



MERTHYR TYDFIL
County Borough Council

Cyngor Bwrdeistref Sirol
MERTHYR TUDFUL

Housing Renewal Policy

1st January 2015 – 31st March 2018

Public Protection & Housing Division
Customer Services Directorate

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Foreword

Following the introduction of The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, which came into force on 18 July 2002 Merthyr Tydfil County Borough Council is required to develop and keep under review, a Housing Renewal Policy

The Order had significant implications for local housing authorities as it repealed much of the existing prescriptive legislation governing the provision of housing renewal grants and replaced them with a new wide-ranging power to provide assistance for housing renewal.

This Housing Renewal Policy has been produced following consultation with a number of key stakeholders and service users. It builds upon the original policy produced in 2002 and incorporates the many amendments which have been introduced in recent years. This policy should enable Merthyr Tydfil CBC to develop strategies that tackle poverty and social exclusion, health inequalities and neighborhood decline.

This Policy, whilst outlining the broad set of policy tools available, also contains detailed information within the Appendices, relating to the various types of financial assistance which may be available, subject to available funding.

This revision of the Housing Renewal Policy has been undertaken in recognition of the changes which have occurred within the County Borough and nationally since 2002. Housing need, stock transfer, global recession and ethnic migration are just some of the variables which have changed significantly in recent years, all of which have a significant impact on the local housing market and wider communities.

Kind regards,

Ellis Cooper

Ellis Cooper
Director of Customer Services
Merthyr Tydfil County Borough Council

Recent Policy Developments

17th February 2010 (Council Approved)

1. The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities (Conditions relating to approval or payment of Grant) General Consent - gave Local Authorities general consent to place local land charges on properties of owner occupiers where the cost of adaptations exceeds £5,000.

22nd June 2011 (Cabinet Approved)

1. Cosy Homes Grant -the introduction of this new grant type, restricted to renewal areas and subject to available funding. This grant specifically aims to reduce fuel poverty and increase the thermal comfort of the homes of owner-occupiers aged 65 years +; with savings and capital of less than £16,000.

4th July 2012 (Council Approved)

1. The provision of empty homes loans under the Welsh Government's 'Houses into Homes' Scheme.

18th July 2012 (Council Approved)

Council approved the following amendments to Empty Homes Grants (this product is now revoked):

1. Permit EHG applications from prospective owner-occupiers (not just prospective landlords)
2. The eligible property must have been empty for 6 months prior to 1st April of that year.

7th January 2015 (Council Approved)

1. Introduction of Home Improvement Loans to the Council's assistance offer to citizens, following the provision of capital funding by Welsh Government, specifically for this purpose.
2. Inclusion of strategic domestic energy improvement schemes for the first time.
3. Minor amendment to Disabled Facilities Grant (DFG) policy, whereby the Council shall prioritise DFG applications where the disability is as a result of service in the Armed Forces

More detailed explanation of each policy amendment is contained in the relevant section(s) of this Housing Renewal Policy document.

1.0 Introduction

This policy describes how, in partnership with a range of organisations, Merthyr Tydfil CBC seeks to assist people improve local housing conditions. It is a recognised fact that poor housing conditions have an adverse impact on the health, safety and well-being of residents. Unsafe and unsatisfactory housing increases the risk of ill-health or injury to occupants.

Vulnerable groups including the elderly, disabled individuals or families with young children are of particular concern as they are more susceptible to these risks. While the primary responsibility for the maintenance of a property rests with the owner, very often those in vulnerable groups do not have the resources to keep their properties in good repair and may require some assistance.

Thousands of sub standard homes have been repaired, improved and adapted following intervention by the County Borough Council over the last 25 years. For many years more than £1.5 million per annum, was spent in this way. However this level of investment was not sustainable.

Continued investment in private sector housing is essential in order to improve the integrity and viability of the private sector stock, a significant amount of which originates from the Victorian period. Over half of the private sector stock in the County Borough was built before 1919.

We are committed to improving local resident's quality of life by working with homeowners to tackle the worst housing conditions and meet local needs.

In spite of previous levels of investment, there remain significant numbers of homes in a poor state of repair. In 2001, Merthyr Tydfil CBC adopted an approach, advocated by the Welsh Assembly Government, of declaring formal Renewal Areas. This area based approach has proved successful in targeting intervention, at areas in greatest need.

Investing in housing is not only about bricks and mortar issues, besides improving people's homes, it brings benefits for people too, contributing to improving their health, well being and quality of life.

Investing public money in building and refurbishing homes also contributes to national and local economies, creating and supporting jobs and training opportunities. It helps regenerate communities, improving the way they look, their safety, and helping people feel good about where they live.

This revision of the policy reflects national and local issues, relevant local policies and strategies and is written in accordance with the Welsh Government Guidance.

This policy will become operational on 7th January 2015 and shall be reviewed as and when required, in response to significant changes to relevant local or national policy or legislative changes.

2.0 Purpose of this Policy

This Policy has four key aims:

- i. to clearly outline the financial assistance available to local citizens
- ii. to identify private sector housing investment priorities
- iii. to significantly contribute towards the delivery of the Council's Corporate Priorities
- iv. to significantly contribute towards the delivery of the Local Service Board's priorities contained within the Single Integrated Plan (SIP)

The Policy shall describe in detail:

- The types of assistance available
- Who is eligible for assistance
- The level of assistance available
- All conditions attached to the provision of assistance
- How to make an application or enquiry

3.0 Policy Objectives

The key objectives of this Policy are:

- to provide advice and assistance to those in greatest need, particularly elderly and vulnerable residents
- to improve the condition of private sector dwellings within the County Borough
- to promote independent living, by providing disabled aids and adaptations to the homes of less able residents
- to ensure more residents (particularly elderly and vulnerable) can live safely, securely and in relative comfort within their homes
- to continue an area-based approach to community regeneration through the declaration of formal renewal areas
- to maximise inward investment into the County Borough from all sources (including ECO funding, Arbed 2 funding and others).

4.0 Legislative Framework

A vital consideration in the development of this Policy is the national legislative framework which places a number of mandatory and discretionary duties upon local authorities.

4.1 Housing Grants, Construction and Regeneration Act 1996

The 1996 Act made all housing grants discretionary, except Disabled Facilities Grants (DFGs), where mandatory entitlement was retained.

The obligation to provide DFGs to eligible applicants for eligible work (subject to the test of the applicant's resources – excluding DFGs for children) is primary, absolute and remains irrespective of tenure.

4.2 The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002

This Order repealed previous prescriptive legislation concerning housing renewal grants and provided local authorities with increased flexibility to address local housing needs and priorities. It required local authorities to create and publish Housing Renewal Policies, which clearly define the types of assistance available and who is eligible to apply.

4.3 Housing Act 2004

The 2004 Act came into force in April 2006. One of the main changes introduced was the dwelling assessment process. The previous system called the 'Fitness Standard' was repealed and replaced with the Housing Health & Safety Rating System (HHSRS).

This new evidence based system requires officers to risk assess the presence of 29 typical hazards which may be present within a property, requiring in depth assessment of any hazard considered to be 'significant'.

The HHSRS allows local authorities to prioritise intervention based upon the risk and severity of health and safety hazards to occupiers (and/or) visitors of dwellings.

The 2004 Act also revised Enforcement Powers available to local authorities to enforce housing conditions. Further information on this can be found in the *Environmental Protection and Housing Enforcement Section Service Plan & Priorities*.

4.4 The Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities (Conditions relating to approval or payment of Grant) General Consent 2008

This Order gave Local Authorities consent to place local land charges on properties of owner-occupiers where the cost of adaptations exceeds £5,000.

4.5 Equalities Act 2010

This Act provides a new cross-cutting legislative framework to protect the rights of individuals and advance equality of opportunity for all; to update, simplify and strengthen the previous legislation; and to deliver a simple, modern and accessible framework of discrimination law which protects individuals from unfair treatment and promotes a fair and more equal society.

5.0 National Policy Context

5.1 National Housing Strategy: Improving Lives and Communities – Homes in Wales

Launched in April 2010 this document sets out the challenges in meeting Wales' housing requirements, the priorities and the actions that will be taken.

This document sets out the challenges in:

- meeting Housing need;
- the priorities;
- the actions that will be taken; and
- the benefits of investing in housing.

And the priorities:

- providing more housing of the right type and offering more choice;
- improving homes and communities, including the energy efficiency of new and existing homes;
- improving housing-related services and support, particularly for vulnerable people and people from minority groups.

5.2 Living Well – Living Independent Lives (2009)

This report, examines housing for older people in Wales. It suggests we should question assumptions about ageing and adopt principles and practices which focus on the ageing society by working together and involving citizens.

The key principles of the report are:

- engaging with older people;
- understanding that ageing is a time of exploration, renewal and independence; and
- services must recognise the range of needs of older people and reflect the communities where they live.

The key objectives are:

- to encourage housing solutions that promote wellbeing and independence for older people;
- to promote homes within communities for future investment and delivery;
- to strengthen the role of housing within collaborative practice;
- to develop tools to help deliver housing policies for an ageing society.

5.3 A review of renewal areas in Wales (2009)

The review was commissioned with the following aims:

- To consider the overall effect and impact made by Renewal Areas in Wales;
- To consider the effectiveness of the current bidding and monitoring arrangements;
- To consider improvement, development and dissemination of good practice.

The report includes a number of recommendations. Recommendations 1 to 9 are for the Welsh Assembly Government and recommendations 10 to 22 are for local authorities.

5.4 Welsh Homes – Programme for Government (2014)

The Welsh Government made a number of key manifesto commitments and policy actions to deliver real improvements to the standard of living in Wales. These included:

- Increasing housing supply and choice
- Improving quality
 - Number of households helped towards securing improvements in the energy performance of their homes
- Improving housing services and support

5.5 Independent Living – Welsh Government Review (2014)

At the time of the final drafting of this Policy (December 2014) neither the findings nor report of the Independent Living review have been published. It is expected the review shall propose a number of potential options for change in the delivery of home aids and adaptations. Should Welsh Government accept and implement some of the proposed options for change, there are likely to be significant implications for some types of assistance contained within this Policy, not least of which will be the provision of disabled facilities grants (DFGs).

5.6 Housing Bill (Wales) 2014

Wales' first ever housing act, received royal assent on 17th September 2014. The key elements of the Act are:

- Introduction of a compulsory registration and licensing scheme for private rented sector landlords and letting and management agents
- Reform of homelessness law, including placing a stronger duty on local authorities to prevent homelessness and allowing them to use suitable accommodation in the private sector
- Placing a duty on local authorities to provide sites for Gypsies and Travelers where a need has been identified
- Introduction of standards for local authorities on rents, service charges and quality of accommodation
- Reform of the Housing Revenue Account Subsidy system
- Giving local authorities the power to charge more than the standard rate of council tax on long-term empty properties and certain types of second homes
- Assisting the provision of housing by Co-operative Housing Associations, and
- Amendment of the Leasehold Reform, Housing and Urban Development Act 1993.

None of the above will have a direct impact on housing renewal policy, but are outlined above to prove the impact of the Act has been considered in relation to this Policy.

6.0 Local Policy Context

6.1 The Corporate Plan 2013 – 2017 & Single Integrated Plan 2013 - 2017

The Corporate Plan outlines the Council's priorities, how they were decided upon, including the factors that have influenced them, what the Council will deliver and how progress shall be measured over the four year period.

MTCBC Priorities for 2013/17

The Corporate Plan 2013/17 sets out our ambition for Merthyr Tydfil for the next four years to 2017 and identifies the Council's top priorities. These are referred to as our Priority Areas and are listed below. These seven Priority Areas support the Vision and Priority Outcomes identified for Merthyr Tydfil which are set out in the County Borough's Single Integrated Plan 2013/17:

Vision for Merthyr Tydfil: to strengthen Merthyr Tydfil's position as the regional centre for the Heads of the Valleys, and be a place to be proud of where:

- *People learn and develop skills to fulfil their ambitions*
- *People live, work, have a safe, healthy and fulfilled life*
- *People visit, enjoy and return*

Our Priority Outcomes in the Single Integrated Plan 2013/17:

- *People in Merthyr Tydfil have the opportunity and aspiration to learn and develop their skills to maximise their potential.*
- *People in Merthyr Tydfil benefit from a strong, sustainable and diverse economy.*
- *People, who live and work in Merthyr Tydfil are supported to enjoy a healthier and better quality of life.*
- *People enjoy a vibrant, attractive, safe and sustainable place in which to live, work, play and visit.*

This is supported by an underpinning priority '*Learning For Life*'.

The Local Service Board brings together our public service leaders and is at the heart of multi-agency working. It is responsible for leading and overseeing the delivery of the new Single Integrated Plan.

The Single Integrated Plan is a new approach to partnership working in Merthyr Tydfil. It replaces the four previous plans:

- The Community Plan
- The Health, Social Care and Well Being Strategy
- The Children and Young People's Plan
- The Community Safety Plan.

Our Priority Areas in the Corporate Plan 2013/17 (Top Priorities)

- *Raising Standards of Attainment*
- *Employability*
- *Economic Development*
- *Active Lifestyles*
- *Promoting Independence*
- *Meeting the Needs of Vulnerable Children*
- *Sustainable Environment*

6.2 The Local Housing Strategy (2012 - 2015)

The Merthyr Tydfil Housing Strategy 2012-15 sets out a locally agreed, vision for housing and the outcomes and objectives necessary to achieve it. The strategy is evidence based, utilising the Local Housing Market Assessment and other key data sources.

The local Housing Strategy is intended to outline the future direction of housing provision and housing services in Merthyr Tydfil. It sets out five outcomes, underpinned by a number of actions and measures to facilitate delivery of the plan:

- Outcome 1 – An Increase in the number of good quality, affordable homes available
- Outcome 2 – Good quality housing related support is available to those in highest Priority Need
- Outcome 3 – The prevalence of homelessness is reduced
- Outcome 4 – The services we provide are fair, equitable and accessible
- Outcome 5 – The wider community benefits of housing provision are maximised

These outcomes are delivered through an annual action plan.

7.0 Housing Stock Profile of Merthyr Tydfil

Stock transfer on 1st April 2009 significantly changed the make up of the local housing market within the County Borough. Since such time the Council does not own or directly manage any housing stock.

Table 1.0 - Percentage of Housing Stock in each Sector

		Owner occupied	Registered Social Landlords	Private Rented	Local Authority
2009	Merthyr Tydfil	67%	22%	11%	0%
2004	Merthyr Tydfil	68%	7%	6%	19%
2003	All Wales	72%	4%	9%	15%

Table 1.0 shows that since 2004, there has been a significant shift in the makeup of the local housing market. Owner occupation fell by 1%, private rented stock rose by 5%, whilst public sector stock fell from a total of 26% in 2004 (i.e. RSL + Local Authority) to 22% in 2009.

Latest estimates from a range of sources indicates that across Wales the private rented sector has grown to between 14 – 20% of the housing stock in 2014, primarily due to the disparity between high house prices and low wages, making it increasingly difficult for first time buyers to enter the market, which subsequently affects the whole market. Relatively high deposits are also required by most lenders which further exacerbates affordability issues for prospective house buyers. Uncertainty around job security has also increased the number of people choosing the private rented sector as an informed choice.

This data has significant implications for the Housing Renewal Policy as private sector stock has increased from 74% in 2004 to 78% in 2009. An increase of circa 1,040 dwellings. The corresponding decrease in public sector stock has created increased pressures on the private sector to meet the local housing demand.

Private Sector Stock

In 2008, the Council commissioned the services of Michael Howard Associates to conduct a private sector house condition survey throughout the County Borough. It established there are circa 20,300 private dwellings in the area, 54% of which were built before 1919 (Wales Avg = 35%). The predominant building type is the terraced dwelling at 61% of the stock (circa 12,400 dwellings) (Wales Average = 35%)

As at 1st April 2014 there are almost 1200 vacant properties in Merthyr Tydfil. Approximately 670 of these are defined as long term vacant (vacant for more than 6 months). The council is working proactively to bring empty properties back into use and has achieved a steady increase in the percentage returned to use over the past four years; 5.15% of vacant properties were returned to use in the year 2013-2014.

Although the traditional measurement of housing condition called '*fitness for human habitation*' was replaced by the Housing Health & Safety Rating System in April 2006, it is still useful to measure it for comparative purposes.

In 1999, Merthyr's private sector housing stock had an unfitness rate of 9%, which has reduced over time to 8% reported in 2004 and more recently, 4.9% in 2009.

Although at first glance housing conditions appear to have improved significantly over the past decade, a degree of caution must be followed. Using the Housing Health & Safety Rating System (introduced in 2006 to replace 'fitness' assessments), 39% of dwellings have a Category 1 hazard (approximately 7,900 dwellings). Category 1 hazards are those which pose a significant risk to

human health. 80.6% of the Category 1 hazards identified related to *Excess Cold*. This is to be expected considering the predominant age, condition and type of private sector dwelling locally (i.e. solid stone wall, terrace type built pre 1919). Whilst there are no similar published statistics for All Wales or England to offer comparison, it is expected Merthyr Tydfil's Category 1 Hazard Levels are typical for Welsh valley communities, with traditional and older stock.

The overall energy efficiency of the private sector stock is an average National Home Energy Rating (NHER) of 6.8 and average Standard Assessment Procedure (SAP) of 56. Average annual fuel cost for dwellings is £1,032 with 39.2% of households (circa 7,960 households) being at risk of fuel poverty.

Public Sector Stock

Making up 22% of the total housing stock within the County Borough, public sector stock (owned by Registered Social Landlords – RSLs) play a significant role in the local housing market. RSLs attract significant sums of private and public investment to improve their stock, all striving to achieve the Welsh Housing Quality Standard, as promoted by the Welsh Government.

Within Merthyr Tydfil we have four Registered Social landlords, namely:

- | | |
|---|-----------------|
| • Merthyr Valleys Homes (created in 2009) | 4,254 dwellings |
| • Merthyr Housing Association | 1,080 dwellings |
| • Wales & West Housing Association | 394 dwellings |
| • Hafod Housing Association | 187 dwellings |

Therefore there are a total of c. 6,000 social rented homes within the County Borough.

As each RSL is managed and funded independently, most of the policy tools outlined in this Housing Renewal Policy are not available to the RSLs or their tenants. Repairs and maintenance of public sector stock remains the responsibility of the respective RSL.

8.0 Disability

From the Council's 2008 survey, it is estimated that in approximately 37% of households, the head of household has a disability or infirmity. This equates to circa 9,635 households throughout the County Borough.

The provision of assistance to address this level of disability would conservatively cost over £40 million.

Statistics published by the National Assembly for Wales in 2008, evidence the high levels of poor health and disability within Merthyr Tydfil, when compared to other regions across Wales:

- Proportionally, more people in Merthyr Tydfil than in Wales reported having a limiting long term illness (30% and 23.3% respectively).
- Compared to the Welsh average, life expectancy in Merthyr Tydfil is lower for males and lower for females.
- Incapacity Benefit and/or Sever Disablement Allowance is significantly higher in Merthyr than the Welsh average (18.3% and 11.0% respectively)

Such health inequalities have a significant impact on Council services, including housing and housing assistance (such as Disabled Facilities Grants).

Of the four Registered Social Landlords operating locally, only Merthyr Valleys Homes is prohibited from applying for Property Adaptation Grants (PAGs). For this reason all disabled adaptations costing over £5,000 are accommodated by the Council's disabled facilities grant budget. This is subject to review.

9.0 Financial Assistance Available & Resources

The following policy tools shall enable the Council sufficient flexibility to deliver the relevant strategic aims of the Corporate Plan and Single Integrated Plan.

Although listed below and in Appendix A, with the sole exception of Disabled Facilities Grants (DFGs), all assistance is discretionary and subject to available funding.

9.1 Financial Assistance available throughout the County Borough:

Type of Assistance	Indicative Budgets			
	2014/15	2015/16	2016/17	2017/18
Disabled Facilities Grants/ Fast track stair lift grant / Disabled Persons Relocation Grant	£900,000 & £200,000 - ICF	£900,000	£900,000	£900,000
Houses 2 Homes – Empty Property Loans (Welsh Government recyclable grant funding)	£105,000	Recycled funds only	Recycled funds only	Recycled funds only
Houses 2 Homes – Empty Property Loans (Welsh Government loan to local authority)	£43,808	£131,425	Recycled funds only	Recycled funds only
Home Improvement Loans (Welsh Government loan to local authority)	£43,808	£131,425	Recycled funds only	Recycled funds only

The following grant types are contained within this policy for potential use throughout the County Borough but have no funding allocated to them for financial years 2014/15 – 2017/18.

- i. Home Repairs Assistance Grant
- ii. Empty Homes Grants

9.2 Financial Assistance only available in declared Renewal Areas:

- iii. Group Repair Assistance
- iv. Improvement Grants
- v. Home Front Assistance
- vi. Cosy Homes Grants

9.3 Resources within Renewal Areas

The Housing Renewal Team submits annual bids to Welsh Government for Specific Capital Grant (SCG) funding for the Renewal Areas within the County Borough

In November 2010, WAG announced capital funding for Renewal Areas has been reduced from £21M in 2010/11 to £16m in 2011/12 with a 20% reduction to £12.8m in 2012/13 and a 15% cut to £10.35 in 2013/14.

The level of funding received by the Council will ultimately determine the availability of all discretionary grant types and the level of regeneration activity within the declared Renewal Areas.

The Council has received the following indicative SCG allocation from Welsh Government:

	2014/15	2015/16	2016/17
Indicative SCG allocation	£800,000	£800,000	£800,000

Previous renewal areas: Merthyr Vale (2001 – 2011) and Dowlais (2003 – 2013)
Active renewal area: Bedlinog & Trelewis (2011 – 2017)

Important Note: Since 5th April 2006 the Council will not consider any discretionary grant application from any person(s) having an outstanding debt owing to the Council.

As Renewal Areas tackle specific problems within an area, it may be necessary to develop a specific grant type to address such problems. Where this is the case, recommendations shall be made to Cabinet for formal approval of a new grant type and associated conditions. All of the above types of financial assistance have terms & conditions. These vary according to the type of assistance. See Appendix A for T&Cs.

10. Home Improvement Agency Services

The Council strongly recommends all grant recipients engage the services of a reputable home improvement agency. The cost of employing an Agent is an eligible expense and can form part of the grant awarded.

10.1 Agent for Disabled Facilities Grants

The Council operates an efficient in-house agency service called Grant Line. This service is available to all DFG applicants and provides all the professional, technical and administrative services required to deal with all aspects of the process, from completing forms to managing on site works and paying contractors.

Grant Line charges a fee of 12% of the total cost of works for its services (subject to annual review)

Grant Line has an agreement with the Council allowing the fee to be paid out of the grant sum at the completion of the grant. Other agents may require the applicant to pay fees up front.

Grant Line may be contacted on 01685 726260.

Applicants are not obliged to appoint the Council's in-house agent and may appoint an independent agent of their choice.

10.2 Agent for all other types of assistance

The Housing Renewal Team provides an agency service for all other types of assistance. The service may include:

1. Assisting the client complete the application form, collate the necessary owner occupation/intended letting certificate(s) as required and acquire proof of ownership details
2. Carrying out a preliminary test of resources/means test which will give an indication of the Principal's notional contribution (if any) towards the cost of works
3. Arranging a survey of the property to determine the work necessary having regard to the local authority's 'eligible works policy'. (Copy available upon written request)
4. Preparing a quantified schedule of work (excluding unit prices) required to meet the above requirements
5. Preparing or commission working drawings where necessary
6. Processing the assistance application and obtain all necessary planning and building regulation approval.
7. Appointing a suitable Contractor to undertake the scheduled works
8. Arranging for the appointed Contractor to enter into a written agreement with the Agent on behalf of the Principal in respect of the approved works
9. Liaising with other bodies as required and advise on alternative accommodation for the Principal, where appropriate
10. Periodically visit site to monitor progress of the contract
11. Calculating interim valuations at the appropriate stages of the ongoing works and make such payments direct to the Contractor
12. Issuing Certificates as necessary

The fee charged for this service will depend on the type of grant or assistance applied for, as this will dictate the level of involvement for the agency.

Fee structure (all fees are subject to annual review)

Type of Assistance	Applicable Fee (% =% of total cost)
Group Repair Assistance	12%
Home Repair Assistance Grant	£50
Empty Homes Grant	£100
Improvement Grant	£500
Disabled Facility Grant (DFG)	12%
Home Front Scheme	12%
Houses 2 Homes Loans	£295 plus £50 (in most cases)
Cosy Homes Grants	£50
Home Improvement Loans	15% of loan value

11. Grant Waiver Policy

On 12th September 2007, Cabinet approved the current Grant Waiver Policy (full version available on request from the Housing Renewal Team).

In summary, if the Council is satisfied that disposal falls within one of the following cases and that it would not be reasonable, in all the circumstances of the case, to demand repayment in full, or part of the grant sum, it may determine not to demand repayment; or to demand a lesser sum.

1. Financial Hardship
2. Employment
3. Health & Well-Being
4. Provision of Care
5. Suitability for Number of Occupants
6. Inability to Let Premises etc...
7. Disposal Proceeds
8. Value of Premises
9. Disposal to Local Authority or RSL
10. Inheritance

When considering an application for waiver of grant conditions the following information (some provided by the applicant) may be of assistance:

1. Personal financial information
2. Current property value
3. Letters from medical professionals, employers, occupational therapists, care homes
4. Local housing market information (e.g. from local estate agents)
5. Measure of room sizes and confirmation of number of occupants

Anyone wishing to apply for permission to waive grant conditions should write to the Housing Renewal Manager outlining the reasons for the request. The Housing Renewal Manager shall then compile a report based on the facts, for consideration by an appointed Panel. The Panel's decision in each case is final.

12. Performance Targets

12.1 Performance Indicators

Reference	Indicator	Notes
PSR/004	<i>The percentage of private sector dwellings that had been vacant for more than 6 months at 1 April that were returned to occupation during the year through direct action by the local authority</i>	Public Accountability Measure
PSR/008	The percentage of high risk private sector dwellings improved to an acceptable level	
PSR/002	<i>The average number of calendar days taken to deliver a Disabled Facilities Grant</i>	Public Accountability Measure
PSR/009	The average number of calendar days taken to deliver a Disabled Facilities Grant for: a) Children and young people b) Adults	
PSR/006	The average number of calendar days taken to deliver low cost adaptation works in private dwellings where the Disabled Facilities Grant process is not used	

The above performance indicators are reported annually to the Welsh Government, which compiles a table comparing the performances of all 22 local authorities in Wales.

For performance indicator PSR 002 and PSR 009 (a) & (b) a service delivery target of a maximum of 200 days (annual average) has been set. This is calculated in accordance with the relevant guidance.

For performance indicator PSR 006, which relates to fast track stair lift grants (for palliative care), a service delivery target of 25 days (annual average) has been set. This is calculated from the first point at which a Community Occupational Therapist identifies the need for the lift through to the completion of the works.

12.2 General process targets

The target timescales approved on 7th March 2007 by Council members are as follows:

After a property has been surveyed the applicant or their agent has the following timescales to return a full application package to the Grants Department

- 3 months for Home Repair Assistance
- 6 months for Improvement Grant/Empty Homes Grant
- 3 months where planning permission is not required - DFGs
- 6 months where planning permission is required – DFGs

At the determination stage of the grant process the Housing Grants/Housing Renewal Department must write to the applicant within 10 working days of the decision being made to approve or reject the grant application.

Once approval has been granted, the applicant or their Agent, has the following timescales in which to arrange for the approved works to be completed:

- 6 months for Home Repair Assistance
- 12 months for Improvement Grant
- 12 months for Empty Homes Grant
- Disabled Facilities Grants are at Grants Officer's discretion (max 12 months), due to the complexity of projects.

APPENDIX A

GRANT ASSISTANCE

(i) Disabled Facilities Grant

This is the only mandatory grant issued by the Council, and is available for a range of works needed to help a disabled person to remain and live more independently in their home. Disabled Facilities Grants are subject to a statutory test of resources prescribed by the Government. Only the resources of the disabled occupant and their spouse or partner are taken into account. An application made on behalf of ANY member of a family that has a disabled child or young person (i.e. less than 19 yrs old) as a family member, will not be subject to a means test. The amount of grant awarded is the amount needed to meet the costs of the work over and above the applicant's calculated contribution (called notional loan), subject to a **maximum of £36,000**.

Merthyr Tydfil CBC has signed up to the Royal British Legion's Community Covenant, and in doing so is committed to:

- *Fully disregard military compensation payments when means testing for DFGs*
- *Prioritising Disabled Facilities Grant (DFG) applications where the disability is as a result of service in the Armed Forces.*

A grant is available for:

- Essential work to give better freedom of movement into and around the home.
- Access to essential facilities within the home.
- The provision of essential facilities where necessary.
- Works to make the dwelling safe for the disabled occupant.

A grant will only be awarded for works that are:

- **Necessary and appropriate** to meet the disabled person needs as assessed by the Council's Community Occupational Therapy Team.
- **Reasonable and practicable** depending on the age and condition of the property, as determined by the Council's authorised Grant Officers.

Eligibility Criteria

- All owner-occupiers or tenants who are able to satisfy the statutory criteria currently stipulated in Section 19 to 22 of the Housing Grants, Construction and Regeneration Act 1996 are eligible to apply for a Disabled Facilities Grant.
- The applicant must be able to provide the necessary 'Owner's Certificate' or 'Tenants Certificate'.
- All applicants are subject to assessment and prioritisation by the Council's Community Occupational Therapy Team, who will determine the need and level of urgency for assistance.

Terms & Conditions

Where a DFG in excess of £5,000 has been completed at an owner-occupied property, a local land charge will be registered against that property, in accordance with the Housing Grants, Construction and Regeneration Act 1996: General Consent 2008. Said charge is binding on successive owners and/or occupiers, until the terms of the charge have been met (i.e. until the debt is repaid or the 10 year period elapses).

In the event of disposal of the property within the 10 year grant condition period, the Council will consider the implications to the grant recipient of reclaiming the grant sum (less the first £5,000), in accordance with the Order and the Council's grant waiver policy.

(ii) Fast Track Stair Lift Grant

The Fast Track Stair Lift scheme was introduced on Monday, 21st May 2007, as a pilot initially.

Eligibility Criteria

The Fast Track process is only to be used when each of the following criteria is satisfied:

- The client is in receipt of/or about to receive 'palliative care', as determined by the Community Occupational Therapists (or similar)
- The stair lift required is a straight flight standard lift

The purpose of this Project is to provide a more responsive and sympathetic service to persons with a disability within the Borough. In most cases, the lift will be installed within 25 days of request.

Differences compared to a standard DFG

- The client is not subject to a means test
- Formal proof of ownership is not required – only a signature from the owner of the property agreeing to the installation of the lift
- The lift is on loan to the client, when the lift is no longer required, a family member or friend must contact the Grants Team to arrange for the prompt removal of the lift
- Lifts are recycled and reused for future clients

Terms & Conditions – none applicable

(iii) Disabled Persons Relocation Grant

In appropriate cases where a property is unsuitable to be adapted for a disabled person, a Disabled Persons Relocation Grant may be offered up to a maximum of £10,000 to allow that person to relocate to a more suitable property.

All applications for Disabled Persons Relocation Grants are subject to a statutory test of resources of the disabled occupant and their spouse or partner. If the disabled occupant is less than 19 years of age, the resources of their parents are not considered.

Eligibility Criteria

- Must be owner-occupier
- 1 years occupation prior to application
- Means tested contribution
- The application must be supported by the Community Occupational Therapy Team

Terms & Conditions

- An application for a DFG to the property being acquired may be considered in conjunction with this relocation assistance
- The Relocation Grant is to fund the shortfall between the sale price of the applicant's existing home and the dwelling they intend to purchase.
- The dwelling to be purchased must be deemed more suitable to the needs of the applicant by the Community Occupational Therapy Team
- The grant condition period shall run for 10 years post completion
- The relocation grant is registered as a local land charge on the purchased dwelling and is binding on successive owners within this period
- Any breach of condition will result in grant repayment, in line with the Council's debt recovery procedures

(iv) Vacant Property Grant (VPG)

This discretionary grant provides financial assistance to private landlords with vacant properties, up to a maximum of £40,000 per application.

The grant is available until March 2017; however grants shall be approved on a first come first served basis. At such time when the total capital monies available are 'committed', no further grant applications shall be approved.

Eligible works include:

- *External Works:* Roof and chimney repairs, replacement windows and doors, guttering and rainwater goods, fencing and gates.
- *Internal Works:* Central heating systems, energy efficiency adaptations, wiring, fitted kitchen, carpeting and flooring, plastering, painting and tiling.
- *Minor items:* Smoke and carbon monoxide detectors

Eligibility Criteria

There are person and property eligibility criteria for this grant.

An applicant must:

- Be a private landlord.
- Be registered, or in the process of registering, with the Landlord Accreditation Wales (LAW) Scheme or subsequent landlord registration scheme
- Be willing to work with the Local Authority's Housing Solution Team with their Tenant Finder Scheme
- Not be in arrears with the Local Authority
- Confirm that not received any public funding/aid over the last three years that totals more than £150,000
- Properties currently up for sale will not be considered

The property must:

- Vacant
- Available to rent

Terms & Conditions

- The amount of the grant towards approved eligible costs (see section 3.10) will be determined by the Local Authority based on the tendered costs of the application. There are two levels of grant funding available which are based on a percentage of reasonable eligible project costs:
 - Small grants - Under £5,000, funding will be set at 70% of reasonable eligible project costs.
 - Large grants: £5,001 and over, funding will be set at 50% of reasonable eligible project costs up to £15,000 per housing unit. The limit of £15,000 may be raised to £25,000 in exceptional circumstances.
- The applicant will agree to work with the Local Authority's Housing Solution Team for a period of time dependent on level of grant, in supporting them to place individuals or families into the property covered by grant funding. Failure to work with the Local Authority's Housing Solution Team will result in grant funding claw-back. The period of time working with the Housing Solutions Team will be as follows;
 - Small grants: Under £5,000 – a period of two years following the completion of works
 - Large grants: £5,001 and over – a period of five years following the completion of works

- Within the designated period, the Housing Solutions Team will refer prospective tenants to the applicant. All prospective tenants will be assessed to ensure that they can afford the rental liability.
- The Housing Solutions Team will not carry out credit checks or provide references for the prospective tenant; it is the responsibility of the applicant to do so.
- The applicant is responsible for determining who should lease the property and has right of refusal to any prospective tenant referred to by the Housing Solutions Team.

To apply for this grant, or for further information, please contact:
Rob Haggett: 01685 725475 / Robert.Haggett@merthyr.gov.uk

APPENDIX B

ASSISTANCE ONLY AVAILABLE WITHIN DECLARED RENEWAL AREAS

The following types of financial assistance are all discretionary, subject to available funding and may only be considered within declared Renewal Areas. A Renewal Area by definition is a geographically distinct area, approved by Council Resolution, as an area requiring significant investment to regenerate the housing stock and local community.

(i) Group Repair Assistance

Unlike the other types of assistance outlined in this Policy, Group Repair Assistance is not a traditional grant. The assistance is provided where the Council have identified a suitable Group Repair Scheme encompassing a block or terrace of properties.

Purpose

To improve the external fabric of a group or terrace of properties, to improve their appearance and ensure the properties are weatherproof.

A maximum assistance cap of £30,000, inclusive of Agency Fees may be available (cap introduced - 6th February 2008). This cap applies to individual residential dwellings. Works over and above the maximum grant are to be completely funded by the applicant (or can be omitted upon request).

Group Repair Assistance may be provided to commercial properties where considered appropriate by the Council.

Eligible Works

- Works to the external element of a building, as identified by the Council
- External works may include any part of a building which is exposed to the elements of wind and rain, including roofs, chimneys, external wall coverings, external doors, windows, rainwater goods and external pipe work.

Qualifying Criteria for a Group Repair Scheme

- The majority (over 50%) of the terrace or block of properties must require elements of external repair
- A minimum of 60% of eligible participants must join the Scheme (since 5th April 2006)
- Owner-occupiers and landlords may participate
- Property must be freehold or have at least 5 years left to run on leasehold.

Terms & Conditions

- The Assistance Condition period is 5 years from partial or practical completion date (whichever is earliest)
- Assistance recipient must retain ownership of the property for 5 years post completion
- Assistance sum is registered as a local land charge for the 5 year grant condition period, and may be recoverable upon death of the applicant(s). The local charge is binding on successive owners within the grant condition period.
- Landlords must let the property to tenant(s) within 6 months of completion of Group Repair Works
- Local Authority may nominate a tenant if the property remains vacant for longer than 6 months (where appropriate).
- All applicants must engage the services of the in house agency to manage the Group Repair process. No external agents allowed due to the complexities of the process and contractual payments required.
- An assistance recipient may change the occupation status, post work, subject to approval by the Council.
- The property owner is required to service all future maintenance
- Any breach of condition will result in grant repayment, in line with the Council's debt recovery procedures

As this type of assistance requires a Council led Group Repair Scheme, the Housing Renewal Team shall contact all owners of properties within a proposed Scheme to offer them the opportunity to participate. There is no need to apply in the traditional manner.

(ii) Improvement Grant

This discretionary grant may be available where a Category 1 Hazard has been identified by an appropriate officer of the Council. The scope of works will be assessed using the Housing Health & Safety Rating System (HHSRS), and must address the significant hazards within the dwelling.

Maximum grant available is £25,000 including ancillary fees.

All applicants for Improvement Grants are subject to a test of resources (means test).

Eligibility Criteria

- Dwelling must have at least one Category 1 Hazard
- Dwelling must be over 20 years old
- An applicant must be aged 60 years or over; or be aged 18-60yrs and be 'vulnerable' or 'disabled'.
- The applicant(s) must be an owner-occupier
- Owner-occupiers must be a freeholder or a leaseholder with at least five years of the lease remaining
- The subject dwelling must be their sole or main residence.
- The applicant must have total savings/capital of less than £16,000.

Terms & Conditions

- Applicant must live in the property for a minimum period of 5 years, post completion
- Grant is registered as a local land charge for the 5 year grant condition period and is binding on successive owners
- Any breach of condition will result in grant repayment, in line with the Council's debt recovery procedures

(iii) Relocation Grants

Relocation Grants may be available (up to a maximum of £25,000) to assist people displaced by a local authority led project to purchase an alternative, suitable property (preferably in the same locality).

The grant will only be awarded if:

- Dwellings are in an area designated for clearance or an alternative regeneration/renewal project initiated by the local authority
- The local authority deem the grant appropriate, in the circumstances

Financial assistance can be provided to enable the displaced person to purchase another property where the new property to be purchased has a higher market price. A Relocation Grant does not affect a person's right to claim the statutory compensation available following compulsory or voluntary purchase of property by a local authority.

Eligibility Criteria

- Must be owner-occupier
- Must have 1 years occupation prior to application
- An applicant may be subject to a means test
- An applicant may receive a percentage contribution towards the financial shortfall between the applicant's existing property and the property to be purchased.

Conditions

- Person must sign a (post move) 5 year owner occupation certificate.
- This condition is placed as a charge on the property. The grant is recoverable on sale of the property, within the 5 year grant condition period. The charge is binding on successive owners for the duration of this period.
- The certificate of owner-occupation is transferable on the death of the owner.

Special Conditions

The Council, from time to time, may introduce 'scheme specific' relocation grants, which will reflect the particular requirements of that scheme.

As this type of assistance requires a Council led project, the Housing Renewal Team shall contact all owners of properties within a proposed project area, to offer them the opportunity to participate.

There is no need to apply in the traditional manner.

(iv) Home Front Assistance

Similar to Group Repair Assistance this is not a traditional grant. The assistance is provided where the Council have identified a suitable Home Front Scheme encompassing a block or terrace of properties.

Maximum assistance is capped at £15,000 per property, inclusive of all fees.

Purpose

The purpose of the Home Front Scheme is to improve the front façade of a block or terrace of properties. The aim is to improve the visual appearance and repair of the street without carrying out major works. Home Front Schemes are intended to increase market confidence in a terrace/street and aim to initiate further investment in the properties by the property owner.

Eligible works

The following works may be carried out to the front elevation of properties:

- Renewal of rainwater goods, fascia boards
- Rendering, cement pointing and painting
- New front windows and front door

The Council has discretion in respect of considering works to the pine end of properties.

Terms & Conditions

- The Assistance Condition period is 3 years from partial or practical completion date (whichever is earliest)
- Assistance recipient must retain ownership of the property for 3 years post completion
- Assistance sum is registered as a local land charge for the 3 year grant condition period, and may be recoverable upon death of the applicant(s). The charge is binding on successive owners during this period.
- Landlords must let the property to tenant(s) within 6 months of completion of Home Front Scheme
- Local Authority may nominate tenants if the property remains vacant for longer than 6 months (where appropriate).
- All applicants must engage the services of the in-house agency to manage the assistance application process and management of the contracted works. No external agents allowed due to the complexities of the process and contractual payments required.
- An assistance recipient may change the occupation status, post work, subject to approval by the Council.
- The property owner is required to service all future maintenance
- Any breach of condition will result in grant repayment, in line with the Council's debt recovery procedures

As this type of assistance requires a Council led Home Front Scheme, the Housing Renewal Team shall contact all owners of properties within a proposed Scheme to offer them the opportunity to participate.

There is no need to apply in the traditional manner.

(v) Cosy Homes Grants

This discretionary grant provides financial assistance to fund home energy efficiency improvements, up to a maximum of £5,000 per application. Only one application per household permitted.

Grants shall be approved on a first come first served basis. At such time when the total capital monies available is 'committed', no further grant applications shall be approved.

Eligible works include:

- *Insulation*: loft, cavity, internal or external wall insulation
- *Heating Systems*: 'F' and 'G' rated boilers may be replaced with AA rated condensing boilers. New radiators, thermostats, Thermostatic Radiator Valves (TRVs)
- *Draft Exclusion*: simple draft excluders, new uPVC windows and doors
- *Minor items of disrepair*: must be a clear link to energy efficiency e.g. leaking roof, penetrating or rising dampness.

Eligibility Criteria

There are person and property eligibility criteria for this grant.

An applicant must:

- Live within the villages of Bedlinog or Trelewis
- Be aged 65yrs or over.
- Be the owner/occupier of the dwelling (i.e. tenants or landlords may not apply)
- The applicant must have savings/capital of less than £16,000 and sign a declaration to this effect
- Applicants may be subject to a means test (at officer's discretion)
- Properties currently up for sale will not be considered

The property must:

- Must be excessively cold (determined via surveying Officer's discretion)

Terms & Conditions

There shall be no specific grant conditions attached to the Cosy Homes Grant, other than fraudulent claims, if identified, will be pursued and prosecuted.

APPENDIX C

LOAN PRODUCTS

(i) Houses into Homes – Empty Property Loan

On the 1st April 2012, the Welsh Government launched a fund to support initiatives to bring long term empty houses back into use. To qualify for funding, local authorities have to work collaboratively utilising the six regions model and the fund has been allocated on the basis of the private sector housing in each region.

Merthyr Tydfil CBC's allocation of grant from Welsh Government to support this scheme is £355,560. This money is a recyclable pot of funding, allowing the funding to support many projects in the years to come.

In the Welsh Government Autumn Budget Statement – a new finance arrangement was announced whereby Welsh Government would loan Councils money to continue the good work undertaken through Houses to Homes Scheme. Merthyr Tydfil CBC is therefore set to receive a further £43,808 loan funding in 2014/15 to support this product, and £131,425 of loan funding in 2015/16.

Welsh Government devised the terms & conditions for this loan product, which are summarised below (further details available upon request):

Eligible Works:

- On completion the property must be suitable for immediate occupation by tenants
- Comply with Building Regulations
- Achieve the Houses into Homes Standard (inc. The property must be free from Category 1 hazards)

Eligibility Criteria

- Applicant must own the vacant property
- Property must have been vacant for at least 6 months at the time of application
- Property must require works to return it to a lettable condition
- Each application undergoes a robust risk assessment procedure
- The Council has discretion when deciding whether to approve or reject applications

Terms & Conditions

- Loan offered at 0% interest
- Application fee applies
- The value of any mortgage and other charges on the property offered as security PLUS the H2H loan cannot exceed 80% loan to value (LTV) ratio
- The loan must be registered as a charge with Land Registry and is binding on successive owners. The loan may be registered against the vacant property or another property in the ownership of the applicant
- £25,000 is the maximum loan available per unit of accommodation
- £150,000 is the maximum loan available to an applicant
- Individuals or companies may apply
- There are two options for applicants:
 - Loan to sell – where the applicant must repay the loan amount within 2 years of approval
 - Loan to Let – where the applicant must repay the loan amount within 3 years of approval
- Repayment is to be made in one instalment, when required
- Breach of the terms or conditions will result in the Council demanding full repayment of the loan sum plus interest charged at 6%
- Payment of the loan may be made ahead of works starting or as interim payments of smaller sums
- The applicant cannot move into the property for the 2 or 3 year post work period.

(ii) Home Improvement Loan

Developed by Welsh Government in 2014, this new loan product is to be delivered regionally across Cwm Taf, following on from the delivery model established through Houses into Homes Empty Property Loans.

The loans are meant to provide a flexible solution to a range of home repair or improvement problems faced by property owners. The loan finance can be used to pay a contribution towards a grant based project or as stand-alone finance to undertake home repairs or improvements.

Loans of between £1,000 and £25,000 are available and are offered at 0% interest. There is however a fixed loan arrangement fee of 15% in all cases. This fee can be added to the loan sum or paid upfront by the applicant.

Eligible Applicants

- Loan finance will be targeted towards substandard homes to make them warm, safe or secure
- Owner-occupiers or landlords/developers are eligible to apply
- Not available to RSLs
- Applicants must own the property to be subjected to works
- Priority will be given to home owners in the first instance and landlords who offer affordable housing or nomination rights to the Council

General Terms & Conditions

- Maximum loan funding per applicant is £150,000 (i.e. 6 loans at a max of £25,000 each)
- Applicants will be subject to a credit reference check
- All loans of £5,000 or over will be registered as a charge at the District Land Registry, and will be binding on successive owners
- Loans under £5,000 may be registered as a charge at the District Land Registry or as a local land charge, and will be binding on successive owners where registered
- The value of any mortgage and other charges on the property offered as security PLUS the Home Improvement Loan cannot exceed 80% loan to value (LTV) ratio
- Applicants may make regular monthly repayments or repay the full loan amount at the end of the loan period (or before, where appropriate). The repayment terms will be decided by the Council on a case by case basis
- Applicant to arrange and oversee works, unless they employ the Council's home improvement agency
- The loan sum may be paid ahead of works or in instalments
- Any defaults in repayments will be dealt with in accordance with the Council's debt recovery policy

Specific Terms & Conditions for Owner-occupier applications

- Maximum of 10 years to repay the loan
- Applicants must undergo an affordability assessment, where all household income and expenditure will be considered

Specific Terms & Conditions for Landlord/Developer applications

- Maximum of 5 years to repay the loan
- Applicants may undergo an affordability assessment
- Funding must be used to eliminate any Category 1 hazards in the property

(iii) Miscellaneous or New Grant or Loan Products

As the needs and demands of local communities change and external funding sources appear and then disappear, it presents new challenges to the Council to try to address specific housing and domestic energy and fuel poverty issues, with limited resources. To respond to such challenges, it may be appropriate to devise and introduce new grant or loan products. This is often the case when new funding streams become available.

Should the need to develop new grant or loan products arise, they shall be drafted in the same format as those contained in this policy document. The proposed new product(s) shall require approval by Cabinet/Council before becoming operational.

Such new grant types shall be inserted in the relevant Appendix of this Policy and not require redrafting of this policy as a whole.

APPENDIX D

**STRATEGIC DOMESTIC ENERGY
SCHEMES**

Over the last few years central government and the devolved administration (Welsh Government) have developed a number of interesting domestic energy based schemes, which often lead to capital funding opportunities for Councils.

Central Government Initiatives:

CERT

Central Government introduced the Carbon Emissions Reduction Target (CERT) which ran between 1 April 2008 and 31 December 2012 and followed the Energy Efficiency Commitment (EEC) 2005-2008. CERT required certain gas and electricity suppliers to achieve targets for reducing carbon emissions within domestic properties.

The Housing Renewal Team engaged with energy providers who had this obligation and accessed funding to supplement works undertaken through our Group Repair Schemes operating in Dowlais Renewal Area.

CESP

The Community Energy Saving Programme (CESP) came into force on 1 September 2009 and the obligation period ran from 1 October 2009 to 31 December 2012. CESP was created as part of the government's Home Energy Saving Programme. The Department of Energy and Climate Change (DECC) had responsibility for setting the overall CESP target and the policy framework and Ofgem were responsible for administering the programme.

CESP was designed to promote a 'whole house' approach and to treat as many properties as possible in defined geographical areas selected using the Income Domain of the Indices of Multiple Deprivation (IMD) in England, Scotland and Wales.

ECO

The Energy Companies Obligation (ECO) is an energy efficiency programme that was introduced into Great Britain at the beginning of 2013. It replaces two previous schemes, the Carbon Emissions Reduction Target (CERT) and the Community Energy Saving Programme (CESP).

ECO places legal obligations on the larger energy suppliers to deliver energy efficiency measures to domestic energy users. It operates alongside the Green Deal which is designed to help people make energy efficiency improvements to buildings by allowing them to pay the costs through their energy bills rather than upfront.

ECO is intended to work alongside the Green Deal to provide additional support in the domestic sector, with a particular focus on vulnerable consumer groups and hard-to-treat homes.

Welsh Government Initiatives

NEST

Nest is a Welsh Government scheme working to help reduce the number of households in fuel poverty and make Welsh homes warmer and more energy-efficient places to live. Nest offers a range of advice and support for everyone to save energy and maximise income. Persons on some income related benefits with particularly poorly insulated homes can access grant funding through the NEST Scheme.

The Housing Renewal Team of the Council regularly refers customers to NEST to assess their eligibility for help and assistance.

ARBED

Phase one of the Arbed project was the largest programme of its type in the UK. Welsh Government invested £36.6m into the first phase of Arbed and worked with social housing providers to make communities in deprived areas of Wales more energy efficient. This was done by retro-fitting homes with measures including solid wall insulation, solar panels and heat pumps.

The second phase of the Arbed programme (called Arbed 2) started in May 2012 and is partly funded by the European Regional Development Fund (ERDF). The total budget available for the Arbed phase 2 ERDF project, for both Convergence and Competitiveness Areas in Wales, totals £45million. This comprises £33million ERDF money and £12million match funded from Welsh Government.

The overall investment objectives of the Arbed phase 2 ERDF project are to:

- Improve the energy efficiency of a minimum of 4800 existing homes in Wales by the end of 2015
- Reduce a minimum of 2.54 KTC (Kilo tons of carbon) of greenhouse gas emissions by the end of 2015.

The Housing Renewal Team of the Council has been very successful to date in attracting significant sums of money into the County Borough through Arbed. The following Schemes are either completed or well underway at the time of drafting this policy (December 2014):

Funding Source	Scheme	Nr of Properties included	Value of Scheme
Arbed 1	Shingrig – MVH properties only	82	£1,200,000
Arbed 2 Year 1	Shingrig – remaining MVH and private homes	136	£2,200,000
Arbed 2 Year 1	Garden Village – off gas scheme	118	£840,000
Arbed 2 Year 2	Penydarren Scheme (ongoing)	173	£4,000,000 (Est.)
		389	£8,240,000

ECO/ARBED

In December 2013, Welsh Government sought to maximise the amount of ECO funding drawn into Wales. It therefore created a new funding opportunity allowing Welsh Government funds to match the ECO funding on offer from energy companies.

The Housing Renewal Team was again successful in securing significant funds to finance improvements to homes in the following schemes:

Funding Source	Scheme	Nr of Properties included	Value of Scheme
ECO-Arbed	Maes Y Bedw & Cherry Tree Way	60	£1,000,000
ECO-Arbed	Keir Hardie Estate – BISF homes	200	£3,000,000
		260	£4,000,000

The Future

Over the next decade, investment into the sector in Wales will come from:

- Nest – the Welsh Government led fuel poverty scheme
- Welsh Housing Quality Standard works by RSLs and Councils with stock
- Feed In Tariffs
- Renewable Heat Incentive
- Green Deal
- Energy Act – giving landlords the responsibility of improving the energy efficiency of the private rented sector by 2018
- Future energy supplier obligations.

Welsh Government estimate that around £1bn is likely to be invested into the energy performance of Welsh homes over the next decade. The sector is highly labour intensive, creating skilled local jobs for local people.

The Council remains committed to keeping abreast of emerging energy policy created in Westminster and the Welsh Government, to ensure we can access funding for the benefit our Merthyr citizens. As and when new funding sources are established the Council shall continue to bid for such resources to allow us and/or our partners, to deliver strategic domestic energy improvement schemes.

APPENDIX E

OTHER SERVICES AVAILABLE

Merthyr Care & Repair

Merthyr Care & Repair assists older and disabled homeowners, housing association and private sector tenants to repair, improve and adapt their homes. Services are easy to access, responsive and tailored to individual need and are offered in partnership with housing, health and social care staff.

Assistance available is as follows:

- **Free confidential advice and practical support for older people aged 60+ and disabled people of any age** in taking forward home repairs, improvements and adaptations including advice on the need for home repairs, a design service for adaptations, help with finding the right builder and arranging estimates, assistance with monitoring works on site and final inspections, advice and assistance with finding funding for works where necessary, and subject to individual circumstances and hands on support throughout the whole process. Advice can also be provided on alternative housing, welfare benefits and Energy Saving Grants.
- A responsive **Handy Person Service** at a fixed hourly rate, for small works of home repair, adaptation and improvement. The service is available to all residents of the County Borough
- A **Gardening Handy Person Service** for gardening maintenance and improvement, at a fixed hourly rate available to all residents.
- More specialist services including the **Rapid Response Adaptations Programme, Care & Safety First and Safety at Home Initiatives**, which require specialist health or social services referral, and which improve the home environment and assist hospital discharge through the provision of small works of repair, safety or adaptation funded through the specialist services.

The Agency can be contacted by telephone, fax, email, by letter or in person.

Contact details are as follows:

Merthyr Care & Repair, Coed Dderwen, Unit 4, Merthyr Tydfil Industrial Park, Pentrebach, Merthyr Tydfil , CF48 4DR

Telephone: 01443 693362 (out of hours answer phone)

Fax: 01443 691815

Email: enquiries@merthycareandrepair.co.uk

Opening Hours are:

Monday to Thursday 9.00am to 5.00 pm Friday 9.00am to 4.00pm

APPENDIX F

DEFINITION OF TERMS

Disabled Person –

Local Government and Housing Act 1989, Part 8, s.114; means:

- (a) a person who is registered in pursuance of arrangements made under section 29(1) of the National Assistance Act 1948 (handicapped person's welfare); or
- (b) any other person for whose welfare arrangements have been made under that provision or, in the opinion of the welfare authority, might be made under it [or, (c) a person to whom section 17(11) of the Children Act 1989 (disabled children) applies].

Equalities Act 2010 definition:

6. Disability:

- (1) A person (P) has a disability if—
 - (a) P has a physical or mental impairment, and
 - (b) the impairment has a substantial and long-term adverse effect on P's ability to carry out normal day-to-day activities.
- (2) A reference to a disabled person is a reference to a person who has a disability.

Vulnerable –

To assist the Council in our assessment to determine '*vulnerability*' for the purposes of this policy, the Council may require evidence of receipt of one or more of the following income-related benefits:

- 1. Income Support/Guaranteed Pension Credit
- 2. Income-Based Job Seekers Allowance
- 3. Disabled Living Allowance(DLA)/Personal Independence Payment (PIP)
- 4. Council Tax Reduction

APPENDIX G

USEFUL CONTACT DETAILS

Housing Renewal Team

Manage the Council's declared Renewal Areas including the provision of discretionary grant assistance. The Team also provides an Agency Service to assist applicants with administration and other duties.

Housing Renewal Team
Unit 5
Triangle Business Park
Pentrebach
Merthyr Tydfil
CF48 4TQ

Telephone: (01685) 725357

Email: housing.renewal@merthyr.gov.uk

Housing Grants Team

Manage the Council's statutory duty to provide Disabled Facilities Grants (DFGs). The Team also provides an Agency Service, called Grant Line, to assist with the completion of paperwork and appointment of a suitable contractor.

Housing Grants Team
Unit 5
Triangle Business Park
Pentrebach
Merthyr Tydfil
CF48 4TQ

Telephone: (01685) 726260

Email: grants@merthyr.gov.uk

Duty Desk of Initial Support Services (Social Services) within the Community Services Directorate,

Deal with enquiries regarding the provision of aids and adaptations for disabled persons (including Disabled Facilities Grants). Allocate eligible clients to Community Occupational Therapists for assessment.

Duty Desk
Kier Hardie Health Park.
2nd Floor,
Aberdare Road,
Merthyr Tydfil,
CF48 1BZ

Telephone: For clients under 19 yrs old: (01685) 724506

For adult clients (19yrs and over): (01685) 724507