means that the home can be brought back into use (perhaps by getting the home into a safe, sellable condition).

What are the other costs or expenses associated with taking out a loan and will I get help with paying these?

The Council does not charge an arrangement fee for grants or loans or make any other administrative charges. However, there can be costs associated with renovation works and there are costs associated with registering the empty homes renovation loan.

Possible Costs associated with renovation works

Certificates/Reports(limited to £150 maximum) e.g. a periodic inspection report on the electrical installation.

Planning /Building Control Fees (as charged by this Council)

Architectural fees (5% of the cost of the works). Most applications will not require you to appoint an architect or have drawings made.

Survey reports. Most applications will not require you to have a structural or other survey. If one was required, the cost of a report up to £600 maximum and supervision visit costs up to £120/visit can be covered.

Costs associated with registering the Loan

The Council will not make you an empty homes renovation loan offer unless your property is registered at the Land Registry. If your property is not registered you will need to arrange for this to be done. You are advised to appoint a solicitor to do this. If the Solicitor informs the Council of their fees to do this, providing they are reasonable, they can be included in the loan.

The sum of £40.00 to register the Council loan at the Land Registry.

Costs associated with obtaining legal Advice

You could incur legal costs if you ask a solicitor for advice on the loan agreement and legal charge.

The costs that make up your loan will be set out in the offer letter that the Council will send to you (see 'how you apply'). If you want to pay these separately please let us know.

How Much Is Available

Summary of main points

- The maximum empty homes renovation loan or grant is £10,000
- The Loan amount is made up of the cost of eligible works and any associated costs
- Where the costs are greater than £10,000 you will need to fund the extra cost
- A 15% contingency sum will be added to the builder's costs but will only be included in the loan if unforeseen works arise.
- The cost of works is usually the cheaper of the two estimates submitted but only where these are reasonable

How much can I expect to get?

Empty homes renovation loans and grants are available to cover the cost of works and associated costs up to the Councils loan limit of £10,000.

The loan and grant will not cover any cost of works or associated costs that exceed the £10,000 limit or that the Council does not agree is necessary to meet the decent or lettable standards.

You will need to make arrangements to pay any additional cost of works over £10,000 before you appoint a contractor.

How does the Council calculate the loan or grant?

You are required to provide at least 2 quotes from contractors based on the schedules that the grants and loans team sent out to you.

The Council works out the cost of the work by comparing its own estimates with the contractor's quotations that you have provided. Assuming that your contractor's prices are reasonable, the cost of the works will be the lower of the two estimates that you provide. The Council will add 15% to this as a contingency sum to allow for any unforeseen work that might crop up while the work is in progress.

On top of this we will add any associated costs that you identified on your application form.

What if the cost of the work goes up after the loan has been agreed?

It is not unusual for unforeseen work to be discovered by the builders. This is why the Council allows a 15% contingency sum on top of the known building costs. If the contingency sum is not required the loan will be reduced by this amount.

If the costs are more than the 15% contingency sum you will need to find the additional cost .If this is not possible you will need to discuss with the Council Officer how far to proceed with the works.

How To Apply

Summary

- Empty home owners contact the Council to enquire about help to bring their property back into use
- We will inspect your property and tell you what works if any the Council considers necessary in order to bring your property back into use
- We will then send you the necessary forms and information to allow you to apply for the loan or grant
- You will need to obtain at least two builders quotations for the works and send these to the Council with the complete loan application form. All owners must sign the application form
- The Council will carry out various checks on the information that you provide
- If your property is not registered at the Land Registry you will need to register it and you may need to appoint a solicitor to do this
- You must agree to the terms and conditions of the loan (see page 19).
- Once the loan is approved, you will be sent an offer letter and two copies of the Loan Agreement and Legal Charge documents
- You should get independent advice on the Loan Agreement and Legal Charge before you sign it.
- Once signed the loan will be registered at the Land Registry as security for the Council
- You appoint the builder and are responsible for dealing with any disputes that arise.

How do I apply?

You can contact the Council by telephone, letter or e-mail and a Grants Officer will contact you to talk about your requirements.

If it looks as though you might qualify for a grant or loan, the officer will arrange an inspection of your property. This will allow the Grant Officer to draw up a schedule of eligible works. This will be sent to you with all the

necessary paperwork to allow you to apply for the loan. You will need to obtain at least two builders quotations for the works.

What happens once I have sent in my application form?

The Council will need to check that the information you have given us is correct. The checks we will carry out include:

Checking that you are the registered owner of the property. The Council will do this by contacting the holder of your deeds or by applying to the Land Registry for the property registration details.

Checking that the property qualifies as an empty home on the Council's register of empty homes

Checking all applicant's identity

Checking the details of any mortgages or secured loans that you have. We will need to see copies of your latest mortgage statement. If necessary, we will ask your permission to write direct to your lender for confirmation.

Checking that you have an up to date insurance policy covering the building. You must have this in place before the Council can approve a loan. You must also maintain cover all the time that the loan is outstanding.

Checking builder's details and that the prices are reasonable.

If you are unable to provide us with any of the documents that we need to check we will contact the agency concerned direct to ask for confirmation. You will need to give us your written authority for this.

What conditions must I agree to when I sign the application form?

When you sign the application form you are agreeing to all the terms and conditions of the loan set down on page 22 of this booklet.

If you do not keep to these conditions the council will either refuse to pay the loan, reduce the loan or recover the loan with interest. See the section headed 'Paying Back the Loan' on page 24 for more information on this.

Are there any other restrictions on having the loan agreed?

You must tell us about any substantial debts that you have particularly those that have been secured against your home. You must also tell us if you have been made bankrupt.

What happens after the Council has completed all the checks?

If you meet all the qualifying criteria for help the Council will send you an offer letter. This will set out how much the Council is prepared to lend or grant you.

If you qualify for the empty homes renovation loan you will also be sent a Loan Agreement and Legal Charge with your offer letter.

You will have up to 21 days to consider and sign the Loan Agreement and Legal Charge and send it back to us. All the owners of the property must sign the Loan Agreement and Legal Charge. The loan cannot go ahead unless all owners sign.

You will need to get someone to witness your signature. The witness should not be related to you but can be a friend, neighbour, work colleague or anyone else who knows you. Once you have signed and returned both copies of the Loan Agreement and Legal Charge a senior officer from the Council will sign the documents on behalf of the Council and send you your copies.

The loan will then be registered at the Land Registry.

What does the Loan Agreement and Legal Charge mean?

The Council expects you to enter into an agreement with us in order for us to be able to lend you money which is secured against your property. This is similar to when a bank or building society gives you a mortgage or secured loan.

When you sign the Loan Agreement and Legal Charge the Council will use your home as security for the legal charge. This means that when the property is sold or if you didn't comply with the conditions the Council is able to recover the loan. It is possible that if you don't comply with the loan conditions the Council could, as a last resort; force the sale of your home to get its money back. For details on the loan conditions please see p.22.

By registering the legal charge at the Land Registry, anyone thinking of buying your home or giving you another secured loan will be made aware of your debt to the Council. You can apply to have the debt removed once the debt has been fully repaid.

The Loan Agreement and Legal Charge have been drawn up by the Council's lawyers and are in legal language. The Council has complied with all the requirements of the Consumer Credit Act 1974 in drawing up the agreement. This leaflet attempts to explain all the conditions in plain English. However, we strongly advise you to get your own independent legal advice before you sign and to discuss the agreement with a friend or relative. The Citizens Advice Bureau can provide free, confidential and impartial advice. Their contact details are at the end of this leaflet.

What happens to the loan if I die?

The loan is repayable when the property is next sold. It is important that you obtain independent advice and that you discuss this with your family members so that you and they fully understand the implications of the loan agreement and legal charge

Who decides which builder will get to do the work on my home?

You must choose one of two builders whose prices you submitted with the loan application to carry out the works. If you ask the more expensive builder to carry out the works you will be responsible for paying the extra cost.

Getting The Work Done

Summary

You are free to choose any contractor to provide quotes. The Council is unable to provide information on or recommend any contractor to you.

The contractors you choose must provide quotes on the work detailed on the schedules provided by the council.

Decide if you want a written contract between yourself and the builder and discuss this with the builder. If you choose to use a written contract, the normal period of time within which defects can be remedied is six months after the works are completed.

The builder must carry out the work listed in the Council's schedule of works.

You and the council need to be happy with the work before the contractor is paid

Payments are usually made out to the contractor. You can ask for stage payments to be made as long as at least £5,000 worth of work has been done.

If you are not happy with the works it is your responsibility and not the Councils to settle any disagreements. In this case if the Council is satisfied with the works we will send the cheque (made out to the builder) to you so that you can pay the contractor once your disagreement has been sorted out.

You are responsible for ongoing repairs and maintenance

How can I be sure the builders will do a good job?

You might wish to consult relevant trade organisations or the contractor may give you details of other work they have done so you can check it was completed to a satisfactory standard.

Where the works cost more than £5,000 you may wish to enter into a written contract for the works. You should ask the contractor whether they are prepared to enter into a written agreement for the works when you ask them to provide a quotation. The contract whether in written form or verbal is between you and the builder and the Council does not accept responsibility for the behaviour of the contractor or quality of his work.

The contractor may be required to provide guarantees or certificates for some types of work or be properly qualified to carry out some types of work. The Grants officer will be able to give you advice on this.

Before the work starts the Council's officer will hold a meeting at your home with the contractor to talk about how the work will be done. At the meeting you will have the chance to talk about any problems or worries you may have.

The Council's officer will visit regularly to check the progress of the works. If you and the Council are happy with the progress of the works, the Council's officer will, on request, arrange for stage payments to be made out to the builder.

The Council cannot act as mediator where you have a disagreement with the contractor. When the Council consider that the works are satisfactory, even if you do not, the payment will be released to yourself in the form of a cheque made out to the builder and you will be responsible for resolving any disagreements that you have with the contractor. The Council's officer is not able to give advice on any private works that you negotiate with the contractor.

What choice will I get about the type and amount of work done?

The works are identified in the schedule of works that is sent to you at the same time as the application form for the loan or grant. The works are those that are necessary to bring your home up to a decent or lettable standard.

The builder will follow the specification of work drawn up by the Council's Officer. The Council does in certain cases specify certain types of fittings but is happy to agree to different types provided they are of a similar quality and price.

How will payment be made?

Payment will be made direct to the builder once work has been completed to your and the Council's satisfaction. This might be at the end once all the work has been completed or in stages if the work is more extensive.

All invoices from your contractor should be made out to you. When you request a payment from the Council, you will need to sign a form agreeing to the payment. If you have any concerns about this you will need to talk to your council officer. The Council will try and sort out any concerns before the payment is released.

What is a stage payment?

Your contractor might want to request a stage payment or part payment of the money for works already completed.

The Council will consider a stage/part payment where at least £5,000 of the work has been completed.

The stage payment can be for work completed up to 90% of the total loan or grant amount. The Council will retain 10% of the monies until the works are complete.

Who is responsible for repairs and maintenance after the work has been completed?

As a homeowner it is your responsibility to repair and maintain your home. However, if you choose to use a written contract, the builder will be responsible for any problems that have arisen due to poor quality workmanship or faulty materials for a period of six months after the work has been completed. This is called the 'defects liability period'.

Conditions of The Loan and Grant

When you sign the loan agreement you are agreeing to a number of terms and conditions. These are as follows:

- Providing accurate and complete information on your application form
- Providing quotations and service costs for the scheduled works that are accurate.
- Appointing one of the contractors whose quotation accompanied the Application.
- Appointing only registered electricians and GasSafe registered contractors to carry out electrical and gas works
- Not starting the works before the agreement has been signed
- Carrying out the works in accordance with the specification in addition to any plans or particulars forming part of the application.
- Agreeing to the loan being paid directly to the contractor who will be required to provide guarantees/certificates as appropriate to the type of work carried out
- Ensuring that the works are started within 3 months of signing the agreement. If there are unexpected delays the Council may consider an application for an extension of time.
- Agree to the creation of a legal charge recorded at the land registry and to repay the loan on the date of sale of the property and to tell the Council when you decide to sell the property
- In the case of Empty Homes Renovation Loans the property being brought back into use (either by sale, by occupation of the property by you or a member of your family as your/their main home or by renting the property out) within 3 months of the completion of the works.

- In the case of Empty Homes Grants the occupation of the property by a tenant nominated by the Council at an affordable rent for a period of 2 years following the grant.
- Insuring the Property for the cost of rebuilding to the standard reached after improvement.
- To provide to the Council within 21 days any information requested about any proposed sale of the property.

For loans, the conditions remain in force until the property is sold. In the case of grants the conditions remain in force for 5 years after the signing of the Grant Agreement.

Paying Back the Loan

Summary

- Repayment of the Empty Homes Renovation Loan is usually when your home is sold or when the owners have died.
- Option to repay at any time or repay by instalments if you wish.
- If you do not comply with the grant conditions the council has the choice of withdrawing the loan (if it hasn't yet been paid), reducing the loan amount that it will pay and /or demanding that the loan paid be repaid with interest.
- There are exemptions to part or whole repayment in exceptional circumstances.

When will I have to pay back the loan?

You will normally be expected to pay back the full amount of the loan when you sell or dispose of your property. If you die before the loan is repaid, whoever inherits your home will be responsible for paying it back.

If you own the property jointly with other people and you or the other joint owner dies, the loan will not have to be repaid until the last of the joint owners die. However, this only applies to people who were joint owners at the time that you signed the loan agreement and not joint owners added at a later date unless they have been added with the Council's permission and have agreed to the terms and conditions of the loan.

If you are one of a couple but you are registered as the sole owner and you die the Council will allow your partner and family members who were occupying the property at the time of the agreement to remain living in the property without having to pay back the loan until the property is sold or

otherwise disposed of. Once the property is sold or disposed of, the loan is repaid.

Can I repay the loan at any time?

Yes. If you or any other organisation with an interest in your property repays the loan the conditions will cease to exist. You will however be liable for any costs for removing the charge on the property.

If you want to pay back all or part of the loan early you are welcome to do so. There will be no discount available for early repayment neither will we penalise you for paying it back early.

We will only accept the loan back in instalments if each instalment is at least £1,000.

What will happen if I do not comply with the grant conditions?

When you sign the loan agreement you are agreeing to a number of conditions. The conditions are listed on page 19. If you do not comply with these conditions the Council may:-

- Refuse to pay the loan or any further instalments of the loan and / or
- Reduce the loan and / or
- Demand repayment with interest of the loan.

Are there any exemptions to this?

Yes. The Council may in exceptional circumstances decide not to recover all or part of the loan. The situations where this could arise are:-

- The amount gained from selling the property after deducting costs and mortgage repayments is insufficient to pay off the loan
or
- The property is sold to a local authority or to a registered social landlord
or
- The property is occupied as their main home by the person who inherits it.

If I do not comply with the loan conditions and the Council decides to demand the loan back with interest, how will this interest be calculated?

If you do not comply with the loan conditions the Council can demand that you repay the loan with interest. The interest will be calculated from the date the loan was paid.

The interest rate will be calculated at 0.5% over The Bank of England Base Rate on the 1st April for each year that the loan has been in existence. This rate may go up or down over time.

What will happen if I don't pay back the loan when it is due?

If you do not repay the loan as agreed the Council will take action against you to recover the money. Once the Council becomes aware that you have not kept to the conditions of the loan the first step would be for the Council to send you a letter called a Default Notice.

You will then have 21 days to repay the loan. If you do not repay the loan within the 21 days we will send you another letter called, 'Demand for Repayment of the Total'. You then have 28 days before we start to take action against you to recover the money.

If you do not repay the loan as agreed and the Council is forced to send you a 'Demand for Repayment of the Total', you will be charged interest from the 28th day after the letter is sent to you. Interest will be added to the loan at a daily rate until it is paid back. If you already owe interest on the loan because you have breached the conditions this extra interest will be charged on top.

If we have to take action against you to get the money back we will add any other costs that we have incurred to the debt.

We will also issue a Default Notice if you become bankrupt.

If you do not repay the loan as agreed, we will refuse to remove the local land charge registered against your property and you will have difficulty in selling your property to a new owner. If you are able to sell the property despite the registration of our charges we will seek to recover the loan from the new owner. If you have breached the conditions of the loan but not sold your property, the Council may sell your property or appoint a Receiver in order to get back the outstanding loan.

If I have to pay interest as set down above what will the rate be?

The interest rate is calculated at 0.5% over The Bank of England Base Rate on the 1st April for each year that the loan has been in existence. This rate may go up or down over time.

What happens if the information that I provide on the application form is incorrect?

If we find out that you have attempted to defraud the Council in applying for a Grant or Loan, before the works have finished we will cancel the grant or loan and demand the repayment of any stage payments or costs incurred by the Council, plus interest, from you. You may also be responsible for making any outstanding payments to the builder.

Are there any other circumstances when the Council will cancel the grant or loan and ask me to pay back stage payments before the work is finished?

We may cancel the loan or demand that you pay back stage payments and costs plus interest if:

- We find out that you are no longer the owner of your home

- or
- We believe that you do not intend to bring your empty property back into use or in the case of the Empty Homes Grant that you do not intend to let the property as specified in the terms and conditions

If Things Go Wrong

How do I appeal if I have been refused help?

This leaflet sets out general guidelines on how the system for giving Empty Homes Grants or Loans works. It does not cover every possible situation. If you feel that your circumstances are exceptional or that the councils policy of providing Grants or Loans has not been applied consistently you can appeal. A senior officer will consider your appeal and may decide to offer help even though your circumstances don't fall within the usual criteria.

Also you may appeal if we have asked you to repay the loan with interest because you have not complied with one of the conditions and you feel that you had good reason to breach the conditions. The Council may decide, in exceptional circumstances, to waive some or all of the interest or some or all of the loan repayment.

How do I complain if things go wrong?

Blaby District Council operates a complaints procedure. If you are unhappy with the service you have received you may make a complaint. Your complaint may be given in writing, over the phone or in person. A separate leaflet is available from the Council Offices setting out the Complaints Procedure.

Useful Contacts

Empty Homes Team
Environmental Health Department
Blaby District Council
Council Offices
Desford Road
Narborough
Leicester
LE19 2BZ

Tel: 0116 272 7784
Fax: 0116 272 7594