

DIRECTORATE OF PLACE

**PRIVATE SECTOR HOUSING RENEWAL
AND DISABLED ADAPTATIONS: POLICY
TO PROVIDE ASSISTANCE 2017-2022**

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 across all tenures.
- 1.2 The policy has been informed by a House Condition Survey undertaken in 2010. A summary of the key findings of the survey is available on request.
- 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.
- 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.

Local Issues

1.7 A range of issues have informed the development of this policy. In order to identify local issues, a number of surveys and studies have been undertaken including a Local House Condition survey, discussions with Western Bay Care and Repair and consideration of the conclusions and recommendations of the Wales DFG and Adaptations review. A summary of the issues that have informed the policy are:

- The age profile of the private sector stock in Swansea is similar to that of Wales as a whole but there are more properties in the 1919-44 age band (15.9% locally compared with 10.9% across Wales).
- Across Swansea approximately 15% of private houses have a Category 1 hazard (as defined by the Housing Health and Safety Rating System).
- Tackling fuel poverty is an important issue for the Council. The highest rate of fuel poverty was in the private rented sector.

- The most common hazard found was from 'excess cold' at 56%. The top three measures needed to improve energy efficiency and impact on fuel poverty were water cylinder insulation, loft insulation and new boilers.
- There is a clear association between Category 1 hazards and low income households.
- There are an estimated 3687 empty dwellings, 3.76 % of the private stock. As of April 2016 an estimated 2218 of these have been vacant for longer than 6 months.
- Certain areas or 'hotspots' have significantly higher rates of poor housing that would benefit from using area based approaches, subject to funding.
- 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 10 years.
- 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 Houses into Homes and National Home Improvement 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).

Key principles and aims

1.8 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 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 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 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 lead on home energy efficiency services and seek to maximise funding to the Council and Swansea residents.
- 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

- 1.9 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 within an area, using the forms of assistance detailed in this policy.
- 2.2 With the exception of Disabled Facility Grants (DFGs), 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 (DFGs and Council House Adaptations)
- Discretionary Disabled Facilities Grants
- Adapted Home Relocation Grant

Renewal Area Assistance (Section 4)

- Sandfields Renewal Area Assistance :
 - External wall insulation (EWI) and other energy efficiency measures.
 - Boiler repairs and replacement.
 - External repairs.
 - Environmental improvement works.

Housing Repairs and Maintenance (Section 5)

- Home Fix loans
- Minor Adaptations Grant
- Comfort Safety and Security grants
- Grants 4 Noms.

Welsh Government Initiatives (Section 6)

- Houses into Homes loans.
- National Home Improvement Loans

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 The Occupational Therapist undertakes assessments of disabled persons needs and recommends adaptations to meet those needs.
- 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
 - Improving access to and from a garden
 - Making safe an access.
- 3.5 The Council operates a discretionary Agency Service to assist eligible applicants with the design, procurement of builders and the supervision of works.

3.6 The criteria for mandatory Disabled Facilities Grants and Council House Adaptations are outlined in the table below:

Who is eligible?	<ul style="list-style-type: none"> • An owner, private tenant or Council tenant 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"> • 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 request that an Occupational Therapist undertakes an assessment. • The Council will ensure that the adaptations are "reasonable and practicable" depending on the age and condition of the property. • The Housing Service's Operational Standard for Adaptations will be referred to in order to determine the exact scope of works.
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. • 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 Council Tenants exceed this amount consideration will be given to the best

	<p>or most cost effective course of action including relocation through the ADAPT scheme, reduction of the scope of works, or where no other suitable option is available, the approval of a second adaptation.</p>
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 DFG exceeds £5,000 a charge will be placed on adapted properties which may be repayable up to 10 years after completion of the work. • 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.
Fast track adaptations	<ul style="list-style-type: none"> • A DFG will be designated a fast track adaptation if the work comprises a simple bathroom adaptation, a stair lift, a small ramp, a combination of these or similar. • Applicants for fast track adaptations will be offered the Agency Service. The Agency Service assists with the design, procurement of builders and supervision 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.

Discretionary DFGs

3.7 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.

3.8 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 or costs 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

Adapted Home Relocation Grant

3.9 This form of financial assistance is intended to help 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.

3.10 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 DFG or Council House Adaption but costs of work exceed £36,000 at survey/approval stage. • The grant can also be available where required 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 and eligible works to the new property. • For tenants, costs associated with moving to more appropriate rented accommodation.
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 amount of grant will be calculated as the eligible costs incurred 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 Housing Surveyor. • 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.

Section 4 - Renewal Area Assistance

- 4.1 Area based renewal is an integral part of the Council's Private Sector Housing Renewal Policy. Renewal Areas in Wales have been successful in regenerating communities by tackling deprivation through the creation of more confident and sustainable communities. An area based approach tackles concentrations of poor housing conditions and can provide significant improvements in environmental, social and economic conditions. The grants and financial assistance available for Renewal areas are detailed in this section.
- 4.2 Welsh Government ring-fenced funding for Renewal Areas came to an end in 2016-2017. The Council will continue to bid for suitable funding to support area based approaches to housing renewal and energy efficiency improvements.

Sandfields Renewal Area

- 4.3 The Sandfields Renewal Area comprises 1038 properties and was declared at the beginning of 2014 for a 5 year period. The decision to declare a Renewal Area in Sandfields followed a Neighbourhood Renewal Assessment (NRA) study identifying housing conditions and deprivation levels in the area that warranted targeted intervention.
- 4.4 The Council works with external funding providers including Welsh Government and the Utility Companies to secure the maximum level of funding possible for insulation measures and other works offered as part of the Renewal Area programme. The Welsh Government Arbed Energy Efficiency scheme, Vibrant and Viable Places (V&VP) programmes and the Utility Companies 'Energy Company Obligation' (ECO) scheme are examples of current funding streams.
- 4.5 Sandfields Renewal Area Assistance will be available in the Renewal Area for the following types of works:
- External wall insulation (EWI) and other energy efficiency measures
 - Boiler repairs and replacement
 - External repairs
 - Environmental improvement works

Other forms of assistance detailed within this policy will be available to residents for works identified in the Renewal Area programme, including Homefix loans and Comfort, Safety and Security assistance.

Who is eligible?	<ul style="list-style-type: none"> • External Wall Insulation and other energy efficiency measures: Owner occupiers and tenants. • Boiler Replacement: Owner occupiers and private tenants defined as being members of the 'affordable warmth group' according to the Energy Company Obligation (ECO) funding programme via the Utility Companies. • External Repair Assistance: Owner occupiers - Property must be within a block of properties identified as exhibiting serious disrepair problems within the Sandfields NRA Study report and must be verified at survey stage as suffering from serious items of external disrepair. This will be at the Council's discretion, and subject to available funding. • Environmental Improvement Works: Owner occupiers, private landlords, tenants with repairing obligations, commercial landlords and community organisations for environmental improvement or community enhancement schemes within the Renewal Area as selected by the Council.
Eligible works/costs	<ul style="list-style-type: none"> • External Wall Insulation and other energy efficiency measures: External wall insulation and associated works to all elevations / additions of the property. Works include application of a suitable external wall insulation render system, additional external wall architectural details, for example door porticos and associated works including removal and refixing of fixtures and fittings, for example rainwater goods and satellite dishes. Other insulation measures: <ul style="list-style-type: none"> ➢ Loft Insulation: Renewal or top up of loft insulation, rafter insulation and / or installation of flat roof insulation. ➢ Double Glazing (where existing windows are single glazed). ➢ Hot Water Cylinder and primary pipework insulation. <p>To comply with external funding provider requirements, other insulation measures will only be installed in conjunction with external wall insulation.</p> • Boiler Repairs and Replacement: To provide heating improvements to persons deemed members of the ECO 'Affordable Warmth Group'. Works include :

	<ul style="list-style-type: none"> ➤ Boiler installation, replacement, or repairs. All boilers are rated on a scale of A-G for efficiency. Boiler replacement will be offered to eligible households with C rated boilers and below. Repairs will be offered for B rated boilers and above including provision of heating controls. • External Repair Assistance: External Repair Assistance will be provided for owner occupiers to resolve serious and urgent items of repair such as serious roof defects. This assistance will only be available to blocks of properties identified as exhibiting serious disrepair problems within the Sandfields Neighbourhood Renewal Assessment (NRA) Study Report. • Environmental Improvement works: To assist in improving the environment or improving community facilities within the renewal area. The type of work will include minor planting / landscaping, improvement to small areas of land, minor highway alterations, and provision or improvement of community facilities (where suitable funds are available).
Applicants financial contribution	<ul style="list-style-type: none"> • External Wall Insulation & other energy efficiency measures / Boiler Repairs and Replacement: <ul style="list-style-type: none"> ➤ Owner Occupiers: nil contribution. ➤ Private Landlords: 40% contribution to any insulation costs not covered by grant. ➤ Housing Associations: will be eligible to take part in the external wall insulation programme but all costs, with the exception of any external funding secured by the Council, are payable by the Housing Association. • External Repair Assistance: owner occupiers nil contribution. • Environmental improvement works: nil contribution.
Level of financial assistance	<ul style="list-style-type: none"> • External Wall Insulation & other energy efficiency measures: £20,000. • External Repair Assistance: £15,000. • Environmental Improvement Works: no limit on level of assistance, however schemes will be targeted to provide area / community benefits rather than specific property improvements, for example minor highway alterations.
General Conditions	<ul style="list-style-type: none"> • Property must be within the Sandfields Renewal Area boundary, and selected for that particular phase of the External Wall Insulation programme. • Sandfields Renewal Area Assistance 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 move to long term care or sheltered accommodation).

Note: No more than 50% of the funding provided in relation to insulation measures will be included in the amount placed as a local charge against the property. This means 50% of the cost of the insulation measures provided will not be repayable, and as such, will be given as a grant. For example, where the cost of insulation measures is £15,000 for an owner-occupied property, only £7500 will be repayable. This will be subject to review for the remainder of the Renewal Area programme. The amount registered as a local charge will be confirmed to the owner prior to registration.

- Disposal conditions: See above. Sandfields Renewal Area Assistance will be registered as a local charge.
- Occupation conditions: Owner Occupiers and landlords must comply with the agreed certificate of future occupation for 5 years following certification of works. Breach of conditions will result in the Council claiming recovery of the assistance costs and compound interest from the date of the known breach of conditions.

Section 5 - Housing Repairs, maintenance, advice and assistance

5.1 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 also 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

5.2 As part of the Council's strategy for dealing with private sector disrepair the Council offer interest free Home fix Loans.

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

Who is eligible?	<ul style="list-style-type: none">• 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).• Applicants must have owned and lived in house for over 3 years.
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	<ul style="list-style-type: none"> • If capital funding limitations are encountered, and Homefix loans need to be prioritised, a points based prioritisation system will be used to take into account the extent of poor conditions and disrepair. • 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 recovered 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 reasonable repair standards and to ensure that the property is free from serious and urgent items of disrepair. In addition to essential repairs, other works may be considered as part of the loan subject to the loan maximum. • In most cases the maximum loan value will be £25,000, 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 £30,000, 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 £25,000 plus fees can be borrowed as set out below: <ul style="list-style-type: none"> ➢ Property value under £60,000 - 50% of the free equity ➢ Property between £60,000 and £100,000 - 40% of the free equity ➢ Property over £100,000 - 30% of the free equity

	<ul style="list-style-type: none"> • 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 £30,000, plus fees, at the Council's discretion.
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 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. • 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).

Minor Adaptations Grant

5.4 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.

5.5 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">• 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.

Comfort Safety and Security Grants

5.6 Comfort Safety and Security grants are available for properties requiring low cost repairs. These works will usually be carried out by Western Bay Care & Repair.

5.7 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. • All 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). • 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 5 year period
General Conditions	<ul style="list-style-type: none"> • Applicants must reside at the property where the works are to be carried out.

Grants4Noms

5.8 The Grants for Nominations scheme aims to encourage owners of empty properties to bring them back into use. Properties that have been identified as being empty for a minimum of 6 months may be eligible for the grant. This grant can be applied for on its own or in addition to a Houses into Homes loan application. The Council requires the property to be let via our preferred Social Letting Agent for a period of not less than 1 year at affordable rent levels or 2 years if the applicant wishes to receive a higher level of grant assistance from the date of grant certification and the property being deemed suitable for letting.

5.9 Criteria for Grants4Noms are outlined below.

Who is eligible	<ul style="list-style-type: none"> • Owners of properties vacant for a minimum of 6 months in an area of housing need.
Eligible Works.	<ul style="list-style-type: none"> • Improvement to the overall quality of the accommodation to bring it up to a reasonable letting standard in accordance with operational guidance; and to ensure it is free from Category 1 hazards on inspection.
Grant amounts and contribution	<ul style="list-style-type: none"> • For applicants wishing to provide 12 months nominations rights the maximum grant is £5000 per unit (up to a maximum of 3 units/£15,000), plus associated fees, or 75% of the eligible costs, whichever is lowest. Property to be let via Council's preferred Social Letting Agent for a period of not less than 1 year at affordable rent levels. • For applicants wishing to provide 24 months nominations rights the maximum grant is £7500 per unit (up to a maximum of 3 units/£22,500), plus associated fees, or 75% of the eligible costs, whichever is lowest. Property to be let via Council's preferred Social Letting Agent for a period of not less than 2 years at affordable rent levels.
General Conditions	<ul style="list-style-type: none"> • Property must be at least 10 years old. • Properties must be identified on the Council's Council Tax Register as being empty for a minimum of 6 months. • Priority will be given to properties in areas identified as being in the most housing need as determined by

Housing / Public Protection officers and the Council's preferred Social Letting Agent.

- 100% grant is repayable for up to 3 years following the date of certification if the property is sold, or deeds transferred, the property is vacant for 6 months or more, the nomination agreement is not being met or the property is not let by the Council's preferred Social Lettings Agent.
- In relation to applications where a property is separated into a number of units, applicants will be permitted to apply for funding for all units, some units or an individual unit within the property subject to the terms of this Policy.

Section 6 – Welsh Government Initiatives

Houses into Homes Loans

6.1 The Houses into Homes initiative is a Welsh Government Scheme to offer interest free loans to tackle empty homes. Loans are available to enable the renovation and improvement of single properties or the conversion of empty properties into a number of units, so that they are suitable for use as residential accommodation.

6.2 Criteria for Houses into Homes are outlined below.

Who is eligible	<ul style="list-style-type: none">• Owners of properties vacant for a minimum of 6 months. Individuals and companies can apply.• Persons applying for loans may either be existing or prospective owners. The property must be registered in the applicants name before the loan can be approved.• All loans are secured by placing a financial charge on the vacant property itself or any other property the applicant is able to offer as security against the loan.
Eligible Works.	<ul style="list-style-type: none">• Improvements to the overall quality of the accommodation to bring it up to a reasonable standard for sale or letting referred to in operational guidance; and to ensure it is free from Category 1 hazards as defined by the Housing Act 2004 Housing Health and Safety Rating System on inspection.• Works to convert an empty property or commercial building into one or more units to a reasonable standard so that it is suitable for immediate occupation.
Loan amounts and contribution	<ul style="list-style-type: none">• The maximum loan amount will be £25,000 per property or unit, up to a total maximum of £250,000 (10 units) per applicant.• Loans will be interest free.• Fees are payable by applicants towards the costs of processing applications. These are as follows:

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 is required to register a first or second charge on the property being offered as security.

For loans up to £100,000 the fee is £43.00 per title

For loans over £100,001 the fee is £53.00 per title

Companies

- 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.

Valuations

- All applications must be supported by a valuation report undertaken by a member of the Royal Institute of Chartered Surveyors (RICS) qualified and certified to undertake valuations on the property offered as security for the loan. The cost of the valuation is payable by the applicant.

General Conditions

- In the case of competing applications priority will be given to properties in areas identified as being in the most housing need.
- Loan to value ratio will not exceed 80%.
- Properties must be identified as being empty for a minimum of 6 months. This will be verified by Council Tax records.

- Where appropriate, Planning and Building Regulation consent will be required for proposed works.
- WG rules state the loan may be used for:
 - **Loans to return a property to use to sell** - maximum 2 year repayment period
 - **Loans to return a property to use for rent** - maximum 5 year repayment period

Loan assistance will not be available for the following: -

- 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.
- Buildings used by the applicant and/or his family as their home.

National Home Improvement Loan Scheme

6.3 The National Home Improvement Loan scheme is a Welsh Government initiative to offer interest free loans to help improve housing conditions in the private sector. Loans are available to enable the renovation and improvement of single properties or the conversion of properties into a number of units, so that they are suitable for use as residential accommodation.

6.4 Criteria for National Home Improvement Loans are outlined below.

Who is eligible	<ul style="list-style-type: none"> • Owners of sub-standard properties, landlords and owner occupiers, who pass an affordability check. Individuals, companies, charities and voluntary sector organisations can apply. • Persons applying for loans may either be existing or prospective owners. The property must be registered in the applicants name before the loan can be approved. • Tenants on repairing leases may be considered if the relevant interest offers adequate security. • All loans are secured by placing a financial charge on the property itself or any other property the applicant is able to offer as security against the loan. Note: any loans registered as local land charges in accordance with the Local Land Charges Act 1975 are binding on successive owners.
Eligible Works.	<ul style="list-style-type: none"> • Improvements to the standard and overall quality of the accommodation to make it warm, safe or secure. Works should bring it up to a reasonable standard for occupation referred to in operational guidance; and for private rented properties it must be free from Category 1 hazards as defined by the Housing Act 2004 Housing Health and Safety Rating System on completion. • Works to convert a property or commercial building into one or more units to a reasonable standard so that it is suitable for immediate occupation.
Loan amounts, term and fees	<ul style="list-style-type: none"> • The maximum loan amount will be £25,000 per property or unit, up to a total maximum of £250,000 (10 units) per applicant.

	<ul style="list-style-type: none"> • Loans can be used to improve a property for continued ownership, for sale or for rent on completion of works. • The maximum loan term is 5 years if the property is to be rented, or 10 years for owner occupation until 2020. From 1st January 2020 the maximum loan term will be the period from approval until expiry of the scheme in 2029. • Loans will normally be repaid in monthly instalments. Owner occupiers will be subject to an affordability check. • Loans will be interest free. • Fees set by Welsh Government are payable by applicants to cover the costs of processing applications. Fees include costs such as application processing, affordability checks, credit checks, valuation where required, legal fees, Land Registry, Companies House, survey, supervision and contract management. These can be paid in advance or included in the loan.
General Conditions	<ul style="list-style-type: none"> • In the case of competing applications, priority will be given to owner occupiers over landlords and, where a loan is provided to a landlord, to those landlords offering affordable rents and / or nomination rights over market rents. Properties in areas identified as being in the most housing need will also be a consideration when prioritising competing applications. • Loan to value ratio will not exceed 80%. • 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 Regulation 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 last 6 years), Company Insolvency/ Liquidation.

Loan assistance will not be available for the following: -

- 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.

Section 7 - Resourcing the Policy and Conditions of Financial Assistance

- 7.1 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

- 7.2 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

- 7.3 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

- 7.4 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 detailed schedule of repair works required, a home energy check or signposting to partners such as Western Bay Care & Repair.

Fees

- 7.5 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

- 7.6 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.
- 7.7 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.
- 7.8 Capital funding from WG for energy efficiency / fuel poverty reduction measures is expected to be made available through the Welsh Government Warm Homes – Arbed programme from 2017 to 2020 as well as other WG regeneration schemes, for example Vibrant and Viable Places.
- 7.9 Funding for Energy Efficiency Measures can be available through various schemes administered by the Utility Companies.
- 7.10 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.