

Private Sector Housing Renewal Policy 2015-2020



April 2015

Contents

Chapter	Title	Page
1.0	Introduction	3
2.0	The National Policy Context	4
3.0	The Local Context and Evidence Base	5
4.0	The Legal Framework	6
5.0	Population Profile	8
6.0	Housing Stock Profile	10
7.0	Partnership Working	19
8.0	Housing Renewal Assistance	23
9.0	Resourcing the Policy	33
10.0	Implementation and Review	34

Appendices

A	Criteria for Disabled Facilities Grants	36
B	Criteria for DFG plus	41
C	Criteria for Disabled Persons Relocation Grant	43
D	Criteria for Living Independently Home Repair Scheme	47
E	Safety at Home Scheme	52
F	Houses into Homes Empty Property Loans	54
G	Home Improvement Loans	57
H	Criteria for Waiving/Reducing Grant Repayment	60
I	General Conditions	64
J	Glossary	69

1.0 Introduction

- 1.1 Blaenau Gwent is a place of heritage and dramatic change, with a sense of its past but its eyes firmly on the future.
- 1.2 Covering an area of approximately 10,900 hectares and with a population of 69 814 (2011 census) Blaenau Gwent is divided into 16 political wards, represented by 42 elected members. Blaenau Gwent is defined physically by the beautifully desolate mountaintops which divide and watch over its vibrant, bustling valleys. The three main rivers, the Sirhowy, the Ebbw and the Tillery, slip south through towns and villages, which, to the untutored eye, often seem to merge together into one. Make no mistake, however - each community proudly maintains its own character and traditions.
- 1.3 Although the towns give the County Borough a busy, urban feel, Blaenau Gwent is actually a largely rural area. Forty five per cent of the land area is undeveloped, and the greater part of this is defined as open countryside. Wherever you are, beautiful countryside is never far away, and as often as not it will be providing the views from where you are standing.
- 1.4 This document sets out Blaenau Gwent County Borough Council's policy in relation to private sector renewal, and the provision of financial assistance and other forms of assistance that the Council is able to offer qualifying residents. This document has been developed in response to the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.
- 1.5 This policy will support both the Welsh Government and Council's strategic priorities and 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;
 - Support the repair and improvement of existing homes;
 - Reduce fuel poverty and increase energy efficiency;
 - Monitor and improve conditions in the private rented sector;
 - Reduce the number of long term empty Properties.

2.0 The National Policy Context

- 2.1 In 2011 the Welsh Government announced its Programme for Government. This action plan has been described by Welsh Government as their road map for this Assembly term. This action plan contained a chapter termed Welsh Homes looking at high level aspirations to improve homes and housing. This set out the Assembly Government's commitment to
- Increasing the supply and choice of housing;
 - Improving the quality of homes; and
 - Improving housing services and support.
- 2.2 On 18th November 2013 the Welsh Government introduced the first Housing Bill for Wales. The Welsh Government states that the Bill will introduce significant improvements across the housing sector to ensure that people have access to a decent, affordable home and better housing-related services - particularly for those who are vulnerable or homeless.
- 2.3 It is also proposed that the Bill will lead to improved standards and management in the private rented sector by the introduction of a mandatory registration and licensing scheme, reduced levels of homelessness by placing its prevention at the centre of local authority duties to help people at risk and fewer long term empty properties by encouraging owners to sell or rent them – thereby helping to increase housing supply.
- 2.4 The Warm Homes and Energy Conservation Act which was passed in 2000 and the Welsh Assembly Government, A Fuel Poverty Commitment for Wales published in 2003, set out the intention to end fuel poverty in Wales by 2018.
- 2.5 It is also important to note that this policy is written in a time where public finances are under significant strain. All services, including those covered by this policy, are facing severe pressures because of diminishing resources. It is anticipated that this pressure will continue for the life of this policy.

3.0 The Local Context and Evidence Base

3.1 This policy has been written taking its policy lead and information resource from the Draft Blaenau Gwent Local Housing Strategy 2014. A robust evidence base that has been gathered during the development of the Local Housing Strategy and this evidence base underpin this Private Sector Housing Renewal Policy. Specifically the local plans and policies that underpin this policy are:

- Single Integrated Plan
- Local Development Plan
- Corporate Improvement Plan
- Community Plan
- Living Independently in Blaenau Gwent Strategy
- The Local Housing Market Assessment 2012
- Older Person's Strategy.

3.2 In addition this Private Sector Housing Renewal Strategy also takes evidence and guidance from the Empty Property Strategy and the Private Sector Housing Enforcement Policy.

3.3 The last private sector house condition survey undertaken within Blaenau Gwent was in 2008. Due to continuing financial constraints it has not been possible to update this survey to inform the content of this policy. However, we have no evidence to suggest the findings of that report are no longer valid so that data are still used to inform this policy.

4.0 The Legal Framework

This Policy has been developed taking into account the national legislative framework, which can be summarised as follows.

4.1 The Housing Grants, Construction and Regeneration Act 1996

This Act, subsequently amended by the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 below, controls the way Councils give financial assistance for adaptations to the homes of disabled people to enable them to live more independently. This Act restricted expenditure to specific types of improvement.

4.2 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

This Order repeals the previous prescriptive legislation concerning housing renewal grants and provides Councils with a greater degree of flexibility to deal with poor housing conditions, both in terms of the interventions available and their ability to work in partnership with others. This Order gave Councils across the UK the power to create new policies which could address local needs and priorities. The Government made it a condition that Councils should publish their policies, making it clear how they intended to use their new powers.

4.3 The Local Government and Housing Act 1989

This Act gives Councils the power to declare and carry out works in renewal areas. As well as providing a broad power to give financial assistance within the renewal area, the 1989 Act gave Councils a range of other powers, including the power to acquire land by compulsion.

4.4 The Chronically Sick and Disabled Persons Act 1970

This Act placed a duty on Councils to assist disabled people and formed the basis of a whole range of services. With regard to adaptations, there is a duty both to assist with adapting existing facilities and, if necessary, to provide additional facilities.

4.5 Housing Act 2004

The Housing Act 2004 came into force in 2006 and introduced significant new legal provisions for Councils to use. In particular, a new method of assessing property standards namely, the Housing Health and Safety Rating System (HHSRS), replaced the previous property-based 'Fitness Standard' contained in the Housing Act 1985. HHSRS is an evidence based risk

assessment procedure centred around 29 different types of hazard that may affect the health and safety of occupiers and visitors to properties. This new system enables Councils to prioritise their intervention based on the severity of health and safety hazards in the home and maximise potential health benefits to recipients of grant assistance. It also adapts and extends the powers of enforcement available to Councils to tackle poor housing conditions.

5.0 Population Profile

- 5.1 Housing is still relatively affordable in Blaenau Gwent, although many households in the County Borough are on low incomes. Over half (53%) of all non-homeowners in Blaenau Gwent have annual incomes of under £10,000 while more than three-quarters (78%) have annual incomes under £20,000. For these households, owner occupation is difficult to achieve and a more realistic option is rented housing. Many of these households would also need assistance from Housing Benefit in order to afford even social rents in the Borough. Private rented stock now forms a significant part of the local housing offer for low income households and those in housing need. This echoes how the market is changing across Wales. The condition of private sector dwellings is an area of concern, particularly for lower value rental homes.
- 5.2 Wales is seeing significant changes as its population ages and these national trends are reflected locally in Blaenau Gwent. Overall, the forecast shows that Blaenau Gwent can expect its older people's population to expand, especially among the over 85's, and its profile become older to 2033.
- 5.3 The proportion of the population in Blaenau Gwent with a Limiting Long Term Illness (LLTI) increases as people age: 80% of those over 85 and over half of people aged 65 or more have a LLTI. Other difficulties due to old age or frailty, not surprisingly, increase with age; the combined effect of ageing, frailty and mobility indicate half of the population (48%) above 75, and two thirds (65%) post 85 years, face difficulties There are variations in Health and Well Being for Older People dependent on age, property, tenure and household.
- 5.4 Data from the last Blaenau Gwent Private Sector House Condition Survey shows that of the 5383 households where an occupier has a recognised illness or disability 3103 households (57.6%) have no adaptations. Of these households 87.2% are owner occupied and 83.4% are economically vulnerable.

5.5 Other key statistics are:

- 32% of properties are owned outright and a further 29% have a mortgage.
- 15% of residents are on Incapacity Benefit compared to a Wales average of 10%.
- 15.2% of the population and unemployed, significantly above the Wales average of 8.3%.
- Life expectancy for men is 75.6 years and for women 79.1 years compared to 77.2 and 81.6 respectively across the whole of Wales.
- 4% of residents provide at least 50 hours of unpaid care to a relative per week.
- 2.6% of the properties within the County Borough have been empty for six months or more.

6.0 Housing Stock Profile

6.1 Stock by Tenure

This chapter provides a summary of the 2008 Private Sector Housing Stock Condition Survey. This analysis of local housing conditions and markets has been undertaken to inform the development of this policy. Figure 6a, below, shows an up to date breakdown of the County Borough's private housing stock by tenure.

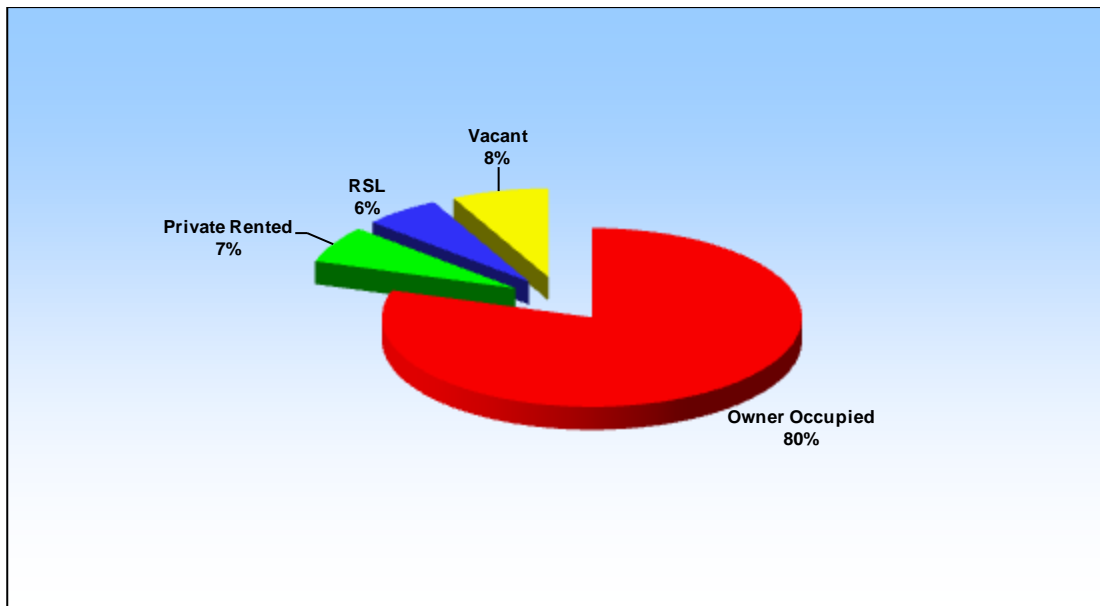


Figure 6a: Stock profile by Tenure

It can be seen from figure 6a above that the predominant tenure is owner-occupation. The figure of 79.9% has increased since 2001 when the estimated figure was 62.6%.

Of note from the House Condition Survey are the figures that 80% of all private rented dwellings were constructed pre 1919, in comparison to owner occupied dwellings at 43% and 24% of all private dwellings. The highest proportion of privately rented properties is in the Abertillery (14%), Six Bells/Aberbeeg (15%) and Cwm (11%) areas. Overcrowding is also above average in the private rented sector at 10.8%. 56.3% of private rental tenants are considered to be economically vulnerable

6.2 Stock by Age

Private sector housing in the County Borough is representative of all building eras but with a significant pre-war component. 45.5% of private dwellings were constructed pre-1919 with a further 12.6% constructed in the inter war period (1919-1944).

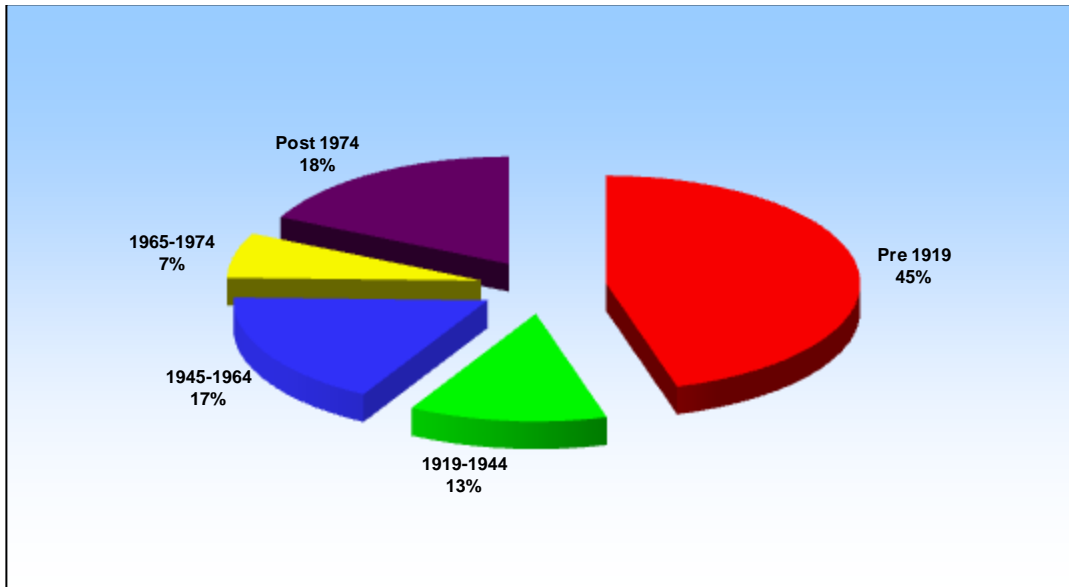


Figure 6b: Stock profile by Age

6.3 Stock by Type

Private housing in the County Borough is typically of low-rise traditional construction, in bungalow or two-storey configuration. The predominant type is a terraced house making up 57% of the total stock. Flats only account for 7.3% of the total with the majority of these being in purpose built blocks.

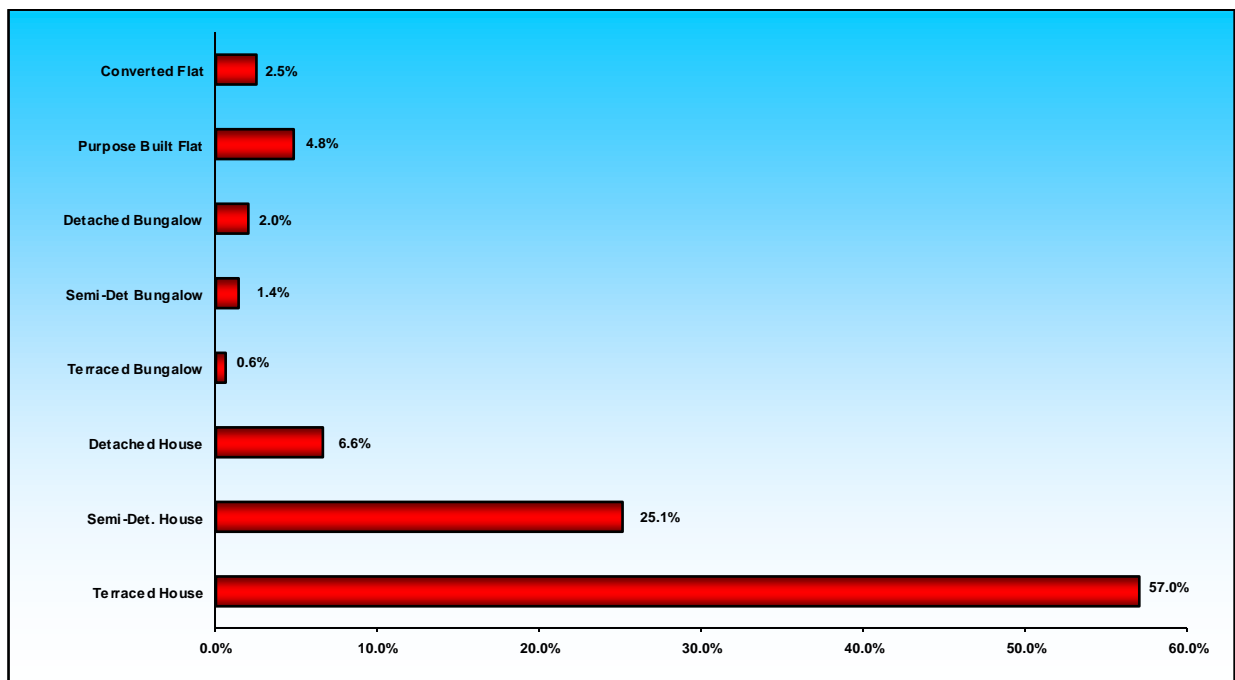


Figure 6c: Stock by Type of construction

Table 6.1 further breaks this down into sub areas. Notably there are few urban areas within the County Borough in which the terraced type is not dominant.

Sub Area	Dwellings	Terraced	Semi Detached	Detached	Bungalow	Purpose Built Flat	Converted Flat
		%	%	%	%	%	%
Tredegar	5786	53.9	22.1	9.1	5.2	8.4	1.3
Ebbw Vale	7626	40.8	31.7	9.5	7.7	3.4	6.9
Cwm	1088	88.9	7.1	1	2	0	1
Brynmaur	2135	42.2	52.2	1.1	2.2	2.2	0
Nantyglo	1602	57.4	29.8	5.4	2.4	4.5	0.4
Blaina	1840	80.4	12.5	4.5	1.8	0.9	0
Abertillery	3683	71.7	15	7.1	0	5.3	0.9
Llan, Brynithel Swfrydd	1609	61.1	25.7	1.8	0.9	9.7	0.9
Six Bells, Aberbeeg	1153	85.2	9.1	1.1	1.1	3.4	0

Table 6.1: Distribution of dwellings by type and sub area

6.4 Housing Health and Safety Rating System

Under the Housing Act 2004 housing conditions are assessed using the Housing Health and Safety Rating System (HHSRS). The HHSRS identifies 29 separate hazard groupings. Hazard scores are banded to reflect the relative severity of the hazards and their potential outcome.

Data from the last House Condition Survey shows that within the County Borough the highest risks are related to falls on steps/stairs, excess cold, electrical hazards, fire and damp and mould. Figure 6e highlights this.

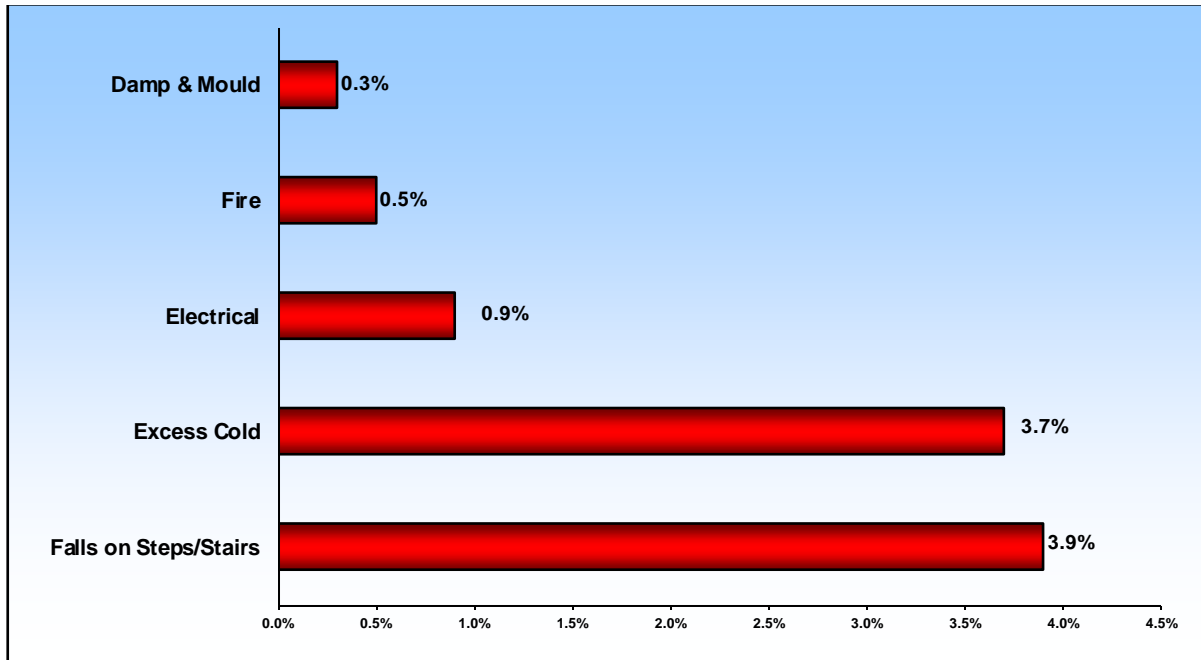


Figure 6e: Category One Hazards by Risk Category

This figure clearly shows that the most significant hazards in private sector dwellings is that of falls and steps/stairs and excess cold. This is mainly due to the fact that many properties are built into the steep valley sides creating the need for long steep steps into the properties and the fact that the majority of the housing stock is of solid wall construction and therefore, hard to heat and insulate.

Further analysis of the data has shown that different sub-areas in the County Borough contain a higher percentage of category one hazards in the private sector stock. Figure 6f below shows that Cwm and Abertillery exhibit the highest percentage of category one hazards with the average being 8.2% of properties containing at least one category one hazard.

Across the County Borough approximately 992 dwellings (3.7%) are affected by excess cold. Further analysis by housing type shows that, along with most other category one hazards, there is a higher proportion in the pre 1919 stock and in the private rented sector.

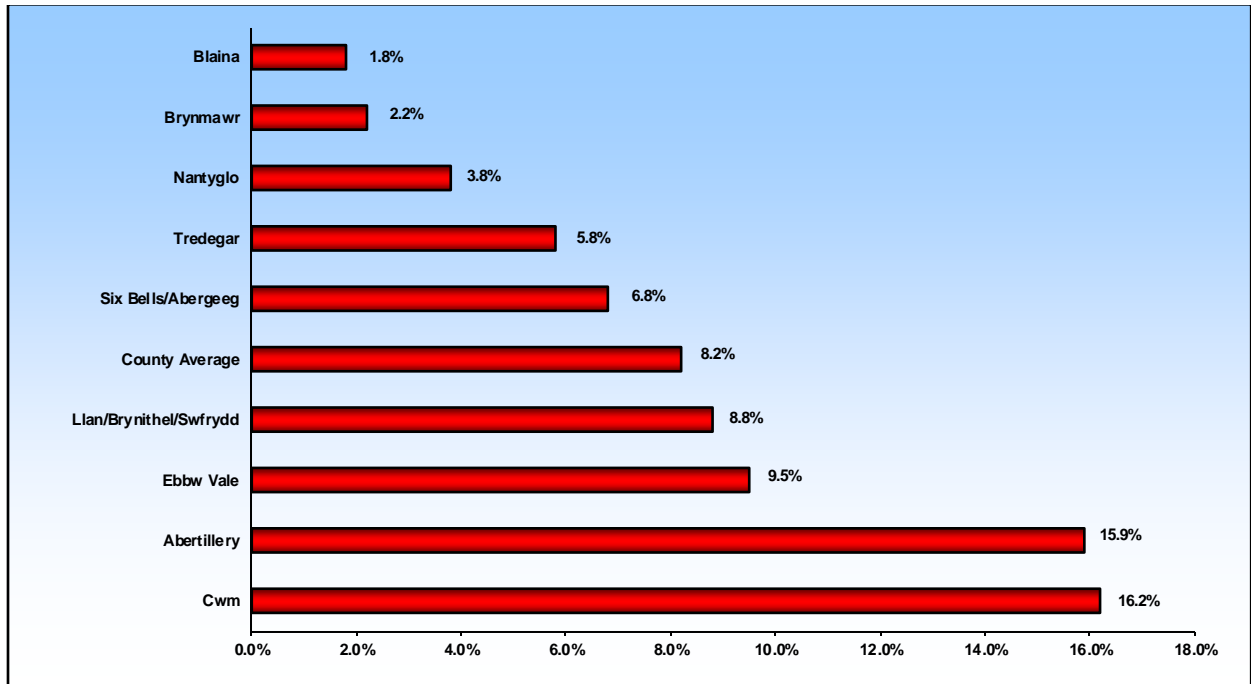


Figure 6f: Category One Hazard by Area

The House Condition Survey identified that there are 792 households where elderly residents are experiencing category one hazards. This represents 9.2% of all elderly households in the County Borough. Similarly, 35.7% of elderly households live in dwellings in disrepair.

6.5 Housing Disrepair

It is estimated that 33.3% of private sector dwellings require repairs to at least one primary building element. The majority of repairs are however, minor and localised in nature reflecting a need externally for enhanced routine maintenance and internally household wear and tear and the ageing of internal services and amenities. Of those dwellings requiring repairs 12.1% require major works. Figure 6g below shows that rate of disrepair by sub area.

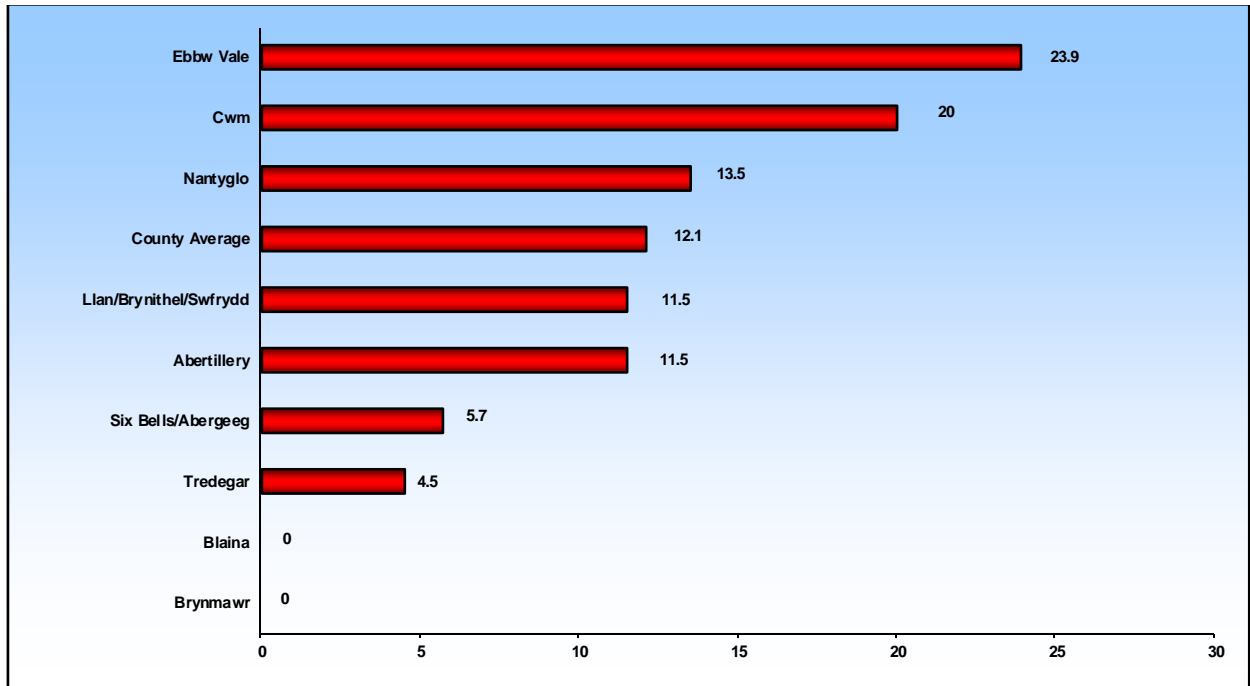


Figure 6g: Disrepair by sub area

6.6 Energy Efficiency

The Blaenau Gwent Private Sector House Condition Survey assessed the energy efficiency of the existing stock using Central Government's Standard Assessment Procedure (SAP), which produces energy efficiency ratings on a scale of 0-100. Table 6.2, below, shows the SAP ratings in Blaenau Gwent, together with scale interpretation.

SAP Band	% of stock	Classification
0-10	0.1	very poor
10-20	0.3	poor
20-30	1.2	poor
30-40	6	standard
40-50	17.2	standard
50-60	51	quite good
60-70	19.8	very good
70-80	3.8	very good
Over 80	0.5	excellent
Totals	100	

Table 6.2: SAP Bandings

The survey also recognised that

- 3.8% of dwellings lack any form of loft insulation;
- 4.9% of dwellings contain loft insulation of levels below 100mm;
- 2.1% of dwellings have single glazing;
- 3.4% of dwellings do not have central heating;
- 74.5% have effective draught proofing of windows and doors.

As a guide to those properties exhibiting the lowest level of energy efficiency the lowest quartile SAP ratings have been isolated. These are dwellings with SAP ratings of 49 or below. 23.6% of dwellings fall into this category. The table below shows these dwellings by construction type.

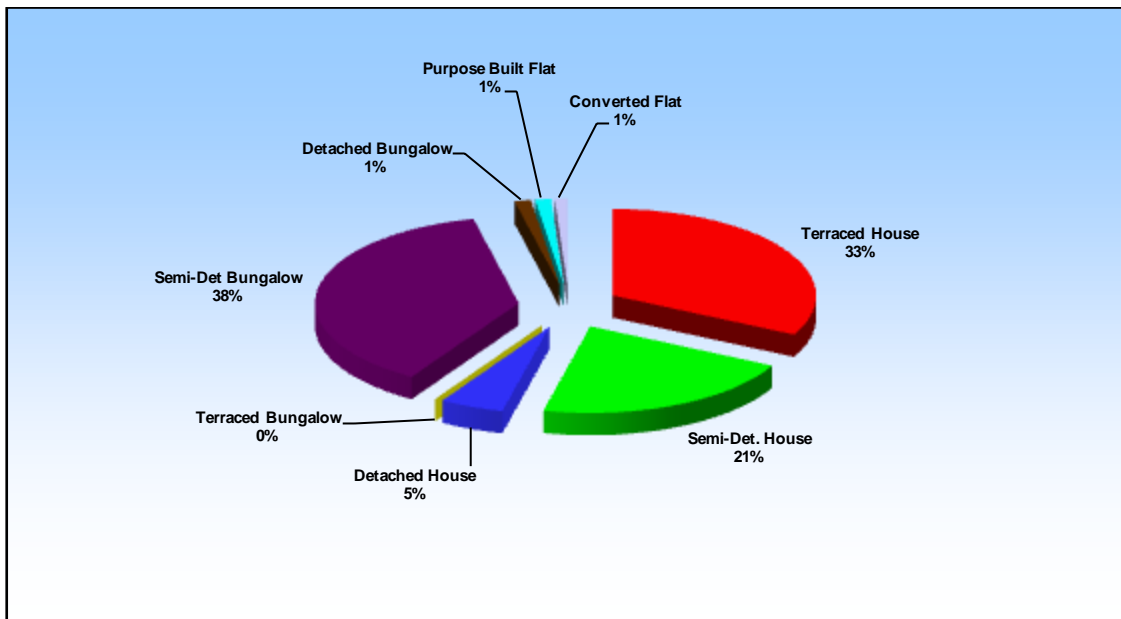


Figure 6h: Lower Quartile SAP rating by Dwelling Type (% of dwellings)

The lowest quartile SAP ratings have also be analysed by sub area as follows:

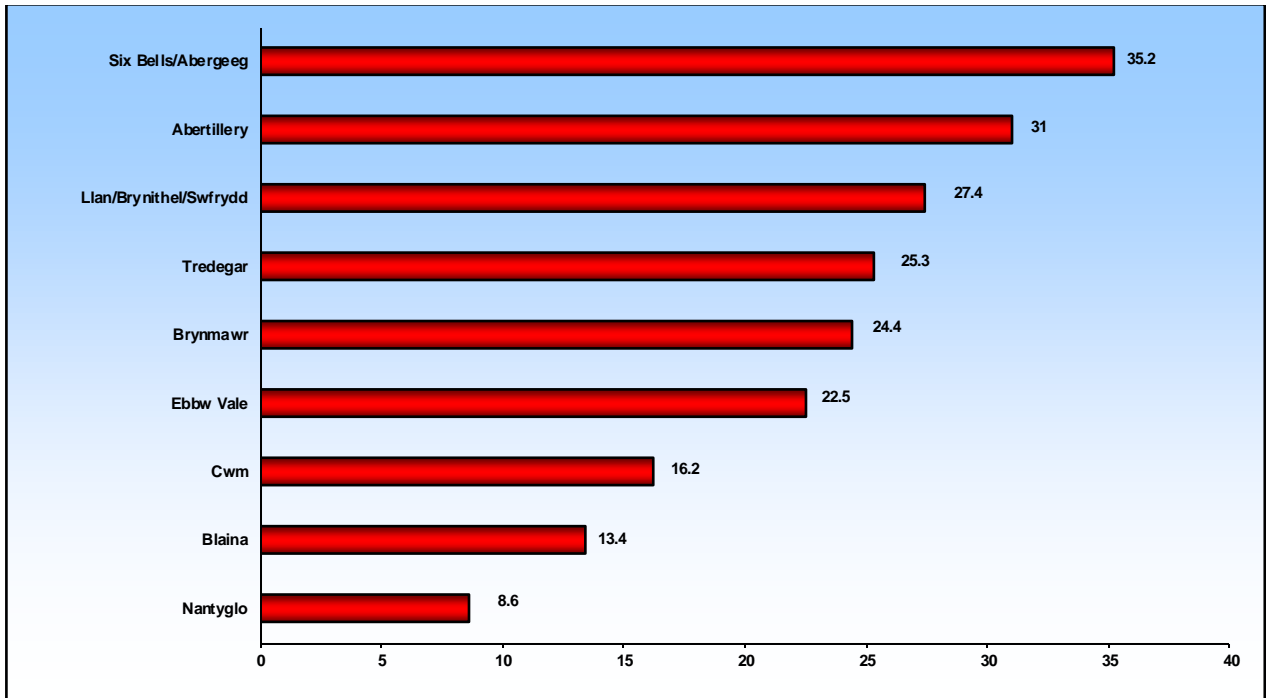


Figure 6i: Lower quartile SAP rating by Area (% of dwellings)

It is further estimated by the private sector house condition survey that 42.9% of households in Blaenau Gwent are in fuel poverty. Fuel poverty is defined by an annual expenditure on domestic fuel in excess of 10% of the annual household income.

6.7 Estimated Total Repair Costs in Private Sector

In order to estimate the cost of repair in the private sector the owner occupied sector has been examined. For the purposes of this analysis unsatisfactory housing (as defined by the presence of a category one hazard and or disrepair) was considered. It is estimated that in the owner occupied sector a total expenditure of £12.441million would be required for improvements. (at 2008 prices)

Among owner occupied households living in unsatisfactory conditions 17.6% are elderly in composition and 22% contain children. Outstanding expenditure against these groups is estimated to be £5.253 million (at 2008 prices)

6.8 Summary

The last house condition survey and national census data shows that:

- 8.2% of dwellings exhibit a category one hazard;
- 12.1% of dwellings were in serious disrepair and require major works;
- The primary hazards were in relation to falls on steps/stairs and excess cold;
- Rates of category one hazards are above average in pre 1919 dwellings;
- 33.3% of dwellings require repairs to at least one building element;
- Geographically:
 - Ebbw Vale, Cwm & Nantyglo exhibit the highest levels of disrepair;
 - Cwm, Abertillery & Ebbw Vale exhibit the highest levels of Category 1 hazards.
- 42.9% of households are estimated to be living in fuel poverty.
- Pre 1919 and inter war properties exhibit the worst energy efficiency in the County Borough;
- Of the 31 831 dwellings within the County Borough 529 still rely on solid fuel to provide heating and hot water. A further 236 dwellings have no form of central heating.
- Welsh Government estimate (2010) that 26.2% of households in Wales are in fuel poverty. Extrapolating this to Blaenau Gwent this would equate to 8340 homes would be in fuel poverty.

7.0 Partnership Working

The successful delivery of the County Borough's Private Sector Housing Renewal Policy will be greatly assisted when opportunities to work with partners sharing common objectives are maximised. The Authority will take every opportunity to further develop working relationships with existing partners and will actively seek new partners to ensure that key objectives are met.

7.1 Welsh Assembly Government.

The Welsh Assembly Government is a lead partner in enabling the renewal of private sector housing. The Assembly acknowledges that the quality of people's homes is critical to the quality of their lives and that good quality housing is at the cornerstone of strong, safe communities.

The Welsh Assembly currently directly funds:

- ARBED is the Welsh Government's strategic energy performance investment programme. The programme was established in 2009 to bring environmental, social and economic benefits to Wales and coordinate investment into the energy performance of Welsh homes. Blaenau Gwent residents have already benefited from investment under phases one and two of ARBED. The Council will continue to work with Welsh Government to develop energy efficiency improvement schemes across the County Borough. We will also work to bring in third party investment under schemes such as the UK Government's Energy Company Obligation (ECO) and the Green Deal.
- NEST is the Welsh Government's fuel poverty scheme. It aims to help reduce the number of households in fuel poverty and make Welsh homes warmer and more fuel-efficient places to live. The scheme can also signpost residents to organisations who can ensure they are on the best fuel tariff and check whether they are entitled to any benefits to boost income. Residents of the County Borough may also be eligible to receive home improvements at no cost, to help make the home warmer and reduce the cost of energy bills. Nest support is available to everyone in Wales. The Councils Public Protection Service regularly makes referrals to this scheme and will continue to work in partnership with the service provider to ensure as many of the benefits of the NEST scheme as possible are brought to Blaenau Gwent.

- The Houses into Homes Empty Property Loan scheme is funded by the Welsh Government. This recyclable loan scheme is offered to all owners of properties that have been empty for six months or more. Further details on the scheme are provided in appendix F.
- Welsh Government and Local Authorities in Wales are currently working on a proposal to offer repayable loans that can be used for various forms of home improvements and maintenance. The details of this new and innovative way of improving homes are currently being developed. Once the scheme has been formally launched by Welsh Government the Council will seek to amend this policy to allow for this new form of financial assistance to be made available to those with properties in Blaenau Gwent.

7.2 Blaenau Gwent Care and Repair Agency

Blaenau Gwent Care & Repair Agency is a major partner in private sector housing renewal activities in the County Borough. The Agency provides high quality personal advice and practical support to the vulnerable older and disabled people who wish to undertake repairs, improvements and adaptations to their homes.

The Agency provides free advice, information and support to facilitate independent living including an income maximisation service and liaison on the client's behalf with relevant external bodies to achieve success.

The Agency accesses small grants from the Authority and the Welsh Assembly Government to provide a rapid response Safety at Home/Minor Adaptations Service for people who are in hospital awaiting discharge, have recently been discharged from hospital or are at risk of being admitted because of an unsafe, unsuitable home.

The Agency provides advice and support to enable necessary home repairs including enabling access to, and delivering, the Living Independently Home Repair Scheme in partnership with the Authority. The popular Handyperson Service provides quick and reactive repairs and improvements for a small charge plus the costs of materials used.

Blaenau Gwent Care & Repair continues to work closely with the Authority and other local partners to develop and deliver new services that meet the needs of its target client group. Further detailed information about the Agency and its services can be found by visiting www.blaenau-gwent-care-and-repair.co.uk.

7.3 South Wales Fire Service

The South Wales Fire Service works in partnership with Environmental Health Officers in ensuring that dwellings are safe for occupation. Since the introduction of the Regulatory Reform (Fire Safety) Order 2005 the approach to fire safety is now risk based. Officers from South Wales Fire Service will carry out assessments of landlords risk assessment, where they apply, and give advice and take legal action in relation to fire safety issues in the common parts of Houses in Multiple Occupation (HMOs) and other large domestic buildings.

7.4 Registered Social Landlords

Registered Social Landlords (RSLs) are key partners in delivering housing renewal within the County Borough. Whilst this policy is specifically aimed at offering support and financial assistance to privately owned homes RSLs own such a number of properties in Blaenau Gwent that the Council sees them as key partners in assisting in the delivery of this policy. The Council has an excellent track record in working with RSLs to deliver housing improvements and wider community benefits. We have worked on large scale housing group repair schemes, bringing empty properties back into use on an individual and group basis and on energy efficiency group schemes and we will continue to do so. Statistics show that many of the most deprived areas in Blaenau Gwent are those areas where our RSL partners have significant numbers of their homes. We will continue to work in partnership with all RSLs to deliver group and individual schemes to maintain and improve the homes within Blaenau Gwent.

7.5 The Wallich

The Wallich is a charity that works to find lasting solutions to homelessness and prevent its occurrence by working closely with partners and those affected (www.thewallich.com). In Blaenau Gwent, the Wallich works with the Authority to provide the Blaenau Gwent Tenancy Support Service and the Blaenau Gwent Bond Board.

The Bond Board assists people on low income to find private rented accommodation by issuing certificates to cover the costs of a deposit for a rented flat or house. The Board also supports tenants in the move and resettlement process and promotes positive relationships with local landlords.

7.6 Blaenau Gwent Landlord Forum

The Authority has a well established Landlord Forum which informs, shares good practice, addresses concerns and develops co-operation. Many of the new renewal products that the Council will look to offer through schemes such as ARBED, Houses into Homes and the proposed loan scheme will be targeted specifically at landlords who are members of the Blaenau Gwent Forum. The Forum itself is run by landlords for landlords. However, the Council sees this group not only as a recipient of support from this policy but also part of the policy development and support network that exists to maintain and improve local housing stock.

7.7 Local Authorities

The Authority works in partnership with the four other Local Authorities in Gwent in delivering the Welsh Government Houses into Homes Empty Property Loan Scheme. Funding for this scheme is allocated to the Gwent Region and a management board consisting officers from each of the 5 Authorities manages that funding arrangements and ensures consistency in delivery across the region. It is proposed that this will be mirrored in the delivery of future loan products currently being developed by Welsh Government and Local Authority partners.

8.0 Housing Renewal Assistance

The formulation of this Housing Renewal Policy has been driven by the key issues that have emanated from the previous chapters. This policy will support both the Welsh Government and Council's strategic priorities and 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;
- Support the repair and improvement of existing homes;
- 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 aim to:

- 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.

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

- DISABLED FACILITIES GRANTS (DFGs)
- DFG PLUS
- DISABLED PERSONS RELOCATION GRANT
- LIVING INDEPENDENTLY HOME REPAIR SCHEME
- SAFETY AT HOME WORKS
- ENERGY EFFICIENCY ASSISTANCE WHEN EXTERNAL FUNDING ALLOWS
- HOUSES INTO HOMES EMPTY PROPERTY LOANS
- RENOVATION/REPAIR LOANS FOR OWNER-OCCUPIERS & LANDLORDS

DISABLED FACILITIES GRANTS (DFGs)

This service is provided under the provisions of the Housing Grants, Construction & Regeneration Act 1996, as amended. The Council will ensure that mandatory DFGs are given the highest priority to assist in addressing the identified key priorities. However, DFGs cannot be approved unless the relevant works are necessary and appropriate and that it is reasonable and practicable to carry out the works having regard to the age and condition of the dwelling or building. Such matters must be agreed in consultation with the Authority's Social Services Department.

The criteria for Disabled Facilities Grants is outlined in Appendix A and is summarised in the table below:

Criteria for Disabled Facilities Grants

1. Who is eligible? (See Appendix H)	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 including fees.
5. General Conditions	Applicants must own or reside at the property where the works are to be carried out.

DFG PLUS

This form of minor works assistance is aimed specifically at ensuring the sustainability of disabled adaptation works and is only available to run concurrently with approved DFGs.

Eligible works are minor essential repairs that are essential to ensure the sustainability of disabled adaptations.

The criteria for DFG plus is outlined in detail in Appendix B and in the table below:

Criteria for 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 including fees If the relevant person lives with relatives/other persons or is a private tenant - £1,000 including fees.
5. General Conditions	Applicants must own or reside at the property where the works are to be carried out.

DISABLED PERSONS RELOCATION GRANT

This form of financial assistance is intended to help with the cost of moving home where this is considered more suitable to meet the needs of a disabled occupant and it is not reasonable or practicable to adapt the existing home to fully meet their needs.

It is offered as an alternative option to better enable a disabled person to live independently within his or her own home and live in safety and comfort.

Financial Assistance may be available towards the costs of either purchasing a new home where the applicant owns the existing home or moving to alternative rented accommodation for an existing tenant.

The criteria for Disabled Persons Relocation Grant is outlined in detail in Appendix C and in the table below:

Criteria for 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	<p>The difference between the cost of purchasing a suitable home and the value of the existing home (where applicable)</p> <p>Reasonable legal and valuation fees incurred, removal and other incidental costs</p> <p>The cost of minimal adaptations that would have been necessary regardless of the dwelling occupied (e.g. small ramps, stairlift etc.).</p>
3. Applicant's Financial Contribution	<p>Relevant persons are means-tested. Applicants may also need to contribute extra monies if the costs exceed the maximum level of assistance.</p> <p>Where the relevant person is a minor (child), the means-test will not apply.</p>
4. Amount of Financial Assistance	<p>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.</p> <p>Regardless of the above the maximum grant payable is £36,000.</p>
5. General Conditions	<p>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.</p> <p>Applicant must comply with disposal (sell-on) conditions for 10 years following grant completion.</p>

LIVING INDEPENDENTLY HOME REPAIR SCHEME

In formulating the strategy for Living Independently in the 21st Century, the Authority has recognised an increasing desire and expectation for social care services and support to be delivered in a person's own home helping them to maintain their independence.

In meeting this expectation, the Authority recognises that there will also be a need to assist older homeowners with essential repairs to their dwellings. The Living Independently Home Repair Scheme has been specifically introduced for this purpose and is delivered in partnership with Blaenau Gwent Care & Repair to enable better value as part of a holistic approach to meeting need. The criteria for the scheme is outlined below and in detail in Appendix D.

Criteria for the Living Independently Home Repair Scheme

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> <ul 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 viii. Employment Support Allowance <p>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 SCHEME

In formulating the strategy for Living Independently in the 21st Century, the Authority has recognised an increasing desire and expectation for social care services and support to be delivered in a person's own home helping them to maintain their independence.

The criteria for the Safety at Home Scheme is outlined below and in detail in Appendix E.

Criteria for the Safety at Home Scheme

1. Who is eligible? (See Appendix H)	Owner-occupiers or private tenants who are assessed as being in need of assistance by the Council's Social Services department.
2. Eligible Works	Small Adaptations works to assist Independent living
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.

HOUSES INTO HOMES EMPTY PROPERTY LOAN

This form of assistance is financed by the Welsh Government and criteria for assistance are set by them. This policy simply incorporates the criteria in place across Wales.

The criteria for Houses into Homes is outlined in detail in Appendix G and in the table below:

Criteria for Houses into Homes

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	<p>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</p>
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	<p>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.</p>

HOME IMPROVEMENT LOANS

Welsh Government is introducing a new recyclable loan scheme, in April 2015, for owner-occupier and landlords. The criteria for the new Home Improvement Loans is outlined in detail in Appendix G and summarised in the table below:

Criteria for 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	<p>Owner-Occupiers – Works to enable to enable the property to be warm, safe and secure (as a minimum).</p> <p>Landlords – Property must be free from Category 1 Hazards (HHSRS)</p>
3. Maximum level of Financial Assistance	<p>Loans will be awarded as follows:</p> <ul style="list-style-type: none"> 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). <p>Applicants will be expected to demonstrate they have the financial means to finance any works required in excess of the loan awarded.</p>
4. Loan Repayment	<p>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 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.

9.0 Resourcing the Policy

- 9.1 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.
- 9.2 Funding for private sector housing renewal is usually drawn down from 2 main sources:
- i. The Authority's General Capital Fund (DFGs etc, LIHRS)
 - ii. Welsh Government (Loan Schemes & Energy Efficiency Schemes).
- 9.3 Funding for the Safety at Home Scheme is sourced from the Authority's Social Services Equipment & Adaptations Revenue Budget.
- 9.4 The Authority acknowledges that the nature of the financial assistance it can make available, and the number of grants it can award, is dictated by the amount of capital finance available. The Council has agreed its medium term financial strategy which includes an allowance for the assistance outlined in this report. This can be summarised as follows:

Budget 2015-2020	£ per annum	Source
Disabled Facilities Grants Disabled Persons Relocation Grant DFG plus Living Independently Home Repair Scheme	750,000	GCF
Safety at Home Scheme	90,000	Social Services Revenue

The Safety at Home budget will be subject to change within each financial year. Loans and Energy Efficiency Schemes are funded by Welsh Government on an annual/scheme basis.

10.0 Implementation and Review

The Blaenau Gwent Private Sector Housing Renewal Policy 2015-20 will come into effect on 1st June 2015

POLICY REVIEW

This policy will be periodically revised, as necessary. Any policy revisions will be published accordingly.

COMPLAINTS & ENQUIRIES ABOUT THE POLICY

Any individual who feels aggrieved or has any queries about this policy is invited to write to the Authority, at the address below, outlining the nature of their complaint/enquiry. Any enquiries received will be investigated and responded to in writing within 28 days of receipt.

**Service Manager – Public Protection
Blaenau Gwent County Borough Council
Municipal Offices
Civic Centre
Ebbw Vale
NP23 6XB**

(01495) 350555

environmental.health@blaenau-gwent.gov.uk

APPENDICES

APPENDIX A

CRITERIA FOR DISABLED FACILITIES GRANTS

A1 PURPOSE

- i. The Council will ensure that mandatory DFGs are given the highest priority to enable the most vulnerable persons to continue to live at home in safety and comfort. However, DFGs cannot be approved unless the relevant works are necessary and appropriate and that it is reasonable and practicable to carry out the works having regard to the age and condition of the dwelling or building. Such matters must be agreed in consultation with the Authority's Social Services department.
- ii. This service will continue under the provisions of the Housing Grants, Construction & Regeneration Act 1996.

A2 ELIGIBILITY

- i. All applicants must be over 18 years of age. (See also Appendix H)
- ii. Owner-occupiers, Landlords and Tenants may apply in addition to certain licensees such as introductory tenants, agricultural workers and service employees such as publicans.

A3 ELIGIBLE WORKS

Works to facilitate access and to enable a disabled person to move freely into and around the dwelling and to enjoy the facilities or amenities within it. These may include:

- i. facilitating access to and from the dwelling to the street outside;
- ii. facilitating access to a family living room;
- iii. facilitating access to a bedroom or providing a new bedroom accessible by the disabled person;
- iv. facilitating access to bathing and toilet facilities suitable for use by the disabled person, adapting existing facilities for that person or providing suitable facilities;
- v. providing facilities for the preparation and cooking of food where appropriate;
- vi. works to enable a disabled person to have full use of heating, lighting and power controls eg. relocation of power points and switches, adapting controls;
- vii. adapting or improving a heating system suitable for use by the disabled person;
- viii. works to enable a disabled person better access around the dwelling to care for a dependant relative and
- ix. works to make a dwelling safe for a disabled person, such as minimising the risk of danger from violent or boisterous behaviour or improvements to compensate for sensory impairment;
- x. facilitating access to and from a garden by a disabled occupant;
- xi. making access to a garden safe for a disabled occupant;
- xii. All such works must be supported by a report from the Community Occupational Therapist to confirm that they are necessary and suitable for the disabled person.

The works must also be reasonable and practicable within the dwelling concerned.

A4 AMOUNT OF FINANCIAL ASSISTANCE

- i. A means test, in accordance with the Housing Renewal Grants Regulations 1996 (as amended), is applied to the person for whom the adaptations are sought, regardless of whether or not they are the grant applicant, and a figure is calculated which should reflect that person's ability to contribute.
- ii. Where the person for whom the adaptations are sought is a minor (child), the above means test will not apply.
- iii. The applicant must find their means tested contribution amount and if it is not sufficient to cover the cost of the eligible works the grant will make up the shortfall.
- iv. The maximum grant payable is £36,000 including all fees.

A5 PRELIMINARY AND ANCILLARY FEES

- i. The following fees and charges are eligible for assistance and are included within the above maximum limits:
 - a) The reasonable cost of professional fees necessarily incurred in obtaining plans and bills of quantities.
 - b) All Local Authority & statutory undertaker fees directly relating to approved works (eg. Planning and Building Regulation fees).
 - c) The reasonable cost of fees paid to a recognised agent for the preparation and submission of the application.
 - d) Reasonable costs incurred for the appointment, payment and supervision of contractors by a recognised agent.
- ii. Reasonable costs will be determined separately for each element according to market prices but should not normally exceed 10% of the contract price. A list of eligible costs can be supplied on application.
- iii. "Grants fees", i.e. fees levied by the Private Sector Housing Team, administration and other services provided, will be added to the "eligible expense" amount.

A6 APPLICATION PROCEDURE

- i. Enquiries may be made directly to Social Services Duty Referral Team.
- ii. On receipt of a referral, the Occupational Therapist (OT) will assess the disabled person and report to the Public Protection Service on the needs of the applicant. (Occupational Therapy Prioritisation Policy for Assessments is available directly from Social Services.) In complex cases, the OT may request a joint visit with the Specialist Environmental Health Officer, in order to agree a reasonable and practicable scheme, reflecting the needs of the applicant.
- iii. Within 4 weeks of receipt of the OT's report (or 7 days if identified as urgent by the OT) the Grants Administrator (Client Officer) will visit the client to provide, and assist with the completion of, the application forms - consisting of full application form,

Owner's or Tenant's Certificate, mandatory means test forms and information relating to proof of title.

- iv. The Council will obtain a certificate of title from the Land Registry if available. Otherwise the applicant must obtain a certificate of title from the holder of the deeds or provide the deeds for inspection by the Council.
- v. Where the property is in mortgage, consent to proceed with the necessary works will be required from the mortgage company.
- vi. A Landlord's written consent will also be required where works are necessary in rented properties and confirmation that the disabled occupant will be able to occupy the property for a period of at least 5 years.
- vii. On receipt of satisfactory proof of title, and the completed full application pack, a mandatory means test will be undertaken. The applicant will be notified in writing of the exact amount they will be expected to contribute towards the cost of the eligible works within 28 days of receipt of the above together with any supporting documents required (eg. proof of earnings, savings etc.)
- viii. A full survey is then undertaken and a detailed schedule of works produced and supplied to the applicant.
- ix. For most types of work, the applicant will be required to supply 2 estimates for the proposed works.
- x. On receipt of the estimates the application is either refused or approved.
- xi. The notice of refusal will include reasons for refusal.
- xii. The notice of approval will include a summary of how the grant has been calculated, state clearly the amount of the grant offered and indicates any items or costs that are not considered eligible for grant assistance with reasons.
- xiii. All works must be completed within 12 months of approval.

A7 STAGED PAYMENTS & COMPLETION

- i. To receive a payment the applicant must submit a request for payment together with relevant invoices or receipts.
- ii. The Housing Surveyor will then inspect the work to determine that the value of work claimed for has been completed and that it is of a reasonable quality (where visible).
- iii. Where the work is not satisfactory or of the value claimed the applicant is advised and either the payment is refused until the work is satisfactory or of the value claimed or a lesser payment, as appropriate, is agreed with the applicant.
- iv. No payments will be made until the applicant has made a satisfactory application to the Building Control Section for Building Regulation Approval and Planning Approval, where required.
- v. The applicant's means tested contribution should be met in full by the applicant before any grant payment is made. This may be exempted where a commercial lender is unwilling to pay the loan before the work is completed, and with the agreement of the Building Contractor who has been appointed to undertake the works.
- vi. All payment requests to be accompanied by a declaration by the applicant that they are satisfied with the work

- vii. A minimum amount of 10% or £2000 (whichever is the higher) is to be retained pending satisfactory completion of the works.
- viii. A staged payment will not be made unless a minimum of £5000 worth of work has been completed to the satisfaction of the Housing Surveyor.
- ix. On completion, all appropriate guarantees, inspection, completion and safety certificates etc. must be presented for inspection by the Council before payment is made.
- x. Grant payments will normally be made direct to the contractor. In some circumstances, with prior agreement of the Authority, an instrument of payment, made payable only to the contractor, can be sent to the grant applicant.

A8 APPLICATIONS FOR ADDITIONAL/UNFORESEEN WORKS

Applications for costs associated with reasonable additional and unforeseen works must be made in writing by the applicant. Such works must:

- i. not be demolished or covered before inspection by the Housing Surveyor;
- ii. be fully costed prior to authorisation (estimates to be provided);
- iii. authorised in writing before commencement unless authorised by Housing Surveyor

A9 CONDITION AS TO REPAYMENT ON DISPOSAL/SALE

If the dwelling for which Disabled Facilities Grant has been approved, is sold/disposed of:

- after any instalment of grant has been paid; and/or
- within 10 years of the date of completion of the grant,

then Blaenau Gwent County Borough Council may demand repayment of such part of the grant that exceeds £5,000.

A10 CONDITION OF RECOVERY OF SPECIALISED EQUIPMENT THAT IS NO LONGER REQUIRED

If a Disabled Facilities Grant is awarded to cover the costs of the supply and installation of specialised equipment (e.g. stairlifts), then it is a condition of the grant that the stairlift may be recovered by the Authority where it is no longer required or needed, so that it can be re-assigned to another person in need of such equipment. Where it is clear that the equipment will not be reused because of its age or condition, then this right of recovery may be waived. (Housing Grants, Construction & Regeneration Act 1996 s.52; The Housing Renewal (Additional Conditions)(Wales) General Consent Order 2001.)

A11 CONDITION OF REPAYMENT UPON INSURANCE SETTLEMENT

Where the applicant or the disabled person is successful in obtaining a court or insurance settlement for damages in respect of the relevant disability, for which the DFG adaptations were provided, the Authority may impose a condition that the whole of the grant will be repaid on demand (subject to the amount and conditions of the settlement).

A12 LOCAL LAND CHARGE

The amount of Disabled Facilities Grant will be registered as a charge on the Local Land Charges Register. This charge will remain in place for the grant condition period (10 years) and is recoverable from any person who is for the time being an owner of the property.

A13 Exemptions to the above conditions and the policy for waiving or accepting a reduced repayment of grant in outlined are Appendices G & H.

APPENDIX B

CRITERIA FOR DFG PLUS

B1 PURPOSE

This form of minor works assistance is aimed specifically at ensuring the sustainability of disabled adaptation works and is only available to run concurrently with approved DFGs.

B2 ELIGIBILITY

See paragraph A2, in previous appendix.

B3 ELIGIBLE WORKS

Eligible works are the reasonable repair or replacement of external or internal building elements to dwellings without which new adaptation works provided for with a DFG would fall into disrepair or become dangerous. Eligible works are identified by the Council.

B4 AMOUNT OF FINANCIAL ASSISTANCE

- i. If the relevant person is an owner-occupier or Tenant with Repairing Obligations - £4,000 including fees. No additional contribution is required unless the cost of works exceeds the maximum level of this assistance.
- ii. If the relevant person lives with relatives/other persons or is a private tenant - £1,000 including fees. Landlords or relatives/other persons may need to contribute if the cost of works exceeds the maximum level of assistance.

B5 PRELIMINARY AND ANCILLARY FEES

See paragraph A5, in previous appendix.

B6 APPLICATION PROCEDURE

- i. DFG plus works will usually be identified during the initial visit to the property by the Specialist Environmental Health Officer or Housing Surveyor. Where applicable, an application form for DFG plus will be provided at the time the works are deemed necessary. A Landlord's written consent will also be required where works are necessary in rented properties. Consent will also be necessary from any relevant mortgage provider.
- ii. DFG plus works will be included within the detailed schedule as outlined in paragraph A6 (vi) and cost estimates will be required and assessed in accordance with paragraphs A6 (vii) and (viii) in previous appendix.
- iii. A separate approval will be issued for DFG plus works.
- iv. All works must be completed concurrently with the associated DFG.

B7 STAGED PAYMENTS & COMPLETION

See paragraph A7, in previous appendix.

B8 APPLICATIONS FOR ADDITIONAL/UNFORESEEN WORKS

See paragraph A8, in previous appendix.

APPENDIX C

CRITERIA FOR DISABLED PERSONS RELOCATION GRANT

C1 PURPOSE

- i. This form of financial assistance is intended to help with the cost of moving home where this is considered more suitable to meet the needs of a disabled occupant and it is not reasonable or practicable to adapt the existing home to fully meet their needs.
- ii. It is offered as an alternative option to better enable a disabled person to live independently within his or her own home and live in safety and comfort.
- iii. Financial Assistance may be available towards the costs of either purchasing a new home where the applicant owns the existing home or moving to alternative rented accommodation for an existing tenant.

C2 ELIGIBILITY

- i. All applicants must be over 18 years of age and be eligible to apply for a Disabled Facilities Grant in respect of the existing home.
- ii. Owner-occupiers and tenants renting privately may apply.

C3 ELIGIBLE COSTS

- i. The difference between the cost of purchasing a suitable home and the value of the existing home (where applicable)
- ii. All reasonable legal and valuation fees properly incurred in purchasing the new home and sale of the existing home (where applicable).
- iii. Reasonable removal costs.
- iv. Reasonable incidental costs incurred in providing new carpets, curtains etc.
- v. The cost of **minimal** adaptations that would have been necessary regardless of the dwelling occupied (e.g. small ramps, stairlift etc.).

C4 AMOUNT OF ASSISTANCE

- i. A means test, in accordance with the Housing Renewal Grants Regulations 1996 (as amended), is applied to the person for whom assistance is sought, regardless of whether or not they are the grant applicant, and a figure is calculated which should reflect that person's ability to contribute. This figure is then deducted from the total amount of the eligible costs
- ii. If the disabled person for whom assistance is sought is a minor (child) the above means test will not apply.
- iii. 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.
- iv. Regardless of the above the maximum grant payable is £36,000 including fees.

C5 PROCESS

- i. The applicant makes an enquiry for Disabled Facilities Grant to Social Services, Duty Referral Team.
- ii. The Occupational Therapist will assess the applicant's needs and, if appropriate, forward a recommendation to the Public Protection Service specifying suitable adaptations to meet the needs of the disabled person.
- iii. **Either**, following the procedure for Disabled Facilities Grant, the Housing Surveyor determines during the course of his survey that the proposed works are not practical at the existing dwelling;
Or the Occupational Therapist requests a joint site visit with either the Specialist Environmental Health Officer or the Housing Surveyor to determine if it is practical to adapt the existing dwelling.
- iv. If it is determined that it is not practical to adapt the dwelling as proposed the applicant is offered the option of Disabled Persons Relocation Assistance to assist them to move to a suitable property. This may either be a rented property or a property purchased by the applicant. The Council will only assist where the relocation is within the same tenure, ie rented to rented and owner occupied to owner occupied.
- v. If not already done so under the Disabled Facilities Grant procedure, a grants administrator will visit the applicant to complete the necessary application and means test forms. At the same time the applicant will be required to sign a Certificate of Occupation stating that they intend that the disabled person will occupy the new home to which the grant relates throughout the condition period of 10 years.
- vi. On receipt of the completed full application pack, a means test will be undertaken. The applicant will be notified in writing of the exact amount they will be expected to contribute towards the eligible costs within 28 days of receipt of the above together with any supporting documents required (e.g. proof of earnings, savings etc.)
- vii. The applicant must identify a property that they wish to purchase or rent.
- viii. The applicant must make arrangements for the Occupational Therapist and the Specialist Environmental Health Officer, or the Housing Surveyor, to survey the property to determine if it is suitable for the disabled person's needs and, if appropriate, to accommodate the disabled person's family. The Specialist Environmental Health Officer or the Housing Surveyor must also be satisfied that the proposed new home is of a decent standard within the meaning of the Housing Act 2004.
- ix. If the proposed home is suitable the applicant must provide the following documents to the Public Protection Service;
 - sales particulars and valuation reports for the proposed home and for the existing home if he or she intends to purchase a new home,
 - invoices for solicitors' and/or valuation fees as appropriate,
 - invoice or quote for removal costs,
 - invoices, receipts or quotes as appropriate for additional costs they wish to be considered for grant.
- x. If minimal adaptations are determined as necessary in the new home by the Occupational Therapist, and agreed to be included as eligible costs, the Housing Surveyor will provide a schedule of works and the applicant must supply 2 independent estimates for the proposed works (the Council will obtain suitable quotes for lifts on behalf of the applicant if required).

- xi. The grant is assessed according to the criteria described in “**AMOUNT OF ASSISTANCE**” above.
- xii. If the full cost of relocating exceeds the amount of grant available the applicant must provide evidence that he or she has the necessary funds in place to meet these additional costs before the grant will be approved. Such evidence may take the form of loan agreements or confirmation from the applicant’s bank that the necessary funds are in place.
- xiii. If the grant is approved notice of approval is issued to the applicant. The notice of approval will include a summary of how the grant has been calculated, state clearly the amount of grant offered and indicate any items or costs that are not considered eligible for grant assistance with reasons.
- xiv. If the grant is refused the applicant is notified of such in writing with the reasons for refusal.

C6 PAYMENT OF GRANT

- i. The applicant must submit a request for payment together with all necessary invoices or receipts.
- ii. If the applicant is required to make a means tested contribution towards the eligible costs, or if the actual costs exceed the amount of grant approved, the applicant must provide evidence by way of receipt that he or she has met these costs in full before any grant payment will be made.
- iii. Where the difference in cost of purchasing an alternative home is approved payment of grant will only be made on provision of documentary proof of the actual sums paid or received.
- iv. Legal and/or valuation fees may be paid directly to the solicitor/valuer etc. on production of suitable invoices and if authorised by the applicant.
- v. No payment of grant will be made until confirmation is given that completion of purchase of the new home has been achieved. The Council will provide a cheque to the applicants Solicitor for them to hold until completion is achieved. If completion is not achieved the Council will expect the un-cashed cheque to be returned.
- vi. All other eligible expenses payments will be made on production of suitable receipts.
- vii. When requesting a payment for adaptation works the applicant must certify that he or she is satisfied with the works.
- viii. Following a request for payment for adaptation works the Housing Surveyor will inspect the works and payment will only be made if the works have been completed satisfactorily.
- ix. In the case of adaptation works payment is normally made directly to the contractor

C7 CONDITION AS TO OCCUPATION

If the disabled person fails to occupy the new home to which the grant relates throughout the grant condition period of 10 years from the completion of the grant, or such shorter period as the person’s health or other relevant circumstances permit, the whole of the grant is repayable on demand to the Council.

C8 CONDITION AS TO REPAYMENT ON DISPOSAL/SALE

If the proposed dwelling, for which a Disabled Persons Relocation Grant has been approved, is sold/disposed of:

- after any instalment of grant has been paid; and/or
- within 10 years of the date of completion of the grant,

then Blaenau Gwent County Borough Council may demand repayment of 100% of the grant aid.

C9 CONDITION OF REPAYMENT UPON INSURANCE SETTLEMENT

Where the applicant or the disabled person is successful in obtaining a court or insurance settlement for damages in respect of the relevant disability, for which the Disabled Persons Relocation Grant was provided, the Authority may impose a condition that the whole of the grant will be repaid on demand (subject to the amount and conditions of the settlement).

C10 LOCAL LAND CHARGE

The amount of Disabled Persons Relocation Grant will be registered as a charge on the Local Land Charges Register. This charge will remain in place for the grant condition period (10 years) and is recoverable from any person who is for the time being an owner of the property.

C11 Exemptions to the above conditions and the policy for waiving or accepting a reduced repayment of grant are outlined in Appendices G & H.

APPENDIX D

LIVING INDEPENDENTLY HOME REPAIR SCHEME

(delivered in partnership with Blaenau Gwent Care & Repair)

D1 PURPOSE

- i. This scheme is specifically targeted towards the continuing welfare and independence of older persons in Blaenau Gwent.
- ii. The scheme is delivered in partnership with the Blaenau Gwent Care & Repair Agency, in accordance with a Service Level Agreement.

D2 ELIGIBILITY

Eligibility. The grant will be targeted towards:

a) 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:

- i. Income Support
- ii. Council Tax Benefit
- iii. State Pension Credit
- iv. Disability Living Allowance
- v. War Disablement Pension
- vi. Attendance Allowance
- vii. Industrial Injuries Disablement Benefit
- viii. Employment Support Allowance.

b) In all cases, persons who are assessed as having capital savings in excess of £12,000 will not be eligible for grant assistance.

D3 ELIGIBLE WORKS

The type of allowable works will be as follows:

- a) Work required to external envelope of building to ensure the property is wind and weatherproof, such as:
 - i. Repairs to roof, rainwater goods, fascias/soffits etc
 - ii. Renewal of external door(s)/window(s).
 - iii. Repairs to external brickwork/stonework or render
- b) Electrical rewiring due to dangerous condition.
- c) Repairs to essential kitchen/bathroom amenities including provision of hot & cold water
- d) Repair to central heating systems.
- e) Repairs to stairlifts, through floor lifts or other equipment installed for disabled persons for the continuation of independent living.

- f) Any other works to eliminate significant hazards as identified under the Housing Health & Safety Rating System) and/or that will enable eligible applicants to remain safely and comfortably in their own home.

D4 AMOUNT OF FINANCIAL ASSISTANCE

- i. The maximum local authority grant available as part of the Living Independently Home Repair Scheme will be £4,000.
- ii. Where the level of works required exceeds £4,000 the Agency will endeavour to seek alternative sources of funding (including the use of other grants or benevolent funding) for the remainder of the works. In all circumstances where the works are likely to exceed the maximum limit, works will not commence until all of the funds have been secured by the Agency.

D5 APPLICATION PROCEDURE

a) Receiving Applications

Blaenau Gwent Care & Repair (the Agency) will be responsible for taking enquiries and applications for the minor works grants. An application form specifically for the grant will be sent to the applicant for completion or where appropriate, will be completed with the assistance of Agency Staff.

On receipt of a completed application form, the Agency will ensure that the applicant meets the criteria specified in D2 above and that all supporting evidence has been collated to demonstrate that they are eligible.

If an applicant is not eligible for the grant but requires other assistance, the Agency will arrange to visit the applicant in their home to assess what assistance may be available via alternative sources. Where a person is eligible for but not claiming for a welfare benefit that they may be entitled to, the Agency will arrange to complete a welfare benefits check and assist in applying for appropriate benefits, before reassessing eligibility.

An owner's certificate will be required to confirm that the applicant owns their home and have lived there for a minimum of 3 consecutive years.

In exceptional circumstances, where a person does not meet the criteria specified in D2 above, but the necessary works are considered to be essential to the independence of the applicant, the case will be forwarded to the Public Protection Service Manager for consideration and decision.

b) Specifying Eligible Works

On receipt of a completed valid application form, the Agency's Technical Officer will visit the property and draft a schedule of eligible works required. The schedule of works will be comprehensive and include quantities for each item. The criteria specifying what constitutes eligible works are specified in D3 above.

The applicant will be advised of the works that are eligible under the grant and asked if they wish to proceed.

Where the applicant wishes for additional works to be carried out at the same time as the grant, a separate schedule of works will be drafted for the applicant. Where additional works are facilitated by the Agency separate records will be kept where feasible.

c) Obtaining Estimates

The Agency operates a priced schedule of works that has been tendered to all contractors on the Agency's approved list. This priced schedule enables the Agency to accept a single estimate for the works as the prices for each scheduled item will have been tendered in advance.

Where necessary, if the proposed works are not relevant to the agreed schedule of rates, the Agency will ensure that a minimum of 2 estimates are obtained from suitable contractors that are selected from its list. The selection of contractors to provide estimates will be completed in accordance with the Agency's procedures.

d) Choosing a Contractor

The grant applicant will be advised of the name of the contractor who has been selected by the Agency to complete the works at their property. If the applicant is unhappy with the selection or if they choose to use a contractor of their choice, the Agency will advise that this will only be permitted if their choice of contractor can satisfy the requirements set out in the Agency's Approved Contractor's List policy. If the contractor is unable to satisfy the criteria, the applicant will be advised that unless a suitable contractor is appointed, the grant application will be cancelled.

e) Approving an Application

Once the Agency is satisfied that a completed application has been obtained from an eligible applicant and that a suitably qualified contractor has provided an estimate for the works, the Agency Chief Officer will approve the application.

f) Commissioning Works

Once the grant has been approved, the Technical Officer shall advise the contractor in writing that they have been selected to complete the works for the agreed amount. They will also request a start date and estimated completion date for the job and provide a proforma for completion by the contractor. The Technical Officer will advise the contractor that the Agency must be notified if there are any changes to any of the dates specified.

g) Monitoring Works

The Technical Officer will monitor the progress of works at appropriate stages throughout the term of the contract. Any substantial changes or the need for additional works will be discussed with the applicant and a written quotation will be received from the contractor. If the total cost of the works including the additional unforeseen works is less than the maximum limit, the Agency Chief Officer may amend the grant approval. Where unforeseen works exceed the grant limit and alternative funding is not available or would not be expeditious, the case will be referred to the Public Protection Service Manager for decision.

h) Completion of Works

Upon completion of the works, the Technical Officer will complete a completion inspection highlighting any outstanding items or snags that may be required. Once all the works have been completed to the satisfaction of the Technical Officer, the applicant will be asked to sign a satisfaction form, confirming that they are also satisfied with the works that have been completed. If they are not satisfied, the Technical Officer will need

to resolve any outstanding matters with both the applicant and the contractor. Unreasonable demands by an applicant should be avoided as the grant approval will be specific in detailing the works being completed. The Agency's Chief Officer will seek to resolve any disputes where possible.

i) Payment of Works

Within 14 days of receipt of both the Technical Officer and clients satisfaction form, a cheque request will be raised by the Technical Officer and the payment will be made to the contractor within 28 days of the request for payment.

Records of all works completed and all payments made will be made on the agency database and forwarded on a quarterly basis to the Public Protection Service Manager.

j) Applicant's Contributions or Other Funding Sources

Where the cost of works exceeds the maximum limit or additional works are requested, alternative sources of funding will be sought. The "additional" funding will be held in a client account at the Agency on behalf of the applicant until completion of the works.

k) Additional Services

All applicants whether successful with their application or not, will be offered the full agency service. This comprises of a caseworker visit and assessment of their benefit entitlement, advice on works required at their property and assistance to undertake works to enable them to remain safe, warm, secure and independent in their own home.

l) Customer Satisfaction

All applicants will be asked to provide feedback on their satisfaction of the services provided by the Agency. This will be in the form of a questionnaire and the results from this survey will be presented to the Agency's Board of Management at least once a year.

m) Complaints Procedure

Where an applicant is not satisfied with any aspect of the service provided by the Agency, a complaint can be made in the first instance to the Agency Chief Officer via the Agency's Complaints Procedure. If after investigation, the matter is still unresolved, the complaint will be forwarded to the Public Protection Service Manager for investigation and decision. All complaints that are upheld against the Agency will be reported to the Agency's Board of Management on a quarterly basis.

n) Successive Applications

In order to assist as many constituents as possible with the limited funding available, successive applications will not normally be allowed for this Home Repair Grant. Nevertheless, the Authority and Care & Repair will assess every application on its merits; in particular cases where the required works are urgent and necessary to rectify significant health and safety hazards, and could not have been reasonably foreseen at the time of the previous application. The Care & Repair Agency Chief Officer will refer these cases to the Public Protection Service Manager for a decision.

o) Performance Monitoring

The Agency will record and monitor the following:

- i) number of applications received,
- ii) number of approvals,
- iii) level of funding utilised,
- iv) timescale from enquiry to approval,
- v) timescale from approval to completion,

- vi) number of applicants accessing the Agency's core services,
- vii) applicant satisfaction levels.

A report on the above statistics will be forwarded to Public Protection Service Manager and reported at the Agency's Board of Management every 6 months.

APPENDIX E

SAFETY AT HOME/MINOR ADAPTATIONS SCHEME

(delivered in partnership with Blaenau Gwent Care & Repair Agency)

E1 PURPOSE

- i. This scheme is specifically targeted towards the continuing welfare and independence of disabled persons in Blaenau Gwent.
- ii. The scheme is delivered in partnership with the Blaenau Gwent Care & Repair Agency, in accordance with a Service Level Agreement.

E2 ELIGIBILITY

Owner-Occupiers and private tenants who are assessed as disabled by Occupational Therapy (Social Services) and in need of minor adaptations works.

E3 ELIGIBLE WORKS

Small Adaptations works including:

- i. Internal Handrails
- ii. External Handrails
- iii. Key Safes
- iv. Grab rails
- v. Ramps to aid access to reduce the risk of falls and slips
- vi. Installation of electrical sockets for community alarm systems
- vii. Small works to enable easier access

E4 AMOUNT OF FINANCIAL ASSISTANCE

- i. The maximum amount of assistance is £1,000.
- ii. Where the level of works required exceeds £1,000 the Agency will endeavour to seek alternative sources of funding (including the use of other grants or benevolent funding) for the remainder of the works. In all circumstances where the works are likely to exceed the maximum limit, works will not commence until all of the funds have been secured by the Agency. Where the excess funding cannot be secured, clients may be advised to apply for a Disabled Facilities Grant.

E5 APPLICATION PROCEDURE

- i. Referrals are made directly to the Council's Occupational Therapists, Social Services department or via the Blaenau Gwent Care & Repair Agency.
- ii. On receipt of a referral, the Occupational Therapist (OT) will assess the disabled person and, if minor adaptations are required, the client will be referred to the Blaenau Gwent Care & Repair Agency. (The Occupational Therapy Prioritisation Policy for Assessments is available directly from Social Services.)

- iii. In most cases the necessary works will be completed by the Agency's Handyperson within 15 working days of receipt of the referral from Social Services.
- iv. In some cases, specialist contractors will be appointed to undertake the works. In these cases, the Agency will aim to ensure that the works are completed within 6 weeks of receipt of the referral from Social Services.

E6 ADDITIONAL SERVICES

All clients will be offered the full agency service. This comprises of a caseworker visit and assessment of their benefit entitlement, advice on other works required at their property and advice on available assistance to undertake works to enable them to remain safe, warm, secure and independent in their own home.

E7 CUSTOMER SATISFACTION

All applicants will be asked to provide feedback on their satisfaction of the services provided by the Agency. This will be in the form of a questionnaire and the results from this questionnaire will be presented to the Agency's Board of Management at least once a year.

E8 COMPLAINTS PROCEDURE

Where an applicant is not satisfied with any aspect of the service provided by the Agency, a complaint can be made in the first instance to the Agency Chief Officer via the Agency's Complaints Procedure. If after investigation, the matter is still unresolved, the complaint will be forwarded to the Public Protection Service Manager for investigation and decision. All complaints that are upheld against the Agency will be reported to the Agency's Board of Management on a quarterly basis.

APPENDIX F

HOUSES INTO HOMES EMPTY PROPERTY LOANS

F1 PURPOSE

To bring dwellings that have been empty for at least six months back into use.

To renovate those dwellings to a reasonable standard, free from any serious hazards, so that it is suitable for immediate occupation, whether by for sale or to let or to convert an empty property or commercial building into one or more units to the Houses to Homes Standard (as a minimum).

Full details are provided in the Houses into Homes Information Pack provided with each application and available on request.

F2 ELIGIBILITY

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.

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.

F3 ELIGIBLE WORKS

On completion such works will 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.

All works must comply with all relevant Building Regulations.

Works must be completed within 12 months from the date that the loan is approved.

Properties not eligible for assistance are:

- Properties, which are not of a permanent nature such as houseboats and caravans.
- Sheds outhouses and extensions such as conservatories, which do not have Building Regulations approval.
- Buildings not suitable for conversion to habitable dwellings.
- Buildings where at least 40% is used by the applicant and/or his family as their home.

F4 AMOUNT OF FINANCIAL ASSISTANCE

Loans will be awarded

- 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).

Loans will be secured as a charge with the District Land Registry. Only First or Second Charges against the property will be accepted.

Loans will be awarded based on the level of works necessary to comply with eligible works above based on building contractor or Quantity Surveyor estimates.

F5 APPLICATION PROCEDURE

An application pack is provided to the applicant detailing the information required in order to receive a Loan. It is a detailed and highly specific procedure. It also involves checks to prevent money laundering.

Once an application is received the Council has 10 weeks to approve or reject the application.

Once the Loan has been approved and the charge has been registered with the District Land Registry the Council will make the loan payment within 10 days.

All loans are subject to available funding. Should funding not be available when an application is approved a waiting list will be held and funding allocated when loans are repaid. This waiting list will cover the five Gwent Authorities.

F6 COMPLAINTS PROCEDURE

Should a loan be refused the applicant in the first instance can apply to the Public Protection Service Manager for a review. Should the complaint be dismissed the applicant can then apply to the Gwent Regional Steering Group for the Empty Property Loans Scheme. Should the appeal be dismissed there are no further appeal mechanisms.

F7 REPAYMENT PROCEDURE & BREACH OF CONDITIONS

A loan to sell the property must be repaid within 24 months from the date that the loan is awarded.

A loan to let the property must be repaid within 36 months from the date the loan is awarded.

In the case of a breach of loan conditions any outstanding loan becomes repayable to Blaenau Gwent County Borough Council

In the case of a loan to sell, where the property is not made available for sale within 12 weeks of the date set for completion of those works (*or by date to be agreed for the Houses to Homes scheme, if earlier*), a breach of loan conditions will be considered to have occurred.

In the case of a loan to let, where the property is not made available for let within 12 weeks of the date set for completion of those works, a breach of loan conditions will be considered to have occurred.

F8 FEES

Administration Fee

An administration fee will be required as a contribution towards the costs of processing the application.

Loan amount	Fee
£0 - £50,000	£295.00
£50,001 - £100,000	£395.00
£100,001-£150,000	£495.00

Land Registry Fee[#]

The Council Legal Services are required to register a first or second charge on the property being offered as security.

For loans up to £149,999.99 the fee is £50.00 per title

For loans over £149,999.99 the fee is £70.00 per title

Companies House Fee[#]

In addition to the above, a Company applying for a Loan will also be required to pay a fee of £45.00 to cover costs associated with registering the charge at Companies House.

These fees are externally set and are subject to change

APPENDIX G

HOME IMPROVEMENT LOANS

G1 PURPOSE

To improve dwellings that are in need of renovation/repair.

Full details are provided in the Home Improvement Loan Information Pack provided with each application and available on request.

G2 ELIGIBLE APPLICANTS

Owner-Occupiers (freeholders or lease holders (minimum 5 years left to run) with repairing obligations and the permission of the freeholder), Landlords, Developers and Charities/Third Sector owners can apply. Priority will be afforded to owner-occupiers and landlords and, in the case of landlords. Further priority will be given to landlords that are willing to give the local authority nomination rights for 5 years.

Loans can be used to enable continued owner-occupation or to enable the property to be sold or privately rented.

Registered Social landlords cannot apply for this assistance

Dwellings/Buildings not eligible for assistance are:

- Dwellings which are not of a permanent nature such as houseboats and caravans.
- Sheds outhouses and extensions such as conservatories, which do not have Building Regulations approval.
- Buildings not suitable for conversion to habitable dwellings.

G3 ELIGIBLE WORKS

Eligible works are those that enable the dwelling(s) to be suitable for immediate occupation - being warm safe and secure and (in the case of dwellings that are to be privately rented) free from category 1 Hazards as defined in the Housing Act 2004. All eligible works must be agreed with the Authority prior to the loan being awarded.

All works must comply with all relevant Building Regulations.

Works must be completed within 12 months from the date that the loan is approved.

G4 AMOUNT OF FINANCIAL ASSISTANCE

Loans will be awarded

- a. minimum £1,000 per unit
- 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).

Loans will be secured as a charge with the District Land Registry. Only First or Second Charges against the property will be accepted.

Loans will be awarded based on the level of works necessary to comply with eligible works above based on building contractor or Quantity Surveyor estimates.

G5 APPLICATION PROCEDURE

An application pack is provided to the applicant detailing the information required in order to receive a Loan. It is a detailed and highly specific procedure. It also involves checks to prevent money laundering.

Once an application is received the Council will approve or reject the application within 10 weeks. Officers from the Council will visit each property to agree the necessary works and to ensure the works meets the necessary standard (see paragraph G3, above).

Once the Loan has been approved and the charge has been registered with the District Land Registry the Council will make the loan payment within 10 days.

All loans are subject to available funding. Should funding not be available when an application is approved a waiting list will be held and funding allocated when loans are repaid.

G6 COMPLAINTS PROCEDURE

Should a loan be refused the applicant in the first instance can apply to the Public Protection Service Manager for a review.

G7 AFFORDABILITY TEST, REPAYMENT PROCEDURE & BREACH OF CONDITIONS

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 undertaken by partner agency (e.g. Credit Union).

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.

The applicant must be able to afford the loan or have the means to repay the loan on the due date. In the case of a breach of loan conditions any outstanding loan becomes immediately repayable to Blaenau Gwent County Borough Council.

G8 FEES

An administration fee will be required as a contribution towards the costs of processing the application (Including Land registry & Companies House Fees as necessary (see paragraph F8, page 56) .

Loans for 1 or 2 years – Fee = 10% of the loan value.

Loans for 3 years or more – Fee = 15% of the loan value, unless the applicant is a landlord and the local authority wishes to take nomination rights over the property for a period of 5 years, in which case the fee will be reduced to 10%.

The above administration fees can be added to the loan amount.

G9 WELSH GOVERNMENT & WELSH LOCAL GOVERNMENT ASSOCIATION (WLGA) GUIDANCE.

In considering these loans, the Authority will also refer to relevant government guidance including the WLGA document – “Home Improvement Loans – Toolkit” – Lavendar & Wilson – September 2014.

APPENDIX H

PRIVATE SECTOR HOUSING RENEWAL POLICY: POLICY FOR WAIVING OR REDUCING REPAYMENT OF FINANCIAL ASSISTANCE (GRANT) – (THIS POLICY DOES NOT APPLY TO LOAN PRODUCTS CONTAINED WITHIN THIS DOCUMENT)

In March 2009 the Council agreed to change the conditions that would be attached to a Disabled Facilities Grant. These changes have been incorporated in this appendix, specifically when the applicant disposes of the property within 10 years of the date of completion the Council will demand repayment of any part of that grant that exceeds £5000.

- H1.** The Council has a right to demand repayment of financial assistance (grant) upon breach of conditions.
- H2.** The Council will consider an application to waive or reduce repayment where there is a breach of a condition by way of disposal (sale) of a property that has received financial assistance.
- H3.** Applications to waive or reduce repayment of financial assistance are not accepted from Landlords.
- H4.** The circumstances under which the Council will consider an application are as follows:

H4.1 Financial Hardship. – A disposal (sale) made following a significant change in the financial circumstances of the relevant person meaning that he or she would suffer financial hardship if all or part of the amount of the grant was repaid.

- i. In these cases the relevant person must be receipt of at least one of the following income related benefits:
 - a) Income Support.
 - b) Pension Credit (Guaranteed Credit)
- ii. Consideration is then given as to whether the sale is forced or voluntary and whether the sale is necessary to reduce the degree of financial hardship involved.
- iii. Consideration is also given as to whether the proceeds of the disposal (sale), are sufficient to meet a full repayment penalty. In this respect, the Council will also take into account:
 - a) the amount of any expenses incurred by the relevant person in connection with the disposal (i.e. estate agents and legal fees and removal costs)
 - b) the amount of mortgage advance secured by a charge on the premises which has (or must be) repaid by the relevant person.

H4.2 Health and well-being – A disposal is necessary for reasons connected with the physical or mental health, or well-being, of a relevant person.

- i. In these cases, a report is required from the Council's Director of Social Services and/or a Hospital Consultant or other appropriate medical professional relating to the medical health of the relevant person and how it is prejudiced by their continued occupancy of the dwelling that has received financial assistance.

- ii. Consideration will be given as to whether the property that has received financial assistance can be adapted to meet the needs of the relevant person to enable him/her to remain in the dwelling.
- iii. Consideration will be given as to whether the relevant person is elderly and infirm and is making the disposal with the intention of:
 - a) going to live in a hospital, hospice, sheltered housing, residential care home or similar institution as his or her only or main residence, or
 - b) moving to somewhere where care will be provided by another person.
 - c) moving to another property more suited to the needs of the relevant person to enable him or her to live independently.
- iv. In relation to iii a), b) and c), above, consideration will be given as to whether the new accommodation is suitable or capable of being easily adapted to meet the needs of the relevant person.
- v. Consideration is also given as to whether the proceeds of the disposal (sale), are sufficient to meet any repayment penalty. In this respect, the Council will also take into account:
 - a) the amount of any expenses incurred by the relevant person in connection with the disposal (i.e. estate agents and legal fees and removal costs)
 - b) the amount of mortgage advance secured by a charge on the premises which has (or must be) repaid by the relevant person.

H4.3 Provision of care - A disposal (sale) made to enable a relevant person to live with, or near, any person who is disabled or infirm and in need of care which the relevant person is intending to provide.

- i. In cases where the intended recipient of care resides within Blaenau Gwent, a report is required from the Council's Director of Social Services and/or a Hospital Consultant or other appropriate medical professional relating to the medical health of the intended recipient of care and confirming the role that the relevant person is intending to fulfil in the provision of care.
- ii. In cases where the intended recipient of care resides elsewhere (outside the County Borough Of Blaenau Gwent) then a report is required from the relevant Social Services authority to where the intended recipient of care resides and/or a Hospital Consultant or other appropriate medical professional relating to the medical health of the intended recipient of care and confirming the role that the relevant person is intending to fulfil in the provision of care.
- iii. Consideration will be given as to whether the residence of the intended recipient of care is reasonably and readily accessible by the relevant person taking into account available personal and public transport options.
- iv. Consideration is also given as to whether the proceeds of the disposal (sale), are sufficient to meet any repayment penalty. In this respect, the Council will also take into account:
 - a) the amount of any expenses incurred by the relevant person in connection with the disposal (i.e. estate agents and legal fees and removal costs)

- b) the amount of mortgage advance secured by a charge on the premises which has (or must be) repaid by the relevant person.

H4.4 Employment - A disposal made to enable the relevant person to take up employment following a period of long-term unemployment or to change the place of his or her employment.

- i. Long-term unemployed. If the disposal is a direct result of new employment, obtained following a period of unemployment of 12 months or more, at a workplace which is not reasonably or readily accessible by the individual under current circumstances, taking into account personal and public transport, repayment may be reduced.
- ii. Change of Workplace. If the disposal is a direct result of a change in workplace forced by employer to a site not reasonably and readily accessible by the individual under current circumstances, taking into account personal and public transport, repayment may be reduced. If the change in employment circumstances is voluntary on the part of the relevant person, then repayment in full will be demanded.
- iii. Consideration is also given as to whether the proceeds of the disposal (sale), are sufficient to meet any repayment penalty. In this respect, the Council will also take into account:
 - a) the amount of any expenses incurred by the relevant person in connection with the disposal (i.e. estate agents and legal fees and removal costs)
 - b) the amount of mortgage advance secured by a charge on the premises which has (or must be) repaid by the relevant person.

H5 Application Process

- H5.1 All eligible persons wishing to make an application under this policy must complete the application form (entitled: "Application to Waive or Reduce Repayment of Financial Assistance) available on request from the Council.
- H5.2 Applicants must also supply all appropriate supporting information necessary to support their case and meet the relevant criteria set out above. All supporting documentation must be original. Photocopies will not be accepted.
- H5.3 On receipt of an application, the Public Protection Service Manager and an officer from the Internal Audit Section will consider each case on its merits and in accordance with this policy. A recommendation will then be made to the Head of Public Services.
- H5.4 The Head of Public Services will then notify each applicant of the final decision, in writing, within 28 days of receipt of the application.

H6. Reduction or Waiver of Grant Repayment.

- H6.1 In all cases, where an application under this policy has been successful, grant repayment will be reduced on a pro rata basis for each full calendar year that has passed since the relevant grant assisted works were certified as complete.

H6.2 Any further reduction to that outlined in paragraph 6.1, above, (including full waiver), will only be where a pro rata reduction will not alleviate financial hardship.

H7. Appeals

Applicants wishing to appeal against the decision of the Public Protection Service Manager must do so, in writing, within 28 days of receiving the decision.

H8. Contact Details

Information, advice and application forms relating to this policy are available from:

**Public Protection Service
Blaenau Gwent County Borough Council
Municipal Offices
Civic Centre
Ebbw Vale
NP23 6XB**

Tel. 01495 357813

Fax. 01495 355834

Email environmental.health@blaenau-gwent.gov.uk

APPENDIX I

GENERAL CONDITIONS (EXCLUDING LOANS)

I1 NON-ELIGIBLE APPLICANTS

The following persons/organisations are not eligible for any form of Private Sector Housing Renewal Assistance in Blaenau Gwent:

1. a local authority;
2. a new town corporation;
3. an urban development corporation;
4. a housing action trust;
5. a registered social landlord;
6. the Development Board for Rural Wales;
7. a health authority, special health authority or NHS Trust;
8. a police authority established under section 3 of the Police Act 1964;
9. a joint authority established by Part IV of the Local Government Act 1985;
10. a residual body established by Part VII of that Act;
11. an authority established under section 10(1) of that Act waste disposal).

I2 GRANT CONDITIONS

1. The following conditions, outlined in this Appendix, apply, where appropriate, in respect of, Disabled Facilities Grants and Disabled Facilities Relocation Grants.
2. The following conditions, outlined in this Appendix, are a local land charge and are binding on any person who is for the time being the owner of the dwelling.
3. Conditions in respect of occupation shall have effect from the certified date to the end of the grant condition period.
4. Conditions in respect of repayment on disposal shall have effect from the date of approval to the end of the grant condition period. A disposal for the purposes of this section relating to grant conditions is:
 - i. A conveyance of the freehold or an assignment of the lease, or
 - ii. The grant of a lease (other than a mortgage term) for a term of more than 21 years otherwise that at a rack rent. This assumes that any option to renew or extend a lease or sub-lease, whether or not forming part of a series of options, is exercised, and that any option to terminate a lease or sub-lease is not exercised.
5. "Certified date" means the date on which all eligible works are completed to the satisfaction of the Authority.
6. "Grant Condition Period" means the period of 10 years beginning with the certified date, dependent on the type of assistance awarded.

I3 OCCUPATION CONDITIONS

1. It is a condition that where an application is accompanied by an owner occupation certificate, the dwelling shall be owner-occupied for the duration of the grant condition period.

2. Where an application is accompanied by a certificate of availability for letting or certificate of future occupation the dwelling shall be available for letting or available for residential occupation, in accordance with the certificate, throughout the grant condition period.
3. In the event of a breach of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the Authority the amount of the grant in full.

I4 DISPOSAL CONDITIONS

1. It is a condition that if an owner disposes of the premises to which an application relates at any time between the payment of any grant instalment and the end of the grant condition period he/she shall repay to the Authority the total amount of grant paid. The Authority may, however, determine not to demand repayment or to demand a lesser amount in the event of one of the following:-
 - a) A disposal to a family member where the family member abides by the grant conditions for the remainder of the grant condition period.
 - b) A disposal following the death of the grant recipient to a beneficiary of that person's estate where the beneficiary abides by the grant conditions for the remainder of the grant condition period.
 - c) A disposal where the owner is elderly or infirm and is disposing of the property to go to live in a Hospital, Hospice, Sheltered Housing, Residential Care Home or similar institution as his/her only residence.
 - d) A disposal where the owner is disposing of the property to go to live with and care for an elderly or infirm member of his family or partners family.
 - e) A disposal following a Court Order in the course of a domestic breakdown.
 - f) A compulsory disposal.
 - g) A disposal where the person making the disposal is at least 70, the disposal is to provide annuity income and the person concerned is entitled to continue to occupy the premises as his only or main residence.
 - h) A disposal to a Registered Social Landlord (eg Housing Association) under the Mortgage Protection Scheme where the relevant person will remain in occupation and where no equity remains following redemption of the mortgage.

I5 OTHER CONDITIONS

- (a) Where an applicant/participant has an insurable interest in the property he/she shall arrange and maintain in effect adequate insurance throughout the grant condition period.
- (b) Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the grant specification he shall pursue such a claim before assistance is provided.

- (c) Where an applicant has a relevant insurance or personal injury claim in respect of works undertaken as part of the grant, he/she shall pursue such a claim and repay the grant so far as appropriate out of any proceeds of such a claim.
- (d) Where an applicant/participant has a duty or power to repair the property, he/she shall ensure the property remains free from disrepair throughout the grant condition period.
- (e) Where grant assistance includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis for the duration of the grant condition period.

16 APPLICANT CEASING TO BE ENTITLED BEFORE PAYMENT OF GRANT.

1. This condition applies where an application for financial assistance as outlined in paragraph J2(1) is approved but before the certified date the applicant ceases to be a person entitled to financial assistance of that description. An applicant ceases to be a person entitled to financial assistance if:
 - a) in the case of an owner's application-
 - (i) if he ceases to have a qualifying owner's interest, or
 - (ii) if he ceases to have the intention specified in the owner-occupation certificate or certificate of intended letting which accompanied the application;
 - b) in the case of a tenant's application-
 - (i) if he ceases to be a qualifying tenant of the dwelling, or
 - (ii) if the application was accompanied by a certificate of intended letting and the landlord ceases to have the intention specified in the certificate; or
2. Where the cases outlined in paragraph 1, above, apply, no financial assistance shall be paid or, as the case may be, no further instalments shall be paid, and the Council may demand that any instalment of financial assistance which has been paid be repaid forthwith, together with interest from the date on which it was paid until repayment, at such reasonable rate as the authority may determine.
3. In the case of a joint application there will be no breach of this condition unless all the applicants cease to be so entitled.

17 CASES IN WHICH GRANTS MAY BE RE-CALCULATED, WITHHELD OR REPAYED.

1. This section applies where an application for financial assistance as outlined in paragraph J2(1) has been approved by Council and-
 - i. the Council ascertain that the amount of financial assistance was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled;
 - ii. the Council ascertain that without their knowledge the eligible works were started before the application was approved;
 - iii. the eligible works are not completed to the satisfaction of the Council within the period specified for completion of assisted works, or such an extended period that the Council may allow; or

- iv. the Council ascertain that the aggregate of the cost of completing the eligible works and the costs incurred with respect to preliminary or ancillary services and charges, is or is likely to be lower than the estimated expense;
2. Where the cases outlined in paragraph 1,above, apply, the Council may:-
- i. refuse to pay financial assistance or any further instalment of financial assistance which remains to be paid, or
 - ii. make a reduction in the amount of financial assistance which, if appropriate, may be a reduction proportionate to the reduction in the estimated expense;

and the Council may demand repayment by the applicant forthwith, in whole or part, of the financial assistance, or any instalment of the financial assistance paid, together with interest at such reasonable rate as the authority may determine from the date of payment until repayment.

18 REPAYMENT WHERE APPLICANT NOT ENTITLED TO FINANCIAL ASSISTANCE.

1. This condition applies where an application for any form of financial assistance as outlined in paragraph J2(1) is approved, but it subsequently appears to Council that the applicant (or, in the case of a joint application, any of the applicants) was not, at the time the application was approved, entitled to financial assistance.
2. Where this condition applies, no financial assistance shall be paid or, as the case may be, no further instalments shall be paid, and the authority may demand that any financial assistance which has been paid be repaid forthwith, together with interest from the date on which it was paid until repayment, at such reasonable rate as the authority may determine.

19 RESTRICTIONS ON FINANCIAL ASSISTANCE FOR WORKS ALREADY BEGUN OR COMPLETED.

1. The Council will not approve an application for any form of financial assistance as outlined in paragraph J2(1) if the relevant works have been completed prior to application.
2. The Council will not normally approve an application for a grant if the relevant works have been begun before the application is approved.
3. Where the relevant works have been begun but have not been completed, the Council may approve an application for financial assistance if it is satisfied that there were good reasons for beginning the works before the application was approved.
4. Where the authority decide to approve an application in accordance with paragraph 3, above, the Council may treat the application as varied so that the relevant works do not include any that are completed

110 PROVISIONS RELATING TO DEATH OF APPLICANT

- (1) References in this section to the applicant, in relation to financial assistance as outlined in paragraph J2(1) or an application for such financial assistance, shall be construed in relation to any time after his death as a reference to his personal representatives.

- (2) Where the applicant dies after liability has been incurred for any preliminary or ancillary services or charges, the Council may, if it thinks fit, make appropriate payments in respect of some or all of those matters.
- (3) Where the applicant dies after the relevant works have been begun and before the certified date, the Council may, if it thinks fit, pay financial assistance in respect of some or all of the works already carried out and other relevant works covered by the application.
- (4) Nothing in this section shall be construed as preventing the provisions as to grant conditions applying in relation to any payment of grant paragraphs (2) or (3), above.

I11 CESSATION OF CONDITIONS ON REPAYMENT OF FINANCIAL ASSISTANCE

If at any time while a grant condition remains in force with respect to a dwelling, house or building-

- a) the owner of the dwelling, house or building to which the condition relates pays the amount of financial assistance to the Council,
- b) a mortgagee of the interest of the owner in that dwelling, house or building being a mortgagee entitled to exercise a power of sale, makes such a payment.
- c) The local housing authority determine not to demand repayment on the breach of a grant condition, or
- d) The authority demand repayment in whole or in part on the breach of a grant condition and that demand is satisfied.

that grant condition and any other grant condition shall cease to be in force with respect to that dwelling, house or building.

I12 DISPUTES OVER WORK QUALITY AND REFUSAL TO GRANT CONSENT FOR PAYMENT

The Authority will make every effort, where appropriate, to resolve disputes between clients and contractors to ensure client satisfaction with the grant assisted works prior to interim or final payment of grant funds. Should it become apparent, after reasonable dialogue, that payment consent is being unreasonably withheld by an applicant, or otherwise that an applicant and the Authority have different views as to whether works are satisfactory, then the Council's decision as to whether works are satisfactory will be final and, in these cases, payment may be made by the Authority.

APPENDIX J

GLOSSARY

- a) “Category One and Two Hazards” are calculated based on the risk to the most vulnerable potential occupant of that dwelling, whether or not anyone, or a most vulnerable occupant, is resident in the premises at the time of the inspection, and the calculation will result in the hazard being given a score. That score will determine the band into which the hazard will fall. The regulations will prescribe that hazards falling within bands A to C are category 1 hazards, while those within bands D to J are category 2 hazards. The system relates poor housing conditions to the kinds of harm attributable to such conditions - it does not try to assess a specific health outcome in relation to the current occupant.
- b) “dwelling” means a building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden, outhouses and appurtenances belonging to or usually enjoyed with that building or part.
- c) “eligible works” means the works that the Authority consider necessary to be undertaken in order to achieve the stated objective of the assistance.
- d) “fit for habitation” has the meaning described in section 604 of the Housing Act 1985. This definition is still commonly in use but has now been superseded in law by the definitions contained within the Housing Act 2004.
- e) “house in multiple occupation” means a house which is occupied by persons who do not form a single household, exclusive of any part of the house which is occupied as a separate dwelling by persons who do form a single household.
- f) “means test” means a test of the applicant’s resources as applied to Mandatory Disabled Facilities Grant and is as prescribed in the Housing Renewal Grants regulations 1996.
- g) “members of a persons family” – has the meaning as described in section 113 of the Housing Act 1985.
- h) “owners interest” means an estate in fee simple absolute in possession; or a term of years absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.
- i) “person connected with the owner” has the meaning described in section 113 of the Housing Act 1985 and section 98 of the Housing Grants, Construction & Regeneration Act 1996.
- j) “reasonable cost” means the amount of the expenses that the Authority considers are properly to be incurred in the execution of the eligible works together with the amount of the costs that the Authority considers have been properly incurred, or are to be properly incurred, with respect to preliminary or ancillary services and charges.
- k) “Registered Social Landlord” has the same meaning as in Part I of the Housing Act 1996.
- l) “Relevant Person” has the same meaning as in Chapter 1 of the Housing Renewal Grants Regulations 1996 (as amended).

