



Factsheet 2

Keeping your house safe from crime and damage while it's unoccupied and minimising complaints from neighbours

When unscrupulous people know houses are unoccupied for long periods the house can be subjected to break-ins and damage. Houses and gardens can quickly fall into disrepair and become an eyesore if regular maintenance visits are not carried out. This not only impacts neighbours but can lead to escalating costs as houses become more dilapidated the longer they are left empty.

Check the property insurance

You must inform your policy provider that the property is empty and follow any conditions in your policy. Your insurance is likely to require that all services are turned off, and that you regularly visit the property to check it's condition. You may be required to keep a log of your visits as evidence that you are meeting the policy terms.

If the property is empty due to an insurance claim in progress then you may find it helpful to employ the services of a loss assessor to ensure that your insurance providers agree to cover all damages which have been suffered in line with your policy particulars. Loss assessors work on your behalf with the insurance company and their loss adjusters.



Guardian Schemes

Property Guardians occupy property in the short term on licenses to occupy. They can offer an alternative solution to leaving a property empty and give security plus income to the owner. The government has provided guidance for property guardians which can be found here: [Property Guardians](#)

There are many companies offering this service and they may undertake works to ensure a property is safe to live in. An internet search of "Property Guardians" will give numerous contacts. Look for members of the Property Guardian Providers Association

TOP TIPS

Make the property look lived in

- ✓ Fit a time switch so that internal lights operate during the hours of darkness however this is not an option if your insurers require you to turn off the electrical supply to the property
- ✓ Keep the garden and the exterior of the property tidy and in a good state of repair
- ✓ Make sure all the post is pushed through the letter box and not left on display or building up just inside the door
- ✓ Leave curtains or blinds in place
- ✓ Make sure refuse bins are emptied and then stored in a safe place
- ✓ Keep an eye on fly tipping as you are responsible for any rubbish left on your premises
- ✓ If there is a trusted neighbour, ask them to open and close curtains

Proper security

- ✓ Keep all doors and windows locked and secured
- ✓ Depending on the location of the property consider external lighting
- ✓ Ask trusted neighbours to contact the police in case of an emergency

More general advice

- ✓ If a house alarm is fitted make sure it is activated and key holder details are available
- ✓ If the property has parking facilities invite neighbours to use them while the house is vacant
- ✓ All your property inside should be security marked. See www.immobilise.com
- ✓ A full and detailed inventory should be taken and maintained
- ✓ Cut back trees or shrubs to remove hidden areas where burglars may hide or people may fly tip



Prepare for winter!

It's amazing how many people suffer damage to their unoccupied homes by not preparing for winter properly, with burst pipes causing thousands of pounds of damage. If you have a property being left empty of winter it is important to prepare for the cold temperatures and damp – don't be caught unaware – lag pipes, check insulation and have the heating system checked out.

- If possible, don't switch the heating off. Leave it on at a low setting or set the timer so it comes on at least once a day
- If you can't leave the heating on or very cold conditions are forecast, turn off the water supply and drain the system by leaving the taps to run dry
- Ask a neighbor or friend to check on your home in particularly cold spells. If this isn't possible, leave a key or your contact details with a neighbor in case of emergencies.
- Lag pipes, especially outside pipes and taps and those in rooms that are not heated (e.g. the garage) to help prevent freezing

If there is a burst pipe

- ✓ Immediately turn off the water at the stop-cock
- ✓ If the water is coming through the ceiling drain the system by opening the taps and flushing toilets
- ✓ Call a plumber and call an electrician to make sure the wiring is safe before you use the lights and sockets.

Useful tips:

- If possible, do not switch the heating off. Leave it on at a low setting or set timer so it comes on at least once a day. (Please check your insurance covers you to do this)
- If you can't leave the heating on or very cold conditions are forecast, turn off the water supply and drain the system by leaving the taps to run dry.
- Ask a neighbour or friend to check on your home in particularly cold spells. If this isn't possible, leave a key or your contact details with a neighbour in case of emergencies.
- Lag pipes, especially outside pipes and taps (for example, garden taps) and those in rooms that are not heated (for example, the garage) to help prevent freezing.



What can Stroud Council Do to Help ?

If you own an empty home the best thing you can do is get it occupied again or sell it so that it comes back into use. It doesn't need to be a weight on your shoulders !

The Council's empty property officer can help advise you on the options available to you and signpost you to financial help and give you contact details of organisations who specialise in helping the owners of empty properties to move forward with their plans. See factsheet 3.

Our Council Tax Service can make sure you're on the right empty property type category so that you pay the correct amount and receive any discounts due. You should be aware, that once a property is empty for more than 2 years (subject to any exemptions) an additional premium will be charged at 200% and at 300% for property empty for 5 or more years. Another good reason to get homes reoccupied quickly!

We understand that properties can be left unoccupied for all sorts of reasons, and bringing them back into use can be complicated and sometimes even emotionally difficult. We promise to listen to you and understand the issues so that we can work together to bring another home back into use in the district.

When owners don't engage with us or make progress, the Council can take further action and this is explained in Factsheet 4.

Further Information:

Find out more at www.stroud.gov.uk or contact the Housing Renewal team on **01453 754478** or e-mail the Council's Empty Property Officer

environmental.health@stroud.gov.uk