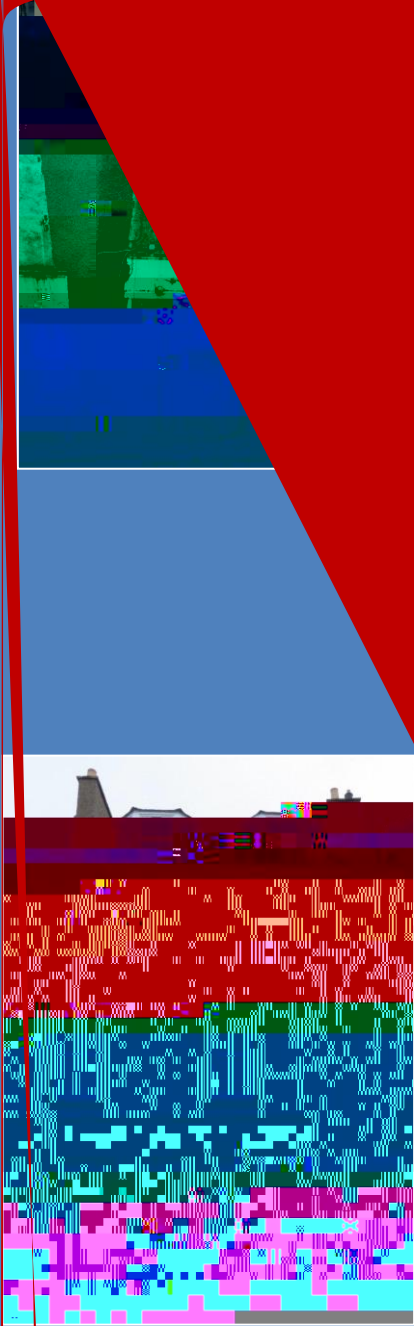


Empty Homes Grant and Loan Information

July 2017



... communities by ensuring that
... have access to affordable, safe
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1. Introduction

Argyll and Bute Council provide financial assistance for private home owners for the following strategic aims;

1. Adaptations to meet the needs of disabled people
2. Work to bring empty homes back into full time residential use
3. Work to repair tenements requiring common repair.
4. Work to improve amenity
5. Work to Improve private water supplies
6. Work to improve energy efficiency

These notes refer to the second category of **work to bring empty homes back into use.**

2. Empty Homes

Due to the high need and demand for affordable housing and lack of resources to develop new properties, Argyll and Bute Council is committed to trying to bring as many empty properties in the area back into use as possible.

There are significant benefits to owners and local communities by bringing empty homes back into use:

cost benefits to the owner if they rent or sell;

the outlook of a neighbourhood can improve reflecting on local house prices;

the local economy benefits;

social, education and transport amenities are utilised minimising the risk of losing services, particularly in rural areas;

the property will be providing accommodation for someone in housing need.

3. Private Owners are responsible for Private Houses

The Housing (Scotland) Act 2006 reiterates that the owner of a property is responsible for maintaining, repairing and improving private houses, and paying for works required; irrespective of their age, income or any other mitigating factors.

However, the Council recognise that there are particular challenges of sub-standard housing in Argyll and Bute, particularly with regard to long term empty homes.

4. Housing Standards

There are various Housing Standards that apply to private and social sector homes dependent on their use:

The Tolerable Standard;

Sub-standard Houses;

Amenity;

The Repairing Standard;

The Scottish Housing Quality Standard (SHQS).

For works undertaken to bring an empty property back into use, in conjunction with a Registered Social Landlord (RSL) it must meet the Scottish Housing Quality Standard (SHQS), where reasonably practical, which means the property:

1. Must be Compliant with the Tolerable Standard;
2. Must be Free From Serious Disrepair;
- 3.

Owners in receipt of a grant will be required to submit a plan setting out how they propose to maintain their property for 10 years following completion.

Properties should not have had any previous grant/loan or public subsidy in the last 10 years.

Owners can apply for empty homes grant and loan funding for up to a maximum of 6

Owners can apply for empty homes grant and loan funding for up to a maximum of 6 properties across the Argyll and Bute area.

Any breach to grant conditions will result in requirement of grant to be repaid in full

9. Empty Home Grant and Loan Application Process

1. Contact the Empty Homes Officer to discuss property details and arrange a site visit to establish if your property is suitable to apply to scheme;
2. If property is suitable and you agree to the minimum conditions of grant/loan funding, a pre-application form and supporting documents should be submitted. The pre-application will be assessed to determine if eligible and meets the minimum criteria. If the application is for grant/loan with a Registered Social Landlords (RSL) partner. The local RSLs will be contacted to establish if there is housing need in the area and identify if there any interested partners. Following the outcome of assessment the Empty Homes Officer will contact you to discuss options.
3. Formal application is submitted together with any additional evidence required. All empty homes grants and loans are discretionary; you will be notified of the outcome of application in writing.

Documentation required

Pre-application

- The applicant/s must declare they are registered owner/s of the property;
- The property must have been classed as empty on council tax register as empty for at least three years Empty Homes Officer can confirm this;
- Repair/improvement works schedule and estimated costs.

Formal application

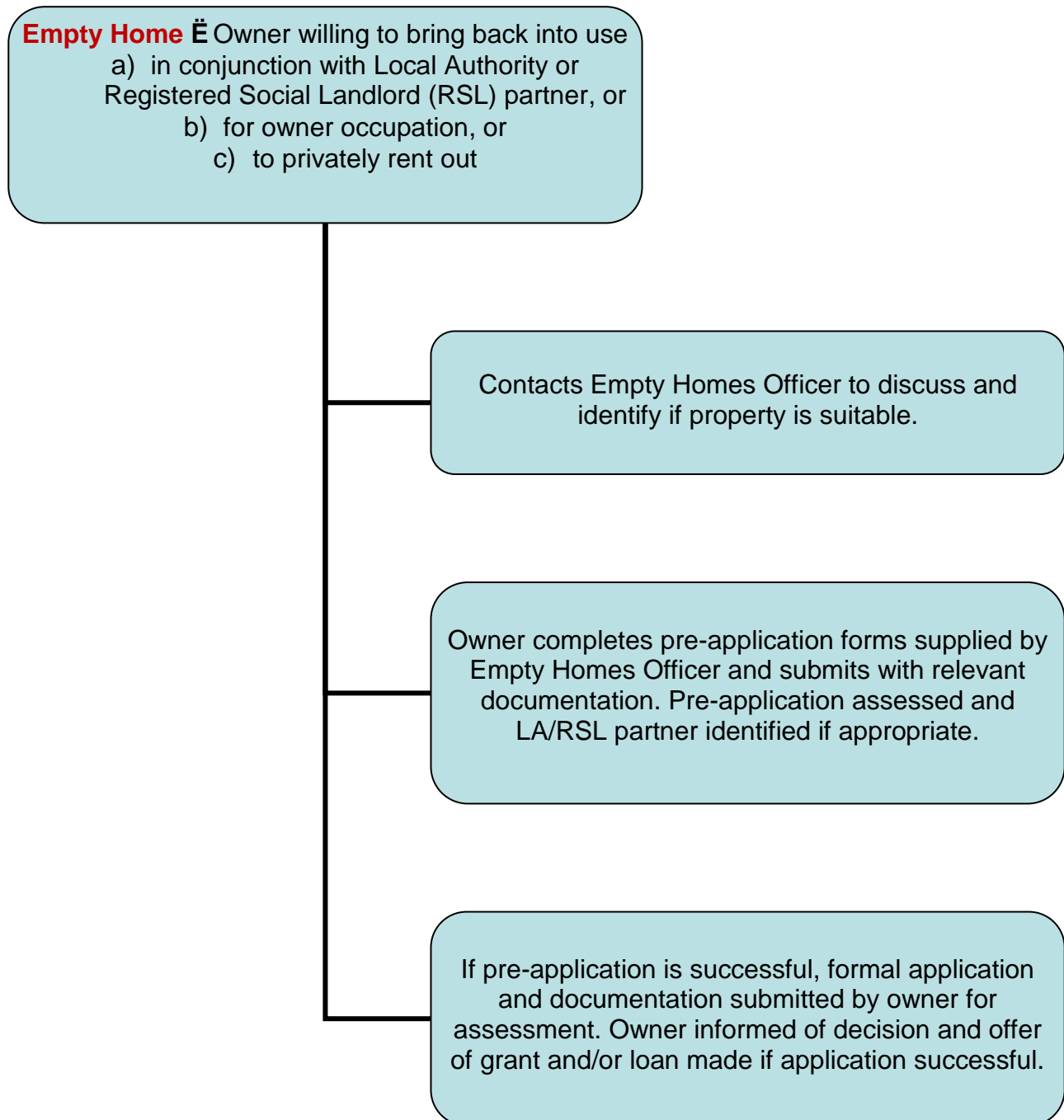
- Proof of identification for each applicant;
- A copy of the recorded disposition/land certificate;
- Valuation certificate / proof of equity;
- 3 estimates and schedules of planned repair works;
- Savings/capital (where capital contribution is required);
- Building warrant / Planning permission (where applicable);
- Buildings Insurance (and contents where applicable);
- Consent from lender.

Assessment

The pre-application and formal application stages will be assessed and prioritised against the following factors:

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Empty Homes Funding Application Process Chart



10. Loan Repayments

The interest rate and annuity charged on empty homes loan funding is based on Public Works Loan Board (PWLB) rates which are updated daily.

Interest rates and annuity will be confirmed on an individual basis when an application is approved. Please note loan repayments and Registered Social Landlord (RSL) management fees will be deducted from any rental income received

11. How to apply

If you own a long-term empty property and are interested in bringing this back into use, you should in the first instance contact the Empty Homes Officer to discuss options and register your interest.

Contact

Kelly Ferns
Empty Homes Officer
Argyll and Bute Council
Dolphin Hall, Manse Avenue, DUNOON PA23 8DQ

Tel: 01369 708672

Email: kelly.ferns@argyll-bute.gov.uk

This booklet is for information only and contents may be subject to change. Applications will be subject to an assessment and successful applications will only be processed if there are funds available.