

DIRECTORATE OF PLACE

PRIVATE SECTOR HOUSING RENEWAL AND DISABLED ADAPTATIONS: POLICY TO PROVIDE ASSISTANCE 2022-2027

CITY AND COUNTY OF SWANSEA

Section 1 - Introduction

Overview of the Private Sector Housing Renewal Policy

- 1.1 The Private Sector Housing Renewal and Disabled Adaptations Policy details how the City and County of Swansea (the Council) delivers assistance to help private owners and tenants to repair, maintain or adapt their homes. It also provides information on the Council's approach to improving the energy efficiency of homes.
- 1.2 The policy has been informed from a variety of housing data sources including the Welsh House Condition Survey undertaken in 2018, local housing and deprivation data from swansea.gov.uk, Welsh Government studies , Wales Audit Office review of DFGs in Wales 2018 and local house condition survey data from 2010.
- 1.3 The policy helps the City and County of Swansea's Housing service to meet key Council priorities by improving housing quality, reducing fuel poverty, and promoting independence at home.

Legal Framework

- 1.4 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO 2002) requires that local authorities develop a policy for providing households with financial assistance to improve their homes. The order removed previous prescriptive legislation and allowed authorities more freedom to develop financial products and innovative forms of assistance.
- 1.5 The Local Government and Housing Act 1989 introduced the concept of Renewal Areas in order to improve housing and general amenities in an area where poor housing is combined with social and environmental issues.
- 1.6 Other relevant legislation includes:
 - The Housing Act 2004 introduced a number of changes including the introduction of the new Housing Health and Safety Rating System (HHSRS) to replace the Housing Fitness Standard. This assists Councils to target those properties in the worst conditions, which often house some of the most vulnerable people.

- The Housing Grants Construction and Regeneration Act 1996 introduced a duty to assist people with disabilities to enable them to live independently within their own home through the provision of Disabled Facilities Grants (DFGs). Within this act local authorities have a duty to carry out a means test of the disabled applicant to assess if they have a contribution to pay towards adaptations being provided at their home.
- The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (Wales) Order 2008 increased the maximum DFG grant and additional eligible works.
- The Social Services and Well-being (Wales) Act 2014 introduced a legal framework for improving the well-being of people who need care and support.
- The Well-being of Future Generations (Wales) Act 2015 introduced a duty on public bodies to consider, when making decisions, what future impact this has on people in Wales.

1.7 On the 10th March 2021 the Welsh Government Minister for Housing and Local Government , Julie James announced measures to remove the statutory means test for small and medium DFGs. Welsh Government are requesting local authorities use the discretionary housing assistance powers under the Regulatory Reform(Housing Assistance) (England and Wales) Order 2002 (RRO) to introduce this change. This change is included within this Policy to Provide Assistance 2022-2027 through the provision of a Discretionary Fast Track Adaptations Grants for medium adaptations.

Local Issues

1.8 A range of issues have informed the development of this policy. In order to identify local issues, a review of housing data as detailed in section 1.2 has been undertaken together with discussions with Western Bay Care and Repair. A summary of the issues that have informed the policy are:

- Wales has the oldest housing stock in the UK, with 26% of this stock pre1919.
- In Wales , Owner Occupiers account for 69% of tenure, Private Rented sector 13%.

- The Private Rented Sector has the oldest stock and highest proportion of poor quality housing, with 43% of stock pre1919.
- The average Energy Rating of properties has increased from EPC band E in 2008 to band D in 2018.
- 82% of dwellings are free from Category 1 HHSRS hazards, 76% of Private Rented Sector dwellings.
- Swansea contains 112,100 dwellings, with 65.5% Owner Occupied, 15.5% Private Rented Sector.
- Welsh Index of Multiple Deprivation (WIMD) 2019 identified 11.5% of Swansea local areas fall within the top 10% most deprived areas in Wales.
- Across Swansea approximately 15% of private houses have a Category 1 HHSRS hazard.
- Tackling fuel poverty is an important issue for the Council. The highest rate of fuel poverty was in the private rented sector.
- There is a clear association between Category 1 hazards and low income households.
- There are an estimated 5,331 empty dwellings, 5.30 % of the private stock. As of April 2021 an estimated 2,034 of these have been vacant for longer than 6 months.
- Welsh Government studies indicate that older people are far more likely to occupy housing in poor condition. This has a significant impact upon their health and wellbeing and is likely to contribute to accident rates in the home as well as other illnesses. According to demographic forecasts the proportion of older persons in Swansea is set to increase significantly over the next decade.
- There is insufficient direct housing grant investment to deal with poor housing in the private sector meaning loan based initiatives such as the Welsh Government Landlord Loans and Owner Occupier Loan schemes should continue to be supported.

- In July 2016, the Welsh Government released statistics estimating there were 24,394 households in Fuel Poverty in Swansea. Research was carried out by the Building Research Establishment (BRE).
- On the 10th March 2021, a written statement by the Welsh Government Minister for Housing and Local Government Julie James announced measures to remove the means test from small and medium Disabled Facilities Grants (DFGs). The Wales Centre for Public Policy have undertaken a study on the potential impact of removing the means test on DFGs in Wales and found the current means test on DFGs has acted as a deterrent to some disabled persons receiving adaptations in Wales. These disabled persons drop out of the DFG application process because they do not want to disclose their financial information or because their income and savings have resulted in a means test that requires them to contribute in part or whole to the DFG adaptation works proposed. The requirement to remove the means-test from DFG for small and medium adaptations is likely to result in an increase in demand for DFGs locally.
- The construction industry in the UK and locally has seen unprecedented price increases following the Covid pandemic and Brexit, with material and labour shortages due to manufacturing restrictions and shipping / port delays. The average cost of the various forms of assistance the Council deliver including Disabled Facilities Grants has increased as a result, with a large number of schemes costs now reaching or exceeding the maximum financial assistance available. As a result the Council will look to increase the maximum assistance available to selected discretionary forms of assistance where they have the powers to do so.

Key principles and aims

1.9 In order to tackle these issues the Council is committed to working to the following principles and aims:

- To provide a range of different types of assistance to tackle identified adaptation needs, housing repair and maintenance issues in Swansea.
- To target assistance towards vulnerable, older and disabled persons.

- To use loans to create a funding source that is sustainable in that it can be recycled back into the adaptation, repair and renewal of housing in the future.
- To work in partnership with others, in particular Western Bay Care and Repair, to maximise value for money and the help we provide to older persons in relation to minor repairs and adaptations.
- To provide adaptation services for disabled persons living in Council and private housing through a single Housing Adaptations Team.
- To work with the Occupational Therapy service to identify suitable adaptations that are necessary and appropriate for the disabled occupant and are reasonable and practicable to install at the property. Priority will be given to carrying out the adaptations within the existing property layout, with extensions only considered where no alternative solutions can be identified, whilst taking due regard of funding limits.
- To identify and assist particular geographical areas through evidence based research to ensure that suitable forms of external funding available from the Welsh Government are brought to Swansea, for example the WG Arbed energy efficiency measures programmes.
- To promote private sector home energy efficiency services.
- To monitor and improve conditions in the private sector and work in partnership with colleagues in other agencies and services to reduce the number of long term empty properties.

Partnership Working

1.10 The successful delivery of the Policy will be greatly assisted when opportunities to work with partners sharing common objectives are maximised. The Council 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. Partnerships include:

- The Welsh Government is a lead partner in enabling the renewal of private sector housing. Welsh Government acknowledges that the quality of people's homes is critical to the quality of their lives and that good quality housing is the cornerstone of strong, safe communities. In order to enable good quality affordable housing, the Welsh Government supports the regeneration, renovation and renewal of owner-occupied, rented and empty homes and funds energy efficiency improvement programmes.
- Western Bay Care & Repair is a key partner in private sector housing renewal activities in the City and County of Swansea. They provide advice and practical support to older and disabled people who wish to undertake repairs, improvements and adaptations to their homes. Further detailed information about Care & Repair services can be found by visiting www.careandrepair.org.uk.
- The ADAPT project is a partnership arrangement involving the City and County of Swansea and local Housing Associations. ADAPT aims to simplify the process for accessing adapted accommodation by ensuring that existing adapted accommodation across the City and County of Swansea is put to best use. Physically disabled people who require high level adaptations in their accommodation will be referred to the ADAPT register. Under the ADAPT scheme, the Council and Housing Associations will identify properties that are wheelchair accessible, or have received high level adaptations. These properties will be matched to people on the ADAPT register.
- The Energy Savings Trust provide energy advice and signposting of clients to NEST which is the Welsh Government's scheme that offers householders a range of free, impartial advice and support to help them reduce their energy bills and for those who are eligible, a package of free home energy efficiency improvements, such as a new boiler, central heating or insulation. Resource Efficient Wales is a Welsh Government service providing people with a single point of contact for support on using resources (energy, materials and water) more efficiently.
- The Council is committed to ensuring that different services within the organisation work collaboratively on projects involving improving conditions in the private sector including housing renewal and energy efficiency. Key internal partners include the Occupational Therapy Service, Public Protection, Regeneration, Planning and Corporate Building and Property Services.
- The Council has an established Landlord's Forum that aims to provide information, share good practice, address concerns and develop co-operation, for example the Rent Smart Wales legislative requirements.

Section 2 - Overview of Assistance Available

- 2.1 Whilst the responsibility for the maintenance and improvement of homes within the private sector is with the owner, the Council recognises that some people will not have the resources necessary. For these groups the Council has an important role to play. The Council will make the best use of the funds it has available to improve the quality of housing and thereby the quality of life using the forms of assistance detailed in this policy.
- 2.2 With the exception of Disabled Facility Grants (DFGs) in Wales, the funding of assistance to those in the private sector is discretionary, and will be governed by the annual budget set by the Council and the aims and principles established in this policy. The Council will, subject to applicants meeting eligibility criteria and conditions, make the following forms of financial assistance available:

Adaptations (Section 3)

- Disabled Facilities Grants (DFG) (for large adaptations).
- Council House Adaptations (CAD) (for small, medium and large adaptations).
- Discretionary Disabled Facilities Grant (for large adaptations unforeseen works and agency fees)
- Discretionary Disabled Facilities Loan (top up for large adaptations where costs exceed statutory DFG maximum limit of £36k at design stage).
- Discretionary Fast Track Adaptations Grant (for medium adaptations – no means test).
- Adapted Home Relocation Grant
- Minor Adaptations Grant (for small adaptations)

Housing Repairs and Maintenance (Section 4)

- Home Fix loans
- Comfort Safety and Security grants

Welsh Government Initiatives (Section 5)

- Landlord loans.
- Owner - Occupier Loans and Owner Repayable Financial Assistance.

Section 3 - Adaptations

Disabled Facilities Grants and Council House Adaptations

- 3.1 Disabled Facilities Grant (DFG) and Council House Adaptations are grants to help meet the cost of adapting a property in which disabled adults or children live. Owner-occupiers and tenants may apply for the grant for a disabled person in their household. The grant is intended to enable disabled people to continue living independently in their homes.
- 3.2 An Occupational Therapist undertakes assessments of disabled persons needs and recommends adaptations to meet those needs. This will be a functional assessment of the disabled person's abilities in relation to their personal and domestic activities of daily living within their home.
- 3.3 Surveyors within the Housing Service will determine works which are 'reasonable and practicable' to deliver adaptations which are 'necessary and appropriate' to meet the applicants needs as recommended by the Occupational Therapy Service.

3.4 DFGs and Council House Adaptations can be used to fund adaptations and alterations including:

- Improving access to and from the dwelling
- Making the dwelling safe for the disabled occupant
- Improving access throughout the home
- Facilitating use of bathing facilities
- Facilitating the preparation of food
- Improving heating or facilitating the use of heating or lighting systems
- Facilitating care provision by a disabled carer
- Making safe an access.

3.5 Priority will be given to carrying out the adaptations within the existing property layout, with extensions only considered where no alternative solutions can be identified, whilst taking due regard of funding limits. In arriving at a decision as to which room in the property to facilitate adaptations to provide access to rooms for sleeping, lavatory or bathing, the surveyor will consider utilising existing bedrooms / living rooms , particularly in cases of under-occupancy of a property. Adaptations will not be provided to remedy an overcrowding problem at a property.

3.6 For owner and private tenants the assistance provided will be a DFG where the adaptations are large in nature, as defined in figure 2 of the Welsh Government Housing Adaptations Service Standards April 2019, for example building an extension or property requiring major structural modifications.

3.7 The Council operates a discretionary Agency Service to assist eligible applicants with the design, procurement of builders and the supervision of works.

3.8 The criteria for mandatory Disabled Facilities Grants (for large adaptations) and Council House Adaptations (for medium and large adaptations) are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> An owner, private tenant or Council tenant who is disabled or has a disabled person living in the property. A definition of a disabled person is given in Section 100 of the Housing Grants, Construction and Regeneration Act 1996
Eligible works/costs	<ul style="list-style-type: none"> Before awarding the grant the Council will need to satisfy itself that the proposed adaptations are "necessary and appropriate" to meet the disabled persons' needs. In order to do this they will have due regard of adaptations recommended by an Occupational Therapist assessment. The Council will ensure that the adaptations are "reasonable and practicable" depending on the age and condition of the property. The Housing Renewal and Adaptations service itself must decide on what actions to take on the basis of the recommendations and advice provided. Due regard will be taken of maximum grant funding limits. The Housing Service's Operational Standard for Adaptations will be referred to in order to determine the exact scope of works. Priority will be given to carrying out the adaptations within the existing layout of the property by facilitating access by means such as installing a stairlift, vertical lift or door widening; or installing adaptations in an accessible location utilising existing bedrooms / living rooms / dining rooms; or providing a partial extension to the existing footprint of the property to fit the adaptation facilities required. An extension will only be considered where no alternative solutions can be identified, but will not be provided to remedy an overcrowding problem at a property. If a solution has been identified by the Housing Renewals and Adaptations service where the adaptation can be installed within the existing layout of the property but the disabled applicant wants an extension, DFG funding will only be provided for the solution determined by the Housing Renewal and Adaptations section.

Applicant's financial contribution	<ul style="list-style-type: none"> • All applications for large adaptation DFGs in respect of disabled adults are means tested. • DFG applications in respect of disabled children and young people under the age of 19, who are dependent, are exempt from means testing. • Council House Adaptations (CAD) are funded through the Housing Revenue Account with no contribution required from the applicant.
Maximum level of financial assistance	<ul style="list-style-type: none"> • The maximum amount for mandatory DFGs is £36,000. • Where the cost of works for CAD exceeds £36,000, consideration will be given to the best or most cost effective course of action including possible rehousing or relocation of the Council tenant through the ADAPT scheme, or reduction of the scope of works.
Eligibility for agency service	<ul style="list-style-type: none"> • The Council Agency Service is not a mandatory service and will be offered to those applicants who wish to use it, subject to available resources. • A disabled grant applicant wishing to use the Council Grant Agency will agree to the Grant Agency Schedule of Services as listed in the Memorandum of Agreement for Agency Services, including agreement to the agency surveyor deciding on the most appropriate adaptations solution, taking account the OT recommendations provided.
General conditions	<p>For owners and private tenants the disabled person must normally occupy the property for five years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. Conditions set within the Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales) where the cost of a DFG exceeds £5,000 a charge will be placed on the adapted property which may be repayable up to 10 years after completion of the work, having taken due consideration of the impact of repayment with regard financial hardship, provision of care, disposal to enable the recipient to change location for employment and reasons connected with physical and mental Health.</p>

	<ul style="list-style-type: none"> • There are conditions within the Council’s Housing Allocations Policy limiting a Council tenant’s right to housing need points in certain circumstances, should they wish to transfer following adaptations. • For owner and private rented sector tenants the assistance provided will be a DFG where the adaptations are large in nature, as defined in figure 2 of the Welsh Government Housing Adaptations Service Standards April 2019, for example building an extension or property requiring major structural modifications. A DFG in respect of disabled adults is means tested.
Eligibility for agency service	<ul style="list-style-type: none"> • The Council Agency Service is not a mandatory service and will be offered to those applicants who wish to use it, subject to available resources. • A disabled grant applicant wishing to use the Council Grant Agency will agree to the Grant Agency Schedule of Services as listed in the Memorandum of Agreement for Agency Services, including agreement to the agency surveyor deciding on the most appropriate adaptations solution taking account the OT recommendations provided.

Discretionary DFGs

3.9 This form of assistance is aimed specifically at ensuring that the cost of unforeseen minor additional works can be met, and, is only available to run concurrently with an approved DFG.

3.10 The criteria for Discretionary Disabled Facilities Grants are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> • Owner and Tenants with approved DFG.
Eligible works/costs	<ul style="list-style-type: none"> • Unforeseen minor additional works necessary to sustain the DFG works. • The cost of fees if these cannot be contained within the statutory maximum allowance for a DFG.

Applicant's financial contribution	<ul style="list-style-type: none"> No additional contribution required unless the cost of works exceeds the maximum level of this assistance.
Maximum level of financial assistance	<ul style="list-style-type: none"> £14,000
General conditions	<ul style="list-style-type: none"> As for mandatory DFGs General Conditions including full repayment conditions of 10 years subject to exemptions as listed.

Discretionary Disabled Facilities Loan

3.11 This new form of loan assistance is aimed specifically as a top up funding provision where the costs of a planned DFG exceed the £36000 maximum amount, and is only available to run concurrently with an approved DFG.

3.12 The criteria for Discretionary Disabled Facilities Loans are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> Owner Occupiers with an approved DFG.
Eligible works/costs	<ul style="list-style-type: none"> Top up funding where the cost of eligible works at design stage exceeds the DFG £36,000 grant limit.
Applicant's financial contribution	<ul style="list-style-type: none"> No additional contribution required unless the cost of works exceeds the maximum level of this assistance.
Maximum level of financial assistance	<ul style="list-style-type: none"> £10,000
General conditions	<ul style="list-style-type: none"> A Discretionary Disabled Facilities loan will be registered as a local charge and is repayable on sale or transfer of title (or upon applicants move into long term care or sheltered accommodation). For joint

	applicants, the assistance will become repayable on the death of the surviving final borrower (or the final surviving borrower moves into long term care or sheltered accommodation).
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Adapted Home Relocation Grant

3.13 This form of financial assistance is intended to help with the disabled person with the cost of moving home within the boundary of the City and County of Swansea where this is considered more appropriate to meet the needs of a disabled occupant and it is not reasonable or practicable to adapt the existing home to fully meet identified needs. Financial Assistance may be available towards the fees and charges involved in purchasing a new home (not including the purchase cost), where the applicant owns their existing home or for moving to alternative rented accommodation for an existing tenant.

3.14 The criteria for Adapted Home Relocation Grant is outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> • Owners and tenants who are eligible for a large adaptations DFG or CAD but costs of work exceed £36,000 at design stage. • The grant can also be available where the recommended works are not feasible at the existing home.
Eligible works/costs	<ul style="list-style-type: none"> • For owner occupiers to help assist with the ancillary costs of purchasing a more appropriate or already adapted accommodation which includes estate agent fees, conveyance costs, stamp duty, removal expenses, redecoration allowance , small / medium adaptation works and minor repair works to the new property. • For tenants, costs associated with moving to more appropriate rented accommodation, including removal expenses and redecoration allowance.
Applicant's financial contribution	<ul style="list-style-type: none"> • All applications in respect of disabled adults are means tested. • Applications in respect of disabled children and young people under the age of 19 who are dependent

	are exempt from means testing.
Maximum level of financial assistance	<ul style="list-style-type: none"> The maximum grant payable is £36,000.
General conditions	<ul style="list-style-type: none"> Following grant work, applicants must usually reside in the property for a minimum of 10 years and must comply with disposal (sale/transfer) conditions for 10 years following grant completion.

Discretionary Fast Track Adaptation Grant

3.15 This new form of discretionary assistance is being introduced at the request of Welsh Government to remove the requirement to means test disabled adults for medium sized adaptation DFGs. By the removal of the means test , applicants will no longer be required to pay a contribution towards these adaptation works.

3.16 The criteria for the Discretionary Fast Track Adaptations Grant are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> An owner or private rented sector tenant or who either is disabled or has a disabled person living in the property. A definition of a disabled person is given in Section 100 of the Housing Grants, Construction and Regeneration Act 1996
Eligible works/costs	<ul style="list-style-type: none"> Medium sized adaptations as defined in Welsh Government Housing Adaptation Service Standards April 2019, Figure 2 – Definitions of different types of Housing Adaptations , examples include : <ul style="list-style-type: none"> ➤ Walk in showers. ➤ Stairlifts. ➤ Large ramps. ➤ A combination of these adaptations.

	<ul style="list-style-type: none"> • Before awarding the grant the Council will need to satisfy itself that the proposed adaptations are "necessary and appropriate" to meet the disabled persons' needs. In order to do this they will have due regard of adaptations recommended by an Occupational Therapist assessment. • The Council will ensure that the adaptations are "reasonable and practicable" depending on the age and condition of the property.
Applicant's financial contribution	<ul style="list-style-type: none"> • There is no means test and no financial contribution required from the disabled applicant towards the works.
Maximum level of financial assistance	<ul style="list-style-type: none"> • The maximum grant payable is £36,000.
General conditions	<ul style="list-style-type: none"> • For owners and private tenants the disabled person must normally occupy the property for five years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. • Where the cost of a Discretionary Fast Track DFG exceeds £5,000 a charge will be placed on the adapted property which may be repayable up to 10 years after completion of the work, having taken due consideration of the impact of repayment with regard financial hardship, provision of care, disposal to enable the recipient to change location for employment and reasons connected with physical and mental Health. • There are conditions within the Council's Housing Allocations Policy limiting a Council tenant's right to housing need points in certain circumstances, should they wish to transfer following adaptations.
Eligibility for agency service	<ul style="list-style-type: none"> • The Council Agency Service is not a mandatory service and will be offered to those applicants who wish to use it, subject to available resources.

	<ul style="list-style-type: none"> • A disabled grant applicant wishing to use the Council Grant Agency will agree to the Grant Agency Schedule of Services as listed in the Memorandum of Agreement for Agency Services, including agreement to the agency surveyor deciding on the most appropriate adaptations solution, taking account the OT recommendations provided.
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Minor Adaptations Grant

3.17 There is an increasing expectation that social care and support should be delivered in a person's own home wherever possible. The Minor Adaptations Grant funds minor adaptations to home owners or private tenant's properties. The works will usually be carried out by Western Bay Care & Repair following a referral from the Council.

3.18 Criteria for the Minor Adaptations Scheme are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> • Owner Occupiers or Private tenants
Eligible works/costs	<ul style="list-style-type: none"> • Internal and external handrails • Lever taps • Small ramps to aid access to reduce the risk of slips and falls • Key safes • Door entry systems • Replacement shower seats • Replacement shower heads/anti-scald • Installation of electrical sockets for community alarm system
Applicant's financial contribution	<ul style="list-style-type: none"> • No means test applies to the disabled applicant. • Applicants may have to contribute where the costs of the works exceed the maximum grant.

Maximum level of financial assistance	<ul style="list-style-type: none"> • £2000
General conditions	<ul style="list-style-type: none"> • Applicants must reside at the property where the works are to be carried out. • An Occupational Therapist assessment is not usually required.

Section 4 - Housing Repairs Assistance

4.1 Housing conditions have a major impact upon the health and wellbeing of occupants, particularly those in vulnerable groups such as older people, people with disabilities, and low-income households. Poor housing also has a negative impact on neighbourhoods and the environment. Concerns about the impact of poor housing on health include the impact of cold and damp housing on the incidence of childhood asthma, increased winter deaths and the health effects on people on low incomes who need substantial repairs to their homes. Poor housing can have a detrimental effect on the quality of life in an area. Empty properties can also have a negative impact on people's lives as they can attract vandalism and crime and represent a wasted resource when the supply and affordability of housing in Swansea is a key issue. Stays in hospital and residential care can also be prevented or limited to shorter periods of time if properties are maintained and repaired.

Home Fix Loans

4.2 As part of the Council's strategy for dealing with private sector housing disrepair the Council offer interest free Homefix Loans.

4.3 The criteria for Home Fix Loans are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> • Owner Occupiers who have lived in and owned the property for 3 years or more. • Property must be over 10 years old. • Applications for loans will <u>not</u> be considered where the applicant(s) have savings of £16,000 or above. • Applicants must be over 60 <u>and</u> in receipt of income support, guaranteed pension credit, council tax benefit, or income based job seekers allowance; <u>or</u> low income (based on a means test). • Applicants must be over 18 <u>and</u> in receipt of a disability benefit; <u>and</u> in receipt of income support, guaranteed pension credit, council tax benefit, or income based job seekers allowance; <u>or</u> low income (based on a means test). • No repeat loan applications within 5 years of completion of works under a previous loan. • If the applicant cancels the loan at any time after acceptance, the Council may recover from the applicant any costs it has incurred, for example valuation fees.
Eligible works/costs	<ul style="list-style-type: none"> • Eligible works will be identified by a Council Surveyor and agreed by the applicant. The focus will be to carry out essential repairs to bring the property up to a reasonable standard of repair and to ensure that the property is free from serious and urgent items of disrepair, including Category 1 and 2 hazards as defined by the Housing Health and Safety Rating System 2004 (HHSRS) In addition to essential repairs, other improvement works may be considered as part of the loan subject to the loan maximum. • In most cases the maximum loan value will be £30,000, plus fees. However in exceptional cases of severe disrepair, where it would not be appropriate to leave the property partly renovated (e.g. completed works being susceptible to deterioration, or the property being left in an unsafe condition), the loan maximum may be increased to £35,000, plus fees.

Applicant's financial contribution	<ul style="list-style-type: none"> • Applicants are subject to a financial assessment. • Applicants may also need to contribute if costs exceed the maximum level of assistance.
Levels of financial assistance	<ul style="list-style-type: none"> • The minimum loan will be £1,000. • Maximum amounts depend on equity, but up to £30,000 plus fees can be borrowed as set out below: <ul style="list-style-type: none"> ➤ Property value under £80,000 - 50% of the free equity ➤ Property between £80,000 and £120,000 - 40% of the free equity ➤ Property over £120,000 - 30% of the free equity • In exceptional cases of severe disrepair, where it would not be appropriate to leave the property partly renovated (e.g. completed works being susceptible to deterioration, or the property being left in an unsafe condition), the loan maximum may be increased to £35,000, plus fees, at the Council's discretion. • Loans will be interest free. • Fees will be charged for administration and agency fee costs. This may be added to the loan.
General Conditions	<ul style="list-style-type: none"> • The loan application will be subject to the provision of a suitable Royal Institute of Chartered Surveyors (RICS) valuation if the loan applied for exceeds £5,000 or a mortgage is outstanding. For loans below £5,000, where no mortgage is outstanding, a RICS valuation will not be required and the Council will use other information available to assess the property value. For example, use of data on recent sold prices and current sale prices in the area. • The loan will be registered as a legal charge (must be first or second charge) where value is £3000 or above and is repayable in full on sale or transfer of title (or upon applicants move into long term care or sheltered accommodation). Loans below £3000 will be subject to a local charge.

	<ul style="list-style-type: none"> • For joint applicants, the loan will become repayable on the death of the surviving final borrower (or the final surviving borrower moves to long term care or sheltered accommodation). • Applicants must not have any outstanding debt to the Council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation.
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Comfort Safety and Security Grants

4.4 Comfort Safety and Security grants are available to owner occupiers requiring low cost repairs. These works will usually be carried out by Western Bay Care & Repair.

4.5 Criteria for Comfort Safety and Security (CSS) Grants are outlined below:

Who is eligible?	<ul style="list-style-type: none"> • Owner Occupiers who have lived in and owned the property for 3 years or more. • Property must be over 10 years old. • Applications will not be considered where the applicant(s) has savings of £16,000 or above. • Applicants must be over 60 and in receipt of one of the following income support, guaranteed pension credit, council tax benefit, Working Tax Credit (under £15,050) or Child Tax Credit (under £15,050) or income based job seekers allowance; or low income (based on a means test).
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	<ul style="list-style-type: none"> • Applicants must be over 18 <u>and</u> in receipt of a disability benefit; <u>and</u> in receipt of income support, guaranteed pension credit, council tax benefit, or income based job seekers allowance; <u>or</u> low income (based on a means test). • Tenants without a repairing obligation are not eligible on the basis that repairs are the responsibility of the owner of the property.
Eligible Works	<ul style="list-style-type: none"> • Minor repairs needed for Comfort , Safety or Security matters within a property.
Applicant's financial contribution	<ul style="list-style-type: none"> • Applicants may have to contribute where the costs of the works exceed the maximum grant.
Maximum level of financial assistance	<ul style="list-style-type: none"> • £1000 per 3 year period
General Conditions	<ul style="list-style-type: none"> • Applicants must reside at the property where the works are to be carried out.

Section 5 – Welsh Government Initiatives

Owner Occupier Loans

5.1 Welsh Government Owner Occupier Loans are available for applicants who need funding assistance to carry out repairs and improvements to their homes to make them safe, warm and secure, or to convert an empty property. This is an interest free loan requiring applicants to repay the loan in monthly instalments and is subject to an affordability test.

5.2 Owner Repayable Financial Assistance is available to owner occupiers who need to carry out urgent repairs to their home but have failed the affordability test for an Owner Occupier Loan, and are on a means tested benefit or low income. This is an interest free loan that is repayable on the future sale or transfer of the property.

5.3 Criteria for Owner Occupier Loans

Who is eligible	<ul style="list-style-type: none"> • Owners occupiers over 18 – no other age restrictions • Owners of properties vacant for a minimum of 6 months on the condition the loan recipient occupies the property on completion of the works for the duration of the loan.
Eligible Works	<ul style="list-style-type: none"> • Improvements to the standard and overall quality of the accommodation to make it warm, safe, secure. Works should bring it up to a reasonable standard for occupation. • Works to convert an empty residential or commercial building into accommodation of a reasonable standard so that it is suitable for immediate occupation. • Loans may be provided to fund part of the works provided there is evidence from the applicant as part of the application that there is sufficient funding to complete the remainder of the works.
Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £25,000 per property / unit. • Maximum loan term up to 10 years until 2020. From 1st January 2020 the maximum loan term will be the period from approval until expiry of the scheme in 2030. • Loans will normally be repaid in monthly instalments. Loan applicant's eligibility will be subject to an affordability test. • The loan will be registered as a legal charge (must be first or second charge) for the duration of the loan term period, repayable in full on sale or transfer of title (or upon applicants moving into long term care or sheltered accommodation, or death of loan recipient). • Loans will be interest free.

	<ul style="list-style-type: none"> • Fees will be charged for administration costs, comprising a fee charged direct from the fund and a fee charged to the loan recipient. This may be added to the loan.
General Conditions	<ul style="list-style-type: none"> • Properties must be 10 years old. • Loan to value ratio will not exceed 80%. • The Council at it's discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by applicant. • A schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions. Where appropriate, Planning and Building Regulations consent will be required for proposed works. • Applicants must not have any outstanding debt to the Council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. • Loan Assistance will not be available for the following : <ul style="list-style-type: none"> ➤ Properties that are not of a permanent nature such as houseboats and caravans. ➤ Structures that do not have Building Regulations approval. ➤ Buildings not suitable for conversion to habitable dwellings. • If owner occupiers do not maintain occupation, immediate repayment will be required.

Owner Occupier Repayable Financial Assistance Loans

5.4 Criteria for Owner Occupier Repayable Financial Assistance Loans

Who is eligible	<ul style="list-style-type: none"> • Owners and occupiers of substandard properties who fail the affordability test for Owner Occupier Loans, to remove Housing Health and Safety Rating System (HHSRS) hazards and to carry out urgent repairs. • Owners of properties vacant for a minimum of 6 months, who fail the owner occupier affordability test for Owner Occupier Loans, on the condition the loan recipient occupies the property on completion of the works for the duration of the loan. • On failing the affordability test, applicants must be in receipt of one of the following : income support, guaranteed pension credit, council tax benefit, Working Tax Credit (under £15,050) or Child Tax Credit (under £15,050) or income based job seekers allowance; or low income (based on a means test).
Eligible Works	<ul style="list-style-type: none"> • Works to remove Housing Health and Safety Rating System (HHSRS) hazards and urgent items of repair only. • Loans may be provided to fund part of the works provided there is evidence from the applicant of sufficient funding to complete the remainder of the works.
Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £25,000 per property. • Lifetime loan, the loan will be registered as a legal charge (must be first or second charge) repayable in full on sale or transfer of title (or upon applicants moving into long term care or sheltered accommodation, or death of loan recipient), repayable as a single lump sum. • Loans will be interest free.

	<ul style="list-style-type: none"> • Fees will be charged for administration costs, comprising a fee charged direct from the fund and a fee charged to the loan recipient. This may be added to the loan.
General Conditions	<ul style="list-style-type: none"> • Properties must be at least 10 years old. • Loan to value ratio will not exceed 80%. • The Council at it's discretion may request a property valuation report by RICS qualified surveyor, payable by applicant. • A schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions. Where appropriate, Planning and Building Regulations consent will be required for proposed works. • Applicants must not have any outstanding debt to the Council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. • Loan Assistance will not be available for the following : <ul style="list-style-type: none"> ➤ Properties that are not of a permanent nature such as houseboats and caravans. ➤ Structures that do not have Building Regulations approval. ➤ Buildings not suitable for conversion to habitable dwellings. • If owner occupiers do not maintain occupation of the property in question, immediate repayment will be required.

Landlord Loans

5.5 Welsh Government Landlord Loans are available to Private Rented Sector Landlords to carry out repairs to their homes to make them safe, warm and secure, or to convert an empty property. This is an interest free loan requiring applicants to repay the loan within 2 years if the property is to be sold, 5 years if the property is to be made available for letting, or 10 years if the property is to be made available at Local Housing Allowance rent levels.

5.6 Criteria for Landlord Loans

Who is eligible	<ul style="list-style-type: none"> • Landlords of substandard properties to make a property safe, warm, secure. • Owners of properties vacant for a minimum of 6 months, who intend either renting or selling the property on completion of the works. Individuals and companies can apply. • Persons applying for loans may either be existing or prospective owners. The property must be registered in the applicant's name before the loan can be approved.
Eligible Works	<ul style="list-style-type: none"> • Improvements to the standard and overall quality of the accommodation, remove HHSRS hazards, and make it warm, safe, secure. Works should bring it up to a reasonable standard for occupation referred to in operational guidance. • Works to convert an empty residential or commercial building into accommodation of one or more units of a reasonable standard so that it is suitable for immediate occupation. • Loans may be provided to fund part of the works provided there is evidence from the applicant of sufficient funding to complete the remainder of the works.
Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £25,000 per property / unit, up to a total maximum of £250,000 up to 10 units, per applicant.

	<ul style="list-style-type: none"> • Maximum loan term up to 2 years if the property is to be sold on completion of the works. • Maximum loan term 5 years if the property is to be made available for rent. • Maximum loan term 10 years if the property is to be made available for rent at Local Housing Allowance (LHA) affordable rent levels, let through the Council's preferred Social Lettings Agency, subject to a nomination agreement. • Loans will normally be repaid as a full repayment lump sum at the end of the loan term for loan terms of 3 years or less. Longer loans terms will require a percentage repayment during the loan term as follows: <ul style="list-style-type: none"> ➤ Loan term of 5 years or less : 25% lump sum repayment after 3 years, remainder repaid at end of loan term. ➤ Loan term of more than 5 years : 50% lump sum after 3 years, remainder at end of loan term. • The loan will be registered as a legal charge (must be first or second charge) for the duration of the loan term period, repayable in full on sale or transfer of title (or upon applicants moving into long term care or sheltered accommodation, or death of loan recipient). • Loans will be interest free. • Fees will be charged for administration costs, the fee charged to the loan recipient may be added to the loan.
General Conditions	<ul style="list-style-type: none"> • Properties must be at least 10 years old. • Properties deemed empty as identified by the Council's Empty Property Register as being empty for a minimum of 6 months.

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| | <ul style="list-style-type: none">• Loan to value ratio will not exceed 80%.• The Council at it's discretion may request a property valuation report by RICS qualified surveyor, payable by applicant.• Loan can be used for the intention of renting or selling the property.• Where applicable, Planning and Building Regulations consent will be required for proposed works.• Applicants must not have any outstanding debt to the Council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), Company Insolvency Liquidation.• Loan Assistance will not be available for the following :<ul style="list-style-type: none">➤ Properties that are not of a permanent nature such as houseboats and caravans.➤ Structures that do not have Building Regulations approval.➤ Buildings not suitable for conversion to habitable dwellings. |
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Section 6 - Resourcing the Policy and Conditions of Financial Assistance

- 6.1 All the assistance detailed in this document is subject to conditions. Full details of the relevant terms and conditions will be provided upon application.

Reclaiming Grant Money

- 6.2 In the event of a successful insurance or compensation claim or action for legal damages which covers the cost of works for which the grant or loan was previously paid, the Council will require repayment of the total value of grant or loan paid relating to such works or the value of the insurance payment or legal damages if lower.

Breach of Conditions

- 6.3 In the event of a breach of a condition, the Council will require full repayment of the loan or grant, but has the discretion to agree a lesser amount in exceptional circumstances i.e. where the repayment of the grant assistance will cause significant financial hardship to the grant applicant or the grant applicant's estate would be in deficit.

Non-Financial Forms of Assistance

- 6.4 Applicants found not to be eligible for financial assistance, or those choosing not to proceed with formal applications, may be offered non-financial forms of assistance such as provision of a schedule of repair works, or signposting to partners such as Western Bay Care & Repair.

Fees

- 6.5 The Council applies a range of fees to cover the delivery of services associated with the administration of assistance outlined in this policy. Fees can be included in the total value of the grant/loan. These fees are reviewed annually and are available on request.

General Points

- 6.6 The Council is faced with significant challenges and competing priorities for capital investment. These challenges are set to continue throughout the lifespan of this policy. Nevertheless, the Council is committed to meeting its statutory duties and, as far as possible, making funding available to support the key priorities outlined in this policy.

- 6.7 Capital funding for private sector housing renewal and adaptations has traditionally been drawn down from 2 main sources:
- The Council General Capital Fund (GCF)
 - External funding providers, for example Welsh Government.
- 6.8 Capital funding for energy efficiency / fuel poverty reduction measures is expected to be made available through Welsh Government Warm Homes funding and through schemes available through Utility Companies.
- 6.9 The Council acknowledges that the nature of the financial assistance it can make available and the number of grants and loans it can award is dictated by the amount of capital finance available. Capital Funding levels are agreed by the Council and are available on request.

Section 7 – Amendments to the policy.

- 7.1 The Council reserves the right to make minor amendments to this policy as set out below . Any exercise of this discretion to make these amendments will be authorised by a responsible officer with operational and budgetary responsibility for this service area. These minor changes will be restricted to :
- Grant / loan maximum allowance figures increased or decreased within 10% of figures approved within this policy.
 - Eligibility criteria minor changes that are shown not to have a negative impact on the protected characteristics groups as detailed in the Integrated Impact Assessment.