

*a guide to
first-time buyers
empty home grant*

Ipswich Borough Council has had an empty property strategy since 1994. Since then, a lot of work has been done to bring homes back into use. Its Private Sector Housing Service provides a range of grants and assistance to eligible home owners within the Ipswich Borough boundary. The empty homes renovation grant is designed to help first-time buyers who purchased a long-term empty property renovate it to a standard where it is free from serious disrepair which might cause injury or ill-health.

first-time buyers empty homes



questions and answers

Who can apply?

You may apply for a first-time buyer's renovation grant if you meet all three of the following criteria:

- you will be an owner-occupier
- have savings of less than £7,000
- you are a first time buyer with a mortgage over 80%

This grant is only eligible for first time buyers. In the case of a couple neither party must have held a mortgage previously. We will ask you for details of your financial circumstances so that we can tell whether you qualify for the grant. We may also carry out credit history checks to ensure you have not held a mortgage before.

What type of works can I apply for?

Empty home renovation grants are available for works that will address the more serious disrepair that are likely to cause injury or ill health in your property, such as:

- installing a central heating system
- electrical rewire, making a property safe

These are only examples. If in doubt please ask.

Do you need to visit the property?

An appointment will be made for one of our officers to visit you to inspect the property and assess whether the building qualifies for grant aid. The officer will discuss with you what works will qualify.

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How long do I have to complete the works in?

All the works have to be completed within one year of approval.

What is the level of the grant?

The maximum amount of grant assistance that can be offered is currently £20,000.

What are the conditions of the grant?

In order to qualify for the grant you must be able to demonstrate that the property was empty for a period of at least one year before you purchased it. You must also have owned the property for no longer than a year before making the application.

Proof of ownership will be required using a land registry title form.

You will be required to sign an official deed agreement, which specifies the grant conditions and the circumstances when the grant must be repaid.

The grant has an 80-year condition period meaning it is repayable if it is sold within this time, or if the conditions are breached.



Please contact us on 01473 433003 for further information
or visit www.ipswich.gov.uk