



**PRIVATE SECTOR HOUSING RENEWAL AND
DISABLED ADAPTATIONS POLICY
2015**

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1.0 INTRODUCTION

This document sets out the assistance provided by Bridgend County Borough Council to address poor and hazardous housing conditions and to enable the homes of disabled and elderly people to be adapted to their needs.

It is not the Authority's intention to provide public money to tackle all the problems of poor and unsuitable housing in the private sector, but to encourage people requiring assistance under this policy to consider options available in improving their quality of life.

2.0 LEGISLATION

The Housing Grants, Construction and Regeneration Act 1996, confers on local authorities a statutory duty to provide assistance for the provision of facilities for disabled persons in the form of mandatory Disabled Facilities Grants.

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 confers on local authorities the discretionary power to provide grant assistance in a flexible way to meet local needs.

Additionally, local authorities have statutory powers in relation to unfit and hazardous properties, and to encourage safe, secure and healthy living accommodation.

3.0 BRIDGEND COUNTY BOROUGH PROFILE

A Local Housing Market Assessment (LMHA) and Stock Condition Survey (SCS) of the County Borough were undertaken in 2009 by Fordham Research (updated 2012). The surveys identified that 86.3% of the properties in the County Borough were privately owned, consisting of 76.4% owner occupied and 9.9% privately rented, the remaining 13.7% being social rented. Of the privately owned properties 540 were identified as being empty.

The Welsh Assembly Government published a Welsh Index of Multiple Deprivation in 2005 updated in 2008. The index identified four wards in the County Borough that rank within the top 100 most deprived wards. The most deprived ward identified was the village of Caerau in the Llynfi Valley. The Caerau ward including the village of Nantfyllon was declared a Housing Renewal Area in 2006. Caerau is a Communities First area and the Caerau ward benefits from investment from Communities First and Regeneration funding for community and environmental projects.

Health Inequalities in the County Borough

A clear link has been shown between levels of deprivation and the health of the population, as people in deprived areas tend to age quicker, develop diseases earlier and die younger.

Qualitative evidence of the extent to which the population of the County Borough suffers from poor health is provided in the Authority's LHMA 2009.

The highest categories of households needing support are shown as those having a physical disability, medical condition, and frail older people. The chart below shows the remainder of the categories.

Support Needs Categories			
Category	No. of households	% of all households	% of support needs households
Frail older people	2,920	5.0%	18.6%
Medical condition	8,878	15.1%	56.4%
Physical disability	7,466	12.7%	47.5%
Learning difficulty	1,788	3.0%	11.4%
Mental health	2,929	5.0%	18.6%
Sensory impairment	1,147	1.9%	7.3%
Substance misuse	310	0.5%	2.0%
Other	267	0.5%	1.7%

The number of people with limiting long-term illness, infant mortality and the number of deaths caused by cancer are all higher than the average for Wales. Those suffering from limiting long-term illness tend to be in the northern wards of the County Borough, stretching from Caerau in the north-west to Blackmill in the north-east. In Blaengarw, nearly one quarter of the total population is suffering from a long-term illness.

The most commonly used measures of health needs are mortality and hospital admissions. The major categories of disease causing death are respiratory, circulatory, cancers, injuries and 'other'.

4.0 POLICY REVIEW

The Private Sector Housing Renewal and Disabled Adaptations Policy 2015 is underpinned by evidence from a number of sources, which have informed the new arrangements for the provision of grants and assistance. These include:

- Data from the LHMA and SCS 2009 (2012) in relation to stock profile and disability;
- Internally generated data on disabled facilities grants;
- A partnership action plan to improve the delivery of adaptation services;
- Equality Impact Assessment.

The key priorities to emerge from the review are set out below:

- Enable older and disabled people, and people suffering from domestic abuse, where appropriate, to remain in their own homes and live independently;
- Create more affordable housing by bringing empty homes back into use; and
- Deliver housing renewal on an area basis, focusing on areas where social need is greatest.

5.0 SUMMARY OF ASSISTANCE

Mandatory Assistance

Disabled Facilities Grant

Discretionary Assistance

Disabled Facilities Lifetime Grant
Low Cost Adaptations Grant
Adapted Home Relocation Grant
Comfort Safety and Security Scheme
Healthy Home Assistance
Empty Homes Grant
Empty Property Loans
Group Repair Scheme
Assistance to RSLs in Strategic Regeneration
Homes In Town Grant
Home Security Grant

5.1 Grant-Based Assistance

In respect of all types of grant applications the applicant should not be made a formal offer of grant aid or assistance unless they can satisfy all the qualifying criteria applicable for that particular type of grant. All applications must be submitted using the Authority's prescribed forms and applications must be accompanied by the appropriate owner-occupation or tenancy certificates.

5.1.1 Disabled Facilities Grant (DFG)

The disabled facilities grant is a mandatory 'means-tested' grant, to help meet the cost of adapting a property (this can include mobile homes or houseboats) in which a disabled person lives. Owners, occupiers and tenants may apply for the grant. The means testing of applicants for a Disabled Facilities Grant will be used to determine the level of contribution, if any, that the applicant would need to contribute towards the overall costs of the works.

The adaptations subject to the grant must meet the specific needs of the disabled person as identified by the Authority's Occupational Therapist (OT).

Eligibility

Applicants may be entitled to the grant if the Authority is satisfied that the proposed adaptations are necessary and appropriate to meet the needs of the disabled person, and reasonable and practicable in relation to the age and condition of the property. The Authority will advise applicants how the assessment will be arranged.

Maximum Grant Amount
£36,000

If the cost of the works is more than the grant, applicants may be able to:

- apply for a Discretionary Disabled Facilities Lifetime Grant; or
- apply for help to move to an adapted, or more easily adapted property, through an Adapted Home Relocation Grant.
- reduce the scheme of works to the maximum grant amount if deemed appropriate by the Occupational Therapist.

The details of alternative grant options are set out later in this policy.

If the cost of the works are less than £5,000 the Authority may provide a Low Cost Adaptation Grant, rather than a DFG. The details of this are set out later in the policy.

Applicants cannot normally get a disabled facilities grant if:

Works are in excess of, or differ from those assessed as being necessary and appropriate to meet the needs of the disabled person and reasonable and practicable in relation to the age and condition of the property, as assessed by the Authority's Occupational Therapist and Surveyor.

The applicant is a tenant of a Registered Social landlord (with the exception of Valley's to Coast Housing Association). In such circumstances, assistance is available directly from the Landlord.

Applicants' financial circumstances

- The DFG is subject to a means test. The amount of grant will depend on the financial circumstances of the disabled person for whom the adaptation is being carried out and that person's husband, wife or partner;
- Adaptations for children under 18 are not means tested; and
- The Authority will give applicants more detailed advice on how much they may need to contribute towards the cost of the works.

Repayment Conditions

The Authority may, in certain circumstances, require repayment of any grant awarded: The Authority will require repayment of any grant, together with interest, if the recipient of the grant is subsequently found to be not entitled to it. The Authority may demand repayment of any grant in excess of £5,000 where the grant recipient disposes of the property in respect of which the grant was given, within 10 years of the certified date. Where the works are undertaken under the fast track bathing grant scheme, only any costs of work over £5,000 may be reclaimed. For example:

Grant works awarded = £4,500, less Fees of £390 - Repayment required - £nil
Grant works awarded = £5,500, less Fees of £390 - Repayment required - £110

The Authority will consider the circumstances of the case before making a decision to demand repayment. It will take into account whether the disposal is made to relocate to take up or retain employment or for reasons of health and wellbeing,

and the provision of care. Potential hardship caused by the requirement to repay will also be taken into account.

The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.2 Discretionary Disabled Facilities Lifetime Grant (DDLG)

This is a discretionary grant to cover the cost of professional and ancillary fees in relation to works approved under a DFG that exceed that **mandatory limit of £36,000**. It applies to formal DFG offers made on or after the adoption of this policy.

This is a grant of last resort, and will be awarded only when it can be evidenced that not carrying out the works would lead to certain and permanent loss of independence, and an immediate need for social care support which is disproportionate to the cost of the excess works. It will be awarded only when consideration has been given in consultation with the OT Service to reduce the scheme of works or relocate to an adapted or more easily adapted property.

The use of the grant is limited to professional and ancillary fees only.

Maximum Grant Amount
£4,000

Eligibility

The grant is available to those owner-occupiers who can satisfy the criteria of eligibility for a Mandatory Disabled Facilities Grant, and who have been made a formal DFG offer **on or after** the approval of this policy.

When deciding whether grant assistance will be made available the circumstances and merits of each individual case will be considered.

This grant is not available to landlords applying on behalf of their tenants.

Repayment Conditions

This grant is recoverable in all cases, and the Authority will demand repayment when the property is disposed of. The repayment condition is not time limited

The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.3 Adapted Home Relocation Grant (AHRG)

This is a discretionary grant aimed at assisting disabled people to move house, where this is more cost effective to the Authority than the award of a

Disabled Facilities Grant. It will help assist with the cost of moving home and providing minor adaptations and is subject to a financial means test.

The applicant will be given the option to apply for an Adapted Home Relocation Grant to move to a property that can be more easily adapted, or to a property identified through the Bridgend Accessible Homes project.

An Adapted Home Relocation Grant will also be available to an existing Registered Social Landlord tenant to vacate an already adapted property which they do not require, and be relocated, thereby making an adapted property available to a disabled person.

Maximum Grant Amount
£36,000

Eligibility

The grant is available to those who can satisfy the criteria of eligibility for a Mandatory Disabled Facilities Grant, and where the costs of the works are estimated above the mandatory £36,000 upper limit (including fees and contingencies) at survey and/or application stage; and/or where the works are not deemed to be reasonable and practicable.

The property subject to an AHRG must be deemed to be suitable to meet the needs of the applicant by the Authority's OT Service and Surveyor.

The grant will also be available to an existing Registered Social Landlord tenant to vacate an already adapted property which they do not require, and be relocated, thereby making an adapted property available to a disabled person.

Each application will be considered on its merits, taking into account the costs of adaptations at the current property and at the proposed property, and moving costs. The Authority will not approve the award of a grant unless there is sufficient financial justification for doing so and the award to both the disabled person and the person vacating a property will not exceed £36,000 in aggregate.

Eligible Costs

- The grant will assist with the acquisition of more appropriate or already adapted accommodation, including estate agent fees, conveyance costs, removal expenses, and minor adaptation works to the new property; and
- A formal application must be accompanied by a certificate stating that the applicant proposes to acquire an interest in the proposed property and that the applicant or a member of their family intends to live in that property as their main residence throughout the ten year grant period from the date of the acquisition.
- The grant will assist with removal expenses, and minor decoration works to a RSL property, when an adapted property is being vacated and made available to a disabled person.

Repayment Conditions

The Authority may demand repayment of any grant where the grant recipient disposes of the property in respect of which the grant was given, within 10 years of the certified date. The Authority will consider the circumstances of the case before making a decision to demand repayment.

The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.4 Low Cost Adaptations Grant (LCAG)

The purpose of this grant is to enable adaptations that would normally be dealt with as a DFG to be processed more quickly and efficiently. It is applied where the applicant requires low cost and easily delivered adaptations.

The works are undertaken through the Authority's appointed Agent.

Eligibility

The grant is available to those who can satisfy the eligibility criteria for a Mandatory Disabled Facilities Grant, where the Authority's OT assessed the applicant as requiring a stair lift, or other minor adaptations. The grants are means-tested in the same way as DFGs.

This grant is not available to landlords applying on behalf of their tenants, or for works which have previously been funded through a Disabled Facilities Grant and have fallen into disrepair.

Maximum Grant Amount
£5,000

Repayment Conditions

Repayment of the grant is not required on disposal of the property.

5.1.5 Healthy Home Assistance (HHA)

This is discretionary assistance for small scale works of repair or mitigate a serious hazard that will adversely affect the health and/or safety of the applicant, and seeks to avoid the hospitalisation and potential requirement for major Disabled Facility Grant work at the property through undertaking works to prevent trips and falls.

It is intended to provide small scale safety assistance for those most vulnerable in the community. The grant is for owner occupiers who are

Bridgend Care and Repair clients (older and disabled persons). The works are undertaken by Bridgend Care and Repair, or their agent.

Maximum Amount of Assistance - £350

An applicant can access assistance of up to £350 in any 12 month period.

Eligibility

The applicant, at the time of the completed application, must:

- be aged 75 years or over and a lone householder, or be aged over 75 years and residing with a partner aged over 65 years; and
- live in the property as their only residence; and
- be the sole owner-occupier of the property or joint owner-occupier of the property with their partner, for at least three years prior to application; and
- have no formal carers or support living at the property.

Works must not have commenced before the application is approved, and must be completed within 3 months of the approval date.

Eligible works are those for small scale emergency and essential works that could mitigate a serious hazard that will adversely affect health and/or safety, and include such things as:

- fire safety checks;
- electrical safety checks and minor works to defective electrical installation or to install a light or switch that will assist to prevent an accident;
- Securing uneven treads/floorboards;
- Providing additional light sockets;
- gas safety and carbon monoxide testing, including making safe any defective appliance not its replacement; and
- safety checks and replacement of batteries for items of assisted technology already fitted within the property.

(This list is not exhaustive)

Repayment Conditions

Any financial assistance for qualifying works under this grant heading will not be repayable to the Council

5.1.6 Comfort Safety and Security (CSS)

The purpose of this grant is to provide owner-occupiers with assistance to undertake small scale works to a property for those most vulnerable and unable to organise works themselves. Assistance is for minor repair work for owner occupiers who are Bridgend Care and Repair clients (older and disabled persons). The works are undertaken by Bridgend Care and Repair, or their agent.

**Maximum Grant Amount excluding fees
£1,000**

Eligibility

Two applications up to a maximum of £1,000 in total may be made in any 5 year period per household.

The applicant or his/her partner must be:

- Bridgend Care and Repair clients;
- In receipt of a disability benefit and in receipt of a means tested benefit i.e. income support, guaranteed pension credit, or council tax benefit;
- Have less than £7,000 of savings;
- live in the property as their only residence;
- be the sole owner-occupier of the property or joint owner-occupier of the property with their partner, for at least three years prior to application.

Works must not have commenced before the application is approved. Work must be completed within 3 months of the approval date

5.1.7 Empty Homes Grant (EHG)

The Empty Homes Grant forms part of the Authority's overall approach to tackling empty properties in the Borough and will assist in increasing the supply of affordable rented accommodation which is necessary due to expected constraints on the Social Housing Grant Programme. The Authority will determine the works necessary to bring a property back into use, in consultation with Public Protection Department. Works must not have commenced before the application is approved, and must be completed within 6 months of the approval.

Maximum Grant Amount

Where a property has been identified as being empty on the Authority's empty property register;

- £10,000 or 75% of eligible costs, whichever is the lesser amount, per unit for a like for like conversion, i.e. if a two bed house is brought back into use as a two bed house.
- £15,000 or 75% of **eligible costs**, whichever is the lesser amount, per unit for a conversion into more self-contained units, i.e. if a two bed house is brought back into use as two one bed flats.

- **£9,000 or 75% of eligible costs, whichever is the lesser amount, per unit for a conversion into units that have shared facilities i.e. bedsit type units that share facilities, such as a kitchen, bathroom or both.**

For a commercial or non-residential empty property (which does not appear on the residential empty property register)

- **£15,000 or 75% of eligible costs, whichever is the lesser amount, per self-contained unit where a non-residential property is converted into residential property, (subject to appropriate Planning Permission being obtained).**
- **£9,000 or 75% of eligible costs, whichever is the lesser amount, per unit for a conversion into units that have shared facilities i.e. bedsit type units that share facilities, such as a kitchen, bathroom or both.**

It will include all costs for eligible works, specialist reports and preliminary and ancillary charges; and/or

Where a property has been vacant for a minimum of 6 months and eligible for an Empty Property Loan; 100% of eligible costs. It will include fees payable for Planning Application, Building Regulations, Land Registry title and title plan, reasonable RICS Valuation fee, Registering a charge at Companies House (if necessary); but excluding the Application administration Fee for the Empty Property Loan and excluding any eligible works. Only to be considered, if in the Authority's opinion, the property is suitable for social letting by nomination agreement with the Council or its appointed agent.

Eligibility

The applicant must:

- be aged 18 or over on the date of the grant application;
- have an owner's interest in the property and must be able to certify intent to let the dwelling to a person who is not a member of his or her family throughout the grant condition period of 3 years;
- be or become an accredited landlord.

The property must:

- be over 10 years old and identified as being empty on the Authority's empty property register (except for the conversion of non-residential units into residential units);
- be considered, in the Authority's opinion, to be suitable for social letting at time of application;

- be free from Category 1 hazards on completion of works;
- be rented on completion of works, at the rate of the local housing allowance, and be available for nomination by the Authority or their appointed agent for a period of 3 years, repayment conditions will apply;
- not be the subject of a demolition order under the Housing Acts; and
- not have received assistance for the same works during the previous 10 year period.

Repayment Conditions

- 100% grant is repayable for up to 3 years following the date of certification if:
 - I. The property is vacant for a period of 6 months or more;
 - II. The property is disposed of;
 - III. The nomination agreement with the Council or its appointed agent is not being met.
- The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.8 Empty Property Loans (EPL)

Empty Property loans are being made available through the Welsh Government (WG) 'Houses into Homes' initiative which forms part of the Authority's overall approach to tackling empty properties in the Borough to enable the renovation and improvement of single properties or the conversion of empty properties into a number of units, so that they are suitable for use as residential accommodation. The Authority will determine the works necessary to bring a property back into use, in consultation with the owner(s) and a schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions. Works must not have commenced before the schedule of works is issued, and must have commenced and be completed within the timescales set out in the Loan Agreement (this to be agreed on an individual case by case basis).

Maximum Loan Amount

£25,000 per property or unit, up to a total maximum of £150,000 per applicant. It will include all costs for eligible works, specialist reports and preliminary and ancillary charges. Where the cost of the works exceed the value of the loan, then the applicant must be able to show that they have adequate funds to complete the development.

There will be a maximum of 80% loan to value, based on the current value and condition of the property offered as security, supported by an independent

valuation by the Royal Institute of Chartered Surveyors and local authority land search.

Eligibility

The **applicant** must:

- be aged 18 or over on the date of the loan application;
- not be an owner occupier;
- be present at the time of the survey and submit all relevant information requested by Bridgend County Borough Council;
- be individuals or companies who already own an empty property or are considering buying an empty property in Bridgend County Borough;
- provide for individuals (3 months' pay slips), charities (3 years accounts), and companies/businesses (3 years accounts);
- not have an outstanding debt to Bridgend County Borough Council or outstanding charges against the property; and
- must pay Bridgend County Borough Council the relevant application Fee on submission of application:

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

The **property** must:

- have been vacant for a minimum of 6 months;
- be in receipt of planning permission if the loan is to convert empty commercial properties into residential accommodation;
- be considered, in the Authority's opinion, to be suitable for social or private letting; or sale at the time of application;
- be renovated to a reasonable standard, comply with all relevant Building Regulations and Planning Permissions, be free from serious hazards and comply with the Houses into Homes Standard on completion of the works (see Appendix A);
- be suitable for immediate occupation, whether by for sale (loan to sell) or to let (loan to let) on completion of the works;
- not be the subject of a demolition order under the Housing Acts;
- not have received assistance for the same works during the previous 10 year period;
- not be under an insurance claim or third party claim;
- not include works outside the curtilage of the property unless they relate to the provision of essential services such as water, gas or electricity; and
- not be used by the applicant and/or his family as their home.

Conditions

Subject to Welsh Government Funding, Interest free loans are available for:

- loans to return a property to use to sell - these loans would have a maximum 2 year repayment period;
- loans to return a property to use for rent - these loans would have a maximum 3 year repayment period;

- local authorities “works in default” – this would lead to enforced sales procedures;
- Other Options – to be agreed and considered by the National Steering Group.
- Funding will be available in 2 installments 50% up front before works start, providing owners with working capital; 50% when reasonable progress has been made as deemed by Bridgend County Borough Council.

Repayment Conditions

All loans paid under this scheme will be repayable. If the owner fails to undertake the works, the local authority may enforce the sale of the property in order to recover loan monies. The loan is interest free, but where there is a breach of the loan condition Bridgend County Borough Council will charge interest at the Standard National Rate in force at the time of the loan.

Where any sum is required to be paid, but is not repaid in accordance with the loan conditions, a breach of conditions will have occurred and Bridgend County Borough Council may demand immediate repayment of the loan and any interest.

- Where the loan is approved is a ‘Loan to Sell’ the loan will be repayable immediately and no later than the date stipulated in the Loan Facility Agreement (maximum 2 years). Where the property is not made available for sale within 12 weeks of the date set for completion of works a breach of loan conditions will be considered to have occurred;
- Where the loan is approved is a ‘Loan to Let’, the loan will be repayable no later than the date stipulated in the Loan Facility Agreement (maximum of 3 years), unless there is an earlier disposal of the property or the units within the property are divided and all sold on the same day. Where the property is not made available to let within 12 weeks of the date set for completion of works, a breach of loan conditions will be considered to have occurred;
- Where the property is to be converted into units and there is a disposal of one or more units (prior to the fixed dates set out in the terms of the Loan Facility Agreement), then on each such disposal of a unit, the applicant must repay the lesser amount of the gross sale proceeds and the amount of the loan outstanding.

If after all such disposals, monies are still outstanding under the loan, then the applicant must repay such monies on whichever occurs the earlier of the disposal of the final unit or the relevant date as set out in the loan agreement; and

- The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the loan.

Appeals against Refusal of Loan

Where an application for a loan is refused the applicant will be notified of the reasons for refusal in writing and informed of the procedure for an appeal against the decision.

If an applicant disagrees with the reason for refusal, an appeal may be made in writing to the Head of Regeneration and Development stating the reasons why the applicant disagrees. This appeal should normally be made within 14 days of receipt of the refusal letter.

The applicant will be notified, in writing normally within 14 days, of the decision.

If the Head of Regeneration and Development does not allow the appeal, an applicant can make a further appeal normally within 14 days to the Regional Loans Appeal Panel. The Loans Appeal Panel will sit within 28 days of this second appeal being lodged. An applicant may be requested to attend the Loans Appeal Panel to present their case.

The Loans Appeal Panel will inform the applicant in writing normally within 7 days of their decision.

There is no further appeal.

5.1.9 Group Repair Schemes (GRS)

Bridgend Group Repair Schemes involve the repair and refurbishment of a group of properties. The schemes are organised and managed on behalf of or directly by the Authority. Only those properties in a declared Renewal Area may be included in a Group Repair Scheme.

Maximum Grant Amount

Group Repair

90% - 100% of eligible works for owner occupiers

50% - 75% of eligible works for commercial/landlords

Tying-in Works

£5,000 per dwelling

Eligible applicants

All owners of properties within the defined boundary of the group repair scheme may participate and may be eligible for financial assistance subject to a financial means test as determined by the Authority.

Eligible works

- Works to: the exterior of the buildings to which the scheme relates; environmental improvement schemes to enhance streets and open spaces and garden and boundary walls; and provision and improvement of community facilities; and
- Tying-in works are eligible for Group Repair Scheme Grant for owners who do not wish to participate in the GRS but where works are required in

order to achieve the overall scheme objectives and/or to reduce the overall scheme costs

Repayment Conditions (GRS only)

- This grant must be repaid to the Authority in full when the grant's recipient disposes of the property in respect of which the grant was given, after any instalment of grant has been paid and before the certified date of completion, or within a 5 year period after the date of the completion of grant works.
- The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.10 Assistance to RSLs in Strategic Regeneration

The Council may make assistance available to RSLs, to support the long term renewal and regeneration of properties to assist the Council's strategic aims. This will include assistance with purchase and/ or renovation costs for long term (over 12 months) strategically important empty properties up to a limit of **£25,000** per unit of accommodation. It may also include the purchase of key strategic properties/ sites where necessary to help to meet regeneration objectives.

Any scheme assisted under this grant funding will be subject to full nomination rights as outlined in the Social Housing Allocation Policy (SHAP) in place at the time of nomination.

5.1.11 Homes In Town Grant (HIT).

This grant is designed to encourage town centre living in the County Borough. The Homes in Towns Grant (HIT) forms part of the Authority's overall approach to tackling vacant space in the town centres of the Borough, to breathe life and vitality back into the town centre areas and to increase the supply of affordable accommodation in key hubs of the Borough. The HIT grant will be prioritised in the target area that mirrors the Townscape Heritage Initiative grant area in the first instance, however key buildings will also be considered in the wider town centre area that demonstrate a business case to attract additional grant aid. These areas are outlined in the map attached at Appendix B. An application will only to be considered, if in the Authority's opinion, the property is suitable for letting through a referral agreement with the Council or its appointed agent.

The Authority will determine the works necessary to bring a property back into use. Works must not have commenced before the application is approved, and must be commenced within 6 months and completed within 12 months of the approval. This grant can be combined with other grants such as Townscape Heritage Initiative and Empty Property Loans available from the Council, to a combined maximum value of £150,000, per applicant, per annum.

Maximum Grant Amount

Where a property has been identified as having empty or vacant space, a grant to assist the conversion or create residential premises will be made up in the following ways;

- 85% of the cost, up to a maximum of £10,000, to create a separate access (if one is not already present) to the residential premises; and
- 60% of the cost, up to a maximum of £30,000 per unit of accommodation, for the conversion of vacant space into a residential unit.

Assistance to pay professional fees, e.g. Planning and Building Regulations at 100%. Any grant assistance will include all costs for eligible works, specialist reports and preliminary and ancillary charges, if not already funded through a separate grant.

In addition, an Empty Property Loan application may be submitted where a property has been vacant for a minimum of 6 months and eligible; 100% of eligible costs of works not included in any other Grant works. It will include fees payable for Land Registry title and title plan, reasonable RICS Valuation fee, Registering a charge at Companies House (if necessary); but excluding the application administration fee for the Empty Property Loan and excluding any eligible works. Such works can include extension of the current property to provide additional units of accommodation (subject to Planning Permission being approved).

Eligibility

The applicant must:

- be aged 18 or over on the date of the grant application;
- have an owner's interest in the property and must be able to certify intent to let the dwelling to a person who is not a member of his or her family throughout the grant condition period of 3 years (or 4 years if receiving assistance for a separate access);
- be or become an accredited landlord.

The property must:

- be over 10 years old and identified as being suitable for conversion into residential use;
- be considered, in the Authority's opinion, to be suitable for letting at Local Housing Allowance at the time of application;
- be free from Category 1 hazards on completion of works;
- be rented on completion of works, at the rate of the Local Housing Allowance and be available for referral by the Authority

or their appointed agent for a period of 3 years (or 4 years if the grant has included financial assistance for the creation of a separate access), repayment conditions will apply;

- not be the subject of a demolition order under the Housing Acts; and
- not have received assistance for the same works during the previous 10 year period.

Repayment Conditions

- 100% grant is repayable for up to 3 years (4 years if the grant has included financial assistance for the creation of a separate access) following the date of certification if:
 - I. The property is vacant for a period of 6 months or more;
 - II. The property is disposed of;
 - III. The referral agreement with the Council or its appointed agent is not being met.
- The applicant, together with any joint owner, will be required to agree to a legal charge being taken on the property, or any other form of security as the Authority deems appropriate in order to ensure repayment of the grant.

5.1.12 Domestic Abuse and Domestic Violence Grant (HSG)

The purpose of this grant is to assist in meeting the costs of 'target hardening' properties to enable a person experiencing domestic abuse or Domestic Violence to remain in their home whilst assisting to prevent the perpetrator accessing the property. Target hardening can be an effective way for victims and their children who are able to remain in their homes, to stay safe and continue to receive support from their local network of family and friends

Eligibility

The grant will be available to any person who has experienced/is experiencing domestic abuse has been referred for target hardening through the One Stop Domestic Abuse Service or the local Domestic Abuse Co-Ordinator

The grant will be applicable to any accommodation type and will apply to all tenures, though in particular owner occupiers and those living in private rented accommodation as RSLs will usually assist their tenants directly.

Eligible works will include anything that will assist in helping the security of the property and more importantly reduce the fear of reoccurrence for the victim of domestic abuse. Whilst each case will be individually assessed, examples of eligible works can include such hardware as:

- Window locks
- Door locks and chains
- Security alarms
- Security cameras
- Security or enhanced lighting

(this list is not exhaustive)

Maximum Grant amount

An application for assistance under the Domestic Abuse and Domestic Violence Security Grant will be for up to £350 per application

5.2 Other Assistance

5.2.1 Loans

The Authority will work with partners to give advice and assistance to owners and occupiers of properties to obtain loans to repair their homes where they are ineligible for grant aid or required to make a contribution following a means test.

5.2.2 Equity Release

The Authority will work with partners to give advice to enable homeowners to release equity within their property to repair their homes.

5.2.3 Advice

Advice on the method of accessing financial assistance and use of builders, agents, architects and the Bridgend Care and Repair Agency will be provided by way of information packages that will be made available on request.

5.2.4 Bond Assistance

The Authority will continue to work with partners to ensure the operation of a 'Bond Assistance Service'.

5.2.5 Home Maintenance and Adaptations

The Authority will work with partners to ensure customers receive reliable and safe advice in relation to preventative home maintenance, future repairs, and adaptations in order to remain independent in their own home.

GENERAL TERMS AND CONDITIONS FOR DISCRETIONARY ASSISTANCE

Unless specifically stated otherwise: -

1. All discretionary assistance is subject to the availability of funding. The availability of any of the grants or assistance may change at any time without

notice, and the Authority will not be liable for any costs incurred in an unsuccessful application for whatever reason.

2. The availability of assistance cannot be guaranteed until the applicant receives a written formal approval document.
3. With the exception of Empty Homes Grant, Empty Homes Loans, and Homes in Town, if an applicant owns a second home that is not tenanted no grant assistance can be considered.
4. Except where mentioned in the eligibility criteria and/or terms for the type of assistance, no grant will be available, if the property is in joint ownership (including leaseholders with repairing obligations), unless all owners satisfy the eligibility criteria to qualify for that assistance.
5. The applicant is responsible for obtaining all necessary permissions for the works, including where necessary, landlord's and/or freeholder's permissions, building regulation approval, listed building approval, planning permission etc. The reasonable cost may be included in the cost of the eligible works, up to the maximum grant amounts. Approval of an application for assistance does not in any way imply that any necessary permissions, referred to in this clause, have been given.
6. No grant will be available for works which are eligible for funding through an insurance claim.
7. An application is deemed to be complete when all the requisite Documentation in the requisite form has been received by the Authority:
8. Where works are to be carried out by a contractor, assistance will only be given where the Authority is satisfied that the contractor is bone fide with satisfactory employers and public liability insurance. In addition where the contractor is a member of the applicant's family they must also be, a limited company incorporated to carry out works.
10. Applicants must be 18 years of age or over at the date of the application.
12. An application for assistance will not be approved unless the Authority's eligibility criteria are met, and the Authority is satisfied that the works are necessary.
13. Any approval will cease to have effect at the expiry of the timescale for works to be completed, unless an extension is approved in writing by the Authority.
14. Assistance will not be provided for works commenced and/or completed before formal written approval is obtained.
15. Payment will only be made upon completion of works to the satisfaction of the Authority and upon satisfactory receipt of signed certificate of satisfaction from the applicant, all necessary invoices, guarantees and certificates.

16. Except where specifically excluded under the details of assistance, all landlords are required to be, or certify their intent to become, accredited landlords, before payment of any grant will be made.
17. Where an application for a grant has been approved but it subsequently appears to the Authority that the applicant (or joint applicants) was not, at the time the application was approved, entitled to a grant, the Authority will suspend further payments and demand that any grant which has been paid is repaid immediately, together with interest from the date on which it was paid until repayment.
18. Reasonable fees, as determined by the Authority, may be eligible for assistance under this policy. These include fees for services provided by architects, surveyors, engineers, advisors etc., where deemed necessary and appropriate.

Notes:

“Partner” means the person with whom the applicant lives as husband, wife or civil partner

“Certified date” means the date certified by the local authority as the date on which the execution of the eligible works is completed to their satisfaction.

APPENDIX A

Houses into Homes Standard

Criterion A: It meets the current statutory minimum standard for housing

To be fit, a dwelling should be free of category 1 hazards as assessed through the Housing Health and Safety Rating System.

Criterion B: It is in a reasonable state of repair

A dwelling satisfies this criterion unless:

- one or more key building components are old and, because of their condition need replacing or major repair; or
- two or more other building components are old and, because of their condition need replacing or major repair.

A building component can only fail to satisfy this criterion by being old and requiring replacing or repair. A component cannot fail this criterion based on age alone.

Building components

Building components are the structural parts of a dwelling (e.g. wall structure, roof structure), other external elements (e.g. roof covering, chimneys) and internal services and amenities (e.g. kitchens, heating systems).

Key building components are those which, if in poor condition, could have an immediate impact on the integrity of the building and cause further deterioration in other components.

They are the external components plus internal components that have potential safety implications and include:

- external walls;
- roof structure and covering;
- windows/doors;
- chimneys;
- central heating boilers;
- gas fires;
- storage heaters;
- plumbing; and
- electrics.

Lifts are not considered to be a key component unless the lift or the lift shafts have a direct effect upon the integrity of the building.

If any of these components are old and need replacing, or require immediate major repair, then the dwelling is not in a reasonable state of repair.

Other building components are those that have a less immediate impact on the integrity of the dwelling. Their combined effect must therefore considered, with a

dwelling not being in a reasonable state of repair if two or more are old and need replacing or require immediate major repair.

Old and in poor condition

A component is defined as 'old' if it is older than its standard lifetime. Components are in poor condition if they need major work, either full replacement or major repair.

One or more key components, or two or more other components, must be both old and in poor condition to render the dwelling non-decent on grounds of disrepair. Components that are old but in good condition or in poor condition but not old would not, in themselves, cause the dwelling to fail the standard.

A building component, which requires replacing before it reaches its expected lifetime has failed early. Under the terms of the definition, this early failure does not render the dwelling non-decent.

Criterion C: It has reasonably modern facilities and services

A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- a kitchen which is 20 years old or less;
- a kitchen with adequate space and layout;
- a bathroom which is 30 years old or less;
- an appropriately located bathroom and WC;
- adequate external noise insulation; and
- adequate size and layout of common entrance areas for blocks of flats.

A kitchen failing on adequate space and layout would be one that was too small to contain all the required items (sink, cupboards cooker space, worktops etc.) appropriate to the size of the dwelling;

An inappropriately located bathroom and WC is one where the main bathroom or WC is located in a bedroom or accessed through a bedroom (unless the bedroom is not used or the dwelling is for a single person). A dwelling would also fail if the main WC is external or located on a different floor to the nearest wash hand basin, or if a WC without a wash hand basin opens on to a kitchen in an inappropriate area, for example next to the food preparation area;

Inadequate insulation from external airborne noise would be where there are problems with, for example, traffic (rail, road and aeroplanes) or factory noise.

Inadequate size and layout of common entrance areas for blocks of flats would be one with insufficient room to manoeuvre easily for example where there are narrow access ways with awkward corners and turnings, steep staircases, inadequate landings, absence of handrails, low headroom etc.

In some instances there may be factors which may make the improvements required to meet the Houses into Homes standards challenging or impossible, such as physical or planning restrictions. Where such limiting factors occur the property

should be assessed to determine the most satisfactory course of action in consultation with the relevant body or agency so as to determine the best solution. The outcome may determine that some improvements may be possible even if all are not.

A dwelling would not fail this criterion, where it is impossible to make the required improvements to components for physical or planning reasons.

Criterion D: It provides a reasonable degree of thermal comfort

The definition requires a dwelling to have both efficient heating; and effective insulation.

Efficient heating is defined as any gas or oil programmable central heating; or electric storage heaters; or warm air systems; or under floor systems; or programmable LPG/solid fuel central heating; or similarly efficient heating systems which are developed in the future.

The primary heating system must have a distribution system sufficient to provide heat to two or more rooms of the home. There may be storage heaters in two or more rooms, or other heaters that use the same fuel in two or more rooms. Even if the central heating system covers most of the house making a dwelling decent, under the HHSRS the home should be warm enough for the occupant.

Heating sources, which provide less energy efficient options, fail the Houses into Homes standard. Programmable heating is where the timing and the temperature of the heating can be controlled by the occupants.

Because of the differences in efficiency between gas/oil heating systems and the other heating systems listed, the level of insulation that is appropriate also differs:

For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) and at least 50mm loft insulation (if there is loft space) is an effective package of insulation.

For dwellings heated by electric storage heaters/LPG/programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

A SAP rating of less than 35 (using the 2001 SAP methodology) has been established as a proxy for the likely presence of a Category 1 hazard from excess cold.

