Empty Homes Bulletin

Welcome

This is the third edition of our Empty Homes Bulletin. If you missed the first two, these can be found on our website or by clicking the link <u>here</u>.

This 6-monthly bulletin is for anyone with an interest in empty homes to provide updates on our vision, funding and our successes so far. It also aims to encourage further interaction and discussions about all aspects of empty homes and the role they can play in helping to alleviate the housing crisis, by ensuring the residents of Conwy have access to affordable, appropriate and good quality accommodation.

In the words of Ralph Waldo Emerson:

"A house is made with walls and beams; a home is built with love and dreams"

Empty properties are not 'homes'. Residential properties are created for the sole purpose of providing a warm, safe and secure haven. Long-term vacant properties have been left feeling unloved, cold and unfulfilled - they long to have a household call it 'home' and to be part of the happy memories that are made within homes.

Not only are empty properties a lost opportunity to provide a secure home, they can also be unsettling for the neighbours and community. Even if the property is well maintained, neighbours could still be worried about squatters and antisocial behaviour around the property.

There are so many positives to bringing an empty property back into use, so if you are aware of an empty property or are the owner/responsible person of one, please contact us to discuss how we can assist.

The Empty Homes Team



Mae'r ddogfen hon ar gael yn Gymraeg hefyd.

Check your Council Tax demand

Are you the owner of a property that has **ever** been empty long term? Many properties that are empty for over 12 months are charged an empty home premium - this is currently an additional 50% on top of the usual liability for the address. Some property owners are incorrectly being charged this premium, long after the property comes back into use as a full time home, holiday let or second home. This could be for a variety of reasons such as the owner forgetting to advise the Council Tax Department when the property comes back into use; the property being purchased with the premium in place and the new owner not being aware of this; or an owner assuming, because Council Tax is being charged, that the Council knows the property has become occupied again, following a period of being empty.

If your property has **ever** been empty long term, please check your recent Council Tax demand to ensure you are being charged the correct amount. If you think the amount may be incorrect, please get in touch with our **Council Tax**



Conwy - Sir flaengar sy'n creu cyfleoedd

Conwy - a progressive County creating opportunity

Department to discuss this. They will need the date the property started being used again and may ask for documentation to support this.

For example, a member of the Empty Homes Team has recently contacted empty property owners in the Llandudno area, who are being charged the 50% empty homes premium, to offer assistance with their empty property. To date 9.5% of those who responded have informed the team that their property is no longer empty and hadn't been for some time. These property owners were advised to contact the Council Tax Department to update their records, and provide evidence of when the property came back into use. For one owner this resulted in a refund of *£426.33*.

Please check your Council Tax demand today to ensure you are being charged correctly.

Unlock the housing potential



Conwy's 2018 Local Housing Strategy vision is that 'People in Conwy have access to affordable, appropriate and good quality accommodation that enhances their quality of life'. To achieve this it is important the right homes are delivered in the right places and at the right time.

Due to a number of external factors such as the cost of living, changes in Welsh Government policy and the introduction of new legislation, the demand for affordable housing has been increasing at an alarming rate. During 2018-2021 there were, on average, 1,110 applicants on the housing register each year. However following the Covid pandemic the demand for affordable housing soared and on 1 April 2023 this figure was 1,967.

On average, 405 units of affordable housing are available to let each year as a result of property turnover and/or new build delivery. These figures demonstrate how demand far outstrips supply and that there is a need to deliver affordable housing at pace.

However, there is a lack of available and affordable land for development in the area, particularly in the popular coastal towns of the county which is where the greatest need for accommodation has been identified. Although new housing is vital to keep up with the demand we do, of course, also have to consider the impact that building new homes has on the environment versus the environmental impact of refurbishing an existing property.

Furthermore, residents of Conwy don't want to lose all of their precious open green space to new developments, particularly when there could be options available within the empty homes stock which could reduce the number of newly built homes needed.

Here at Conwy Council we want to help you unlock the housing potential of your empty building. We could potentially offer financial assistance to aid the creation of new residential dwellings out of existing properties, or to refurbish existing properties to a standard where they can be let or sold.

In 2019, the Welsh Government accepted the Committee on Climate Change's target to reduce carbon emissions by 95% by 2050, with further ambition to reduce them to 'net-zero' by the same date. Much of the empty homes finance available through us can also be used to fund measures to improve energy efficiency of homes and, where appropriate, renewable energy technology.

First time buyers

Are you looking to get on the property ladder for the first time?

The very first step is to start saving for a deposit plus extra to cover additional costs such as solicitors fees, surveys and searches. Residential properties costing over £225,000 are also liable for Land Transaction Tax.

It's a good time to also check your credit file to make sure all the information held about you is correct and consider ways you can boost your credit score so you're in the best possible financial position before applying for a mortgage.

Once you have savings in place, it's a good idea to speak to mortgage brokers or banks/lenders before you start looking for your first home. They will look at your income, outgoings and credit score and give you an indication of what price property you can afford. They may also give you an 'agreement in principle' which typically lasts 60-90 days (depending on the lender). Once you have this, you are in a great position to start viewing properties and even make an offer to buy.

If you are buying an empty property, please do get in touch so we can discuss whether we can help you with any funding for renovation costs (if works are required).

If you are struggling to buy a property on the open market, we recommend you have a look at the options available with Tai Teg <u>Tai Teg</u> <u>Schemes</u>.



Selling an empty property

There are many estate agents located in Conwy county who can support and guide you through the process of selling a property - they have excellent local knowledge and will usually do all the work for you, including writing a description, taking photographs and promoting the property through website listings, social media and local marketing. They can accompany viewings, take offers and negotiate between buyer and seller and liaise with solicitors/conveyancers throughout the sale process.

Services and fees differ between agents so we would advise you to shop around and ensure you are getting the most suitable package for your requirements from an agent you feel comfortable with.

There are also online only estate agents, which can be cheaper than high street agents but you'll likely have to do more of the leg work yourself. However, they are usually available weekends and evenings so can offer more flexibility. Have a look online at the services included and see if this is more suitable for your requirements.

Selling via auction can be a really quick way of selling as purchasers are usually cash buyers and are not relying on the sale of another property to proceed (i.e. they are not in a chain). Lots of developers will also look to buy via auction so if the property is in need of renovation or upgrading this could be the ideal place to secure a buyer. Please let us know if we can help by providing a list of suitable agents/auction houses to you.

Sentimental connection

Many owners of long-term empty properties have left them empty due to a sentimental connection - It belonged to a relative, or they grew up in the property and have very fond memories of their time there.

They can't think about someone else living there or may find it too painful to deal with personal possessions of a deceased family member and so do nothing. But when does sentimentality become an issue?

If the empty property is costing you money, causing issues for neighbours and the community, and falling into disrepair, please ask yourself, is it the best decision to leave it empty?

Our Empty Homes Officers are sympathetic and understanding and can support you in whatever you decide to do with the property, at a pace you feel comfortable with. Please contact us today so we can discuss your options and how best we can help you.





Coming soon...

Keep an eye on our website and social media over the next few months as we should soon be announcing Conwy Council's participation in the new *National Empty Homes Grant*.

This is a grant up to £25,000* to renovate properties that have been empty for 12 months or more to make them safe to live in and improve their energy efficiency. Full details and eligibility criteria will be available soon.

Year end results

The results are now in and we are pleased to report that we have worked with 37 empty property owners to bring their property back into use during the 2022/23 financial year. Ten of these properties have come back into use as affordable housing. These 37 were helped in the following way:

7
4
6
2
1
1
16



We are continuing to work with lots of other empty property owners to provide information and advice, financial support and practical assistance, and we would be pleased to do the same for you. See how the results compare to previous years in the chart below:

	2019/2020	2020/2021	2021/2022	2022/2023
Number of empty properties brought back into use	33	27	40	37
Number of empty properties brought into use as affordable housing	2	4	8	10
Number of new units created	3	12	4	0

Don't forget...

- If your property has been empty for 2 years prior to you starting renovation work, you may be eligible for reduced rate VAT on eligible works.
- We have an interest-free loan up to £35,000 for renovation works on empty properties which will then be sold or let out.
- We have a grant of up to £20,000 (owner contribution also required) for refurbishment works on empty properties which must then be leased or let to tenants nominated by Conwy Council for a 5 year period at an affordable rent.

Contact us to discuss any of these matters further.



Contact us

For general enquiries regarding any aspects of empty properties you can contact <u>emptyhomes@conwy.gov.uk</u> or if you prefer to contact the Empty Homes Officer for the area/property you wish to discuss, you can find their details <u>here</u>.