Community Services





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

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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 properties across the Argyll and Bute area.

Any breach to grant conditions will result in requirement of grant to be repaid in full with any associated costs also being recoverable from the owner. The award of grant will be recorded on property titles.

All loans approved are required to be secured by a financial charge. Any breach to loan conditions will result in requirement of the loan to be repaid in full with any associated costs also being recoverable from the owner.

7. Grants for Owner Occupation

Empty homes requiring significant upgrades offer a potential low cost option for entry into the housing market. Discretionary grants may be available for owners of empty homes who are currently resident in Argyll and Bute and will be occupying the property on completion of renovation works.

Grant of 40% of cost works up to a maximum £10,000

Properties must have been registered empty for at least three years.

All grants and loans are discretionary and factors which will be taken into consideration include local housing need; available resources and a geographical distribution across Argyll and Bute.

Grant for owner occupation will be considered in all cases but if funding cannot meet demand, it will be targeted;

- a. Where the property is in an area of high housing needs.
- b. Where an RSL property is vacated thereby creating both a new home and an RSL social renting opportunity.
- c. Where a household is entering the owner occupied market for the first time.

At least 3 fully costed and itemised schedules of works from different contractors will be required. These must specify the total costs to undertake works and state whether or not costs includes VAT.

Projects involving major works require the appointment of an independent agent, architect, surveyor or equivalent to specify, tender and supervise the works.

Any repair works required must be cost effective and provide affordable housing on completion.

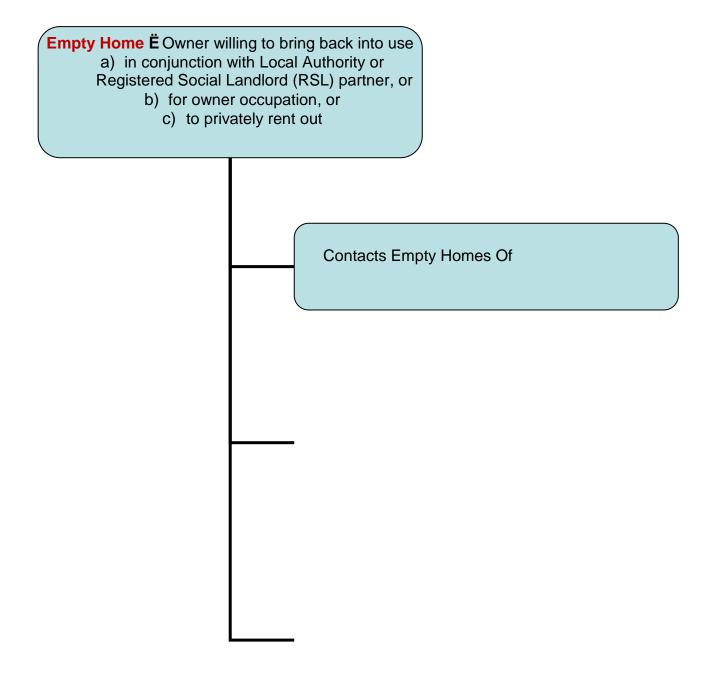
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Empty Homes Funding Application Process Chart



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: <u>kelly.ferns@argyll-bute.gov.uk</u>

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.