



# LIVING OVER THE SHOPS SCHEME



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## 1. INTRODUCTION AND OBJECTIVES

The purpose of this document is to provide guidance to those applying for grant assistance under the 'Living Over The Shops' scheme (LOTS).

The current call for applications is open to premises located in Crumlin and Glengormley only (Phase 3).

Applicants are advised to read the Guidance Notes carefully before completing the application process.

The scheme is part of a wider attempt to boost economic activity and drive regeneration within town centres, particularly those facing a population decline across the Borough. LOTS is designed as a Council-led intervention to support the town centres, improving the vitality and vibrancy of our towns.

Antrim and Newtownabbey Borough Council, hereafter 'the Council', have committed to operate a pilot scheme to understand the benefits and impact of the scheme. The scheme will be delivered in a phases across the current 4-year Council term. Phase 3 will open on Monday 23 June 2025 and close at 4.00pm on Friday 29 August 2025.

Through the scheme, eligible property owners and/or occupiers will be offered selective grant assistance for eligible works to renovate or repurpose a vacant or underutilised upper floor space within town centres for the conversion to primary residential use.

### **The overall aims of the 2023-2027 LOTS scheme are to:**

- Help promote the re-population of town centres, contributing to increased footfall and custom;
- Reduce the number of vacant or underutilised premises;
- Increase housing stock and tenancy options for all budgets;
- Reduce dependency on private transport, contributing to sustainability targets; and,
- Improve the animation of town centres to encourage people to visit, work and live in the town centres.

The Council is responsible for the administration of the scheme.

## 2. FUNDING

The LOTS grant will cover up to **75%** of the eligible costs for each individual property up to a maximum as set out below. The grant rate will depend on the number of units being created, the number of bedrooms in each unit and the total eligible project costs. Applicants must demonstrate a minimum contribution of **25%** of the overall eligible project costs. A two tiered grant rate will apply where a single unit is being converted, as follows:

**Tier 1: conversion to a 1-bedroom unit – maximum grant of £35,000 (75% rate)**

**Tier 2: conversion to a 2-bedroom or more unit- maximum grant of £50,000 (75% rate)**

Where multiple units are to be converted under the scheme, the grant assistance available will reduce with each application as shown below. Beyond four units, a flat rate will be applied as set out below. For examples of grant calculations, please see Annex A.

Where proposals involve multiple units that fall under both Tier 1 and Tier 2, the grant will be calculated by first counting all units that fall under Tier 1, and then counting all units that fall under Tier 2. This means if you are proposing multiple units of varying sizes in terms of number of bedrooms, your grant is calculated by counting the one-beds first.

Unit of Accommodation	Tier 1 – 1 bed	Tier 2 – 2+ bed
1	£35,000 (75% rate)	£50,000 (75% rate)
2	£30,000 (75% rate)	£42,500 (75% rate)
3	£25,000 (75% rate)	£35,000 (75% rate)
4+	£20,000 (75% rate)	£27,500 (75% rate)

Any recoverable VAT will not be funded under this scheme. Non-recoverable VAT will be funded. Please see eligible and ineligible costs below.

### Eligible Expenditure

Only costs including the renovation and repurposing of vacant or underutilised premises will be eligible for up to 75% funding. The Council will consider minor enhancements and larger scale renovation projects to upper floor premises above commercial units.

Eligible costs may include:

- Construction works as required for the delivery of the project, including but not limited to:
  - Installation of kitchen and bathroom facilities
  - Floors/walls/roofing - building fabric

- Painting and decorating
- Access improvements
- Wiring and lighting
- Plumbing
- Installation/upgrade heating system
- Repairs and replacement of doors and windows
- Cavity wall and loft insulation
- Damp proofing
- Non-recoverable VAT.

This list is not exhaustive and consideration may be given to any other expenditure that the applicant can demonstrate will benefit the overall project.

### **Ineligible Expenditure**

The following indicative list outlines examples of ineligible expenditure. This list is not exhaustive.

- Cash expenditure
- Land purchase or leasing
- Furniture (e.g. bed, sofa, chairs, wardrobe etc.)
- Retrospective costs
- Household appliances (i.e. removable goods)
- Non-project specific costs
- Costs representing poor value for money
- Rent, rates, utilities or other running costs
- Recoverable VAT
- Items purchased outside of the Council procurement guidelines
- Any costs already being funded by another grant source
- Professional fees e.g. planning, architect's plans
- Insurance
- Hire charges
- Interest/banking fees
- Work that has already taken place or is underway prior to an offer of funding
- Ongoing maintenance costs e.g. cleaning.

### **Who can apply?**

The Council invites applications from eligible property owners in the defined town centres for renovations to their buildings.

Eligible projects include:

- Projects within the defined town centres
- Vacant or underutilised upper floor premises above a commercial space

Ineligible projects include:

- Ground floor units
- Solely residential properties
- Repairs to your own home
- Second homes
- Tourism accommodation – e.g. Air B&B

### **Financial Assistance Declaration**

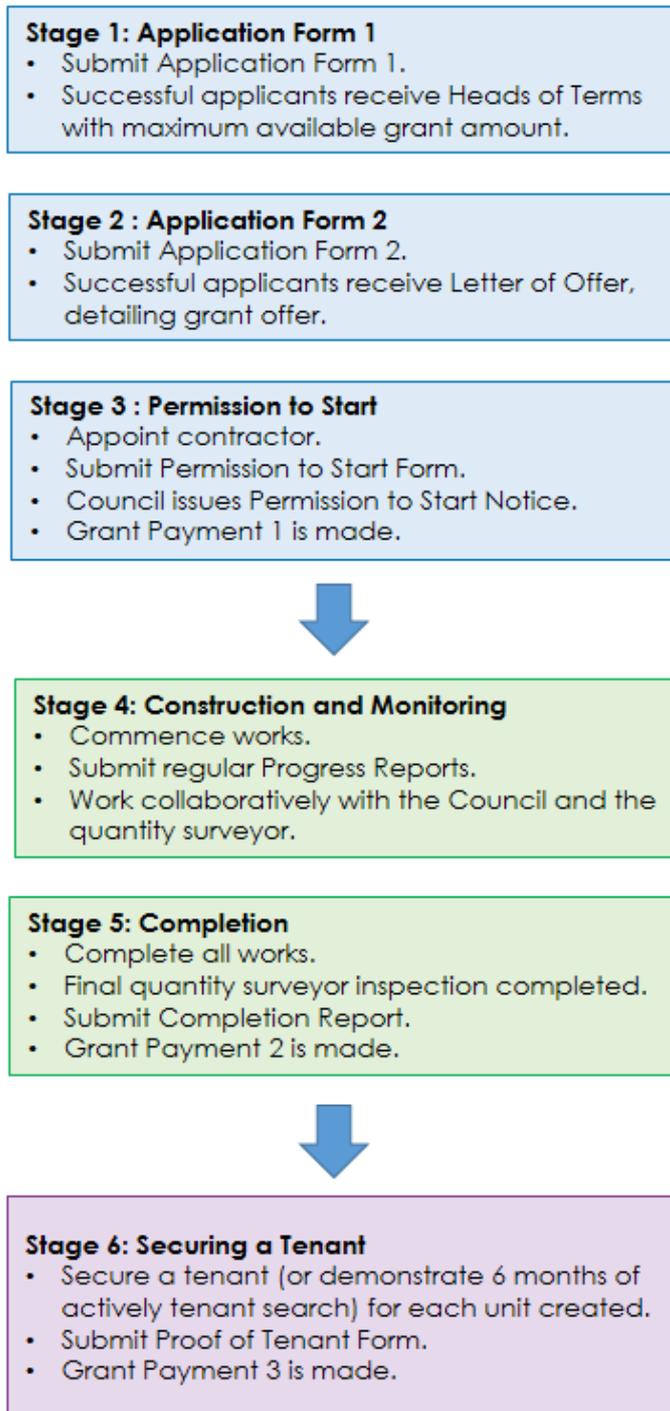
From 4 January 2023, all applicants receiving financial assistance provided by public authorities in Northern Ireland must comply with either the European Union's State Aid Rules or the UK Subsidy Control Regime. Applicants will be expected to comply with relevant State Aid legislation.

The scheme will be delivered in line with the Minimal Financial Assistance (MFA) exemption. Applicants will be required to complete a Financial Assistance Declaration, declaring any financial assistance received from a public body in the current financial year and the two previous financial years. A template will be provided with Application Form 2.

For more information on this subject, please see: [www.economy-ni.gov.uk/articles/state-aid-and-subsidy-control-after-eu-exit](http://www.economy-ni.gov.uk/articles/state-aid-and-subsidy-control-after-eu-exit).

### 3. OVERVIEW OF PROGRAMME

The LOTS scheme consists of six stages as summarised below. Each stage and its requirements are outlined in this document.



**Applicants will be expected to submit regular updates to report progress. Failure to engage in regular correspondence may result in your application being delayed or withdrawn.**

## 4. GRANT APPLICATION PROCESS

The application process is set out in 3 stages, as outlined below:

	<b>Applicant</b>	<b>Council</b>
STAGE 1	Submit Application Form 1	Project Criteria (Pass/Fail) Assessment Criteria (Score 1-5) Successful Applicants receive Heads of Terms
STAGE 2	Obtain Statutory Consents Obtain Quotations Submit Application Form 2	Letter of Offer issued detailing the final grant amount
STAGE 3	Contractor appointed Submit Permission to Start Form	Issue Permission to Start Notice Payment 1 (50%) made

The decision to award grant funding will be subject to a formal decision-making process and a grant offer will be provided if the application passes Stages 1 and 2. A panel consisting of Council Officers and an independent quantity surveyor will assess and score all applications. The decision of the panel is final and not open to appeal.

At any point during the application process, a site visit may be conducted by the Council and/or the appointed quantity surveyor in order to supplement the application.

To enhance the likelihood of success, applicants must complete **all** sections of the application forms and submit the required supporting documentation.

**INCOMPLETE OR LATE APPLICATIONS WILL NOT BE ASSESSED.**

### STAGE 1

#### **Application Form 1**

Stage 1 of the process requires applicants to submit Application Form 1 which will be assessed against the Project Criteria and Assessment Criteria listed below.

#### **Project Criteria**

The below Project Criteria will be assessed on a pass/fail basis:

1. The property address and the named applicant must be the same as that submitted at the initial Expression of Interest Stage.
2. The applicant must specify the number of bedrooms per unit being created.
3. The applicant must provide an indicative project plan, highlighting key milestones and estimated dates for each task (*e.g. obtain statutory approvals, start construction, complete construction*).

4. The applicant must provide a site location map (Ordnance Survey NI is preferable) clearly identifying the site to which the application relates. (<https://maps.spatialni.gov.uk>)
5. The applicant must provide proof of property ownership (e.g. Land Registry Certificate or Title Deeds).

These criteria are mandatory requirements. Therefore, failure to meet any of the criteria will result in the application being eliminated.

### Assessment Criteria

All applications that pass the above Project Criteria will then be scored against the following Assessment Criteria. Applicants must score a minimum of 12 out of 20 to pass this assessment. **If an applicant scores 1 or 2 in any of the assessment criteria (below), then it shall be deemed as failing to meet the quality threshold and the application will be unsuccessful.**

Assessment Criteria	Scoring range	Maximum score
<b>The need for the project</b> – demonstrate a clear project rationale, including how the project will contribute positively to the scheme aims.	5 – Very detailed response 4 – Good Response 3 – Satisfactory response 2 – Poor response (fail) 1 – Unsatisfactory response (fail)	5
<b>State of readiness</b> – demonstrate a clear indication of where you are now in the process – e.g. submitted a planning application and awaiting approval.	5 – Very detailed response 4 – Good Response 3 – Satisfactory response 2 – Poor response (fail) 1 – Unsatisfactory response (fail)	5
<b>Route to occupancy</b> - must set out how the proposed works will provide needed accommodation in the area, and how a tenant will be secured.	5 – Very detailed response 4 – Good Response 3 – Satisfactory response 2 – Poor response (fail) 1 – Unsatisfactory response (fail)	5
<b>Contribution to Streetscape</b> – demonstrate how the project will complement and enhance the wider streetscape.	5 – Very detailed response 4 – Good Response 3 – Satisfactory response 2 – Poor response (fail) 1 – Unsatisfactory response (fail)	5

It is important to consider the above criteria and ensure that your application clearly outlines project plans and how the proposed project will contribute to the aims of this scheme in your responses.

### Heads of Terms

Successful applicants will receive a **Heads of Terms** from the Council which will set out the maximum grant award available, based on the proposed works outlined in Application Form 1. The Heads of Terms does not represent a formal offer of grant funding, but is meant to provide applicants with a clear indication as to what level of

maximum funding that be offered if the application successfully passes Stage 2 of the application process.

**Note: The Heads of Terms does not reflect the final grant award, but represents an indication of the maximum grant available for the proposed project type.**

## STAGE 2

### **Application Form 2**

Stage 2 of the process will require applicants to submit a completed Application Form 2 with all the necessary supporting documentation. Applicants will be required to submit the following:

- Proof of all relevant statutory consents
- Written/email quotations from contractors, obtained in line with the procurement guidelines
- Proof of financial viability
- Existing and proposed floorplans, if not submitted in Stage 1

The panel and the quantity surveyor will assess the project to ensure that the proposed costs represent value for money.

### **Statutory Consents**

As part of Stage 2, applicants must submit proof of all relevant statutory consents. It is likely that your project will require at least one of the following statutory consents:

- Planning Permission
- Building Regulation Approval
- Listed Building Consent
- Conservation Area Consent

It is the applicant's responsibility to make enquiries as to whether any of the above statutory consents are required for their individual project. Where statutory permissions are required for the work, these must be secured before the commencement of works. Associated fees will not be covered by the grant.

All building works **must** comply with current Planning and Building Control legislation. The unit must have planning permission for residential use, and a planning application may be required for a change of use. Please note that the Regeneration Team cannot provide planning advice. If there is any uncertainty around planning consents, please contact the Local Planning Office for advice.

**Note: Planning applications can take up to 15 weeks to be determined and this should be taken into consideration.**

Applicants should also consult the Council's Environmental Health and Wellbeing Team where necessary, particularly if the proposed accommodation may be adversely affected by any odour, artificial light, or noise. Applicants should pay close

attention to any ventilation, fridges etc. which may cause unwanted noise, as well as the proximity to any catering premises from an odour perspective.

See contact details below for relevant statutory departments:

<b>Local Planning Office</b> Tel: 0300 123 6677 Email: <a href="mailto:planning@antrimandnewtownabbey.gov.uk">planning@antrimandnewtownabbey.gov.uk</a>
<b>Building Control Department</b> Tel: 028 9034 0140 Email: <a href="mailto:buildingcontrol@antrimandnewtownabbey.gov.uk">buildingcontrol@antrimandnewtownabbey.gov.uk</a>
<b>Environmental Health and Wellbeing Team</b> Tel: 028 9034 0160 Email: <a href="mailto:EnvHealth@antrimandnewtownabbey.gov.uk">EnvHealth@antrimandnewtownabbey.gov.uk</a> Website: <a href="https://antrimandnewtownabbey.gov.uk/privatelyrentedhousing/">https://antrimandnewtownabbey.gov.uk/privatelyrentedhousing/</a>

### **Assessment of Application Form 2**

The deadline for the submission of Application Form 2 will take into account delays associated with obtaining statutory consents and will be set out in the Heads of Terms. An extension can be granted at the discretion of the Council where the applicant can show that they have, to the best of their ability, attempted to progress the project, e.g. if they have obtained all other documentation but are awaiting a decision on planning permission.

### **Proof of Financial Viability**

Applicants will be asked to demonstrate proof of financial viability of at least 25% of the project costs with Application Form 2. This may be in the form of a recent redacted bank statement showing evidence of sufficient funds, or a loan/mortgage offer in addition to a recent redacted bank statement. If the applicant is a business, the bank statement must be from the relevant business account.

### **Letter of Offer**

Once Application Form 2 has been submitted, applications will be assessed and successful applicants will be issued with a Letter of Offer (LoO). This Letter of Offer will set out the final maximum grant amount and the terms and conditions associated with the grant funding. Failure to comply with the terms and conditions may lead to delays or withdrawal of part or all of the full grant.

The Letter of Offer will set out the terms and conditions associated with the grant funding which must be adhered to:

- The amount of grant awarded / grant reserved for your scheme;
- The terms and conditions associated with your grant; and,
- The grant expiry date.

All projects must be completed as soon as practically possible after receiving a Letter of Offer, and by the grant expiry date stated in your Letter of Offer. You must complete your project and submit a Completion Report before this date.

The following project timeline will be outlined in the Letter of Offer:

- Submit Permission to Start Form within three months of the date of your Letter of Offer
- Receive Permission to Start Notice and Payment 1 from the Council.
- Agree to deliver the project before the grant expiry date as outlined in your Letter of Offer
- Submit Completion Report within three months of Completion of Works
- Receive Payment 2 from the Council
- Secure tenancy and provide evidence to the Council
- Receive Payment 3

### **Accept Letter of Offer**

In order to accept the grant offer and the terms and conditions, you must sign and return the Letter of Offer to the Council agreeing with the terms and conditions, within 10 working days.

## STAGE 3

### **Permission to Start**

To commence works and claim the first grant payment, applicants must complete a Permission to Start Form providing evidence of contractor appointment. The Permission to Start Form must be submitted within three months from the date of your Letter of Offer. Any potential delays should be brought to the attention of the Council at the earliest opportunity.

When the Permission to Start Form has been approved, the applicant will then receive a Permission to Start Notice and must commence works within three months of the date stated on the Notice.

**Note: Continuous or unexplained delays at any stage may lead to the failure of your grant application.**

**Applicants must not commence works until they receive a Permission to Start Notice from the Council. The Council will not retrospectively fund projects.**

## 5. PROCUREMENT GUIDELINES

When sourcing quotations for submission with Application Form 2, applicants are expected to follow Antrim and Newtownabbey Borough Council's procurement policy. Quotations for works should be based on a clear itemised list of works distributed to all contractors invited to quote, based on the thresholds in the table below and should clearly stipulate return deadlines of quotations to suppliers.

Number of Quotations Required		Quotation/Tender Thresholds (£) (Excl. VAT)
1	No quotations required but ensure value for money	Up to 2,999.99
2	Minimum of 3 written quotations	3,000.00 – 7,999.99
3	Minimum of 4 written quotations	8,000.00 – 29,999.99
4	Minimum of 5 written quotations	Above 30,000.00
<b>As part of our local sourcing ambitions, the Council encourages businesses to source services from suppliers based in the ANBC.</b>		

Each quotation **must** be on **letter headed paper**, and include the following details:

- Name and contact details of the company providing the quote
- Quote number
- Quote prepared by
- Quote date
- Customer details (your business name and address)
- Itemised breakdown of costs for works, labour and materials etc.
- Sub-total
- VAT (if applicable)
- Total

**Note: Quotes should be valid for a minimum of 3 months.**

A letter template for requesting quotes can be found in Annex B. An example of what a quote from a contractor should look like can be found in Annex C.

Applicants are strongly recommended to adopt a single-point of contact approach, where a sole contractor undertakes all works as outlined in the project plan. This method offers potential benefits, primarily in terms of streamlining the project.

It is mandatory that:

1. Evidence of all suppliers/businesses asked to quote be submitted.
2. Any contractor undertaking works must have Construction Line verified status as a minimum.
3. The applicant and contractor are responsible for all risks in connection with public or employer liability associated with the building works. All works funded through this grant must be fully covered by relevant insurance policies.

4. Evidence of quotations received from contractors be submitted.
5. Contractors provide an invoice as proof of payment. Cash payments are not permitted.

The Council will base any Letter of Offer on the cost of the lowest quotation, or the quotation offering the best value for money. Successful applicants will be paid funding on the procurement submitted, or of the final price of the work(s) – whichever is the lowest amount. Any price increases between procurement stage and point of purchase must be borne by the applicant.

In the event that project costs rise due to inflationary pressures between procurement and point of purchase, this must be communicated to the Council in writing at the earliest opportunity. Any amendments to grant levels will be at the Council's discretion.

As part of Antrim and Newtownabbey Borough Council's audit and fraud prevention checks, Council Officers, the Council's appointed independent chartered quantity surveyor and programme auditors will undertake supplier verification checks to verify quotation(s)/invoices(s) at application and claim stages.

#### **Conflict of Interest – Quotes from Family/Extended Family Members**

If quotations are being sought, or provided from any member of an applicant's family or extended family, then the relationship must be brought to the attention of the Council's Regeneration Team in writing as soon as possible, prior to any procurement activity and declared on the procurement documentation. Failure to do so, may result in delayed payment, or in extreme cases, applications being deemed ineligible.

In addition, applicants must sign a Conflict of Interest Declaration to the effect that:

- (a) Competitors quotations will not be shared with quoting family member; and,
- (b) That applicants will strictly adhere to the Council's procurement policy.

## 6. PROJECT MONITORING

Project monitoring will require applicants to work alongside the Council's independent quantity surveyor.

### STAGE 4

Stage 4 involves the works being undertaken by the applicant's appointed contractor. The Council's independent quantity surveyor will monitor the project until completion. Regular reporting will be expected on the progress of the project, in line with the conditions specified in the Letter of Offer. Any under- or over-achievements must be recorded and explained in these reports, e.g. working ahead or behind schedule. Applicants must work with the Council's appointed quantity surveyor in contributing to regular progress reports.

**Note: If you fail to assist with the progress reporting, the Council may reconsider the level of grant award.**

## 7. COMPLETION AND SECURING A TENANT

The final two stages of the scheme are the submission of a Completion Report and the securing of a tenant as set out below.

### STAGE 5

Stage 5 pertains to the completion of construction works, the submission of the Completion Report to the Council and Payment 2, within three months of the completion of works.

The Completion Report should include the following:

- A Certificate of Practical Completion issued by the quantity surveyor which should include the date of completion of works.
- Project invoices received.
- A table of costs.
- Confirmation of insurances in place.
- Photographic record of project (pre and post works).

Once the Completion Report has been processed by the Council, Payment 2 (minimum of 40%) can be made.

### STAGE 6

The final stage, Stage 6, involves securing a tenant for all newly created units and submitting the Proof of Tenant form in order to claim the final Payment 3 of the grant. In order to receive the final grant payment, the Proof of Tenant Form must be completed and sent to the Council ([LOTS@antrimandnewtownabbey.gov.uk](mailto:LOTS@antrimandnewtownabbey.gov.uk)) within 12 months of the date of the Completion Report.

**Note: After 12 months from the date of the Completion Report the remaining payment of 10% can no longer be claimed back.**

Proof of being registered with the Landlord Registration Scheme in addition to a signed tenancy agreement must be submitted with the form. For more information about Landlord Obligations and the Landlord Registration Scheme, see Annex D.

If a tenant has not been secured within 6 months, grant recipients can still claim the final grant payment by submitting the Proof of Tenant Form with attached proof of having actively advertised the unit during this time.

For applicants with multiple units within the same property, proof of tenancy will be required for each newly created unit in the property. Payment 3 will not be made until all units have either been occupied or proof has been submitted that all units created have been advertised for at least 6 months.

## 8. PAYMENT OF GRANT AND CLAWBACK PROCEDURE

### Payment of Grant

The grant will be paid in three instalments as follows:

#### **Payment 1**

- Maximum of **50%** upfront payment
- Claim form submission with Permission to Start Form

#### **Payment 2**

- Minimum of **40%** secondary payment
- Claim form submission with Completion Report

#### **Payment 3**

- Maximum of **10%** final payment
- Claim form submission with Proof of Tenant Form

Payment 1 can be claimed in advance of the project following the issue of a Permission to Start Notice. This will be a maximum of 50% of the total grant award.

Applicants should submit a grant claim form for payment 2 along with the Completion Report and all relevant information. This will cover a minimum of 40% bringing the amount received to 90% of the total grant award.

Payment 3 will be retained until applicants submit the Proof of Tenant Form showing that they have successfully secured a tenant or have actively marketed the property for a continuous period of six months. This will constitute the remaining 10% of the total grant award.

## **Clawback**

Applicants must complete the project in line with the Letter of Offer, or the Council will clawback 100% of the funding provided.

A clawback mechanism is active on this grant scheme, whereby if a converted property is sold to a new owner within the first five years after the date of completion of works, as outlined in the Completion Report, the Council will clawback 100% of the funding received.

If a converted property is sold to a new owner beyond five years from the completion of works, the clawback amount would decrease annually by 20% until Year 10 as set out in the table below. By agreeing to receive a grant award, applicants will be deemed to have accepted these terms.

<b>Year from Completion of Works date</b>	<b>% received grant clawed back</b>
<b>Years 1-5</b>	100%
<b>Year 6</b>	80%
<b>Year 7</b>	60%
<b>Year 8</b>	40%
<b>Year 9</b>	20%
<b>Year 10</b>	0%

## 9. APPLICATION CLOSING DATE

All applications and supporting documentation should be returned via email to [LOTS@antrimandnewtownabbey.gov.uk](mailto:LOTS@antrimandnewtownabbey.gov.uk).

It is the responsibility of the applicant to ensure their application is submitted before the closing date.

The call for Application Form 1 will remain open until **4.00pm on Friday 29 August 2025.**

If an application is being submitted in a paper format, this must be hand-delivered to Mossley Mill before 4.00pm on the closing date and a receipt obtained as evidence of submission.

**INCOMPLETE OR LATE APPLICATIONS WILL NOT BE ASSESSED.**

## 10. ASSISTANCE AND QUERIES

If you have any queries regarding your application, please contact the Regeneration Team at [LOTS@antrimandnewtownabbey.gov.uk](mailto:LOTS@antrimandnewtownabbey.gov.uk).

The designated Council contact is Alastair Law, Regeneration Officer.

**Telephone: 0300 123 4568**

### **Annex A: Examples of Grant Calculations**

The grant is determined based on the total project cost for all units proposed for each property. Where multiple units are proposed, your maximum available grant rate will be calculated by first counting the grant available for proposed one-beds, followed by all 2+ beds proposed. Beyond four units, a flat rate is applied.

The grant will, cover a maximum, of 75% of the total eligible project costs.

The examples below illustrate how the grant amount is calculated and determined.

- **Example 1 (1 unit – 1 bedroom)**

One 1-bedroom unit is proposed. The total eligible cost for this example is £50,000. The maximum grant available for one 1-bed unit is £35,000 at 75% rate.

Unit of Accommodation	Tier 1 – 1 bed	Tier 2 – 2+ bed
<b>1</b>	<b>£35,000 (75% rate)</b>	£50,000 (75% rate)
<b>2</b>	£30,000 (75% rate)	£42,500 (75% rate)
<b>3</b>	£25,000 (75% rate)	£35,000 (75% rate)
<b>4+</b>	£20,000 (75% rate)	£27,500 (75% rate)

75% of the proposed project cost is £37,500 (£50,000 x 75%). As this is higher than the maximum available grant of £35,000 for this example project, the applicant will only be awarded the maximum amount of **£35,000** towards their eligible costs.

The applicant's contribution will therefore be a minimum of £25,000.

- **Example 2 (1 unit – 2 bedrooms)**

One 2-bedroom unit is proposed. The total eligible cost for this example is £60,000. The maximum grant available for one 2-bed unit is £50,000 at a 75% rate.

Unit of Accommodation	Tier 1 – 1 bed	Tier 2 – 2+ bed
<b>1</b>	£35,000 (75% rate)	<b>£50,000 (75% rate)</b>
<b>2</b>	£30,000 (75% rate)	£42,500 (75% rate)
<b>3</b>	£25,000 (75% rate)	£35,000 (75% rate)
<b>4+</b>	£20,000 (75% rate)	£27,500 (75% rate)

75% of the proposed project cost is £45,000 (£60,000 x 75%). As this is lower than the maximum available grant amount of £50,000, the applicant will be awarded the full 75% which equals **£45,000** towards their total eligible costs.

The applicant's contribution will therefore be a minimum of £15,000.

- **Example 3 (4 units – 2 one-bedrooms and 2 two-bedrooms)**

Four units are proposed: two 1-bedroom units and two 2-bedroom units. The total eligible project cost is £160,000.

The maximum grant is calculated by counting the one-beds first and is therefore £127,500 as per the table below.

Unit of Accommodation	Tier 1 – 1 bed	Tier 2 – 2+ bed
1	<b>£35,000 (75% rate)</b>	£50,000 (75% rate)
2	<b>£30,000 (75% rate)</b>	£42,500 (75% rate)
3	£25,000 (75% rate)	<b>£35,000 (75% rate)</b>
4+	£20,000 (75% rate)	<b>£27,500 (75% rate)</b>

75% of the proposed eligible project cost is £120,000 (£160,000 x 75%). As this is lower than the maximum available grant amount for this example project (£127,500), the applicant will be awarded the full 75% which equals **£120,000** towards their total eligible costs.

The applicant's contribution will therefore be a minimum of £40,000.

- **Example 4 – Six units (2 one-bedrooms, 2 two-bedrooms, 2-three bedrooms)**

A scheme of six units is proposed consisting of 2 one-beds, 2 two-beds and 2 three-beds. Total project cost for the scheme is £400,000.

The maximum grant is calculated by counting the one-beds first, then the 2+ beds and with a flat rate offered for beyond four units. All units with 2+ bedrooms fall under Tier 2. The maximum grant available is therefore £182,500 as per the table below.

Unit of Accommodation	Tier 1 – 1 bed	Tier 2 – 2+ bed
1	<b>£35,000 (75% rate)</b>	£50,000 (75% rate)
2	<b>£30,000 (75% rate)</b>	£42,500 (75% rate)
3	£25,000 (75% rate)	<b>£35,000 (75% rate)</b>
4	£20,000 (75% rate)	<b>£27,500 (75% rate)</b>
5	£20,000 (75% rate)	<b>£27,500 (75% rate)</b>
6	£20,000 (75% rate)	<b>£27,500 (75% rate)</b>

75% of the proposed project cost in this case is £300,000 (£400,000 x 75%). As this is higher than the maximum available grant amount for this example (£182,500), only the maximum available grant amount will be awarded: **£182,500**.

The applicant's contributions will therefore be a minimum of £217,500.

## **Annex B: Sample Quotation Request Letter**

Dear Sir/Madam,

Please find below a list of works that require quotation(s) for works required for **(INSERT SITE ADDRESS)**.

All quotes **must** include labour and materials.

**PROVIDE A BREAKDOWN OF THE ITEMISED LIST OF WORKS THAT YOU REQUIRE, FOR EXAMPLE:**

1. *Prep and painting of external walls.*
2. *Supply and fit three windows.*
3. *Supply and install central heating system.*
4. *Replace existing flooring and install and supply wooden flooring.*

Please ensure your quote is on company letter headed paper, is valid for three months and includes the following details:

- Quote number;
- Quote prepared by;
- Quote issue date;
- Customer Details (Business name and address);
- Itemised breakdown of costs for works, labour and materials etc.;
- Subtotal;
- VAT (if applicable);
- Total; and,
- VAT registration number (if applicable).

I have attached relevant photos for your perusal.

Please return your quote by **(INSERT DATE)** to **(INSERT EMAIL ADDRESS)**.

If you require any further information, please call me on **(INSERT TELEPHONE NUMBER)**

Kind regards

**(INSERT NAME)**

**(IF APPLICABLE, INSERT BUSINESS NAME)**

## Annex C: Sample Works Quote



## Works Quote

Quote Number: XXXXXX

Quote Date: DD/MM/YY

F.A.O. (YOUR NAME)

(IF APPLICABLE, YOUR BUSINESS NAME)

(YOUR BUSINESS ADDRESS)

Dear (YOUR NAME),

Please find your requested quotation attached for your approval. Prices below include supply of materials and labour, unless otherwise specified.

Description	Price
External painting, including prepping of walls. <b>(indicate amount of paint required)</b>	£XXX
Supply and fit 3 <b>(material)</b> windows <b>(colour)</b>	£XXX
Supply and install central heating system <b>(indicate type of system)</b>	£XXX
Replace existing flooring + install and supply new wooden flooring with finishes <b>(indicate material)</b>	
<b>Subtotal</b>	£XXX
<b>VAT = 20%</b>	£XXX
<b>TOTAL (inc. VAT)</b>	£XXX

The above quote is valid for 3 months.

If you have any questions, please do not hesitate to get in touch.

Kind regards,

**(NAME OF CONSTRUCTION COMPANY)**

**(CONSTRUCTION COMPANY ADDRESS)**

**(VAT REGISTRATION NUMBER)**

## **Annex D: Landlord Obligations**

The aim of the scheme is to secure new residents living over the shops, meaning the applicant will become a landlord of the property once the project is completed.

Applicants are therefore advised to familiarise themselves with relevant landlord legislation, responsibilities and the rights of the tenant. All private landlords must register under the Landlord Registration Scheme before letting a new tenancy. The Council will, before the final grant payment is made, ask for proof of registration.

Staff from the Council's Environmental Health and Wellbeing Team can offer advice to tenants, landlords and letting agents on what their legal rights and responsibilities are. For more information please visit the Council's website:

<https://antrimandnewtownabbey.gov.uk/privatelyrentedhousing/>.

Alternatively, for information on this matter, please consult NI Direct ([www.nidirect.gov.uk](http://www.nidirect.gov.uk)).

## **Annex E: Additional Information for Applicants**

### **1. Publication of Data**

If your application is successful and your project is awarded funding, please note that the Council may publicise details of all financial support awarded/paid out to beneficiaries. This will include the name of the beneficiary, their postal town, their post code and the total amount of financial support received by the beneficiary. Details of applications (successful and unsuccessful) will be submitted to the Council and applicant details will be published as part of the Council report, which are accessible to the public.

### **2. Data Protection Act**

We will use the information provided on the application form during assessment and for the life of any grant awarded, to administer and analyse grants and for our own research.

We may use the data you provide for our own research. We recognise the need to maintain the confidentiality of vulnerable groups and their details will not be made public in any way, except as required by law.

### **3. Freedom of Information Act**

The Freedom of Information Act 2000 gives members of the public the right to request any information that we hold, subject to certain exemption that may apply. This includes information received from third parties, such as, although not limited to, grant applicants, grant holders and contractors. If information is requested under the Freedom of Information Act, we will release it, subject to exemptions; although we may consult with you first. If you think that information you are providing may be exempt from release if requested, you should let us know when you apply. For further information, please visit the Information Commissioner's Office at [www.ico.gov.uk](http://www.ico.gov.uk).

### **4. General Data Protection Regulations (GDPR)**

When you apply to the LOTS Scheme, we will ask for some personal information because, for example, your personal email address or telephone number is used on the applicant organisation's behalf. When you provide this information, it is processed in compliance with the GDPR, Data Protection Act 2018 as well as the scheme's Terms and Conditions to enable us to communicate with you about the application.

We take care to ensure that any personal information supplied is dealt with in a way which complies with the requirements of the Data Protection Act 2018 and the General Data Protection Regulation. This means that any personal information you supply will be processed for the purpose for which it has been provided.

For further details on your privacy see the Privacy Notice attached.

## **Annex F: LOTS Scheme Privacy Notice**

### **Living Over The Shops (LOTS) Scheme Privacy Notice**

The Council is collecting information from you for the purposes of processing your application regarding the Living Over The Shops (LOTS) Scheme. This is in accordance with Section 6(1)(e) of the UK General Data Protection Regulation (GDPR)- the performance of a task carried out in the public interest or in the exercise of official authority vested in the Council. Information collected may be shared with the Council's appointed quantity surveyor and the Northern Ireland Audit Office.

We will ask for personal information about you or your organisation in order to process your grant application and any subsequent grant payments. When you provide this information, it is processed in compliance with the UK GDPR/Data Protection Act 2018 to enable us to communicate with you about the application and vouch costs associated with the funding.

Information will not be transferred to countries outside the European Economic Area. All information collected and processed may be subject to audit. The Council may also process the information for research purposes carried out in the public interest.

All information will be held in accordance with the Council's retention and disposal schedule (see <http://www.antrimandnewtownabbey.gov.uk/Council>) and will be disposed of securely when no longer required.

You have a number of rights with regard to data we hold on you – for further information see the Information Commissioner's website <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/individual-rights/>

If at any point you believe the information we hold on you is incorrect, you can request to see this information and even have it corrected or deleted. If you wish to raise a complaint on how we have handled your personal data, you can contact our Data Protection Officer who will investigate the matter.

Data Protection Officer

Antrim Civic Centre, 50 Stiles Way, Antrim, BT41 2UB

T: 028 94 463113

E: [DPO@antrimandnewtownabbey.gov.uk](mailto:DPO@antrimandnewtownabbey.gov.uk)

If you are not satisfied with our response, or believe we are not processing your personal data in accordance with the law, you can complain to the Information Commissioner's Office (ICO).

## **Annex G: Frequently Asked Questions (FAQ)**

### APPLICATION PROCESS

**1. Do I have to own the property to apply?**

Yes, the applicant must be the property owner.

**2. How are applications assessed and by who?**

Application Form 1 is assessed first against the project criteria. If the proposed project passes all project criteria, the application will progress to be scored against the Assessment Criteria outlined on pg. 8. The panel will be made up of Council Officers.

Application Form 2 is assessed by the same panel with the addition of an independent quantity surveyor appointed by the Council. The application will be assessed on whether the applicant has demonstrated value for money.

**3. Is the grant figure in the Heads of Terms the amount that I will be offered if my application is successful?**

Not necessarily. The Heads of Terms sets out the maximum available for the type of project proposed, based on the number of units and the number of bedrooms in each unit. The actual grant offer is calculated based on the information submitted in Application Form 2 and is set out in your Letter of Offer.

**4. Does receiving a Heads of Terms automatically mean I will receive the grant?**

No. The application still has to pass Stage 2 for an applicant to receive a grant offer. The application could be rejected if it is deemed to be incomplete, if the relevant statutory consents have not been obtained, or if the application fails to demonstrate value for money through the obtained quotations.

### GRANT CALCULATION

**5. How is the available grant rate calculated?**

The grant rate offered is up to 75% of eligible project cost up to a maximum amount. The maximum amount for any project is determined based on how many units and how many bedrooms are created. If a project contains multiple units, the total maximum amount available is calculated by first counting all units with one-bedroom followed by any units with two or more bedrooms. The grant rate available is set out in detail on pg. 3 and worked examples of grant calculations can be found in Annex A.

**6. How much will I have to contribute towards the total project cost?**

Applicants will be asked to cover a minimum of 25% of eligible project costs. Applicants are advised to consider that their project may incur costs that do not count towards the eligible project costs, such as planning and architectural fees. Please read pg. 3-6 carefully along with the examples set out in Annex A.

## PAYMENT OF GRANT

### **7. When will I be paid?**

The grant is paid out in three instalments.

Payment 1 is made upon completion of Stage 3, following submission of the Permission to Start Form. The payment will be up to a maximum of 50% of your total grant amount.

Payment 2 is made following completion of works and submission of the Completion Form. Payment 2 is a minimum of 40%. Once Payment 2 has been made, the grant recipient will have received 90% of the full grant amount.

The final payment, Payment 3, contains the final 10%. Payment 3 is made following submission of the Proof of Tenant Form. This is submitted once a tenant has been secured for all newly created units or once the grant recipient can demonstrate that the newly created units have been advertised for at least 6 months.

### **8. What account will the grant be paid into?**

Grant recipients will be asked to submit a claim form for each of the three payments. Payments will be made via bank transfer into a bank account in the applicant's name. If the applicant is a business, the account must be a business account.

## APPOINTING AND PAYING CONTRACTORS

### **9. Can I use multiple contractors to complete the works?**

Yes, but applicants are advised to seek out a sole contractor if possible.

### **10. Can I ask a family member or extended member for a construction quote?**

Yes, but applicants must declare the relationship in a Conflict of Interest Declaration with Application Form 2. Applicants will be asked to demonstrate that they have sought out the correct amount of quotations and that the contractor appointed has demonstrated best value for money.

### **11. Can I pay my contractor in cash?**

No, the Council cannot pay out on cash expenditure. Grant recipients are therefore advised to pay their contractor via bank transfer, through a business account (if applicable), as cash payments will not be covered by the grant.

## CONSTRUCTION PROCESS

### **12. When can I commence works?**

Work can commence once the grant recipient has been issued with a Permission to Start Notice from the Council. Please note that works commenced prior to this will be eligible for grant funding.

### **13. My project is delayed – what do I have to do?**

Grant recipients must contact the Regeneration Team as soon as possible to notify the Council of the circumstances. Failure to notify the Regeneration Team about significant delays, such as failing to meet agreed project milestones, can, in extreme cases, result in a withdrawal of the grant offer and trigger the clawback mechanism

explained on pg.16.

## QUESTIONS AND CONTACT DETAILS

### 14. Who can I contact if I have any questions?

Please direct queries to the Regeneration Team at the Council by contacting us via email on: [lots@antrimandnewtownabbey.gov.uk](mailto:lots@antrimandnewtownabbey.gov.uk).

The designated programme officer is Alastair Law, Regeneration Officer.  
Telephone: 0300 123 4568

### 15. Who can I contact with a question relating to planning, statutory consents or building control?

The Regeneration Team is unable to advise on planning or building control matters. Questions about planning and statutory consents should be directed to the Planning Department at the Council directly. If you have questions regarding Building Control, please contact the Building Control Department.

<b>Local Planning Office</b> Tel: 0300 123 6677 Email: <a href="mailto:planning@antrimandnewtownabbey.gov.uk">planning@antrimandnewtownabbey.gov.uk</a>
<b>Building Control Department</b> Tel: 028 9034 0140 Email: <a href="mailto:buildingcontrol@antrimandnewtownabbey.gov.uk">buildingcontrol@antrimandnewtownabbey.gov.uk</a>
<b>Environmental Health and Wellbeing Team</b> Tel: 028 9034 0160 Email: <a href="mailto:EnvHealth@antrimandnewtownabbey.gov.uk">EnvHealth@antrimandnewtownabbey.gov.uk</a> Website: <a href="https://antrimandnewtownabbey.gov.uk/privatelyrentedhousing/">https://antrimandnewtownabbey.gov.uk/privatelyrentedhousing/</a>

## DEADLINES AND TIMEFRAMES

### 16. When do I have to submit Application Form 1/Application Form 2/Permission to Start Form/Completion Form/Securing a Tenant Form?

The deadline for Application Form 1 is 4.00pm on Friday 29 August 2025.

The deadline for Application Form 2 will be set out in the Heads of Terms. The deadline will be set individually for each project and waiting times for receiving statutory consents will be taken into account. Applicants are advised to submit Application Form 2 as soon as possible once all relevant supporting documents have been obtained.

- The Letter of Offer must be signed and returned within 10 working days of being issued.
- The Permission to Start Form must be submitted within three months from the date of the Letter of Offer.
- Works must commence within three months of the Permission to Start Notice being issued.
- The Completion Form must be submitted before the grant expiry date, as set out in the Letter of Offer.

- The Proof of Tenant Form must be submitted within 12 months from the date of submitting your Completion Form.

**Note: After 12 months from the date of the Completion Report the remaining payment of 10% can no longer be claimed back.**

**17. When does the clawback period begin?**

Full clawback of 100 % of any payment received is in effect during the duration of the project, should the applicant fail to comply with the Terms and Conditions set out in their Letter of Offer.

Upon submission of the Completion Report in Stage 5, a clawback mechanism becomes active whereby if the property is sold to a new owner within the first five years, the Council will clawback 100% of the grant amount.

If a converted property is sold to a new owner beyond five years, the clawback amount would decrease annually by 20% until Year 10 as set out in the table on pg.16.

Grant applicants accept the terms of the clawback mechanism when signing their Letter of Offer.