Empty Homes Bulletin Unlocking Conwy's Potential

Edition 4 - June 2025

Mae'r ddogfen hon ar gael yn Gymraeg hefyd

Welcome

This 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 William J Bennet: *"Home is a shelter from storms - all sorts of storms".*

It is so important for everybody to feel that they have somewhere to call home.



Conwy's Local Housing Market Assessment (LHMA) update

Conwy's Local Housing Market Assessment (LHMA) 2022-2037 was signed off by Welsh Government in November 2024. Conwy's LHMA (2022-2037) sets out the need for additional affordable housing in Conwy over the next fifteen years. Conwy's LHMA also informs the provision of market housing. The table below shows the annual household need estimate for the LHMA period (2022-2037).

	Annual household need estimates (2022-2037)	Annual household need estimates (2028-2037)
Social rent	452	47
Intermediate rent and low cost home ownership	242	20
Open market	116	116
Total (gross)	810	183

This is not a new build target as some of the need could be met through existing stock. Bringing empty homes back into use is important as they are a wasted resource. The LHMA shows that there is a high need for accommodation in Conwy County and some of this need could be met by bringing empty homes back into use.





Check your Council Tax demand

When was the last time you checked your Council Tax bill?

The Empty Homes Tariff has changed from 1st April 2025. If your property has been empty for 5 years or more you may find yourself subject to an increase of up to 300%!

It is important that you check your recent Council Tax demand to ensure you are being charged the correct amount. If you think the amount might be incorrect, please do get in touch with our <u>Council Tax Department</u> (<u>counciltax@conwy.gov.uk</u> | 01492 576607) to discuss this.

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.

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

Selling your empty home

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: **<u>emptyhomes@conwy.gov.uk</u>** | 01492 574235.

National Empty Homes Grant



If you're thinking of buying a property that has been empty for 12 months consider the National Empty Homes Grant.

You can check your eligibility and apply online at <u>https://</u> <u>www.nationalemptyhomesgrant.wales/EN/Apply.aspx</u>. Grants are subject to availability.

What is a VAT letter?

If a residential property has been empty for 2 years immediately prior to the commencement of renovation work, a VAT registered contractor can charge a VAT rate of 5%.

HMRC guidance indicates that a letter from the Local Authority confirming that a property has been unoccupied for the qualifying period is normally acceptable. It is your contractor/s responsibility to charge the appropriate rate of VAT for services they provide and we are not able to advise what constitutes an eligible service. Further information can be found at <u>https://www.gov.uk/government/publications/</u> <u>vat-notice-708-buildings-and-construction</u>.

Our Empty Homes Team would be happy to help you with preparing a letter to support your renovation project. Contact us today for further information: <u>emptyhomes@conwy.gov.uk</u> | 01492 574235.



First time buyers

Are you looking to get on the property ladder for the first time? When thinking of buying your first home start to make a plan and consider the following:

- Start saving for your deposit and build a contingency fund for unexpected costs
- Check your credit score
- Clean up your current account
- Consider if you'll need to pay Land Transaction Tax
- · Get advice from a trusted Mortgage Advisor
- Understand all of the costs.

Focus on Houses Into Homes Loan

Interest-free loans of up to £35,000 per unit subject to availability of funding and eligibility when a property has been empty for 6 months or longer. Loans will be secured by a first or second charge with Land Registry and there is a maximum loan to value ratio of 80%. Loans must be repaid in 2 years if selling, or 5 years if letting residential lets only this loan is not available for holiday/short term lets. Interest at 6% is charged in cases of default backdated to the date on which the loan funds were originally released. There is a minimum application fee of £295 dependent on the amount borrowed.

There are no restrictions/rules on tenant type/rent level with this loan so the decision on how much rent to charge and who to rent to, would be your own. However, wherever possible, we would ask that owners have regard to the **Local Housing Allowance rate** for their property size when setting rents to ensure they remain affordable for a variety of applicants and that the rent is sustainable long-term for them.

Temporary Accommodation Leasing Scheme

Are you interested in joining our Temporary Accommodation Leasing Scheme? This scheme is perfect for landlords who want to take a step back and have very little involvement with tenants.

Your property will be leased to Conwy County Borough Council (CCBC) and will form part of their 'temporary accommodation' portfolio. CCBC will pay a guaranteed rent each month directly to you, regardless of whether or not the property is occupied. CCBC will also rectify tenant damage at no cost or inconvenience to you.

You would retain responsibility for general landlord repairs (both inside and outside), replacing items worn over time (fair wear and tear), keeping the gas and electrical safety certificates up to date, arranging an annual Landlords Insurance Policy and regular Fire Risk Assessment/ fire alarm/emergency lighting/fire extinguisher testing (if applicable) as well as ensuring any House in Multiple Occupation (HMO) Licence is valid (if applicable).

CCBC employ Cartrefi Conwy to handle the day-to-day management of the property and as part of this they undertake regular inspections, monitor tenant activity closely and promptly deal with any issues. Cartrefi Conwy will also be responsible for putting right any tenant damage caused by the occupants and for carrying out work in between tenancies.

If you are interested in the above scheme and would like to discuss further please contact the Private Sector Access Officer on <u>leasing@conwy.gov.uk</u>.