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For all enquiries relating to this agenda please contact Andrea Jones
(Tel: 01443 864420 Email: jonesa23@caerphilly.gov.uk)

Date: 20th March 2024

To Whom It May Concern,

A multi-locational meeting of the **Housing and Environment Scrutiny Committee** will be held in Penallta House, and via Microsoft Teams on **Tuesday, 26th March, 2024 at 5.30 pm** to consider the matters contained in the following agenda. Councillors and the public wishing to speak on any item can do so by making a request to the Chair. You are also welcome to use Welsh at the meeting, both these requests require a minimum notice period of 3 working days. A simultaneous translation will be provided on request.

Members of the public or Press may attend in person at Penallta House or may view the meeting live via the following link: <https://civico.net/caerphilly>

This meeting will be live-streamed and a recording made available to view via the Council's website, except for discussions involving confidential or exempt items. Therefore the images/audio of those individuals speaking will be publicly available to all via the recording on the Council's website at www.caerphilly.gov.uk

Yours faithfully,

A handwritten signature in black ink, appearing to read 'CHarchy', enclosed in a large, loopy oval shape.

Christina Harchy
CHIEF EXECUTIVE

AGENDA

- 1 To receive apologies for absence.

Pages

A greener place Man gwyrddach



2 Declarations of Interest.

Councillors and Officers are reminded of their personal responsibility to declare any personal and/or prejudicial interest(s) in respect of any item of business on this agenda in accordance with the Local Government Act 2000, the Council's Constitution and the Code of Conduct for both Councillors and Officers.

To approve and sign the following minutes:-

- 3 Housing and Environment Scrutiny Committee held on 13th February 2024. 1 - 8
- 4 Consideration of any matter referred to this committee in accordance with the call-in procedure.
- 5 Housing and Environment Scrutiny Committee Forward Work Programme. 9 - 22
- 6 To receive and consider the following Cabinet reports*:-
1. Nant Cylla Watercourse Erosion Control Works – 21st February 2024;
 2. Decarbonisation Annual Report November 2023 – 21st February 2024;
 3. Whole-Authority Revenue Budget Monitoring Report (Month 9) - 27th February 2024;
 4. Update On Reserves – 27th February 2024;
 5. Allocation Criteria for Artificial Sports Pitches and The Ystrad Mynach Centre for Sporting Excellence – 6th March 2024;
 6. Food Standards Agency Audit of The Caerphilly Food Law Enforcement Services.- 6th March 2024.

**If a member of the Scrutiny Committee wishes for any of the above Cabinet reports to be brought forward for review at the meeting please contact Andrea Jones, 01443 873575, by 10.00am on Monday, 25th March 2024.*

To receive and consider the following Scrutiny reports:-

- 7 Caerphilly Homes Presentation.
- 8 Private Sector Housing Renewal And Adaptation Policy. 23 - 122
- 9 Housing Revenue Account Business Plan 2024/25. 123 - 138

Circulation:

Councillors C. Bishop, M. Chacon-Dawson, R. Chapman, D. Cushing, C.J. Cuss, D.T. Davies, T. Heron, A. Hussey, M.P. James, D. Ingram-Jones, A. McConnell, B. Owen, L. Phipps, H. Pritchard, J.A. Pritchard, J. Rao, A. Whitcombe (Chair) and S. Williams (Vice Chair)

And Appropriate Officers

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Agenda Item 3



HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE

MINUTES OF THE MULTI-LOCATIONAL MEETING HELD IN PENALLTA HOUSE AND VIA MICROSOFT TEAMS ON TUESDAY, 13TH FEBRUARY 2024 AT 5.30 P.M.

PRESENT:

Councillor A. Whitcombe – Chair
Councillor S. Williams – Vice Chair

Councillors:

C. Bishop, M. Chacon-Dawson, R. Chapman, C. Cuss, D. T. Davies, T. Heron, A. Hussey, D. Ingram-Jones, A. McConnell, B. Owen, L. Phipps, H. Pritchard, and J. A Pritchard.

Cabinet Members:

Councillors, C. Morgan (Waste, Leisure, and Green Spaces) and P. Leonard (Planning and Public Protection).

Together with:

Officers: M. S. Williams (Director for Economy and Environment), R. Hartshorn (Head of Public Protection, Community and Leisure Services), J. Reynolds (Sports and Leisure Facilities Manager), J. Lougher (Sports and Leisure Development Manager), C. Edwards (Environmental Health Manager), J. Morgan (Trading Standards, Licensing and Registrars Manager), M. Jacques (Scrutiny Officer) and A. Jones (Committee Services Officer).

RECORDING, FILMING AND VOTING ARRANGEMENTS

The Chair reminded those present that the meeting was being live-streamed and recorded and would be made available following the meeting via the Council's website – [Click Here to View](#) Members were advised that voting on decisions would be taken via Microsoft Forms.

1. APOLOGIES FOR ABSENCE

Apologies for absence were received from Councillors D. Cushing, M. James, and J. Rao.

2. DECLARATIONS OF INTEREST

Cllr H Pritchard declared a personal interest only on Agenda item 9 Allocation Criteria For Artificial Sports Pitches and The Ystrad Mynach Centre For Sporting Excellence, in that he was a Member of a Committee for a local football team. As this was a personal interest only there was no requirement for him to leave the meeting and he could take full part in the debate and vote.

Cllr C Bishop declared a personal interest only on Agenda item 10 Food Standards

Agency Audit Of The Caerphilly Food Law Enforcement Services, in that she worked at a café. As this was a personal interest only there was no requirement for her to leave the meeting and she could take full part in the debate and vote.

3. SPECIAL HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE HELD ON 21ST NOVEMBER 2023.

It was moved and seconded that the minutes be approved as a correct record. By way of Microsoft Forms and verbal vote (and in noting there were 12 for, 1 against and 2 Abstentions) this was agreed by the majority present.

RESOLVED that the minutes of the Housing and Environment Scrutiny Committee held on 21st November 2023 (minute nos. 1 – 5) be approved as a correct record.

4. HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE HELD ON 12TH DECEMBER 2023.

It was moved and seconded that the minutes be approved as a correct record. By way of Microsoft Forms and verbal vote (and in noting there were 15 for, 0 against and 0 Abstentions) this was agreed unanimously.

RESOLVED that the minutes of the Housing and Environment Scrutiny Committee held on 12th December 2023 (minute nos. 1 – 8) be approved as a correct record.

5. CALL-IN PROCEDURE

There had been no matters referred to the Scrutiny Committee in accordance with the call-in procedure.

6. HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE FORWARD WORK PROGRAMME

Mark Jacques (Scrutiny Officer) presented the report, which outlined details of the Housing and Environment Scrutiny Committee Forward Work Programme (FWP) for the period February 2024 to March 2024.

Members were asked to consider the FWP alongside the Cabinet work programme and suggest any changes prior to publication on the Council's website.

It was moved and seconded that the report recommendation be approved. By way of Microsoft Forms and verbal vote (and in noting there were 15 for, 0 against and 0 abstentions) this was unanimously agreed.

RESOLVED that the Forward Work Programme as appended to the meeting papers be published on the Council's website.

7. CABINET REPORTS

It was confirmed that there had been no requests for any of the Cabinet reports listed on the agenda to be brought forward for discussion at the meeting.

REPORTS OF OFFICERS

Consideration was given to the following reports which were taken in the following order.

8. PONTLLANFRAITH LEISURE CENTRE

The Cabinet Member for Waste, Leisure and Green Spaces introduced the report, which provided the Housing and Environment Scrutiny Committee with information on the outcome of a public consultation on a proposal for Pontllanfraith Leisure Centre to remain permanently closed, with sporting facilities at the adjacent Centre for Vulnerable Learners (CVL) including a 4-court sports hall, changing facilities, and a 3G pitch being made available for community use outside of school hours upon opening in Spring 2025. The proposal would also see use of the 3G pitch on the Pontllanfraith Leisure Centre site cease once the 3G pitch at the adjacent Centre for Vulnerable Learners is open for community use.

One Member asked about consultation on the requirements of sports clubs playing at the higher tiers at set times over weekends. The 3G pitches at Islwyn High School and Blackwood Comprehensive School do not currently meet the standard for Gwent County matches. The Sports and Leisure Facilities Manager gave assurances on the consultation with sports clubs and advised that weekend access at Islwyn High School would provide greater capacity for some of the higher tier matches.

A Member highlighted the 31% of previous users of Pontllanfraith Leisure Centre that responded to the consultation who have not accessed sport and leisure facilities since the centre closed. The Member expressed the view that people with families and older members of the community were discriminated against as alternative provision focussed on the evening which was a period when many people preferred to remain at home. The Head of Public Protection, Community and Leisure Services advised Members that alternative rather than identical provision of services was proposed in the report. It was also highlighted that these alternatives were a short distance from the Leisure Centre site and that the consultation showed that 75% of previous users that responded to the consultation indicated that they had used their car to get to the leisure facility.

One Member queried if the temporary closure of the Newbridge 3G pitch, along with the permanent closure of the one in Pontllanfraith, would have an impact on the offer of suitable surfaces across the County Borough. The Sports and Leisure Facilities Manager gave assurances on the availability of 3G pitches at the Centre for Vulnerable Learners and Islwyn High School and also pointed out that the closure of the pitch at Newbridge for upgrading was for a very short period of time to support an upgrade to the existing facility. Members also heard that many teams currently book half not full pitches for training purposes.

A Member questioned the assertion in the report that the indoor leisure space at Pontllanfraith Leisure Centre was closed as a result of the UK national lockdown in March 2020. The Member believed it was closed in August 2021 prior to be being used as a mass vaccination centre. The Head of Public Protection, Community and Leisure Services advised that the centre closed as a result of lock-down requirements and to the best of his knowledge the centre did not reopen after lockdown measures were lifted. The Chair asked for officers to clarify the date of closure.

The Member also sought clarity on why the Leisure Centre did not reopen to the public after its use as a mass vaccination centre by the Aneurin Bevan University Health Board. The Head of Public Protection, Community and Leisure Services gave details of the investment that would be needed to bring the centre back into public use, such as refurbishment of the sports hall floor. The Sports and Leisure Facilities Manager advised Members that only a

small number of calls had been received enquiring about when the Leisure Centre would be reopening. The Member commented that users did not call the centre as they knew it was closed. The Member also suggested that a breakdown of the maintenance backlog estimated at £475,159 would be useful. He also questioned if it was essential to refurbish the sports hall floor.

The Member raised the issue of block bookings and observed that Blackwood Netball had questioned the suitability of alternative facilities at Markham Leisure Centre. The Sports and Leisure Facilities Manager advised that he had discussed with representatives from Blackwood Netball concerns over heating issues and were given reassurances about the provision of facilities in the future.

One Member questioned the assertion in 5.28 that current bookings at Pontllanfraith will be supported to transfer to alternative facilities such as the 3G pitch and sports hall in Islwyn High School which are now available for evening and weekend bookings. The Member observed that this was not happening as clubs were having to email the school and then waiting a few days for a reply. The Sports and Leisure Facilities Manager clarified that weekend bookings were currently being taken by Newbridge Leisure Centre and advised that there had been full weekend use of the 3G pitch by local clubs since Sport and Leisure Services took over weekend booking arrangements for Islwyn High. He also stated that additional communication would be provided to ensure that users knew who to contact to book the alternative indoor facilities on weekends.

One Member sought clarity on the booking process for facilities at Islwyn High School. The Sports and Leisure Facilities Manager provided information on the process and advised that bookings had been for the outside space at the High School and were taken by staff at Newbridge Leisure Centre. The Member asked why the Pontllanfraith centre was closed before the Centre for Vulnerable Learners was operational, given that the facilities at this new location were a replacement for the ones under discussion in the report. The Head of Public Protection, Community and Leisure Services reiterated to Members the financial reasons why it was proposed that the centre is not reopened for public use. The Member raised concerns over the suitability of the new 3G pitch proposed at the CVL. Following further clarification on the financial considerations associated with this matter the Corporate Director for Economy and the Environment reminded Members of the £50M+ savings required by the Council over the coming couple of years and that this report should be considered against that savings requirement backdrop. The Member finished by suggesting that the potential asset transfer of Pontllanfraith Leisure Centre should be fully explored.

The Chair thanked Members and Officers

Following consideration of the report it was

RECOMMENDED to Cabinet that: -

1. The outcome of the consultation exercise be considered.
2. The views of the Housing and Environment Scrutiny Committee on the outcome of the consultation exercise be noted and included in a future report to Cabinet.

9. ALLOCATION CRITERIA FOR ARTIFICIAL SPORTS PITCHES AND THE YSTRAD MYNACH CENTRE FOR SPORTING EXCELLENCE

The Cabinet Member for Waste, Leisure and Green Spaces introduced the report which sought the views of the Housing and Environment Scrutiny Committee on amendments to the criteria that was used in the allocation of bookings for artificial pitches, Second

Generation and Third Generation, E.G Artificial Turf Pitch (ATP)/3 G facilities in Caerphilly County Borough that are managed and delivered by Sport and Leisure Services. The Committee's comments would be included in a further report to Cabinet seeking approval for the amended allocation criteria.

One Member asked about community use of facilities if the emphasis was on higher tier usage. The Sport and Leisure Development Manager gave details on the provision of facilities for sports clubs not in a National Governing Body Pathway System and for those booking a facility for purely leisure purposes. In response to a further point raised around access Members heard how the system had been developed in order to ensure transparency and had included input from the Welsh Rugby Union and Welsh Football Trust. Committee also heard about the challenges around providing facilities as the majority of requests from clubs was for prime slots between 6pm and 8pm on weekdays. The Corporate Director for Economy and the Environment reiterated that the report supported national governing body criteria that informed the allocation of 3G pitches, and that it was fair, robust, and transparent.

A Member highlighted that the location of some facilities was an issue and raised the case of Risca Hockey club who now had to travel across the County Borough. The Member observed that its facility was more than an acceptable 20 minutes travelling time. Committee Members also heard concerns that current users of the Centre for Sporting Excellence might be forced out. The Sport and Leisure Development Manager advised that there should be no issues of displacement and that in terms of hockey the Sue Noake Leisure Centre had been designated a hub for that particular sport. The Sport and Leisure Facilities Manager also provided clarity in relation to the members concerns regarding 20 minute drive time. Confirmation was provided that the 20 min drive time was a leisure industry guide that supported consumer behaviours but was not a standard.

Regarding football criteria one Member enquired if a football club from within the County Borough would have priority over a club from outside the county who were a higher tier side. The Sport and Leisure Development Manager assured Members that facilities for local clubs was the priority and that bookings from teams from outside the County Borough would only be considered for vacant slots where there was no local interest, as the service would rather fill such a slot with an out of county borough team and receive the income than leave it empty.

The Chair thanked Members and Officers

Following consideration of the report it was

RECOMMENDED to Cabinet that the comments of the Housing and Environment Scrutiny Committee on the criteria to be used when allocating the use of the facilities at the Centre for Sporting Excellence and the wider ATP/3G pitch portfolio be noted and included in a report to be presented to Cabinet.

10. FOOD STANDARDS AGENCY AUDIT OF THE CAERPHILLY LAW ENFORCEMENT SERVICES

The Cabinet Member for Planning and Public Protection introduced the report which provided the findings of an audit conducted by the food Standards Agency (FSA), on Caerphilly County Borough Council's food law enforcement services, which included the food safety, food standards and communicable disease control functions within Public Protection.

The audit took place on the 25th and 26th October 2023 and examined Caerphilly County Borough Councils arrangements for the delivery of official food controls. The report

detailed the results of the audit of food hygiene and food standards at Caerphilly County Borough Council to assess food service delivery planning processes and arrangements and reviewed relevant open audit actions from previous audits. The final report was received on 21st November 2023.

The actions taken to address the 21 food hygiene and food standards recommendations, detailed in the authorities' full audit action plan from 2016 were assessed along with the findings from the Food Hygiene Rating Scheme (FHRS) audit of 2017/18.

Members views and recommendations were sought on the FSA audit findings and Action Plan prior to presentation to Cabinet.

The Head of Public Protection, Community and Leisure Services advised the committee that the report covered two disciplines within the Public Protection field and advised that Officers from Environmental Health and Trading Standards were present to answer any questions.

One Member asked about the priority order and enquired which establishment types posed the greatest risk. The Member also wished to know if supermarkets producing party food were inspected. The Environmental Health Manager provided information on the risk rating of premises and Members heard how the criteria was scored on factors such as confidence in management, hygiene, and general approach to managing food safety within the property rather than the type of business. Premises received green stickers with a score displayed ranging from zero to five. Members also heard how all premises were inspected and that each individual component of production was assessed.

A Member wished to know how new food recycling rules for businesses were being incorporated into the action plan. The Environmental Health Manager confirmed that businesses would be expected to increase their food recycling rates and that it was the duty of the proprietor to ensure that there was a contract in place for the suitable collection of such waste. Members also heard about rules coming into force in April that would prohibit food waste entering the sewage system.

The Member also sought confirmation that the Council would be ready by April. The Environmental Health Manager confirmed that regarding waste there was a contract in place for trade premises to put their food waste out for collection and the Council has provision within the County Borough at Bryn Compost in Gelligaer. The food waste is taken to the site where the food waste would be placed in an Anaerobic Digester and recycled, gas is generated to produce movement within the engines that then produces electricity. All premises are being encouraged to utilise the recycling facility that helps with the disposal of food waste and helps to create a greener environment. The Member asked if the Council were taking on new contracts. The Director for Economy and Environment confirmed that a contract database was already in place and advised that if the Council received any new requests for food waste collections, they would have a legal duty to accommodate that request at a cost to the trade premises. It was also pointed out that there was no requirement for any commercial premises to have the waste collected by the Council they could make other arrangements provided it was done legally. Members were reassured that the Council would be ready by the 7th April which is the date the legislation comes into force.

One Member sought assurance that food outlets were complying with rules designed to protect those with food allergies. The Trading Standards, Licensing and Registrars Manager gave details on an allergen training resource for businesses which had been developed by one of her team and shared across the UK. Members also heard how compliance with food allergen requirements are checked as part of the inspection process and that advice and guidance was also offered to businesses. The Committee heard that there was one prosecution in the last 12 months of a business which did not comply with the regulations and that this prosecution had been successful.

The Chair thanked Members and Officers

Following consideration of the report it was moved and seconded that the recommendations be approved. By way of Microsoft Forms and verbal vote (and in noting there were 15 for, 0 against and 0 abstentions) this was unanimously agreed.

RESOLVED that the views and recommendations of the Housing and Environment Scrutiny Committee on the Food Standards Agency Audit findings and Action Plan as detailed in Appendices 1 to 3 be recommended to Cabinet.

The meeting closed at 18:38 p.m.

Approved as a correct record and subject to any amendments or corrections agreed and recorded in the minutes of the meeting held on 26th March 2024, they were signed by the Chair.

CHAIR

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HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE – 26TH MARCH 2024

**SUBJECT: HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE
FORWARD WORK PROGRAMME**

**REPORT BY: CORPORATE DIRECTOR FOR EDUCATION AND
CORPORATE SERVICES**

1. PURPOSE OF REPORT

- 1.1 To report the Housing and Environment Scrutiny Committee Forward Work Programme.

2. SUMMARY

- 2.1 Forward Work Programmes are essential to ensure that Scrutiny Committee agendas reflect the strategic issues facing the Council and other priorities raised by Members, the public or stakeholder.

3. RECOMMENDATIONS

- 3.1 That Members consider any changes and agree the final forward work programme prior to publication.

4. REASONS FOR THE RECOMMENDATIONS

- 4.1 To improve the operation of scrutiny.

5. THE REPORT

- 5.1 The Housing and Environment Scrutiny Committee forward work programme includes all reports that were identified at the Committee meeting on Tuesday 13th February 2024. The work programme outlines the reports planned for the period March 2024 until March 2025.
- 5.2 The forward Work Programme is made up of reports identified by officers and members. Members are asked to consider the work programme alongside the

cabinet work programme and suggest any changes before it is published on the council website. The Scrutiny committee will review this work programme at every meeting going forward alongside any changes to the cabinet work programme or report requests.

- 5.3 The Housing and Environment Scrutiny Committee Forward Work Programme is attached at Appendix 1, which presents the current status as at 4th March 2024. The Cabinet Work Programme is attached at Appendix 2. A copy of the prioritisation flowchart is attached at appendix 3 to assist the scrutiny committee to determine what items should be added to the forward work programme.

5.4 **Conclusion**

The work programme is for consideration and amendment by the scrutiny committee prior to publication on the council website.

6. **ASSUMPTIONS**

- 6.1 No assumptions are necessary.

7. **SUMMARY OF INTEGRATED IMPACT ASSESSMENT**

- 7.1 As this report is for information only an Integrated Impact Assessment is not necessary.

8. **FINANCIAL IMPLICATIONS**

- 8.1 There are no specific financial implications arising as a result of this report.

9. **PERSONNEL IMPLICATIONS**

- 9.1 There are no specific personnel implications arising as a result of this report.

10. **CONSULTATIONS**

- 10.1 There are no consultation responses that have not been included in this report.

11. **STATUTORY POWER**

- 11.1 The Local Government Act 2000.

Author: Mark Jacques, Scrutiny Officer jacqum@carphilly.gov.uk

Consultees: Dave Street Deputy Chief Executive
Mark S. Williams, Corporate Director for Economy and Environment

Gareth Jenkins, Assistant Director – Head of Children’s Services
Nick Taylor-Williams – Head of Housing
Robert Tranter, Head of Legal Services/Monitoring Officer
Lisa Lane, Head of Democratic Services and Deputy Monitoring Officer,
Legal Services
Councillor Andrew Whitcombe, Chair of Housing and Environment
Scrutiny Committee
Councillor Shane Williams, Vice Chair of Housing and Environment
Scrutiny Committee

Appendices:

- Appendix 1 Housing and Environment Scrutiny Committee Forward Work Programme
- Appendix 2 Cabinet Forward Work Programme
- Appendix 3 Forward Work Programme Prioritisation Flowchart

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Forward Work Programme - Housing And Environment - Appendix 1

| Date | Title | Key Issues | Author | Cabinet Member |
|----------------|--|--|------------------------|--------------------------|
| 26/03/24 17:30 | Private Sector Housing Renewal Policy | | Davies, Claire; | Cllr Cook, Shayne; |
| 26/03/24 17:30 | Caerphilly Homes Presentation | | Taylor-Williams, Nick; | Cllr. Cook, Shayne; |
| 26/03/24 17:30 | HRA Business Plan | | Allen, Lesley; | Cllr. Cook, Shayne; |
| 26/03/24 17:30 | Information Item - HRA Budget Monitoring Report Period 9 | | Allen, Lesley | Cllr. Cook, Shayne; |
| 26/03/24 17:30 | Information Item - Budget Monitoring P9 | | Roberts, Dave; | Cllr. Morgan, Chris; |
| 30/04/24 17:30 | Residential Parking Permit Inquiry – Final Report | | Jacques, Mark; | Cllr. George, Nigel; |
| 30/04/24 17:30 | LHMA (Local Housing Market Assessment) and the Welsh Government Prospectus | To discuss and approve the LHMA and the Prospectus. Welsh Government requires all Local Authorities to undertake a Local Housing Market Assessment and a Prospectus. The documents set out the requirement for housing within the county borough and is utilised to inform the LDP, the allocation of Social Housing Grant and the Council's own Caerphilly Homes development programme. | Roberts-Waite, Jane; | Cllr. Cook, Shayne; |
| 30/04/24 17:30 | Serious Violence Duty: Needs Assessment and Strategy | To seek Members views and Cabinet approval from members for the Gwent Serious Violence Strategy and Needs Assessment. | Kenny, Natalie; | Cllr. Leonard, Philippa; |
| 18/06/24 17:30 | Public Protection Annual Report | | Hartshorn, Rob; | Cllr. Leonard, Philippa; |
| 16/07/24 17:30 | | | | |
| 17/09/24 17:30 | | | | |
| 29/10/24 17:30 | Information Item - HRA Budget Outturn | | Allen, Lesley; | Cllr. Cook, Shayne; |
| 10/12/24 17:30 | Housing Revenue Account Charges – 2024/2025 | Members to agree the level of rent increase for council contract holders (tenants) effective from April 2025 | Allen, Lesley; | Cllr. Cook, Shayne; |
| 11/02/25 17:30 | | | | |
| 25/03/25 17:30 | | | | |

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Cabinet Forward Work Programme – 20th March 2024

| Meeting date: | Report title: | Key issue: | Report author | Cabinet Member: |
|--|--|--|-----------------------------|--|
| Special Cabinet 20/03/24 | Pontllanfraith Leisure Centre | To advise on the outcome of a public consultation on a proposal for Pontllanfraith Leisure Centre to remain permanently closed, with sporting facilities at the adjacent Centre for Vulnerable Learners being made available for community use outside of school hours upon opening in Spring 2025. To present the views of Housing and Environment Scrutiny Committee. To seek a decision on the future of Pontllanfraith Leisure Centre. | Rob Hartshorn | Cllr Chris Morgan |
| Special Cabinet 20/03/24 13:00 p.m. 5 | Consultation outcome - Proposals to implement Council Tax premiums on long-term empty properties and second homes | To consider the implementation of premiums from April 2025. | Sean O'Donnell/Steve Harris | Cllr Eluned Stenner/ Cllr Shayne Cook |
| Special Cabinet 20/03/24 | Local Flood Risk Management Strategy | To provide Cabinet with a statutory update to the Local Flood Risk Management Strategy in accordance with Welsh Government National Strategy. | Mark Goodger/Marcus Lloyd | Cllr Nigel George |
| Special Cabinet 20/03/24 | Trade waste service changes and charging policies | To provide Cabinet with proposals for providing a new Workplace Recycling collection service to comply with new legislation and agree appropriate collection service recharge rates. | Marcus Lloyd/Hayley Jones | Cllr Chris Morgan |

Cabinet Forward Work Programme – 20th March 2024

| Meeting date: | Report title: | Key issue: | Report author | Cabinet Member: |
|--------------------------|--|---|---|---------------------|
| 03/04/2024 13:00 p.m. | HRA Business Plan 2024 | To seek Cabinet approval of the Housing Business Plan position in advance of submitting the plan to Welsh Government | Lesley Allen | Cllr Shayne Cook |
| 03/04/2024 | Private Sector Housing Renewal Policy | To seek Cabinet approval for a revised Private Sector Housing Renewal Policy, which will detail the key priorities for the service and how they are proposed to be addressed. | Claire Davies/Mark Jennings/ Nick Taylor-Williams | Cllr Shayne Cook |
| 03/04/2024 | Sustainable Communities for Learning Band B Proposal – Ysgol Y Lawnt / Upper Rhymney Primary | For Cabinet to consider the Objection Report and approve commencement of the Planning application process and Full Business Case submission to Welsh Government. | Sue Richards/ Andrea West | Cllr Carol Andrews |
| 03/04/2024 | Proposal for the closure of Cwm Glas Infants School | For Cabinet to consider the Objection Report and provide a final determination on the proposal to close Cwm Glas Infants School with effect from September 2024. | Sue Richards/ Andrea West | Cllr Carol Andrews |
| 03/04/2024 | Post 16, Single Sex and Surplus Places Board - further recommendations to Cabinet | To consider Post 16, Single Sex and Surplus Places Board recommendations | Richard Edmunds/ Keri Cole/ Sue Richards | Cllr Carol Andrews |
| 03/04/2024 | Shared Prosperity Fund (SPF) Virement and Project Approval | To update Cabinet on the delivery of the UK Shared Prosperity Fund (SPF); and seek Cabinet approval for 2 proposed funding virements due to their significant value. | Rhian Kyte/ Allan Dallimore/ Paul Hudson | Cllr Eluned Stenner |

Cabinet Forward Work Programme – 20th March 2024

| Meeting date: | Report title: | Key issue: | Report author | Cabinet Member: |
|---------------|--|--|------------------------------|----------------------|
| 03/04/2024 | Caerphilly Ffos Caerffili – WEFO funding update | To update Cabinet on the submission of Ffos Caerffili to WEFO for funding and to outline the requirement for Council core reserves freed up by this process to be reinvested into the Caerphilly Town 2035 programme. | Hamish Munro/Allan Dallimore | Cllr James Pritchard |
| 03/04/2024 | Resourcing Mobilising Team Caerphilly – Delivery | To seek Cabinet approval to transfer £897k of uncommitted capital earmarked reserves into the Invest to Save Reserve in order to provide ongoing one-off external support to the Council's Mobilising Team Caerphilly Transformation Programme | Richard Edmunds | Cllr Eluned Stenner |
| 11/05/2024 | Youth Forum Priorities | To provide the Youth Forum priorities for 2024 | Clare Ewings/Paul Warren | Cllr Carol Andrews |
| 01/05/2024 | Review of Corporate Complaints Policy and Unacceptable Behaviour Policy - 6 month update | For Cabinet to consider the data from 1st April 2023 to 30th September 2023 | Lisa Lane/Carl Evans | Cllr Nigel George |
| 01/05/2024 | Re-purposing of Social Services Earmarked Reserves | For Cabinet Members to consider an alternative use of Social Services earmarked reserves in order to extend a number of fixed term arrangements put in place to alleviate capacity issues across the directorate | Mike Jones | Cllr Elaine Forehead |

Cabinet Forward Work Programme – 20th March 2024

| Meeting date: | Report title: | Key issue: | Report author | Cabinet Member: |
|---------------------------|--|--|--|-----------------------|
| 29/05/2024 (half term) | Local Housing Market Assessment and the Welsh Government Prospectus | To discuss and approve the LHMA and the Prospectus. Welsh Government requires all Local Authorities to undertake a Local Housing Market Assessment and a Prospectus. The documents set out the requirement for housing within the county borough and is utilised to inform the LDP, the allocation of Social Housing Grant and the Council's own Caerphilly Homes development programme. | Nick Taylor-Williams/Jane Roberts-Waite/ Mark Jennings | Cllr Shayne Cook |
| 29/05/2024 (half term) | Gwent Serious Violence Strategy | To seek Members views and Cabinet approval from members for the Gwent Serious Violence Strategy and Needs Assessment. | Natalie Kenny/Rob Hartshorn | Cllr Philippa Leonard |
| 29/05/2024 (half term) | Welsh Language Standards Annual Report 2023/24 | To inform Cabinet and seek their endorsement of the progress made during the financial year 2023-2024 against four specific areas of Welsh language work, as required under the regulatory framework for implementing the Welsh Language Standards | Anwen Cullinane /Kath Peters | Cllr Eluned Stenner |
| 29/05/2024 (half term) | The federation of the Cwmaber Infants School and Cwmaber Junior School | To seek Cabinet approval to move to formal consultation, in partnership with each Governing Body, for the federation of Cwmaber Infants School and Cwmaber Junior School | Sue Richards / Andrea West | Cllr Carol Andrews |

Cabinet Forward Work Programme – 20th March 2024

| Meeting date: | Report title: | Key issue: | Report author | Cabinet Member: |
|---------------------------|---|---|-------------------------------|------------------------|
| 29/05/2024 (half term) | School Inspection Update - Estyn | To update members on recent Estyn school inspections and to offer an analysis of themes for comment and observations. | Keri Cole | Cllr Carol Andrews |
| 29/05/2024 (half term) | Proposed Changes to Caerphilly CBC's Discretionary Rate Relief Policy | To seek Cabinet approval of a proposed change to the Discretionary Rate Relief Policy in relation to rateable value limits. | Glenn Edwards/ Sean O'Donnell | Cllr Eluned Stenner |
| 29/05/2024 (half term) | Exempt Item - Tourism Review: Memorandum of Understanding in respect of Cwmcarn Forest with Natural Resources Wales | This item is subject to a public interest test | Allan Dallimore | Cllr James Pritchard |

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Scrutiny Committee Forward Work Programme Prioritisation



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HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE - 26TH MARCH 2024

SUBJECT: PRIVATE SECTOR HOUSING RENEWAL AND ADAPTATION POLICY

REPORT BY: DEPUTY CHIEF EXECUTIVE

1. PURPOSE OF REPORT

- 1.1 To seek the views and agreement of members regarding the Private Sector Housing Renewal and Adaptation Policy 2024 and to realign the existing Private Sector Housing capital budgets accordingly to support delivery of the Policy from 2024/25 prior to the presentation to Cabinet on the 3rd of April 2024.

2. SUMMARY

- 2.1 A 2002 Regulatory Reform Order requires local authorities to produce and implement deliverable Private Sector Housing Renewal Policies, providing assistance to customers in any form. A review of the current 2014 policy, is required, to ensure our key priorities remain relevant, to update our financial assistance products which no longer meet the needs of applicants for reasons including significant construction material and labour cost increases, availability of contractors and reducing local authority capital resources.

The report proposes:

- Retaining the previous key priorities, adding a new key priority of improving the energy efficiency of homes.
- Permanent withdrawal of Group and Block Repair and Renewal Area grants. (The Council will continue to seek to maximise opportunities to undertake smaller regeneration schemes when funding is available).
- Permanent withdrawal of Conversion Grants, using loan products instead.
- Continuation of Owner- Occupier Loans, Owner- Occupier Repayable Lifetime Loans and Landlord Loans.
- Permanent withdrawal of Home Repair Grants.
- Introduction of a new repayable product – Home Safety Repayable Assistance.
- Introduction of an Energy Crisis Grant using external funding sources, including Shared Prosperity Fund (SPF).
- Continuation of Discretionary Disabled Facilities Grants (DFGs).
- Continuation of Relocation Grants.
- Continuing to deliver medium adaptations by way of means tested mandatory DFGs.
- Bringing the means test for discretionary grant aid in line with the statutory means test for mandatory DFGs.

- Transitional arrangements
- Targeting the offer of the Council's In house Agency Service
- Reduction in In-House Agency Service fees.
- Realignment of the Private Sector Housing capital budget.

3. RECOMMENDATIONS

- 3.1 To recommend to the Cabinet the change in approach to delivering financial assistance from a mainly grant based policy to a more sustainable repayable loan based policy in relation to property and regeneration.
- 3.2 That members of the committee offer any comments or consider alternative(s) to the strategic approach and recommend Cabinet approve the Private Sector Housing Renewal and Adaptation Strategy.
- 3.3 That members of the committee offer any comments and recommend Cabinet approve continuing to deliver medium adaptations via means tested mandatory DFGs in line with statute, noting that this recommendation does not comply with the formal request of the Welsh Government Minister for Housing and Local Government, Julie James of the 10.03.2021 with regards to medium adaptations.
- 3.4 That members of the committee recommend that Cabinet approve that the proposed policy be introduced with immediate effect, that discontinued products cease to be offered from 31st of March 2024 with new financial products introduced from 1 June 2024 to allow for implementation planning and training.
- 3.5 That members of the committee recommend that Cabinet approve that applicants with active enquiries for discontinued products be given a time limited opportunity to progress applications to formal approval.
- 3.6 That members of the committee recommend that Cabinet approve the introduction of targeting of the In-House Agency Service to vulnerable households and amendments to Agency fees.
- 3.7 That members of the committee recommend that Cabinet approve realignment of the Private Sector Housing capital budgets £2,167,000 and associated slippage monies £6,916,280 (as at period 9 monitoring report 2023/24) to deliver the proposed Policy in agreement with the section 151 officer and Cabinet Member for Housing. The slippage money and agency income to be ringfenced for a period of 5 years to allow the effective implementation of the proposed Policy.

4. REASONS FOR THE RECOMMENDATIONS

- 4.1 The Private Sector Housing Renewal Policy 2014 was formulated when capital budgets were under significantly less pressure than today and the assistance currently on offer is increasingly unaffordable and inappropriate to meet need. The Authority's ability to sustain the level of grant-aided assistance that it has previously provided is now severely compromised by a diminishing capital funding situation. Officers no longer consider the Policy in its current form to be affordable and deliverable.

- 4.2 To effectively deliver financial assistance to residents and private sector landlords in a sustainable manner. The proposed Policy reflects the best use of available resources and helps the Council meet key priorities by improving housing quality, reducing fuel poverty, and promoting safety and independence at home.
- 4.3 The removal of the means test for DFGs would result in increased demand, putting a significant strain on the Council's limited resources (both revenue and capital). We increasingly need to focus on what communities need not want and this falls in this category. It is unmanageable without a means test and we are not resourced to offer the increase demand. Any increase in demand would lead to households awaiting assessment of need by Social Services and those in need of adaptations being disadvantaged by increased waiting times, with low-income applicants disproportionately affected, having no access to adaptations other than via a grant.
- 4.4 A lead in time is required to address the operational issues of withdrawing financial products and developing systems for administering new products, including IT changes and staff training.
- 4.5 Removing the obligation to utilise an agency service and targeting the support offered by the In-House Agency service would enable officers to focus support to those applicants who would be unable to manage their applications and associated programmes of work independently. It is expected that this will improve overall delivery times. The reduction in the use of the agency by applicants will inevitably reduce the income that is currently able to be generated by the service.
- 4.6 The implementation of the Policy will assist in helping the Council achieve the goals set out in the Wellbeing of Future Generations Act 2015.
- 4.7 To realise the Council's ambitions of creating cohesive and sustainable communities, as set out in the 2022- 2027 Local Housing Strategy, as well as aligning with the Caerphilly County Borough Corporate Plan, 2023 – 2028, Well-being Objective 2 of Enabling our Residents to Thrive

5. THE REPORT

Background

- 5.1 In July 2002, a Regulatory Reform Order introduced significant changes to Private Sector Housing Renewal, repealing much legislation relating to housing grants and replacing it with a wide-ranging power allowing local authorities to help with Private Sector Renewal in any form. The Order placed a statutory obligation on Local Authorities to produce and implement a Private Sector Housing Renewal Policy.

Current Policy

- 5.2 The current (2014) Policy recognises the role of Private Sector Housing Renewal within the Authority's overall strategic ambitions and identifies 6 key priorities:
 1. **Regeneration of declining communities** – due to the evidence of multiple deprivation in parts of the County Borough.
 2. **Reducing the incidence of unhealthy housing** – due to the inextricable link between poor housing and poor health.

3. **The return to use of long term empty private sector houses** – due to the considerable number of such properties within the County Borough and the wasted resource they represent.
 4. **Providing adaptations for disabled persons** – in recognition of the needs of a vulnerable sector of the community and the mandatory status of grant provision.
 5. **Enabling vulnerable persons to remain at home in safety and comfort** – in recognition of the difficulties encountered by low-income householders of all ages in respect of their ability to implement essential or emergency repairs to their homes.
 6. **Improving the standards within the private rented sector** – due to the increasing importance of this sector to the market, recognising that it has the highest levels of poor-quality accommodation and a considerable proportion of vulnerable tenants.
- 5.3 Most of the financial assistance available is in the form of grant aid, however, in November 2014 Cabinet approved the adoption of the Welsh Government Home Improvement Loans scheme, enabling the Council to offer Home Improvement Loans to owner occupiers and landlords to complement grant assistance. In 2018 Welsh Government altered the scheme, providing Local Authorities with a toolkit of options to assist homeowners. In July 2018 Cabinet approved an addendum to the Policy, replacing Home Improvement Loans with owner occupier loans, owner occupier repayable financial assistance (Lifetime loans) and landlord loans.
- 5.4 Since 2018, there have been significant changes that have impacted the delivery of financial assistance. Following the Covid pandemic the construction industry in the Wales saw unprecedented price increases in relation to material and labour costs, contractor availability decreased, a cost-of-living crisis commenced and there has been a significant reduction in available capital resources. Consequently, the cost of funded works has increased, with many schemes unviable as exceeding the maximum assistance available. Consequently during 2023, Cabinet approved a moratorium on non-priority Home Repair Grants whilst a review of the policy was undertaken. In addition, Private Sector Housing are currently dealing with progressing a significant backlog of DFG applications linked to the closure of the system to routine applications during the Pandemic, and consequential shortages of contractors and increased costs. Currently all applicants for DFGs and Home Repair Grants utilise the in-house agency service, irrespective of need.
- 5.5 Following the review a revised Private Sector Housing Renewal and Disabled Adaptations Policy is now proposed, focusing on loans instead of grants to address property conditions and to assist those requiring a replacement adaptation. Loan aid is more sustainable, being recycled over time, maximising the use of limited capital budgets, and complementing Welsh Government funded loan products already offered by the Council. Targeting of the in-house agency service is also proposed.

Review of Current Financial Products

- 5.6 The current Policy affords homeowners and private sector tenants with a repairing obligation a variety of grants and loans that have all been subject to review, as detailed below:

- **Group/Block Repair schemes** - historically, used to significant effect for strategically planned housing refurbishment. Following the discontinuation of Renewal Areas and removal of hypothecated funding, the Council is no longer able to progress these large-scale improvement projects so this assistance will no longer be available under the proposed Policy; however, the Council will continue to seek to maximise opportunities to undertake smaller regeneration schemes as required when funding is available.
- **Renewal Area Grants** – following the cessation of Renewal Areas in 2018 and removal of hypothecated funding, the Council no longer offers this assistance.
- **Conversion Grants** - have proved extremely useful in supporting key priorities 1 and 6 by producing additional units of accommodation, via the conversion of disused nondomestic accommodation. A maximum match funded grant of £15,000 no longer provides a sufficient incentive to owners due to rising development costs. It is therefore proposed that the grant be permanently withdrawn, and landlord loans offered.
- **Owner-Occupier Loans** – interest free monthly repayable loans utilised in support of key priorities 1 to 5 for repairs and/or improvements to homes to make them Safe, Warm and Secure, to convert an empty property for owner-occupation or to undertake approved adaptations. The capital funding is provided by Welsh Government and ring fenced. It is proposed that this loan is retained.
- **Owner-Occupier Repayable Financial Assistance (Lifetime Loans)** - utilised in support of key priorities 1, 2 and 4, available to owner occupiers to carry out urgent repairs to their homes who satisfactorily evidence that they cannot afford an owner occupier loan. This interest free loan is repayable upon the sale or transfer of the property. The ringfenced capital funding is provided by Welsh Government. It is proposed that this loan is retained.
- **Landlord Loans** – an interest free, repayable loan utilised in support of key priorities 1, 2, 3 and 6, to carry out repairs to privately rented homes to make them Safe, Warm and Secure, or to enable an empty property to be converted into homes for private sector rent. The ringfenced capital funding is provided by Welsh Government. It is proposed that this loan is retained.
- **Home Repair Grants** - utilised in support of key priority 2, to assist vulnerable households with essential or emergency repairs to enable them to remain in the safety and comfort of their own homes. The maximum grant is £10,000 but due to rising construction costs they no longer offer sufficient funding for necessary works. There is increasingly high demand from vulnerable households for grant funding to undertake essential home repairs putting significant strain on available resources. The Council's continuing ability to sustain previous levels of non-repayable grant-aided assistance is now severely compromised by corporate funding pressures. Members will recall that following a Cabinet decision taken on 19th of April 2023, a moratorium on routine applications for Home Repair Assistance is already in place.
- **Mandatory DFGs** - This grant, although included as a policy tool to support key priority 4, is awarded in line with the provisions of the Housing Grants, Construction and Regeneration Act 1996. Local Authorities have a statutory obligation to provide DFGs, of up to £36,000, so their funding is prioritised when allocating private sector housing capital budgets, currently accounting for around

£1.133m per annum in capital provision. Private Sector Housing is currently addressing a significant backlog of DFG applications.

- **Discretionary DFGs** – utilised in support of key priority 4 are means tested grants with the same eligibility criteria as the mandatory DFG with a current maximum of £10,000. They are utilised either as a top up to a mandatory DFG or else as a dedicated grant for discretionary works considered to be essential for the purpose of making a dwelling suitable for the accommodation, welfare, or employment of a disabled occupant. It is proposed that this grant is retained but with a revised maximum grant of £14,000 to account for the increase in scheme costs.
- **Relocation Grants** – utilised in support of key priority 4, to assist with the relocation costs of a disabled person when adaptation is not reasonable or practicable, or else where adaptation of the existing property may not adequately meet assessed needs. Means tested, with the same eligibility criteria and maximum as the mandatory DFG. They are utilised extremely infrequently but remain an essential tool in addressing the wider needs of disabled persons. It is proposed that this grant is retained but with a revised maximum grant of £50,000 due to substantial increases in property acquisition costs.

5.7 It is proposed that the mandatory and discretionary grant assistance for the delivery of adaptations, will be subject to a test of financial resources, to reflect affordability and target limited resources.

Proposed Policy

- 5.8 Whilst the responsibility for the maintenance and improvement of homes within the private sector sits with the owner, the Council recognises that some people will not have access to the necessary resources. For these, the Council continues to have a key role to play.
- 5.9 The proposed policy document outlines the various forms of financial assistance the Authority would make available to private owners (including private sector landlords) and contract holders (formerly known as tenants) within the County Borough to repair, maintain or adapt their homes or convert underused or redundant properties, as detailed above. It will make the best use of available funding to support the key priorities, improve the quality of housing, and thereby the quality of life of occupiers, reducing incidences of homelessness. Applicants requesting assistance will be assessed regarding their circumstances and the Council will determine which is the most suitable product to help them.
- 5.10 The proposed policy also highlights the Authority's commitment to a strong regulatory stance in dealing with owners within the private sector that choose to ignore their statutory responsibilities, including private sector landlords and empty homeowners. Related financial products are discretionary and funding will be governed by the annual budget set by the Council and the aims and principles detailed in the Policy.
- 5.11 The Policy has been informed from examining the profile of the County Borough in relation to the types of residential accommodation it contains and the conditions that exist within the different accommodation types using a variety of housing data sources. The population profile, together with the health and social needs of the County Borough's residents, were also examined.

5.12 In addition to confirming that the 6 key priorities identified in previous policies remain relevant, the review process has led to identification of a new key priority 7, due to the high number of households living in fuel poverty, being vulnerable to the effect of cold and the cost-of-living crisis. This priority also supports the achievement of national and corporate decarbonisation ambitions and net zero carbon objectives.

5.13 This proposed policy therefore seeks to address:

1. Supporting communities through targeted regeneration schemes.
2. Reducing the incidence of unhealthy housing.
3. The return to use of long-term empty private sector homes.
4. Providing Adaptations for disabled persons.
5. Enabling vulnerable people to remain at home in safety and comfort.
6. Improving Standards within the private rented sector.
7. Improving the energy efficiency of homes.

5.14 Having reviewed the effectiveness, affordability, and mandatory status (where applicable) of current forms of assistance, and considered the current policy landscape and market conditions the financial assistance proposed to be offered to support delivery of the 7 key priorities are detailed below:

- **Owner-Occupier Loans** as detailed above in section 5.6, in support of key priorities 1, 2, 3, 4, 5 and 7.
- **Owner-Occupier Repayable Financial Assistance** (Lifetime Loans) as detailed above in section 5.6 in support of key priorities 1, 2, 4 and 7.
- **Landlord Loans** as detailed above in section 5.6, in support of key priorities 1, 2, 3, 6 and 7. It is proposed that this loan is retained with a revised fee.
- **Home Safety Repayable Assistance** – in support of key priorities 2, 4 and 5. It is proposed that this interest free assistance replaces the Home Repair Grant. The product will be available to owner occupiers that fail an approved affordability test to access loan funding, are ineligible for the Lifetime Loan product and who need to carry out small scale urgent repairs or extensive adaptations to their home linked to a mandatory DFG, or to arrange the replacement of lifting equipment previously provided via grant aid, such as stairlifts and vertical lifts. This assistance will be repayable on the sale or transfer of the property.

For urgent repairs the maximum assistance will be £15,000, an increase from the £10,000 available for Home Repairs Grant to reflect increases in construction costs (with an additional £5,000 being available for unforeseen works relating to the approved scheme), and £35,000 if linked to the delivery of large adaptations such as vertical lifts and extensions. Whilst generating a recyclable capital pot over time, reducing pressure on capital budgets in the longer term the current annual capital budget for Home Repair Grants (£788,000) will be insufficient to address anticipated need for these loans, in the short term. It is proposed that slippage monies within Private Sector Housing capital budgets, accrued in part due to the moratorium on routine Home Repair Grant applications previously

approved by Cabinet and an inability to deliver during the pandemic, be allocated for the administration of this loan product. In the medium term this assistance would relieve pressure on capital resources, as it would create a recyclable capital to fund loans in future years. It is proposed that this new product is introduced to enable those applicants' ineligible to access Welsh Government funded loans for assistance with urgent repair works following the permanent withdrawal of Home Repair Grants.

- **Mandatory DFGs** as detailed above in section 5.6, in support of key priority 4. Recognising the Council's statutory obligation to provide DFGs, the benefit of the assistance to disabled persons and their carers and the indirect impact on health and social care budgets, it is essential that the level of capital and revenue resources devoted to this form of assistance are sufficient to ensure the Authority not only meets its statutory obligations, but also does so within acceptable waiting times, whilst recognising current budgetary constraints. It is proposed that the Local Authority continue to administer medium and large-scale disabled adaptations in accordance with statute, including means testing of adult applicants.
- **Discretionary DFGs** as detailed above in section 5.6, in support of key priority 4. It is proposed that this grant is retained, with an increased maximum of £14,000 due to increases in scheme costs.
- **Relocation Grants** as detailed above in section 5.6, in support of key priority 4. It is proposed that this grant is retained with an increased maximum grant of £50,000 due to increases in suitable property acquisition costs. This would be in line with the total assistance available for large scale adaptations to an existing property (mandatory DFG £36,000 and discretionary top up DFG £14,000). They are utilised extremely infrequently (1 or 2 a year) but remain an essential tool in addressing the wider needs of disabled persons.
- **Energy Crisis Grants** – in support of key priority 7. Following a successful pilot programme in 23/24, it is proposed that these new discretionary grants of up to £5,000, funded externally from the Shared Prosperity Fund (and the Cost-of-Living Fund if available), should be offered, when funding is available, to support the new key priority 7. They will be offered to install eligible measures to improve the energy rating of homes that are energy inefficient, for fuel poor, vulnerable households. Following a test of financial resources there will be no financial contribution required from eligible applicants. The Council's involvement in the scheme will be limited to a facilitator role, through the provision of payments to the agreed installer.

Additional Policy Changes

- 5.15 **Means Testing for Grant Aid** - All current grant types are, for owner-occupiers and tenants, subject to means testing. Mandatory DFGs are means tested in line with statute. The means test in respect of discretionary grant aid, however, can be administered in whatever manner the Authority determines. The current Policy uses a means test, based on the statutory means test but with certain amendments. For consistency and fairness, the proposed Policy will revert to the statutory means test as applied to mandatory DFGs.
- 5.16 Medium and large-scale adaptations delivered in the private sector, such as showers, stairlifts and extensions, will continue to be provided under statute and as such applicants will be means tested.

- 5.17 **WG issue regarding small and medium adaptations** - On the 10th of March 2021, the Welsh Government Minister for Housing and Local Government announced measures to remove the statutory means test for small and medium DFGs offered to adults in Wales, with a review after 3 years (applications for children are not means-tested). Unable to remove the statutory obligations of means testing for mandatory DFGs, Welsh Government instead requested local authorities use discretionary powers under the Regulatory Reform Order to introduce this change via their Private Sector Housing Renewal and Adaptations Policies, by creating new non-means tested products.
- 5.18 The Wales Centre for Public Policy undertook a study on the potential impact of removing the means test on DFGs in Wales and found the current means test for DFGs has acted as a deterrent to some disabled persons requiring adaptations in Wales. These disabled persons drop out of the DFG application process because they do not want to disclose their financial information or because their income and savings have resulted in a means test that requires them to contribute in part or whole to the DFG works proposed.
- 5.19 Although this change reflects current long term practice for small scale adaptations within Caerphilly County Borough, which are administered by Private Sector Housing on behalf of Social Services, the change has not been progressed for medium adaptations within this Policy. If the means test were withdrawn it is highly likely that the increase in demand and expectation would put a significant strain on Social Services and Caerphilly Homes' revenue and capital resources. The scale of this impact is unknown as it is not possible to account for those who, under the current system, are deterred from applying or withdraw because of the means test. Any increase in the demand for adaptations without commensurate increases in capital and revenue budgets would inevitably lead to households in need of adaptations being disadvantaged by significant backlogs and increased waiting times as Welsh Government are not offering any revenue funding and a contribution to capital costs of only £120,164.00 for 2024/25, with no commitment given to further contributions.
- 5.20 Low-income applicants would be disproportionately disadvantaged as they would have no access to adaptations other than via a grant. Applicants in need of large adaptations would not benefit as the removal of the means test excluded delivery of large adaptations. There are currently significant backlogs of medium and large adaptations to deliver in both the public and private sector due to the increased costs of materials, shortage of contractors and staff capacity. There would be a need for additional OTs (occupational therapists) to carry out assessments of need, where recruitment is currently problematic, with additional staff required in Private Sector Housing to processing applications, and an increase in approved contractors. The impact for OT waiting times will not only effect those awaiting assessment for adaptations but waiting times for all OT assessments.
- 5.21 It is therefore proposed that the Council continues to deliver medium adaptations through means testing of applicants for mandatory Disabled Facilities Grants and discretionary grant assistance as detailed above in section 5.6.
- 5.22 Replacement adaptations will be delivered via Home Safety Repayable Assistance.

Reduction in Agency Service

- 5.23 The Council recognises the significant contribution home improvement agencies can make in supporting applicants for financial assistance, many of whom will be disadvantaged and unfamiliar with the demands of the associated administration, works supervision and financial management involved. In view of the substantial capital investment the Council provides towards private sector renewal and delivery of adaptations, the need to secure a quality product representing value for money is paramount. Currently, the Council has mandated that certain forms of assistance are only available via the use of an agency service and recommends the benefits of using a recognised home improvement agency or competent person to oversee grant and loan assisted projects, costs for which may be grant or loan assisted, subject to the conditions outlined in the Policy being met. The revised policy proposes the removal of any requirement to use an agency service and instead the service will be routinely offered, at the Council's discretion, only to those applicants who the Council are satisfied are unable to manage their applications independently, with the assistance offered subject to available resources. This will allow targeting of support to those applicants who would probably be unable to arrange delivery of the scheme without this assistance. Applicants deemed capable of being able to undertake the grant process themselves would not be routinely offered the service. It is expected that this will improve delivery times for some products. The Council will however reserve the right to utilise the in-house agency service in respect of strategic schemes proactively initiated by the Council (as identified in Key Priority 1). The reduction in the use of the agency will inevitably reduce income generation. In addition, following the consultation exercise and with consideration of the current macro-economic landscape and the Council's transformation agenda the fees for those using the agency service have also been reviewed and proposed to be reduced as detailed in the table below.

Reduction in Agency Fees

| | Current | Proposed |
|---|---|---|
| Lifetime Loan | 12% | 10% |
| Home Repair Grant | 12% | Replacement Home Safety Repayable Assistance 10% |
| Mandatory DFG | 15% (10% where works exceed £20,000) | 10% |
| Discretionary DFG | 15% | 10% |
| Owner Occupier Loans Landlord Loans Relocation Grants | Agency services charged currently | Agency services not available in the future for these products. |

- 5.24 All agency fees generated will be put forward as a revenue contribution to the capital programme for delivering the Private Sector Housing Renewal and Disabled Adaptations Policy.

Transition

- 5.25 To ensure a smooth transition between policies it is considered necessary to cease to offer discontinued products in advance of the introduction of new products. It is therefore proposed that, whilst the policy is introduced with immediate effect, that new products be introduced from 1 June 2024 to allow for preparation and training. It is further proposed that applicants with active enquiries for priority Home Repair Grants be notified that they will be given a time limited opportunity to progress with applications for formal approval.

Conclusion

- 5.26 The current Private Sector Housing Renewal Policy was formulated when capital budgets were under significantly less pressure than today, and the assistance offered is increasingly unaffordable. The ability to sustain the level of grant-aided assistance previously provided is now severely compromised by a diminishing capital funding situation. Officers no longer consider the Policy in its current form to be affordable and deliverable.
- 5.27 The adoption of the revised Private Sector Housing Renewal and Disabled Adaptations Policy will effectively deliver financial assistance to residents and private sector landlords for both regeneration and adaptations in a sustainable manner. The proposed Policy reflects the best use of available resources and is intended to reduce the pressure on the Authority's overall capital programme going forward, by creating a sustainable recyclable pot to assist vulnerable homeowners to maintain their homes. The Policy will support the Council's key priorities by improving housing quality, reducing fuel poverty, and promoting safety and independence at home.
- 5.28 The removal of the means test for medium adaptations would result in increased demand for adaptations, putting a significant strain on the Council's limited resources (both staff and financial). The scale of impact is unknown as it is not possible to account for those who are currently deterred from applying or withdraw due to the means test. Increasing demand would lead to households in need of adaptations being disadvantaged by increased waiting times as low-income applicants with no access to adaptations other than via a grant would be disproportionately affected. Welsh Government are not offering revenue funding to support their proposal and only a small contribution to capital costs.
- 5.29 Therefore, it is proposed that the Council:
- Introduce a new key priority 7 - Improving the energy efficiency of homes.
 - Offer a revised suite of financial assistance products in support of the key priorities, with additional focus on loans.
 - Continue to deliver medium adaptations under the Housing Grants Construction and Regeneration Act 1996 by way of mandatory means tested DFGs.
 - Amend the means test for discretionary grant aid in line with the statutory means test for mandatory DFGs.
 - Introduce targeting of the offer of the Council's In house Agency Service
 - Reduce the associated In-House Agency Service fees.
 - Realign the Private Sector Housing capital budget as detailed in the report.

6. ASSUMPTIONS

- 6.1 The Council will comply with any terms and conditions attached to any Welsh Government or alternative external sources of funding.

7. SUMMARY OF INTEGRATED IMPACT ASSESSMENT

- 7.1 The Integrated Impact Assessments (IIA's) suggest that the introduction of the Private Sector Housing Renewal and Adaptation Policy will have a positive impact upon the residents of the County Borough by improving availability of good quality housing and increasing independence.
- 7.2 By providing opportunities for people to have access to a range of financial products and advice, the IIA's shows that the Policy will have a positive impact on equality, diversity and inclusion, on tackling social disadvantage and on promoting the wellbeing of existing and future generation. Helping people maintain and improve their homes also contributes to several of the Council's wellbeing objectives. No adverse impact on the promotion of the Welsh language was identified.
- 7.3 The IIA's can be found at:

[Link for IIA Renewal Financial Products](#)

[Link to IIA Adaptations](#)

8. FINANCIAL IMPLICATIONS

- 8.1 Following the consultation exercise and with consideration of the current macro-economic landscape and the Council's transformation agenda it is proposed to reduce the level of agency fees charged for use of the service. Consequently, there will be a reduction in agency fees generated because of the introduction of the proposed policy and therefore a reduction in the revenue budget for Private Sector Housing. All agency fees generated will be ring fenced as a revenue contribution to the capital programme for delivering the Private Sector Housing Renewal and Disabled Adaptations Policy.

Capital Implications

- 8.2 The funding of the products under the proposed Policy will be governed by the budget set by the Council.
- 8.3 The existing annual budget for Private Sector Housing of £2,267,000 will be sufficient for the products proposed to be carried forward into the revised policy other than the proposed Home Safety Repayable Assistance.
- 8.4 The transition from a grant to a loan product to assist vulnerable homeowners with home maintenance is intended to reduce the pressure on the Authority's overall capital programme going forward, by creating a sustainable recyclable pot. However, significant funding will be required to administer the loans until the Council receives sufficient loan repayments to enable the recyclable loan pot to be self-financing. It is therefore proposed that, in addition to the current annual budget allocation, available, Private Sector Housing slippage money of £6,916,280 (as per Period 9 Monitoring Report), available in part due to the significant impact Covid 19

had on the delivery of repair and adaptation programmes, be ring fenced for the purpose of delivering the policy, with a particular focus on Home Safety Repayable Assistance, for a period of at least 5 years, at which time a review of the annual budget would be required.

- 8.5 Welsh Government Owner Occupier Loans, Owner-Occupier Repayable Lifetime Loans and Landlord Loans are funded by ringfenced Welsh Government funds, which are due to be reviewed.
- 8.6 Energy Crisis Grants will be offered whilst external funding is available.

9. PERSONNEL IMPLICATIONS

- 9.1 Expanding the range of financial products available and reducing the use of the Inhouse Agency Service will result in changes to roles and operational practices. There are no personnel implications of the introduction of the proposed policy, however staffing capacity will be required to be reviewed within 12 months of the introduction of the policy, when product demand has developed.

10. CONSULTATIONS

- 10.1 A comprehensive consultation exercise in respect of the Policy has been carried out for 8 weeks from the 14th December 2023 until the 16th of February 2024, and the results are reflected in the report.
- 10.2 The consultation exercise received 11 online responses and 1 email response. Below is a summary of the responses received.
- 10.3 100% of the responses were received in English from a mix of respondents including staff, residents, businesses, and a voluntary organisation. Respondents included 8 owner-occupiers, and 3 council tenants. Of those who stated 'why' they were responding, 2 were private sector landlords and 5 were disabled or had a disabled child.
- 10.4 All respondents agreed with the 7 key priorities.
- 10.5 7 respondents agreed with the sustainable approach to deliver financial assistance to address substandard properties, 4 disagreed and 1 didn't know. Concern was raised about how with the current cost of living crisis, people could afford regular loan repayments, however affordability is considered when determining the most appropriate product for an applicant, with some of the products repaid at the point of sale of the property and therefore do not require monthly loan repayments.
- 10.6 10 respondents agreed with the targeted approach and the use of a means test for DFG assistance to ensure that the most financially vulnerable households are able to be supported. 2 didn't know.
- 10.7 9 respondents were asked if they agreed with the prioritisation policy, 1 disagreed and 2 didn't know. 1 respondent did not support prioritisation linked to a regeneration scheme however, it is not practical to deliver a regeneration scheme with properties being dealt with at different times.
- 10.8 6 respondents agreed with the removal of the requirement to use a home

improvement agency, and 6 disagreed. Those who disagreed highlighted that agency services ensured quality and support for residents in delivering works. Those who agreed wanted the right to choose.

- 10.9 2 respondents considered the introduction of the policy would impact negatively on them because of a protected characteristic, 9 did not, and 1 said they didn't know. 1 respondent considered it would impact them negatively because they were a disabled person, the other did not provide any additional text. The IIA concluded that the policy would not impact negatively on protected characteristics.
- 10.10 6 respondents agreed the policy will help to reduce levels of socio-economic disadvantage in the Borough, 4 disagreed and 2 didn't know. 1 respondent was concerned about residents' ability to make regular loan repayments. However, affordability is considered when determining the most appropriate product for an applicant with some proposed loan products repaid at the point of sale of the property so do not require monthly loan repayments.
- 10.11 6 respondents agreed the policy would have a positive impact on future generations living in the Borough, 2 disagreed and 4 didn't know. Concerns were raised about the lack of Government investment in private sector housing and the focus on public sector housing with the WHQS programme.
- 10.12 8 respondents considered the policy will ensure that the Welsh language is treated no less favourably, 2 disagreed and 2 didn't know. No further comments were provided.
- 10.13 General comments included support for any actions that return empty properties back into use or help with homelessness. Additionally, there were comments about increasing the funding available to assist disabled persons via disabled facilities grants. This is a central government issue and is therefore not covered by the Policy. The draft policy includes discretionary grant assistance and loans for adaptations.
- 10.14 All comments received from the consultees listed below have been noted and, where appropriate, incorporated within the report.

11. STATUTORY POWER

- 11.1 Local Government and Housing Act 1989
Housing Grants, Construction and Regeneration Act 1996.
The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002
Housing Renewal Grant Regulations 1996.

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Appendices:

Appendix 1 Private Sector Housing Renewal and Adaptation Policy 2024
[Link to Appendix 1](#)

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Caerphilly Homes - Private Sector Housing Renewal & Disabled Adaptations Policy

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1 Introduction

Overview of the Private Sector Housing Renewal and Disabled Adaptations Policy

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

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

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

Legal Framework

1.6 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO 2002) requires that local authorities develop a policy for providing households with financial assistance to improve their homes. The order removed previous prescriptive legislation and allowed authorities more freedom to develop financial products and innovative forms of assistance.

1.7 Other relevant legislation includes:

- The Housing Act 2004 introduced several changes including the introduction of the Housing Health and Safety Rating System (HHSRS) to replace the Housing Fitness Standard. This assists councils to target those properties in the worst conditions, which often house some of the most vulnerable people.
- Minimum Energy Efficiency Standards Regulations – Place a duty on private sector landlords that all private rented sector properties must have a minimum energy performance certificate (EPC) rating of E or above (unless exempt).
- The Housing Grants Construction and Regeneration Act 1996 introduced a duty to assist people with disabilities to enable them to live independently within their own home through the provision of mandatory Disabled Facilities Grants (DFGs). Within this act local authorities have a duty to carry out a means test of the disabled applicant (adults only) to assess the contribution (if any) they must pay towards adaptations being provided at their home.
- The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (Wales) Order 2008 increased the maximum mandatory DFG grant and additional eligible works.
- The Social Services and Well-being (Wales) Act 2014 introduced a legal framework for improving the well-being of people who need care and support.
- The Well-being of Future Generations (Wales) Act 2015 introduced a duty on public bodies to consider, when making decisions, what future impact the decision has on people in Wales.

Local Issues

- 1.8 A range of issues have informed the development of this policy, including the Significant pressures that local authority capital budgets are experiencing. To identify local issues, a review of housing data as detailed in section 1.3 has been undertaken together with discussions with Blaenau Gwent & Caerphilly Care and Repair. Issues that have informed the policy include:
- Wales has the oldest housing stock in the UK, with 26% of this stock pre1919.
 - In Wales, owner occupiers account for 69% of tenure, private rented sector 13%.
 - As of April 2022, in Caerphilly County Borough there are an estimated 1314 private sector empty dwellings that have been vacant for longer than 6 months, 13.8 % of the total private stock.
 - The private rented sector has the oldest stock and highest proportion of poor-quality housing, with 43% of stock pre1919.
 - The average energy rating of properties has increased from EPC band E in 2008 to band D in 2018.
 - 82% of dwellings are free from Category 1 HHSRS hazards, 76% of private rented sector dwellings.
 - Caerphilly County Borough contains 79,301 dwellings, with 69.4% Owner Occupied, 12.0 % Private Rented Sector (March 2020).
 - Welsh Index of Multiple Deprivation (WIMD) 2019 identified 10% of Caerphilly County Borough local areas fall within the top 10% most deprived areas in Wales.
 - There is a clear association between Category 1 hazards and low-income households.
 - Welsh Government studies indicate that older people are far more likely to occupy housing in poor condition. This has a significant impact upon their health and wellbeing and is likely to contribute to accident rates in the home as well as other illnesses. According to demographic forecasts the proportion of older persons in Caerphilly County Borough is set to increase significantly over the next decade on top of an increase of 20.1% in people aged 65 years and over the past decade (ONS 2021).
 - There is insufficient direct housing grant investment to deal with poor housing in the private sector meaning loan-based initiatives such as the Welsh Government Landlord Loans and Owner Occupier Loan schemes should continue to be supported. Tackling fuel poverty is an important issue for the council. The highest rate of fuel poverty is in the private rented sector. In

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

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

Partnership Working

1.9 The successful delivery of the policy will be assisted when opportunities to work with partners sharing common objectives are maximised. The council will take every opportunity to further develop working relationships with existing partners and will actively seek new partners to ensure that key objectives are met. Existing partnerships include:

- The Welsh Government is a lead partner in enabling the renewal of private sector housing. Welsh Government acknowledges that the quality of people's homes is critical to the quality of their lives and that good quality housing is the cornerstone of strong, safe communities. To enable the provision of good quality affordable housing, the Welsh Government supports the regeneration, renovation, and renewal of owner-occupied, privately rented, and empty homes as well as the delivery of adaptations. Welsh Government provides funds for energy efficiency improvement programmes.
- Blaenau Gwent & Caerphilly Care & Repair is a key partner in private sector housing renewal activities and the delivery of adaptations in Caerphilly Borough. They provide advice and practical support to older and disabled people who wish to undertake repairs, improvements, and adaptations to their homes. Further detailed information about Care & Repair services can be found by visiting www.careandrepair.org.uk.
- The common allocation policy and associated common housing register is a partnership arrangement involving Caerphilly County Borough Council and partner registered social landlords. The accessible housing register within the common housing register aims to simplify the process for accessing accessible accommodation and maximising opportunities by ensuring that existing adapted or otherwise accessible accommodation is put to best use. Physically disabled people who require accessible/adapted accommodation can make a housing application. They will then be considered under the common allocation policy, enabling the Council to identify properties that are suitable to meet the individual's needs by a process of best matching the person to the property.

- The Council works with British Gas who manage NEST, a Welsh Government's scheme that offers householders a range of free, impartial advice and support to help them reduce their energy bills and, for those who are eligible, a package of free home energy efficiency improvements, such as a new boilers, central heating, or insulation.(At the time of writing the NEST scheme is under review and therefore subject to change).
- The Council also works with energy companies and Cardiff City Region (CCR) to support households in making their homes more energy efficient. Working with partners the Council aims to drawdown funding available from the main energy companies, to reduce or eliminate the cost of installing these energy efficiency measures, including the use of ECO4 and ECO Flex schemes.
- The Council is committed to ensuring that different services within the organisation work collaboratively on projects involving improving conditions in the private sector, including housing renewal and energy efficiency. Key internal partners include the wider Caerphilly Homes Service, Caerphilly Cares, Occupational Therapy Service, Public Protection, Regeneration, Planning and Legal Services.
- The Council is committed to working with Rent Smart Wales to drive up standards in the private rented sector through registration and licensing of private rented sector properties, landlords and managing agents.
- The Council supports the local private sector landlord's forum that aims to provide information, share good practice, address concerns, and develop co-operation, for example the Rent Smart Wales legislative requirements.

2 Key Priorities

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

1 Supporting communities through targeted regeneration schemes -

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

2 Reducing the incidence of unhealthy housing –

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

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

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

4 Providing adaptations for disabled persons –

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

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

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

6 Improving standards within the private rented sector –

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

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

7 Improving the energy efficiency of homes –

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

3. Addressing Key Priorities

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

Key Priority 1 - Supporting communities through targeted regeneration schemes

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

The Council will therefore:

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

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

Assistance available will be as follows:

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

Key Priority 2 – Reducing the Incidence of Unhealthy Housing

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

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

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

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

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

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

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

a. Statutory Enforcement

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

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

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

Any works undertaken by agreement will be subject to VAT.

b. Individual Repayable Financial Assistance

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

Assistance available will be as follows:

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

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

c. Targeted Regeneration Schemes

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

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

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

There are essentially two types of empty housing:

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

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

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

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

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

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

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

a. Statutory Enforcement

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

b. Individual Financial Assistance – Repayable Loans

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

Assistance available will be as follows:

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

c. Support Participation in Externally Funded Schemes When Available

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

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

Key Priority 4 – Providing Adaptations for Disabled Persons

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

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

Private sector housing will work with social services occupational therapists to identify suitable adaptations that are necessary and appropriate for the disabled occupant and are reasonable and practicable to install at the property. Priority will be given to carrying out the adaptations within the existing property layout, with extensions only considered where no alternative solutions can be identified, whilst taking due regard of limited funds.

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

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

Mandatory Grant Assistance

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

Discretionary Grant Assistance for Delivering Adaptations

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

b. Discretionary Grant Assistance for Relocation

Relocation Grants

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

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

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

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

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

c. **Repayable Assistance / Loan Aid**

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

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

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

Assistance available will be as follows:

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

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

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

e. Partnership Working for Delivery of Adaptations

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

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

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

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

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

a. Individual Repayable Financial Assistance:

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

Assistance available will be as follows:

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

Key Priority 6 – Improving Standards Within the Private Rented Sector

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

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

a. Working in Partnership

1 - With Rent Smart Wales (RSW)

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

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

2 - With Caerphilly Keys

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

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

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

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

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

3 – With Caerphilly Private Landlords Forum

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

b Statutory Enforcement

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

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

c Financial Assistance

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

Assistance available will be as follows:

- Landlord loans.

Key Priority 7 – Improving the Energy Efficiency of Homes

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

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

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

Decarbonisation.

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

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

a. Statutory Enforcement

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

b. Loans

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

Assistance generally available will be as follows:

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

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

c. Support Participation in Externally Funded Schemes When Available

Examples:

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

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

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

d. Energy Company Obligation Schemes (ECO schemes)

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

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

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

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

e. Energy Efficiency Advice

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

f. Directing Residents to External Advice and Financial Assistance

NEST(Wales)

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

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

4 Agency Services

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

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

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

16. Protection against unscrupulous Contractors.

17. Dedicated post contract complaint service.

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

Eligibility for Agency Service

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

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

5 Housing Advice

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

6 Complaints

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

There are two main types of complaint:

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

Complaints about the Policy

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

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

Standard of Service

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

Appendix 1A - Welsh Government Loan Initiatives

1.1 Owner Occupier Loan

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

1.2 Criteria for Owner Occupier Loans

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

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

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| | <ul style="list-style-type: none"> • Fees will be charged to the loan recipient for administration costs. This fee may be added to the loan. The maximum fee is £500. |
| | <ul style="list-style-type: none"> • No new applications for loans will be permitted until any previous assistance is repaid in full unless in the case of highly exceptional situations and approved by the Head of Housing. |
| To Note | <ul style="list-style-type: none"> • The private sector home agency service is not available to deliver this financial product. |
| General Conditions | <ul style="list-style-type: none"> • Properties must be 10 years old. |
| | <ul style="list-style-type: none"> • In relation to empty properties - properties deemed empty as identified by the Council's Empty Property Register as being empty for a minimum of 6 months. |
| | <ul style="list-style-type: none"> • Loan to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing. |
| | <ul style="list-style-type: none"> • The council at its discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by the applicant. |
| | <ul style="list-style-type: none"> • The property must be owner-occupied by the applicant(s) until the loan is fully repaid. |
| | <ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions. Where appropriate, Planning and Building Regulations consent will be required for proposed works. |
| | <ul style="list-style-type: none"> • Applicants must not have any outstanding debt to the Council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. |
| | <ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan term. |
| | <ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work. |

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

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

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

1.3 Owner Occupier Repayable Financial Assistance (Lifetime Loan)

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

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

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

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

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

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

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

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

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| | <ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the offer of any loan and will form part of the loan conditions. Where appropriate Building Regulations consent will be required for proposed works. |
| | <ul style="list-style-type: none"> • Applicants must not have any outstanding debt to the council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. |
| | <ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan condition period. |
| | <ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work. |

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

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

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

1.5 Landlord Loans

Welsh Government Landlord Loans are available to Private Rented Sector Landlords to carry out repairs to their rental homes to make them Safe, Warm and Secure, or to convert an empty property into residential use. This is an interest free loan requiring applicants to repay the loan within 2 years if the property is to be sold, 5 years if the property is to be made available for letting, or 10 years if the property is to be made available at Local Housing Allowance rent levels.

1.6 Criteria for Landlord Loans

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

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

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

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

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

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

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

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| | <ul style="list-style-type: none"> • For loans where the property is an existing rental or the property is intended to be rented, it must be rented or available for rent until the loan is fully repaid following completion of the eligible work or within 12 months of the approval date (whichever is the sooner). |
| | <ul style="list-style-type: none"> • For loans where the property is intended to be sold, the property must be marketed for sale within 2 months of the completion of the eligible work or within 12 months of the approval date (whichever is the sooner). |
| | <ul style="list-style-type: none"> • Properties deemed empty as identified by the council's empty property register as being empty for a minimum of 6 months prior to the loan enquiry. |
| | <ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the formal offer of any loan and will form part of the loan conditions. Where applicable, Planning and Building Regulations consent will be required for proposed works. |
| | <ul style="list-style-type: none"> • Applicants must not have any outstanding debt to the council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. |
| | <ul style="list-style-type: none"> • The applicant is responsible to ensure that the property has comprehensive buildings insurance for the full insurable value of the property throughout the loan condition period. |
| | <ul style="list-style-type: none"> • All eligible works must be carried out within 12 months from the date of approval of the loan. The applicant must permit access to the dwelling for the council to confirm all work has been completed in accordance with the schedule of work. |

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

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

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

Appendix 1B – Home Safety Repayable Assistance

1.1 Home Safety Repayable Assistance

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

1.2 Criteria for Home Safety Repayable Assistance

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

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

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

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

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

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

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| General Conditions | <ul style="list-style-type: none"> • The authority will not consider an application for assistance in respect of a premises provided by construction or conversion that is less than 10 years old for assistance to remove Category 1 HHSRS hazards. <p>Note -There is no restriction regarding the age of a property for delivery of adaptations.</p> |
| | <ul style="list-style-type: none"> • Properties must be in Council Tax band A to D <p>Note – There is no restriction regarding council tax banding of a property for delivery of adaptations.</p> |
| | <ul style="list-style-type: none"> • The council at its discretion will determine if the property is worthy of investment in relation to removing the Category 1 hazards to make safe warm and secure at reasonable expense. |
| | <ul style="list-style-type: none"> • Assistance to value ratio will not exceed 80%. In exceptional circumstance discretion can be approved by the Head of Housing. |
| | <ul style="list-style-type: none"> • The council at its discretion may request a property valuation report by a Royal Institute of Chartered Surveyors (RICS) qualified surveyor, payable by the applicant. |
| | <ul style="list-style-type: none"> • The property must be owner-occupied by the applicant(s) until the assistance is fully repaid. |
| | <ul style="list-style-type: none"> • A schedule of works will be agreed with the applicant prior to the offer of any assistance and will form part of the assistance conditions. Where appropriate Building Regulations consent will be required for proposed works. |
| | <ul style="list-style-type: none"> • Applicants must not have any outstanding debt to the council at the time of making an application or have adverse credit history which may include County Court Judgements, Individual Voluntary agreements (IVAs), Debt Relief Orders, Bankruptcy (within 6 years), or Company Insolvency Liquidation. |

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

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

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

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

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

Appendix 2 – Financial Products for the Delivery of Adaptations

2.1 Products for Delivery of Adaptations

Initially when someone contacts the council with regards to having adaptations delivered at their home, generally an Occupational Therapist undertakes an assessment of the disabled persons needs and recommends 'necessary and appropriate' adaptations to meet those needs. Other suitably qualified health professionals approved by Social Services OT team manager for the purpose of an assessment may also undertake this task where appropriate to do so. This will be a functional assessment of the disabled person's abilities in relation to their personal and domestic activities of daily living within their home.

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

Priority will be given to carrying out the adaptations within the existing property layout, with extensions only considered where no alternative solutions can be identified, whilst taking due regard of funding limits and rehousing options. In arriving at a decision as to which room in the property to facilitate adaptations to provide access to rooms for sleeping, lavatory or bathing, the technical officer will consider utilising all existing rooms, particularly in cases of under-occupancy of a property. Adaptations will not be provided to remedy an overcrowding problem at a property.

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

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

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

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

2.3 Criteria for Mandatory Disabled Facilities Grants (DFGs)

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

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

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| | <ul style="list-style-type: none"> Facilitating the use by the disabled occupant of a source of power, light, or heat by altering the position of one or more means of access to or control of that source or by providing additional means of control. |
| | <ul style="list-style-type: none"> Facilitating access and movement by the disabled occupant around the dwelling in order to enable him to care for a person who is normally resident there and is in need of such care. |
| | <ul style="list-style-type: none"> All eligible works must be carried out within 12 months from the date of approval of the assistance. |
| To Note | <ul style="list-style-type: none"> Priority will be given to carrying out the adaptations within the existing layout of the property by facilitating access by means such as installing a stairlift, vertical lift or door widening; or installing adaptations in an accessible location utilising existing bedrooms / living rooms / dining rooms; or providing a partial extension to the existing footprint of the property to fit the adaptation facilities required. An extension will only be considered where no alternative solutions can be identified. |
| | <ul style="list-style-type: none"> If a solution has been identified by the private sector housing adaptations service where the adaptation can be installed within the existing layout of the property, but the disabled applicant wants an extension, DFG funding will only be provided for the solution determined by the adaptations service. |
| | <ul style="list-style-type: none"> In relation to an application associated with the Common Housing Register, if adaptations are delivered at the property any reasonable and or additional preference associated with the need for the adaptation will be removed. |
| | <ul style="list-style-type: none"> Eligible works / Adaptations must be provided at persons only or main residence. |
| Ineligible works | <ul style="list-style-type: none"> Works to remedy an overcrowding problem at a property. |
| | <ul style="list-style-type: none"> Works / adaptations not supported by Social Services Occupational Therapy team. |
| | <ul style="list-style-type: none"> Works beyond the scope of the recommendation for the adaptation. |
| | <ul style="list-style-type: none"> Works outside the scope of the Works of Adaptation procedures. |

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

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

Grant Conditions

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

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| <p>Disposal conditions</p> | <ul style="list-style-type: none"> Article 3(4) of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 sets out the principles the Council will consider when determining whether or not to seek repayment. <p>Repayment conditions will be in line with the Housing Grants, Construction and Regeneration Act 1996 and regulations / orders made there under. <i>Disabled Facilities Grant (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales) and or such other repayment conditions approved by the Welsh Ministers from time to time</i>.</p> <p>(Excluding council tenants)</p> |
| | <ul style="list-style-type: none"> For owners and private tenants, the disabled person must normally occupy the property for five years (10 years where the DFG exceeds £5,000) following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. Conditions set within the Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales) where the cost of a DFG exceeds £5,000 a charge will be placed on the adapted property which may be repayable up to 10 years after completion of the work, having taken due consideration of the impact of repayment with regard financial hardship, provision of care, disposal to enable the recipient to change location for employment and reasons connected with physical and mental health. |
| <p>Breaches of conditions</p> | <ul style="list-style-type: none"> In the event of a breach of any of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the Authority the amount of grant stated in line with the Housing Grants, Construction and Regeneration Act 1996: Disabled Facilities Grants (Conditions relating to approval or payment of Grant) General Consent 2008 (Wales), taking into consideration any agency fees. |
| | <ul style="list-style-type: none"> If agreement is reached on the return of specialist equipment consideration will also be given to reducing the level of repayment accordingly. <p>The council will demand repayment for equipment, such as lifts, if the equipment is unavailable to be returned to the council upon request as follows:</p> <ul style="list-style-type: none"> 100% demand for repayment within the first year of the certified date. 50% demand for repayment within the second year of the certified date. |

2.4 Discretionary Disabled Facilities Grants (DFGs)

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

2.5 The Criteria for this Discretionary Disabled Facilities Grant

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

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

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

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

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| Applicant's financial contribution | <ul style="list-style-type: none"> • No additional contribution required unless the cost of works exceeds the maximum level of this assistance for those linked to mandatory DFGs. • Note -If only discretionary assistance is offered, means testing will be undertaken in accordance with statute relating to provision of mandatory DFG, except for assistance for the delivery of hoists. <p>Where an applicant misrepresents their financial circumstances on the means test form, this may affect the applicant's application for assistance.</p> |
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| Level of financial assistance | <ul style="list-style-type: none"> • Maximum level of assistance will be £14,000 excluding fees. |
| | <ul style="list-style-type: none"> • The maximum assistance level will be reviewed periodically as appropriate. Revised levels will be formally approved by the Head of Housing. |
| | <ul style="list-style-type: none"> • The assistance will be registered against the property as a local land charge for the duration of the assistance term period. |
| Other terms | <ul style="list-style-type: none"> • Following formal approval of the grant assistance, in cases where the applicant selects to progress the work themselves funding will be paid retrospectively following receipt of satisfactory invoices. Payments will be made directly to the applicants stated account. Minimum amount for staged payment request is £5,000 where the grant assistance exceeds £5,000. (Exceptions will be considered where multiple specialist contractors are required to be employed to deliver the grant assistance). • In cases where the council offer the services of the private sector housing agency, payments will be made directly to the contractor. |

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

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

Grant Conditions

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

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

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| | the grant condition period, or the applicant shall repay to the authority the total amount of assistance paid. |
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| Disposal Conditions | <ul style="list-style-type: none"> • Conditions in respect of repayment on disposal shall have effect from the date of approval to the end of the grant condition period. |
| | <ul style="list-style-type: none"> • The council may demand repayment of the full grant assistance having considered the points below and is satisfied that it is reasonable in all circumstances to do so. <ul style="list-style-type: none"> (i) the extent to which the recipient of the grant would suffer financial hardship were the recipient to be required to repay all or any of the grant. (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of the recipient's employment. (iii) whether the disposal is made for reasons connected with the physical or mental health or physical or mental well-being of the recipient of the grant or of a disabled occupant of the premises; and (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or where the person to whom the recipient of the grant has moved to live with him or her intends to provide care of which the recipient of the grant is in need by reason of disability or infirmity. • Where the recipient is disposing of the property to move to more suitable accommodation consideration will be given as to whether their current accommodation is unsuitable to be further adapted to meet their needs as determined by a Housing OT. |
| | <ul style="list-style-type: none"> • For owners and private tenants, the disabled person must normally occupy the property for 10 years following completion and all formal applications must be accompanied by a relevant certificate signed by the applicant to that effect. A local land charge will be placed on the adapted property which may be repayable up to 10 years after completion of the work, having taken due consideration of the impact of repayment with regard financial hardship, provision of care, disposal to enable the recipient to change location for employment and reasons connected with physical and mental health. |

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| <p>Breaches of Conditions</p> | <ul style="list-style-type: none"> • In the event of a breach of any of the above conditions at any time during the grant condition period the person to whom the grant conditions relate shall repay to the authority the full amount of grant assistance paid, taking into consideration any agency fees. <p>If agreement is reached on the return of specialist equipment consideration will also be given to reducing the level of repayment accordingly.</p> <ul style="list-style-type: none"> • The council will demand repayment for equipment, such as lifts, if the equipment is unavailable to be returned to the council upon request as follows: <ul style="list-style-type: none"> - 100% demand for repayment within the first year of the certified date - 50% demand for repayment within the second year of the certified date. |
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2.6 Home Safety Repayable Assistance

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

2.7 Criteria for Home Safety Repayable Assistance

Refer to Appendix 1.

2.8 Relocation Grant

This form of financial assistance is intended to help the disabled person/ applicant living with a disabled person with the cost of moving home within the boundary of Caerphilly County Borough where this is considered more appropriate to meet the needs of a disabled occupant and it is not reasonable or practicable to adapt the existing home to fully meet identified needs or elsewhere adaptation of the existing property may not adequately meet the needs of the disabled person or their family/carer.

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

2.9 Criteria for Relocation Grant

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

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| Eligible works | <ul style="list-style-type: none"> • For owner occupiers to help assist with the ancillary costs of purchasing a more appropriate or already adapted accommodation which includes estate agent fees, conveyance costs, stamp duty, removal expenses, redecoration allowance, small / medium adaptation works, and minor repair works to the new property. |
| | <ul style="list-style-type: none"> • For private sector tenants, costs associated with moving to more appropriate rented accommodation, including removal expenses and redecoration allowance. |

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

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

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

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

Grant Conditions

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

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

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

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

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

2.10 Minor works of Adaptation

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

2.11 Criteria for the Minor Works of Adaptation

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

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

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

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

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

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

3.1 Criteria for Energy Crisis Grant

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

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

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

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

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

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

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

Appendix 4 – Prioritisation Policy

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

Priority will, therefore, be afforded in cases where:

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

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

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

Appendix 5 - Preliminary Enquiry Procedures

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

Repair / Renewal Assistance:

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

The preliminary enquiry system will establish:

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

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

Telephone number 01443 811403 / 811378

Email privatesectorhousing@caerphilly.gov.uk

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

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

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

Adaptation Assistance:

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

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

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

To request an assessment for an adult - 0808 100 2500

To request an assessment for a child – 0808 100 1727

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

Appendix 6 – Applications for Assistance

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

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

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

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

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

Owners Interest – for Targeted Regeneration Schemes

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

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

Decision and Notification

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

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

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

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

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

Unforeseen Work

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

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

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

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

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

Approval of Applications

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

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

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

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

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

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

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

Participation in Targeted Regeneration Schemes

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

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

Conditions Re Council Approval

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

Appendix 7 - Payment of Financial Assistance

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

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

Note:

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

Appendix 8 – Fees and Services

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

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

Agency Services

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

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

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

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

Targeted Regeneration Schemes

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

Disabled Facilities Grants

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

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

Relocation Grant

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

Home Safety Repayable Assistance and Lifetime Loans

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

General:

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

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

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

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

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

Administration Charges:

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

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

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

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

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

Reviews

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

Appendix 9 – Glossary

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

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

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



HOUSING AND ENVIRONMENT SCRUTINY COMMITTEE – 26TH MARCH 2024

SUBJECT: HOUSING REVENUE ACCOUNT BUSINESS PLAN 2024/25

REPORT BY: DEPUTY CHIEF EXECUTIVE

1. PURPOSE OF REPORT

For members to consider and take a view on the Housing Revenue Account (HRA) Business Plan 2024/25 which will be presented to Cabinet on the 3rd April 2024. The HRA Business Plan is an annual requirement from Welsh Government (WG) as part of the annual submission of the Major Repairs Allowance (MRA) grant application.

2 SUMMARY

- 2.1 Following the publication by Welsh Government (WG) in its National Housing Strategy, 2001, which enforced all social landlords to meet the Welsh Housing Quality Standard (WHQS) on all its tenanted stock, WG introduced in 2002 a requirement for all Welsh authorities to develop and produce a Housing Business Plan, which would be scrutinised by WG on an annual basis. The Housing White Paper published in May 2012 reaffirmed the WG commitment to the WHQS and set the revised target for all social landlords to meet it by 31st December 2020, which was extended to 31st December 2021 due to the impact of Covid-19. Caerphilly Homes achieved full compliance on all its housing stock by the deadline.
- 2.2 The Business Plan is a long-term 30-year plan for managing an organisation's assets and financing the necessary investments. It is a key element in ensuring the effective long-term management and maintenance of the Council's housing stock. It is essentially a financial forecast reliant on key assumptions which identifies the resources and funding required to meet the WHQS and maintain it thereafter. In addition, more recently WG have requested a business plan narrative to accompany the financial business plan, and this is also a requisite for the annual application of the MRA funding. The Business Plan narrative will be available on the Council's Website once submitted to Welsh Government.
- 2.3 Now that all the Local Housing Authorities (LHA's) have met the WHQS, there is a requirement to continually invest in assets and communities so that LHA's can maintain their properties to the standard whilst incorporating new challenges. There was an independent summative evaluation of WHQS in June 2021 and following a period of consultation during the Summer 2022, WG launched the new standard "WHQS 2023" in October 2023. The new standard incorporates the WG decarbonisation agenda and intends to effectively and efficiently upgrade social housing, in ways to reduce carbon emissions, and energy bills for tenants. It demands a "Fabric first" approach, setting a minimum thermal performance standard, plus an assessment of overheating risk – which as the planet warms, and more extreme weather events continue to occur, will be essential. The standard also intends to banish fossil fuelled heating and hot water. One of the biggest changes in the new standard will be around affordable warmth and decarbonisation, and WG are considering how they can support delivery alongside a new Optimised Retrofit Programme (ORP). In the 2024/25 Business Plan, however, WG acknowledge that LHAs will not have firm decarbonisation

targets or measures to work with, and therefore do not expect comprehensive costed models for decarbonisation in this year's plan. Until the new WHQS 2023 has been adopted, the existing WHQS is extant and is the minimum that must be maintained. Therefore, borrowing that may be anticipated to meet the new standard is not included in this Business Plan.

- 2.4 Members may recall earlier reports regarding the HRA Business Plan as part of the ballot process together with commissioning stock condition surveys and determining borrowing levels. The borrowing level for WHQS was initially agreed by Council at £61m in 2011 and was subsequently revised as the WHQS programme progressed. In 2014, the borrowing was revised to £55m, and in 2019, the borrowing profile was amended to £75m to include funding for the first draft of our ambitious new build programme. Council agreed in July 2022 to increase the borrowing level further to £90m as the new build programme started to be implemented, and a further increase to £100m was approved in May 2023 due in part to higher than anticipated inflation that affected the whole service, including the new build programme. Of this £100m, £40.9m has been taken up for the WHQS programme leaving £59.1m available initially towards increasing housing supply. Further development programmes are likely to require additional borrowing, together with any further potential impacts of unprecedented inflation increases.
- 2.5 As we have now achieved the target of meeting WHQS to all our eligible stock, it is thought an opportune time to report the HRA Business Plan annually to members going forward as we progress onto developing our own social housing stock. This has become more important as we have experienced such volatility within the market in terms of material costs, supply and labour resources as a result of the Covid-19 pandemic and Brexit, together with unprecedented inflation rates, which could impact significantly on our new build commitments and the ambitious decarbonisation agenda that is ahead of us.
- 2.6 Members will recall the Housing Revenue Account Charges 2024/25 report that was presented to Housing and Regeneration Scrutiny Committee on the 2^{1st} November 2023 and Cabinet on the 13th December where 6.7% rent increase was agreed for 2024/25. This report analysed some costing scenarios against the 2023/24 Housing Business Plan that had materialised since the plan was submitted to WG in March 2023. This included an assumed rent of 4%, the higher than anticipated pay award and the continuing impact on the increases for construction and material costs, which had been forecasted to reduce earlier. This evidenced, that with a lower than inflation rent increase of 4%, the business plan was not sustainable, therefore the rent increase was agreed at 6.7%, being the maximum allowed within the Welsh Governments Rent Policy.

3. RECOMMENDATIONS

- 3.1 That members of this committee acknowledge and consider the 2024/25 Housing Business Plan prior to its approval by Cabinet on the 3rd April, and its submission to Welsh Government by the 31st March 2024.

4. REASONS FOR THE RECOMMENDATIONS

- 4.1 The HRA Business Plan has to be submitted annually to Welsh Government as part of the Major Repair Allowance (MRA) funding grant submission. Failure to submit a viable Business Plan as part of the application would be interpreted as failure to comply with the MRA grant criteria, and the grant is likely to be withdrawn.
- 4.2 The Housing Business Plan relies on key assumptions to remain viable and in recent years has become increasingly volatile due to the Covid-19 pandemic and Brexit. This has been compounded more recently with the extraordinary increases in inflation. It is therefore prudent that members are formally updated on the financial position of the HRA investment programme as part of the annual grant submission to Welsh Government and to be kept up to

date on the performance of the HRA in relation to other new priorities to be delivered from the HRA.

5. THE REPORT

- 5.1 The Major Repairs Allowance (MRA) is a capital grant for HRA assets to support Local Authorities to meet and maintain the WHQS. It cannot be used to repay debt, support borrowing, fund demolition costs, fund the day-to-day maintenance of properties, fund any properties acquired after April 2015, or for any properties held outside of the HRA.
- 5.2 LHA's must submit an application to WG each year for the MRA. The value of MRA for Caerphilly Homes is in the region of £7.3m. The deadline for the submission is 31st March 2024 and WG request the following documents to be included with the application:-
- An application form
 - A full 30 year financial Business Plan
 - Business Plan financial data summary
 - New Build spreadsheet
 - Business Plan narrative.
- 5.3 The HRA Business Plan is subject to detailed scrutiny by WG to ensure it is acceptable which means it must demonstrate:-
1. Maintenance of the WHQS
 2. The HRA does not show a debit balance
 3. Through stress testing the impact of positive and negative changes to key assumptions has been considered
 4. An analysis of items included in the HRA certified to show it is in accordance with relevant legislation.
- 5.4 A Local Authority must inform WG by 31st March each year if it is unable to submit an acceptable Business Plan. The Authority will then be required to work with the support offered by WG to develop an acceptable Business Plan. Failure to do so will be treated as failure to comply with the MRA grant criteria and the grant is likely to be withdrawn.
- 5.5 Business Plans are owned by local authorities and are not prescriptive by WG. However, Caerphilly Homes uses a model adopted by Housing Finance Specialists (HFS) Ltd which has been sanctioned by WG. Most of the retaining Local Housing Authorities use this same model. WG also request a summary of the business plan as part of the MRA application, which is in a standard format to allow for ease of comparison against the minority of Local Housing Authorities who do not use the HFS model.
- 5.6 Section 76 of the Local Government and Housing Act 1989 requires that the Housing Revenue Account (HRA) cannot be set into a deficit. The Housing Business Plan is a working document and is constantly updated to reflect any changes in its original assumptions to ensure the HRA remains viable.
- 5.7 Once the HRA budget is set, this is added to year 1 of the 30-year Housing Business Plan, combined with the capital projections and a number of key assumptions. The plan is tested for viability in terms of its operating (revenue) account, level of reserves, capital account and its level of borrowing. Further assumptions are then made to project this position for 30 years.
- 5.8 Key assumptions in the plan are
- Inflation rates
 - Interest rates/Financing Costs
 - Rent increases or decreases

- Level of bad debts and voids
- Stock count
- Pay awards
- Financing costs

5.9 WG also require a number of sensitivity tests against the base plan which models different stresses around key risks of the plan over the next 10 years. Anything beyond 10 years has been acknowledged by WG as too difficult to provide accurate or meaningful analysis. The sensitivities are not prescriptive but LHA's are expected to consider global and local challenges and how this will impact on the HRA remaining viable, if the WHQS can still be maintained, and if borrowing remains affordable.

5.10 A template is also required that captures LHA's development and acquisition plans.

5.11 The HRA Business Plan for 2024/25 has made the following assumptions. Note that this shows the first 5 years which are more realistic than a 30-year period. However, the appendices attached will show the impact these assumptions make over a 30-year period.

Inflation Rates

5.12 Every year, as part of the Business Planning Guidance, WG have advised LHA's to use 2% as a typical inflation rate based on the Retail Price Index (RPI). In the past few years however, this has not been included in the guidance and WG have advised they are no longer prescriptive on the assumptions in the Business Plans but now request that they are clearly explained and justified. This is probably as a result of the volatile increase in inflation experienced nationally. This time last year The Bank of England forecast that from mid-2023 inflation will fall sharply, perhaps below their 2% target, and expect to level close to the 2% target by 2025/26. The Bank of England has also steadily increased interest rates to attempt to bring inflation down. However, Inflation did fall but not to the level anticipated, and RPI rates mid 2023 (June) were still at 10.7%. They have continued to fall but are still above the 2% target. The latest RPI rate as at January 2024 is 4.9%.

5.13 The inflation rates for the Business Plan tend to be in line with inflation rates used for the Council's Draft Budget Proposals for 2024/25. However, for the reasons mentioned above, general inflation has been factored higher into the Business Plan due to the volatility of past predictions. Inflation does return to the 2% target in year 5.

5.14 General Inflation for the Business Plan has been forecasted as follows:-

| | |
|---------|----|
| 2025/26 | 4% |
| 2026/27 | 3% |
| 2027/28 | 3% |
| 2028/29 | 3% |
| 2029/30 | 2% |

5.15 In addition to the above, an additional increase needs to be considered in respect of building materials which will affect the cost of our Planned programme, Response Repairs, and New Build programme. The increased global demand for construction combined with the complex impacts of the pandemic and Brexit, resulted in unprecedented shortage, delays and increased prices for materials and labour across the economy. Whilst the impact is hard to predict because it affects different material types, the industry shows that building material prices are falling in key products with a 2.3% reduction from November 2022 to November 2023, but output, especially new homes, saw shortfalls mainly due to increased interest rates and declining product availability. Bricks and blocks continue to see shortages and expect to continue into 2024. The Office of National Statistics (ONS) reported 25% of construction businesses in the UK are experiencing skilled labour shortages, and the Federation of Master Builders, reported difficulties in hiring skilled bricklayers and carpenters, which is a factor in rising costs of construction and wage increases. However, due to the fact that RPI within this

plan is above current predictions to allow for this type of volatility, a further increase of 1% has been applied just for this element within the Plan. Further testing for higher increases is factored into the sensitivity analysis on 5.40 below.

Interest Rates/Financing Costs

- 5.16 The debt profile for the authority includes a forecast for interest rates which are calculated by accounting for all estimated interest on the loan types the authority holds in any one year and dividing that into the total debt to arrive at a consolidated average interest rate each year. Where internal borrowing has taken place, the rate is adjusted accordingly. Interest rates will change depending on the debt profile and are updated regularly throughout the year. The interest rates within the Business Plan are currently forecasted to be as below, although officers are currently exploring different HRA investment models which may mean a move from the current approach.

| | |
|---------|-------|
| 2024/25 | 4.51% |
| 2025/26 | 4.29% |
| 2026/27 | 4.02% |
| 2027/28 | 3.99% |
| 2028/29 | 3.90% |

Rent Increase

- 5.17 The WG rent policy is determined every 5 years. We are currently under the 2020/2021 to 2024/2025 five-year rent policy which was set at CPI plus 1% (plus a further £2 to align rents if applicable). The Welsh Ministers can determine the appropriate change to the rent levels in any given year if CPI falls outside of the range 0% and 3%. Due to the unprecedented CPI rate in September 2022 of 10.1%, the Minister took the decision to override the policy and restrict the rent increase for social landlords to 6.5% in 2023/24 and subsequently 6.7% in 2024/25.
- 5.18 Members agreed to increase the 2024/25 rent by 6.7%. This has been factored into the 2024/25 estimates and year 1 of the Business Plan. For the following years, the CPI rates have been forecasted to be within the 0% and 3% protection threshold, therefore the assumption is that these years will attract the CPI plus 1%. CPI has typically been about 1% lower than RPI, but when the 2% is reached the plan assumes both RPI and CPI are the same, as the government intends to replace RPI with CPIH (which is the Consumer Price Index plus owner-occupiers housing costs) in 2030. CPI and CPIH rates have been very similar in recent months.
- 5.19 It is also worth noting that 2024/25 is the end of the current 5 year rent policy, so there could be a review from the Welsh Minister as to whether the policy is fit for purpose, meaning the current policy may not exist going forward and rent levels could change. The plan includes the following rent increases:

| | |
|---------|---------------------------|
| 2024/25 | 6.7% as agreed by members |
| 2025/26 | 3% plus 1% = 4% |
| 2026/27 | 2% plus 1% = 3% |
| 2027/28 | 2% plus 1% = 3% |
| 2028/29 | 2% plus 1% = 3% |
| 2029/30 | 2% plus 1% = 3% |

- 5.20 If predicted correctly, this will be the maximum rent increase allowed under the rent policy and LHA's must also evidence affordability. Members recently agreed that the authority could review its rent policy to consider including an appropriate affordability model called the Joseph Rowntree Foundation (JRF) model. When setting the 2024/25 rent the JRF model evidenced that Caerphilly Homes rents are a favourable comparison with the exception of 1 bed flats

which are 37p per week above the threshold. Other indications such as the All-Wales statistics also confirm Caerphilly Homes rents are one of the lowest of the LHAs at about 5.2% lower than the Wales average, yet earnings within the area (based on 2022 data) are some 5% higher than the All-Wales average. According to Data Stat Wales, Caerphilly Homes is ranked the 3rd lowest Local Authority in Wales in terms of its weekly rent. As part of the sensitivity testing required by WG for the MRA submission, we will include scenarios for lower rents than above to test the viability of the HRA is maintained with additional borrowing. (See 5.38 and 5.39 below on sensitivity testing).

- 5.21 For future years (from 2026/27 onwards) within the plan, rent increases have assumed to be 3% but these will be reviewed as inflation hopefully stabilises. We will also need to consider the impact of a new rent policy, and also how the JRF affordability model impacts on our rent structure. WG have yet to confirm funding towards the new WHQS 2023 standard which could also impact on future rent setting.

Level of bad debts and voids

- 5.22 This figure is combined in the Business Plan. In previous years, the average void loss was pretty static at just under 2% and arrears at around 2.5%. In recent years this has increased, particularly at the start of the pandemic when tenants were unable to pay their rent and landlords were unable to relet empty properties. The latest position shows voids at around 3.2% and current arrears increasing at around 6.8%. Whilst the void position is expected to reduce slightly (as this includes sheltered scheme work that are coming to the end of their remodelling programme where tenants had to be decanted), it is clear that arrears are steadily increasing with the added impact of the Cost of Living. Voids are factored into the plan at 3%. In terms of arrears, Caerphilly Homes is in the top quartile when compared to the other 10 LHAs. However, members will be aware of the intense tenancy support that has been offered to our tenants since the pandemic, with the focus on helping tenants to sustain their tenancies rather than evict them. This will inevitably result in an increase in arrears, with further increases expected due to the pending managed migration roll out from the Department of Work and Pensions (DWP) of Universal Credit to a wider working age claimant base. This will see claimants currently on Child Tax Credits, Working Tax Credits, Housing Benefits, and Income Support move to Universal Credit by the end of 2025. These claimants currently have their benefits paid directly to their rent account. Under Universal Credit their entitlement will be paid direct to them. As part of the rent increase announcement, The Minister for Housing and Local Government instructed all social landlords to strengthen their approach to minimising all evictions, and not to evict into homelessness, a process we had already embedded within Caerphilly Homes, but with an obvious impact on arrears levels.

- 5.23 The actual input needed for the plan to address the arrears is the provision for bad debt which is charged to the HRA each year. Currently there is about 4% cover within the HRA balance sheet for bad debt provision. The Quarter 3 position shows the bad debt provision is likely to increase by about 0.5% by year end with a projection of a 0.8% increase in 2025/26. The provision has been forecasted to increase further from 2025/26 onwards to 1%, in line with the DWP managed migration. This assumption is clearly volatile and is therefore included in the sensitivity testing shown in 5.41.

Stock Count

- 5.24 The estimated stock count for 1st April 2024 is 10,647.
- 5.25 The plan would normally make an assumption of any council house sales that would reduce the level of stock, until the Right To Buy (RTB) process ended in Wales in January 2019. Therefore, we do not anticipate any further RTB sales in the plan. However, we are now underway with our ambitious new build programme and have also acquired stock via a buy back process which assists us in meeting the increasing housing supply agenda from WG.

- 5.26 The increase in stock is detailed in 5.29 below and has been assumed based on the most recent Programme Delivery Plan (PDP) for affordable housing which drives the Social Housing Grant (SHG) programme, together with other schemes identified as part of the LDP process where areas have been identified for suitable development upon further investigation and viability checks.
- 5.27 The level of SHG funding included in the plan is derived from appraisal assumptions that each scheme within the PDP will attract a certain level of grant.

Pay Awards

- 5.28 The assumptions factored into the Councils 2024/25 Draft Budget Proposals report (Council 27/2/24) have been considered against the HRA Business Plan. The forecasted increases in terms of Pay Award and Employers Pension Contributions from 2024/25 to 2026/27 have been applied.

New Build Proposals and Grants

- 5.29 The current proposals allow for 528 units (social rented and blended tenure schemes) over the period 2024/25 to 2028/29 at a cost of some £163m. To date 31 properties have been successfully built and brought into Caerphilly Homes stock portfolio. A further 46 properties have also been acquired through our acquisition (buy back) programme, therefore housing supply for Caerphilly Homes has increased by 77 since 2019/20. Furthermore, Caerphilly Homes has recently introduced 2 of its first Low Cost Home Ownership (LCHO) properties which are currently being marketed. Funding assumptions for the New Build/Increasing Housing Supply programme include the Social Housing Grant (SHG) awarded by WG, and the Transitional Accommodation Capital Programme (TACP) Grant, together with expected private market sales for the units that will not be classed as affordable housing when completed. It is worth noting that the 2021/22 Business Plan allowed for 230 units, increasing to 405 in the 2022/23 Business Plan, and to 432 in the 2023/24 Business Plan, so there is clearly momentum in terms of increasing housing supply.
- 5.30 The value of the HRA in 2024/25 with the rent increase of 6.7% is some £60m. The cost of managing and maintaining the service is essentially funded from this, and these costs are entered into the plan which includes a £19.6m commitment towards the capital programme. The capital programme is £62.8m and this includes £21.4m to maintain the WHQS programme, £19.9m for increasing housing supply and £21.5m for adaptations, large scale void work, and one-off committed projects. Borrowing is not expected to be required in 2024/25 as funding will be taken from HRA reserves which currently stands at £22.5m. There is also a level of funding assumed from the Major Repairs Allowance (MRA), together with grants from WG, and in year revenue contributions. It is however worth noting that the current new build proposals can change quickly as more schemes are identified and some existing proposals may not come to fruition. Also, as experienced this financial year, issues with resources have impacted on the ability to progress with the WHQS maintenance programme. Variances to the Housing Revenue and Capital Account are regularly monitored and reported to the Housing and Regeneration Scrutiny Committee throughout the year.
- 5.31 The assumptions shown above are run through the plan over the 30 years and this typically results in a shortfall that would require some level of external borrowing. The base plan has a shortfall of £50.1m over the next 2 years and this requires a borrowing commitment of some £51.3m in 2025/26. The total borrowing commitment up to 2025/26, when factoring in the amount already borrowed for the WHQS programme (£40.9m) is within the current borrowing cap approved by Council. Total borrowing would currently stand at some £92.2m which would be £7.8m under the £100m agreed level. However, it is important to note that the initial level agreed was always expected to change as we progressed with the new build programme. The Cost of Living and its impact on inflation also needs to be considered which has not only affected the new build programme, but also the ability to maintain current services. Further

challenges such as new legislation demands including a potential new rent policy will also impact the plan. It is also worth noting that there may be other funding streams available, as schemes are investigated further, as well as reviewing investment models, which could reduce costs, thus reducing the borrowing requirement. Officers recommend the borrowing level be maintained at £100m at this stage and review to coincide with the introduction of the WHQS 2023 requirements which includes the completion of stock condition surveys (March 2025) and Targeted Energy Pathways (March 2027). Officers are also awaiting consultation on the new rent policy due to be implemented for 2025/26.

- 5.32 To date the HRA has borrowed £40.9m towards achieving WHQS and further borrowing was committed principally towards increasing our housing supply, however we also need to factor in the increased costs to our existing stock as a result of major changes to government legislation with the Renting Homes Wales Act and gearing up to the new WHQS 2023 standard, as well as the introduction of the Optimised Retrofit Programme, increase works to void properties, and the extension of the successful acquisition programme. The maintenance of the WHQS programme is currently funded from our existing HRA resources and MRA grant from WG, but it is clear from this plan that to sustain this level of investment to our existing stock will require a significant amount of borrowing year on year. The plan therefore shows that a significant level of borrowing is required over the 30 years to sustain its current levels. This plan, however, is a transitional plan that in reality only shows assurances over the next 2 years. Until we get clarity on the WHQS 2023 position (including confirmation of funding) and what the new rent policy will look like, anything beyond 2 years in this plan is circumstantial and is expected to change.
- 5.33 The introduction of the new WHQS 2023 and in particular part three on decarbonisation and affordable warmth, is a factor but not known to its full extent and therefore has not been reflected in this year's business plan. Welsh Government are not expecting comprehensive costed models for decarbonisation in this year's plan. An increase in resources for structural changes required to meet the future challenges and changes to the business have also been factored in to support the delivery of the outputs of the business plan.
- 5.34 It has been acknowledged that as we progress further with new build aspirations and in time once our targeted energy pathways and stock condition analysis is completed, that the borrowing capacity would need to be reviewed but not for the next two years.
- 5.35 The Housing Business Plan for 2024/25 confirms that the HRA remains viable with the current borrowing requirement over the next two years, as it demonstrates a surplus in the operating account (see appendix A) and the capital account is fully financed (see appendix B) Current projections are that the borrowing requirement can remain around £100m up to and including 2025/26. The cap is therefore not required to be increased for 2024/25 as the HRA will be utilising the majority of its revenue balances. Cost inflation and rent changes will dictate if the cap needs to be increased for 2025/26, or reprofiled to 2026/27.
- 5.36 It is worth noting at this stage, that when decarbonisation costs for part three of WHQS23 are included and in the absence of any certain funding from Welsh Government, the costs are not sustainable going forward and without efficiency measures or additional funding, the HRA will become unviable. This will impact on the borrowing requirements going forward.

Sensitivity Analysis

- 5.37 A number of sensitivities have also been tested against the base plan which include the following (*all must demonstrate HRA remains in surplus. WHQS still maintained and borrowing affordable)
- 5.38 ***S1 - A decrease in rent levels to CPI only (3%) in 2025/26***

DESCRIPTION: if CPI falls below 0% or higher than 3% then the policy would revert to CPI

only. Although forecasts suggest CPI will be within this threshold, the market is still quite volatile so a variation in rent levels needs to be tested. Year 2 of the Housing Business Plan assumes 4% (CPI + 1%). The sensitivity reduces this to 3% (CPI only)

IMPACT: An increase in the shortfall of some £0.751m up to year 5 compared to the base plan with a further borrowing requirement of £0.900m.

MITIGATION: Cannot reduce the New Build Programme as there are continuations of the previous year's schemes, although some newer schemes could be reviewed or reprofiled. The WHQS maintenance programme could be reduced but this would mean the timescales for properties maintaining their lifecycles would not be met. Additional borrowing would fund the shortfall and the plan remains viable over the 5 years. The borrowing cap is not breached over the next 2 years.

5.39 **S2 - A decrease in rent levels to 2% in 2025/26**

DESCRIPTION: if CPI falls to 1% then applying the policy means a maximum of 2% rent increase in year

IMPACT: An increase in the shortfall of some £2m up to year 5 compared to the base plan with a further borrowing requirement of £2.3m.

MITIGATION: As 5.38

5.40 **S3 - An increase of material costs to 5% in year 1**

DESCRIPTION: The volatility of the construction sector due to the pandemic, Brexit and the Cost of Living has seen unprecedented increases in material costs. The base plan allowed some flexibility as explained earlier in the report, but due to the volatility a further sensitivity is tested with a 5% increase. This is added to the Response budget and also the Capital programmes.

IMPACT: An increase in the shortfall of some £3.6m up to year 5 compared to the base plan with a further borrowing requirement of £4.6m

MITIGATION: As 5.38

5.41 **S4 - An increase in bad debt provision by 2% in years 2 and 3**

DESCRIPTION: The base plan includes an increase in years 2 and 3 to allow for the DWP migration at the end of 2025. Rent arrears are higher for those on Universal Credit than those who have yet to transfer, so the plan should be tested for a further increase of 2% in 2025/6 and 2026/7.

IMPACT: An increase in the shortfall of some £2.6m up to year 5, compared to the plan with a further borrowing requirement of £3.1m

MITIGATION: As 5.38

5.42 **S5 – Combination of S1 and S3 – Reduce rent to CPI only in 2025/26 and increase material costs to 5% in year 1**

DESCRIPTION: Sensitivity testing needs to include a combination of potential issues as in reality more than one can arise at the same time. Therefore, this tests the possibility of rent reducing to 3% in year 2 and materials increasing to 5% in year 1.

IMPACT: An increase in the shortfall of some £4.4m up to year 5, compared to the base plan with a further borrowing requirement of £5.4m

MITIGATION: As 5.38

- 5.43 All the sensitivities tested prove how changes in one area of the Business Plan can affect the whole outcome, and that the Business Plan is reliant on a number of key assumptions that could change quickly and impact on our service delivery. However, the base plan is set using current knowledge within the service and at this point evidence it is viable although large borrowing requirements are necessary year on year. The Business plan will remain within the current borrowing cap for the next 2 years.

6. ASSUMPTIONS

- 6.1 Assumptions are prevalent within the Housing Business Plan and are necessary to create a 30-year projection as requested by Welsh Government. Assumptions are included on key drivers such as (i) Interest rates (ii) Inflation (iii) Rental Increases (iv) Staffing levels (v) stock movement (vi) capital programme expenditure (vi) level of rent arrears/bad debts, and (vii) level of voids and are taken from projections, local knowledge and Welsh Government guidance. The key assumptions are detailed in this report, and the assumptions drive the borrowing requirements.

7. SUMMARY OF INTEGRATED IMPACT ASSESSMENT

- 7.1 An Integrated Impact Assessment was carried out as part of the HRA rent charges 2024/25 report which fundamentally drives the Housing Business Plan, therefore a further IIA is not necessary.

8. FINANCIAL IMPLICATIONS

- 8.1 This report deals with the financial implications.

9. PERSONNEL IMPLICATIONS

- 9.1 Any personnel implications arising from the HRA programmes have been accounted for within the Business Plan.

10. CONSULTATIONS

- 10.1 All consultation responses have been reflected in this report.

11. STATUTORY POWER

- 11.1 Local Government Act 1972

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Consultees:

| | |
|---------------------|---|
| Cllr Shayne Cook | - Cabinet Member for Housing |
| Cllr A Whitcombe | - Chair Housing and Environment Scrutiny Committee |
| Cllr Shane Williams | - Vice Chair Housing and Environment Scrutiny Committee |

| | |
|----------------------|--|
| Dave Street | - Deputy Chief Executive |
| Nick Taylor-Williams | - Head of Housing |
| Stephen R Harris | - Head of Financial Services and S151 Officer |
| Leanne Sykes | - Deputy Head of Financial Services and S151 Officer |
| Fiona Wilkins | - Housing Services Manager |
| Jane Roberts-Waite | - Strategy and Co-ordination Manager |
| Catherine Edwards | - Head of Asset Maintenance and Repairs |
| Jason Fellows | - HRO Manager |
| Michael Williams | - Planned Asset Maintenance Manager |
| Kerry Denman | - Housing Solutions Manager |
| Rhiann Williams | - Capital and Treasury Accountant |

Appendices

- Appendix A – HRA Business Plan (Capital)
- Appendix B – HRA Business Plan (Revenue)

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Caerphilly County Borough Council
Business Plan Assumptions 2024/2025
Major Repairs and Improvements Financing

| Year | Year | Expenditure | | | | | Financing | | | | | Check Total £,000 | |
|------|---------|------------------------------|---------------------------|---------------------------|----------------|-------------------------------|--------------------|--------------------------|----------------|-----------------------------|---------------|----------------------|-----------------------------|
| | | Catch up Repairs £,000 | Planned Maint £,000 | Improve ments £,000 | Other £,000 | Total Expenditure £,000 | Borrowing £,000 | RTB Receipts £,000 | Other £,000 | Repairs Account £,000 | RCCO £,000 | | Total Financing £,000 |
| 1 | 2024.25 | 0 | 46,419 | 0 | 16,365 | 62,784 | 0 | 0 | 24,293 | 0 | 38,491 | 62,784 | 0 |
| 2 | 2025.26 | 0 | 32,148 | 0 | 83,820 | 115,968 | 51,300 | 0 | 46,472 | 0 | 18,196 | 115,968 | 0 |
| 3 | 2026.27 | 0 | 41,326 | 0 | 44,573 | 85,899 | 26,300 | 0 | 43,952 | 0 | 15,646 | 85,899 | 0 |
| 4 | 2027.28 | 0 | 40,474 | 0 | 20,159 | 60,633 | 24,300 | 0 | 19,791 | 0 | 16,542 | 60,633 | 0 |
| 5 | 2028.29 | 0 | 41,597 | 0 | 10,343 | 51,940 | 21,500 | 0 | 13,496 | 0 | 16,944 | 51,940 | 0 |
| 6 | 2029.30 | 0 | 42,429 | 0 | 0 | 42,429 | 17,500 | 0 | 7,366 | 0 | 17,563 | 42,429 | 0 |
| 7 | 2030.31 | 0 | 41,923 | 0 | 0 | 41,923 | 14,900 | 0 | 7,366 | 0 | 19,657 | 41,923 | 0 |
| 8 | 2031.32 | 0 | 42,498 | 0 | 0 | 42,498 | 16,100 | 0 | 7,366 | 0 | 19,032 | 42,498 | 0 |
| 9 | 2032.33 | 0 | 43,348 | 0 | 0 | 43,348 | 15,900 | 0 | 7,366 | 0 | 20,082 | 43,348 | 0 |
| 10 | 2033.34 | 0 | 44,215 | 0 | 0 | 44,215 | 15,900 | 0 | 7,366 | 0 | 20,949 | 44,215 | 0 |
| 11 | 2034.35 | 0 | 48,075 | 0 | 0 | 48,075 | 18,700 | 0 | 7,366 | 0 | 22,009 | 48,075 | 0 |
| 12 | 2035.36 | 0 | 49,036 | 0 | 0 | 49,036 | 18,700 | 0 | 7,366 | 0 | 22,970 | 49,036 | 0 |
| 13 | 2036.37 | 0 | 50,017 | 0 | 0 | 50,017 | 18,700 | 0 | 7,366 | 0 | 23,951 | 50,017 | 0 |
| 14 | 2037.38 | 0 | 51,017 | 0 | 0 | 51,017 | 18,700 | 0 | 7,366 | 0 | 24,951 | 51,017 | 0 |
| 15 | 2038.39 | 0 | 52,038 | 0 | 0 | 52,038 | 18,700 | 0 | 7,366 | 0 | 25,972 | 52,038 | 0 |
| 16 | 2039.40 | 0 | 48,955 | 0 | 0 | 48,955 | 13,500 | 0 | 7,366 | 0 | 28,089 | 48,955 | 0 |
| 17 | 2040.41 | 0 | 49,934 | 0 | 0 | 49,934 | 13,500 | 0 | 7,366 | 0 | 29,069 | 49,934 | 0 |
| 18 | 2041.42 | 0 | 50,933 | 0 | 0 | 50,933 | 13,500 | 0 | 7,366 | 0 | 30,067 | 50,933 | 0 |
| 19 | 2042.43 | 0 | 51,952 | 0 | 0 | 51,952 | 13,500 | 0 | 7,366 | 0 | 31,086 | 51,952 | 0 |
| 20 | 2043.44 | 0 | 52,991 | 0 | 0 | 52,991 | 13,500 | 0 | 7,366 | 0 | 32,125 | 52,991 | 0 |
| 21 | 2044.45 | 0 | 50,152 | 0 | 0 | 50,152 | 4,100 | 0 | 7,366 | 0 | 38,686 | 50,152 | 0 |
| 22 | 2045.46 | 0 | 51,155 | 0 | 0 | 51,155 | 4,100 | 0 | 7,366 | 0 | 39,689 | 51,155 | 0 |
| 23 | 2046.47 | 0 | 52,178 | 0 | 0 | 52,178 | 4,100 | 0 | 7,366 | 0 | 40,712 | 52,178 | 0 |
| 24 | 2047.48 | 0 | 53,222 | 0 | 0 | 53,222 | 4,100 | 0 | 7,366 | 0 | 41,756 | 53,222 | 0 |
| 25 | 2048.49 | 0 | 54,286 | 0 | 0 | 54,286 | 4,100 | 0 | 7,366 | 0 | 42,820 | 54,286 | 0 |
| 26 | 2049.50 | 0 | 55,658 | 0 | 0 | 55,658 | 0 | 0 | 7,366 | 0 | 48,292 | 55,658 | 0 |
| 27 | 2050.51 | 0 | 56,771 | 0 | 0 | 56,771 | 0 | 0 | 7,366 | 0 | 49,405 | 56,771 | 0 |
| 28 | #N/A | 0 | 57,906 | 0 | 0 | 57,906 | 0 | 0 | 7,366 | 0 | 50,540 | 57,906 | 0 |
| 29 | #N/A | 0 | 59,064 | 0 | 0 | 59,064 | 0 | 0 | 7,366 | 0 | 51,698 | 59,064 | 0 |
| 30 | #N/A | 0 | 60,246 | 0 | 0 | 60,246 | 0 | 0 | 7,366 | 0 | 52,880 | 60,246 | 0 |

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Caerphilly County Borough Council
Business Plan Assumptions 2024/2025
Operating Account

| | | Income | | | | | Expenditure | | | | | | | | | | | | Surplus (Deficit) for the Year | | Surplus (Deficit) b/fwd | | Surplus (Deficit) c/fwd | |
|------|---------|-----------------|--------------|-------------|------------------------|--------------|-------------|--------------|----------|---------------------------------|--------------|---------------------|--------------------------|---------------|---------------------|----------------|-----------------------------|-------|--------------------------------|--------------------------------|-------------------------|----------|-------------------------|--|
| Year | Year | Net rent Income | Other income | Misc Income | HRA Subsidy Receivable | Total Income | Managt. | Depreciation | Maint. | Contribution to Repairs Account | Debt Charges | Other Revenue spend | HRA Cost of Rent Rebates | Misc expenses | HRA Subsidy Payable | Total expenses | Net Operating (Expenditure) | RCCO | Depreciation adjustment | Surplus (Deficit) for the Year | Surplus (Deficit) b/fwd | Interest | Surplus (Deficit) c/fwd | |
| | | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | £,000 | |
| 1 | 2024.25 | 58,361 | 1,449 | 3 | 0 | 59,813 | (20,625) | 0 | (12,928) | 0 | (8,350) | 0 | (739) | 0 | (42,641) | 17,172 | (38,491) | 0 | (21,319) | 24,449 | 138 | 3,267 | | |
| 2 | 2025.26 | 60,618 | 346 | 3 | 0 | 60,967 | (21,420) | 0 | (13,470) | 0 | (9,007) | 0 | (769) | 0 | (44,665) | 16,302 | (18,196) | 0 | (1,894) | 3,267 | 23 | 1,396 | | |
| 3 | 2026.27 | 63,114 | 355 | 3 | 0 | 63,472 | (21,905) | 0 | (14,054) | 0 | (11,018) | 0 | (792) | 0 | (47,769) | 15,703 | (15,646) | 0 | 57 | 1,396 | 14 | 1,468 | | |
| 4 | 2027.28 | 65,951 | 364 | 3 | 0 | 66,318 | (21,912) | 0 | (14,732) | 0 | (12,280) | 0 | (815) | 0 | (49,739) | 16,579 | (16,542) | 0 | 37 | 1,468 | 15 | 1,519 | | |
| 5 | 2028.29 | 68,583 | 374 | 3 | 0 | 68,959 | (22,614) | 0 | (15,320) | 0 | (13,224) | 0 | (840) | 0 | (51,997) | 16,962 | (16,944) | 0 | 18 | 1,519 | 15 | 1,552 | | |
| 6 | 2029.30 | 70,932 | 380 | 3 | 0 | 71,315 | (23,087) | 0 | (15,696) | 0 | (14,059) | 0 | (857) | 0 | (53,698) | 17,616 | (17,563) | 0 | 53 | 1,552 | 16 | 1,621 | | |
| 7 | 2030.31 | 73,144 | 1,692 | 3 | 0 | 74,839 | (23,556) | 0 | (16,033) | 0 | (14,701) | 0 | (874) | 0 | (55,163) | 19,676 | (19,657) | 0 | 19 | 1,621 | 16 | 1,657 | | |
| 8 | 2031.32 | 75,318 | 393 | 3 | 0 | 75,714 | (24,027) | 0 | (16,353) | 0 | (15,355) | 0 | (891) | 0 | (56,626) | 19,088 | (19,032) | 0 | 55 | 1,657 | 17 | 1,728 | | |
| 9 | 2032.33 | 77,557 | 399 | 3 | 0 | 77,959 | (24,507) | 0 | (16,680) | 0 | (15,797) | 0 | (909) | 0 | (57,894) | 20,065 | (20,082) | 0 | (18) | 1,728 | 17 | 1,728 | | |
| 10 | 2033.34 | 79,862 | 406 | 3 | 0 | 80,271 | (24,997) | 0 | (17,014) | 0 | (16,395) | 0 | (927) | 0 | (59,334) | 20,937 | (20,949) | 0 | (12) | 1,728 | 17 | 1,733 | | |
| 11 | 2034.35 | 82,236 | 703 | 3 | 0 | 82,943 | (25,497) | 0 | (17,354) | 0 | (17,069) | 0 | (946) | 0 | (60,866) | 22,076 | (22,009) | 0 | 67 | 1,733 | 18 | 1,818 | | |
| 12 | 2035.36 | 84,681 | 708 | 3 | 0 | 85,392 | (26,007) | 0 | (17,701) | 0 | (17,753) | 0 | (965) | 0 | (62,426) | 22,965 | (22,970) | 0 | (5) | 1,818 | 18 | 1,831 | | |
| 13 | 2036.37 | 87,199 | 712 | 3 | 0 | 87,914 | (26,527) | 0 | (18,055) | 0 | (18,250) | 0 | (984) | 0 | (63,817) | 24,097 | (23,951) | 0 | 146 | 1,831 | 19 | 1,996 | | |
| 14 | 2037.38 | 89,792 | 716 | 3 | 0 | 90,511 | (27,058) | 0 | (18,417) | 0 | (18,695) | 0 | (1,004) | 0 | (65,173) | 25,338 | (24,951) | 0 | 387 | 1,996 | 22 | 2,405 | | |
| 15 | 2038.39 | 92,463 | 721 | 3 | 0 | 93,186 | (27,599) | 0 | (18,785) | 0 | (19,428) | 0 | (1,024) | 0 | (66,836) | 26,351 | (25,972) | 0 | 379 | 2,405 | 26 | 2,810 | | |
| 16 | 2039.40 | 95,213 | 450 | 3 | 0 | 95,665 | (28,151) | 0 | (19,161) | 0 | (19,939) | 0 | (1,044) | 0 | (68,295) | 27,370 | (28,089) | 0 | (719) | 2,810 | 25 | 2,115 | | |
| 17 | 2040.41 | 98,045 | 458 | 3 | 0 | 98,505 | (28,714) | 0 | (19,544) | 0 | (20,121) | 0 | (1,065) | 0 | (69,444) | 29,061 | (29,069) | 0 | (8) | 2,115 | 21 | 2,128 | | |
| 18 | 2041.42 | 100,961 | 466 | 3 | 0 | 101,430 | (29,288) | 0 | (19,935) | 0 | (20,424) | 0 | (1,086) | 0 | (70,733) | 30,696 | (30,067) | 0 | 629 | 2,128 | 24 | 2,782 | | |
| 19 | 2042.43 | 103,965 | 474 | 3 | 0 | 104,441 | (29,874) | 0 | (20,333) | 0 | (20,841) | 0 | (1,108) | 0 | (72,157) | 32,285 | (31,086) | 0 | 1,199 | 2,782 | 34 | 4,014 | | |
| 20 | 2043.44 | 107,058 | 482 | 3 | 0 | 107,543 | (30,472) | 0 | (20,740) | 0 | (21,309) | 0 | (1,130) | 0 | (73,651) | 33,892 | (32,125) | 0 | 1,767 | 4,014 | 49 | 5,831 | | |
| 21 | 2044.45 | 110,244 | 491 | 3 | 0 | 110,737 | (31,081) | 0 | (21,155) | 0 | (21,303) | 0 | (1,153) | 0 | (74,692) | 36,045 | (38,686) | 0 | (2,641) | 5,831 | 45 | 3,234 | | |
| 22 | 2045.46 | 113,524 | 499 | 3 | 0 | 114,026 | (31,703) | 0 | (21,578) | 0 | (20,832) | 0 | (1,176) | 0 | (75,289) | 38,737 | (39,689) | 0 | (952) | 3,234 | 28 | 2,310 | | |
| 23 | 2046.47 | 116,903 | 508 | 3 | 0 | 117,414 | (32,337) | 0 | (22,010) | 0 | (20,475) | 0 | (1,199) | 0 | (76,021) | 41,393 | (40,712) | 0 | 680 | 2,310 | 27 | 3,017 | | |
| 24 | 2047.48 | 120,382 | 517 | 2 | 0 | 120,902 | (32,984) | 0 | (22,450) | 0 | (20,220) | 0 | (1,223) | 0 | (76,877) | 44,025 | (41,756) | 0 | 2,269 | 3,017 | 42 | 5,328 | | |
| 25 | 2048.49 | 123,965 | 527 | 2 | 0 | 124,494 | (33,643) | 0 | (22,899) | 0 | (19,949) | 0 | (1,248) | 0 | (77,739) | 46,756 | (42,820) | 0 | 3,935 | 5,328 | 73 | 9,336 | | |
| 26 | 2049.50 | 127,656 | 536 | 2 | 0 | 128,194 | (34,316) | 0 | (23,357) | 0 | (20,605) | 0 | (1,273) | 0 | (79,550) | 48,644 | (48,292) | 0 | 352 | 9,336 | 95 | 9,783 | | |
| 27 | 2050.51 | 131,456 | 546 | 2 | 0 | 132,004 | (35,002) | 0 | (23,824) | 0 | (19,821) | 0 | (1,298) | 0 | (79,945) | 52,059 | (49,405) | 0 | 2,654 | 9,783 | 111 | 12,548 | | |
| 28 | 2051.52 | 135,370 | 556 | 2 | 0 | 135,928 | (35,702) | 0 | (24,300) | 0 | (19,425) | 0 | (1,324) | 0 | (80,752) | 55,176 | (50,540) | 0 | 4,635 | 12,548 | 149 | 17,332 | | |
| 29 | 2052.53 | 139,400 | 566 | 2 | 0 | 139,968 | (36,417) | 0 | (24,786) | 0 | (19,150) | 0 | (1,351) | 0 | (81,704) | 58,265 | (51,698) | 0 | 6,566 | 17,332 | 206 | 24,104 | | |
| 30 | 2053.54 | 143,551 | 576 | 2 | 0 | 144,129 | (37,145) | 0 | (25,282) | 0 | (18,705) | 0 | (1,378) | 0 | (82,509) | 61,620 | (52,880) | 0 | 8,740 | 24,104 | 285 | 33,129 | | |

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