

Empty Homes Strategy Policy Tools 2009 - 2014

Renewal Policy	PSH A3 Loan Fund Assistance – For owners of empty properties To be developed with Wessex Reinvestment Trust – date to be announced when available
Purpose	To encourage and assist owners of non-decent empty properties to bring their properties back into use.
Property	Loan assistance will be made available to owners of empty properties when the following criteria is met: <ul style="list-style-type: none"> ▪ The applicant must have owned the property for at least 6 months ▪ The property must have been empty for at least 6 months (according to council tax records). ▪ The property must fail the decent homes standard ▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate
Eligible Work	Assistance will be available for: <p>Works of conversion, repair, or improvement to provide living accommodation to meet housing needs as identified by the Council's Housing Advice Team.</p> <p>Eligible work must include work necessary to bring the property up to Decent Homes Standard,</p>
Financial Arrangements	Wessex Home Improvement Loans will make an assessment of the landlord's financial circumstances and the amount of loan available will depend on the outcome of this assessment. All loans agreed will be on capital repayment terms only. The minimum loan available is £1000. There is no limit on the number on loans available; however, the maximum loan value is £15,000 on any dwelling. The definition of 'dwelling' is based on the property address at the start of the process. The loan value will be based on the lower of two valid estimates for the cost of the agreed works.
Application	East Devon District Council will approve referrals to be made to Wessex Home Improvement Loans following: <ul style="list-style-type: none"> ▪ An inspection of the property and schedule of works required to make the property decent and not be subject to risk of enforcement action under the Council's enforcement policy. ▪ An initial financial assessment ▪ Proof of ownership for at least the previous 6 months ▪ A certificate of letting stating that the applicant will let the property to someone nominated by EDDC Housing Advice within 2 months of loan draw down, for a period of at least 2 years and at an affordable rent level.*
Approvals	Wessex Home Improvement Loans will issue the formal loan agreement on the recommendation from the Council and having regard to financial commitments within the Loan Fund held by WRT.

	The loan will be available for a period of 6 months and the work must be completed within this period or the loan agreement will be cancelled.
Payment	Payment will be made directly to the owner / applicant on a pro rata basis on receipt of relevant satisfactory invoices. Final payment can only be paid on receipt of relevant certificates and warranties.
Conditions	<p>As outlined in the loan agreement between the client and Wessex Home Improvement Loans, loans are secured with a Local Land Charge against the property and this charge is only removed when the loan has been repaid.</p> <p>Should a landlord default on repayments, Wessex will follow standard default procedures.</p> <p>The Council will enforce any breach of the Certificate of Letting and demand full repayment of the loan subsidy payment if the property is not let for the two-year period.</p>

Renewal Policy	<p>PSH A3 Empty Property Assistance (Direct Lets Scheme)</p> <p>To be developed with Exeter Empty Homes Service and EDDC Housing – date to be announced when available</p>
Purpose	To encourage and assist owners of empty properties to bring their properties back into use.
Eligibility	<p>Assistance will be made available to owners of empty properties when the following criteria is met:</p> <ul style="list-style-type: none"> ▪ The applicant must have owned the property for at least 6 months ▪ The property must have been empty for at least 6 months (according to council tax records). ▪ The property does not meet the decent homes standard ▪ The applicant must have /or agree to obtain Planning and Building Regulation approval for the agreed scheme should it be appropriate
Eligible Work	<p>Assistance will be available for works of conversion, repair, or improvement to provide living accommodation to meet housing needs as identified by the Council's Housing Advice Team.</p> <p>On completion all properties must meet the Decent Homes standard.</p>
Financial Arrangements	Assistance will only be given in return for joining the Council's Direct Let scheme for a minimum period of 3 years and will be for 75% of the eligible works up to a maximum of £10,000 (per unit of accommodation).

Application	<p>Applications for assistance will be made using the Empty Properties Assistance application form and in addition the following information will be required:</p> <ul style="list-style-type: none"> ▪ Assistance will be based on the lower of two valid estimates for the cost of the agreed works. ▪ Proof of ownership / consent from lender ▪ The owner must make the application (if jointly owned, then all owners must be party to the application). ▪ Planning and Building Regulation approvals. <p>Applications must be made within 4 months of an invitation to make an application being received.</p>
Approvals	<p>Approval will only be valid for the applicant and is not transferable.</p> <p>Approvals will be valid for 6 months from the date of approval and all works must be completed within that period.</p> <p>Approvals for assistance will be made within the adopted policy and budgets available at the time of application.</p> <p>Approval will be determined within 28 working days of receipt of a valid application.</p>
Payment Provisions	<p>Payment will be made directly to the owner / applicant on a pro rata basis on receipt of relevant satisfactory invoices. Final payment can only be paid on receipt of relevant certificates and warranties.</p>
Conditions	<p>Tenants will be households nominated via the EDDC Housing Advice Team.</p> <p>Assistance subject to joining the Council's Direct Let scheme for a minimum period of 3 years and the dwelling must remain available for letting for at least a further 2 years (ie. Dwelling must remain within letting market for at least 5 years.)</p> <p>The property must be occupied within 2 months completion.</p> <p>The full level of assistance will become repayable on any breach of the above conditions ie. a land charge requirement will apply.</p>

Renewal Policy	PSH A3 Living over the shops Scheme (LOTS)
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Purpose	To assist towards the provision of social rented accommodation in the major towns within East Devon and working in partnership with RSL's and Exeter Empty Homes Service. To utilise empty space above commercial premises.
Eligibility	Owners expressing an interest in this scheme within the major towns within East Devon will be visited by Exeter Empty Homes Service to identify if the accommodation is suitable for conversion, and discuss with the owner the leasing conditions of the RSL.
Eligible Work	Renovation, conversion and improvement works, following planning and building regulation consent to convert.
Financial Arrangements	Maximum amount of financial assistance is £10,000 per scheme
Application	An application form will be required to be completed and approved before works are commenced. Two estimates for the work as stated in the schedule/list will be required as part of the estimate. Planning and Building Regulation consent or agreements must be provided A land registry search will be carried out at an appropriate cost to identify ownership of the property prior to approval of the grant - this amount will be deducted from the grant amount.
Approvals	The budget will be available for 5 properties per annum and will be on a first come first served basis only. A waiting list will be compiled.
Payment Provisions	Payments will be made on completion of the approved works and subject to the submission of appropriate invoices. 10% of applications will be selected for inspection of the relevant works.
Conditions	Tenants will be households nominated via the EDDC Housing Advice Team. Assistance subject to joining the Council's Direct Let scheme for a minimum period of 3 years and the dwelling must remain available for letting for at least a further 2 years (ie. Dwelling must remain within letting market for at least 5 years.) The property must be occupied within 2 months completion. The full level of assistance will become repayable on any breach of the above conditions ie. a land charge requirement will apply.

