



PRIVATE SECTOR HOUSING RENEWAL POLICY

2025-2030

Section 1 – Introduction

Overview of the Private Sector Housing Renewal Policy

- 1.1 The Private Sector Housing Renewal Policy details how Blaenau Gwent County Borough Council (the Council) delivers assistance to help private homeowners, occupiers and landlords to adapt, repair and bring their homes back into use. 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.
- 1.3 The forms of financial assistance outlined in this policy are discretionary and will be governed by the annual revenue and capital budgets set by the Council and other relevant funding streams. However, Disabled Facilities Grants (DFGs) and other adaptations are mandatory.
- 1.3 The policy has been informed from a variety of housing data sources including the Welsh House Condition Surveys, local housing and deprivation data from the 2021 Census and other sources.
- 1.4 The policy supports Welsh Government and local strategic priorities, as is therefore based upon addressing:
 - Support the elderly and people with a disability to live independently in their own homes.
 - Support the repair and improvement of existing homes.
 - Reduce the number of long-term empty properties.
 - Increase the supply of affordable housing
 - Reduce fuel poverty and increase energy efficiency.
 - Improve conditions in the private rented sector.

Legal Framework

- 1.5 The Housing Grants Construction and Regeneration Act 1996 introduced a duty to assist people with disabilities to enable them to live independently within their own home through the provision of Disabled Facilities Grants (DFGs).
- 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 including the removal of means-testing for adaptations.
- 1.7 Other relevant legislation includes:
 - The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (Wales) Order 2008 increased the maximum DFG grant and additional eligible works.
 - The Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 provided powers to the Council to impose conditions, as outlined in the Consent, relating to the sale of the property within a grant condition period of 10 years.
 - The Housing Act 2004 introduced the Housing Health and Safety Rating System (HHSRS) to replace the Housing Fitness Standard from the Housing Act 1985. 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 Social Services and Well-being (Wales) Act 2014 introduced a legal framework for improving the well-being of people who need care and support.
 - The Well-being of Future Generations (Wales) Act 2015 introduced a duty on public bodies to consider, when making decisions, what future impact this has on people in Wales.

Key Evidence

1.8 A range of key data sets have informed the development of this policy:

- Wales has the oldest housing stock in the UK, with 26% of this stock pre1919.
- Blaenau Gwent County Borough contains 30,587 households' dwellings, with 63% Owner Occupied, 24% registered Social Landlord, 14% Private Rented (March 2023 estimates).
- In Blaenau Gwent, 34% of owner-occupied dwellings are owned outright, which is lower than the Welsh Average (38%)
- As of April 2024, there are an estimated 854 empty dwellings in Blaenau Gwent that have been vacant for longer than 6 months.
- The Private Rented Sector in Wales has the oldest stock and highest proportion of poor-quality housing, with 43% of stock pre1919.
- In Wales, 28% of all dwellings are not free from Category 1 Hazards. In the Privately Rented Sector, this figure increases to 34%. There is a clear association between Category 1 hazards and low-income households.
- Across Wales, 47% of dwellings have an adequate energy rating (A-C). In comparison, Blaenau Gwent's housing stock shows a higher proportion of properties with lower energy ratings, indicating a greater need for energy efficiency improvements. 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.
- The 2021 Census showed that Blaenau Gwent had the highest proportion of residents (36%) aged 16 to 64 years who were economically inactive and long-term sick or disabled across the whole of England and Wales. Blaenau Gwent has the joint-third highest proportion of economically inactive disabled residents (76.9%) across both England and Wales, and the highest in Wales.

- Housing Need. There is extreme pressure on the housing market locally from increased demand on the homelessness team, a long waiting list on the Common Housing Register, unaffordable private sector housing, and a shortage of affordable housing, especially for those most in need such as first-time buyers. This has been exacerbated by the cost-of-living crisis, changes to the asylum dispersal arrangements and the war in the Ukraine.
- Compared to other parts of Wales, Blaenau Gwent has notably higher levels of poverty. Blaenau Gwent ranks among the most deprived areas in Wales according to the Welsh Index of Multiple Deprivation (WIMD). Blaenau Gwent has several Lower Super Output Areas (LSOAs) ranked in the top 10% most deprived areas in Wales. This indicates high levels of deprivation across multiple domains such as income, employment, health, and education.
- The construction industry in the UK and locally has seen unprecedented price increases following the Covid pandemic and Brexit, with material and labour shortages due to manufacturing restrictions and shipping / port delays. Consequently, the average cost of the various forms of assistance the Council delivers, including Disabled Facilities Grants, has increased.

Partnership Working

- 1.9 The successful delivery of the Policy will be greatly assisted when opportunities to work with partners sharing common objectives are maximised. The Council will take every opportunity to further develop working relationships with existing partners and will actively seek new partners to ensure that key objectives are met. Partnerships include:
- The Welsh Government is a lead partner in enabling the renewal of private sector housing. Welsh Government acknowledges that the quality of people's homes is critical to the quality of their lives and that good quality housing is the cornerstone of strong, safe communities. In order to enable good quality affordable housing, the Welsh Government supports the regeneration, renovation and renewal of owner-occupied, rented and empty homes and funds energy efficiency improvement programmes.
 - Blaenau Gwent & Caerphilly Care & Repair is a key partner in private sector housing renewal activities in the County Borough. The Agency provides 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 <https://careandrepair.org.uk/agencies/care-repair-blaenau-gwent-and-caerphilly/>.
 - 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.
<https://www.gov.wales/nest-warm-homes-programme>

- 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 Occupational Therapy Service, Housing Solutions, Environmental Health, Regeneration, Planning, Building Control 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 is committed to working positively with the Privately Rented Sector Landlords and Estate/letting Agents and has supported the local Private Sector Landlord's Forum with the aim of providing information, share good practice, address concerns, and develop co-operation.

Key Priorities

1.10 The formulation of this Housing Renewal Policy has been driven by the key issues outlined above and the available funding streams. This policy will support both the Welsh Government and Council's strategic priorities and as a result, the Council will seek to address the following key priorities.

- Support the elderly and people with a disability to live independently in their own homes.
- Support the repair and improvement of existing homes.
- Reduce the number of long-term empty properties.
- Increase the supply of affordable housing
- Reduce fuel poverty and increase energy efficiency.

- Improve conditions in the private rented sector.

1.11 In addressing these priorities, the Council aims to:

- Assist disabled occupants with the costs of adaptations in their homes to facilitate independent living;
- Assist elderly and vulnerable persons with repair works, personal support and advice;
- Assist disabled occupants with relocation where appropriate in lieu of disabled adaptations;
- Enable good quality and affordable housing by bringing empty properties back into use in accordance with the Blaenau Gwent Empty Property Strategy 2025
- To promote and assist with improving energy efficiency and affordability.
- Provide general advice on home repairs and improvements.
- Provide private tenants with a comprehensive Housing Solutions Service and give support, where necessary, to ensure that landlords meet their statutory responsibilities.
- Ensure that the services provided are equitable, transparent and delivered in as timely manner as possible.

Section 2 – Overview of Assistance Available

- 2.1 Whilst the responsibility for the maintenance and improvement of homes within the private sector is with the owner, the Council recognises that some people will not have the resources necessary. For these groups, the Council has an important role to play. The Council will make the best use of the funds it has available to improve the quality of housing and thereby the quality of life using the forms of assistance detailed in this policy.
- 2.2 Grants The Council will, subject to applicants meeting eligibility criteria and conditions, make the following forms of financial assistance available:
- 2.3 **Adaptations – Section 3**
- Disabled Facilities Grants
 - Disabled Persons Relocation Grant
 - Safety at Home Minor Adaptations Scheme (delivered in partnership with Care & Repair)
 - Enable – Independent Living Grant (delivered in partnership with Care & Repair)
 - Enable - Rapid Response Adaptations Programme plus (delivered in partnership with Care & Repair)
- 2.4 **Renovation Loans – Section 4**
- Landlord Loans (Interest Free)
 - Owner-Occupier Loans (Interest Free)
- 2.5 **Renovation Grants – Section 5**
- Empty Property Grants – (for owner-occupation)
 - Private Sector Leasing Scheme
- 2.6 **Energy Efficiency Assistance – Section 6**
- Targeted fuel poverty schemes to provide energy efficiency measures and renewable technologies in existing homes.

SECTION 3 – ADAPTATIONS

3.1 Disabled Facilities Grants (DFGs)

- 3.2 Disabled Facilities Grant (DFG) are grants delivered in accordance with the Housing Grants, Construction & Regeneration Act 1996, (as amended) to help meet the cost of adapting a property in which disabled adults or children live. Owner-occupiers and tenants may apply for the grant for a disabled person in their household. The grant is intended to enable disabled people to continue living independently in their homes.
- 3.3 Registered Social Landlords/Housing Associations are expected to fund and arrange for adaptations for their own tenants.
- 3.4 An Occupational Therapist (Social Services) undertakes assessments of disabled persons needs and recommends adaptations to meet those needs. This will be a functional assessment of the disabled person's abilities in relation to their personal and domestic activities of daily living within their home.
- 3.5 On receipt of a relevant referral. Housing Surveyors (Housing Solutions Team) will determine works which are 'reasonable and practicable' to deliver adaptations which are 'necessary and appropriate' to meet the applicants needs as recommended by the Occupational Therapy Service.
- 3.6 Priority will be given to carrying out the adaptations within the existing property layout, with extensions only considered where no alternative solutions can be identified, whilst taking due regard of funding limits. In arriving at a decision as to which room in the property to facilitate adaptations to provide access to rooms for sleeping, lavatory or bathing, the surveyor will consider utilising existing bedrooms / living rooms, particularly in cases of under-occupancy of a property. Adaptations will not be provided to remedy an overcrowding problem at a property.
- 3.7 The Council will ensure that mandatory DFGs are given the highest priority. Funding for this grant is sourced from the Council's annually approved capital programme.

Who is eligible?	Owner-Occupiers, Landlords, Tenants, certain licensees and service employees.
Eligible works/costs	Works, as identified by the Council, to facilitate access and to enable a disabled person to move freely into and around their dwelling and to enjoy the facilities and amenities in and around it, including: <ul style="list-style-type: none">i. facilitating access to and from the dwelling to the street outside.ii. facilitating access to a family living room;

	<ul style="list-style-type: none"> iii. facilitating access to a bedroom or providing a new bedroom accessible by the disabled person; iv. facilitating access to bathing and toilet facilities suitable for use by the disabled person, adapting existing facilities for that person or providing suitable facilities; v. providing facilities for the preparation and cooking of food where appropriate; vi. works to enable a disabled person to have full use of heating, lighting and power controls eg. relocation of power points and switches, adapting controls; vii. adapting or improving a heating system suitable for use by the disabled person; viii. works to enable a disabled person better access around the dwelling to care for a dependant relative and ix. works to make a dwelling safe for a disabled person, such as minimising the risk of danger from violent or boisterous behaviour or improvements to compensate for sensory impairment; x. facilitating access to and from a garden by a disabled occupant; xi. making access to a garden safe for a disabled occupant;
Applicant's Financial Contribution	Applicants may need to contribute extra monies if the cost of works exceeds the maximum level of assistance.
Maximum level of Financial Assistance	£36,000 including fees.
General Conditions	<p>For owners and private tenants, the disabled person must normally occupy the property for five years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. (Further detailed criteria and conditions are outlined at Appendix A)</p> <p>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 local land charge will be registered against the adapted property with the sums above £5,000 repayable on sale up to 10 years after completion of the work. (See Appendix C)</p>

3.8 Disabled Person Relocation Grants

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

Who is eligible?	Owner-Occupiers and Tenants with Repairing Obligations who are eligible to apply for a Disabled Facilities Grant in respect of their existing home.
Eligible works/costs	<p>The difference between the cost of purchasing a suitable home and the value of the existing home (where applicable)</p> <p>Reasonable legal and valuation fees incurred, removal and other incidental costs</p> <p>The cost of minimal adaptations that would have been necessary regardless of the dwelling occupied (e.g. small ramps, stairlift etc.).</p>
Applicant's Financial Contribution	Applicants may need to contribute extra monies if the costs exceed the maximum level of assistance.
Maximum level of Financial Assistance	<p>The amount of grant will be calculated as the eligible costs incurred, as described above, up to a maximum figure equivalent to that which would have been offered as a Disabled Facilities Grant to adapt the existing home to meet the needs of the disabled occupant, had that been practical. This will be determined by the Council.</p> <p>Regardless of the above the maximum grant payable is £36,000.</p>
General Conditions	<p>Occupancy – Relevant Person must reside in the property for a minimum of 10 years following grant completion, or such shorter period as agreed with the Council. (Further detailed criteria and conditions are outlined at Appendix B)</p> <p>Applicant must comply with disposal (sell-on) conditions for 10 years following grant completion. Conditions set within the Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales) where the grant exceeds £5,000. A local land charge will be</p>

	registered against the new property with the sums above £5,000 repayable on sale up to 10 years after completion of the work. (See Appendix C)
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3.10 Safety at Home (Minor Adaptions) Scheme

- 3.11 In formulating the strategy for Living Independently in the 21st Century, the Council has recognised an increasing desire and expectation for social care services and support to be delivered in a person's own home helping them to maintain their independence. This scheme is designed to support that expectation by enabling small-scale home adaptations. Funding for this scheme is via the Social Services Revenue Budget.

Who is eligible?	Owner-occupiers or private tenants who are assessed as being in need of assistance by the Council's Social Services department or Care & Repair trusted assessors.
Eligible works/costs	Small Adaptations works to assist independent living, including: <ul style="list-style-type: none">i. Internal & External Handrailsii. External Handrailsiii. Key Safesiv. Grab railsv. Ramps to aid access to reduce the risk of falls and slipsvi. Installation of electrical sockets for community alarm systemsvii. Small works to enable easier access
Applicant's Financial Contribution	Applicants may have to contribute where the costs of the works exceed the maximum grant below. Care & Repair will endeavour to seek alternative sources of funding (including the use of other grants or benevolent funding) for the remainder of the works.
Maximum level of Financial Assistance	£1,000
General Conditions	Applicants must reside at the property where the works are to be carried out. (Further detailed criteria and conditions are outlined at Appendix D)

3.12 Enable Support for Independent Living Scheme

3.13 In 2016, Welsh Government has awarded annual funding to local authorities for the delivery of adaptations in relation to its ENABLE – Support for Independent Living Scheme. The Council will continue to utilise the funding available for this scheme in partnership with Blaenau Gwent & Caerphilly Care & Repair in the following two ways:

3.14 Independent Living Grant (delivered in partnership with Care & Repair)

Who is eligible?	Owner-occupiers or private tenants who are aged 60+ or have exceptional circumstances relating to palliative care. (Initial assessment for suitability for this grant would be via Social Services' Occupational Therapists (OTs)).
Eligible works/costs	Typical works would be aimed at adapting clients' homes to enable access into and out of the dwelling and internally between floors, as appropriate, to suitable W/C, bathing and sleeping facilities.
Applicant's Financial Contribution	Applicants may have to contribute where the costs of the works exceed the maximum grant below. Care & Repair will endeavour to seek alternative sources of funding (including the use of other grants or benevolent funding) for the remainder of the works.
Maximum level of Financial Assistance	£10,000
General Conditions	Applicants must reside at the property where the works are to be carried out.

3.15 Rapid Response Adaptation Programme (RRAP) plus (delivered in partnership with Care & Repair)

Who is eligible?	Owner-occupiers or private tenants who are: a) aged 60+ and <ul style="list-style-type: none">• Be in hospital awaiting discharge,• have recently been discharged from hospital or <ul style="list-style-type: none">• are at risk of being admitted to hospital or a care home because of an unsafe/unsuitable home.
Eligible works/costs	Typically small-scale works aimed at enabling independent movement into and around the home – e.g. handrails, grab-rails, drop-down rails, key-safes etc). Where necessary, the Care & Repair Agency can use this grant to top up its own WG funded RRAP scheme)
Applicant's Financial Contribution	Applicants may have to contribute where the costs of the works exceed the maximum grant below. Care & Repair will endeavour to seek alternative sources of funding (including the use of other grants or benevolent funding) for the remainder of the works.
Maximum level of Financial Assistance	£350
General Conditions	Applicants must reside at the property where the works are to be carried out.

SECTION 4 – RENOVATION LOANS

- 4.1 Since 2012, Welsh Government (WG) has made funding available for local authorities to issue interest free loans to enable empty properties to be brought back into use for housing and to assist existing house owners (owner-occupiers and landlords) to undertake necessary repairs to their properties. In 2018, Welsh Government reviewed and updated the scheme which, amongst other things, set a framework for local authorities to set local terms and conditions and the following forms of loan assistance were introduced:

4.2 Landlord Loans - Criteria

Who is eligible?	Owners of sub-standard or empty properties intended for rental or sale.
Eligible works/costs	<p>Works to bring an empty property back in to use. Works to eliminate Category 1 and 2 Hazards (as defined under the Housing Act 2004) and/or to leave the property in a safe, warm and secure condition.</p> <p>Energy efficiency improvements will also be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.</p> <p>Reasonable incidental costs relating to the proposed works (e.g. Planning, Building Regulation, Architectural and Welsh Water agreement fees etc.).</p>
Loan Interest	<p>The Loan is interest free (if the loan is repaid in accordance with terms and conditions),</p> <p>In the event of default – interest at 3.2% of the outstanding loan value per annum from the date of loan issue.</p>
Minimum & Maximum level of Financial Assistance	Minimum Loan £1,000; Maximum Loan £35,000 per unit (£250,000 per application)
Loan to Value Ratio	Maximum loan to value ratio 80%
Repayment Terms	Repayment terms – monthly, quarterly or yearly staged payments or full repayment at the end of the loan term or on transfer/sale of the property if earlier.
Repayment Period	Maximum Loan period – 2 years of the award (where the property is intended for sale) or up to 5 years (where the property is intended for rent). Longer periods of between 5 and 10 years could be negotiated subject to agreement that, on completion of the works, the property will be rented at Local Housing Allowance levels with local Council nomination rights for the negotiated period.

Fees	Fees – Recovery of the Council's costs in relation to land registry fees, valuation fees, companies house fees, as necessary. These fees can be included as part of the loan.
Security	Loan amount to be a registered as the first or second charge with the Land Registry on the property for which the loan is required.
Other	<p>Applicants must have no adverse credit history and must not have any unpaid/overdue other debts with the local Council at the time of application.</p> <p>All applicants will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.</p> <p>Further detailed criteria and conditions are outlined at Appendix E</p>

4.3 Owner-Occupier Loans - Criteria

Who is eligible?	Owners of sub-standard or empty properties intended for owner-occupation.
Eligible works/costs	<p>Eligible Works/Costs – Works to bring an empty property back in to use. Works to eliminate Category 1 and 2 Hazards (as defined under the Housing Act 2004) and/or to leave the property in a safe, warm and secure condition.</p> <p>Energy efficiency improvements will also be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.</p> <p>Reasonable incidental costs relating to the proposed works (e.g. Planning, Building Regulation, Architectural and Welsh Water agreement fees etc.).</p>
Loan Interest	<p>The Loan is interest free (if the loan is repaid in accordance with terms and conditions),</p> <p>In the event of default – interest at 3.2% of the outstanding loan value per annum from the date of loan issue.</p>
Minimum & Maximum level of Financial Assistance	Minimum Loan £1,000; Maximum Loan £35,000 per unit
Loan to Value Ratio	Maximum loan to value ratio 80%

Repayment Terms	Repayment terms – monthly (preferred), quarterly or yearly staged payments or full repayment at the end of the loan term or on transfer/sale of the property if earlier
Repayment Period	Maximum Loan period – up to 10 years for staged payments, up to 5 years where payment is at the end of the loan term.
Fees	All legal and other costs in administering and approving the loan application will be met by the local Council. These fees can be included as part of the loan.
Security	Loan amount to be a registered as the first or second charge with the Land Registry on the property for which the loan is required.
Other	<p>Applicants must pass relevant affordability tests, have no adverse credit history and must not have any unpaid/overdue other debts with the local Council at the time of application.</p> <p>All applicants will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.</p> <p>Further detailed criteria and conditions are outlined at Appendix F</p>

SECTION 5 – RENOVATION GRANTS

5.1 Empty Property Grants – (for owner-occupiers)

5.2 This Welsh Government funded scheme supports individuals who wish to bring empty homes back in to use for owner-occupation helping to re-generate communities and provide much-needed affordable housing for individuals across Wales.

Who is eligible?	Applicants must be owners or prospective owners, who intend to occupy the empty home as their main and only residence, for a minimum 5-year period from the date of the certification of grant aided work. (Grant condition period).
Eligible works/costs	<p>Grant aid will only be awarded for eligible work identified by the Local Council's surveyor. All works identified by the surveyor will need to be completed to ensure all hazards are removed from the property. Only essential repair works required to make the home safe, secure and free from any category 1 hazards will be considered.</p> <p>Energy efficiency improvements will also be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.</p>
Applicant's Financial Contribution	Homeowner applicants are required to make a mandatory contribution of 15% of the total cost of eligible works up to £25,000 (capped at £3,750). The mandatory contribution will be waived for applicants in financial hardship.
Minimum & Maximum level of Financial Assistance	<p>£1,000 minimum (No grant will be awarded where the total assessed work is under £1,000)</p> <p>£25,000 grant maximum. The applicant will be responsible to finance the excess cost and will be required to demonstrate that the additional necessary finance has been secured prior to commencement of works.</p>
Security	The grant amount will be a Legal Charge registered against the property title at the Land Registry in favour of the Local Council.
General Conditions	At the time of application, the property must be registered with the Council's Council Tax Department as vacant (unoccupied and unfurnished) and have been so for a minimum 12-month period at the date of application.

	<p>Repayment of the grant aid awarded is required if the home is sold or not occupied as intended during the 5-year grant condition period.</p> <p>Any work completed prior to the survey and grant approval will not be eligible for grant aid.</p> <p>Grant payment will only be released on certification of works to the satisfaction of the Local Council AND once the Legal Charge is registered against the property.</p>
Other	<p>For full details of this scheme – see Appendix G</p> <p>Under certain circumstances, funding from this scheme can be transferred to local Registered Social Landlords (Housing Associations) to assist with the purchase of empty private properties for affordable housing purposes.</p>

5.3 Private Sector Leasing Scheme (Leasing Scheme Wales)

5.4 Leasing Scheme Wales (LSW) is funded by Welsh Government and managed by local authorities. The scheme provides landlords in the private rented sector (PRS) with the opportunity to lease their property to the local Council for a guaranteed monthly rental income and full property management service for between 5 and 20 years. The purpose of the scheme is to:

- Improve Access to homes in the private rented sector. - Access to affordable and good quality homes in the PRS will be improved for those people who are on low income and at risk of homelessness.
- Provide longer term security of accommodation - Tenants will be able to access longer term, settled accommodation for up to 20 years.
- Offer affordable accommodation Rents are restricted to local housing allowance levels to ensure affordability to tenants on low incomes and/or benefits.
- Provide Support - Regular support is provided to help tenants successfully maintain their tenancies.
- Improve Standards - Homes available through the scheme will need to meet a specific standard. Financial assistance is provided to enable landlords to bring homes up to standard.

- Contribute to Reducing Homelessness - Properties will be used to help reduce homelessness.

Who is eligible?	Private Sector Landlords.
Eligible works/costs	All works to meet the prescribed minimum standards (see Appendix H) and/or to increase the EPC rating to a minimum of a C, where possible.
Applicant's Financial Contribution	Landlords are required to fund the necessary costs above the agreed grant amounts.
Minimum & Maximum level of Financial Assistance	For properties which have been empty for six months grants of up to £9,999 are available for five year leases and up to £25,000 for longer leases (see Appendix H).
Security	All grants will be set as a local land charge against the property.
General Conditions	Grants are non-repayable, where properties are removed from the scheme before the lease period has ended a default repayment will be charged. Grant funding must only be spent on identified works at the specified property.
Other	For full details of this scheme – see Appendix H

SECTION 6 – ENERGY EFFICIENCY ASSISTANCE

- 6.1 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.
- 6.2 In addition to including energy efficiency requirements as part of the other forms of financial assistance, above, the Council will continue to work in partnership with the Welsh Government and third-party funding providers to secure external capital funding to provide financial assistance to across all tenures subject to availability.
- 6.3 The level and form of assistance will depend on the conditions being imposed by the funding provider, be it Welsh Government or an energy company. Whether the applicant will have any financial contribution to the cost of the works will also be determined in accordance with the conditions imposed by the funding provider.
- 6.4 At the time of writing, the Council has the following scheme in place:

6.5 ECO4FLEX Scheme

- 6.6 The Energy Company Obligation 4 (ECO4) is a UK Government energy efficiency scheme. The main objective of ECO4 is to reduce fuel poverty by improving the least energy efficient housing stock occupied by low income, vulnerable and fuel poor households. This Council is working with Energy Companies and Cardiff Capital Region to **support households in poorly insulated homes** - making those households more energy efficient and helping lessen the impact of rising energy bills.

Who is eligible?	<p>Households that own or privately rent their homes and meet the following criteria: -</p> <ul style="list-style-type: none"> • Have an existing EPC on their home rated E or below and • Receive welfare support, or • Have a household income of below £31,000 or • Have a qualifying health condition e.g., cardiovascular, respiratory, immunosuppressed or limited mobility.
Eligible works/costs	<p>For homes which are currently 'off gas' and heated by electric, solid fuel, LPG or oil - typical funded measures can include: -</p> <ul style="list-style-type: none"> • Cavity or Solid wall Insulation • Loft insulation • Room in Roof Insulation • Solar PV installation • Renewable Heating measures e.g., Air Source Heat Pumps <p>For homes that are currently heated by gas, similar improvements may be available, subject to the following additional criteria being met.</p> <ul style="list-style-type: none"> • Your existing gas boiler must be a back boiler or a floor standing boiler; or • Your existing gas boiler would typically be <u>at least</u> 18 years old; or • Your existing boiler is a non-condensing boiler (has a hot water tank)
Other	<p>This scheme is currently running until 31 March 2026.</p> <p>The nominated installer for this scheme is City Energy.</p> <p>For further detailed information relating to this scheme, visit:</p> <p>https://www.blaenau-gwent-homes.org.uk/content/HousingSupportandAdvice/EnergyEfficiency</p>

6.7 Welsh Government NEST

- 6.8 The Council supports 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. Visit: <https://www.gov.wales/nest-warm-homes-programme>
- 6.9 The Council's Environmental Health Officers work with British Gas who manage NEST by way of a Service Level Agreement. Environmental Health carry out an independent inspection of housing standards in private rented sector properties where an application for Nest has been made. In undertaking an inspection, the Local Council determines if any hazards in the property in accordance with the Housing Health and Safety Rating Scheme (HHSRS). The Council receives a small fee for this work.

APPENDIX A
CRITERIA FOR DISABLED FACILITIES GRANTS

A1 PURPOSE

- i. The Council will ensure that mandatory Disabled Facilities Grants (DFGs) are given the highest priority to enable the most vulnerable persons to continue to live at home in safety and comfort. However, DFGs cannot be approved unless the relevant works are necessary and appropriate and that it is reasonable and practicable to carry out the works having regard to the age and condition of the dwelling or building. Such matters must be agreed in consultation with the Council's Social Services department.
- ii. This service will continue under the provisions of the Housing Grants, Construction & Regeneration Act 1996 excluding the statutory means test, which will not be applied in accordance with the Council's Executive Committee decision of 16th March 2022 (Item 7 – visit [here](#)).

A2 ELIGIBILITY

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

A3 ELIGIBLE WORKS

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

- i. facilitating access to and from the dwelling to the street outside;
- ii. facilitating access to a family living room;
- iii. facilitating access to a bedroom or providing a new bedroom accessible by the disabled person;
- iv. facilitating access to bathing and toilet facilities suitable for use by the disabled person, adapting existing facilities for that person or providing suitable facilities;
- v. providing facilities for the preparation and cooking of food where appropriate;
- vi. works to enable a disabled person to have full use of heating, lighting and power controls eg. relocation of power points and switches, adapting controls;
- vii. adapting or improving a heating system suitable for use by the disabled person;
- viii. works to enable a disabled person better access around the dwelling to care for a dependant relative and

- ix. works to make a dwelling safe for a disabled person, such as minimising the risk of danger from violent or boisterous behaviour or improvements to compensate for sensory impairment;
- x. facilitating access to and from a garden by a disabled occupant;
- xi. making access to a garden safe for a disabled occupant;
- xii. All such works must be supported by a report from the Community Occupational Therapist to confirm that they are necessary and suitable for the disabled person. The works must also be reasonable and practicable within the dwelling concerned.

A4 AMOUNT OF FINANCIAL ASSISTANCE

- i. The statutory means test, under the provisions of the Housing Grants, Construction & Regeneration Act 1996, will not be applied.
- ii. The maximum grant payable is £36,000 including all fees.

A5 PRELIMINARY AND ANCILLARY FEES

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

A6 APPLICATION PROCEDURE

- i. Enquiries may be made directly to Social Services Duty Referral Team.
- ii. On receipt of a referral, the Occupational Therapist (OT) will assess the disabled person and report to the Housing Solutions Service on the needs of the applicant. (Occupational Therapy Prioritisation Policy for Assessments is available directly from Social Services.) In complex cases, the OT may request a joint visit with the Housing Surveyor, to agree a reasonable and practicable scheme, reflecting the needs of the applicant.
- iii. Within 4 weeks of receipt of the OT's report (or 7 days if identified as urgent by the OT) the Grants Administrator will contact / visit the client to provide, and assist with the completion of, the application forms - consisting of full application form, Owner's or Tenant's Certificate and information relating to proof of title.
- iv. The Council will obtain a certificate of title from the Land Registry if available. Otherwise the applicant must obtain a certificate of title from the holder of the deeds or provide the deeds for inspection by the Council.
- v. Where the property is in mortgage, consent to proceed with the necessary works will be required from the mortgage company.

- vi. A Landlord's written consent will also be required where works are necessary in rented properties and confirmation that the disabled occupant will be able to occupy the property for a period of at least 5 years.
- vii. A full survey is then undertaken and a detailed schedule of works produced and supplied to the applicant.
- viii. For most types of work, the applicant will be required to supply 2 estimates for the proposed works.
- ix. On receipt of the estimates the application is either refused or approved.
- x. The notice of refusal will include reasons for refusal.
- xi. The notice of approval will include a summary of how the grant has been calculated, state clearly the amount of the grant offered and indicates any items or costs that are not considered eligible for grant assistance with reasons.
- xii. All works must be completed within 12 months of approval.

A7 STAGED PAYMENTS & COMPLETION

- i. To receive a payment the applicant must submit a request for payment together with relevant invoices or receipts.
- ii. The Housing Surveyor will then inspect the work to determine that the value of work claimed for has been completed and that it is of a reasonable quality (where visible).
- iii. Where the work is not satisfactory or of the value claimed the applicant is advised and either the payment is refused until the work is satisfactory or of the value claimed or a lesser payment, as appropriate, is agreed with the applicant.
- iv. No payments will be made until the applicant has made a satisfactory application to the Building Control Section for Building Regulation Approval and Planning Approval, where required.
- v. All payment requests to be accompanied by a declaration by the applicant that they are satisfied with the work
- vi. A minimum amount of 10% or £2000 (whichever is the higher) is to be retained pending satisfactory completion of the works.
- vii. A staged payment will not be made unless a minimum of £5000 worth of work has been completed to the satisfaction of the Housing Surveyor.
- viii. On completion, all appropriate guarantees, inspection, completion and safety certificates etc. must be presented for inspection by the Council before payment is made.
- ix. Grant payments will normally be made direct to the contractor. In some circumstances, with prior agreement of the Council, an instrument of payment, made payable only to the contractor, can be sent to the grant applicant.

A8 APPLICATIONS FOR ADDITIONAL/UNFORESEEN WORKS

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

- i. not be demolished or covered before inspection by the Housing Surveyor;

- ii. be fully costed prior to authorisation (estimates to be provided);
- iii. authorised in writing before commencement unless authorised by Housing Surveyor

A9 CONDITION AS TO REPAYMENT ON DISPOSAL/SALE

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

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

then Blaenau Gwent County Borough Council may demand repayment of such part of the grant that exceeds £5,000 (Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales))

A10 LOCAL LAND CHARGE

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

A11 CONDITION OF RECOVERY OF SPECIALISED EQUIPMENT THAT IS NO LONGER REQUIRED

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

A12 CONDITION OF REPAYMENT UPON INSURANCE SETTLEMENT

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

A13 Exemptions to the above conditions and the policy for waiving or accepting a reduced repayment of grant are outlined in Appendix C.

APPENDIX B

CRITERIA FOR DISABLED PERSONS RELOCATION GRANT

B1 PURPOSE

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

B2 ELIGIBILITY

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

B3 ELIGIBLE COSTS

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

B4 AMOUNT OF ASSISTANCE

- i. The statutory means test, under the provisions of the Housing Grants, Construction & Regeneration Act 1996, will not be applied.
- ii. The amount of grant will be calculated as the eligible costs incurred, as described above, up to a maximum figure equivalent to that which would have been offered as a Disabled Facilities Grant to adapt the existing home to meet the needs of the disabled occupant, had that been practical. This will be determined by the Council.
- iii. Regardless of the above the maximum grant payable is £36,000 including fees.

B5 PROCESS

- i. The applicant makes an enquiry for Disabled Facilities Grant to Social Services, Duty Referral Team.
- ii. The Occupational Therapist will assess the applicant's needs and, if appropriate, forward a recommendation to the Housing Solutions Service specifying suitable adaptations to meet the needs of the disabled person.
- iii. **Either**, following the procedure for Disabled Facilities Grant, the Housing Surveyor determines during the course of his survey that the proposed works are not practical at the existing dwelling.

Or the Occupational Therapist requests a joint site visit with the Housing Surveyor to determine if it is practical to adapt the existing dwelling.

- iv. If it is determined that it is not practical to adapt the dwelling as proposed the applicant is offered the option of Disabled Persons Relocation Assistance to assist them to move to a suitable property. This may either be a rented property or a property purchased by the applicant. The Council will only assist where the relocation is within the same tenure, i.e. rented to rented and owner occupied to owner occupied.
- v. If not already done so under the Disabled Facilities Grant procedure, a grants administrator will advise/visit the applicant to complete the necessary application forms. At the same time the applicant will be required to sign a Certificate of Occupation stating that they intend that the disabled person will occupy the new home to which the grant relates throughout the condition period of 10 years.
- vi. The applicant must identify a property that they wish to purchase or rent.
- vii. The applicant must make arrangements for the Occupational Therapist and the Housing Surveyor, to survey the property to determine if it is suitable for the disabled person's needs and, if appropriate, to accommodate the disabled person's family. The Housing Surveyor must also be satisfied that the proposed new home is of a decent standard within the meaning of the Housing Act 2004.
- viii. If the proposed home is suitable the applicant must provide the following documents to the Housing Solutions Service;
 - sales particulars and valuation reports for the proposed home and for the existing home if he or she intends to purchase a new home,
 - invoices for solicitors' and/or valuation fees as appropriate,
 - invoice or quote for removal costs,
 - invoices, receipts or quotes as appropriate for additional costs they wish to be considered for grant.
- ix. If minimal adaptations are determined as necessary in the new home by the Occupational Therapist, and agreed to be included as eligible costs, the Housing Surveyor will provide a schedule of works, and the applicant must supply 2 independent estimates for the proposed works (the Council will obtain suitable quotes for lifts on behalf of the applicant if required).
- x. The grant is assessed according to the criteria described in "**AMOUNT OF ASSISTANCE**" above.
- xi. If the full cost of relocating exceeds the amount of grant available, the applicant must provide evidence that he or she has the necessary funds in place to meet these additional costs before the grant will be approved. Such evidence may take the form of loan agreements or confirmation from the applicant's bank that the necessary funds are in place.
- xii. If the grant is approved notice of approval is issued to the applicant. The notice of approval will include a summary of how the grant has been calculated, state clearly the amount of grant offered and indicate any items or costs that are not considered eligible for grant assistance with reasons.

- xiii. If the grant is refused the applicant is notified of such in writing with the reasons for refusal.

B6 PAYMENT OF GRANT

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

B7 CONDITION AS TO OCCUPATION

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

B8 CONDITION AS TO REPAYMENT ON DISPOSAL/SALE

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

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

then Blaenau Gwent County Borough Council may demand repayment of 100% of the grant that exceeds £5,000 (Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales)).

B9 CONDITION OF REPAYMENT UPON INSURANCE SETTLEMENT

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

B10 LOCAL LAND CHARGE

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

B11 Exemptions to the above conditions and the policy for waiving or accepting a reduced repayment of grant are outlined in Appendix C.

APPENDIX C

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

In March 2009, the Council agreed to change the conditions that would be attached to a Disabled Facilities Grant in accordance with powers provided by Welsh Government under the Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales). These rules have been incorporated in this appendix, specifically when the applicant disposes of the property within 10 years of the date of completion the Council will demand repayment of any part of that grant that exceeds £5000. This policy also applies to Disabled Persons Relocation Grants.

- C1.** The Council has a right to demand repayment of financial assistance (grant) upon breach of conditions.
- C2.** The Council will consider an application to waive or reduce repayment where there is a breach of a condition by way of disposal (sale) of a property that has received financial assistance.
- C3.** Applications to waive or reduce repayment of financial assistance are not accepted from Landlords.
- C4.** The circumstances under which the Council will consider an application are as follows:

C4.1 Financial Hardship. – A disposal (sale) made following a significant change in the financial circumstances of the relevant person meaning that he or she would suffer financial hardship if all or part of the amount of the grant was repaid.

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

C4.2 Health and well-being – A disposal is necessary for reasons connected with the physical or mental health, or well-being, of a relevant person.

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

C4.3 Provision of care - A disposal (sale) made to enable a relevant person to live with, or near, any person who is disabled or infirm and in need of care which the relevant person is intending to provide.

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

- a) the amount of any expenses incurred by the relevant person in connection with the disposal (i.e. estate agents and legal fees and removal costs)
- b) the amount of mortgage advance secured by a charge on the premises which has (or must be) repaid by the relevant person.

C4.4 Employment. - A disposal made to enable the relevant person to take up employment following a period of long-term unemployment or to change the place of his or her employment.

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

C5 Application Process

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

C6. Reduction or Waiver of Grant Repayment.

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

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

C7. Appeals

Applicants wishing to appeal against the decision take by the Head of Service must do so, in writing, within 28 days of receiving the decision.

C8. Contact Details

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

**Housing Solutions Manager
Blaenau Gwent County Borough Council
General Offices
Steelworks Road
Ebbw Vale
NP23 6DN**

Tel. 01495 311556

Email housing@blaenau-gwent.gov.uk

APPENDIX D
SAFETY AT HOME/MINOR ADAPTATIONS SCHEME
(delivered in partnership with Blaenau Gwent & Caerphilly Care & Repair Agency)

D1 PURPOSE

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

D2 ELIGIBILITY

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

D3 ELIGIBLE WORKS

Small Adaptations works including:

- viii. Internal Handrails
- ix. External Handrails
- x. Key Safes
- xi. Grab rails
- xii. Ramps to aid access to reduce the risk of falls and slips
- xiii. Installation of electrical sockets for community alarm systems
- xiv. Small works to enable easier access

D4 AMOUNT OF FINANCIAL ASSISTANCE

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

D5 APPLICATION PROCEDURE

- i. Referrals are made directly to the Council's Occupational Therapists, Social Services department or via the Care & Repair Agency.
- ii. On receipt of a referral, the Occupational Therapist (OT) will assess the disabled person and, if minor adaptations are required, the client will be referred to Care & Repair. (The Occupational Therapy Prioritisation Policy for Assessments is available directly from Social Services.)
- iii. In most cases the necessary works will be completed by the Agency's Adaptation Install Team within 15 working days of receipt of the referral from Social Services.
- iv. In some cases, specialist contractors will be appointed to undertake the works. In these cases, the Agency will aim to ensure that the works are completed within 6 weeks of receipt of the referral from Social Services.

D6 ADDITIONAL SERVICES

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

D7 COMPLAINTS PROCEDURE

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

APPENDIX E

LANDLORD LOANS

E1 PURPOSE

- i. An interest-free loan to bring dwellings that have been empty for at least six months back into use so that it is suitable for immediate occupation, whether for sale or to let
- ii. An interest-free loan to convert an empty property or commercial building into one or more suitable units of housing accommodation
- iii. An interest-free loan to renovate existing privately rented dwellings to a reasonable standard.

E2 ELIGIBLE APPLICANTS

- i. The owner of any privately owned property that has been empty for at least six months may apply. The scheme does not apply to social housing.
- ii. Applicants must have no adverse credit history and must not have any unpaid/overdue other debts with the Council at the time of application.
- iii. Properties that can benefit from this form of assistance must either be put on the market for sale or privately rented once works are completed.
- iv. Properties not eligible for assistance are:
 - Properties, which are not of a permanent nature such as houseboats and caravans.
 - Sheds outhouses and extensions such as conservatories, which do not have Building Regulations approval.
 - Buildings not suitable for conversion to habitable dwellings.
 - Buildings where at least 40% is used by the applicant and/or his family as their home.
- v. The Council will comply with the requirements of Mortgage sales guidance for Local Authorities and Registered Social Landlords. All applicants for the loan products outlined in this report will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.

E3 ELIGIBLE WORKS

- i. Works to bring an empty property back in to use. Works to eliminate Category 1 and 2 Hazards (as defined under the Housing Act 2004) and/or to leave the property in a safe, warm and secure condition.
- ii. Energy efficiency improvements will also be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.

- iii. Reasonable incidental costs relating to the proposed works (e.g. Planning, Building Regulation, Architectural and Welsh Water agreement fees etc.).
- iv. All works must comply with all relevant Building Regulations.
- v. Works must be completed within 12 months from the date that the loan is approved.

E4 AMOUNT OF FINANCIAL ASSISTANCE

- i. Loans will be awarded
 - a. to a maximum of £35 000 per unit, and
 - b. to a maximum of £250 000 per scheme at any one time, and
 - c. to a maximum of 80% Loan to current value of the property (taking into account existing borrowing).
- ii. Loans will be secured as a charge with HM Land Registry on the property for which is benefiting from the loan funded works. Only First or Second Charges against the property will be accepted.
- iii. Loans will be awarded based on the level of works necessary to comply with eligible works above based on building contractor or Quantity Surveyor estimates.

E5 APPLICATION PROCEDURE

- i. An application pack is provided to the applicant detailing the information required to receive a loan.
- ii. Once an application is received (that includes all the necessary information), the Council has 10 weeks to approve or reject the application.
- iii. Once the Loan has been approved and the charge has been registered with the HM Land Registry the Council will make the loan payment within 10 days.
- iv. All loans are subject to available funding. Should funding not be available when an application is approved a waiting list will be held and funding allocated when loans are repaid.

E6 REPAYMENT PROCEDURE & BREACH OF CONDITIONS

- i. Repayment terms – monthly, quarterly or yearly staged payments or full repayment at the end of the loan term or on transfer/sale of the property if earlier.
- ii. A loan to sell the property must be repaid by the agreed due date. This is usually up to 2 years from the date that the loan is awarded.

- iii. A loan to let the property must be repaid by the agreed due date. This is usually up to 5 years from the date the loan is awarded. Longer periods of between 5 and 10 years could be negotiated subject to agreement that, on completion of the works, the property will be rented at Local Housing Allowance levels with local Council nomination rights for the negotiated period.
- iv. In the case of a breach of loan conditions any outstanding loan becomes repayable to the Council. Default Interest – The Council will charge 3.2% of the outstanding loan value per annum from the date of loan issue.
- v. In the case of a loan to sell, where the property is not made available for sale within 12 weeks of the date set for completion of those works a breach of loan conditions will be considered to have occurred.
- vi. In the case of a loan to let, where the property is not made available for let within 12 weeks of the date set for completion of those works, a breach of loan conditions will be considered to have occurred.

E7 FEES

The applicant will be required to fund the following costs of processing the application. (The fees can be included as part of the loan.)

Land Registry Fee[#]

The Council will register a first or second charge on the property being offered as security.

For loans up to £100,000, the fee is £20.00 per title

For loans of £100,001 to £200,000, the fee is £30.00 per title

For loans of £200,001 to £500,000, the fee is £45.00 per title

Companies House Fee[#]

In addition to the above, a Company applying for a Loan will also be required to pay a fee of £15.00 to cover costs associated with registering the charge at Companies House.

[#] All the above fees relate to online registration only and, are externally set and are subject to change.

E8 INDEPENDENT FINANCIAL ADVICE

- i. All applicants for the loan products outlined in this policy will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.

E9 MORTGAGE SALES GUIDANCE FOR LOCAL AUTHORITIES & REGISTERED SOCIAL LANDLORDS

- i. The Council will comply with the requirements of [Mortgage sales guidance](#) for Local Authorities and Registered Social Landlords.

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APPENDIX F

OWNER-OCCUPIER LOANS

F1 PURPOSE

- i. An interest-free loan to renovate existing owner-occupied dwellings to a reasonable standard.

F2 ELIGIBLE APPLICANTS

- i. Owner-Occupiers (freeholders or lease holders (minimum 5 years left to run) with repairing obligations and the permission of the freeholder),
- ii. Properties not eligible for assistance are:
 - Properties, which are not of a permanent nature such as houseboats and caravans.
 - Sheds outhouses and extensions such as conservatories, which do not have Building Regulations approval.
 - Buildings not suitable for conversion to habitable dwellings.
- iii. The Council will comply with the requirements of Mortgage sales guidance for Local Authorities and Registered Social Landlords. All applicants for the loan products outlined in this report will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.

F3 ELIGIBLE WORKS

- i. Eligible works are those that enable the dwelling(s) to be suitable for immediate occupation - being warm safe and secure and free from category 1 and 2 Hazards as defined in the Housing Act 2004. All eligible works must be agreed with the Council prior to the loan being awarded.
- ii. Energy efficiency improvements will also be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.
- iii. Reasonable incidental costs relating to the proposed works (e.g. Planning, Building Regulation, Architectural and Welsh Water agreement fees etc.).
- iv. All works must comply with all relevant Building Regulations.
- v. Works must be completed within 12 months from the date that the loan is approved.

F4 AFFORDABILITY TEST

- i. Owner-Occupiers will be subject to an affordability assessment undertaken by partner agency (e.g. Credit Union).

F5 AMOUNT OF FINANCIAL ASSISTANCE

- i. Loans will be awarded
 - a. minimum £1,000 per unit
 - b. to a maximum of £35 000 per unit, and
 - c. to a maximum of 80% Loan to current value of the property (taking into account existing borrowing).
- ii. Loans will be secured as a charge with HM Land Registry on the property for which is benefiting from the loan funded works. Only First or Second Charges against the property will be accepted.
- iii. Loans will be awarded based on the level of works necessary to comply with eligible works above based on building contractor or Quantity Surveyor estimates.

F6 APPLICATION PROCEDURE

- i. An application pack is provided to the applicant detailing the information required to receive a loan.
- ii. Once an application is received (that includes all the necessary information), the Council will aim to approve or reject the application within 10 weeks.
- iii. Once the Loan has been approved and the charge has been registered with the HM Land Registry the Council will make the loan payment within 10 days.
- iv. All loans are subject to available funding. Should funding not be available when an application is approved a waiting list will be held and funding allocated when loans are repaid.

F7 REPAYMENT PROCEDURE & BREACH OF CONDITIONS

- i. Repayment terms – Owner-Occupier Loans - monthly repayments over a period of 1 to 10 years dependent of loan amount and affordability.
- ii. In the case of a breach of loan conditions any outstanding loan becomes repayable to the Council. Default Interest – The Council will charge 3.2% of the outstanding loan value per annum from the date of loan issue.

F8 FEES

- i. Affordability checks (undertaken by Smart Money) (up to £100)
- ii. See also paragraph E7, above.

F9 INDEPENDENT FINANCIAL ADVICE

- ii. All applicants for the loan products outlined in this policy will be advised to obtain independent financial and legal advice before entering into any loan agreement with the Council.

F10 MORTGAGE SALES GUIDANCE FOR LOCAL AUTHORITIES & REGISTERED SOCIAL LANDLORDS

- iv. The Council will comply with the requirements of [Mortgage sales guidance](#) for Local Authorities and Registered Social Landlords.

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APPENDIX G NATIONAL EMPTY HOMES GRANTS

G1 PURPOSE

- i. A grant to help to support individuals to bring empty homes back in to use for owner-occupation to help re-generate communities and provide much-needed affordable housing.

G2 ELIGIBLE APPLICANTS

- i. Owners (freeholders or lease holders (minimum 5 years left to run) with repairing obligations and the permission of the freeholder) or prospective owners, who intend to occupy the empty home as their main and only residence, for a minimum 5-year period from the date of the certification of grant aided work. (Grant condition period).
- ii. Under certain circumstances, funding from this scheme can be transferred to local Registered Social Landlords (Housing Associations) to assist with the purchase of empty private properties for affordable housing purposes (separate procedures will apply in these cases).
- iii. The home must currently be registered with the Council's Council Tax Department as vacant (unoccupied and unfurnished) and have been so for a minimum 12-month period at the date of application.

G3 ELIGIBLE WORKS

- i. Grant aid will only be awarded for eligible work identified by the Local Council's surveyor. All works identified by the surveyor will need to be completed to ensure all hazards are removed from the property. Only essential repair works required to make the home safe, secure and free from any category 1 hazards will be considered.
- ii. Energy efficiency improvements will be a requirement as part of the works undertaken on the property to increase the EPC rating to a minimum of a C, where possible.
- iii. Any work completed prior to the survey and grant approval will not be eligible for grant aid.

G4 AMOUNT OF FINANCIAL ASSISTANCE

- Grant limit is set at £25,000 cost of works (plus ancillary fees).
- If the cost of eligible works exceeds the £25,000 grant maximum, the applicant is responsible to financing the excess cost. You should ensure that you have the finance available to complete the eligible works.
- No grant assistance will be awarded where the total assessed work is under £1,000.

G5 APPLICANTS CONTRIBUTION

- i. Applicants are required to make a mandatory contribution of 15% of the total cost of eligible works up to £25,000 (capped at £3,750). The mandatory contribution will be waived for applicants in financial hardship.

- ii. If the cost of eligible works exceeds the £25,000 grant maximum, the applicant is responsible to financing the excess cost.

G7 PAYMENT OF GRANT

- i. Grant payment will only be released on certification of works to the satisfaction of the Local Council AND once the Legal Charge is registered against the property.

G8 CONDITION AS TO OCCUPATION

- i. If the applicant fails to occupy the empty home to which the grant relates throughout the grant condition period of 5 years from the completion of the grant assisted works, the whole of the grant may be repayable on demand to the Council.

G9 CONDITION AS TO REPAYMENT ON DISPOSAL/SALE

- i. Repayment of the grant aid awarded is required if the home is sold, or not occupied as intended, during the 5-year grant condition period.

G10 LAND REGISTRY CHARGE

- i. It is a requirement that a full Legal Charge be registered against the property title at HM Land Registry in favour of the Local Council.

APPENDIX H PRIVATE SECTOR LEASING SCHEME

H1 Leasing Scheme Wales (LSW) is funded by Welsh Government and managed by local authorities. The scheme provides landlords in the private rented sector (PRS) with the opportunity to lease their property to the local Council for a guaranteed monthly rental income and full property management service for between 5 and 20 years. The purpose of the scheme is to:

- Improve Access to homes in the private rented sector. - Access to affordable and good quality homes in the PRS will be improved for those people who are on low income and at risk of homelessness.
- Provide longer term security of accommodation - Tenants will be able to access longer term, settled accommodation for up to 20 years.
- Offer affordable accommodation Rents are restricted to local housing allowance levels to ensure affordability to tenants on low incomes and/or benefits.
- Provide Support - Regular support is provided to help tenants successfully maintain their tenancies.
- Improve Standards - Homes available through the scheme will need to meet a specific standard. Financial assistance is provided to enable landlords to bring homes up to standard.
- Contribute to Reducing Homelessness - Properties will be used to help reduce homelessness.

H2 Benefits to property owners who lease their property to the local Council

- Leases of between 5-20 years.
- Guaranteed rent every month for the length of the lease at the relevant Local Housing Allowance rate, less an agreed management fee.*
- Where necessary, an offer of up to £5000, as a grant, to bring properties up to an agreed standard and/or to increase the EPC rating to level C. Additional grant funding of up to £25,000 is available for long term empty properties.
- Property inspections, repair and maintenance throughout the term of the lease.
- The property returned in the same state as it was let, subject to reasonable wear and tear, and the landlord's liability for structural defects.
- Full management of the property for the term of the lease.
- Support given to the tenant throughout the tenancy. There will be no need for the landlord to have any contact with the tenant throughout the lease.

H3 Property standards

Properties are required to meet the following minimum standards. Grants are available to bring properties up to the standard, as follows:

Requirement

- The property must be structurally stable and free from disrepair
- The property must be free from damp
- The staircase and balustrade must be safe
- The property must have adequate fire alarms
- Mains powered smoke detectors must be installed on each floor
- Gas, solid fuel or oil service and safety certificates must be up-to-date.
- (certificates close to expiry may not be accepted) Required at the handover stage
- Electrical lighting and power installations must have been checked and certified safe by an appropriately qualified person
- External doors and windows must give a reasonable level of physical security
- If there is a garden it must be easy to maintain, reasonably private, safe and suitable for young children to play in
- The heating system must be EPC E or above (LA's will advise on grants available to bring the property up to the agreed standard and/or to increase the EPC rating to a C, where possible)
- External doors and windows must be adequately draught proofed
- The hot water tank must be effectively insulated
- There must be mechanical extract ventilation in the kitchen and bathroom
- The kitchen should be in good working condition
- The bathroom and WC facilities should be in good working condition
- There should be a working shower (this can be an over bath shower)
- Thumb turn locks required on all external doors
- A CO alarm should be in each room where there is a gas appliance
- An asbestos survey (conducted by the LA) will be required
- Fire risk assessment are required (with exception of a self-contained house)

H4 Grants

Grants of up to £5,000 are available to bring the property up to the agreed standard and/or to increase the EPC rating to a C.

For properties which have been empty for six months grants of up to £9,999 are available for five year leases and up to £25,000 for longer leases (see table below).

Grants are accessed on an individual basis and cannot be guaranteed.

Grants are non-repayable, where properties are removed from the scheme before the lease period has ended a default repayment will be charged. Grant funding **must** only be spent on identified works at the specified property.

H5 Renovation grant

£0 - £9,999

- Minimum length of lease 5 years
- Repayment of grant on default 100% to be repaid

£10,000 – £14,999

- Minimum length of lease 10 years
- Repayment of grant on default: Defaults between year 6-25 repayment amount to be proportion above £10K reducing by £1K per annum.

£15,000 – £19,999

- Minimum length of lease: 15 years
- Repayment of grant on default: Defaults between year 6-25 repayment amount to be proportion above £10K reducing by £1K per annum.

£20,000 - £25,000

- Minimum length of lease: 20 years
- Repayment of grant on default: Defaults between year 6-25 repayment amount to be proportion above £10K reducing by £1K per annum.

A property survey will be undertaken and discussed with you to identify the need for improvements.

All grants will be set as a local land charge against the property.

H6 Requirements for landlords wanting to join the scheme

To lease the property on the scheme, the landlord will need to meet the following criteria:

H7 Requirement

- Provide Gas Safety, Electrical Safety and Energy Performance Certificate (required at the handover stage)
- Provide Buildings Insurance (including Public Liability)
- Where relevant, provide written permission i.e. letter/email, confirming that your lender agrees to you leasing the property through the Scheme
- Meet mandatory property standard requirements set by Welsh Government (a grant is available to bring properties up to the agreed standard)
- Provide a copy of Land Registry to confirm ownership of property
- Be responsible for paying any service charges related to the property and any external works to the property

H8 What Landlords can expect from the Council

- The Council will undertake the day-to day management of your property.
- The Council will meet rent payments during any period of inoccupation.
- The Council will regularly inspect properties, monitor tenant activity, and promptly deal with any issues, should they arise.
- The Council maintain your property throughout the term of lease.
- The Council complete an inventory and at the end of the lease period – subject to any wear and tear – the property will be returned in the same condition.
- The Landlord will receive regular communication regarding your property from the Council.
- The Council be responsible for any bills/utilities if the property becomes unoccupied.

*

		LHA per week	LHA per month approx.	LHA per month -10% approx.
Blaenau Gwent	Shared	£69.04	£299.00	£269.10
Blaenau Gwent	1	£75.00	£325.00	£292.50
Blaenau Gwent	2	£98.96	£428.82	£385.94
Blaenau Gwent	3	£112.77	£488.67	£439.80
Blaenau Gwent	4	£149.59	£648.22	£583.39

H9 Flow of Scheme – LA with Landlord

- Initial discussions with landlord about scheme/grants/costs/support etc
- Site visit view property
- If a mortgaged property, confirmation from mortgage company that property can be on Leasing Scheme
- Schedule of works* to be requested (if needed)
- Discussion with LA and Landlord about access to grants
- Proceed if agreed – end if not suitable
- Works on going - keep in touch with Landlord – check schedule of works
- Work complete in property – final check re: schedule of works
- Landlord to provide Elec Cert, Gas Safety Cert, EPC, building insurance
- Grant payment released
- Headlease agreement to be signed – property provided to LSW
- LA to notify landlord of any updates on property quarterly (can be negotiated for less/more updates)
- 18 Months prior to end of lease – contact to be made with landlord with regards future – ending lease or extending
- 12 months prior to end of lease (whether break clause invoked or end of lease approach) confirmation of future.
- End lease property returned or extended.

*Schedule of works can be submitted by your private contractors that you wish to carry out the works on the property. We could carry this out with our grants team within the local Council, but there could be extensive delays depending on current work load by those officers.

APPENDIX I
GENERAL CONDITIONS

I1 Non-Eligible applicants

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

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

I2 Grant Conditions - Disabled Facilities Grants and Disabled Facilities Relocation Grants.

1. The following conditions, outlined in this Appendix, apply, where appropriate, in respect of, Disabled Facilities Grants and Disabled Facilities Relocation Grants.
2. The following conditions, outlined in this Appendix, are a local land charge and are binding on any person who is for the time being the owner of the dwelling.
3. Conditions in respect of occupation shall have effect from the certified date to the end of the grant condition period.
4. Conditions in respect of repayment on disposal shall have effect from the date of approval to the end of the grant condition period. A disposal for the purposes of this section relating to grant conditions is:
 - i. A conveyance of the freehold or an assignment of the lease, or

- ii. The grant of a lease (other than a mortgage term) for a term of more than 21 years otherwise than at a rack rent. This assumes that any option to renew or extend a lease or sub-lease, whether or not forming part of a series of options, is exercised, and that any option to terminate a lease or sub-lease is not exercised.

5. "Certified date" means the date on which all eligible works are completed to the satisfaction of the Council.

6. "Grant Condition Period" means the period of 10 years beginning with the certified date, dependent on the type of assistance awarded.

I3 Occupation Conditions

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

I4 Disposal Conditions

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

15 Other Conditions

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

16 Applicant Ceasing to be Entitled Before Payment of Grant.

1. This condition applies where an application for financial assistance as outlined in paragraph 12(1) is approved but before the certified date the applicant ceases to be a person entitled to financial assistance of that description. An applicant ceases to be a person entitled to financial assistance if:
 - a) in the case of an owner's application-
 - (i) if he ceases to have a qualifying owner's interest, or
 - (ii) if he ceases to have the intention specified in the owner-occupation certificate or certificate of intended letting which accompanied the application;
 - b) in the case of a tenant's application-
 - (i) if he ceases to be a qualifying tenant of the dwelling, or
 - (ii) if the application was accompanied by a certificate of intended letting and the landlord ceases to have the intention specified in the certificate; or
2. Where the cases outlined in paragraph 1, above, apply, no financial assistance shall be paid or, as the case may be, no further instalments shall be paid, and the Council may demand that any instalment of financial assistance which has been paid be repaid forthwith, together with interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine.
3. In the case of a joint application there will be no breach of this condition unless all the applicants cease to be so entitled.

17 Cases in which Grants may be Re-Calculated, Withheld or Repaid.

1. This section applies where an application for financial assistance as outlined in paragraph J2(1) has been approved by Council and-
 - i. the Council ascertain that the amount of financial assistance was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled;
 - ii. the Council ascertain that without their knowledge the eligible works were started before the application was approved;
 - iii. the eligible works are not completed to the satisfaction of the Council within the period specified for completion of assisted works, or such an extended period that the Council may allow; or
 - iv. the Council ascertain that the aggregate of the cost of completing the eligible works and the costs incurred with respect to preliminary or ancillary services and charges, is or is likely to be lower than the estimated expense;
2. Where the cases outlined in paragraph 1,above, apply, the Council may:-
 - i. refuse to pay financial assistance or any further instalment of financial assistance which remains to be paid, or
 - ii. make a reduction in the amount of financial assistance which, if appropriate, may be a reduction proportionate to the reduction in the estimated expense;and the Council may demand repayment by the applicant forthwith, in whole or part, of the financial assistance, or any instalment of the financial assistance paid, together with interest at such reasonable rate as the Council may determine from the date of payment until repayment.

18 Repayment where Applicant not Entitled to financial assistance.

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

19 Restrictions On Financial Assistance for works already begun or completed.

1. The Council will not approve an application for any form of financial assistance as outlined in paragraph J2(1) if the relevant works have been completed prior to application.
2. The Council will not normally approve an application for a grant if the relevant works have been begun before the application is approved.

3. Where the relevant works have been begun but have not been completed, the Council may approve an application for financial assistance if it is satisfied that there were good reasons for beginning the works before the application was approved.
4. Where the Council decide to approve an application in accordance with paragraph 3, above, the Council may treat the application as varied so that the relevant works do not include any that are completed

I10 Provisions Relating to Death of Applicant

- (1) References in this section to the applicant, in relation to financial assistance as outlined in paragraph I2(1) or an application for such financial assistance, shall be construed in relation to any time after his death as a reference to his personal representatives.
- (2) Where the applicant dies after liability has been incurred for any preliminary or ancillary services or charges, the Council may, in its absolute discretion, make appropriate payments in respect of some or all of those matters.
- (3) Where the applicant dies after the relevant works have been begun and before the certified date, the Council may, in its absolute discretion, pay financial assistance in respect of some or all of the works already carried out and other relevant works covered by the application.
- (4) Nothing in this section shall be construed as preventing the provisions as to grant conditions applying in relation to any payment of grant paragraphs (2) or (3), above.

I11 Cessation of Conditions on Repayment of financial assistance

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

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

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

I12 Disputes over work quality and refusal to grant consent for payment

The Council will make every effort, where appropriate, to resolve disputes between clients and contractors to ensure client satisfaction with the grant assisted works prior to interim or final payment of grant funds. Should it become apparent, after reasonable dialogue, that payment consent is being

unreasonably withheld by an applicant, or otherwise that an applicant and the Council have different views as to whether works are satisfactory, then the Council's decision as to whether works are satisfactory will be final and, in these cases, payment may be made by the Council.

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APPENDIX J

GLOSSARY

- a) “Category One and Two Hazards” are calculated based on the risk to the most vulnerable potential occupant of that dwelling, whether or not anyone, or a most vulnerable occupant, is resident in the premises at the time of the inspection, and the calculation will result in the hazard being given a score. That score will determine the band into which the hazard will fall. The regulations will prescribe that hazards falling within bands A to C are category 1 hazards, while those within bands D to J are category 2 hazards. The system relates poor housing conditions to the kinds of harm attributable to such conditions - it does not try to assess a specific health outcome in relation to the current occupant.
- b) “dwelling” means a building or part of a building occupied or intended to be occupied as a separate dwelling, together with any yard, garden, outhouses and appurtenances belonging to or usually enjoyed with that building or part.
- c) “eligible works” means the works that the Council consider necessary to be undertaken in order to achieve the stated objective of the assistance.
- d) “fit for habitation” has the meaning described in [The Renting Homes \(Fitness for Human Habitation\) \(Wales\) Regulations 2022](#)
- e) “house in multiple occupation” means a house which is occupied by persons who do not form a single household, exclusive of any part of the house which is occupied as a separate dwelling by persons who do form a single household.
- f) “means test” means a test of the applicant’s resources as applied to Mandatory Disabled Facilities Grant and is as prescribed in the Housing Renewal Grants regulations 1996.
- g) “members of a persons family” – has the meaning as described in section 113 of the Housing Act 1985.
- h) “owners interest” means an estate in fee simple absolute in possession; or a term of years absolute of which not less than five years remain unexpired at the date of the application, whether held by the applicant alone or jointly with others.
- i) “person connected with the owner” has the meaning described in section 113 of the Housing Act 1985 and section 98 of the Housing Grants, Construction & Regeneration Act 1996.
- j) “reasonable cost” means the amount of the expenses that the Council considers are properly to be incurred in the execution of the eligible works together with the amount of the costs that the Council considers have been properly incurred, or are to be properly incurred, with respect to preliminary or ancillary services and charges.
- k) “Registered Social Landlord” has the same meaning as in Part I of the Housing Act 1996.
- l) “Relevant Person” has the same meaning as in Chapter 1 of the Housing Renewal Grants Regulations 1996 (as amended).

END