

Empty Homes Event

Welcome

Friday 02 December 2016

David Sanderson

Empty Property Officer

Carlisle City Council

emptyhomes@carlisle.gov.uk



Arrangements

- No fire drill expected
- Coats & bags
- Toilet facilities
- Breaks & refreshments
- Exhibitors on Block Floor
- Questions in the breaks
- Copies of presentations

<http://www.carlisle.gov.uk/Residents/Housing-and-Homeless/Private-Housing>

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Programme

Start	Finish	Subject	Speaker	Title	Organisation
9.30	10:00	Arrivals, registration. Teas & coffees. Chance to meet exhibitors			
10:00	10:10	Introduction & Background	Heather Bradley	Portfolio Holder Economy, Enterprise & Housing	Carlisle City Council
10:10	10:25	Council Tax Charging	Reg Bascombe	Revenues & Benefits Manager	Carlisle City Council
10:25	10:45	An Innovative Approach	Darryl Lawrence	Director	Rochdale Housing Initiative
10:45	11:00	Probates & Wills	Claire Maxwell	Legal Executive	Scott Duff Solicitors Ltd
11:00	11:15	Innovative Buying & Selling	Cath Whelan	Director & Founder	Homesmatch
11:15	11:45	Teas & coffees. Chance to meet exhibitors			
11:45	12:00	Supported Housing Project	Clare Brockie	Project Manager	Carlisle Key
12:00	12:15	Tax Savings and Advice	Cyndy Potter	Chartered Accountant	Saint & Co Chartered Accountants
12:15	12:30	Property Auctions	Mark Plant	Auctioneer	Auction House Cumbria
12:30	12:35	Close	Jane Meek	Director of Economic Development	Carlisle City Council
12.35	13.30	Buffet & refreshments. Chance to meet exhibitors			

Empty Homes Event



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The Potential - England

Long Term Empty Properties

(vacant for more than 6 months)

- Conversion from commercial **200,000 homes**
- Existing housing stock **400,000 homes**
(Empty Homes Network response to All Party Parliamentary Group on Housing & Planning Task Force)
- *Approximately **25,000** of empty homes in Greater Manchester if returned back to use could house **one-quarter** of the families in the region on social housing waiting lists.*

(McCourt, Salford University 2013)

The Public Think . . .

. . . the Government should place a higher priority on tackling empty homes
83%

. . . the Government focuses too much on building new homes and not enough on bringing empty homes back into use
74%

ComRes survey of 2,054 Great British adults online, Oct 2016

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Empty Homes Event Introduction

Cllr. Heather Bradley

**Portfolio Holder for Economy,
Enterprise & Housing**

Carlisle City Council

Empty Homes

Council Tax Implications

Reg Bascombe
Revenues & Benefits
Operations Manager

2nd December 2016

Current Position

Since April 2013 some Council Tax Payers have to pay more Council Tax, including

- Owners of empty properties
- Owners of properties that have been empty for 2 years or more
- Anyone who owns a property in need of or awaiting major works or structural repair that are empty

Policy Applied

- Replaced the exemption previously available for up to 12 months for an empty property which requires or is undergoing major structural repair or alteration to render it habitable (Class A), with a **75% Discount for up to 12 Months**
- Replaced the exemption previously available for up to 6 months after a dwelling becomes unoccupied and unfurnished (Class C), with a **50% discount for up to 6 Months**
- Replaced the discount for medium term empty properties (six months to two years) which was 50% indefinitely, with a **25% Discount.**
- Removed the 50% Discount on long term empty properties (over 2 years) and applied a **100% Charge** from April 2013
- With effect from 1 April 2014, introduced a 50% Premium levied for Long Term Empty properties by applying a **150% charge**

Summary

	Previous position (prior to 01.04.13)	From 1 st April 2013	From 1 st April 2014
Uninhabitable properties	Class A exemption 100% for up to 12 months	Class D 75% discount for up to 12 months	No Change
Vacant properties - unoccupied and unfurnished	Class C exemption for up to 6 months	Class C 50% discount for up to 6 months	No Change
Unoccupied but furnished properties – class B discount	10% discount indefinitely	10% discount indefinitely (no change)	No Change
Medium term vacant properties – vacant between six months and two years	50% standard empty discount indefinitely	25% discount	No Change
Long term vacant properties – more than two years vacant	50% standard empty discount indefinitely	100% charge (no “premium”)	150% Charge (50% Premium levied)
Second Home – Job related	50% standard empty discount	50% standard empty discount(no change)	No Change

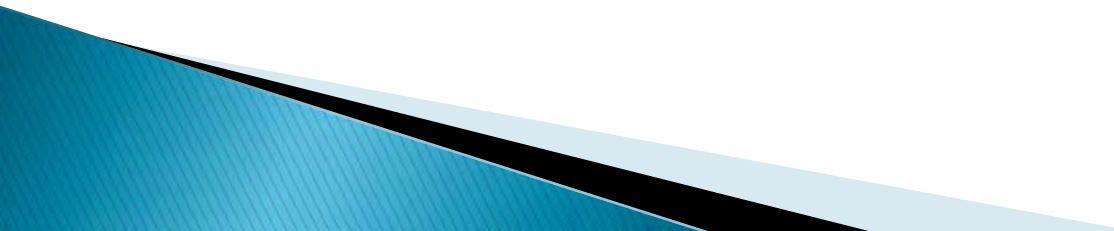
Properties Currently Affected

	TOTAL
Dwellings in the Valuation List	51,405
Medium/Long Term Empty (Over 6 Months)	1,175 (2.29%)
Empty due to Dec 2015 Flood	534 (1.04%)
Long Term Empty 150% charge (Over 2 Years)	192 (0.37%)

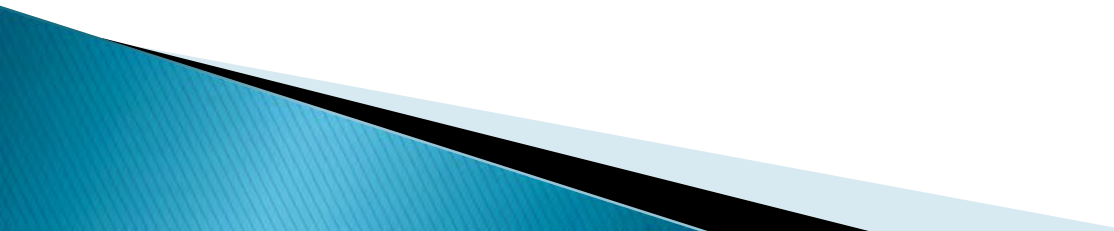
Empty homes – The Rochdale approach

Darryl Lawrence
Director
Rochdale Housing Initiative

Outline of presentation

- ▶ Something for everyone
 - ▶ What we do and how we do it
 - ▶ How we use the tools creatively
 - ▶ Replicability
- 

Rochdale Housing Initiative

- ▶ Limited company acting as social enterprise
 - ▶ Funded (in part) by Housing Associations and the LA
 - ▶ Wide range of work streams
 - Empty properties
 - Health and Housing
 - Skills training
- 

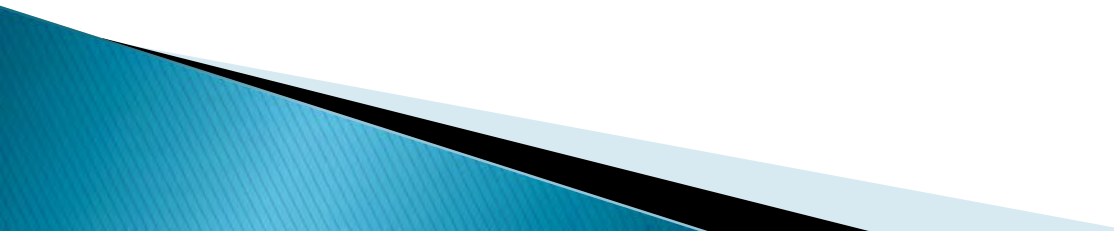
Background

- ▶ RBC made tackling empty homes a priority
 - In the region of 3800 empties
- ▶ Against a backdrop of cuts.
- ▶ Against a background of dysfunctional housing market
- ▶ Against a background of housing need.
- ▶ It had a partner in RHI who did EPs

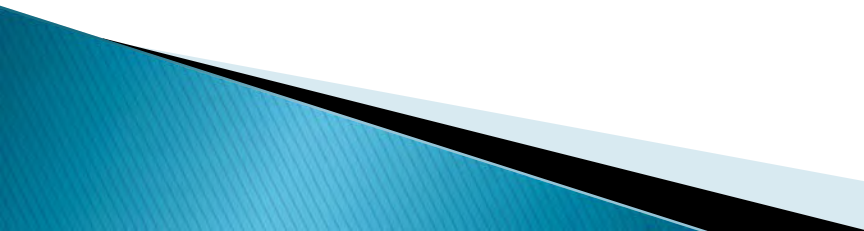
Outsourcing of EP work

- ▶ Outsourcing services now common place
 - Deliver the whole of the EP service for Rochdale
 - Working alongside LA colleagues and embedded at the LA
 - Commercial contract
 - Clear KPI's / Clear expectations / clear freedoms
 - Added value to the LA

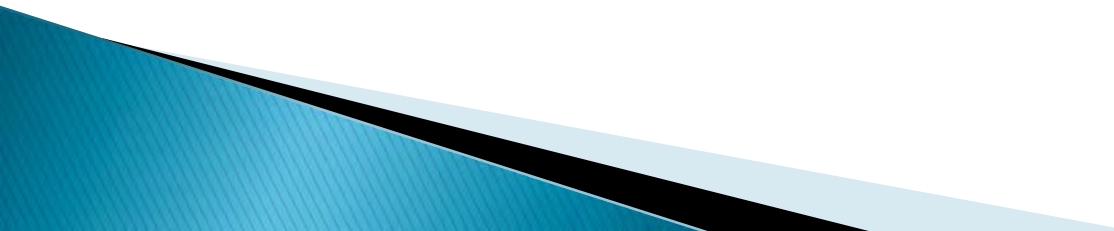
Philosophy

- ▶ Target all properties
 - ▶ Use all tools we can (and develop our own)
 - ▶ Tackle blight
 - ▶ Bring properties back into use for a range of clients
 - ▶ Maximise income for the LA
 - ▶ Spend to Gain not just Spend to Save
 - ▶ Maximise the use of debt to force the issue.
- 

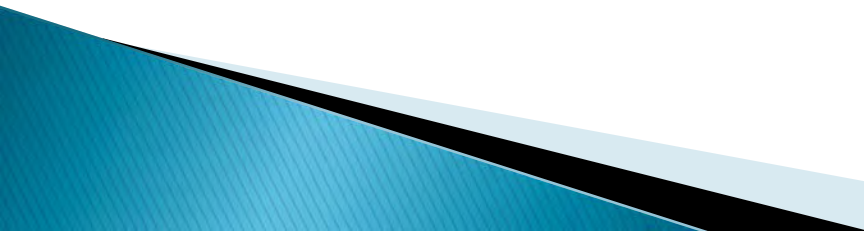
The team

- ▶ **All enquiries / complaints to team**
 - Good cop
 - Bad cop
 - ▶ Take the lead on co-ordinating all EP work
 - Co-ordinate response / instigate all action
 - Empowered to take action / take the initiative
 - Sourcing properties for partners
 - ▶ Lead on communication strategy
 - ▶ Lead on all enforcement
 - ▶ Record all the impact
- 

Process

- ▶ Constant engagement
 - ▶ Constant nudging
 - ▶ Encouragement to Enforcement
 - ▶ Use actions concurrently
 - ▶ Identify and develop new incentives.
 - ▶ Relationship with Adult Social Care
- 

How it works

- ▶ LA oils the wheels (pays for feasibility studies / costings etc)
 - ▶ Loan funding to owners and HA's / others
 - Flexible (very few strings)
 - Interest free for 1st year
 - ▶ LA purchases properties
 - Training opportunities
 - Developed our own share ownership
 - ▶ Cleanse the CT data
 - Identification of fraud (DWP / HB / social tenancy fraud)
- 

Added value

▶ 13/14

- ▶ £102,415.84 in new Council Tax bills
- ▶ £200,966.64 reclaimed outstanding debts (works in default)
- ▶ £410,206 secured for Adult Care
- ▶ £37,946 of council tax debt recouped

▶ 15/16

- ▶ Monies repaid (includes care home fees and outstanding charges for works in default and the odd CT) **£59,955**
- ▶ Addition CT charges created where properties was previously claim exemptions incorrectly **£87,758**



Finally

- ▶ Could you build on existing relationships with the LA and offer to help them tackle EP ?
 - If RHI can do it could you ?
- ▶ Don't hesitate to use the EDMO process.
- ▶ Show the additional benefits
 - Got to win the spend to save to spend to gain argument

Contact details

Darryl Lawrence

Director - Housing Initiative

Email rhimanager@zen.co.uk

Tel 01706 924041



EMPTY HOMES EVENT



Cheryl Christian
Director
Scott Duff & Co

Claire Maxwell
Chartered Legal Executive
Scott Duff & Co

Private Client Law and Empty Homes

The two main reasons that we see, as private client lawyers, why homes become empty are:

- the owner or owners no longer have capacity;
or
- that the owner or owners have died.

Who We Can Help

We, as private client lawyers may be able to provide some assistance to:

- The local authority in ensuring that empty homes do not stay empty for any longer than necessary;
- To the owners where long term care is needed;
- To the owner's closest family where the owner has lost capacity and does not have an EPA or LPA in place; or
- To personal representatives in dealing with a person's estate.

Enduring Power of Attorney

- an Enduring Power of Attorney was a legal document which, could be granted before 1st October 2007 and enabled the donor to appoint an Attorney(s) to manage his/her property and financial affairs.

Lasting Powers of Attorney

There are two types of Lasting Power of Attorney (LPA)

- a Property and Financial Affairs Lasting Power of Attorney - allows your Attorney to deal with your property and finances as you specify;
- A Health and Welfare Lasting Power of Attorney - allows your Attorney to make health and welfare decisions on your behalf but, only when you are unable to do so yourself. This also extends, if you wish, to giving or refusing consent to the continuation of life sustaining treatment.

Attorneys' Duties

An Attorney must follow the principals set out in section 1 of the act:

- **Principal 1** - It should be assumed that everyone has capacity to make his/her own decisions, unless it is proved otherwise
- **Principal 2** - A person should have all the help and support possible to make and communicate their own decision, before anyone decides that they lack capacity to make their own decision

Attorney's Duties

- **Principal 3** - A person should not be treated as lacking capacity just because they make an unwise decision
- **Principal 4** - Actions or decisions carried out on behalf of someone who lacks capacity must be in that persons best interests
- **Principal 5** - Actions or decisions carried out on behalf of someone who lacks capacity should limit their rights and freedom of action as little as possible

Best Interests

In deciding what is in the donor's best interests, the Attorney must bear in mind:-

- their past and recent wishes;
- any views the donor has expressed in the past;
- their beliefs and values;
- the views of family members, parents, carers, etc;
- the possibility that the donor could regain capacity;
- any other factors that may be specific to a donor's circumstances; and
- any other written statement.

Deputyship

- If a person lacks capacity to make a decision for himself/herself and does not have either an Enduring Power of Attorney or Lasting Power of Attorney in place then, it may be necessary for an Application to be made to the Court of Protection for an appropriate order, such as an Application for Deputyship.

Estate Administration

- Where there is a Will - the application is to the Probate Registry for a Grant of Probate;
- Where there is no Will – the deceased died “intestate”, the application is for a Grant of Letters of Administration.

First Steps

- Valuations of the assets in the estate need to be obtained from the asset holders, such as banks, building societies and stockbrokers;
- Valuation of any property;
- Details of Gifts; and
- Details of Liabilities

First Steps

- Once all this information has been gathered, which can take in the region of three months, we can begin preparing the application. On **every** estate, an Inheritance Tax form must be completed, whether or not tax is due to be paid on the estate.

Inheritance Tax

- We do our best to advise the executors/administrators as quickly as possible whether or not there is likely to be any inheritance tax (IHT) to pay, and if so, advise on how the tax can be paid.
- Nil Rate Band and Transferable Nil Rate Band; and Main Residence Nil Rate Band.

Following the Grant

- ***After the Grant is obtained***
- Once the Grant is received, it needs to be registered with the various asset-holders and the assets encashed. Depending on the assets that make up the estate, it is possible for these to be transferred to a residuary beneficiary directly, and we will contact the beneficiaries with details of these assets during the course of the administration.
- Deal with payment of liabilities

Following the Grant

- If the estate contains property, our conveyancing department will be able to assist in the sale or transfer of any property, completion of which cannot take place until the Grant has been obtained.

Issues That May Arise

Issues that may arise meaning a property is empty long term

- There may be a claim against the estate and so, the personal representatives will be unable to finalise the estate administration until the claim has been settled or until the Court makes an Order;
- There may be difficulties in selling a property this may be because the property has flooded or is in a poor state of repair;

Issues That May Arise

- It may be that the executors disagree about the marketing of the property either who the property should be placed on the market with or the sale price. The executors would have to agree unanimously on such issues.

Thank You

- Both Claire and Cheryl thank you for inviting us to speak to you today and hope that this presentation has been useful.

If you require any further information please do not hesitate to contact us at:

CONTACT:

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Keswick

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David Clarke 017687 81992

Cheryl Christian 017687 74321



HOMESMATCH

CHANGING THE HOUSE RULES



**PROVIDING SERVICES TO OWNERS OF
EMPTY HOMES**

Homesmatch Introduction

- ▶ **Cath** Whelan Founder and MD
 - ▶ cath@homesmatch.co.uk
 - ▶ 07713627883
- ▶ **Charlie** Stewart Project/Finance Manager
 - ▶ charlie@homesmatch.co.uk
 - ▶ 07449075618

How does Homesmatch differ to other services?

- ▶ Homesmatch is a Socially Responsible Business.
- ▶ We work for owners of empty homes, tailoring our service to meet their individual needs, removing barriers to bringing the empty home back into use.
- ▶ We partner with Estate Agents, Surveyors & Solicitors, providing a “one stop shop” for the owner, allowing us to reduce costs and pass savings onto the owner.
- ▶ We fund all works, ensuring owners without access to funds can renovate and sell or let their home at a fair price.

Service for Empty Home Owners

▶ **Pre-purchase renovation service**

- ▶ Maximises the number of potential buyers
- ▶ Increase the saleability of the empty property
- ▶ Offer all services an owner needs
- ▶ We fund, source and manage all labour, materials and works. Using our core group of contractors or partnering with local contractors where possible.

▶ **Match a buyer to the property before work commences**

- ▶ Allows a buyer to personalise works to be completed, ensuring all works add value to the property and no unnecessary works are completed.

▶ **No upfront costs to the buyer or seller of the property**

- ▶ We fund all works until sales completion

How Does it Work?

- ▶ We visit and assess each property, providing a free, no obligation report outlining:
 - ▶ The current value of the property
 - ▶ The potential value of the property, if sold with renovations included
 - ▶ An estimate for the cost of standard renovation works, including any fees
 - ▶ The net value to be transferred to the owner upon sale
- ▶ If the owner wishes to proceed the property is then advertised at the renovated price. However, the owner can still accept offers for the property as it is.
- ▶ No works, other than any required essential works begin until a buyer is found.

Example

- ▶ Current value of property £110,000
- ▶ Potential value of property £145,000
- ▶ Cost of standard renovations £25,000
- ▶ Net amount to owner upon completion of sale
£120,000 (minus any fees)

Benefits to Empty Home Owners

- ▶ Allows owners to complete renovation works and maximise the value of their property, even if they lack the resources to complete/manage any works themselves
- ▶ Saves the owner time and money
- ▶ Homesmatch fund, project manage and guarantee all works
- ▶ Allows owners to bring the property back into use, as a fully renovated rental property
- ▶ Homesmatch can also assist owners with any non-standard works, such as planning permission etc.
- ▶ No works (unless essential) begin until a buyer is found, thus a charge is not required on the property. Before work commences a deposit is received from the buyer.

Case Study 1

- ▶ A complex case, where the property was bequeathed to the current owner by his late wife.
- ▶ Property was part residential and part retail units, we obtained change of use permission. Advising the owner to convert into one large residential unit. We also performed essential maintenance works to roof and internal timbers.
- ▶ Owner managed to sell property in its current condition, at a much fairer and higher price.
- ▶ Owners response;
- ▶ *'I couldn't be more grateful, you did everything for me so I didn't have to do anything, and got me a lot more than I was expecting, Thank You, I hope we can stay in touch'.
George (aged 84)*

Case Study 2

- ▶ Another complex case, where the current owner needed to gain power of attorney to bring the property back into use.
 - ▶ We worked with the owner throughout this process
- ▶ Property broken into
 - ▶ We worked with owner and police to release keys to property
- ▶ We secured, emptied and cleaned the property for viewings. Offer accepted for property with renovation works included.

Case Study 3

- ▶ Very large dilapidated barn, worked through planning process to gain approval for 4 large family homes.
- ▶ Managed the entire process from planning, development, right through to sales completion.
- ▶ Used local tradesmen to complete all building works.
- ▶ Sold 3 homes off plan and 1 during build phase.
- ▶ Seller received a substantial increase in sales income due to development of property.

Case Study 4

- ▶ Property only recently became empty, owners were not sure whether to sell or rent.
- ▶ We worked with the owners, providing valuation, rental income and cost of works estimates.
- ▶ Upon receiving our advice, the owners decided to keep the property as a rental property and just pay for the necessary remedial works.
- ▶ First phase of works completed and second phase started, using our core tradesmen as well as local extras

Conclusion

- ▶ We hope our case studies show our commitment to our clients
- ▶ Always go the “extra mile”
- ▶ Always offer honest and realistic advice
- ▶ Working closely with our clients greatly increases the likelihood an empty home will be brought back into use.
- ▶ Investment funds available to work on larger or multi-property projects to improve run down areas.

Homesmatch Stand

- ▶ Thank you for your time, please come and see us at our stand if you would like to discuss further or have any questions.

Break for Teas & Coffees

11:15 – 11:45

Please visit the exhibitors' stands and ask questions of speakers

emptyhomes@carlisle.gov.uk



Supported Housing Plan

2016-20



We are committed to empowering vulnerable young people in Carlisle facing distress, hardship and homelessness to unlock their future independence



CARLISLE KEY is a local charity that helps vulnerable 16 to 25 year olds to gain the confidence, support and items they need to avoid the risk, or resolve the reality, of homelessness.



The services we provide include ...

- Homeless Advice
- Housing Advice (housing searches, choice based lettings etc)
- Money Management
- Welfare Benefits Advice
- Support with Form Filling
- Tenancy Advice and Advocacy
- Computer Access
- Use of Telephone
- Counselling Support
- Employability Advice and Guidance
- 1 to 1 External Support (to attend appointment/ in home support)
- Referrals to other Agencies
- Practical Support, such as food parcels, toiletries, clothing, small household items



Our **short term** priority is always to alleviate the **distress and hardship** caused by problems with housing, finances, homelessness and personal welfare.

Our **longer term** goal is to empower Carlisle's young people to unlock a **happy, secure and independent future**, and to take an active and positive role in the community.



To help **achieve** this we need to start offering young people more support services and provide **accommodation**



Current Provisions

Three main accommodation providers for young people;

- Supported housing
- Private rented
- Social Housing

Since April 2016
we have had 45
young people
present to us as
homeless

In October we
have had 9
young people
present to us as
homeless



Carlisle Key Supported Housing Aims

- To reduce young people's exclusion from housing market
- To provide accommodation and support which focuses on breaking the homelessness cycle
- To help young people achieve positive outcomes
- To move the young people towards independent living
- To help young people deal with past trauma and its long term effects
- To reduce social exclusion



Carlisle Key Objectives

Objective 1 - Increase Carlisle Key's sustainability

- Contracts
- Funding
- Revenue

Objective 2 - Develop innovative services

- Expand range of services/ increase our provision
- Diversify the range of services w



Supported Housing Options

Option 1 – Supported shared accommodation

- 8 bed shared house
- Attached to drop-in centre
- Staffed 24 hours

Option 2 – Move on properties with a support element

- 5 self contained flats
- Attached to drop-in centre
- Staffed during the day and some night security

Model of Support

Young person (YP) signs up to accommodation and completes Outcome STAR

YP Signs agreement to call into the drop-in centre daily to work on actions, attend one workshop and meet with project workers once a week

Our Current Funders



LOTTERY FUNDED



CUMBRIA
COMMUNITY FOUNDATION

LLOYDS BANK FOUNDATION

England & Wales



'Without Angela, Clare and the Volunteers at Carlisle Key I would not have been able to make the steps to move into accommodation. It was only through their support, advice and belief in me that I was able to make this move towards independence. I still have challenges I need to face but I know I will be able to move forward with their support'.

'Without Carlisle Key 10 years ago I wouldn't be where I am now. They helped me deal with debt and housing issues and gave me the confidence to deal with these issues alone'.

'Carlisle Key has been so supportive during a time when I need the help the most. Providing me with not just support with housing but with counselling too'.



The logo for Saint & Co Chartered Accountants features a stylized 'S' in dark blue with two light blue dots. To its right, the words 'SAINT & CO' are written in a large, bold, dark blue sans-serif font. Below this, the words 'CHARTERED ACCOUNTANTS' are written in a smaller, light blue sans-serif font.

SAINT & CO

CHARTERED ACCOUNTANTS

A wide-angle landscape photograph showing rolling green hills under a cloudy sky. A large, dark lake or reservoir is in the middle ground, with a small, forested island in the center. The foreground shows a grassy slope leading down to the water.

WE HAVE BEEN PART OF THE LOCAL LANDSCAPE
AND
AT THE HEART OF THE COMMUNITY SINCE 1884

www.saint.co.uk

This presentation is not specific advice and every case is on its merits and you should, take professional advice particular to your own circumstances before proceeding with anything.



www.saint.co.uk

Empty Property: Tax Savings and Advice

- Tax incentives for purchasers of empty property
- To enable the property to be refurbished to bring it back into use
- Effectively reduce the cost of the refurbishment
- Main savings are with regard to VAT
- Procedures and criteria for obtaining reduced VAT rates



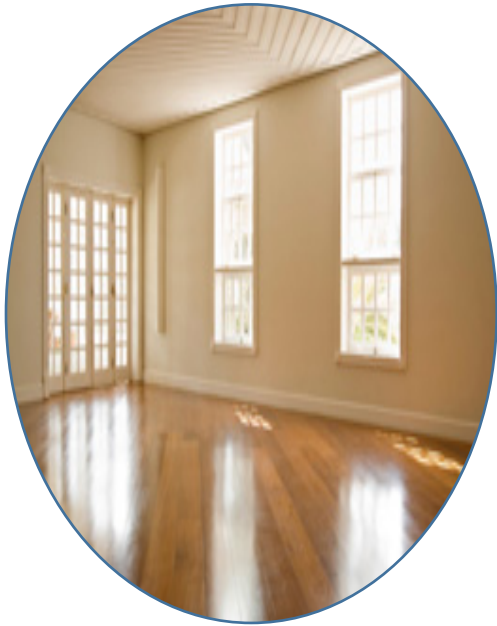
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Knowing the rules

- May affect the type of property you decide to purchase
- Ensures you don't purchase without knowing the VAT rate you are going to suffer
- Ensure you meet the criteria for reduced VAT
- Enables you to budget for your empty property project



Properties Empty at least two years



- Eligible for reduced rate of VAT at 5% instead of 20%
- Got to use a VAT registered contractor/builder
- Obtain certificate from Empty Property Officer confirming property empty two years
- Give certificate to contractor/builder who will then charge 5% VAT on labour and materials
- If you do the work yourself VAT on the materials you purchase will be at 20%

Types of properties empty for 2 years which qualify

- Single household dwellings
- Multiple occupancy dwellings e.g. bed sites
- When last lived in was used for a relevant purpose





Properties Empty for more than 10 years

- Eligible for zero-rate of VAT
- Can do the work yourself or use a contractor/builder
- Obtain certificate from Empty Property Officer confirming empty ten years
- Done by way of claim back on VAT431C

Criteria for getting VAT back on property empty 10 years

- Purchaser or their relatives must be going to live in the property e.g. cannot be for business purpose
- Application to HMRC on Form 431C must be made within 3 months of property being completed
- Can only make one claim – got to get it right!
If you get charged the wrong rate of VAT by a supplier you will not get the VAT back



What works can you claim VAT back on

Eligible

Items “ordinarily incorporated” into a building
e.g.

- Building materials
- Plumbing installations
- Light fittings and power points
- Heating systems
- Sanitary ware and bathroom accessories
- Fitted kitchen furniture



What works can you claim VAT back on

Ineligible

Cannot claim on items not “ordinarily incorporated” into a building e.g.

- Freestanding appliances
- Curtains, carpets, blinds
- Consumables e.g. sandpaper, white spirit
- Furniture

- Professional and supervisory services e.g. architects, consultants and designers



VAT Form 431

As well as the form you need to send

- Certificate confirming property empty for 10 years or more
- Original purchase invoices
- Copy of Planning Permission
- Completion certificate
- A full set of building plans



We are here to help!

- Dealing with HMRC can be a daunting task
- Financial loss if don't get it right
- Happy to advise prior to undertaking work
- Can complete Form 431C
- Can provide a quote for the work so you can budget



SAINT & CO
CHARTERED ACCOUNTANTS

www.saint.co.uk

Contact Us

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www.saint.co.uk



SELLING EMPTY PROPERTIES BY AUCTION

MARK PLANT

SENIOR AUCTION CO-ORDINATOR

What Makes a Successful Auction Property?

- **A motivated and Committed Vendor**
- **The Right type of property**
- **A competitive and Aggressive Guide Price**
- **A Realistic Reserve**



Benefits Of Selling At Auction

- **Free appraisal on all properties**
- **Buyer pays 10% deposit**
- **Legally binding contract exchanged immediately**
- **No 'fall through'**
- **Completion within 28 days**
- **'No sale no fee' Legal Pack**
- **Telephone and Proxy bidding**
- **Experienced local auctioneer**
- **Auction held every seven weeks**



Case Study #1 Empty Property

112 Hebden Avenue, Carlisle



Guide Price
£40,000 Plus

SOLD
£51,000

- Two Bed Ground Floor Flat
- Front Garden and Garage
- Great Rental Potential



Case Study #2 Empty Property

19 Greta Avenue, Carlisle



Guide Price
£45,000 Plus

SOLD
£58,000

- Two Bed Semi detached.
- Ready to move in.
- Corner plot & off road Parking
- Great Rental Potential



Case Study #3 Empty Property

10 Ramsay Brow, Workington



Guide Price
£10,000 Plus

SOLD
£51,000

- Aggressive Guide Price
- Four Bedroomed Terrace
- Required a thorough modernisation



Case Study #4 Empty Property

1 River Street, Carlisle



Guide Price
£65,000 Plus

SOLD
£100,000

- Popular Location
- Stripped back after Floods
- Full refurbishment required



**PLEASE FEEL FREE TO
TAKE A FREE CATALOGUE
& SELLERS GUIDE**



Cumbria - a centre for excellent empty homes work

- **Urban / Rural / Flooding** - further research on impact by Empty Homes Agency
- **Business case template for empty homes staff** - adopted by Scottish Empty Homes Partnership
- **New initiatives** e.g. Homesmatch, Carlisle Key
- **Grants & Capital funding** – New Homes Bonus, Private & Social Enterprises
- **Advice & information** e.g. options, VAT
- **Cumbria Empty Homes Event 2017**

Cumbria

Empty Homes Working Group

- **Allerdale** E. Bundock & D. Baines
- **Barrow** C. Jones & J. Parrington
- **Carlisle** David Sanderson **F/T***
- **Copeland** Gillian Reid **F/T**
- **Eden** Steve Newton
- **South Lakeland** Lynne Leach **F/T***

** Practitioner award holders and members of Empty Homes Network executive committee*

Empty Homes Event Close

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