

Caerphilly Homes - Private Sector Housing Renewal & Disabled Adaptations Policy

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1 Introduction

Overview of the Private Sector Housing Renewal and Disabled Adaptations Policy

- 1.1 The Private Sector Housing Renewal and Disabled Adaptations Policy details how Caerphilly County Borough Council (the Council) delivers assistance to help private owners (including Private Sector landlords) and where appropriate contract holders (formerly known as 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 Whilst the responsibility for the maintenance and improvement of homes lies with the private sector owner, the Council recognises that some people will not have the resources necessary. The Council has a key role to play for those without finance to pay. 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 of occupiers using the various forms of assistance detailed in this Policy. The financial assistance to those in the private sector in Wales is discretionary and will be governed by the annual budget set by the Council and the aims and principles established in this Policy. The exception to this is the statutory Disabled Facility Grants (DFGs) which must be offered to all eligible households.
- 1.3 The Policy has been informed from examining the profile of the County Borough in relation to the types of residential accommodation it contains and the conditions that exist within the different accommodation types. The population profile, together with the health and social needs of the County Borough's residents were examined. A variety of housing data sources have been considered, including the Welsh House Condition Survey undertaken in 2018, local housing and deprivation data from Caerphilly.gov.uk, Welsh Government studies, and the Wales Audit Office review of DFGs in Wales 2018.
- 1.4 In addition to reviewing the original 6 key priorities previously identified in former policies, the process has led to the identification of a new key priority, improving the energy efficiency of homes that the Council will seek to address via this Policy. This Policy is, therefore, based upon addressing:
 1. **Supporting communities through targeted regeneration schemes.**
 2. **Reducing the incidence of unhealthy housing.**
 3. **The return to use of long-term empty private sector homes.**
 4. **Providing adaptations for disabled persons.**
 5. **Enabling vulnerable people to remain at home in safety and comfort.**
 6. **Improving standards within the private rented sector (PRS).**
 7. **Improving the energy efficiency of homes.**
- 1.5 The Policy also helps the Private Sector Housing service to meet key Council priorities by improving housing quality, reducing fuel poverty, and promoting safety and independence at home.

The policy aligns with the Caerphilly County Borough Corporate plan, 2023 – 2028, well-being objective 2 of enabling our residents to thrive. The policy achieves this by meeting the following points:

- Responding to our aging demographic, including creating age friendly communities.
- Meet the needs of our most vulnerable children and adults.
- Build more affordable homes and work to reduce homelessness.
- Enable the community and voluntary sector to support residents.
- Help alleviate the cost-of-living-crisis.

Legal Framework

1.6 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.

1.7 Other relevant legislation includes:

- The Housing Act 2004 introduced several changes including the introduction of the 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.
- Minimum Energy Efficiency Standards Regulations – Place a duty on private sector landlords that all private rented sector properties must have a minimum energy performance certificate (EPC) rating of E or above (unless exempt).
- 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 mandatory Disabled Facilities Grants (DFGs). Within this act local authorities have a duty to carry out a means test of the disabled applicant (adults only) to assess the contribution (if any) they must pay towards adaptations being provided at their home.
- The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (Wales) Order 2008 increased the maximum mandatory 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 the decision has on people in Wales.

Local Issues

- 1.8 A range of issues have informed the development of this policy, including the Significant pressures that local authority capital budgets are experiencing. To identify local issues, a review of housing data as detailed in section 1.3 has been undertaken together with discussions with Blaenau Gwent & Caerphilly Care and Repair. Issues that have informed the policy include:
- 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%.
 - As of April 2022, in Caerphilly County Borough there are an estimated 1314 private sector empty dwellings that have been vacant for longer than 6 months, 13.8 % of the total private stock.
 - 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.
 - Caerphilly County Borough contains 79,301 dwellings, with 69.4% Owner Occupied, 12.0 % Private Rented Sector (March 2020).
 - Welsh Index of Multiple Deprivation (WIMD) 2019 identified 10% of Caerphilly County Borough local areas fall within the top 10% most deprived areas in Wales.
 - There is a clear association between Category 1 hazards and low-income households.
 - 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 Caerphilly County Borough is set to increase significantly over the next decade on top of an increase of 20.1% in people aged 65 years and over the past decade (ONS 2021).
 - 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. Tackling fuel poverty is an important issue for the council. The highest rate of fuel poverty is in the private rented sector. In

2020 20% of the Welsh private rented sector lived in fuel poverty, Welsh Government expect this to have risen to more than 45% in 2022.

- Data commissioned by stats.housingconditions@gov.wales identified that 9% of residents in Caerphilly County Borough were living in fuel poverty in 2018.
- The construction industry in the UK and locally has seen unprecedented price increases following the Covid pandemic and Brexit, with material and labour shortages. The average cost of the various forms of financial assistance the council have previously delivered, including Disabled Facilities Grants, has increased as a result.

Partnership Working

1.9 The successful delivery of the policy will be 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. Existing 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. To enable the provision of good quality affordable housing, the Welsh Government supports the regeneration, renovation, and renewal of owner-occupied, privately rented, and empty homes as well as the delivery of adaptations. Welsh Government provides funds for energy efficiency improvement programmes.
- Blaenau Gwent & Caerphilly Care & Repair is a key partner in private sector housing renewal activities and the delivery of adaptations in Caerphilly Borough. 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 common allocation policy and associated common housing register is a partnership arrangement involving Caerphilly County Borough Council and partner registered social landlords. The accessible housing register within the common housing register aims to simplify the process for accessing accessible accommodation and maximising opportunities by ensuring that existing adapted or otherwise accessible accommodation is put to best use. Physically disabled people who require accessible/adapted accommodation can make a housing application. They will then be considered under the common allocation policy, enabling the Council to identify properties that are suitable to meet the individual's needs by a process of best matching the person to the property.

- The Council works with British Gas who manage NEST, a 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 boilers, central heating, or insulation.(At the time of writing the NEST scheme is under review and therefore subject to change).
- The Council also works with energy companies and Cardiff City Region (CCR) to support households in making their homes more energy efficient. Working with partners the Council aims to drawdown funding available from the main energy companies, to reduce or eliminate the cost of installing these energy efficiency measures, including the use of ECO4 and ECO Flex schemes.
- 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 wider Caerphilly Homes Service, Caerphilly Cares, Occupational Therapy Service, Public Protection, Regeneration, Planning and Legal Services.
- The Council is committed to working with Rent Smart Wales to drive up standards in the private rented sector through registration and licensing of private rented sector properties, landlords and managing agents.
- The Council supports the local private sector 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.

2 Key Priorities

To determine the key priorities the profile of the County Borough has been examined and housing data sources reviewed in relation to the types of residential accommodation it contains and the conditions that exist within the different accommodation types. The population profile, together with the health and social needs of the County Borough's residents has also been examined and consideration has been given to local and national issues, The Council's 5 wellbeing objectives have also been considered. The identified key priorities will determine how the Council delivers assistance to help private owners (including Private Sector Landlords) and contract holders to repair, maintain, improve, or adapt their homes within the limited available financial resources.

1 Supporting communities through targeted regeneration schemes -

Selected as a key priority due to the evidence of multiple deprivation, in parts of the County Borough. The Welsh Index of Multiple Deprivation 2019 identified 10% of Caerphilly Bountly Borough local areas fell within the top 10% most deprived areas in Wales.

2 Reducing the incidence of unhealthy housing –

Selected as a key priority due to the inextricable and well recognised link between poor housing and poor health.

3 The return to use of long-term empty private sector homes –

Selected as a key priority due to the large number of such properties within the County Borough, in line with corporate priorities and the Welsh Government's National Empty Property Enforcement Agenda.

4 Providing adaptations for disabled persons –

Selected as a key priority in recognition of the needs of a vulnerable sector of the community and the mandatory status of Disabled Facilities Grant provision, to deliver adaptations, enabling occupiers to remain in their own homes and live independently as well as assisting with hospital discharge.

5 Enabling vulnerable persons to remain at home in safety and comfort -

Selected as a key priority in recognition of the difficulties encountered by low-income vulnerable householders of all ages in respect of their ability to implement essential or emergency repairs to their homes.

6 Improving standards within the private rented sector –

Selected as a key priority in recognition of the need to work with landlords to address property condition and standards of management, due to the sector having the highest levels of poor-quality accommodation and a

significant proportion of vulnerable tenants, in line with Welsh Governments agenda, including decarbonisation and meeting net zero objectives.

7 Improving the energy efficiency of homes –

Selected as a key priority due to the high number of households living in fuel poverty and being vulnerable to the effect of cold as well as the current cost of living crisis. This priority also supports the achievement of national and corporate decarbonisation ambitions and net zero carbon objectives.

3. Addressing Key Priorities

This section sets out the key priorities for the Council and how they will be addressed.

Key Priority 1 - Supporting communities through targeted regeneration schemes

Historically Caerphilly County Borough Council has been successful in arresting housing and socio-economic decline by adopting a strategic approach to private sector housing renewal. Unfortunately, funding for such schemes is currently not available, which prevents the Council from progressing large-scale improvement projects. However, the Council will seek to maximise opportunities to undertake smaller regeneration schemes when funding is available.

The Council will therefore:

1. Identify and, where possible, assist strategic housing activity through evidence-based research.
2. Secure internal and/or external funding, to deliver ad hoc repair and improvement schemes where targeted regeneration is deemed to be the most appropriate method of assisting in ensuring the sustainable future of the community. The schemes could be private sector or cross tenure schemes.
3. Offer financial assistance in the form of loans for the conversion of redundant retail accommodation / long term vacant properties into residential accommodation. Schemes such as these will, however, only receive financial support where they reflect housing need and are conducive to the overarching needs of the area.

In relation to individual targeted regeneration schemes, it is often necessary to seek additional financial resources to deliver the specific scheme. In such cases the relevant Council approval will be required to be obtained specifying the nature, terms and conditions of the assistance. Detailed guidance in respect of other assistance available in targeted regeneration areas is contained in appendix 1A (Welsh Government loan initiatives). The financial products will be delivered in accordance with the prioritisation policy outlined in Appendix 4.

Assistance available will be as follows:

- Council approved specific funding. (including Housing Revenue Account funding where appropriate).
- Landlord Loans.
- Owner Occupier Repayment Loans.

Key Priority 2 – Reducing the Incidence of Unhealthy Housing

Poor housing is well recognised as one of the determinants of ill health. The assessment of property condition for housing purposes is undertaken by application of the Housing Health & Safety Rating System (HHSRS). This is a system which, rather than focusing solely on property condition, has been devised with the intention of establishing the health and safety risks to occupants by the identification of hazards and, thereafter, determining the extent of risk to occupants due to the hazard. This system is, however, not of a finite standard and consequently its use as a benchmark for financial lifetime assistance and loan activity is not straightforward.

The Council will, therefore, adopt its own baseline standard for repayable financial assistance funded directly by the Council on the basis that to qualify a property must:

- Be affected by the presence of category 1 hazards that once addressed will make the property safe, warm, and secure.

‘The standard for Welsh Government funded loan assistance will be works to make the property ‘Safe, Warm and Secure’.

In the context of this standard “Category 1 hazard” is defined in Appendix 12 (Glossary)

The financial products are not available for general and preventative maintenance.

To raise the standard of living accommodation within the County Borough the council will utilise:

a. Statutory Enforcement

The council will continue to utilise its regulatory powers to vigorously enforce minimum standards in respect of properties whose owners ignore their statutory responsibilities. These powers afford the council the ability to facilitate repair, prohibition, demolition, or clearance area activity where appropriate.

When considering the decision to prohibit the use of a property the option of rehousing will be explored along with consideration of compensation costs.

Any works undertaken in default of statutory notices will not be subject to VAT.

Any works undertaken by agreement will be subject to VAT.

b. Individual Repayable Financial Assistance

The council will use a variety of repayable financial assistance products to create a funding source that is sustainable and recycled back into the repair and renewal of housing. These will be offered in accordance with the prioritisation policy outlined in Appendix 4. Detailed guidance in respect of the assistance available is contained in Appendix 1A/1B (Welsh Government loan initiatives and council funded repayable assistance).

Assistance available will be as follows:

- Landlord Loans
- Owner Occupier Repayment Loans
- Owner Occupier Lifetime Loans
- Home Safety Repayable Assistance for Smaller Scale Renewal and Repair works

Detailed guidance in respect of the above assistance is contained in Appendix 1A and 1B.

c. Targeted Regeneration Schemes

Financial assistance as identified in Key Priority 1 above, when funding is available.

Key Priority 3 – The Return to Use of Long-Term Private Sector Empty Homes

It is inevitable that at any given time there will be a number of dwellings vacant within the County Borough to allow the housing system to function effectively, facilitating residential mobility and the improvement/redevelopment of the stock. Private sector empty homes are, nevertheless, a wasted resource and bringing them back into beneficial use can serve the dual purpose of meeting the particular housing needs of an area and improving the condition of some of the worst housing.

There are essentially two types of empty housing:

- “Transitional vacant homes” – accommodation that is vacant for a short term, reoccupied relatively quickly and which is necessary for the mobility of the housing market, generally this period would be less than 12 months.
- “Problematic vacant homes” – accommodation inactive in the housing market, often in poor condition, empty for long periods of time and in many cases giving rise to complaints.

Transitional vacant homes are seldom a problem and are not addressed as part of the Council’s empty homes activities. The council is, however, committed to reducing the number of long-term empty homes (currently defined as those that have been empty for more than 6 months but under review by Data Cymru) and returning them to beneficial use. In doing so the council’s strategic objectives are:

1. To increase the supply of good quality accommodation.
2. To strengthen working relationships with internal and external partners to develop and sustain initiatives to maximise the return of empty homes to beneficial use.
3. To raise awareness of empty home issues with owners.

4. To maximise all resources (funding, advice, planning powers and enforcement action) to return long-term empty homes to beneficial use.
5. To promote the availability of financial assistance and other services to owners of empty homes.

The strategic objectives will be achieved through application of the Empty Homes Strategy 2023-2028 and by implementing a proactive programme of intervention documented in the Welsh Government approved, Council's Empty Property Action Plan 2021-2026.

Outcomes in respect of the council's performance in returning long-term empty homes to beneficial use by direct action are reported via the Directorate Performance Assessment with regular updates provided to Welsh Government in relation to the progress associated with delivering the Empty Property Action Plan targets.

To maximise the number of private sector empty homes brought back into beneficial use within the County Borough, the council will utilise:

a. Statutory Enforcement

The council will continue to utilise its regulatory powers to vigorously enforce minimum standards in respect of homes whose owners ignore their statutory responsibilities. This includes enforcing the sale of the empty property, if appropriate, under the Council's Enforced Sale Policy. For further information on this scheme please visit <https://democracy.caerphilly.gov.uk/documents/s33812/Appendix%201.pdf?>

b. Individual Financial Assistance – Repayable Loans

The council will use a variety of loan products to create a funding source that is sustainable in that it can be recycled back into the repair and renewal of empty private sector homes. The council will offer a range of financial products in accordance with the prioritisation policy outlined at Appendix 4 (prioritisation policy) and appendix 1A (Welsh Government loan initiatives)

Assistance available will be as follows:

- Landlord loans
- Owner Occupier Repayment Loans
- Note – Owner Occupier Lifetime Loan products are not available for empty homes,

c. Support Participation in Externally Funded Schemes When Available

The council will seek to participate in externally funded schemes that support the return to use of long-term empty homes, when reasonably practicable to do so and funding is available. This will include the Welsh Government National Empty Homes Grant (currently available to owner occupiers only).

For further information on this scheme please visit Welsh Government website <http://www.gov.wales/apply-empty-homes-grant>

Key Priority 4 – Providing Adaptations for Disabled Persons

The council will address this key priority by providing an adaptation service for all disabled persons living in the County Borough in both council and private sector housing through a cross tenure Housing Adaptations Team.

Contract holders of other social landlords will be referred to their landlord to determine their eligibility for financial assistance for adaptations, via the Welsh Government funded Physical Adaptations Grant programme and other discretionary forms of assistance.

Private sector housing will work with social services occupational therapists 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 limited funds.

The council will target assistance towards disabled persons and therefore it is intended that in addition to providing resources to deliver large scale mandatory Disabled Facilities Grants, the council will also make budgetary provision for a variety of discretionary works of adaptation for council contract holders and private sector residents.

a. Grant Aid for Delivery of Large and Medium Scale Adaptations

Mandatory Grant Assistance

The provision of Disabled Facilities Grants (DFGs) is mandatory under the Housing Grants, Construction & Regeneration Act 1996 and therefore falls outside of the scope of this policy. These are grants to help meet the cost of adapting a property in which disabled adults or children live up to a maximum of £36,000. Owner-occupiers and contract holders (private sector 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. The process includes means testing when the disabled person is an adult. The council will continue to ensure the availability of such grants is given the highest priority. Similar priority will also be afforded for adaptations for disabled persons in council housing who are dealt with outside of the mandatory grants system. Enquiries for DFGs will be administered in accordance with the prioritisation policy outlined at Appendix 4 (prioritisation policy)

Discretionary Grant Assistance for Delivering Adaptations

The council will also make available discretionary grant aid for delivery of large and medium scale adaptations, to assist disabled children and low-income disabled adults. The grant will be subject to the same eligibility criteria, means test and post completion conditions (with the exception that all discretionary grant aid is fully repayable within the grant condition period) as applied to the mandatory grant and have a maximum of £14,000 plus fees. This product will be utilised as a top up to an approved mandatory large scale Disabled Facilities Grant where design costs are greater than £36,000, and for ensuring that the cost of unforeseen works and fees can be met where the £36,000 limit of the associated approved mandatory DFG is exceeded. It will also be used to deliver discretionary adaptations considered to be essential for the purpose of making a dwelling suitable for the accommodation, welfare, or employment of a disabled occupant as well as the delivery of fixed hoists. Refer to appendix 2 (Financial Products for the Delivery of Adaptations)

b. Discretionary Grant Assistance for Relocation

Relocation Grants

The council will also provide help towards the relocation of a disabled person in appropriate circumstances i.e., where adaptation of the property is not reasonable or practicable or cannot be adequately funded or elsewhere adaptation of the existing property may not adequately meet the needs of the disabled person or their family/carer.

For owner occupiers a relocation grant will be offered which will be subject to the same eligibility criteria, means test and post completion conditions as apply to the mandatory grant and will be cash restricted to £50,000.

In determining the level of assistance consideration will be given to the feasibility and cost of adapting both the current and proposed property, and the market value of each of the properties. The grant offered will not exceed the cost of adapting the current property and will be reduced to take account of any mandatory or discretionary disabled facilities assistance that may be offered to carry out necessary and appropriate adaptations to the proposed property. Grant assistance will not be available to reduce the applicant's level of indebtedness.

For private sector tenants' assistance with removal expenses will be considered in cases of hardship

Refer to Appendix 2 (Financial Products for the Delivery of Adaptations).

c. **Repayable Assistance / Loan Aid**

Owner Occupier Repayment Loans – to cover the cost of the additional funding to deliver a scheme linked to a large-scale mandatory DFG. Subject to the council being satisfied that alternative funding is not available to the applicant, to deliver a replacement product such as a replacement stairlift or vertical lift where provision remains necessary and appropriate, and the existing product is incapable of being repaired at reasonable cost. – Refer to Appendix 1A (Welsh Government Loan Initiatives).

Owner-Occupier Lifetime Loan – available only to those applicants who are ineligible for an owner-occupier repayment loan to cover the cost of the additional funding to deliver a scheme linked to a large-scale mandatory DFG. Subject to the council being satisfied that alternative funding is not available to the applicant, to deliver a replacement product such as a replacement stairlift or vertical lift where provision remains necessary and appropriate, and the existing product is incapable of being repaired at reasonable cost. – Refer to Appendix 1 (Welsh Government Loan Initiatives).

Discretionary Home Safety Repayable Assistance for delivering adaptations - available only to those applicants who are ineligible for an owner-occupier repayment loan or a lifetime loan. This will cover the cost of the additional funding to deliver a scheme linked to a large-scale mandatory DFG where the council is satisfied that alternative funding is not available to the applicant, to deliver a replacement product, such as a replacement stairlift or vertical lift, where provision remains necessary and appropriate, and the existing product is incapable of being repaired at reasonable cost. Maximum assistance is £35,000 – Refer to Appendix 1B (Home safety Repayable Assistance) and Appendix 2) Financial Products for the delivery of Adaptations).

Assistance available will be as follows:

- Mandatory Disabled Facilities Grant.
- Discretionary Disabled Facilities Grant.
- Discretionary Relocation Grant.
- Owner-Occupier Repayment Loan.
- Owner-Occupier Lifetime Loan.
- Home Safety Repayable Assistance for Delivering Adaptations.

d. **Social Services Funding for Delivery of Minor Works of Adaptation**

The council will continue to offer assistance for small-scale adaptations by way of Minor Works of Adaptation, in a partnership arrangement between Caerphilly Homes and Social Services. – refer to Appendix 2 (Financial Products for the Delivery of Adaptations).

e. Partnership Working for Delivery of Adaptations

The council will seek to maximise funding opportunities to deliver adaptations.

The council will work with Welsh Government to deliver adaptation schemes when funding opportunities exist, such as Enable, and schemes jointly funded with the Housing Care Fund, currently linked to mandatory large scale Disabled Facilities Grants.

The close working partnership between the council and Blaenau Gwent & Caerphilly Care and Repair will continue to be strengthened, enabling the elderly and infirm to receive additional assistance via a range of initiatives, including the Rapid Response Adaptations Programme (RRAP), Safety at Home scheme, Independent Living Grant, as well as enable funded schemes.

Key Priority 5 – Enabling Vulnerable Persons to Remain at Home in Safety and Comfort

The County Borough has a significant proportion of vulnerable households. Recognising the importance of targeting this client group, the council will target assistance to provide low-cost repayable assistance to help vulnerable persons in effecting essential or emergency repairs to enable them to remain within their own homes in safety and comfort.

a. Individual Repayable Financial Assistance:

The council will offer a variety of repayable assistance products to create a funding source that is sustainable and recycled back into the repair and renewal of housing. The council will offer a range of products in accordance with the prioritisation policy outlined at Appendix 4 (prioritisation policy) and Appendix 1A/1B (Welsh Government loan initiatives and Home Safety Repayable Assistance)

Assistance available will be as follows:

- Home Safety Repayable Assistance for Smaller Scale Renewal or Repair works up to the value of £15,000.
- Owner Occupier Lifetime Loans for larger scale works up to the value of £35,000.

Key Priority 6 – Improving Standards Within the Private Rented Sector

To tackle this key priority, the council is committed to working to the following principles and aims:

- To monitor and improve conditions in the private rented sector and work in partnership with other services and agencies, to drive up standards.

a. Working in Partnership

1 - With Rent Smart Wales (RSW)

It is widely acknowledged that the poorest quality housing is located within the private rented sector. However, current housing market conditions and the limited availability of social housing means the private rented sector is becoming far more relevant, both as a tenure of choice and of necessity. It is, therefore, important that we continue to forge links with landlords and letting agents within the private rented sector, to improve our knowledge of the sector within the County Borough, and to improve standards of both management and the accommodation itself. Partnership working with Rent Smart Wales assists in driving up the standards through registration and licensing of landlords and letting agents. The council has signed a memorandum of understanding with RSW to show its commitment to progressing all aspects of work within the PRS.

Rent Smart Wales assists those who let or manage rental properties in Wales to comply with their obligations and provide advice on renting out safe and healthy homes. RSW also deliver informative and relevant training for those involved in the rental market across Wales to ensure their knowledge is kept up to date.

2 - With Caerphilly Keys

Caerphilly Keys, part of Caerphilly Homes, assists private landlords to find long term contract holders for their properties, whilst also supporting the prevention of homelessness. The service offers effective advice and support, working with partners to improve access to suitable and sustainable affordable housing.

Caerphilly Keys support is provided by housing provider Pobl Group and is funded by the Welsh Government Housing Support Grant. The type of support offered includes managing a contract, budgeting, maximising income, alleviating debt, support with education, learning and employment, and referral to other organisations.

Caerphilly Keys has a Flexible Support Partnership in place with the Department for Work and Pensions (DWP) which promotes the seamless transition onto Universal Credit and prevents further homelessness by ensuring direct payments are in place for housing costs.

The customer journey is bespoke depending on complexities but can include:

- Initial Private Housing and Personal Assessment interview.
- Initial startup appointment with new support worker.
- UC new claim or change of circumstance appointment.
- Assessment and referral for PRS or debt support.
- Contract support identified.
- Referral to appropriate agency to overcome barriers.
- Referral to Caerphilly Community Regeneration Team for employability support.
- Ongoing support appointments as required.

3 – With Caerphilly Private Landlords Forum

The Caerphilly Private Landlords Forum is an independent organisation, meetings are well attended and provide an ideal platform for engagement between the council and private landlords who share a common aim to raise standards within the private rented sector. The private landlord's forum can be contacted at chair@caerphillylandlordsforum.co.uk. Further working links are facilitated by the Council's membership of the National Landlords Association.

b Statutory Enforcement

It is hoped that by better partnership working, a well-managed private rented sector can be achieved with minimal use of statutory enforcement. However, for those landlords who choose to ignore their responsibilities, enforcement will continue to be undertaken in accordance with the Council's Enforcement Policy to ensure minimum standards are maintained within the sector.

Financial assistance may not be available to affect remedial works which are identified following receipt of a formal complaint from a tenant.

c Financial Assistance

This policy highlights the council's intention to support landlords with repayment loans in relation to key priorities 1, 2 & 3. Refer to appendix 1A (Welsh Government landlord loans).

Assistance available will be as follows:

- Landlord loans.

Key Priority 7 – Improving the Energy Efficiency of Homes

The Welsh Government regards a household as being in fuel poverty if, to maintain a satisfactory heating regime, it required more than 10 per cent of its income to be spent on all household fuel. There are three main factors that influence whether a household will be in fuel poverty: household income, energy prices and the energy efficiency of the home. The council supports Welsh Government's work towards the eradication of fuel poverty. The council is limited in its ability to tackle low income and energy prices, making the eradication of fuel poverty a challenge, but we can make a significant difference by improving the energy efficiency of homes in the County Borough. Energy efficiency is the most sustainable way to reduce energy bills in the long term.

Improving the energy efficiency of the homes of low-income households is important, not just because we want to reduce household energy use and energy bills, but because living in a cold home has a detrimental impact on people's health and wellbeing. There is evidence that cold homes can lead to increases in respiratory illnesses and the risk of heart attack and stroke, as well as contributing to excess winter deaths. In addition, worrying about paying energy bills can increase levels of stress and mental illness. We also know that some people will cut back on food or other essentials to pay their energy bills. This all leads to poorer health outcomes for

low-income households and increases pressure on health and social care resources. Fuel poverty and living in a cold home can also impact on educational attainment when children lack a quiet, warm place at home to study, or have higher levels of absence due to illness. They can increase social exclusion when people are reluctant to invite friends to their home because it is cold or damp. The number of fuel poor households is influenced by significant increases in energy prices along with falling or flat lining incomes.

Decarbonisation.

The council supports the Welsh Government's ambitions to reach net zero by 2050. One of the biggest challenges in the climate change emergency is the decarbonisation of our homes. Heating energy is the dominant component of household energy use and therefore the greatest gains in the residential sector are likely to be achieved from reducing emissions by tackling domestic heating energy demand. Improving energy efficiency and the consequent reduction in total energy consumption and reducing the carbon intensity of the fuel mix consumed by householders is therefore a priority.

To maximise the energy efficiency of private sector homes within the County Borough, the council will utilise:

a. Statutory Enforcement

The council will continue to utilise its regulatory powers to vigorously enforce minimum standards in respect of private rented properties whose owners ignore their statutory responsibilities.

b. Loans

The council will use loans to create a funding source that is sustainable and recycled back into improving homes, thereby increasing the energy efficiency of private sector homes. The council will offer a range of loan products in accordance with the prioritisation policy outlined at Appendix 4 (prioritization policy) and appendix 1A (Welsh Government Loan Initiatives) note – loans will not be provided for works solely relating to improving the energy efficiency of homes, such as installation of solar panels.

Assistance generally available will be as follows:

- Landlord loans.
- Owner Occupier Repayment Loans.
- Owner Occupier Lifetime Loans.

For larger scale works up to the value of £35,000 providing the stated criteria can be met refer to Appendix 1A (Welsh Government Loan Initiatives).

c. Support Participation in Externally Funded Schemes When Available

Examples:

- Shared Prosperity Fund Energy Crisis Grants.
- Grant assistance developed by CCBC utilising the Shared Prosperity Fund for low-income private sector tenants and owner occupiers who meet the eligibility criteria for the crisis funding (subject to available discretionary funding). Refer to Appendix 3.
- Welsh Government National Empty Homes Grant (owner occupiers only) – when funding opportunities permit.

For further information on this scheme please visit Welsh Governments <https://www.gov.wales/apply-empty-homes-grant>.

Targeted fuel poverty schemes to provide energy efficiency measures and renewable energy technologies in existing homes.

d. Energy Company Obligation Schemes (ECO schemes)

Currently the Energy Company Obligation 4 (ECO4) is a grant scheme running until March 2026, allowing energy efficiency improvements for private sector residents in fuel poverty or who are vulnerable, helping the council achieve its plans to improve the homes of those in fuel poverty or vulnerable to the effects of cold. It focuses on supporting these households to improve the least energy efficient homes, helping to meet the UK Government's fuel poverty and net zero commitments.

The council has published a statement of intent allowing delivery of this scheme in Caerphilly County Borough and is working with energy companies and Cardiff Capital Region to support eligible households. Refer to www.caerphilly.gov.uk for detail of eligible households (Statement of Intent)). Working with partners the council aims to draw down funding from Energy companies to reduce or eliminate the cost of these energy efficiency upgrades.

Grants are administered by agents working on behalf of energy companies. Agents collect client details, perform home energy surveys and arrange works for successful applicants.

The council's involvement is to vet applications, ensuring qualifying conditions are met. The final decision on whether a household receives a measure and the level of grant available under Flexible Eligibility or other ECO funding streams is made by the energy company or their agent.

e. Energy Efficiency Advice

The council offers impartial specialist energy efficiency advice which can help point residents in the right direction on the various grant and discount schemes available to make homes more energy efficient.

f. Directing Residents to External Advice and Financial Assistance

NEST(Wales)

NEST is the Welsh Government's Fuel Poverty Scheme and British Gas is the delivery partner for the scheme. The programme is designed to make private sector accommodation warmer and healthier places to live. It offers householders a range of free home improvements to help them heat their homes more efficiently and stay warm.

The NEST scheme takes a 'whole house' approach to determining appropriate energy improvements. Some examples include loft and cavity wall insulation, solid wall insulation, draught proofing, and boiler replacement. Homeowners and private tenant are eligible if they have a property with an energy efficiency rating of F or G and are in receipt of one of the specified means tested benefits.

4 Agency Services

The council recognises the significant contribution home improvement agencies can make in supporting applicants for financial assistance, many of whom may be disadvantaged and unfamiliar with the demands of the associated administration, works supervision and often the substantial financial management involved. In view of the substantial capital investment the council provides towards private sector renewal and delivery of adaptations, the need to secure a quality product representing value for money is paramount. To this end the council will advise applicants of the benefits of using a recognised home improvement agency or other competent person to oversee grant and loan assisted projects, costs for which may be grant or loan assisted, subject to the conditions outlined in the appendices of this policy being met.

The council itself operates a comprehensive agency service providing professional, technical, and administrative services, offered at its discretion to assist clients, thereby removing the responsibility and worry of arranging building works to their homes. The services offered are:

1. A user-friendly service and one-stop shop.
2. Advice on eligibility of client for financial assistance and the appropriate works required.
3. Assistance in filling in all forms and documents required in making an application for financial assistance.
4. Providing a specification of works required.
5. Estimating the cost of the work.
6. Providing plans and working drawings.
7. Obtaining Building Regulations and Planning Approvals.
8. Arranging other necessary consents e.g., Landlords or Mortgagee's Approval.
9. Financial Advice for non-assisted works.
10. Help to arrange loans, maturity loans, mortgages etc. where required.
11. Appointment of builder from approved list of builders if so required.
12. Arrangement of contracts and provision of a contract management service.
13. Supervision of works.
14. Management of financial payments to contractors.
15. Arranging temporary accommodation, where necessary.

16. Protection against unscrupulous Contractors.

17. Dedicated post contract complaint service.

The council reserves the right to utilise its own in-house agency service in respect of strategic schemes proactively initiated by the council (as identified in Key Priority 1).

Eligibility for Agency Service

The council's Agency Service is not a mandatory service and will be offered, at the council's discretion, to those applicants who the council are satisfied are unable to manage the demands of the associated administration, works supervision and often the substantial financial management involved with the assistance who wish to use it, subject to available resources.

An applicant for financial assistance accepting the use of the council's agency service will agree to the agency schedule of services as listed above including agreement to the agency technical officer deciding on the most appropriate works.

5 Housing Advice

The provision of sound housing advice to the residents of the County Borough is seen by the council as an integral part of its housing service provision. To this end, the council has its own Housing Advice service that assists with problems encountered by tenants in both the public and private sectors. The council also works in partnership with Shelter Cymru in offering housing advice whilst the Private Sector Housing Service will also provide practical advice in respect of the maintenance and repair needs of those householders who fall outside the eligibility criteria for financial assistance. Advice targeted at the County Borough's older people is also provided by our partner agency, Blaenau Gwent and Caerphilly Care and Repair.

6 Complaints

Whilst the council will make every effort to meet the needs of the public, there may be circumstances when individuals consider that they have been aggrieved.

There are two main types of complaint:

- about the Policy and its interpretation; and
- about the standard of service received.

Complaints about the Policy

Members of the public may feel aggrieved by the content of this policy, either in relation to the eligibility criteria, or by conditions associated with the assistance offered.

Any individual so aggrieved by the policy is invited to contact the council outlining the reasons why they feel aggrieved. Their complaint will then be investigated, and a formal response will be sent to the individual concerned.

Standard of Service

The council operates a formal Corporate Complaints Procedure. Members of the public dissatisfied with the standard of service received are invited to utilise this Corporate Procedure to register a complaint. Details of the complaint process and how to make a complaint can be accessed on the website link or by e mailing complaints@caerphilly.gov.uk/ telephoning 01443 864221.

Appendix 1A - Welsh Government Loan Initiatives

1.1 Owner Occupier Loan

Welsh Government Owner Occupier Loans are available to owner occupiers who need to carry out repairs and/or improvements to their home to make them Safe, Warm and Secure, to convert an empty property into residential use or to undertake approved adaptations. This is an interest free loan requiring applicants to repay the loan by monthly repayments and in full upon the sale or transfer of the property.

1.2 Criteria for Owner Occupier Loans

Who is eligible	<ul style="list-style-type: none"> • Owner-occupiers, over 18 years old on the date of the application, who pass affordability checks, currently undertaken by Smart Money Credit Union. Leaseholders will only be considered as owner occupiers if they have a minimum of 5 years left on the existing lease at the end of the loan term.
	<ul style="list-style-type: none"> • Owners of properties vacant for a minimum of 6 months.
	<ul style="list-style-type: none"> • 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.
To Note	<ul style="list-style-type: none"> • Loan applicants who can easily obtain commercial finance to fund the eligible works will be directed to appropriate sources of alternative funding.
	<ul style="list-style-type: none"> • Loan applicants who also own second homes/ holiday homes are not eligible for assistance.
Eligible Works include	<ul style="list-style-type: none"> • Improvements to the standard and overall quality of residential accommodation to make the property Safe, Warm and/Secure for the occupiers.
	<ul style="list-style-type: none"> • Works to improve an empty residential property or convert a non-domestic building into residential accommodation or mixed-use accommodation into residential accommodation of a reasonable standard so that it is suitable for immediate owner-occupier occupation.
	<ul style="list-style-type: none"> • Loans may be provided, at the council's absolute discretion, to fund part of the works, provided the Council is satisfied that the applicant has sufficient funding to complete the remainder of the scheduled work.

Ineligible works include	<ul style="list-style-type: none"> • Works to extend the existing property are not permitted.
	<ul style="list-style-type: none"> • Works to any garages, conservatories and outbuildings are not permitted.
	<ul style="list-style-type: none"> • Works to properties that are not of a permanent nature such as houseboats and caravans are not permitted.
	<ul style="list-style-type: none"> • Works to structures that do not have residential planning permission or Building Regulations approval are not permitted.
	<ul style="list-style-type: none"> • Works to buildings not suitable for conversion to habitable dwellings are not permitted.
	<ul style="list-style-type: none"> • Funding will not be available for kitchen appliances, decoration, or floor coverings.
	<ul style="list-style-type: none"> • Works relating to general maintenance are not permitted.
Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £35,000 per unit of accommodation.
	<ul style="list-style-type: none"> • Loan funding will be paid directly to the applicants stated account upon formal approval of the loan.
	<ul style="list-style-type: none"> • The maximum loan term will be the period from approval until expiry of the scheme in March 2030, unless suitable alternative funding is available.
	<ul style="list-style-type: none"> • Loans will be repaid in monthly instalments.
	<ul style="list-style-type: none"> • The loan will be registered against the property as a legal charge with the Land Registry (must be first or second charge) for the duration of the loan term period, repayable in full if the loan recipient dies, ceases to occupy the property/ sells or transfers the title of the property before expiry of the loan term (including applicants moving into long term care or sheltered accommodation).
	<ul style="list-style-type: none"> • If in the event of the death of the applicant, the property has not been sold or the assistance repaid within a period of 18 months by the executors of the applicant's estate the Authority will demand immediate payment of the assistance together with all other sums owing.
	<ul style="list-style-type: none"> • Loans will be interest free providing there is no default on the loan.

	<ul style="list-style-type: none"> • Fees will be charged to the loan recipient for administration costs. This fee may be added to the loan. The maximum fee is £500.
	<ul style="list-style-type: none"> • No new applications for loans will be permitted until any previous assistance is repaid in full unless in the case of highly exceptional situations and approved by the Head of Housing.
To Note	<ul style="list-style-type: none"> • The private sector home agency service is not available to deliver this financial product.
General Conditions	<ul style="list-style-type: none"> • Properties must be 10 years old.
	<ul style="list-style-type: none"> • In relation to empty properties - properties deemed empty as identified by the Council's Empty Property Register as being empty for a minimum of 6 months.
	<ul style="list-style-type: none"> • Loan to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing.
	<ul style="list-style-type: none"> • The council at its discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by the applicant.
	<ul style="list-style-type: none"> • The property must be owner-occupied by the applicant(s) until the loan is fully repaid.
	<ul style="list-style-type: none"> • 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.
	<ul style="list-style-type: none"> • 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.
	<ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan term.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work.

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the date works are completed or 12 months from the approval date (whichever is the sooner) until the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that the dwelling shall be owner-occupied for the duration of the loan condition period, or he/she shall repay to the authority the total amount of assistance paid.

Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the approval date to the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that if an owner disposes of the premises to which an application relates at any time between the payment of any loan instalment and the end of the loan condition period, he/she shall repay to the authority the total amount of assistance paid.

Other conditions	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the loan specification, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where the loan includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis for the duration of the loan condition period.
	<ul style="list-style-type: none"> • It is a condition of the loan that if at any time during the loan condition period the Authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the loan conditions are being fulfilled.
	<ul style="list-style-type: none"> • In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.

1.3 Owner Occupier Repayable Financial Assistance (Lifetime Loan)

Welsh Government Owner Occupier Repayable Financial Assistance (lifetime loan) is available to owner occupiers who need to carry out urgent repairs to their and have failed an approved affordability test for owner occupier loans or have been confirmed as claiming a relevant passported income based, means tested benefit or being on a low income as demonstrated by a nil outcome via the statutory means test. This is an interest free loan that is repayable on the future sale or transfer of the property.

1.4 Criteria for Owner Occupier Repayable Financial Assistance Loans (Lifetime Loan)

Who is eligible	<ul style="list-style-type: none"> Owner- occupiers, over 18 years of age on the date of the application, who have failed an approved affordability test for owner occupier loans or have been confirmed as claiming a relevant passported income based, means tested benefit (e.g. Income Support (IS), Guaranteed Pension Credit (GPC), Council Tax Benefit (CTB), Income Related Employment and Support Allowance (IRESA), Income Based Job Seekers Allowance (IBJSA), Universal Credit and Working families tax Credit if the income is less than £15,050.00 as verified by HMRC.; or being on a low income as demonstrated by a nil outcome via the statutory means test. Leaseholders will only be considered as existing owner occupiers if they have a minimum of 80 years left on the existing lease.
	<ul style="list-style-type: none"> Persons applying for the loan must be registered with the council as owner-occupying the property for a minimum period of 1 year prior to the loan enquiry date. The property must be registered with the Land Registry in the applicant's name before the loan can be approved.
To Note	<ul style="list-style-type: none"> Loan applicants who also own second homes/ holiday homes are not eligible for assistance.

Eligible Works include	<ul style="list-style-type: none"> Works to substandard properties to remove Category 1 Housing Health and Safety Rating System (HHSRS) hazards thereby ensuring the property is safe warm and secure.
	<ul style="list-style-type: none"> Loans may be provided, at the council's absolute discretion, to fund part of the works provided the council is satisfied that the applicant has sufficient funding to complete the remainder of the works

Ineligible works include	<ul style="list-style-type: none"> • Works to extend the existing property are not permitted.
	<ul style="list-style-type: none"> • Works to empty properties.
	<ul style="list-style-type: none"> • Works to any garages, conservatories and outbuildings are not permitted.
	<ul style="list-style-type: none"> • Works to properties that are not of a permanent nature such as houseboats and caravans are not permitted.
	<ul style="list-style-type: none"> • Works to structures that do not have residential planning permission or Building Regulations approval are not permitted.
	<ul style="list-style-type: none"> • Works to buildings not suitable for conversion to habitable dwellings are not permitted.
	<ul style="list-style-type: none"> • Funding will not be available for kitchen appliances, decoration or floor coverings.
	<ul style="list-style-type: none"> • Works relating to general maintenance are not permitted.

Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £35,000 per property.
	<ul style="list-style-type: none"> • Following formal approval of the loan, in cases where the applicant selects to progress the work themselves funding will be paid up front to the applicant for loans with a value of up to £5,000 and retrospectively in staged payments for loans that exceed £5,000, following receipt of satisfactory invoices. Payments will be made directly to the applicants stated account. Minimum amount for staged payment request is £5,000. <p>In cases where the council offer the services of the private sector housing agency, payments will be made directly to the contractor.</p>
	<ul style="list-style-type: none"> • The lifetime loan will be registered against the property as a legal charge with the Land Registry (must be first or second charge) for the duration of the loan term period, repayable in full if the loan recipient dies, ceases to occupy the property/ sells or transfers the title of the property before expiry of the loan term (including applicants moving into long term care or sheltered accommodation). Repayable as a single lump sum.

	<ul style="list-style-type: none"> • If in the event of the death of the applicant, the property has not been sold or the loan repaid within a period of 18 months by the executors of the applicant's estate the Authority will demand immediate payment of the loan together with all other sums owing but unpaid.
	<ul style="list-style-type: none"> • Loans will be interest free providing there is no default on the loan.
	<ul style="list-style-type: none"> • Fees will be charged to the loan recipient for administration costs. This must be added to the loan. The maximum fee is £250.
	<ul style="list-style-type: none"> • Due to the potential vulnerability of the client group the council will exercise its discretion in offering a comprehensive A agency service for a percentage fee of eligible works cost (currently 10% + VAT), to support clients with work associated with this assistance, subject to a minimum fee of £500+VAT (whichever is the higher).
	<ul style="list-style-type: none"> • Where an applicant elects to appoint an agent other than the authority's own agency or supervises the scheme him/herself, the authority will offer a reduced agency service providing a detailed works specification/bill of quantities to grant applicants to assist them with their submission. The fee for this service will be £300+ V.A.T
	<ul style="list-style-type: none"> • No new applications for assistance will be permitted until any previous assistance is repaid in full unless in the case of highly exceptional situations and approved by the Head of Housing.

General Conditions	<ul style="list-style-type: none"> • Properties must be 10 years old for works.
	<ul style="list-style-type: none"> • Loan to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing.
	<ul style="list-style-type: none"> • The council at its discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by the applicant.
	<ul style="list-style-type: none"> • The property must be owner-occupied by the applicant(s) until the loan is fully repaid.

	<ul style="list-style-type: none"> • 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 Building Regulations consent will be required for proposed works.
	<ul style="list-style-type: none"> • 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.
	<ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan condition period.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work.

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the date works are completed or 12 months from the approval date (whichever is the sooner) until the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that the dwelling shall be owner-occupied for the duration of the loan condition period, or he/she shall repay to the Authority the total amount of assistance paid.

Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the approval date to the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that if an owner disposes of the premises to which an application relates at any time between the payment of any loan instalment and the end of the loan condition period, he/she shall repay to the authority the total amount of assistance paid.

Other conditions	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the loan specification, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where the loan includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis for the duration of the loan condition period.
	<ul style="list-style-type: none"> • It is a condition of the loan that if at any time during the loan condition period the authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the loan conditions are being fulfilled.
	<ul style="list-style-type: none"> • In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.

1.5 Landlord Loans

Welsh Government Landlord Loans are available to Private Rented Sector Landlords to carry out repairs to their rental homes to make them Safe, Warm and Secure, or to convert an empty property into residential use. 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.

1.6 Criteria for Landlord Loans

Who is eligible.	<ul style="list-style-type: none"> • Landlords who pass affordability checks. If the landlord is an individual, they must be over the age of 18 years old on the date of the application.
	<ul style="list-style-type: none"> • Landlord loans are only available to landlords whose main residence is the UK. For applications from companies, the company must be a limited company incorporated/ registered with Companies House and has a UK based registered office. The company will be required to provide 3 years accounts.
	<ul style="list-style-type: none"> • Landlords of leasehold properties will only be considered if they have a minimum of 5 years left on the existing lease at the end of the loan term.

	<ul style="list-style-type: none"> • For landlords requesting funding for existing privately rented properties, the landlord must be registered with Rent Smart Wales with a licensed landlord / agent managing the property.
	<ul style="list-style-type: none"> • Owners of properties vacant for a minimum of 6 months, who intend either renting or selling the property on completion of the works who pass affordability checks. Individuals and companies can apply.
	<ul style="list-style-type: none"> • Persons applying for loans may either be existing or prospective owners. The property must be registered with the Land Registry in the applicant's name before the loan can be approved.

Eligible works include	<ul style="list-style-type: none"> • Improvements to the standard and overall quality of residential accommodation, remove HHSRS hazards, and make the property Safe, Warm and Secure. Works should bring it up to a reasonable standard for occupation.
	<ul style="list-style-type: none"> • Works to improve an empty residential property or convert a non-domestic building into residential accommodation, mixed use accommodation into residential accommodation or domestic accommodation into smaller self-contained residential units, of a reasonable standard so that it is suitable for immediate occupation.
	<ul style="list-style-type: none"> • Loans may be provided, at the council's absolute discretion, to fund part of the works, provided the council is satisfied that the applicant has sufficient funding to complete the remainder of the scheduled work.
Ineligible works include	<ul style="list-style-type: none"> • Works to extend the existing property are not permitted.
	<ul style="list-style-type: none"> • Works to any garages, conservatories and outbuildings are not permitted.
	<ul style="list-style-type: none"> • Works to properties that are not of a permanent nature such as houseboats and caravans are not permitted.
	<ul style="list-style-type: none"> • Works to structures that do not have residential planning permission or Building Regulations approval are not permitted.
	<ul style="list-style-type: none"> • Works to buildings not suitable for conversion to habitable dwellings are not permitted.
	<ul style="list-style-type: none"> • Funding will not be available for kitchen appliances, decoration or floor coverings.

	<ul style="list-style-type: none"> • Works relating to general maintenance are not permitted.
	<ul style="list-style-type: none"> • Work associated with enforcement action.

Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum loan £1,000, maximum loan amount will be £35,000 per unit of accommodation up to a total maximum of £250,000 per applicant.
	<ul style="list-style-type: none"> • The maximum loan term will be 2 years if the property is to be sold on completion of the works.
	<ul style="list-style-type: none"> • The maximum loan term will be 5 years if the property is already tenanted or is to be made available for rent.
	<ul style="list-style-type: none"> • Maximum loan term 10 years if the empty property is to be made available for rent at Local Housing Allowance (LHA) affordable rent levels, with a 10-year commitment for Common Housing Register tenant nomination rights.
	<ul style="list-style-type: none"> • Loan funding will be paid directly to the applicants stated account upon formal approval of the loan, for applications relating to 1 unit of accommodation. • For applications relating to multiple units of accommodation the maximum upfront payment will be £35,000 with retrospective staged payments for additional units following receipt of satisfactory invoices. Minimum amount for staged payment request is £5,000.
	<ul style="list-style-type: none"> • Loans associated with existing rented homes will be repaid in monthly instalments from the certified date of the loan.
	<ul style="list-style-type: none"> • Loans linked to empty properties will be repaid as a full repayment lump sum at the end of the loan term for loan agreements with loan terms of 2 years or less. Longer loans terms will require a percentage repayment during the loan term as follows: <ul style="list-style-type: none"> - For loans of Loan terms of 5 years: 25% lump sum repayment within 3 years from approval of loan, remainder repaid at end of loan term. - For loans of Loan terms of 10 years: 50% lump sum within 5 years from approval of loan, remainder at end of loan term.

	<ul style="list-style-type: none"> • The loan will be registered as a legal charge with the Land Registry (must be first or second charge) for the duration of the loan term period, repayable in full if the loan recipient dies, ceases to rent the property/ sells or transfers the title of the property before expiry of the loan term
	<ul style="list-style-type: none"> • If in the event of the death of the applicant, the property has not been sold or the assistance repaid within a period of 18 months by the executors of the applicant's estate the authority will demand immediate payment of the assistance together with all other sums owing
	<ul style="list-style-type: none"> • Loans will be interest free providing there is no default on the loan.
	<ul style="list-style-type: none"> • Fees will be charged for administration costs. The fees charged may be added to the loan. The fee payable for all landlord loans will depend on the amount of loan required. Currently those loans over £25,000 will attract an 4% fee of the value of the loan; those loans below £25,000 (inclusive of fee, if incorporated) will be charged a £1000 fee, of which the authority will subsidise £500 towards leaving the landlord to pay the remaining £500. This can either be paid up-front prior to the receipt of the loan funds or can be incorporated into the monthly loan repayments.
	<ul style="list-style-type: none"> • No new applications for loans will be permitted until any previous assistance is repaid in full unless in the case of highly exceptional situations and approved by the Head of Housing.
To Note	<ul style="list-style-type: none"> • The private Sector Home Agency service is not available to deliver this financial product.

General Conditions	<ul style="list-style-type: none"> • Properties must be 10 years old.
	<ul style="list-style-type: none"> • Loan can be used for the intention of renting or selling the property.
	<ul style="list-style-type: none"> • Loan to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing.
	<ul style="list-style-type: none"> • The council will require a property valuation report by RICS qualified surveyor in relation to the current property condition and the potential value upon completion of the scheme, payable by the applicant as part of the loan application process.

	<ul style="list-style-type: none"> • For loans where the property is an existing rental or the property is intended to be rented, it must be rented or available for rent until the loan is fully repaid following completion of the eligible work or within 12 months of the approval date (whichever is the sooner).
	<ul style="list-style-type: none"> • For loans where the property is intended to be sold, the property must be marketed for sale within 2 months of the completion of the eligible work or within 12 months of the approval date (whichever is the sooner).
	<ul style="list-style-type: none"> • Properties deemed empty as identified by the council's empty property register as being empty for a minimum of 6 months prior to the loan enquiry.
	<ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the formal offer of any loan and will form part of the loan conditions. Where applicable, Planning and Building Regulations consent will be required for proposed works.
	<ul style="list-style-type: none"> • 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.
	<ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan condition period.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work.

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the date works are completed or 12 months from the certified date (whichever is the sooner) until the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that the dwelling shall be available for rent/ rented for the duration of the loan condition period, or he/she shall repay to the authority the total amount of assistance paid.
To Note	<ul style="list-style-type: none"> • Applicants for landlord loans relating to the intended sale of an empty property are exempt from occupation conditions.

Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the approval date to the date when the loan is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that if an owner disposes of the premises to which an application relates at any time between the payment of any loan instalment and the end of the loan condition period, he/she shall repay to the authority the total amount of assistance paid.

Other conditions	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the loan specification, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where the loan includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis for the duration of the loan condition period.
	<ul style="list-style-type: none"> • It is a condition of the loan that if at any time during the loan condition period the authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the loan conditions are being fulfilled.
	<ul style="list-style-type: none"> • In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.

Appendix 1B – Home Safety Repayable Assistance

1.1 Home Safety Repayable Assistance

Home Safety Repayable Assistance is available to owner occupiers who have failed an approved affordability test to access loan funding, are ineligible for the lifetime loan product and who need to carry out small scale urgent repairs or extensive adaptations to their home linked to a mandatory DFG or arrange the replacement of lifting equipment previously provided via grant aid, such as stairlifts and vertical lifts. This assistance is interest free and repayable on the future sale or transfer of the property.

1.2 Criteria for Home Safety Repayable Assistance

<p>Who is eligible</p>	<ul style="list-style-type: none"> • Owner- occupiers, over 18 years of age on the date of the application, who have failed an approved affordability test for owner occupier loans and have also been considered for a lifetime loan but determined that the Home Safety Repayable assistance is more suitable due to the applicant being either ineligible for lifetime loan or the eligible works being less than £5,000. (Consideration will be given by the Principal Housing Officer (Technical) to the risk associated with unforeseen work when considering the expected cost of work). The applicant must be confirmed as claiming a relevant passported income based, means tested benefit (e.g., income support, guaranteed pension credit, council tax benefit), or being on a low income as demonstrated by a nil outcome via the statutory means test as laid down in the Housing Renewal Grants Regulations 1996, as amended. • Leaseholders will only be considered as existing owner occupiers if they have a minimum of 80 years left on the existing lease at the point of application for the assistance. • If the assistance is being provided as part of the delivery of an adaptation linked to a large DFG, the applicant is exempt from the affordability test or verification of passported income-based benefit. • If the assistance is being provided for the delivery of a replacement lift, the applicant must be supported with a Recommendation from Social Services, Occupational Therapy team.
	<ul style="list-style-type: none"> • Persons applying for the assistance must be registered with the Council as owner-occupying the property for a minimum period of 1 full year immediately prior to making an enquiry except in the case of delivery of adaptations.

	<p>(Note 1 - The authority will dispense with the prior qualification period in respect of a Home Safety Repayable Assistance application for dwellings in a targeted regeneration area).</p> <p>(Note 2 - If the applicant acquired the property by virtue of a disposal made by his spouse, and the authority are satisfied that the disposal was made as a result of arrangements in relation to divorce, judicial separation or declaration of nullity of marriage, for such period as the spouse held that interest).</p>
	<ul style="list-style-type: none"> • The property must be registered with the Land Registry in the applicant's name before the assistance can be approved.
To Note	<ul style="list-style-type: none"> • Physical paper deeds are unable to be accepted by the Council.
To Note	<ul style="list-style-type: none"> • No assistance is payable to 'persons from abroad' as defined in Regulation 7A of the Housing Benefit (general) Regulations 1987 (as amended).
	<ul style="list-style-type: none"> • All registered owners of the property must be part of the loan process and sign the loan agreement.
	<ul style="list-style-type: none"> • Assistance applicants who also own second homes/ holiday homes are not eligible for support.

Eligible Works include	<ul style="list-style-type: none"> • Works to substandard properties to remove Category 1 Housing Health and Safety Rating System (HHSRS) hazards thereby ensuring the property is safe warm and secure. • Additional funding to deliver a scheme linked to a large-scale mandatory DFG where the council is satisfied that alternative external funding is not available to the applicant, • To deliver a like for like replacement product such as a replacement stairlift, vertical lift where provision remains necessary and appropriate, and the existing product is incapable of being repaired at reasonable cost
	<ul style="list-style-type: none"> • In relation to works to substandard properties to remove Category 1 Housing Health and Safety Rating System (HHSRS) hazards thereby ensuring the property is safe warm and secure, assistance may be provided, at the council's absolute discretion, to fund part of the works provided the council is satisfied that the applicant has sufficient funding to complete the remainder of the remainder of the essential elements of the scheme and it is considered reasonable and appropriate to do

	so. In these circumstances the maximum initial scheme value that will be considered is £20,000. Any scheme that exceeds £20,000 will not be considered under this assistance.
To Note	<ul style="list-style-type: none"> • In circumstances where not all category 1 hazards will be remedied, following consultation with the applicant, the council will have the final decision specifying the eligible works to be funded via the assistance.
	<ul style="list-style-type: none"> • The maximum assistance level will be reviewed periodically as appropriate. Revised levels will be formally approved by the Head of Housing.
Ineligible works include	<ul style="list-style-type: none"> • Works to extend the existing property are not permitted except in relation to the delivery of an approved scheme of adaptations associated with a mandatory large DFG.
	<ul style="list-style-type: none"> • Works to empty properties.
	<ul style="list-style-type: none"> • Works to any garages, conservatories and outbuildings are not permitted except in relation to the delivery of an approved scheme of adaptations associated with a DFG.
	<ul style="list-style-type: none"> • Works to properties that are not of a permanent nature such as houseboats and caravans are not permitted.
	<ul style="list-style-type: none"> • Works to structures that do not have residential planning permission or Building Regulations approval are not permitted.
	<ul style="list-style-type: none"> • Works to buildings not suitable for conversion to habitable dwellings are not permitted.
	<ul style="list-style-type: none"> • Funding will not be available for kitchen appliances, decoration or floor coverings.
	<ul style="list-style-type: none"> • Works relating to general maintenance are not permitted.
	<ul style="list-style-type: none"> • Decoration works/ costs.

Loan Amounts, Terms and Fees	<ul style="list-style-type: none"> • Minimum assistance for substandard properties to remove category 1 Housing health and Safety rating System (HHSRS) hazards thereby ensuring the property is Safe Warm and Secure is £1,000, maximum assistance amount will be £15,000 per property prior to formal approval of the assistance, with an additional amount of up to £5,000 being available for unforeseen works relating to the eligible works after approval if necessary.
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	<ul style="list-style-type: none"> • Minimum assistance linked to delivery of adaptations is £1,000, maximum assistance amount will be £35,000 per property. No additional funding is available for unforeseen works.
	<ul style="list-style-type: none"> • Following formal approval of the assistance, in cases where the applicant selects to progress the work themselves funding will be paid up front to the applicant for assistance with a value of up to £5,000 and retrospectively in staged payments for assistance that exceed £5,000, following receipt of satisfactory invoices. Payments will be made directly to the applicants stated account. Minimum amount for staged payment request is £5,000. <p>In cases where the council offer the services of the private sector housing agency, payments will be made directly to the contractor.</p>
	<ul style="list-style-type: none"> • The assistance will be registered against the property as a local land charge for the duration of the assistance term period, repayable in full if the recipient dies, ceases to occupy the property/ sells or transfers the title of the property before expiry of the assistance term (including applicants moving into long term care or sheltered accommodation). Repayable as a single lump sum.
	<ul style="list-style-type: none"> • If in the event of the death of the applicant, the property has not been sold or the loan repaid within a period of 18 months by the executors of the applicant's estate the authority will demand immediate payment of the assistance together with all other sums owing but unpaid.
	<ul style="list-style-type: none"> • Assistance will be interest free providing there is no default on the assistance.
	<ul style="list-style-type: none"> • Fees will be charged for administration costs. This may be added to the assistance. The maximum total fee is £250
	<ul style="list-style-type: none"> • Due to the potential vulnerability of the client group the council will exercise its discretion in offering a comprehensive agency service for a percentage fee of eligible works cost (currently 10% +VAT), to support clients with work associated with this assistance, subject to a minimum fee (currently £500) + VAT. <p>This fee will be in addition to the maximum cost of works and can be included in the overall value of the assistance.</p>

	<ul style="list-style-type: none"> • Where an applicant elects to appoint an agent other than the Authority's own agency or elects to supervise the scheme themselves, the authority will charge an administration fee (currently £300) +VAT.
	<ul style="list-style-type: none"> • No new applications for assistance will be permitted until any previous assistance is repaid in full unless in the case of highly exceptional situations and approved by the Head of Housing.

General Conditions	<ul style="list-style-type: none"> • The authority will not consider an application for assistance in respect of a premises provided by construction or conversion that is less than 10 years old for assistance to remove Category 1 HHSRS hazards. <p>Note -There is no restriction regarding the age of a property for delivery of adaptations.</p>
	<ul style="list-style-type: none"> • Properties must be in Council Tax band A to D <p>Note – There is no restriction regarding council tax banding of a property for delivery of adaptations.</p>
	<ul style="list-style-type: none"> • The council at its discretion will determine if the property is worthy of investment in relation to removing the Category 1 hazards to make safe warm and secure at reasonable expense.
	<ul style="list-style-type: none"> • Assistance to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing.
	<ul style="list-style-type: none"> • The council at its discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by the applicant.
	<ul style="list-style-type: none"> • The property must be owner-occupied by the applicant(s) until the assistance is fully repaid.
	<ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the offer of any assistance and will form part of the assistance conditions. Where appropriate Building Regulations consent will be required for proposed works.
	<ul style="list-style-type: none"> • 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.

	<ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the assistance condition period.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the assistance. The period may be extended if the authority sees fit. If an applicant requires additional time a request must be made in writing before the end of the 6 month period from the approval date. <p>The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work.</p>

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the date works are completed or 12 months from the approval date (whichever is the sooner) until the date when the assistance is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that the dwelling shall be owner-occupied for the duration of the assistance condition period, or he/she shall repay to the authority the total amount of assistance paid.

Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the approval date to the date when the assistance is fully repaid.
	<ul style="list-style-type: none"> • It is a condition that if an owner disposes of the premises to which an application relates at any time between the payment of any assistance instalment and the end of the assistance condition period, he/she shall repay to the authority the total amount of assistance paid.

Other Conditions	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the assistance specification, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where the assistance includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis for the duration of the loan condition period.

	<ul style="list-style-type: none">• It is a condition of the assistance that if at any time during the assistance condition period the Authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the assistance conditions are being fulfilled.
	<ul style="list-style-type: none">• In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.

Appendix 2 – Financial Products for the Delivery of Adaptations

2.1 Products for Delivery of Adaptations

Initially when someone contacts the council with regards to having adaptations delivered at their home, generally an Occupational Therapist undertakes an assessment of the disabled persons needs and recommends 'necessary and appropriate' adaptations to meet those needs. Other suitably qualified health professionals approved by Social Services OT team manager for the purpose of an assessment may also undertake this task where appropriate to do so. 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.

Technical officers within the private sector housing service will determine works which are 'reasonable and practicable' to deliver the adaptations which are 'necessary and appropriate' to meet the applicants needs as recommended by the Occupational Therapy service. The reference to 'reasonable' includes but is not limited to consideration of financial costs to deliver the adaptation(s) as well as practical matters.

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 and rehousing options. 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 technical officer will consider utilising all existing rooms, particularly in cases of under-occupancy of a property. Adaptations will not be provided to remedy an overcrowding problem at a property.

2.2 Mandatory Disabled Facilities Grants (DFGs) for Medium and Large Adaptations and Equivalent Funding for Council House Adaptations.

(Note this section is outside the scope of the Private Sector Housing Renewal Policy as Disabled Facilities Grants (DFGs) are provided under the statutory provision of the Housing Grants Construction and Regeneration Act 1996, however it is provided for information purposes).

Delivering adaptations that are medium and large in nature as defined in figure 2 of the Welsh Government Housing Adaptations Service Standard, April 2019 (refer to glossary).

Equivalent funding is also available to assist disabled persons living in council housing who require medium and large adaptations.

2.3 Criteria for Mandatory Disabled Facilities Grants (DFGs)

Who is eligible?	<ul style="list-style-type: none"> • An owner, private tenant who is disabled or has a disabled person living in the property as defined by the Housing Grants, Construction and Regeneration Act 1996. • The authority will not consider an application for grant assistance unless they are satisfied that the applicant has, or proposes to acquire, an owners interest in the land on which the relevant works are to be carried out, or that the applicant is a qualifying tenant of the dwelling (alone or jointly with others) by virtue of a lease with a full repairing obligation with a minimum of 12 years remaining. • No assistance is payable unless the applicant is aged 18 years or over on the date of the application. • Disabled people in long term foster placements within Caerphilly County Borough as in accordance with statute.
To Note	<ul style="list-style-type: none"> • For private tenants, landlords' consent is required to progress the grant assistance.
	<ul style="list-style-type: none"> • The disabled person must be resident in /or the responsibility of Caerphilly County Borough Council area.
	<ul style="list-style-type: none"> • No assistance is payable to "persons from abroad" as defined in Regulation 7A of the Housing Benefit (General) Regulations 1987 as amended
Who is not eligible?	<ul style="list-style-type: none"> • Disabled persons not supported by a recommendation for adaptations provided by Social Services Occupational Therapists.
	<ul style="list-style-type: none"> • Disabled people in short term foster cases within Caerphilly County Borough.
To Note	<ul style="list-style-type: none"> • Medium and large-scale adaptations required for council Housing tenants are delivered with reference to the same criteria as detailed below but are funded via the Housing Revenue Account as opposed to a mandatory DFG. Landlord consent is required to proceed, and fund works.
Eligible works	<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. To do this, they will have due regard of adaptations recommended by an Occupational Therapist assessment.

	<ul style="list-style-type: none"> • The council will ensure that the adaptations are "reasonable and practicable" depending on the age and condition of the property.
	<ul style="list-style-type: none"> • The private sector housing adaptations service determines the exact work for which grant assistance is offered based on the recommendations and advice provided. Due regard will be taken of maximum grant funding limits.
	The purposes for which grant may be given are specified in section 23 of the Housing Grants Construction and Regeneration Act 1996 – currently: -
	<ul style="list-style-type: none"> • Facilitating access to both the accommodation and an area of the garden.
	<ul style="list-style-type: none"> • Making the dwelling safe, making access to an area of the garden safe.
	<ul style="list-style-type: none"> • Facilitating access by the disabled occupant to a room used or usable as the principal family room.
	<ul style="list-style-type: none"> • Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping.
	<ul style="list-style-type: none"> • Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility.
	<ul style="list-style-type: none"> • Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both) or facilitating the use by the disabled occupant of such a facility.
	<ul style="list-style-type: none"> • Facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin or facilitating the use by the disabled occupant of such a facility.
	<ul style="list-style-type: none"> • Facilitating the preparation and cooking of food by the disabled occupant.
	<ul style="list-style-type: none"> • Improving any heating system in the dwelling to meet the needs of the disabled occupant or, if there is no existing heating system there or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs.

	<ul style="list-style-type: none"> • Facilitating the use by the disabled occupant of a source of power, light, or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control.
	<ul style="list-style-type: none"> • Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident there and is in need of such care.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the assistance.
To Note	<ul style="list-style-type: none"> • 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.
	<ul style="list-style-type: none"> • If a solution has been identified by the private sector housing 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 adaptations service.
	<ul style="list-style-type: none"> • In relation to an application associated with the Common Housing Register, if adaptations are delivered at the property any reasonable and or additional preference associated with the need for the adaptation will be removed.
	<ul style="list-style-type: none"> • Eligible works / Adaptations must be provided at persons only or main residence.
Ineligible works	<ul style="list-style-type: none"> • Works to remedy an overcrowding problem at a property.
	<ul style="list-style-type: none"> • Works / adaptations not supported by Social Services Occupational Therapy team.
	<ul style="list-style-type: none"> • Works beyond the scope of the recommendation for the adaptation.
	<ul style="list-style-type: none"> • Works outside the scope of the Works of Adaptation procedures.

Applicant's financial contribution	<ul style="list-style-type: none"> • All applications for mandatory DFGs in respect of disabled adults are means tested in accordance with statute. • Mandatory DFG applications in respect of disabled children and young people under the age of 19, who are dependent, are exempt from means testing in accordance with statute. • (Council House Adaptations are funded through the Housing Revenue Account with no contribution required from the applicant). • Where an applicant misrepresents their financial circumstances on the means test form, this may affect the applicant's application for assistance.
Level of financial assistance	<ul style="list-style-type: none"> • Minimum level of grant assistance will be £1,000. • Maximum level of grant assistance will be £36,000 including all fees and charges.
	<ul style="list-style-type: none"> • Assistance of £5,000 or more will be registered against the property as a local land charge for the duration of the assistance term period. <p>(excluding council properties)</p>
To Note	<ul style="list-style-type: none"> • Where the cost of works for the delivery of the adaptation scheme exceeds £36,000, consideration will be given to the best or most cost effective course of action including, the eligibility for other financial products available from the council and partners, an application for a relocation grant for owner occupiers or private sector tenants, possible rehousing of the disabled person via social housing through use of the accessible housing register within the Common Housing Register.

Other Terms	<ul style="list-style-type: none"> • Following formal approval of the grant assistance, in cases where the applicant selects to progress the work themselves funding will be paid retrospectively following receipt of satisfactory invoices. Payments will be made directly to the applicants stated account. The minimum amount for staged payment request is £5,000 where the grant assistance exceeds £5,000. (Exceptions will be considered where multiple specialist contractors are required to be employed to deliver the grant assistance). • In cases where the council offer the services of the private sector housing agency, payments will be made directly to the contractor.
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Agency services	<ul style="list-style-type: none"> • A disabled grant applicant offered the use of the private sector housing agency service will agree to the agency schedule of services, including agreement to the agency surveyor deciding on the most appropriate adaptations solution in consultation with the disabled person as well as considering the OT recommendation.
	<ul style="list-style-type: none"> • Due to the potential vulnerability of the client group the council will exercise its discretion in offering a comprehensive agency service for a percentage fee of the total works cost (currently 10%+VAT), to support clients with the design of the scheme, procurement of builders and the supervision of works, subject to a minimum fee (currently £500) + VAT. <p>This fee will be included within the £36,000 maximum limit.</p>
	<ul style="list-style-type: none"> • Where an applicant elects to appoint an agent other than the authority's own agency or elects to supervise the scheme themselves, the authority will charge an administration fee of £300 +VAT.

Grant Conditions

Financial Charge Condition	<ul style="list-style-type: none"> • In circumstances where the level of assistance is £5,000 or more, a Local Land Charge will be placed against the property in order to secure the repayment of the grant in the event of any breach of the grant conditions.
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Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the certified date to the end of the grant condition period.
	<ul style="list-style-type: none"> • It is a condition that where an application is accompanied by an owner occupation certificate, the dwelling shall be owner-occupied for the duration of the grant condition period, or he/she shall repay to the authority the total amount of assistance paid. • It is a condition that where an application is accompanied by a certificate of availability for letting the dwelling shall be available for letting throughout the grant condition period by the disabled person or he/she shall repay to the authority the total amount of assistance paid.

<p>Disposal conditions</p>	<ul style="list-style-type: none"> Article 3(4) of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 sets out the principles the Council will consider when determining whether or not to seek repayment. <p>Repayment conditions will be in line with the Housing Grants, Construction and Regeneration Act 1996 and regulations / orders made there under. <i>Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales) and or such other repayment conditions approved by the Welsh Ministers from time to time</i>.</p> <p>(Excluding council tenants)</p>
	<ul style="list-style-type: none"> For owners and private tenants, the disabled person must normally occupy the property for five years (10 years where the DFG exceeds £5,000) 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>Breaches of conditions</p>	<ul style="list-style-type: none"> In the event of a breach of any of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the Authority the amount of grant stated in line with the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales), taking into consideration any agency fees.
	<ul style="list-style-type: none"> If agreement is reached on the return of specialist equipment consideration will also be given to reducing the level of repayment accordingly. <p>The council will demand repayment for equipment, such as lifts, if the equipment is unavailable to be returned to the council upon request as follows:</p> <ul style="list-style-type: none"> 100% demand for repayment within the first year of the certified date. 50% demand for repayment within the second year of the certified date.

2.4 Discretionary Disabled Facilities Grants (DFGs)

This form of assistance provides top up grant funding to deliver adaptations linked to a large DFG that exceeds £36,000, adaptations essential for the purpose of making a dwelling suitable for the accommodation, welfare, or employment of a disabled occupant as well as for the delivery of hoists in private sector housing. (Hoists delivered on behalf of council tenants are paid for via the Housing Revenue Account as public sector adaptations).

2.5 The Criteria for this Discretionary Disabled Facilities Grant

Who is eligible?	<ul style="list-style-type: none"> • Owner-occupiers and private sector tenants with approved mandatory large DFGs.
	<ul style="list-style-type: none"> • Owner-occupiers and private sector tenants requiring adaptations considered to be essential for the purpose of making a dwelling suitable for the accommodation, welfare or employment of a disabled occupant.
	<ul style="list-style-type: none"> • Owner-occupiers and private sector tenants requiring the installation of hoists as supported with a recommendation from Social Services, Occupational Therapy team.
	<ul style="list-style-type: none"> • The authority will not consider an application for grant assistance unless they are satisfied that the applicant has, or proposes to acquire, an owner's interest in the land on which the relevant works are to be carried out, or that the applicant is a qualifying tenant of the dwelling (alone or jointly with others) by virtue of a lease with a full repairing obligation with a minimum of 12 years remaining.
	<ul style="list-style-type: none"> • No assistance is payable unless the applicant is aged 18 years or over on the date of the application.
	<ul style="list-style-type: none"> • Disabled people in long term foster placements within Caerphilly County Borough as in accordance with statute.
To Note	<ul style="list-style-type: none"> • Definitions are as stated in the Housing Grants Construction and Regeneration Act 1996. • No assistance is payable to 'persons from abroad' as defined in Regulation 7A of the Housing Benefit (general) Regulations 1987 (as amended).
	<ul style="list-style-type: none"> • The disabled person must be resident in /or the responsibility of Caerphilly County Borough Council area.

	<ul style="list-style-type: none"> • For private tenants, landlords' consent is required to progress the grant assistance.
	<ul style="list-style-type: none"> • Except in cases of emergency the Authority will not approve an application for discretionary grant assistance in respect of a property where the grant conditions in respect of any discretionary grant assistance that have not expired, other than hoists assessed as required by Social Services OTs to meet need.
Who is not eligible?	<ul style="list-style-type: none"> • Disabled persons not supported by a recommendation for adaptations provided by Social Services Occupational Therapists.
	<ul style="list-style-type: none"> • Disabled people in short term foster cases within Caerphilly County Borough.

Eligible Works	<ul style="list-style-type: none"> • Additional grant funding to deliver a scheme linked to a large-scale mandatory DFG where the council is satisfied that alternative external funding is not available to the applicant. Top up funding where design costs are greater than £36,000, and for ensuring that the cost of unforeseen works and fees can be met where the £36,000 limit of the associated approved mandatory DFG is exceeded.
	<ul style="list-style-type: none"> • To deliver discretionary adaptations considered to be essential for the purpose of making a dwelling suitable for the accommodation, welfare or employment of a disabled occupant.
	<ul style="list-style-type: none"> • Installation of hoists as supported with a recommendation from Social Services, Occupational Therapy team <p>Consideration will be given to agreement of assignment of ownership of hoists to social services to ensure continuity of care provision.</p>
	<ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the assistance.
To Note	Eligible works / Adaptations must be provided at persons only or main residence.
Ineligible Works	<ul style="list-style-type: none"> • Works to remedy an overcrowding problem at a property.
	<ul style="list-style-type: none"> • Works / adaptations not supported by Social Services Occupational Therapy team.

	<ul style="list-style-type: none"> • Works beyond the scope of the recommendation for the adaptation.
	<ul style="list-style-type: none"> • Works outside the scope of the Works of Adaptation procedures.

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 for those linked to mandatory DFGs. • Note -If only discretionary assistance is offered, means testing will be undertaken in accordance with statute relating to provision of mandatory DFG, except for assistance for the delivery of hoists. <p>Where an applicant misrepresents their financial circumstances on the means test form, this may affect the applicant's application for assistance.</p>
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Level of financial assistance	<ul style="list-style-type: none"> • Maximum level of assistance will be £14,000 excluding fees.
	<ul style="list-style-type: none"> • The maximum assistance level will be reviewed periodically as appropriate. Revised levels will be formally approved by the Head of Housing.
	<ul style="list-style-type: none"> • The assistance will be registered against the property as a local land charge for the duration of the assistance term period.
Other terms	<ul style="list-style-type: none"> • Following formal approval of the grant assistance, in cases where the applicant selects to progress the work themselves funding will be paid retrospectively following receipt of satisfactory invoices. Payments will be made directly to the applicants stated account. Minimum amount for staged payment request is £5,000 where the grant assistance exceeds £5,000. (Exceptions will be considered where multiple specialist contractors are required to be employed to deliver the grant assistance). • In cases where the council offer the services of the private sector housing agency, payments will be made directly to the contractor.

Agency Services	<ul style="list-style-type: none"> • A disabled grant applicant offered the use of the private sector housing agency service will agree to the agency schedule of services, including agreement to the agency surveyor deciding on the most appropriate adaptations solution in consultation with the disabled person as well as considering the OT recommendation.
	<ul style="list-style-type: none"> • Due to the potential vulnerability of the client group the council will exercise its discretion in offering a comprehensive agency service for a percentage fee of the total works cost (currently 10%+VAT), to support clients with the design of the scheme, procurement of contractors and the supervision of works., subject to a minimum fee (currently £500 + VAT). <p>This fee will be in addition to the £14,000 maximum limit.</p>
	<ul style="list-style-type: none"> • Where an applicant elects to appoint an agent other than the authority's own agency or elects to supervise the scheme themselves, the authority will charge an administration fee (currently £400 +VAT).

Application requirement	<ul style="list-style-type: none"> • All applications will be processed in line with the Housing Grants, Construction and Regeneration Act as amended.
	<ul style="list-style-type: none"> • It is a condition that when an owner's application is submitted it is accompanied by an owner's certificate, certifying that the applicant intends that the disabled occupant will live in the dwelling as his only or main residence throughout the grant condition period or for such shorter period as his health and other relevant circumstances permit.
	<ul style="list-style-type: none"> • It is a condition that when a tenant's application is submitted it is accompanied by a tenant's certificate, certifying that the applicant intends that the disabled occupant will live in the dwelling as his only or main residence throughout the grant condition period or for such shorter period as his health and other relevant circumstances permit.

Grant Conditions

General Conditions	<ul style="list-style-type: none"> • Where an applicant/participant has an insurable interest in the property he/she shall arrange and maintain comprehensive buildings insurance for the full insurable value of the property throughout the grant condition period.
	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where an applicant has a relevant insurance claim in respect of the grant, he/she shall pursue such a claim and repay the grant so far as appropriate out of any proceeds of such a claim.
	<ul style="list-style-type: none"> • Where the assistance includes the installation of a central heating boiler or lifting equipment, the applicant shall ensure that the item is serviced by a competent person on an annual basis for the duration of the grant condition period.
	<ul style="list-style-type: none"> • It is a condition of the assistance that if at any time during the assistance condition period the authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the assistance conditions are being fulfilled.
	<ul style="list-style-type: none"> • In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.
	<ul style="list-style-type: none"> • A Local Land Charge will be placed against the property in order to secure the repayment of the grant in the event of any breach of the grant conditions.

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the certified date to the end of the grant condition period.
	<ul style="list-style-type: none"> • It is a condition that where an application is accompanied by an owner occupier certificate, the dwelling shall be the main/ principal home of the disabled person for the duration of the grant condition period, or the applicant shall repay to the authority the total amount of assistance paid. • It is a condition that where an application is accompanied by a certificate of availability for letting, the dwelling shall be the main/ principal home of the disabled person for the duration of

	the grant condition period, or the applicant shall repay to the authority the total amount of assistance paid.
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Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the date of approval to the end of the grant condition period.
	<ul style="list-style-type: none"> • The council may demand repayment of the full grant assistance having considered the points below and is satisfied that it is reasonable in all circumstances to do so. <ul style="list-style-type: none"> (i) the extent to which the recipient of the grant would suffer financial hardship were the recipient to be required to repay all or any of the grant. (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of the recipient's employment. (iii) whether the disposal is made for reasons connected with the physical or mental health or physical or mental well-being of the recipient of the grant or of a disabled occupant of the premises; and (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or where the person to whom the recipient of the grant has moved to live with him or her intends to provide care of which the recipient of the grant is in need by reason of disability or infirmity. • Where the recipient is disposing of the property to move to more suitable accommodation consideration will be given as to whether their current accommodation is unsuitable to be further adapted to meet their needs as determined by a Housing OT.
	<ul style="list-style-type: none"> • For owners and private tenants, the disabled person must normally occupy the property for 10 years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. A local land 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>Breaches of Conditions</p>	<ul style="list-style-type: none"> • In the event of a breach of any of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the authority the full amount of grant assistance paid, taking into consideration any agency fees. <p>If agreement is reached on the return of specialist equipment consideration will also be given to reducing the level of repayment accordingly.</p> <ul style="list-style-type: none"> • The council will demand repayment for equipment, such as lifts, if the equipment is unavailable to be returned to the council upon request as follows: <ul style="list-style-type: none"> - 100% demand for repayment within the first year of the certified date - 50% demand for repayment within the second year of the certified date.
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2.6 Home Safety Repayable Assistance

Home Safety Repayable Assistance is available to owner occupiers who have failed an approved affordability test to access loan funding, are ineligible for the lifetime loan product and who need to carry out extensive adaptations to their home linked to a mandatory DFG or arrange the replacement of lifting equipment previously provided via grant aid, such as stairlifts and vertical lifts. This assistance is interest free and repayable on the future sale or transfer of the property.

2.7 Criteria for Home Safety Repayable Assistance

Refer to Appendix 1.

2.8 Relocation Grant

This form of financial assistance is intended to help the disabled person/ applicant living with a disabled person with the cost of moving home within the boundary of Caerphilly County Borough 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 or elsewhere adaptation of the existing property may not adequately meet the needs of the disabled person or their family/carer.

Financial Assistance may be available towards the fees and charges involved in purchasing a new home, where the applicant owns their existing home or for moving to alternative rented accommodation for an existing tenant.

2.9 Criteria for Relocation Grant

Who is eligible?	<ul style="list-style-type: none"> • Owner-occupiers and private sector tenants who are eligible for a large mandatory DFG supported by Social Services OT team, but the costs of work exceed £36,000 at design stage and the scheme is undeliverable in their existing accommodation (due to for example design or financial limitations).
	<ul style="list-style-type: none"> • The Authority will not consider an application for owner occupier grant assistance unless they are satisfied that the applicant has an owner's interest in their current home, or that the applicant is a qualifying tenant of the dwelling (alone or jointly with others) by virtue of a lease with a full repairing obligation with a minimum of 12 years remaining.
	<ul style="list-style-type: none"> • No assistance is payable unless the applicant is aged 18 years or over on the date of the application.
To Note	<ul style="list-style-type: none"> • Definitions are as stated in the Housing Grants Construction and Regeneration Act 1996. <p>No assistance is payable to 'persons from abroad' as defined in Regulation 7A of the Housing Benefit (general) Regulations 1987 (as amended).</p>
	<ul style="list-style-type: none"> • The disabled person must be resident in /or the responsibility of Caerphilly County Borough Council area.
	<ul style="list-style-type: none"> • Except in cases of emergency the authority will not approve an application for discretionary grant assistance in respect of a property where the grant conditions in respect of any discretionary grant assistance that have not expired, other than hoists assessed as required by Social Services OTs to meet need.
Who is not eligible?	<ul style="list-style-type: none"> • Disabled persons not supported by a recommendation for adaptations provided by Social Services Occupational Therapists.

Eligible works	<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.
	<ul style="list-style-type: none"> • For private sector 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 in line with the statutory means test as laid down in the Housing Renewal Grants Regulations 1996, as amended.
	<ul style="list-style-type: none"> • Relocation applications in respect of disabled children and young people under the age of 19, who are dependent, are exempt from means testing. <p>Where an applicant misrepresents their financial circumstances on the means test form, this may affect the applicant's application for assistance.</p>

Level of financial assistance	<ul style="list-style-type: none"> • Maximum level of assistance will be £50,000 plus the council administration fees. <p>In determining the level of assistance consideration will be given to the feasibility and cost of adapting both the current and proposed property, and the market value of each of the properties. The grant offered will not exceed the cost of adapting the current property and will be reduced to take account of any mandatory or discretionary assistance that may be offered to carry out necessary and appropriate adaptations to the proposed property. Grant assistance will not be available to reduce the applicant's level of indebtedness.</p> <p>For private sector tenants' assistance with removal expenses will be considered in cases of hardship.</p>
	<ul style="list-style-type: none"> • The maximum assistance level will be reviewed periodically as appropriate. Revised levels will be formally approved by the Head of Housing.
	<ul style="list-style-type: none"> • The assistance will be registered against the property as a Land Registry charge for the duration of the assistance term period.

Other Terms	<ul style="list-style-type: none"> • One payment will be made to the solicitor acting for the applicant in relation to the purchase of the property on an agreed date immediately prior to the purchase completion date. If the purchase does not proceed on the agreed date the money must be returned to the council within 5 working days
	<ul style="list-style-type: none"> • Payments associated with tenant applications must be agreed in writing in advance between all parties, including the council, depending on the specific circumstances.
	<ul style="list-style-type: none"> • Fees will be charged for administration costs. This may be added to the assistance. The maximum fee is currently £400.

Application Requirement	<ul style="list-style-type: none"> • It is a condition that when an owner's application is submitted it is accompanied by an owner's certificate, certifying that the applicant intends that the disabled occupant will live in the dwelling as his only or main residence throughout the grant condition period or for such shorter period as his health and other relevant circumstances permit.
	<ul style="list-style-type: none"> • It is a condition that when a tenant's application is submitted it is accompanied by a tenant's certificate, certifying that the applicant intends that the disabled occupant will live in the dwelling as his only or main residence throughout the grant condition period or for such shorter period as his health and other relevant circumstances permit.

Grant Conditions

General Conditions	<ul style="list-style-type: none"> • Where an applicant/participant has an insurable interest in the property he/she shall arrange and maintain comprehensive buildings insurance for the full insurable value of the property throughout the grant condition period.
	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where an applicant has a relevant insurance claim in respect of the grant, he/she shall pursue such a claim and repay the grant so far as appropriate out of any proceeds of such a claim.

	<ul style="list-style-type: none"> • It is a condition of the assistance that if at any time during the assistance condition period the authority serves notice on the owner of the dwelling requiring him to do so, he shall within 21 days furnish the authority with a statement showing that the assistance conditions are being fulfilled.
	<ul style="list-style-type: none"> • In the event of a breach of the above conditions at any time during the assistance condition period the person to whom the assistance conditions relate shall repay to the authority the amount of the assistance in full.
	<ul style="list-style-type: none"> • The applicant will be required to enter into a Legal Charge of the property with Land Registry in order to secure repayment of the grant in the event of any breach of the grant conditions.

Occupation Conditions	<ul style="list-style-type: none"> • Conditions in respect of occupation shall have effect from the certified date to the end of the grant condition period.
	<ul style="list-style-type: none"> • It is a condition that where an application is accompanied by an owner occupier certificate, the dwelling shall be the main/ principal home of the disabled person for the duration of the grant condition period, or the applicant shall repay to the authority the total amount of assistance paid. • It is a condition that where an application is accompanied by a tenant certificate, the dwelling shall be the main/ principal home of the disabled person for the duration of the grant condition period, or the authority shall reserve the right to reclaim repayment from the applicant for the total amount of assistance paid.

Disposal Conditions	<ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the date of approval to the end of the grant condition period.
	<ul style="list-style-type: none"> • It is a condition that if the dwelling is disposed of during the duration of the grant condition period, the grant applicant shall repay to the authority the total amount of assistance paid. • The council will consider the principles of Article 3(4) of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 when determining whether to seek repayment • Repayment conditions will be largely in line with the Housing Grants, Construction and Regeneration Act 1996 and regulations / orders made there under. <i>Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008</i>

	<p><i>(Wales) and or such other repayment conditions approved by the Welsh Ministers from time to time except for the non-repayment of the first £5,000 of assistance.</i></p>
	<ul style="list-style-type: none"> • The council may demand repayment of the full grant assistance having considered the points below and is satisfied that it is reasonable in all circumstances to do so. <p>(i) The extent to which the recipient of the grant would suffer financial hardship were the recipient to be required to repay all or any of the grant.</p> <p>(ii) Whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of the recipient's employment.</p> <p>(iii) Whether the disposal is made for reasons connected with the physical or mental health or physical or mental well-being of the recipient of the grant or of a disabled occupant of the premises; and</p> <p>(iv) Whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or where the person to whom the recipient of the grant has moved to live with him or her intends to provide care of which the recipient of the grant is in need by reason of disability or infirmity.</p> <ul style="list-style-type: none"> • Where the recipient is disposing of the property to move to more suitable accommodation consideration will be given as to whether their current accommodation is unsuitable to be further adapted to meet their needs as determined by a Housing OT.
	<ul style="list-style-type: none"> • For owners and private tenants, the disabled person must normally occupy the property for 10 years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. A registered 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.
Breaches of Conditions	<ul style="list-style-type: none"> • In the event of a breach of any of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the authority the full amount of grant assistance paid.

2.10 Minor works of Adaptation

There is an increasing expectation that social care and support should be delivered in a person's own home wherever possible. This assistance funds minor adaptations for homeowners, council and private sector tenants. Private sector housing deliver the assistance on behalf of social services.

2.11 Criteria for the Minor Works of Adaptation

Who is Eligible?	<ul style="list-style-type: none"> • Owner Occupiers • Private sector tenants • Council tenants <p>Supported with a recommendation from Social Services, Occupational Therapy team.</p> <p>(Applicants must reside at the property where the works are to be carried out).</p>
Who is not Eligible?	<ul style="list-style-type: none"> • Disabled persons not supported by a recommendation for adaptations provided by Social Services Occupational Therapists.
	<ul style="list-style-type: none"> • Disabled people in short term foster cases within Caerphilly County Borough.

Eligible works include	<ul style="list-style-type: none"> • Internal and external handrails
	<ul style="list-style-type: none"> • Lever taps
	<ul style="list-style-type: none"> • Small ramps to aid access to reduce the risk of slips and falls
	<ul style="list-style-type: none"> • Key safes
	<ul style="list-style-type: none"> • Replacement shower seats
	<ul style="list-style-type: none"> • Replacement shower heads/anti-scald
	<ul style="list-style-type: none"> • Installation of electrical sockets for community alarm system
	<ul style="list-style-type: none"> • Stairlift rental
	<ul style="list-style-type: none"> • Eligible specified lifting equipment repair works.

Ineligible works include	<ul style="list-style-type: none"> • Replacement batteries.
	<ul style="list-style-type: none"> • Malicious damage.

Applicant's Financial Contribution	<ul style="list-style-type: none"> • No means test applies to the disabled applicant.
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Maximum Level of Financial Assistance	£1,000
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Appendix 3 - Energy Crisis Grants

This is new product currently being offered on a pilot basis using Shared Prosperity Funding, with ongoing review and development and is therefore subject to change.

Energy crisis grants are offered to install measures to improve the energy rating of homes that are energy inefficient, with households on low incomes or containing a person who is vulnerable to the effects of living in a cold property (as stipulated by the National Institute for Health and Care Excellence - NICE). The council's involvement in the scheme is limited to a facilitator role, through the provision of payments to the agreed installer.

3.1 Criteria for Energy Crisis Grant

<p>Who is eligible</p>	<ul style="list-style-type: none"> • Owner- occupiers or private sector contract holders (formally tenants), over 18 years of age on the date of the application. <p>Leaseholders will only be considered as existing owner occupiers if they have a minimum of 12 years left on the existing lease at the point of application for the assistance.</p>
	<ul style="list-style-type: none"> • Persons applying for the assistance must be either registered with the council as owner-occupying the property or be a private sector contract holder (formally tenant) of the property, for a minimum period of 1 full year immediately prior to making an enquiry.
	<ul style="list-style-type: none"> • The applicant must live in a household with an evidenced combined gross income below a set value, currently stated as a £31,000 or less, or a person in the property is vulnerable to the effects of living in a cold property as stipulated by NICE. <p>To be considered as vulnerable to the effects of cold you must provide a written medical statement/ declaration detailing the name of the person and signed by a Doctor or relevant Medical Practitioner confirming one of the conditions below:</p> <ul style="list-style-type: none"> • Cardiovascular condition • Respiratory disease • Limited mobility • Immunosuppressed
	<ul style="list-style-type: none"> • For owner-occupiers the property must be registered with the Land Registry in the applicant's name before the assistance can be approved.

	<ul style="list-style-type: none"> • For private tenants, landlords' consent is required to progress the grant assistance. <p>Applicants who are unable to receive assistance for energy related works via alternative sources of assistance.</p>
To Note	<ul style="list-style-type: none"> • Physical paper deeds are unable to be accepted by the council.
	<ul style="list-style-type: none"> • Where an applicant misrepresents their financial circumstances, this may affect the applicant's application for assistance.
	<ul style="list-style-type: none"> • No assistance is payable to 'persons from abroad' as defined in Regulation 7A of the Housing Benefit (general) Regulations 1987 (as amended).
	<ul style="list-style-type: none"> • All registered owners of the property must consent to the works being undertaken.

Eligible Works include	<ul style="list-style-type: none"> • Works / measures that can be proven to improve the energy rating of the property. Eligible works are currently limited to remediation of defects and the provision of loft insulation.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 3 months from the date of approval of the assistance.
To Note	<ul style="list-style-type: none"> • In circumstances where not all energy efficiency works can be carried out, following consultation with the applicant, the Council will have the final decision specifying the eligible works to be funded via the assistance.
	<ul style="list-style-type: none"> • Eligible works must be provided at persons only or main residence.
	<ul style="list-style-type: none"> • The maximum assistance level will be reviewed periodically as appropriate. Revised levels will be formally approved by the Head of Housing.
Ineligible works include	<ul style="list-style-type: none"> • Works to properties with an EPC rating of A, B or C.
	<ul style="list-style-type: none"> • Works to empty properties.
	<ul style="list-style-type: none"> • Works to any garages, conservatories and outbuildings are not permitted.

	<ul style="list-style-type: none"> • Works to properties that are not of a permanent nature such as houseboats and caravans are not permitted.
	<ul style="list-style-type: none"> • Works to structures that do not have residential planning permission or Building Regulations approval are not permitted.
	<ul style="list-style-type: none"> • Works to buildings not suitable for conversion to habitable dwellings are not permitted.
	<ul style="list-style-type: none"> • Works relating to general maintenance are not permitted.
	<ul style="list-style-type: none"> • Decoration works/ costs.

Grant assistance amounts, terms and fees	<ul style="list-style-type: none"> • Maximum level of assistance for eligible works to improve the energy efficiency rating of the property is currently £5,000 per property excluding fees. • However, grant assistance to a maximum of £10,000 will be considered in exceptional circumstances for essential works associated with the first installation or replacement of a gas central heating system, and / or the replacement of single glazed windows, only in cases where alternative funding is not available. • No additional funding is available for unforeseen works.
	<ul style="list-style-type: none"> • Following formal approval of the assistance, payments will be made directly to the agreed installer / contractor following receipt of satisfactory invoices and relevant certification such as GASAFE/FENSA/NICEIC.
	<ul style="list-style-type: none"> • Note 1 – No contribution is required from the applicant. • Note 2 -The assistance will not be registered as a charge against the property. • Note 3 – The assistance is not repayable.
	<ul style="list-style-type: none"> • Fees will be charged for administration costs. This may be added to the assistance. The maximum fee is currently £250.
	<ul style="list-style-type: none"> • Repeat applications for ECG assistance will not be permitted, unless in the case of highly exceptional situations and approved by the Head of Housing.
	<ul style="list-style-type: none"> • The private sector home agency service is not available to deliver this financial product.

General Conditions	<ul style="list-style-type: none"> • For owner-occupier applications, the property must be considered energy inefficient (EPC rating of D, E, F or G).
	<ul style="list-style-type: none"> • For private rented contract holder (formally tenant) applications, the property must be compliant with all current regulations with an energy rating of D or E.
	<ul style="list-style-type: none"> • A current Energy Performance Certificate must be obtained at the assistance certification date.
	<ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the offer of any assistance and will form part of the assistance conditions. Where appropriate Building Regulations consent will be required for proposed works.
	<ul style="list-style-type: none"> • All eligible works must be carried out within 3 months from the date of approval of the assistance. The period may be extended if the Authority sees fit. If an applicant requires additional time a request must be made in writing before the end of the 2 month period from the approval date. <p>The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work and to permit the completion of a post install Energy Performance Certificate.</p>
	<ul style="list-style-type: none"> • Energy Crisis Grants will not be offered in conjunction with any other forms of assistance.

Other conditions	<ul style="list-style-type: none"> • Where an applicant is entitled to pursue a claim under an insurance policy for works identified in the assistance specification, he shall pursue such a claim before assistance is provided.
	<ul style="list-style-type: none"> • Where the assistance includes the installation of a central heating boiler, the applicant shall ensure that the boiler is serviced by a competent person on an annual basis.

Appendix 4 – Prioritisation Policy

All enquiries for each form of assistance will normally be dealt with on a date order basis. However, in certain exceptional circumstances priority is essential to ensure resources are targeted to those in greatest need/ at greatest risk.

Priority will, therefore, be afforded in cases where:

- (a) A property, on inspection, is found to be so far defective that there is an imminent threat to the health and safety of residents or passers-by.
- (b) A property is part of a targeted regeneration scheme supported, or facilitated by, the Private Sector Housing Service.
- (c) A Disabled Facilities grant cannot be properly undertaken without repair / renewal works being undertaken concurrently.
- (d) In relation to the delivery of adaptations or access to relocation assistance, where the recommendation received from Social Services state that the adaptations are a priority.

To Note: The criteria for (d) above are specified in the 'Works of Adaptation Procedures,' currently stated as:

- (1) Hospital discharge where intervention is essential to facilitate discharge and to prevent delayed transfers of care.
- (2) Terminal illness.
- (3) Manual handling issues with significant risk to client and/or carer
- (4) Imminent house renovation or refurbishment which would affect the adaptation work.
- (5) Where a care package cannot be introduced until major adaptations have been affected.

Appendix 5 - Preliminary Enquiry Procedures

The Authority will implement a preliminary enquiry system for persons making an initial enquiry for assistance under this policy.

Repair / Renewal Assistance:

The pre-application policy will channel enquirers into the most appropriate type of assistance at an early stage or signpost them to more appropriate agencies to help resolve their problems. The preliminary enquiry must be made to the Private Sector Housing team within Caerphilly Homes.

The preliminary enquiry system will establish:

- The works for which assistance is being sought
- The financial circumstances of the applicant
- The ownership of the property
- Compliance with prior qualification requirements

Preliminary enquiries will be taken in writing, by telephone or via the Caerphilly County Borough Council Website. Thereafter applicants will be informed as to the type(s) of assistance to which they may be entitled.

Telephone number 01443 811403 / 811378

Email privatesectorhousing@caerphilly.gov.uk

The authority will then inspect the property to determine its eligibility for assistance and to confirm preliminary details previously provided by the applicant.

The properties of those applicants deemed eligible for assistance will be assessed in accordance with the prioritisation system detailed in appendix 4 of this policy and prioritised accordingly.

Applicants who the authority deem are not eligible for assistance under this policy will be notified in writing and, where appropriate, they will be offered advice and/or signposted to other agencies who may be able to assist e.g., Care and Repair, NEST.

Adaptation Assistance:

All general enquiries are taken by the social services duty desk and referred to the Occupational Therapy team for an assessment of the disabled person's needs. General enquiries will be considered in accordance with social services policies and procedures.

The manner in which these enquiries are progressed is stated in the Works of Adaptation procedures.

Preliminary enquiries will be taken in writing, by telephone or via the Caerphilly County Borough Council Website. Thereafter applicants will be informed as to the type(s) of assistance to which they may be entitled.

To request an assessment for an adult - 0808 100 2500

To request an assessment for a child – 0808 100 1727

Applicants who the authority deem are not eligible for assistance under this policy, where appropriate, they will be offered advice and/or signposted to other agencies who may be able to assist e.g., Care and Repair.

Appendix 6 – Applications for Assistance

Applications for assistance will be dealt with in date order of enquiry having regard to any prioritisation policy and as financial resources dictate.

No assistance will be paid unless an application is made to the authority in accordance with the provisions of this policy and is approved by them.

All applications for assistance will be on the appropriate application form issued by the authority and shall specify the premises to which it relates. It shall contain:

- Particulars of the works in respect of which the assistance is sought.
- Particulars of any preliminary or ancillary services and charges in respect of the cost of which the assistance is also sought (if appropriate).
- At least two estimates from different contractors of the cost of carrying out the relevant works. Where works are considered minor in nature by the authority or in exceptional circumstances, as determined by the authority, one estimate may be accepted.
- In the case of registered titles, a current verification of ownership via Land Registry Direct.
- In the case of mandatory grants, a Certificate of Title signed by a Bank, Building Society or Solicitor confirming the ownership of the property may be accepted for an unregistered title.

The application will not be deemed complete until such time as the authority has determined a schedule of eligible works in accordance with this policy and all paperwork relevant to that application has been received.

Owners Interest – for Targeted Regeneration Schemes

The authority will not consider an application / participation in a targeted regeneration scheme unless they are satisfied that the applicant has, or proposes to acquire, an owners interest in the land on which the relevant works are to be carried out, or that the applicant is a qualifying tenant of the dwelling (alone or jointly with others) by virtue of a lease with a full repairing obligation with 12 years remaining.

Exception to this will only be considered whereby the strategic objectives of the authority when pursuing its activities within the Targeted Regeneration Area would be prejudiced.

Decision and Notification

The authority will notify an applicant, within six months of receipt of the application, whether it is approved or refused. Where the authority decides to approve an application for assistance, they shall determine:

- Which of the relevant works are eligible for assistance.
- The amount of expenses that in their opinion are properly to be incurred in the execution of the eligible works.
- The amount of the costs which in their opinion have been properly incurred, or are properly to be incurred, with respect to preliminary or ancillary services and charges, and
- The amount of assistance they have decided to award.

If the authority approves the application, they shall specify in the notice:

- The amounts referred to in the above paragraph, and
- The amount of the assistance.

If the authority refuses the application, they shall notify the applicant of the reasons for the refusal.

Unforeseen Work

If, after an application for grant assistance has been approved, the authority are satisfied that owing to circumstances beyond the control of the applicant:

- The eligible works cannot be, or could not have been, carried out for the assessed amounts.
- The amount of the costs which have been, or are to be, incurred as mentioned above has increased, or
- The eligible works cannot be or could not have been carried out without carrying out additional works which could not have been reasonably foreseen at the time the application was made.

The authority may re-determine the estimated expense and the amount of the assistance, subject to the relevant grant maximum. In such circumstances the consent of the applicant will firstly be secured.

Due to the nature of loan products, the amount of financial assistance cannot be increased following formal approval to cover costs of any unforeseen works.

Where an application for assistance is approved the authority will impose the conditions set out in the relevant appendices for the specific product and Appendix 7, payment for financial assistance in relation to the approval or payment of the assistance.

Approval of Applications

The authority will not approve an application for assistance for anything other than eligible works, as defined in the relevant appendices relating to the specific financial product.

Where the authority considers an application for assistance from a person who proposes to acquire a qualifying interest, they will not approve the application until they are satisfied that he/she has done so.

The authority will not approve an application for assistance unless they are satisfied:

- That there are satisfactory financial and other arrangements for carrying out those works, and
- That the carrying out of works is the most appropriate course of action.

Other than to meet the strategic ambitions of the authority, successive applications for assistance will not be approved in relation to a property that has received assistance, where the assistance condition period has not expired (except in the case of delivering adaptations).

Except in cases of emergency the authority will not approve an application for loan assistance in respect of a property where a previous loan has not been repaid in full. All subsequent loan applications will be subject to an affordability/equity assessment.

It is a condition of financial assistance that all eligible works are carried out within 12 months from the date of approval of the application. This period may be extended if the authority thinks fit. If an applicant requires additional time a request must be made in writing before the end of the 12-month period.

Participation in Targeted Regeneration Schemes

Persons eligible to participate in a Targeted Regeneration Scheme will do so by signifying their consent (“scheme consent”), in accordance with the terms of the scheme, to the proposals to carry out the works specified in the scheme.

Once works are completed to the satisfaction of the authority, the authority will notify each participant, specifying the date on which the works were so completed.

Conditions Re Council Approval

Conditions relating to participation in the scheme, including those relating to occupation and disposal of the property will be approved by the council on an individual scheme basis.

Appendix 7 - Payment of Financial Assistance

Points 1 to 6 below relate to the following financial products:

- Mandatory Disabled Facilities Grant
 - Discretionary Disabled Facilities Grant
 - Energy Crisis Grant
 - Lifetime Loan
 - Home Safety Repayable Assistance
1. It is a condition of payment of the stated financial assistance that unless the authority direct otherwise, the financially assisted works shall be undertaken by a contractor whose estimate accompanied the application.
 2. Financial assistance will be paid retrospectively by instalments as works progress when the authority is satisfied that those eligible works have been undertaken. Instalments and final payments will only be paid when the associated satisfactory invoices are received.
 3. Interim payments would not normally be permitted for assistance of less than £5,000. Interim payments will be limited to payments of a minimum of £5,000.
 4. Interim payments will normally represent a maximum of 75% of valuation figures except in exceptional circumstances where 90% payments are appropriate. However, the aggregate of instalments paid prior to completion shall never exceed 90% of the works element of the financial award.
 5. Payments will normally be made direct to the contractor, however, in certain circumstances, with the prior agreement of the authority an instruction of payment made payable to the contractor can be sent to the applicant.
 6. In respect of financial assistance applications invoices will not be accepted from the applicant or a member of his/ her family or for material only assistance.
 7. For relocation grant assistance, owner-occupier and landlord loans, the full amount of financial assistance will be paid on the approval date. For relocation grants the payment will be made direct to the solicitor acting for the applicant in relation to the purchase of the property. For owner-occupier and landlord loans payment will be made direct to the loan applicants stated account.

Note:

All discretionary minor works assistance is delivered via the council's in house agency on behalf of social services via a framework agreement. Payments are made direct to the approved contractor following receipt of satisfactory invoices.

Appendix 8 – Fees and Services

The authority will consider inclusion of the following preliminary and ancillary services and charges for grant and loan assistance:-

- Technical and structural surveys
- Design and preparation of plans and drawings
- Applications for Building Regulations approval
- Applications for Planning permissions
- Applications for Listed Building Consent
- Applications for Conservation Area Consent
- Disconnection and reconnection of electricity, gas, water, or drainage
- Utilities where this is necessitated by the relevant works
- Agency services, in accordance with policy criteria

Agency Services

The authority supports the use of agency services in relation to the preparation, submission and supervision of financially assisted schemes. The authority feels, however, that whilst agency services are important, they should only be provided by professional advisors who because of the responsibilities of contract management carry full professional indemnity.

The authority will, therefore, only consider grant or loan assistance towards Agents' fees where the Agent concerned is:

- (a) A recognised Home Improvement Agency; or
- (b) An independent person possessing a recognized professional qualification in building, having full membership of his/her professional body and possessing appropriate Professional Indemnity Insurance.

The level of grant or loan assisted fees will depend upon the extent of the service provided by the agent and will be at the discretion of the authority. As a guide, however, the following fee structure will be adopted:

Targeted Regeneration Schemes

- (a) Full agency service including customer liaison and clerk of works attendance throughout project – currently a maximum of 15% of eligible works cost.
- (b) Agency services providing both pre and post contract support without customer liaison/clerk of works attendance – currently a maximum of 10% of eligible works cost.
- (c) Pre or post contract services – fee level by prior agreement with the Authority. The authority reserves the right to utilise its own in-house agency service in respect of strategic schemes proactively initiated by the authority.

Disabled Facilities Grants

Agency fees for mandatory Disabled Facilities Grants will be capped at the relevant grant maximum. For mandatory Disabled Facilities Grants agency fees will be set at a flat rate currently 10% of the total cost of the works or a minimum fee currently £500 + VAT (whichever is the higher).

Agency fees for discretionary Disabled Facilities grants will be set at a flat rate currently 10% of the total cost of the works or a minimum fee currently £500 + VAT (whichever is the higher).

Relocation Grant

The administration fee for relocation grants will be a fixed fee currently £400+VAT.

Home Safety Repayable Assistance and Lifetime Loans

Home Safety Repayable Assistance and Lifetime Loans are targeted at vulnerable households. The authority will, therefore, exercise its discretion in offering the services of the inhouse agency for such applications for a fee currently 10% of the total cost of works or a minimum fee currently £500 + VAT (whichever is the higher).

General:

External Agency and Non-Agency Grants / HSRA/ (excluding mandatory Disabled Facilities Grants)

Where an applicant elects to appoint an agent other than the authority's own agency or supervises the scheme him/herself, the authority will charge an administration fee currently £400+ V.A.T

External Agency and Non-Agency Mandatory Disabled Facilities Grants and Life-Time Loans

Where an applicant elects to appoint an agent other than the authority's own agency or supervises the scheme him/herself, the authority will offer a reduced agency service providing a detailed works specification/bill of quantities to grant applicants to assist them with their submission. The current fee for this service will be £300+ V.A.T.

To Note – Any fee income generated by the Council's In house Agency Service will be invested back into the Private Sector Housing service.

Administration Charges:

The following charges apply in addition to the above stated agency fees:

Owner Occupier Loan – The fee payable for owner-occupier loans will be £500. This can either be paid up-front prior to the receipt of the loan funds or can be incorporated into the monthly loan repayments.

Landlord Loans - The fee payable for all landlord loans will depend on the amount of loan required. Those loans over £25,000 will attract an 4% fee of the value of the loan; those loans below £25,000 (inclusive of fee, if incorporated) will be charged a £1000 fee, of which the authority will subsidize £500 towards that fee leaving the landlord to pay the remaining £500. This can either be paid up-front prior to the receipt of the loan funds or can be incorporated into the monthly loan repayments.

Lifetime Loan - The fee payable for lifetime loans will be £250. This must be incorporated into the loan.

Home Safety Repayable Assistance - The fee payable for this assistance will be £250. This must be incorporated into the loan assistance.

Reviews

All above fees and services will be reviewed on a regular basis as appropriate. Revised charges will be formally approved by the Head of Housing.

Appendix 9 – Glossary

Approval date for grant assistance	<ul style="list-style-type: none"> • Date on which the grant is formally approved
Approval date for loan assistance	<ul style="list-style-type: none"> • Date on which the loan is formally approved
Category 1 hazard	<ul style="list-style-type: none"> • Defined in the Housing Act 2004, Section 2 and means a hazard of a prescribed description that falls within a prescribed band as a result of achieving, via the Housing Health and Safety Rating System, a numerical score of or above an amount prescribed by regulations made by the Welsh Assembly Government.
Certified date for grant assistance	<ul style="list-style-type: none"> • Date on which all eligible works are completed to the satisfaction of the authority. • Note relocation grants it is the date on which the property purchase is completed, utilising the grant funding.
Certified date for loan assistance for owner occupier and landlord loans'	<ul style="list-style-type: none"> • Date upon which all the loan assistance has been paid to the loan applicant.
Certified date for loan assistance for Lifetime loans and Home Safety repayable Assistance	<ul style="list-style-type: none"> • Date upon which all the loan assistance has been paid to the approved contractor or to the owner to forward to the contractor in certain circumstances.
Close relative	<ul style="list-style-type: none"> • Parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, step-parent, step-son, step-daughter, brother, sister, or the spouse or civil partner of any of the preceding persons, or if that person is one of an unmarried couple, the other member of that couple.
Dwelling	<ul style="list-style-type: none"> • A building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden, outhouses, and appurtenances belonging to or usually enjoyed with that building or part.
Estimated expense	<ul style="list-style-type: none"> • The amount of the expenses which the authority consider are properly to be incurred in the execution of the eligible works together with the

	amount of the costs which the authority considers have been properly incurred, or are properly to be incurred, with respect to preliminary or ancillary services and charges.
Family	<ul style="list-style-type: none"> • A married or unmarried couple. <p>A married or unmarried couple and a member of the same household for whom one of them is or both are responsible and who is a child or young person; or</p> <p>A person who is not a member of a married or unmarried couple and a member of the same household for whom that person is responsible and who is a child or young person.</p>
Grant condition period	<ul style="list-style-type: none"> • Period of 10 years beginning with the certified date of the grant assistance
House in multiple occupation	<ul style="list-style-type: none"> • An entire house, flat or converted building which is let to three or more tenants who form two or more households, who share facilities such as a kitchen, bathroom, or toilet.
Loan condition period	<ul style="list-style-type: none"> • Period of time to repay the full amount of loan assistance beginning with the certified date or the period of time when any element of the assistance debt remains outstanding, that is until such time as the assistance is fully repaid.
Long tenancy	<ul style="list-style-type: none"> • The meaning assigned by Section 115 of the Housing Act 1985.
Member of a person's family	<ul style="list-style-type: none"> • A person is a member of another's family if: he is the spouse or civil partner of that person, or he and that person live together as if they were spouses or he is that person's parent, grandparent, child, grandchild, brother, sister, uncle, aunt, nephew, or niece, including adoptive relationships. A relationship by marriage shall be treated as a relationship by blood, a relationship of the half-blood shall be treated as a relationship of the whole blood. <p>The stepchild of a person shall be treated as his child, and an illegitimate child shall be treated as the legitimate child of his mother and reputed father.</p>

Owner's interest	<ul style="list-style-type: none"> • An estate in fee simple absolute in possession; or a term of years absolute of which not less than twelve years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others. <p>For Lifetime Loans and Home Safety Repayable Assistance a term of years absolute of which not less than eighty years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.</p>
Partner	<ul style="list-style-type: none"> • Person's spouse or a person other than a spouse with whom he or she lives as if a spouse.
Passported Income based benefits	<ul style="list-style-type: none"> • Eligibility criteria as defined by Welsh Government
Registered Social Landlord/ Community landlord	<ul style="list-style-type: none"> • The same meaning as in Part I of the Housing Act 1996 and Renting Homes (Wales) Act 2016..
Small/ Medium/ Large adaptations	<ul style="list-style-type: none"> • Detailed in figure 2 of the Welsh Government Adaptations Housing Service Standards 2019. www.gov.wales/sites/default/files/publications/2019-04/housing-adaptations-standards-of-service.pdf
Statutory means test	<ul style="list-style-type: none"> • As laid down in the Housing Renewal Grants Regulations 1996, as amended.
Unmarried couple	<ul style="list-style-type: none"> • Man and woman who are not married to each other but are living together as spouses.