

Private Sector Housing Renewal Policy 2015



Cyngor Bwrdeisdref Sirol
Blaenau Gwent
County Borough Council

Summary



a better place to live and work - lle gwell i fyw a gweithio

Introduction

Our Private Sector Housing Renewal Policy sets out Blaenau Gwent County Borough Council's plans for improving the quality of the County Borough's private sector housing stock. It identifies priorities for action and sets out how the Environmental Health Section intends to deliver the vision of 'decent quality housing' for all of Blaenau Gwent's residents.

The strategy reflects policies relating not only to housing conditions but also health and welfare issues at a national, regional and local level, whilst contributing to the Council's wider Housing Strategy. The policy outlines the assistance available to privately owned property owners in Blaenau Gwent and the terms and conditions of that assistance.

This is a summary of the policy. The full version can be found on the Blaenau Gwent CBC website at www.blaenau-gwent.gov.uk

Priorities for Action

The formulation of the Housing Renewal Policy has been driven by the key issues raised. As a result, the Authority will seek to address the following key priorities:

- Support the Elderly and People with a Disability to Live Independently In Their Own Homes;
- Secure the Repair and Improvement of Existing Housing Stock;
- Reduce Fuel Poverty and Increase Energy Efficiency;
- Monitor and Improve Conditions in the Private Rented Sector;
- Reduce the number of Long Term Empty Properties.

In addressing these priorities the Council will:

- a) Assist disabled occupants with the costs of adaptations in their homes to facilitate independent living;
- b) Where funding allows, to assist elderly and vulnerable persons with the costs of repair works, personal support and advice;
- c) Assist disabled occupants with relocation in lieu of disabled adaptations;

- d) Enable good quality and affordable housing by bringing empty properties back into use including providing interest free loans under the Welsh Government Houses into Homes Scheme.
- e) Use enforcement in order to tackle the worst privately owned housing stock, including using enforcement powers to bring empty properties back into use;
- f) Provide assistance with improving energy efficiency and affordability;
- g) Provide general advice on home repairs and improvements;
- h) Provide private tenants with a comprehensive Housing Solutions Service and give support, where necessary, to ensure that landlords meet their statutory responsibilities;
- i) Work with Welsh Government to develop a series of loan products to assist those owning properties in the County Borough to maintain and improve their property;
- j) Ensure that the services provided are equitable and transparent.

Financial Assistance

The Council, as Local Housing Authority, will make the following forms of financial assistance available:

DISABLED FACILITIES GRANTS (DFGs)

1. Who is eligible?	Owner-Occupiers, Landlords, Tenants, certain licensees and service employees.
2. Eligible Works	Works, as identified by the Council, to facilitate access and to enable a disabled person to move freely into and around their dwelling and to enjoy the facilities and amenities in and around it.
3. Applicant's Financial Contribution	Relevant persons are means-tested. Applicants may also need to contribute extra monies if the cost of works exceeds the maximum level of assistance. Where the relevant person is a minor (child), the means-test will not apply.
4. Maximum level of Financial Assistance	£36,000
5. General Conditions	Applicants must own or reside at the property where the works are to be carried out.

DFG PLUS

1. Who is eligible?	Owner-Occupiers and Tenants with Repairing Obligations with approved Disabled Facilities Grants.
2. Eligible Works	Minor essential works, as identified by the Council, to protect and ensure the sustainability of disabled adaptations.
3. Applicant's Financial Contribution	No additional contribution required unless the cost of works exceeds the maximum level of this assistance.
4. Maximum level of Financial Assistance	If the relevant person is an owner-occupier or Tenant with Repairing Obligations - £4,000 If the relevant person lives with relatives/other persons or is a private tenant - £1,000.
5. General Conditions	Applicants must own or reside at the property where the works are to be carried out.

DISABLED PERSONS RELOCATION GRANT

1. Who is eligible?	Owner-Occupiers and Tenants with Repairing Obligations who are eligible to apply for a Disabled Facilities Grant in respect of their existing home.
2. Eligible Costs/Works	The difference between the cost of purchasing a suitable home and the value of the existing home (where applicable) Reasonable legal and valuation fees incurred, removal and other incidental costs The cost of minimal adaptations that would have been necessary regardless of the dwelling occupied (e.g. small ramps, stairlift etc.).
3. Applicant's Financial Contribution	Relevant persons are means-tested. Applicants may also need to contribute extra monies if the costs exceed the maximum level of assistance. Where the relevant person is a minor (child), the means-test will not apply.
4. Amount of Financial Assistance	The amount of grant will be calculated as the eligible costs incurred, as described above, up to a maximum figure equivalent to that which would have been offered as a Disabled Facilities Grant to adapt the existing home to meet the needs of the disabled occupant, had that been practical. This will be determined by the Authority. Regardless of the above the maximum grant payable is £36,000.
5. General Conditions	Occupancy – Relevant Person must reside in the property for a minimum of 10 years following grant completion, or such shorter period as agreed with the Authority. Applicant must comply with disposal (sell-on) conditions for 10 years following grant completion.

LIVING INDEPENDENTLY HOME REPAIR SCHEME (in partnership with Blaenau Gwent Care & Repair)

1. Who is eligible?	<p>Persons aged 65 or over (who have owned and occupied their property for a minimum of 3 years) and who are in receipt of any of the following state benefits:</p> <ol style="list-style-type: none"> i. Council Tax Benefit ii. State Pension Credit iii. Disability Living Allowance iv. Income-based Jobseeker's Allowance v. War Disablement Pension vi. Attendance Allowance vii. Industrial Injuries Disablement Benefit <p>Persons aged 80 or over (who have owned and occupied their property for a minimum of 3 years). (Over 80s will <u>not</u> need to be in receipt of any benefits to qualify.) In all cases, persons who are assessed as having capital savings in excess of £12,000 will not be eligible for grant assistance</p>
2. Eligible Works	Repair works necessary to ensure that a dwelling is wind and weatherproof, has essential amenities, sufficient heating and is generally free from significant health and safety hazards.
3. Applicant's Financial Contribution	Applicants may have to contribute where the costs of the works exceed the maximum grant below.
4. Maximum level of Financial Assistance	£4,000
5. General Conditions	Applicants must reside at the property where the works are to be carried out.

SAFETY AT HOME WORKS (in partnership with Blaenau Gwent Care & Repair)

1. Who is eligible?	Owner-occupiers or private tenants who are assessed as being in need of assistance by the Council's Social Services department.
2. Eligible Works	<p>Small Adaptations works including:</p> <ul style="list-style-type: none"> • Internal Handrails • External Handrails • Key Safes • Grab rails • Ramps to aid access to reduce the risk of falls and slips • Installation of electrical sockets for community alarm systems • Small works to enable easier access
3. Applicant's Financial Contribution	Applicants may have to contribute where the costs of the works exceed the maximum grant below.
4. Maximum level of Financial Assistance	£1,000
5. General Conditions	Applicants must reside at the property where the works are to be carried out.

ENERGY EFFICIENCY ASSISTANCE

The Council will work in partnership with the Welsh Government and third party funding provider to secure external capital funding to provide financial assistance to home owners, private tenants and social tenants in the County Borough.

Schemes will normally be provided in a group repair type situation where blocks or streets of properties are improved at the same time. Works that are usually offered are external solid wall insulation, internal solid wall insulation, loft insulation, cavity wall insulation, boiler replacement, fuel swap (solid fuel to gas), provision of a gas supply to properties not connected to the gas network and draft proofing measures.

The level and form of assistance will depend on the conditions being imposed by the funding provider, be it Welsh Government or an energy company. Whether the applicant will have any financial contribution to the cost of the works will also be determined in accordance with the conditions imposed by the funding provider.

HOME IMPROVEMENT LOANS

1. Who is eligible?	Owner-Occupiers or landlords of privately owned property that is in need of repair. The scheme does not apply to social housing. Applicants should not have an adverse credit history.
2. Eligible Works	Owner-Occupiers – Works to enable to enable the property to be warm, safe and secure (as a minimum). Landlords – Property must be free from Category 1 Hazards (HHSRS)
3. Maximum level of Financial Assistance	Loans will be awarded as follows: a) Minimum Loan amount £1,000. b) to a maximum of £25 000 per unit, and c) to a maximum of £150 000 per applicant at any one time, and d) to a maximum of 80% Loan to current value of the property (taking into account existing borrowing). Applicants will be expected to demonstrate they have the financial means to finance any works required in excess of the loan awarded.
4. Loan Repayment	Owner-Occupiers – monthly repayments over a period of 1 to 10 years dependent of loan amount and affordability. Owner-Occupiers will be subject to an affordability assessment

	<p>undertaken by partner agency (e.g. Credit Union).</p> <p>Landlords – monthly repayments over a period of 1 to 5 years dependent of loan amount and affordability OR full repayment at the any time, on sale of the property, or at the end of the maximum 5 year period.</p>
5. General Conditions	Loans will be registered as a charge against the property. A fee is charged according to the amount of the loan awarded. Fees can be added to the loan. For further conditions see Appendix G.

HOUSES INTO HOMES EMPTY PROPERTY LOAN

1. Who is eligible?	<p>The owner of any privately owned property that has been empty for at least six months may apply. The scheme does not apply to social housing.</p> <p>Properties that can benefit from this form of assistance must either be put on the market for sale or privately rented once works are completed. Owner occupiers are not eligible for assistance.</p>
2. Eligible Works	On completion, result in the property/units being suitable for immediate occupation as a dwelling(s) by being free from Category One Hazards as defined in the Housing Act 2004. In addition the dwelling must achieve the Welsh Government Houses to Homes Standard
3. Applicant's Financial Contribution	<p>Applicants will be expected to demonstrate they have the financial means to finance any works required in excess of the loan awarded.</p> <p>A fee is charged according to the amount of the loan awarded and the applicant will have to pay the fees levied by the Land Registry and, where appropriate, Companies House.</p>
4. Maximum level of Financial Assistance	<p>Loans will be awarded</p> <ul style="list-style-type: none"> a) to a maximum of £25 000 per unit, and b) to a maximum of £150 000 per applicant at any one time, and c) to a maximum of 80% Loan to current value of the property (taking into account existing borrowing)
5. General Conditions	Loans will be registered as a charge against the property. Loans must be repaid in full within 24 months where the property is to be sold and within 36 months where the property is to be let.

Advice and Enforcement

Advice is available from the Environmental Health Section on the following matters:

- Appointing a builder;
- Fire Safety in single and multiple occupancy homes;
- Diagnosis of defects within private dwellings causing issues such as damp, mould, rot and condensation;
- Home insulation and energy efficiency advice;
- SAP rating and Energy Performance Certificates;
- General home improvement advice;
- Appointing an architect or draftsman;
- Advice on bringing empty properties back into use, including conversion from commercial to domestic and single occupancy to multi occupancy.

Members of the public can call the Environmental Health Section for advice over the phone or to arrange for a Housing Surveyor or an Environmental Health Officer (EHO) to visit their property to receive the free impartial advice.

Advice is also provided to all residents on a range of matters through the Council website and various documents and publicity provided by the Council and its partner organisations. All residents approaching the service for assistance will be given a broad package of advice on matters that appear to be relevant to their needs and, where appropriate, will be directed to other organisations for assistance such as Communities First.

The Environmental Health Section also offers advice and assistance to those applying for a Disabled Facilities Grant when completing application forms and Tests of Resources documentation.

Where necessary and appropriate, Blaenau Gwent County Borough Council will take enforcement action as detailed in the Private Sector Housing Enforcement Policy. Enforcement may be used alongside other forms of assistance where it is appropriate so to do.

Resourcing the Policy

For a number of years, the Authority has been faced with significant challenges and competing priorities which have unfortunately limited the amount of capital funding directly available for private sector housing renewal. These challenges are set to continue throughout the lifespan of this policy. Nevertheless, the Authority is committed to meeting its statutory duties and, as far as possible, making funding available to support the key priorities outlined in this policy.

Capital funding for private sector housing renewal is drawn down from:

- i. The Authority's General Capital Fund (GCF)(Single Pot)
- ii. Welsh Government grants for home energy efficiency schemes designed to leverage in energy company obligation (ECO) funding.
- iii. ECO funding from energy companies for schemes to improve energy efficiency of homes and subsequently reduce carbon dioxide emissions and fuel poverty.

Funding for the Minor Adaptations/Safety at Home Scheme is sourced from the Authority's Social Services (SS) – Equipment & Adaptations Revenue Budget.

For Further Information Contact:

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