



Corporate Director: Andrew Wallhead

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Typetalk calls welcome

Dear Local Authority Colleagues

MORTGAGE BREATHING SPACE – REGIONAL MORTGAGE ASSISTANCE LOAN SCHEME

Following earlier discussions with various local authorities, a definitive package of documents was ratified. The agreement document between the Local Authority and Wakefield Council is made up of three items:

1. The Local Authority letter of agreement
2. The Handbook (referred to as appendix 1 in the letter)
3. The draft loan agreement (referred to as appendix 2 in the letter)

When approval has been given and you are ready to formally join the scheme, please can you print 2 copies of all documents and bind them in the above order; legal have advised that this ensures that the documents cannot be tampered with once they have been signed for greater protection of all parties. Prior to printing off the letter of agreement, you will need to put your local authority address details at the top of the letter and add your local authority name at the Page 2 definition of "Local Authority".

In addition, please refer to clause 27a to complete the details of the relevant officer. Both copies of the bundled documents need to be signed and returned to Wakefield. Our Service Director will then sign both and one copy will be returned to you for your records.

Following formal approval from your Cabinet/Committee, please can you send a copy of the official record of delegation – this can be sent with the bound agreement document bundles. Some suggested wording is as follows:

"At the meeting of **xxxx** on **xxxxxx**, it was resolved that under the provisions of the Localism Act 2011 and the Local Authorities (Arrangement for the Discharge of Functions) (England) Regulations 2012 the Executive's function of making payments of loans approved under the Policy for the Mortgage Breathing Space Scheme in accordance with S1 of the Localism Act 2011 can be discharged by Wakefield Council.

A certified copy of the minute of the meeting referred to above is attached.”

The statement should be signed and dated with the signees position within the Organisation noted.

Yours sincerely

Janet Howley

Mortgage Breathing Space Scheme Manager