

FIRST TIME BUYER EMPTY HOME RENOVATION GRANT FREQUENTLY ASKED QUESTIONS



Sir Conwy, yr amgylchedd iawn i helpu pobl i helpu eu hunain

Conwy County, the right environment to help people help themselves

Q. What are First Time Buyer Empty Home Grants?

First Time Buyer Empty Home Grants are provided by Conwy County Borough Council with funding from the Snowdonia National Park to enable first time buyers to purchase a home that is in need of renovation and affordable to them. The scheme also helps the Council to bring back into use a long-term empty home that may remain empty otherwise. In order to be eligible, the property must be situated within the Snowdonia National Park area of Conwy.

Q. Who can apply for a grant?

The grant is available to first time buyer(s) with a local connection to the National Park area, but priority will be given to applicants with a local connection to the area in which the property they wish to purchase is located.

Where one member of a couple is a first time buyer, but the other member has owned a property previously (either solely or jointly with someone else, they may still be able to apply.

Local connection means that the applicant or at least one of the applicants has:-

- ❖ lived or worked in the National Park area of Conwy for a continuous period of five years or more immediately before submitting the application, or
- ❖ lived within the National Park area of Conwy for a continuous period of five years or more at some time in the past, or
- ❖ close family living within the National Park area of Conwy for a minimum of 5 years (i.e. parents, grandparents or brothers and sisters).

Q. Is there a restriction on the size of property that can be purchased?

Yes. Where possible, the size of the home must be appropriate to the applicant's needs. As a general rule, it should have no more than one bedroom above the current needs of your household. For a single person or couple household, the property should have no more than 2 bedrooms. For a household with one child, the property should have no more than 3 bedrooms. For a household with two children, the property should have no more than 4 bedrooms. Further advice on this can be obtained from the Empty Homes Officer.

Q. What sort of property is eligible for the grant?

The property must have been empty for at least six months or more, and in need of improvements to bring it up to a suitable standard for

you to live in. In addition, it must be situated within the Snowdonia National Park area of Conwy.

Q. Do I have to undergo a means test to qualify for the grant?

No, but you will need to be able to purchase the property with or without a mortgage. The purpose of the grant is to assist with the cost of works to bring the property up to standard, and cannot be used towards purchase costs themselves.

We will however

- ❖ Assess whether you can demonstrate that you have sufficient funds to complete the necessary works to the property if a grant is awarded.
- ❖ If the property has not yet been purchased, we ask you to produce a mortgage offer confirming the maximum mortgage available.

Q. How do I apply for a grant?

Once you have identified a property (or if you have purchased a qualifying property which is still empty because works are required), you should contact the Empty Homes Officer and provide the full address of the property. Checks will then be carried out to confirm that the property has been unoccupied for 6 months or longer. The Empty Homes Officer will discuss the process with you.

Q. How will I know what work will be eligible for the grant?

The grant covers all works which are agreed as necessary to bring the property up to an agreed standard. On receipt of an enquiry form, the Empty Homes Officer will arrange to inspect the property and agree what works are eligible.

Q. How will I know how much the work is likely to cost before I apply for the grant?

Once the works have been agreed, you will be asked to obtain estimates from two reputable contractors. The grant payable will be based on the lowest quotation price (inclusive of VAT if your contractor is VAT registered).

Q. What is the maximum amount of grant I can apply for?

The amount of grant will be based on the cost of the eligible works, up to a maximum of £25,000.

Q. Are there any conditions attached to approving the grant?

Yes. You are expected to occupy the property for a period of 5 years following the works having been certified as complete. If you do not occupy the property as your sole or principle home, sell or otherwise dispose of it during the 5 year term, you will be required to repay the grant in full.

Q. Are the grants secured?

Yes. The grant will be secured as a charge against the property and will remain in place for 5 years commencing on the date on which the works are certified as complete. The Council will remove the charge at the end of 5 years, or earlier if the grant has been repaid in the meantime.

Q. What happens if the cost of the work is more than the maximum grant available?

If the grant does not cover the full cost of the work, you will be required to provide evidence that you have adequate funds of your own to meet the shortfall. You will be required to spend your own funds before any grant funding will be released.

Q. When is the grant paid and to whom?

Normally, the grant will be paid on completion of the eligible works. However, where the contractor has to order and pay for items to fit the property (e.g. windows), it may be possible for an interim payment of grant to be made, with the balance paid as normal on completion of the works. The grant will normally be paid to the contractor.

Before any grant is paid, the work will be inspected by the Council, and the contractor will be required to provide a valid and detailed invoice, in the owner's name.

Q. What is reduced rate VAT?

When a property has been empty for two years or more, renovations undertaken by a contractor who is VAT registered may qualify for a reduced rate of VAT of 5%. Further information is available from the Empty Homes Officer or visit the following link:

<https://www.gov.uk/government/publications/vat-notice-708-buildings-and-construction>.

Please note that grants are discretionary and an offer of a grant is not guaranteed until a formal approval from the Council has been given. Any works undertaken prior to receiving approval will be at the owner's own cost and risk.

For further information visit the Conwy website www.conwy.gov.uk

Or contact

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