

Empty Property Financial Assistance

Application for an Empty Property Loan

- Please note that all loans are secured with a Legal Charge on the property. Before committing yourself to the loan you may wish to consult your own solicitor or your financial advisor to discuss the implications.
- All applications submitted must be accompanied by a cheque made payable to Flintshire County Council to cover administration fees, details of which can be found in your covering letter.

- Your completed application and all supporting documentation should be returned to:

Stephen Roberts, Empty Homes Development Officer, Community Services Directorate, County Offices, Chapel Street, Flint, CH6 5BD

Tel: 01352 703398 / E Mail: stephen.m.roberts@flintshire.gov.uk

PART ONE – ABOUT YOU

First Applicant			
1	Mr/Mrs/Ms/Other – please state		
2	Full Name – as per your passport / driving licence		
3	Address		
4	Number of years at this address		
5	If you have lived at your current address for less than three years please provide previous address(es)		
6	Contact Telephone Numbers		Home: Mobile:
7	E mail address		
8	National Insurance Number	Date of Birth	N.I. D.O.B.
9	Please state your current residential status: Home owner/renting, living with parents/other – please specify		
10	Are you a current UK resident for tax purposes?		Yes / No

Second Applicant			
11	Mr/Mrs/Ms/Other – please state		
12	Full Name – as per your passport		
13	Address		
14	Number of years at this address		
15	If you have lived at your current address for less than three years please provide previous address(es)		
16	Contact Telephone Numbers		Home: Mobile:
17	E mail address		
18	National Insurance Number	Date of Birth	N.I. D.O.B.
19	Please state your current residential status: Home owner/renting, living with parents/other – please specify		
20	Are you a current UK resident for tax purposes?		Yes / No
21	Relationship to First Applicant – please state		
22	Are there any additional applicants? If you have answered Yes, please complete appendix A attached to this form		Yes / No

**IF THERE ARE MORE THAN TWO INDIVIDUAL APPLICANTS
PLEASE COMPLETE APPENDIX A**

PART TWO – IDENTIFICATION

- For the purposes of this application we will need to verify the identity of each applicant listed in part one above.
- Please provide two original documents from the list below which you are required to take to the Council offices. It is strongly recommended that you make an appointment with the Contact Officer before your visit.
- One document should be from list A and must show your name
- One document should be from list B and show the address you live at and be in your name or your family name.
- Only the documents listed will be accepted – a mobile telephone bill is not acceptable.

Please indicate by ticking the relevant box which form of identification you are providing, preference is given to photographic ID regarding LIST A

LIST	Document description	First Applicant	Second Applicant
A	Valid Passport	<input type="checkbox"/>	<input type="checkbox"/>
	Valid Driving Licence	<input type="checkbox"/>	<input type="checkbox"/>
	Official Tax Notification (which must be less than 12 months old) from the Inland Revenue, such as tax assessment form, statement of account, notification of coding or entitlement to tax credits. (Please note P45 and P60 are not Inland Revenue documents and will not be accepted for this purpose).	<input type="checkbox"/>	<input type="checkbox"/>
B	Current Council Tax Bill – less than 12 months old	<input type="checkbox"/>	<input type="checkbox"/>
	Utility Bill (e.g. electric, gas, water) – less than 3 months old	<input type="checkbox"/>	<input type="checkbox"/>
	Bank or Building Society statement – less than 3 month old	<input type="checkbox"/>	<input type="checkbox"/>
	Credit card statement – less than 3 months old	<input type="checkbox"/>	<input type="checkbox"/>
	Official Tax Notification (details as in LIST A – BUT this cannot be used to confirm both your name and address).	<input type="checkbox"/>	<input type="checkbox"/>

PART THREE – PROPERTY DETAILS

23	Address of Empty Property	
24	<p>Land Registry Title No</p> <p>To confirm your ownership you are required to submit an up-to-date “office copy” of the property’s Title Register and Title Plan from the Land Registry.</p> <p>By up-to-date we mean that the office copy has been obtained within the 28 days prior to submitting this application. It is a requirement that your property is registered at the Land Registry before your application can be progressed. www.landregistry.gov.uk</p>	<p>Please ensure that the title under Section B: Proprietorship Register includes the address of your main residence as indicated in Part One of the application form.</p> <p><input type="checkbox"/> Please tick to confirm you have submitted a copy of the Title with your application for an Empty Property Loan</p>
25	Is the property freehold or leasehold?	
26	<p>How long has the property been empty?</p> <p>Please note that applications will not be accepted where the property has been empty for less than 6 months.</p>	
27	<p>How many units of accommodation does the property currently provide?</p> <p>A unit of accommodation means any self-contained unit which has all the facilities, i.e. bathroom and kitchen behind the main entrance door to the unit. A unit would be a house, maisonette or self-contained flat.</p>	
28	How many units of accommodation will be provided on completion of works?	

29	<p>Will the proposed works require planning permission?</p> <p>If you have answered YES please confirm if planning permission has been:</p> <ul style="list-style-type: none"> • Granted Please include full reference number: • Awaiting decision • Planning permission not yet submitted 	<p style="text-align: center;">Yes / No</p> <p><input type="checkbox"/> Date Granted: Reference:</p> <p><input type="checkbox"/> Date Submitted:</p> <p><input type="checkbox"/></p>
30	<p>Will the proposed works require building regulation approval?</p> <p>If you have answered YES please confirm if building regulation approval has been:</p> <ul style="list-style-type: none"> • Granted Please include full reference number: • Awaiting decision • Building regulation not yet submitted 	<p style="text-align: center;">Yes / No</p> <p><input type="checkbox"/> Date Granted: Reference:</p> <p><input type="checkbox"/> Date Submitted:</p> <p><input type="checkbox"/></p>
31	<p>On completion of works will either you or a person related to you, occupy the property/any of the units?</p>	<p style="text-align: center;">Yes / No</p>
32	<p>If you have answered YES please provide details of who will occupy the property/any of the units and their relationship to you</p>	

PART FOUR - Bank Account
Details for the account into which you would require the loan to be paid

Name of Bank/Building Society	
Sort Code	
Name of Account Holder	
Account Number	

PART FIVE – Your Income Details

Flintshire County Council and its partners reserves the right to undertake a credit check on any person/company applying for a loan. By signing this application you are providing consent for Flintshire County Council or its partners to undertake such credit checks.

33	Are you a limited company? If you have answered YES please go to Part B	Yes / No
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PART FIVE (A) Please provide the following employment details for each applicant				First Applicant	Second Applicant
34	Employment Status, please state – employed full/part time, self employed, unemployed, retired, other (specify)				
35	What is your occupation?				
36	Please state how long have you worked with your current employer				
37	Please provide a contact name and address for your current employer. We may contact your employer to verify the information supplied by you regarding your employment.				
38	What is your annual salary before tax? Please provide with this application either your current P60 or last three months/ 5 weekly wage slips			<input type="checkbox"/> Have you provided original copies?	<input type="checkbox"/> Have you provided original copies?
39	Do you have any other regular income? Please provide details?				
40	Do you have any income from rental/investment properties? Please provide details below or on a separate sheet if more space required – using the headings below			Yes / No	Yes / No
	Address	Post Code	Current Value £	Current Mortgage £	Rental Income Per Year £
(i)					
(ii)					
(iii)					
(iv)					
(v)					

41	If you are self-employed you are required to provide a copy of the last three year's certified accounts. Please tick to indicate that you have enclosed the above	<input type="checkbox"/>	<input type="checkbox"/>
42	Do you have any savings? Please tick to indicate that you have provided documentary evidence to confirm the amount.	Yes / No <input type="checkbox"/>	Yes / No <input type="checkbox"/>
43	Have you ever failed to keep up your repayments under any previous or current mortgage, rental or loan agreement?	Yes / No	Yes / No
44	Have you ever been involved in court proceedings in respect of debt/financial agreements with any creditors?	Yes / No	Yes / No
45	Have you currently any County Court Judgements registered against you? If YES please provide details	Yes / No	Yes / No
46	Have you ever been insolvent/bankrupt or had your assets or income sequestrated? Bankrupt means having a bankruptcy order made against you after the Court has been presented with a bankruptcy petition (either by a creditor or the debtor themselves). This phrase only applies in England and Wales Sequestration – in broad terms is the Scottish equivalent of bankruptcy Insolvency is generally accepted as meaning to have insufficient assets to meet all debts, or being unable to pay debts when they are due.	Yes / No	Yes / No

PART FIVE (B) – Limited Companies Please provide the following employment details for each applicant	
47	What is your company name?
48	What is your company registration number? Co No:
49	Is your company VAT registered? If Yes, please provide VAT registration number Yes / No VAT no:
50	You are required to provide a copy of your last three year's certified accounts in support of your application Please tick to indicate that you have enclosed the above <input type="checkbox"/>
51	Has the company ever failed to keep up its repayments under any previous or current mortgage, rental or loan agreement? Yes / No
52	Has the company ever been involved in court proceedings in respect of debt/financial agreements with creditors? Yes / No

54	Have you provided two fully itemised schedules of work from different contractors?			Yes / No	
	Name of Company	VAT Registered	Date of Quote	Gross Cost	Net Cost
(i)		Yes / No			
(ii)		Yes / No			
55	Have the extent of these works been agreed with the Empty Property Officer and the costs determined as reasonable for these works?			Yes / No	

56	<p>The following section relates to the property which is being brought back into use.</p> <p>Please ensure all relevant sections are answered.</p> <ul style="list-style-type: none"> All applications must be supported by a valuation report, unless the Empty Property Officer has indicated otherwise. The valuation must be undertaken by a member of the Royal Institute of Chartered Surveyors (RICS) on the property offered as security for the loan. The report should confirm current market value, potential value (on completion of project) rental income (if loan to let). The cost of the valuation is payable by the applicant. Please note that Flintshire County Council must be named as an interested party and the surveyor must note that Council is relying on the valuation report for the purpose of loan application. 			
i.	When was the property purchased? What was the purchase price of the property, including all ancillary costs e.g. legal/surveyor fees, stamp duty etc.	Date	£	
ii.	What is the value of the property in its current condition?		£	
iii.	What is the total cost of the works? - This should be the same as question 54 above and include VAT if applicable.		£	
iv.	Are there any existing mortgages or loans secured against this property?	Yes / No		
v.	If you have answered yes to the question above please state the value of the outstanding loan(s)/mortgage(s) Please note that you will be required to provide further information in Part Seven – Loan Security		£	
vi.	What are the total monthly repayments on the outstanding loan(s)/mortgage(s)		£	

vii.	What is the anticipated total value of the property/units on completion of the works?		£
viii.	On completion of the works will the property/units be made available for sale or rent	For Sale / Rent	
ix.	If the property/units are to be made available for sale, please state the anticipated sale price after deduction for all ancillary sale costs e.g. estate agent/legal fees etc? If the loan is for the conversion into a number of units please provide the values for each unit.		£
x.	If the property/units are to be made available for rent please state the total expected (monthly/yearly) <u>net</u> rental value, i.e. after deducting for any management, insurance, maintenance costs etc.		£
xi.	Please state the proposed method of letting the property/units self/private sector leasing scheme/letting agent.		
xii.	What loan are you applying for? E1 Houses Into Homes E2 Empty Property Loan E3 Empty Property Repayment Loan N3 Empty Property Grant (See notes attached to application form for further information regarding each of these loans)		<input type="checkbox"/> E1 <input type="checkbox"/> E2 <input type="checkbox"/> E3 <input type="checkbox"/> N3
xiii.	What is the value of loan you are applying for? (The maximum loan available is £25,000 per property or converted unit, maximum £150,000 per applicant).		£
xiv.	What capital funding will you be contributing to the scheme from your own resources? Please note documentary proof will be required to confirm the availability of this funding. (Bank Statement, Mortgage Offer)		£ <input type="checkbox"/> Have you provided documentary proof?

57	If the total empty property loan /other loans do not cover the cost of the works how will you fund this shortfall? Please give details	
58	How will the loan be repaid? Please tick the appropriate box. Alternatively you may make regular repayments of the capital sum during the term of the loan which can be collected by Direct Debit. If this is your preferred option, please discuss with the Empty Property Officer	<input type="checkbox"/> By re-financing. <input type="checkbox"/> On resale of the property/units. <input type="checkbox"/> Private Funds. <input type="checkbox"/> Regular Capital repayments.

59	<p>Do you have any previous examples of successful renovation/development projects which you have been involved with?</p> <p>Please give details</p>	
60	<p>Is there any other information you would like to supply in support of your application?</p> <p>Please give details</p>	

PART SEVEN – Loan Security

All loans approved are required to be secured by a financial charge, which will be registered at the Land Registry office. This charge must be either a first or second charge. Third and subsequent charges will not be accepted.

Where the property is already subject to a first charge you will be required to provide written confirmation from the lender that they are willing to accept a second charge being placed on the property in favour of Flintshire County Council. It would be preferable to establish this prior to submitting your application.

PLEASE REFER TO APPENDIX B

61	<p>Please confirm if the address and the title number of the property that is being offered as security for the loan is the same as your answer to Q23 and Q24.</p> <p>If there is an existing mortgage/loan secured against the property please complete the table below.</p>	<p>Yes / No</p> <p>If Yes complete (i-iv) below and go direct to Part Eight - Declaration</p> <p>If No please complete Q62 and Q63 below</p>
(i)	Name of Lender?	
(ii)	Contact name and telephone number at lender?	
(iii)	Address of lender?	
(iv)	Mortgage/loan account number?	
62	<p>Please confirm the address and the title number of the property that is being offered as security for the loan.</p> <p>To confirm your ownership you are required to submit an up-to-date “office copy” of the property’s Title Register and Title Plan from the Land Registry.</p> <p>By up-to-date we mean that the office copy has been obtained within the 28 days prior to submitting this</p>	Address:

	application. It is a requirement that your property is registered at the Land Registry before your application can be progressed. www.landregistry.gov.uk	Title No:
63	Is there is an existing mortgage/loan secured against the property? If there is an existing mortgage/loan secured against the property please complete the table below.	Yes / No If you have answered <u>Yes</u> please complete below
(i)	Name of lender?	
(ii)	Contact name and telephone number at lender?	
(iii)	Address of lender?	
(iv)	Mortgage/loan account number?	
(v)	Amount of loan/mortgage outstanding?	
(v)	What is the value of this property? Please see Q56 for requirements	£ <input type="checkbox"/> Have you provided a valuation report?

PART EIGHT – Declaration

Anyone who knowingly makes a false declaration may be guilty of an offence.

Your property may be at risk if you do not comply with the repayment conditions of the loan.

I/we declare that the information provided is accurate.

1st Applicant	Name:	Date:
2nd Applicant	Name:	Date:

Data Protection

The information you give us is confidential and will only be used for purposes of the application for an empty property loan.

- Where you do provide us with personal information, it will be treated in the strictest confidence, in accordance with the Data Protection Act 1998 and we will only use it for the purposes it is given.
- If we hold information about you, we assure you that we are processing it fairly and lawfully.

Using and disclosing information.

We will only use or disclose the information about you in accordance with what we have told you, unless we are required to do so for legal reasons.

Sharing information with others.

Sometimes we have to confirm or share information between organisations. We may pass your information to others who undertake work for us in administering the loan and to prevent fraudulent activity or for debt recovery. If we need to do this, we will make it clear to you on the form you complete giving us the information. For the purpose of the Houses to Homes Initiative, information will be shared between Flintshire County Council and its partners.

Publicity

If you accept the loan, please tick the box if you **do not agree** to participate in any publicity campaigns with the partner organisations to promote the Houses to Homes Initiative

TERMS AND CONDITIONS

The Evaluation of the Houses into Homes Initiative

The information you give us will be used for the evaluation of the Houses into Homes Initiative

Welsh Government has formally appointed Sheffield Hallam University as contractors to evaluate the Houses into Homes Initiative. The evaluation will help Welsh Government and local authorities in Wales ensure that future initiatives are developed with a clear understanding about how useful Houses into Homes grants have been to people, and why.

By submitting this application/accepting this loan, you consent for the information you provide to be passed to the research contractor for the purpose of evaluating the initiative.

As a grant applicant, Welsh Government would really value your views about Houses into Homes, and would be grateful if the researchers can include you in their brief survey of applicants in the next few months. You will be under no obligation to participate and can decline the invitation if you choose.

For the evaluation, the contact details that you provide will only be used as a means of contacting you for the survey. The other information that you provide will be only be used with data from other applicants for the creation of summary statistics and you will not be identifiable from it.

Version: AL1 October 2013

Empty property assistance throughout Flintshire

October 2013

GUIDANCE NOTES FOR THE COMPLETION OF THE EMPTY PROPERTY LOAN FINANCIAL ASSISTANCE APPLICATION FORM.

E1. HOUSES INTO HOMES

Max: £25,000

Council holds share of property to be repaid on sale or transfer within 2-3 years.

For owners of 6months plus, vacant residential properties to bring up to lettable standard.

There are approximately 500 long term empty properties in the County. This loan is to help owners bring empty properties back in to use. This is in the form of an interest free loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> • Applicant has an owners interest • Applicant must have sufficient equity within their property to cover the loan amount/or offer a different property with sufficient equity for security • Applicants property must be long term vacant (over 6 months). 	<ul style="list-style-type: none"> • Property must be tenanted until the loan is released or sold • Flintshire County Council retains tenancy rights for the duration of the agreement. • On completion of the works, the property must be habitable and of a lettable standard (no category 1 hazards) • Property must be covered by buildings insurance until the loan is repaid 	<ul style="list-style-type: none"> • Maximum loan of £25,000 subject to eligibility testing and loan assessment • The Council holds a share of the property value, to the cost of the works • Loan is repaid on sale or transfer (maximum loan term is 2 years for sale and 3 years for rent) • Voluntary early repayment may be made at any time

E2. EMPTY PROPERTY LOAN

Max: £10,000 interest free loan.

Council holds share of property to be repaid on sale or transfer.

For owners of 6months plus, surveyed as ‘non-decent’ vacant residential properties to bring up to lettable standard, to be occupied by Council nominated tenants.

There are approximately 500 long term empty properties in the County. This loan is to help owners bring empty properties back in to use. This is in the form of an interest free loan to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> • Applicant has an owners interest • Applicant must have sufficient equity within their property to cover the loan amount • Property non-decent or has category 2 hazards significantly above the average age of the property • Applicants property must be long term vacant (over 6 months) and the Council satisfied that a housing need exists in the area 	<ul style="list-style-type: none"> • Property must be tenanted until the loan is released • Property owner must agree to the property being managed by a social lettings agency • Flintshire County Council retains tenancy rights for the duration of the agreement. • On completion of the works, the property meets the Decent Homes Standard • Property must be covered by buildings insurance until the loan is repaid 	<ul style="list-style-type: none"> • Maximum loan of £10,000 subject to eligibility testing and loan assessment • Minimum loan of £500 • The Council holds a share of the property value, to the cost of the works • Loan is repaid on sale or transfer or cessation of nomination rights • Voluntary early repayment may be made at any time

N:B Applications will also be considered from first time buyers who wish to reside at the property themselves and who are also registered on the Council’s Affordable Home Ownership Register. These applicants are not subject to the conditions relating to the management of the property by a social lettings agency, FCC retaining tenancy rights and the requirement to become an accredited landlord.

E3. EMPTY PROPERTY REPAYMENT LOAN

Max: £15,000 Min: £3,000 interest bearing loan.

Council holds share of property to be repaid on sale or transfer for first £10,000, any amount over £10,000 is repayable monthly.

For owners of 6 months plus, vacant residential properties to bring up to lettable standard, in eligible areas.

An interest bearing repayment loan at 4% annual interest (payable monthly) to cover works which bring the property up to the Decent Homes Standard (Appendix A). This loan will be offered where the cost of the work exceeds the £10,000 limit of the Empty Property Loan or the £25,000 limit of the Welsh Government House into Homes Loan.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none">• Applicant has an owners interest• Applicant must have sufficient equity within their property to cover the loan amount and have 20% free equity remaining• Property non-decent or has category 2 hazards significantly above the average age of the property• Applicants property must be long term vacant (over 6 months) and the Council satisfied that a housing need exists in the area• Offered where the cost of the work exceeds the £10,000 limit of the interest free Empty Property Loan or the £25,000 limit of the Welsh Government House into Homes Loan	<ul style="list-style-type: none">• Property must be tenanted until the loan is released• Property owner must agree to the property being managed by a social lettings agency• Flintshire County Council retains tenancy rights for the duration of the agreement.• On completion of the works, the property meets the Decent Homes Standard• Property must be covered by buildings insurance until the loan is repaid	<ul style="list-style-type: none">• Maximum loan of £15,000 subject to eligibility testing and loan assessment• Minimum loan of £3,000• The Council's loan administrator holds a share of the property value, proportional to the cost of the works, as a percentage of the property's unimproved value• Loan is repaid on sale or transfer unless to a person who occupied the property at the time of application• Voluntary early repayment may be made at any time

Assistance specific to the Neighbourhood Renewal Area

N3. EMPTY PROPERTY GRANT

Max: £20,000 grant.

A proportion of the grant is repayable on sale or transfer if within 5 years.

For owners of vacant properties to bring up to lettable standard, in eligible areas, to be occupied by Council nominated tenants for 5 years.

This grant is to help owners bring empty properties back in to use within the Council's strategic Renewal Area. This is designed to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none">• Applicant is invited to apply by the Council• Applicant has an owners interest• For use within the Council's strategic Renewal Area	<ul style="list-style-type: none">• A proportion of the grant must be repaid if the property is sold or transferred within 5 years. Repayment will be reduced by 20% for each full year elapsed since the completion date• Property must be tenanted for 5 years and managed by the Council's nominated social lettings agency• Flintshire County Council retains tenancy rights for the duration of the agreement.• Landlords participating will be encouraged to join the All Wales Landlord Accreditation Scheme and accept nominations from Flintshire County Council.• On completion of the works, the property meets the Decent Homes Standard	<ul style="list-style-type: none">• Maximum grant of £20,000 subject to eligibility testing and loan assessment• A proportion of the grant is repaid on sale or transfer of the property within 5 years

N:B Applications will also be considered from first time buyers who wish to reside at the property themselves and who are also registered on the Council's Affordable Home Ownership Register. These applicants are not subject to the conditions relating to the management of the property by a social lettings agency, FCC retaining tenancy rights and the requirement to become an accredited landlord.

The Decent Homes Standard

The Decent Homes Standard is the English Government's standard for housing. Whilst not enforceable by statute, the Council uses it as a target for the standard of accommodation in the County.

The definition of a decent home is one which meets the four following criteria:

a) It meets the current minimum standard for housing

Dwellings below this standard are those defined as having category one hazards under section 2 of the Housing Act 2004.

b) It is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

- One or more of the key building components are old and, because of their condition, need replacing or major repair; or

- Two or more of the other building components are old and, because of their condition, need replacing or major repair.

c) It has reasonably modern facilities and services Dwellings which fail to meet this criterion are those which lack three or more of the following:-

- A reasonably modern kitchen (20 years old or less).
- A kitchen with adequate space and layout.
- A reasonably modern bathroom (30 years old or less).
- An appropriately located bathroom and WC.
- Adequate insulation against external noise (where external noise is a problem).
- Adequate size and layout of common areas for blocks of flats.

d) It provides a reasonable degree of thermal comfort. This criterion requires dwellings to have both effective insulation and efficient heating.

Assistance specific to the Neighbourhood Renewal Area

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This grant is to help owners bring empty properties back in to use within the Council's strategic Renewal Area. This is designed to cover works which bring the property up to the Decent Homes Standard (Appendix A) An example would be, works to remedy serious disrepair, provide modern kitchen and bathroom facilities, improve heating systems and insulation, and to remove any serious hazards which could affect the well-being of the occupier, such as dampness, dangerous stairs or electrical wiring.

Eligibility Criteria	Conditions	Amount
<ul style="list-style-type: none"> • Applicant is invited to apply by the Council • Applicant has an owners interest • For use within the Council's strategic Renewal Area 	<ul style="list-style-type: none"> • A proportion of the grant must be repaid if the property is sold or transferred within 5 years. Repayment will be reduced by 20% for each full year elapsed since the completion date • Property must be tenanted for 5 years and managed by the Council's nominated social lettings agency • Flintshire County Council retain tenancy rights for the duration of the agreement. • Landlords participating will be encouraged to join the All Wales Landlord Accreditation Scheme and accept nominations from Flintshire County Council. • On completion of the works, the property meets the Decent Homes Standard 	<ul style="list-style-type: none"> • Maximum grant of £20,000 subject to eligibility testing and loan assessment • A proportion of the grant is repaid on sale or transfer of the property within 5 years