



MERTHYR TYDFIL

County Borough Council

Cyngor Bwrdeistref Sirol

MERTHYR TUDFUL

Housing Renewal Policy

8th November 2018 – 31st March 2021

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The Order had significant implications for local housing authorities as it repealed much of the existing prescriptive legislation governing the provision of housing renewal grants and replaced them with a new wide-ranging power to provide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

The statutory framework has also been added to by the coming into force of the Well-being of Future Generations (Wales) Act 2015.

This Housing Renewal Policy has been refreshed and replaces the 2015-2018 version, to take account of the fact that the Council's third and final Renewal Area – Bedlinog and Trelewis, expired in May 2017. This was as a direct result of changes in capital grant funding provided by Welsh Government, and the cessation of their national housing renewal programme. The Housing Renewal Team was therefore disbanded in summer 2017, and hence why many of the grant products, which were previously available within the county borough are no longer available.

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 in recent times. 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
Deputy Chief Executive
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
4. Introduction of the new Vacant Property Grant, which is funded through external Vibrant and Viable Places (Regeneration) funding.

May 2017

Cessation of the Council's Housing Renewal Programme, which run for 16 years from 2001 until 2017. The Housing Renewal Team was disbanded in 2017.

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

November 2018

Policy update to reflect capital funding changes, product availability, introduced DFG Top Up discretionary grant and introduced well-being considerations.

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 substandard 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.

In recent years capital funds available from external sources such as Welsh Government, for investment in private sector housing have decreased significantly. There has however been a continued promotion of repayable loan funding as a mechanism to fund repairs or improvements to private sector homes, in both the owner-occupied and private rented sector.

Despite reduced capital resources available, we remain committed to improving local resident's quality of life by working with homeowners to tackle the worst housing conditions and meet local needs.

Investing in housing is not only about bricks and mortar. 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 require review and updates periodically, in response to changes to 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 contribute towards the delivery of the Council's Corporate Well-Being priorities
- iv. to contribute towards the delivery of the Public Service Board's priorities

The Policy shall outline:

- The types of assistance available
- Who is eligible for assistance
- The level of assistance available
- 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 maximise inward investment into the County Borough from all sources

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.

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.

Local Government Act 2000 (Section 2)

(1) This section of the Act, provides every local authority with a power to do anything which they consider is likely to achieve any one or more of the following:

- (a) the promotion or improvement of the economic well-being of their area,
- (b) the promotion or improvement of the social well-being of their area, and
- (c) the promotion or improvement of the environmental well-being of their area.

(2) The power under subsection (1) may be exercised in relation to or for the benefit of—

- (a) the whole or any part of a local authority's area, or
- (b) all or any persons resident or present in a local authority's area.

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.

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 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.

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.

Housing (Wales) Act 2014

Although a groundbreaking piece of legislation in respect of homelessness and other matters, the Act has little direct consequence for Housing Renewal Policies.

Social Services and Well-being (Wales) Act 2014

The Act changed the way people's needs are assessed and the way services are delivered. People have more of a say in the care and support they receive.

It also promotes a range of help available within the community to reduce the need for formal, planned support.

- Services will be available to provide the right support at the right time
- More information and advice is available
- Assessment is simpler and proportionate
- Carers have an equal right to be assessed for support
- There are stronger powers to keep people safe from abuse and neglect.

Well-being of Future Generations (Wales) Act 2015

The Act imposes broad ranging requirements for local authorities to consider the long-term impact of their decisions, to work better with people, communities and each other, and to prevent persistent problems such as poverty, health inequalities and climate change. The Council has implemented the Act by the implementation of its own Well-being Plan, Focus on the Future.

5.0 National Policy Context

Not all of the following impact on Housing Renewal Policy, but are included here for reference and to provide a broad overview of national housing policy.

Private Rented Homes – The Rent Smart Wales Scheme introduced by Welsh Government in November 2015 requires all landlords and agents in Wales to be registered or licensed along with their property portfolio.

Housing Renewal – nationally, funding only exists for loan products. Some local authorities in Wales continue to provide grant funding. Periodically, national energy programmes are available where local authorities can apply for funding from Welsh Government or Energy Companies to invest in insulating homes of the most vulnerable or fuel poor.

Disabled Facilities Grants – local authorities remain legally responsible for providing DFGs to eligible applicants to assist with the cost of adapting homes to allow people to remain living independently at home. Housing Associations receive Physical Adaptations Grants (PAGs) from Welsh Government for their tenants with adaptation needs.

Home Improvement Loans – this scheme has been developed in partnership between the Welsh Government, WLGA and local authorities in Wales, in recognition of the reducing availability of capital funds for the private sector housing market. In 2018 local authorities were invited to sign up to a revised scheme, whereby each local authority must provide three loan products: Houses 2 Homes loan (empty properties), Home Improvement Loan and a Lifetime Loan.

Empty Homes – Environmental Health Teams continue to address empty home issues. The only funding available nationally in the Houses 2 Homes loan product referenced above.

Strategic Role – local authorities continue to have a vital role in the local housing market in assessing need, determining local priorities and planning how the need for good quality affordable housing can be met. Local authorities have a range of strategies in place including Housing Strategy, Homelessness Strategy (2018) and a Supporting People operational plan. All of which also inform other policies and strategies including the Local Development Plan (Planning).

Affordable Housing - A key part of the local authority strategic housing role is planning for, and facilitating the provision of affordable housing in the area to meet housing need. This involves a range of different approaches including:

- rigorous assessment of local housing markets, housing need and housing demand
- the use of planning powers to ensure that housing developers assist with the provision of affordable private housing
- partnerships with housing associations to ensure that social housing grant, and other resources, are invested to develop new social housing and low cost home ownership schemes
- empty homes strategies to ensure that existing homes can be brought into use
- supporting the improvement of private housing stock with loans, equity release schemes and grants

Supporting People Programme - Housing related support provides flexible services that enable vulnerable people to live independently. They also play a critical role in preventing homelessness and also reduce pressures on a wide range of other public services such as health and criminal justice. Local authorities have responsibility for assessing the need for housing related support, strategic planning and commissioning services.

Homelessness - Local authorities have a duty under the Housing (Wales) Act 2014 to review homelessness in their area, develop a strategy to prevent homelessness and provide help for people who are homeless or threatened with homelessness.

Well-being – the Local Government Act 2000 confers a power to local authorities to improve well-being of its areas or any persons. Additionally, more recently in Wales, the Social Services and Well-being (Wales) Act 2014 changed the way people’s needs are assessed and the way services are delivered. People have more of a say in the care and support they receive. Further, the Well-being of Future Generations (Wales) Act 2015 requires the local authority to assess the long term impact of its policy decisions and places well-being, in the broadest sense, at the heart of decision making.

6.0 Local Policy Context

Focus on the Future is the Council's Well-Being Plan and has been developed in response to the Wellbeing of Future Generations (Wales) Act 2015. It outlines how it will work with others to deliver a our shared vision and achieve our collective goals.

OUR SHARED VISION

"ACTING TODAY FOR A BETTER TOMORROW"

The Wales we want:

A prosperous Wales	A resilient Wales	A healthier Wales	A more equal Wales	A Wales of cohesive communities	A Wales of vibrant culture and thriving Welsh language	A globally responsible Wales
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The shared vision for Merthyr Tydfil to get there:

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

How will Merthyr Tydfil CBC work?



Long Term



Prevention



Integration



Involvement



Collaboration

How will we work together to deliver the Our Shared Vision and achieve our goals?

Focus on the Future	PSB Wellbeing Plan	Political Priorities
Best Start to Life Children and young people have the best start to life and are equipped with the skills they need to be successful learners and confident individuals.	Community Resilience and Wellbeing To promote safe, confident, strong and thriving communities improving the wellbeing of residents and visitors and building on our community assets.	We will look after all our citizens by providing an affordable quality education and social care enabling everybody to lead their lives to their full potential
Working Life People feel supported to develop the skills required to meet the needs of businesses with a developing, safe infrastructure making Merthyr Tydfil as an attractive destination	Lifestyles, health and vulnerability To help people live long and healthy lives and overcome any challenges	We will encourage active lifestyles and promote wellbeing.
Environmental Wellbeing Communities protect, enhance and promote our environment and countryside	Economy and Infrastructure To grow a strong local economy with sustainable transport that attracts people to live, work and play in Cwm Taf	We will support a strong, sustainable, diverse and successful environment and economy
Living Well People are empowered to live independently within their communities, where they are safe and enjoy good physical and mental health.	Teckling loneliness and isolation (Cross cutting objective) We will work in new ways to channel the undoubted strengths of our communities, including volunteers to tackle more effectively the loneliness and isolation which often exists within many of them.	

7.0 Housing Requirements & Needs Assessment of Merthyr Tydfil

Households by tenure 1981-2011 (Source: UK census of Population)

Tenure	Total Households				Net Change		
	1981	1991	2001	2011	1981-1991	1991-2001	2001-2011
Owner occupied	11,700	14,800	15,500	15,900	+3,100	+700	+400
Private rent	1,200	1,000	2,300	3,300	-200	+1,300	+900
Social rent	8,700	7,200	5,300	5,100	-1,500	-1,900	-200
TOTAL	21,500	23,000	23,100	24,300	+1,500	+100	+1,100
Owner occupied	54.3%	64.5%	67.1%	65.5%	+213%	+528%	+32%
Private rent	5.4%	4.3%	10.0%	13.4%	-11%	+1006%	+84%
Social rent	40.3%	31.2%	22.8%	21.1%	-102%	-1434%	-15%

Below is a Summary of Key Findings from the Merthyr Tydfil Housing Requirement and Needs Assessment (November 2016) Conducted by Opinion Research Services. A study commissioned by MTCBC Housing Solutions Team.

The key messages from this analysis of the Merthyr Tydfil County Borough housing market are based on an analysis which takes no account of policy interventions which could affect the Merthyr Tydfil housing market. The key messages are:

- » The Merthyr Tydfil CBC LHMA 2010 assessed the need for affordable housing as 34 homes per year for 15 years. The LHMA 2015 assessed the need as 366 affordable Homes per year for 5 years.
- » **Migration and commuting data indicate a locally based housing market**, primarily of Merthyr and secondarily of Merthyr plus Rhondda Cynon Taf, Caerphilly and Blaenau Gwent.
- » There has been a **major shift away from social rented housing to the PRS** in the twenty years since 1991. The majority tenure is still owner occupation.
- » 2008-based population projections were formulated using data from the Census 2001, which suffered from **under enumeration**. The Census 2011 provides a more reliable basis for population projections than the Census 2001. Welsh Government projections also used 5-year trend migration figures. 10-year trend migration scenarios are more likely to capture both highs and lows and are not as dependent on trends that are unlikely to be repeated. On balance, we favour using 10-year migration trends as the basis for our analysis.
- » **The population is likely to remain relatively constant**, though the age profile is likely to change with an increased number of older people and reduced number of children. However, the population is likely to decrease from about 2026 unless zero migration or net in-migration is achieved.

- » **The population projections suggest a potential annual need of approximately 50 to 60 dwellings per year** across all tenures, broadly in line with Holmans' projection of 55 per annum. However, this level of need does not take into account any policy intervention (such as a Local Development Plan or Regeneration Strategy), and is below half the average number dwellings completed on an annual basis over the previous 20-30 years. If a level of house building above this trend based need occurs, the issue of long-term properties could potentially be exacerbated, unless sufficient in-migration is achieved
- » **The number of vulnerable people** in need aged 18-64, such as people with learning disabilities or mental health problems, **appears to be decreasing.**
- » **There will be a need for more housing options for older people.** The Housing LIN model estimates a need for a further 820 units by 2037, including 200 traditional sheltered, 210 extra care or enhanced sheltered for rent or sale, 20 dementia and 390 LSE properties.
- » Based on a measure of availability compared to bids per property, **the east and south east of Merthyr Tydfil urban area appears to be where potential demand for new affordable housing development might be**, subject to viability. On the same measure, **the south of the County Borough appears to be area with the least potential demand for new affordable housing**, though there is still a small unmet demand.
- » Without policy interventions changing the situation, notably through changing migration patterns, there is **little evidence of demand for Affordable Home Ownership.**
- » **The LHA has fallen behind 30th percentile private rents**, leaving a shortfall for tenants to meet from other benefits or income. In some areas, one bedroom properties are at least 5% above the LHA rate; two bedroom properties are similar to the LHA rates across the south part of Merthyr Tydfil, and at least 5% above the LHA rate around the town of Merthyr Tydfil; three bedroom properties are at least 5% above the LHA rate across most of Merthyr Tydfil.
- » **The LHA rate is above the Welsh Government indicative rent levels with the exception of bedsits, which are higher than the shared accommodation rate.**
- » **The indicative rent levels and the LHA rates place a double restriction on rent setting;** the average for properties of a particular size needs to conform to the indicative rent, while the maximum is set by the LHA rate. Individual properties can exceed both these, but in the case of the LHA, this would mean that tenants in receipt of HB would have a shortfall to make up from other sources.

8.0 Disability

This section of the Policy outlines the relative levels of disability in Merthyr Tydfil compared to other areas in Wales, using information from a variety of sources.

Wales unitary authorities, 2001, 2011, Usual residents					Per Cent
Unitary Authority	With activity limitations 2011 ¹	Rank 2011	Rank 2001	WIMD 2011 synthetic rank ²	Medical and Care Establishment rate ³
Lowest					
Cardiff	18.0	1	1	6	6.1
Flintshire	19.5	2	3	15	5.0
Monmouthshire	20.1	3	2	22	7.8
The Vale of Glamorgan	20.3	4	4	12	7.7
Gwynedd	20.5	5	6	17	7.4
Highest ⁴					
Neath Port Talbot	28.0	22	21	3	7.8
Blaenau Gwent	27.2	21	20	2	7.6
Merthyr Tydfil	26.9	20	22	1	7.6
Rhondda Cynon Taf	25.8	19	19	4	7.4
Carmarthenshire	25.4	18	17	14	10.0

Sources: 2001 Census, 2011 Census, Office for National Statistics

Notes:

1. The question asked in the 2011 Census on activity limitation differed to that asked in 2001; therefore it is not possible to directly compare 2011 percentages with those from 2001, but the questions are sufficiently similar to draw indicative insights on change over time.
2. WIMD 2011 score rank, 1 = most deprived, 22 = least deprived
3. Per 1000 resident population

Wales unitary authorities, 2001, 2011, Usual residents

Unitary Authority	With activity limitations 2011 ¹	Rank in 2011	Rank in 2001	Per Cent Percentage difference (2011-2001)
Largest falls in prevalence ²				
Merthyr Tydfil	26.9	20	22	-3.2
Swansea	23.3	12	14	-1.4
Neath Port Talbot	28.0	22	21	-1.4
Rhondda Cynon Taf	25.8	19	19	-1.4
Blaenau Gwent	27.2	21	20	-1.0
Largest rises in prevalence ²				
Monmouthshire	20.1	3	2	1.1
Powys	21.4	9	5	1.0
Conwy	24.2	15	13	0.7
Isle of Anglesey	23.1	11	11	0.7
The Vale of Glamorgan	20.3	4	4	0.4

Sources: 2001 Census, 2011 Census, Office for National Statistics

Notes:

1. The question asked in the 2011 Census on activity limitation differed to that asked in 2001; therefore it is not possible to directly compare 2011 percentages with those from 2001, but the questions are sufficiently similar to draw indicative insights on change over time.

The four most deprived authorities in Wales were among the five authorities improving the most. In the former mining area of Merthyr Tydfil, prevalence of activity limitations reduced by 3.2 per cent; however, its prevalence in 2011 remained 4.1 percentage points above the Wales average.

Economic inactivity (Jan 2017-Dec 2017)

	Merthyr Tydfil (level)	Merthyr Tydfil (%)	Wales (%)	Great Britain (%)
All People				
Total	8,600	23.4	24.0	21.6
Student	1,500	17.7	27.1	27.0
looking after family/home	2,000	23.2	19.3	24.4
temporary sick	#	#	1.5	2.1
long-term sick	3,500	40.7	27.8	22.1
discouraged	!	!	0.4	0.4
retired	900	10.0	14.3	13.2
other	600	6.5	9.5	10.8

Source: ONS annual population survey as cited on www.nomisweb.co.uk

Sample size too small for reliable estimate

! Estimate is not available since sample size is disclosive

Notes: numbers are for those aged 16-64.

% is a proportion of those economically inactive, except total, which is a proportion of those aged 16-64

Working-age client group - main benefit claimants - not seasonally adjusted (November 2016)

	Merthyr Tydfil (numbers)	Merthyr Tydfil (%)	Wales (%)	Great Britain (%)
Total claimants	7,320	19.5	14.4	11.0
By statistical group				
Job seekers	650	1.7	1.4	1.1
ESA and incapacity benefits	4,320	11.5	8.4	6.1
Lone parents	620	1.7	1.2	1.0
Carers	1,090	2.9	2.2	1.7
Others on income related benefits	100	0.3	0.2	0.2
Disabled	450	1.2	0.7	0.8
Bereaved	80	0.2	0.2	0.2
Main out-of-work benefits†	5,700	15.2	11.3	8.4

Source: DWP benefit claimants - working age client group as cited on www.nomisweb.co.uk

† Main out-of-work benefits includes the groups: job seekers, ESA and incapacity benefits, lone parents and others on income related benefits.

Notes: % is a proportion of resident population of area aged 16-64

Figures in this table do not yet include claimants of Universal Credit

The data presented above outlines some of the health inequalities which exist in Merthyr Tydfil, which can have a significant impact on Council services, including housing, social care and housing assistance such as Disabled Facilities Grants and other forms of financial assistance.

9.0 Financial Assistance Available & Resources

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		
	2018-19	2019-20	2020-21
General Capital Funding for Adaptations: <ul style="list-style-type: none"> • Disabled Facilities Grants • Fast track stair lift grant • Disabled Persons Relocation Grant • DFG Top Up 	£850,000	£850,000	£850,000
Loan Funding for the following products: <ul style="list-style-type: none"> • Houses 2 Homes (Empty Property Loans) • Home Improvement Loan • Lifetime Loan (TBC) 	£717,520	Recycled	Recycled

NOTE: The Loan Funding pot is a fixed sum, provided to the Council by Welsh Government to administer three loan products. The loan fund is ring fenced and recyclable. Therefore the amount available in any year for new loan applications will depend on the value of loans already provided and the repayment schedules of said loans.

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.

Agent for Disabled Facilities Grants

The Council operates a very efficient and experienced 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 725000

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

11. Grant Waiver Policy

Please see Appendix C, which outlines when and how repayment of certain types of grant will be treated by the Council.

12. Performance Targets

Reference	Indicator	MTCBC Target
PAM/015	Average number of days taken to deliver a Disabled Facilities Grant	200 days

In addition to the above service delivery target, the Council will also commit to introduce any service standards proposed by the Welsh Government in due course.

APPENDIX A

GRANT ASSISTANCE

(i) Disabled Facilities Grant

This is the only mandatory housing 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 (DFG's) 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 a disabled child or young person (i.e. less than 19 years old), 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 grant 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.*

Eligible Works

Section 23 of the Housing Grants, Construction and Regeneration Act 1996, outlines the purposes for which an application for a DFG must be approved (subject to other provisions being satisfied).

Said purposes are:

- a) facilitating access by the disabled occupant to and from:
 - (i) the dwelling, qualifying houseboat or qualifying park home, or
 - (ii) the building in which the dwelling or, as the case may be, flat is situated;
- b) (b) making
 - (i) the dwelling, qualifying houseboat or qualifying park home, or
 - (ii) the building, safe for the disabled occupant and other persons residing with him;
- c) facilitating access by the disabled occupant to a room used or usable as the principal family room;
- d) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room used or usable for sleeping;
- e) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a lavatory, or facilitating the use by the disabled occupant of such a facility;
- f) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a bath or shower (or both), or facilitating the use by the disabled occupant of such a facility;
- g) facilitating access by the disabled occupant to, or providing for the disabled occupant, a room in which there is a wash hand basin, or facilitating the use by the disabled occupant of such a facility;
- h) facilitating the preparation and cooking of food by the disabled occupant;
- i) improving any heating system in the dwelling, qualifying houseboat or qualifying park home to meet the needs of the disabled occupant or, if there is no existing heating system there]or any such system is unsuitable for use by the disabled occupant, providing a heating system suitable to meet his needs;
- j) facilitating the use by the disabled occupant of a source of power, light or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control;
- k) facilitating access and movement by the disabled occupant around the dwelling, qualifying houseboat or qualifying park home, in order to enable him to care for a person who is

normally resident here and is in need of such care

- l) such other purposes as may be specified by order of the Secretary of State.
- (2) F20. . provision deleted...
- (3) If in the opinion of the local housing authority the relevant works are more or less extensive than is necessary to achieve any of the purposes set out in subsection (1) F21. . . , they may, with the consent of the applicant, treat the application as varied so that the relevant works are limited to or, as the case may be, include such works as seem to the authority to be necessary for that purpose.

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 (COT) Team. Private Occupational Therapy reports will not be accepted unless agreed by the Council COT. This is to ensure there is consistency and fairness in approach.
- **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) Disabled Facilities Grant – Top Up Discretionary Grant

The mandatory Disabled Facilities Grant cap is set at £36,000 in Wales. However, there are occasions where required works exceed this grant limit/cap. For this reason the Council can consider providing a discretionary Top Up grant. Merthyr Tydfil CBC have hereby decided to offer a discretionary top up grant of an additional £10,000 over and above the DFG limit of £36,000.

This discretionary grant will only be considered where the local housing authority (Housing Grants Team) would normally approve a DFG, but where the applicant(s) have no means of raising the additional capital to fund the works over and above the £36,000 DFG limit.

As part of this consideration process, alternative options will first be explored with the family, such as moving to a more suitable property which is already adapted, or which can more easily be adapted than their current home.

There is no automatic entitlement to the DFG Top Up Discretionary Grant and an award will be made on a case by case basis. If a DFG and £10,000 Top Up grant does still not meet the total costs, section iii) below must be followed (i.e. Exceptional Circumstances).

Eligible Works

Merthyr Tydfil CBC have decided that only work which meets the defined purposes for which a DFG must be given (by law) will be eligible for this discretionary top up grant (see Appendix A).

Eligibility Criteria

- The applicant for this grant must have already applied for a DFG which the local housing authority would normally approve, but where the cost of works (and fees) exceed the £36,000 DFG limit.
- Where the total cost of works to meet the identified need of the applicant exceeds £46,000 (i.e. the £36,000 DFG plus £10,000 Top Up Grant), the applicant **MUST** be able to evidence that they have sufficient funds in place to pay the balance of the cost of works. Without proof of all funds over and above the Grant(s) available from the Council, neither the DFG nor DFG Top Up Grant will be approved.
- The application must be supported by the Community Occupational Therapy Team.

Terms & Conditions

If approved, a Local Land Charge will be registered against the property for the duration of the grant condition period, which is 10 years. The 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 in accordance with the Council's grant waiver policy (see Appendix C).

The charge, whether the grant is provided for an adult or child, shall be registered by the Land Registry in all cases.

Approval Process

At the point where the Grants Officer has reason to believe the potential DFG works are likely to exceed the DFG limit of £36,000, whether through potential unforeseen works or foreseeable costs, he/she is to inform their line manager to discuss the case.

Where the line manager is satisfied that all alternative options have been explored, and is minded to approve the DFG along with a discretionary top up grant, a report will be drafted and sent to the Chief Officer for final approval, using delegated powers.

iii) Exceptional Circumstances – Well-being Considerations

The Social Services and Well-being (Wales) Act 2014 places a duty on the Council to assess an individual's (adults and children's) need for 'care and support' and a 'carers need for support'. The right to an assessment exists regardless of the level of need, and of the persons financial resources. Whereas there is no charge for services to children under the Social Services and Well-being (Wales) Act 2014, services for adults are subject to means testing. The assessment must be completed in partnership with the individual with a focus on the personal well-being outcomes that they want to achieve and must be completed in line with the requirements of the national assessment and eligibility tool.

Working across professional and organisational boundaries (particularly social services, health and housing) is key to making the best use of resources in meeting identified needs and helping achieve the best outcomes for individuals and families.

After a full assessment has been undertaken and it is determined that an adaptation is required to meet an assessed need, the Council will seek to facilitate that home adaptation in the most appropriate way. This may be via the provision of a Disabled Facilities Grant, where the works required are eligible, under said grant (see criteria at section (i)). Where the identified need does not fall within the DFG criteria, the Social Services Department of the Council will seek to meet this need by some other means.

Adaptations that cannot be met via Disabled Facilities Grant

The Council will consider the individual circumstances of the situation on a case by case basis. This will be based on the assessment that is recorded in line with the requirements of the national assessment and eligibility tool, where:

1. The need arises for a specified reason (ie disability/caring)
2. The need relates to certain key activities ('outcomes')
3. The person (or in a child's case, their parent(s)/carer(s)) is unable to meet that need even with the available support from others/the community
4. The need can't be met without the local authority providing/arranging support services or Direct Payments
5. Professionals are satisfied that the proposed adaptation will offer a long term solution to meeting need.

Approval Process

Where an unmet need has been identified via assessment but where such a need:

- i. Cannot be met solely by a DFG – as the works required do not meet the statutory eligible works criteria for a DFG; or
- ii. Where they meet said criteria but the total cost exceeds £36,000 (inclusive of fees)

The following process must be followed:

The relevant officer/manager from the department or directorate which has identified said need(s) must submit a report to a Recommendation Panel. The Recommendation Panel shall be made up of 3 members of the Lead Group (Leader of the Council - chair and the Portfolio Cabinet Members for Social Services and the Portfolio Cabinet Member for Housing) and 3 members of the opposition to bring independence and demonstrate objectivity to decision making. Relevant Chief Officers, Head of Service and Council solicitor together with a relevant independent professional advisor will attend to assist the panel.

The role of the Recommendation Panel is to receive reports as outlined above and raise questions in pursuit of reaching an informed decision. Having received information and response to questions, the Chair will lead the Recommendation Panel to a consensus decision in line with this procedure. A record will be made of the Panel's decision.

The report to Recommendation Panel should at least include the following information:

- i. The relevant needs assessment of the client;
- ii. Professional opinion as to why the proposed works best meet the client's needs;
- iii. What other options have been explored and discounted (relocation, meeting the need in some other way etc....);

- iv. The possible consequences for the client of not meeting the identified need(s); and
- v. The possible consequences for the Council of not meeting the identified need(s) – is there a statutory requirement to meet the need(s) in this way.
- vi. The impact of additional costs on Council resources
- vii. Whether the client (in the case of an adult) has the means to pay for contribute to the adaptation
- viii. Whether consideration should be given to a local land charge being registered on the property

The Recommendation Panel will consider each report on a case by case basis and may approve, reject or amend the proposal put forward. Full Council will be notified of the decision of the Panel and the total additional grant allocated.

The applicant and/or parent(s) will be informed in writing of the Panel's decision and their reasons.

(iv) 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

APPENDIX B
LOAN PRODUCTS

(i) Houses into Homes – Empty Property Loan

Interest free loans of up to £25,000 per unit (up to a maximum of £250,000 per applicant) may be available from the Council, to owners of empty properties (empty for at least 6 months) to assist with repair and refurbishment costs.

Loans are a discretionary product, and are subject to funds being available.

This loan may be available:

- To renovate a dwelling to a reasonable standard, free from any serious hazards (as a minimum), so that it is suitable for immediate occupation, whether by for sale (loan to sell) or to let (loan to let). The property must have been vacant for a minimum of 6 months
- To convert an empty property or commercial building into one or more units to the Houses into Homes Standard (as a minimum), so that it is suitable for immediate occupation, whether by for sale (loan to sell) or to let (loan to let)
- Persons applying for the above loans may either be existing or prospective owners, but in either case must be able to supply security for the loan. The property must be in the applicants name before the loan can be approved.

Eligible Works:

- On completion the property must be suitable for immediate occupation by tenants
- Comply with Building Regulations and all other legal requirements
- Achieve the Houses into Homes Standard (including being 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
- £250,000 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 £250,000 (i.e. 10 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) Lifetime Loan for Owner-Occupiers

This loan product is being developed at the time of drafting this Policy, and will be available in 2019.

(iv) 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.

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APPENDIX C

GRANT WAIVER POLICY 2018

Policy for Waiver of Grant Conditions (2018)

1.0 Relevant Legislation & Guidance

Schedule 3 of The Regulatory Reform (Housing Assistance)(England and Wales) Order (RRO) 2002 repealed many elements of The Housing Grants, Construction and Regeneration Act 1996

and many legislative documents made under it for example The Housing Grants, Construction and Regeneration Act 1996 (Grant Repayment)(Wales) General Consent 2001.

The RRO repealed specific criteria relating to 'exempt disposal' amongst many others, and empowered local authorities to create their own grant repayment policies and procedures. This Grant Waiver Policy is to form part of the Council's Housing Renewal Policy which is regularly amended and updated to ensure it remains current.

The criteria for assessing requests for waiver of grant conditions are outlined in *Section A*.

Appendix B outlines some material considerations & guidance which should be considered by duly authorised officers when making decisions about whether to waive grant conditions.

While it is recognised that the criteria for waiver of grant conditions should remain balanced, the emphasis on preventing profiteering from publicly funded grants or loans will remain and the Council will continue to recover grant money on breach of conditions.

Applications for waiver will be entertained only in exceptional circumstances, and must be supported by appropriate evidence. Each application for waiver will be considered on its facts and merits.

Council officers must consider whether it is reasonable, in the circumstances as they are presented at the time:

- a) Not to demand repayment; or
- b) To demand a lesser sum

This policy applies to: all discretionary housing related grants administered by the local authority; and Disabled Facilities Grants for owner-occupiers where the total grant paid exceeds £5,000.

All future discretionary grants/loans included in the local authority's Housing Renewal Policy will also be subject to this policy unless otherwise stated.

2.0 The Sum to be repaid

The amount of money due to be repaid will depend on the type of grant provided.

For discretionary grants – the amount repayable will typically be the grant sum approved (i.e. prior to works commencing).

For Disabled Facilities Grants (DFGs) – the amount repayable will be the total grant sum, which is determined upon completion of works. This is because many DFGs encounter significant unforeseen costs when on site, all of which are recoverable under this Policy.

3.0 Authorisation

Delegated powers allow the Housing Manager (or equivalent) in discussions with any officer with knowledge of the case in question, to accept or reject applications for waiver of grant conditions.

Where a client (or an agent/solicitor acting on their behalf) does not agree with the initial decision, they may write to the relevant Head of Service, requesting a review of the decision, outlining the reasons why they believe the original decision is flawed.

Any such request for a review must be made within 21 days of the date of the original grant waiver decision. Late requests will not be considered in any circumstances.

Section A

If the Council is satisfied that the disposal falls within one of the following categories 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

A disposal made following such a change in the financial circumstances of the relevant person meaning that he/she would suffer financial hardship if all or part of the grant sum was repaid.

2. Employment

A disposal made to enable a relevant person to seek, or take up, employment or to change the place of his/her employment.

3. Health & Well-Being

A disposal made for reasons connected with the physical or mental health, or well-being, of a relevant person.

4. Provision of Care

A disposal made to enable a relevant person to live with, or near, any person:

- a) Which is disabled or infirm and in need of care which the relevant person is intending to provide; or
- b) Which is intending to provide care of which the relevant person is in need by reason of disability or infirmity.

5. Suitability for Number of Occupants

A disposal is made to enable accommodation to be provided which is more suitable for the number of people occupying the premises to which the application for grant relates.

6. Disposal Proceeds

A disposal of premises to which an application for grant relates, where the disposal proceeds (after deduction of any relevant amount) are less than the amount of grant which a relevant person (apart from this consent) would be liable to repay.

In this paragraph '*relevant amount*' means

- a) The amount of any expenses incurred by the relevant person in connection with the disposal;
- b) The amount of any advance secured by a charge on the premises which has been repaid by the relevant person.

7. Value of Premises

A disposal of premises to which an application for grant (other than relocation grant) relates, where the value of the premises at the date of the disposal, after deducting the amount of the grant that has been paid, is less than the value of the premises at the date of the application for grant.

8. Disposal to Local Authority or RSL

A disposal made to a local authority or a registered social landlord.

9. Inheritance

A disposal by a relevant person of premises to which an application for a discretionary grant relates, where those premises were vested in that person as a person taken under a will or on intestacy.

Points 1 – 9 outline the grounds or categories upon which a request to waive a grant repayment condition may be made and hence considered.

Where a DFG recipient passes away the grant is not repayable.

Important Consideration

However the overriding consideration is if the grant works have added value to the property, is there sufficient equity in the property upon disposal to repay the Council the total grant amount, or is a lesser amount more appropriate.

In the interests of protecting public funds, unless there is likely to be significant financial hardship as a result of the Council enforcing its right to repayment, regardless of the reason for the request, the Officer making the decision should be minded to demand full repayment of the grant sum paid.

Section B

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. Outstanding mortgage
4. Letters from medical professionals, employers, occupational therapists, care homes etc....
5. Local housing market information (e.g. from local estate agents)
6. Measure of room sizes and confirmation of number of occupants

Calculation of a 'lesser amount'

Where the appropriate officer deems it reasonable to reclaim a lesser amount, as to demand the full repayment would result in significant financial hardship to the client, the following calculation is to be used to ensure consistency and equity in arriving at the sum repayable.

Situation 1: Where an application for waiver has been formally submitted, the number of months remaining until the expiry of the 5yr condition period will be used to calculate the sum repayable:

E.g. 1 Proposed sale 24 months after completion of a £20,000 grant:
60 months – 24 = 36 months remaining of condition period.

Therefore: $36/60 \times £20,000 = £12,000$ repayable.

Situation 2: A breach of condition is detected by an Officer of the Council. The Council will aim to reclaim the percentage of the grant monies paid equivalent to the duration of the breach.

E.g. 2 Improvement Grant (£20,000) completed in May 2005, property remains unoccupied for the following two years and becomes occupied in May 2007. The grant recipient has been in breach of conditions for 24 months:

Therefore $24/60 \times £20,000 = £8,000$ repayable.

The remainder of the grant conditions must be honoured.

APPENDIX D
DEFINITION OF TERMS

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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 E
USEFUL CONTACT DETAILS

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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
Civic Centre
Castle Street
Merthyr Tydfil
CF47 8AN

Telephone: (01685) 725000

Email: grants@merthyr.gov.uk

Loans Officer –

Alison Reddy (01685) 725000

Part of the Regeneration Team of MTCBC

**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
Keir Hardie Health Park.
2nd Floor,
Aberdare Road,
Merthyr Tydfil,
CF48 1BZ

Telephone: 01685 725000