

**HOME IMPROVEMENT LOANS**

**REPORT OF THE DIRECTOR OF COMMUNITIES, HOUSING AND  
CUSTOMER SERVICE**

**AGENDA ITEM: 15**

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**PORTFOLIO: HEALTH, HOUSING & WELLBEING (COUNCILLOR SUSAN  
ELSMORE)**

**Reason for this Report**

1. To seek Cabinet approval for amendments to the Private Sector Housing Policy including new arrangements for awarding private sector Home Improvement Loans making use of Welsh Government repayable funding.

**Background**

2. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 empowers local authorities to assist with the improvement of private sector properties. The Council currently operates a number of schemes to assist private owners and landlords to improve their properties and these are set out in the Private Sector Housing Policy which is appended to the Housing Strategy. The Policy includes a number of schemes to assist private owners to improve their properties:

Home Improvement Grants for the Elderly

These grants assist people aged 65 and over who are in receipt of a means-tested benefits, with a home in Council Tax band A-E, to repair, and maintain their homes with the aim of keeping them warm, dry safe & secure. A charge is made on the property for a period of 5 years which is recoverable once the property is disposed of or changes hands. The Council currently provides capital funding for these grants although there is no statutory requirement for this. However in recent years this funding has been reduced and was proposed to be reduced further due to declining capital resources and will be phased out over 2 years.

Renewal Area Grants.

The Renewal Area was a 10 year Welsh Government funded programme to improve the housing and environmental conditions of an area in a strategic and co-ordinated manner over a period of time.

Cardiff had two Renewal Areas – West Adamsdown and North Grangetown. This funding ends 31<sup>st</sup> March 2015.

### Houses into Homes Loans

These loans are provided to renovate long term vacant property for sale or for rent. The loans are repaid over 2 years or 3 years. Significant Welsh Government funding was made available for this in recent years with Cardiff's allocation being in excess of £2m. The allocation forms a recyclable pot which may in the future need to be repaid to the Welsh Government. Cardiff has achieved success in the payment of the loans with only £8,000 remaining from the original allocation. Although recently there has been less interest and currently there are no completed applications awaiting processing at this time.

### Contribution for Owners Costs in Regeneration Schemes

General Fund Capital has been used together with other funding including Housing Revenue to deliver improvement schemes and improve energy efficiency. Owners or leaseholders often can not fund the work themselves and therefore a financial contribution towards the costs of the improvement work means that it more likely private owners will become involved in the scheme and holistic improvement work completed. To date a Capital allocation has been used to fund improvement work to leasehold properties. An example of this is the current programme to overclad post war BISF steel frame properties which are very poorly insulated due to non traditional build techniques used in their construction. While funding exists to upgrade the Council owned properties this is not appropriate unless adjoining private dwellings are upgraded at the same time. There is a limited amount of capital funding for this purpose.

### **Issues**

3. The Welsh Government have indicated their intention to make available repayable funding to Local Authorities to enable them to deliver a home improvement loan scheme to owners in the private sector.
4. The funding available for Cardiff is £743,493 in 2014/15 and £1,380,773 in 2015/16. A total of £2,124,266 over the two years. Schemes must be in place and the 2014/15 funding must be drawn down by 31 March 2015.
5. This funding must be repaid to the Welsh Government after 15 years. The Welsh Government will not charge interest on the repayable Loan Fund, however if the funds are not used within 6 months the interest earned on the balance must be added to the loan fund.
6. From similar schemes that have operated elsewhere the Welsh Government have estimated that 5% of the loans will not be repaid and have agreed to share this risk by writing off half of the first 5% of bad debt. The Council must underwrite the remaining bad debt.

7. Loan funding not committed or awarded in a reasonable time (not defined) must be either passed to another local authority or back to Welsh Government.
8. The repayable funding from Welsh Government is available in two instalments, the first can be drawn down by late 2015, and the second by March 2016. The second instalment cannot be drawn down if the first instalment has not been committed and awarded.

### **Purpose and Use of the Fund**

9. The repayable Loan Fund must be used to offer private sector homeowners a loan to make their properties warm, safe or secure. This is not a statutory duty of the Council.
10. It can be awarded for:
  - Providing loans to owner occupiers and the private rented sector to improve properties (the “Home Improvement Loans”) and
  - Providing loans to bring empty properties back into use (the “Houses into Homes Loans”)
11. Fifty percent of the funding must be used for Home Improvement Loans and 50% must be used for Houses into Homes.
12. Loans can be from £1,000 up to £25,000 per unit of accommodation up to a maximum of £150,000.

### **Regional Approach**

13. The Welsh Government have stipulated that a regional approach must be taken, however the way in which the products are awarded and repaid can vary between authorities.

### **Repayment**

14. All loans offered to private sector owners must be repayable. The loan will be interest free, but the local authority can charge an administration fee of up to 15% for Home improvement loans. For Houses to Homes there is an administration fee based on a sliding scale dependant on loan value
15. The Welsh Government have indicated that repayment by way of lifetime charge on a property would be acceptable, provided that the local authority is able to repay the loan within the set period.

### **Proposed Schemes**

16. Given the changes to funding arrangements it has been necessary to update the Private Sector Housing Policy, the amended draft is attached at appendix 1. The proposed schemes are outlined below:

## Extended Home Improvement Assistance for the Elderly

17. In line with the Corporate plan objective to assist the vulnerable and with the aim of supporting the elderly to live independently in their own homes it is proposed to continue the approach of focusing funding on those over the age of 65.
18. The purpose of the scheme will be to ensure that elderly people can remain in their own home, warm, safe, dry and secure. The eligibility scheme will be very similar to that of the current grant assistance offered. The clients will be assessed to ensure they do not have sufficient funds to cover the cost of work themselves.
19. It is proposed that all such assistance will be repayable by means of a lifetime charge set against the property. This will recover all monies paid out including the 15% administration charge when the property changes ownership, either by sale or transfer to another person.
20. The minimum amount of funds will be £3,000 with a maximum of £10,000, anything above this would be exceptional and determined on case by case basis.
21. Funds will be recycled for the first ten years, however at the end of this period all new payments will cease so that the capital can be returned to the Welsh Government in March 2030. As loans will not be repaid until the property is disposed of or changes hands there is a risk that all funds will not be recovered before the capital is repaid to the Welsh Government.
22. This scheme will be administered as part of the Independent Living Gateway Service and will operate in partnership with Care and Repair. Care and Repair are an external not for profit organisation advocated by Welsh Government which supports clients of 60 years and older. They will evaluate the best solution for the client, one of which could be the Home Improvement Loan. Other options will also be considered including equity release, charitable donations and external funding to ensure the best fit for the individual client. Care and Repair will also carry out Healthy Home Checks and benefit maximisation to ensure a full service for clients.

## Extend the Houses into Homes Scheme

23. These loans will be provided to renovate long term vacant property for sale or for rent. Preference will be given to properties where the Council will be able to nominate future tenants, for example where the property will be used to rent to homeless people or to those on the Common Waiting List.
24. The maximum amount of loan is £150k per person, based on a maximum of £25k per unit of accommodation provided. Thus a maximum loan of £25k is available for a single house, but up to £50k is available for 2 flats.

## Other Loan Schemes

25. Providing general repayable loans to other private sector residents has been considered and this is problematic for a number of reasons:
26. There are significant concerns about providing repayable loans to those who have little or no disposable income and with limited ability to make monthly repayments loans of this nature could put the individuals in financial difficulties. Those with higher disposable incomes could afford to raise the loans through normal banking arrangements at similar cost.
27. Granting and recovering loans for this group would be expensive in terms of administration and the allowable fee would not cover this cost. In addition previous attempts to operate loan schemes in Cardiff have proved unsuccessful with very little take up. It is not therefore proposed to use loans widely for private owners other than through the targeted elderly programme.
28. However, the use of a repayable loan to enable private owners to become involved in wider stock improvement programmes (such as non-traditional over cladding and BISF improvement schemes) being delivered by Cardiff Council would be advantageous.
29. In many cases owners may not be in a position to fund the work themselves and therefore a repayable loan option provided by Cardiff council could increase the number of private owners entering into the programme. Although other grant funding is sought and applied for and other sources of funding promoted, some schemes can be prevented from going ahead or can be significantly compromised due to the lack of capital to assist the homeowner and their inability to raise the finance themselves. Further work is currently underway to establish whether the use of repayable loans is appropriate for owner contributions to regeneration schemes where no other funding is available, if this is considered viable a report will be brought forward early in 2015/16.

## **Equality Impact Assessment**

30. An Equality Impact Assessment has been carried out and this is attached at appendix 2.

## **Reasons for Recommendations**

31. To agree amendments to the Private Sector Housing Policy and to put in place new arrangements for private sector Home Improvement Loans making use of Welsh Government repayable funding.

## **Legal Implications**

32. Assistance pursuant to the Regulatory Reform Order may include conditions including repayment of the assistance but before imposing any such condition or taking any steps to enforce the condition at a later

stage the Authority must have regard to the ability of the person concerned to make that repayment.

33. Consequently before the Authority provide any assistance they have to provide a statement in writing of the conditions to be applied and satisfy themselves that the person has received appropriate advice about the extent and nature of any obligation to which that person will become subject.
34. The adoption of the amended policy which is recommended in this report (and its public notification and provision for inspection and post to interested people) is necessary prior to the provision of any assistance under the proposed policy changes and the power to provide assistance must be exercised in accordance with the amended policy.
35. Other legal implications appear in the text of this Report.

### **Financial Implications**

36. The Council already acts as an agent for the WG Houses into Homes scheme. WG has introduced a further scheme and it is essential that any funds available from this WG scheme are utilised in support of Council objectives.
37. The new WG scheme is based on funds to be received from WG, which are to be returned to WG in 2030, or sooner if the funds cannot be utilised. Non utilisation of funds could incur an interest penalty unless returned to WG. Whilst the Councils approach to introduce a life time charge on properties for Loans in respect of Targeted elderly Home improvement Grants and a charge on properties where Houses into Homes loans are provided, there remains a risk of non recovery in relation to loans provided as part of Council regeneration schemes to owner occupiers. Such loans would supplement grant bids and signposting to owner occupiers of other funding available, which may require an assessment of affordability.
38. Whilst Welsh Government will only cover any default of up to 2.5% of the £2.124 million provided i.e £53,000. Any default in excess above this will be the responsibility of the Council, with £2.071 m required to be paid by to WG, irrespective of the sums actually remaining from the recyclable fund. Given the timing of recovery of any land charges, there may be a cash flow risk, however this is mitigated in part by ceasing the scheme up to 5 years before sums have to be returned to WG.
39. Any loans will need to be limited to the amounts available in the recyclable fund.
40. The report indicates that the detail of any loan schemes is to be delegated. Such detail will need to consider the significant additional administrative costs of managing the existing houses into homes scheme and introducing new loans schemes. This will need to consider processes and systems required to manage payments, receipts, charges,

financial vetting and ensuring the council complies with the terms and conditions of the recyclable funding. Any such costs will need to be recovered from any administration charges which can be levied on the loans (up to 15%) or be fully re-imbursable from the directorates existing revenue budget.

### **Human Resources Implications**

41. There are no Human Resource Implications for this report.

### **RECOMMENDATIONS**

Cabinet is recommended to:

1. recommend that Council approve the amendments to the revised Private Sector Housing Policy including the proposals set out in this report to provide Home Improvement Loans to elderly owner occupiers and Houses into Homes Loans to the private rented sector to bring empty properties back into use.
2. recommend that Council approve the use of Welsh Government repayable funding to meet the costs of these loans
3. recommend that Council that authority be delegated to the Director of Communities, Housing and Customer Service to put in place the detailed arrangements relating to the Home Improvement Loan schemes and to make minor changes to the schemes as necessary to their ensure effective operation.

**SARAH MCGILL**

Director

13 March 2015

*The following appendices are attached*

Appendix 1 – Draft Private Sector Housing Policy

Appendix 2 – Equality Impact Assessment

# Private Sector Housing Policy 2015 - 2017





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## 1. Introduction

In July 2002 the National Government made significant changes to housing grant legislation, introducing the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. This Order allows local authorities to formulate their own flexible financial assistance policies to improve or repair private sector housing and to target funding to address local needs and priorities.

This Private Sector Housing Policy 2015–2017 details the range of options provided by the City of Cardiff Council, including:

- Grant aid
- Loans and equity release schemes
- Grant / loan mixes
- Advice and assistance

A decision has been taken to focus limited resources on those applicants aged 65 and over on low income (claiming a means tested benefit). Works will be undertaken as part of the Cardiff Grants Standard and primarily focus on the greatest identified risks, utilising the principles of Warm, Dry, Safe and Secure.

For many years the Council has supported the improvement of individual homes and neighbourhoods through a repair grant programme. This programme offered assistance to owners to complete repairs to their property. This has been achieved on both an individual basis and by grouping properties together.

The funding for projects has been substantially reduced and subsequently grant assistance provided has been targeted to specific types of work for specific groups of people. Alternative vehicles for the provision of financial assistance will also be explored. The Independent Living Service continue to provide assistance to a similar number of residents despite the reductions in funding. This has been achieved by careful specification of works through the application of the Independent Living Building Work Standard.

## **2. Strategic Context**

This Policy has been appended to the Cardiff Housing Strategy 2012-2017, where, using a more outcome-focused approach, each chapter includes objectives that will benefit citizens from a housing perspective. The outcomes required by this Private Sector Housing Policy have been identified in the Housing Strategy under Chapter 6 - People in Cardiff Achieve their Full Potential.

### **The Independent Living Service**

The Council has recently brought together access to a range of services for older people into a single gateway. The service has multi skilled visiting officers who can provide a range of assistance including access to disabled adaptations and home improvement loans as well as benefit maximisation and access to social activities and events to help keep older people independent in their own homes.

## **3. Partnerships**

The City of Cardiff Council recognises that poor housing condition is an issue that is best addressed through a partnership approach. A number of external organisations work with the Council in this area including:

- Welsh Government
- Care and Repair
- Age Cymru
- Registered Social Landlords (RSL's)
- South Wales Police
- The Cardiff Landlords Forum
- South Wales Fire Authority
- Local Universities
- The Council of Mortgage Lenders
- Community Forums
- Local Contractors
- South East Wales Energy Advice Centre

### **3.a. Cardiff Care and Repair**

Cardiff Care and Repair aims to identify holistic solutions to housing problems experienced by older and disabled people through partnership working. The Agency focuses on providing support and assistance to clients to complete repairs, small adaptations and improvements to their home, enabling them to live with increased safety and comfort. Their case-work approach is fundamental in delivering an intensive, client-centred service focussed on the provision of bespoke housing solutions.

Review of the Private Sector Housing Policy and the Disabled Facilities Service has recognised the added value of working in partnership with the local Care and Repair Agency to deliver an effective and economic service to clients outside of the formal grant route. The right to receive mandatory grants will remain, however development of the partnership will provide a broader service to meet specific needs.

### **3.b. Registered Social Landlords (RSLs)**

Through the development of new initiatives with RSLs, the Council is better placed to achieve the priorities identified in this policy. For example, a joint leasing scheme aims to bring vacant properties back in to use and will help increase the provision of affordable, good quality rented accommodation across Cardiff.

### **3.c. Private Sector Landlords**

The Council has worked effectively with private landlords to bring empty homes back into use using Welsh Government recyclable funding. Private sector landlords rent their properties to approximately 10,000 low income households in the city and are key partners in preventing homelessness.

## **4. Private Sector House Condition Survey**

In 2005 Cardiff Council commissioned a survey to assess the condition of housing in the private sector. A full copy of the survey is available on the Council's website ([www.cardiff.gov.uk](http://www.cardiff.gov.uk)). The survey considered the cost of undertaking repairs to properties in Cardiff. The results are detailed in the table below:

<b>Tenure</b>	<b>Urgent Repairs</b>	<b>Basic Repairs</b>
	Those needing to be done in the next year	Those needing to be done in the next 5 years
Owner- Occupier with no mortgage	£1,269	£1,969
Owner- Occupier with a mortgage	£1,007	£1,687
Register Social Landlords (housing associations)	£671	£1,023
Private Rented Accommodation	£1,333	£2,055
<b>Average</b>	<b>£1,114</b>	<b>£1,781</b>
Vacant dwellings	£3,152	£4,312

(Source: Cardiff House Condition Survey 2005)

*Table 1 Cost of Repairs by Tenure*

The results showed that properties owned by single older people, and houses built before 1919, have the highest repair costs for both urgent and basic repairs. The highest levels of repairs are needed in the private rented sector. One in four vacant dwellings are 'unfit', which hinders their rapid re-occupation.

## **5. People Aged Over 65 Receiving a Means Tested Benefit**

Evidence shows that older people often live in poor housing conditions, have very limited resources to maintain their homes, and limited prospects of changing their circumstances. The City of Cardiff Council will provide financial assistance (as detailed in this Policy) to older people in receipt of means-tested benefits to repair, maintain and

adapt their homes. The Council will provide this assistance in partnership with Cardiff Care and Repair who will provide information relating to home repair and maintenance for older and disabled people.

## **6. People in Need of Disabled Facilities**

The Council's Independent Living Service (ILS) manages the provision of financial assistance and adaptation works for disabled people living in all housing tenures. This includes the following:

- Disabled Facilities Grants (DFGs) – Available to provide adaptations, such as stair lifts and specialist bathing facilities, to enable a disabled person to live as independently and as safely as possible. Once the need for a DFG has been identified, the Council has a duty to determine the application as a mandatory grant which is means-tested.
- Discretionary Assistance – The Regulatory Reform Order 2002 gives councils powers to provide discretionary assistance including minor/low cost adaptation works and, where appropriate, additional funding where the maximum DFG limit is exceeded.

## **7. The Independent Living Service**

The Independent Living Service has revised and updated its policies to improve performance and working practices and ensure that services are delivered in a timely manner.

### **Energy Efficiency / Affordable Warmth**

The Service is currently developing processes to ensure that frail, elderly and disabled clients receive joined-up advice and support which helps them to remain in their homes and meets the objectives of the Council's Affordable Warmth Strategy.

Assisting clients to achieve affordable warmth will feature in all aspects of the Independent Living Service. Partnership working with energy professionals will allow relevant cases to be signposted for support, e.g. boilers, renewable energy, draft exclusion, loft insulation, cavity fill, caseworker support, etc. It is expected that the majority of referrals will be resolved through external agencies, but where this is not possible, or additional funding is required, any one of the existing means of support outlined in this Policy may be utilised. ILS will identify all support costs and the long term sustainability of this proposal will be subject to available resources when set against the mainstream services of providing adaptations.

## **8. Independent Living Building Work Standard (schedule of works)**

The Independent Living Work Standard provides Council Officers with guidance on the works which can be provided under each grant and loan stream, and helps to ensure that limited resources are targeted to essential repairs only, i.e. those required to achieve a warm, dry, safe and secure property. It also ensures uniformity of practice across the Council's Financial Assistance Services. The Standard is subject to review in

light of available resources and to meet the requirements of this Policy and local and national indicators.

## **9. Cardiff Council's Agency Service**

The Council operates a Grant Agency Service (The Agency) for eligible applicants. This service provides professional help and advice for the grant applicant to:

1. Appoint a contractor from the formally procured contractor list;
2. Arrange for contracts and call-off terms to be signed by both the builder and the homeowner;
3. Monitor the works to ensure completion to an acceptable standard;
4. Make payments direct to the contractor.

The Agency Service has a take up rate of over 90% for repair and adaptation works and provides reassurance for applicants concerned about unscrupulous contractors. The service is compulsory for applicants who take a loan to fund the cost of works.

The Council charges a fee, based on the total cost of works, excluding ancillary fees associated to the work. Should the conditions be breached, the Agency fee is not recoverable from the applicant (or their estate). Fees for mandatory grants will not be recovered.

## **10. Financial Assistance**

This section details the financial assistance available through this Policy. All assistance is subject to the availability of funding, and to specific terms and conditions unless otherwise stated.

The Council will deal with enquiries in date order, unless there are dangerous living conditions which have a significant effect on the health, safety and wellbeing of the occupant, or unless otherwise specified.

Enquiries will be processed under the Policy in place at the time of approval and not the Policy in place at the time the initial enquiry was received. If eligibility criteria, or the terms and conditions of a form of assistance change while there are outstanding enquiries, the clients affected will be notified of the changes. This process will enable the Council to more effectively manage the demand for its services within its given resources.

All discretionary assistance is subject to conditions relating to the ownership and use of the property and equipment. Depending upon the assistance received, the conditions will be registered as a charge either with the Land Registry or as a Local Land Charge.

Details of the administrative and processing requirements are contained in the Independent Living procedures and work instructions, which may be subject to periodic change to meet service demands.

## Home Improvement Loans

The Welsh Government has made funds available to provide Home Improvement Loans and Houses into Homes loans. The amount awarded to Cardiff is to be repaid after 15 years. This funding is to be used to finance the following schemes.

### 10a. Home Improvement Loans

With limited resources it is not possible to offer assistance to all owner-occupiers in Cardiff requiring home improvements. In line with Council priorities, financial assistance will be targeted to older people. However, some older persons will have the financial means to pay for works to their property, either through income or capital within their home. Financial assistance will therefore be targeted towards those in lower value properties on a low income. The criteria and assistance offered is:

Qualifying Criteria	<ul style="list-style-type: none"> <li>• The property must be registered with Land Registry in the applicant's name.</li> <li>• The property must be within Council Tax band A-D</li> </ul> <p>Eligible applicant must be:</p> <ul style="list-style-type: none"> <li>• Over 65 years old</li> <li>• On a means tested benefit</li> <li>• The Owner Occupier of the property</li> <li>• Have occupied the property as their only residence for 3 years prior to application</li> <li>• The property must be at least 10 years old</li> <li>• There must be equity within the property</li> <li>• Total borrowing will not exceed 80% of the property value- excluding outstanding loans</li> <li>• The client must have less than £16,000 in savings</li> <li>• There must be a level of disrepair</li> <li>• Not have received a repair grant in the last 5 years</li> </ul>
Eligible Works	Works to be determined by the Council in accordance with the current Independent Living Building Works Standard. The work undertaken aims to protect the health, safety and security of the applicant
Assistance Offered	Will be aimed at a need to remain warm, safe dry and secure and be within the equitable value of the property. The assistance will include an administration charge made at the time of offering assistance, and collected upon disposal of the property Maximum funding will be £25,000
Conditions of assistance	The property must remain in the applicant's name and be their only residence. Fee 15%.
Condition period	A Lifetime charge will be applied to the property, repayable in full upon disposal or change of ownership
Repayment of Assistance	Will be upon disposal of the property or change of ownership for both capital and fee.

*Table 2 Details of Home Improvement Loans*

## 10b. Houses into Homes Loan Scheme

The Welsh Government's Houses into Homes scheme offers interest-free loans to owners of empty properties, in order to assist them to:

- renovate a dwelling to a reasonable standard, free from any serious hazards (as a minimum), so that it is suitable for immediate occupation, whether by for sale (loan to sell) or to let (loan to let); or
- to convert an empty property or commercial building into one or more units to the Houses into Homes Standard (as a minimum), so that it is suitable for immediate occupation, whether by sale (loan to sell) or to let (loan to let).

The scheme is operated jointly by the Vale of Glamorgan Council and Cardiff Council. Eligibility for the loans and terms and conditions have been set nationally and are summarised below.

<b>Houses into Homes Loan Scheme</b>									
Qualifying criteria	<p>Person(s) applying for the loan may either be the existing or prospective owner(s), but must in either case be able to supply security for the loan as detailed below. The property must be in the applicant(s) name before the loan can be approved.</p> <p>The applicant must not have any debt owing to the Council.</p> <p>The applicant must not have been prosecuted by the Council for housing related offences.</p> <p>The property must have been vacant for a minimum of 6 months.</p>								
Works eligible for loans	<p>To be eligible works must: -</p> <ul style="list-style-type: none"> <li>• On completion, result in the property/units being suitable for immediate occupation as a dwelling(s),</li> <li>• Comply with all relevant Building Regulations, and</li> <li>• Achieve the Houses into Homes Standard. In summary this standard ensures the property               <ul style="list-style-type: none"> <li>• meets the current statutory minimum standard for housing</li> <li>• is in a reasonable state of repair</li> <li>• has reasonably modern facilities and services, and</li> <li>• provides a reasonable degree of thermal comfort, i.e. efficient heat and insulation.</li> </ul> </li> </ul>								
Assistance offered	Up to £25,000 per unit of accommodation, to a maximum of £150,000 per applicant.								
Conditions of assistance	<p><b>Fees</b></p> <p>An administration fee is payable to the Council on submission of the application as follows:</p> <table> <thead> <tr> <th><b>Loan amount</b></th> <th><b>Fee</b></th> </tr> </thead> <tbody> <tr> <td>£0 - £50,000</td> <td>£295.00</td> </tr> <tr> <td>£50,001 - £100,000</td> <td>£395.00</td> </tr> <tr> <td>£100,001-£150,000</td> <td>£495.00</td> </tr> </tbody> </table> <p>A Land Registry Fee is also payable to cover the Council's cost to register a first or second charge on the property being offered as security. This fee is as follows:</p>	<b>Loan amount</b>	<b>Fee</b>	£0 - £50,000	£295.00	£50,001 - £100,000	£395.00	£100,001-£150,000	£495.00
<b>Loan amount</b>	<b>Fee</b>								
£0 - £50,000	£295.00								
£50,001 - £100,000	£395.00								
£100,001-£150,000	£495.00								



- For loans up to £99,999 the fee is £50.00 per title
- For loans of £100,000 and over the fee is £70.00 per title

A Company applying for a Loan will also be required to pay a fee of £45.00 to cover costs associated with registering the charge at Companies House. Applications received without payment of the associated fees will not be processed.

#### **Terms and conditions of loan**

All loans paid under this scheme will be repayable.

All applicants will be required to enter into a legal agreement with the Council regarding the repayment of the loan.

Where the loan applied for and approved is a “Loan to Sell” the loan will be repayable immediately and no later than the date stipulated in the Loan Facility Agreement (maximum of 2 years).

Where the loan applied and approved is a “Loan to Let”, the loan will be repayable no later than the date stipulated in the Loan Facility Agreement (maximum of 3 years), unless there is an earlier disposal of the property or the units within the property are divided and all sold on the same day.

Where the property is converted into units and there is a disposal of one or more units (prior to the fixed dates set out in the terms of the Loan Facility Agreement), then on each such disposal of a unit, the applicant must repay the lesser amount of the gross sale proceeds and the amount of the loan outstanding. If, after all such disposals, monies are still outstanding under the loan, then the applicant must repay such monies on whichever occurs the earlier of the disposal of the final unit or the relevant date as set out in the loan agreement.

The applicant must undertake works to the property to meet the Houses into Homes Standard. Failure to do so will be a breach of the loan agreement and will trigger a repayment request

The applicant must complete the works to the property within the stated timescales. Failure to do so will be a breach of the loan agreement and will trigger a repayment request.

In the case of a loan to sell, where the property is not made available for sale within 12 weeks of the date set for completion of those works (*or by date to be agreed for the Houses into Homes scheme, if earlier*), a breach of loan conditions will be considered to have occurred.

In the case of a loan to let, where the property is not made available for let within 12 weeks of the date set for completion of those works, a breach of loan conditions will be considered to have occurred.

	<p>Where any sum is required to be paid, but is not repaid in accordance with the loan conditions, a breach of conditions will have occurred and the Council may demand immediate repayment of the loan and any interest. The Council will charge interest at 6%</p> <p>Failure to repay the loan at the end of the term or on demand where there is a breach will result in the Council taking legal action to recover the loan.</p> <p>All applicants must agree to a legal charge being placed on the property to secure the loan. Agreement may be made in exceptional circumstances to accept a charge on an alternative property.</p> <p>All legal charges must be either first or (where the Council receives confirmation from the first charge holder that it consents to a second charge) second charges. Third or subsequent charges will not be accepted.</p> <p>Where it is agreed to accept a legal charge on an alternative property that is not the subject of the loan application, the alternative property must be located in England or Wales and the valuation of that property must be submitted to the Council prior to the advance of any loan. The additional legal costs associated with this arrangement must be covered by the applicant.</p>
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*Table 3 Details of Houses into Homes Loans*

**10c. Group Repair**

<b>Group Repair – Contribution to owner / leaseholder costs in Regeneration Schemes</b>	
Qualifying criteria	Available to private owners and leaseholders in identified Regeneration Improvement schemes & Area Improvement strategies.
Work eligible for grant aid	Works identified by the Council to improve thermal efficiency or the external space, courtyards and general amenity space associated to a property or block of flats.
Assistance offered	Loan to cover an agreed element of the cost. Recovery to be by repayment or by lifetime charge on the property.
Conditions of assistance	The property must remain in the applicants name and only residence and within the determined scheme area. A charge will be placed on the property.
Condition period	Relevant to the repayment plan agreed.
Agency Service	Compulsory that the appointed contractor for the regeneration scheme should carry out the works. The council will appoint the contractor and manage the scheme.

*Table 4 Details of Group Repair*

## 11. Support for Disabled People under the Regulatory Reform Order

Mandatory Disabled Facilities Grants (DFGs) are administered under the Housing Grants, Construction and Regeneration Act 1996 (as amended). The Act details eligibility and conditions for the assistance.

Demand for assistance to adapt properties to meet the needs of disabled people is growing and creating pressure on the available resources. As a result, the City of Cardiff Council has reviewed its Disabled Facilities Service and in order to improve the timeliness and effectiveness of the assistance provided the following types of discretionary assistance have been developed. Whilst all discretionary grant applicants must qualify for mandatory assistance, the provision of discretionary grants will ensure the effective use of Council resources.

### 11a. Small Works Assistance

Small Works Assistance will be used to deliver small, low-cost works quickly and sensitively to meet the needs of mainly older/disabled people. The maximum value of work offered is prescribed by local policy. Works carried out through this assistance may include:

- Minor electrical work;
- Work to improve the security of the property;
- Installation of fire detection equipment;
- Works to help prevent slips, trips and falls around the home.

Such intervention can reduce the need for more costly Disabled Facility Grants or prevent hospital admissions due to slips, trips or falls.

<b>Small Works Assistance</b>	
Qualifying criteria	<ul style="list-style-type: none"> <li>• As per the Independent Living eligibility criteria at the time of referral</li> <li>• Works have to be to prevent slips, trips or fall</li> </ul> Or <ul style="list-style-type: none"> <li>• To keep a client warm, safe, dry and secure</li> <li>• To a value of £1,000 for Adults, or £2,000 for Children (the Council retains discretion to extend these limits following a case review).</li> </ul>
Work eligible for grant aid	Works as determined in accordance with Independent Living Building Works Standard valid at the time.
Assistance offered	100% of grant aid to a maximum prescribed by the prevailing policy (excluding VAT and agency fees). Not subject to a means test.
Conditions of assistance	No conditions
Condition period	No condition period
Agency Service	Compulsory

*Table 5 Details of the Small Works Partnership Grant*

## **11b. Stair Lift Scheme**

<b>Stair Lift Scheme</b>	
Qualifying criteria	<ul style="list-style-type: none"> <li>• Recommendation from Occupational Therapist</li> <li>• Or the need to replace a defective stair lift for the original recipient</li> </ul>
Work eligible for grant aid	Stair lift only
Assistance offered	Maximum £5k
Conditions of assistance	N/A
Condition period	N/A
Agency Service	Mandatory

*Table 6 Details of the Stair Lift Scheme*

## **11c. Enablement Support**

The project's objective is to provide clients with a 6 week enablement programme upon discharge from hospital, focusing on maximising independence and encompassing skills training, equipment provision and adaptations to the home. The service is proven to reduce care needs and increase functional independence, client autonomy and satisfaction. The emphasis is on the provision of alternative solutions to care management activities and reduction of further dependence on health, social care and housing services.

<b>Enablement Support</b>	
Qualifying criteria	<ul style="list-style-type: none"> <li>• Facilitate hospital discharge</li> <li>• Need a 6 week enablement package</li> <li>• Adaptations to negate/reduce the need for care</li> <li>• Will not require on going care past the enablement period</li> </ul>
Work eligible for grant aid	<ul style="list-style-type: none"> <li>• The applicant must have an assessed need for 'necessary and appropriate' assistance as an outcome of an assessment by a Council Occupational Therapist, and out of an options analysis completed by the Disabled Facilities Service the scheme is considered the most 'reasonable and practicable ' means of meeting the assessed need</li> </ul>
Assistance offered	Maximum £5k
Conditions of assistance	N/A
Condition period	N/A
Agency Service	Mandatory

*Table 7 Details of Enablement Support*

### **11d. Community Alarm Grant**

A community alarm can be installed for qualifying applicants and monitored by Cardiff Community Alarm Service.

<b>Community Alarm Grant - Summary</b>	
Qualifying Criteria	All applicants must be: <ul style="list-style-type: none"><li>• Over 60 or registered disabled, <u>and</u></li><li>• In receipt of a means tested benefit.</li></ul> Proof of benefit receipt is required in the form of an award letter, book/card or bank statement.
Works eligible for grant aid	The cost of the installation of the alarm and any extra electrical or telephone sockets will be eligible.
Assistance offered	100% of the cost of the works will be covered by the grant.
Conditions of assistance	No conditions
Condition period	Not applicable
Agency Service	Not available

*Table 8 Details of the Community Alarm Grant*

### **11.e. Lifetime Property Charges to fund the additional cost of adaptations where the cost exceeds the mandatory grant limits**

This support will provide assistance where the cost of adaptation works exceeds the mandatory Disabled Facilities Grant limit (currently £36,000). Cases (particularly for children) can often be sensitive, complex and the required adaptations expensive to deliver. The Council has a corporate responsibility under The Children's Act 1989 to provide essential adaptations identified by the attending Occupational Therapist. Legislation limits the funding available via a Disabled Facilities Grant (currently £36,000), although occasionally the adaptations required exceed this limit. In the case of children, Section 17(7) of the Children's Act states that the Council may provide assistance that may be 'subject to' conditions for repayment.

The provision of this assistance will ensure needs are met (particularly of children), that the person is able to remain within the family unit and is able to develop a level of independence. Without this assistance, there is a possibility that the accommodation may be deemed 'unsuitable' as it would not meet the person's specific needs and may even have a detrimental impact on the health and safety of the person or their carers.

<b>Lifetime Property Charges</b>	
<b>When considered as a means of 'top up' for mandatory assistance</b>	
Qualifying criteria	<p>Available to support the delivery of adaptations where the mandatory limit of £36,000 will not cover the full cost of works, <u>and</u> where the client is not eligible for discretionary top up, <u>and</u> does not have the means to find the additional costs, <u>and</u> where Children's Services are unable to provide the cost.</p> <p>Available to disabled people (particularly children) in owner occupied or private tenanted properties.</p> <p>The applicant must have an assessed need for 'necessary and appropriate' assistance as an outcome of an assessment by a Council Occupational Therapist, and out of an options analysis completed by the Disabled Facilities Service the scheme is considered the most 'reasonable and practicable' means of meeting the assessed need.</p> <p>In order to access this assistance the prognosis for independent living is good, and it will ensure the person is able to remain within the family home.</p>
Works eligible for grant aid	Mandatory works of adaptation considered reasonable and practicable and subject to confirmation by a Service Manager, or similar responsible officer.
Assistance offered	All costs above the Mandatory limit of £36,000.
Conditions of assistance	<p>The recipients will at the time of disposing of the property pay back the authority the identified amount of financial assistance provided over the maximum grant limit in place at the time the assistance is provided (currently £36,000).</p> <p>It is intended that there is no discretion to apply a waiver to any part or portion of this condition.</p>
Condition period	Life time – in the case of a breach of this condition at any time within this period the whole amount of the top up will be recovered.

*Table 8 Details of the Lifetime Property Charges*

### **11.f. Disabled Urgent Assistance**

This assistance provides a timely help for the most vulnerable people outside of mainstream grants. The grant is to be utilised where a need for 'urgent' aid has been recognised by a Senior Occupational Practitioner, and the circumstances meet the Authority's criteria. This assistance is particularly useful in freeing up NHS beds where facilities are urgently required in a patient's home to facilitate safe discharge from hospital.

The criteria describes a maximum time (3 weeks) to complete the works with a notional maximum value (£12,000). However, the Council may consider the benefits of larger schemes in exceptional circumstances.

<b>Disabled Urgent Assistance</b>	
<b>When considering fast track assistance outside of mandatory grant aid</b>	
Qualifying criteria	<p>Available to disabled owner occupiers or private tenants. The work meets the criteria of 'necessary and appropriate' and 'reasonable and practicable' as defined in the provision of mandatory grant aid. Cases to be considered are within the definition of urgent e.g.</p> <ul style="list-style-type: none"> <li>• The client has a life limiting condition, which is rapidly deteriorating</li> <li>• Delayed transfer of care</li> </ul> <p>One or more of the above criteria must be used to facilitate a safe hospital discharge or prevent an imminent breakdown of the caring situation, which may result in admission to hospital or long term care</p>
Works eligible for grant aid	<p>Urgent adaptations which can be completed within 3 weeks of commencement on site and cost no more than £8,000 (excluding VAT &amp; Fees).</p> <p>Exceptional cases outside of the basic eligibility criteria will be considered for this form of funding where an options analysis confirms that this is the best course of action. A report from the Operational Manager will require the counter signature of the Occupational Therapy Manager.</p>
Assistance offered	100% grant aid

Conditions for assistance	None
Condition period	None

*Table 9 Summary of the Disabled Urgent Assistance*

### **11g. Adaptations Requiring Repair or Replacement**

Under normal circumstances equipment provided has a 12 month warranty from the date of installation and continuing maintenance and repair costs remain with the applicant. The prohibitive nature of these costs may result in faulty equipment placing the applicant at risk of falls and/or medical deterioration. Eventually the Authority is left with the burden of the cost of replacing the equipment plus (where a person's health has deteriorated as a result of the loss of equipment) the potential for continuing care costs.

The provision of grant assistance to provide a responsive repair service has been established as an 'invest-to-save' initiative i.e. a minor, cost effective repair at the time of breakdown will save the prohibitively high cost of replacement following an application for mandatory grant assistance.

In introducing this discretionary assistance it is recognised that levels of support will be subject to demand and available resources.

<b>Adaptation Repair &amp; Replacement Assistance</b>	
<b>When considering the need for repairing or replacing adaptations which have failed under reasonable use.</b>	
Qualifying criteria	<p>The equipment must have originally been provided for the applicant by the Local Authority via either mandatory or discretionary assistance.</p> <p>Where equipment has been ‘inherited’ assistance <u>will not</u> be available unless the need for the equipment is confirmed following an assessment by an Occupational Therapist <u>and</u> the work meets the criteria of ‘necessary and appropriate’ and ‘reasonable and practicable’ as defined in the provision of mandatory grant aid and would normally qualify for assistance out of the current <u>Repair &amp; Replacement policy</u>. Cases outside this criteria may be considered by a Service Manager.</p> <p>Evidence that demonstrates any type of misuse of the equipment may result in the withdrawal of assistance.</p> <p>Service will be provided in accordance with the current Qualifying operational guidance.</p>

Works eligible for grant aid	Qualifying work providing repair or replacement of adaptations which have failed out of reasonable usage or have come to the end of their reasonable working life. This would not normally exceed a nominal cost, but exceptional cases outside of the basic eligibility criteria will be considered for this form of funding where an options analysis confirms that this is the best course of action. A Senior Manager may review the recommendation for evidence of misuse which may result in withdrawal of assistance.
Assistance offered	Normally 100% assistance
Conditions for assistance	None
Condition period	None

*Table 10 Summary of the Repair and Replace Assistance*

### **11h. Disabled Relocation Grant**

The Council recognises that it may be appropriate for a disabled person to move to a more suitable property, where the adaptation of their current home is either not practicable or the costs are not reasonable. To support this move the Council will offer a Disabled Relocation Grant. This grant will be subject to a means test to determine an applicant’s contribution, but will help pay for the legal costs in buying and selling a property, moving between two properties and undertaking minor work to the new property to make it suitable for occupation.



<b>Disabled Relocation Grant</b>	
<b>Where the most effective means of meeting the need is to consider moving to a more appropriate property</b>	
Qualifying criteria	The applicant must meet the eligibility criteria for a mandatory DFG. The property being purchased must be a suitable property meeting, or capable of meeting, the assessed need in every way including any necessary minor assistance for low level adaptations. The cost of relocating to a suitable property is considered the most appropriate course of action out of a test of reasonableness and an options analysis.
Works eligible for grant aid	To assist in the purchase of a suitable property including estate agent fees, conveyance costs, stamp duty, and removal expenses.
Assistance offered	100% of the described costs up to maximum award of £36,000 which is inclusive of the cost of providing mandatory assistance.
Conditions of assistance	I The property must remain in the applicants name and only residence
Condition period	A Lifetime charge will be applied to the property, which upon disposal or change of ownership will be repaid in full, .Excluding the cost of the adaptations
Repayment of Assistance	Will be upon disposal of the property or change of ownership-

*Table 11 Details of Disabled Relocation Grant*

### **11i. Recovery of Specialised Equipment for the Disabled**

All of the services provided under grant assistance generally carry an agreement that the Council reserves the right to consider recycling items at their discretion. The right to exercise the discretion will primarily depend on the age and condition of the item and the current need for refurbished equipment. The costs involved include refurbishment and removal, storage and re-siting, but there may still be considerable benefits in considering this route. The following is a suggested form of words for recycling adaptations (Welsh Office Circular 59/96) which has been adapted to apply to all of the assistance provided through the Private Sector Housing Policy:

(1) Where an application for assistance has been approved under the Private Sector Housing Policy and the eligible works consist of or include the installation in the property of specialised equipment for the disabled occupant(s), the applicant shall notify the authority if and as soon as the equipment is no longer needed.

(2) The Authority, or the Social Services Authority on their behalf, shall be entitled, upon reasonable prior written notice given to the applicant either following the giving of the notification above, or at any time, to inspect the equipment and, subject to complying with sub-paragraph (3), to remove it.

(3) The authority agrees, within a reasonable time following an inspection of the equipment -

(a) To notify the applicant in writing whether the equipment is to be removed; and

(b) if the equipment is to be removed, to remove it or arrange for it to be removed and forthwith to make good any damage caused to the property (whether by the authority themselves or the social services authority) by its removal.

(4) Subject to the authority giving prior notice, the applicant or his representatives will arrange reasonable access to the property to the Authority or the Social Services Authority for the purposes of inspection and removal of the equipment.

### **11.j. Match Funding Assistance**

The Council recognises that the number of referrals for adaptations is outgrowing the available funding, which in turn creates a waiting list for mandatory assistance. The Council therefore offers clients on the DFG waiting list a choice to match fund the cost of providing assistance, in conjunction with discretionary funding.

The Authority would provide the first £5,000 of assistance, and 50% of the remaining costs. The client would be liable for the remaining 50% of costs over the £5,000 threshold.

This is a voluntary scheme; should a client not be able to, or not wish to match fund, this will not impact on their situation regarding mandatory assistance. However where a client does take up the offer of match funding, the cost and waiting times for the mandatory service may be reduced.

<b>Match Funding Assistance</b>	
<b>Giving the client a choice</b>	
Qualifying Criteria	Available to all owner occupiers or private tenants.  The applicant must have been assessed by the Council's Occupational Therapist, and meet the criteria for mandatory assistance. Where the cost of work must exceed £5,000, the total cost of providing assistance can be no more than £36k. The Authority will contribute the first £5,000, with the client match funding 50% of the remaining total cost of works, excluding administration fees.
Works Eligible for grant aid	Works which would meet the eligibility criteria for mandatory assistance.
Assistance offered	The first £5,000 and 50% of costs above £5,000 will be met by the Authority; the remaining 50% of the costs will be met by the client.
Conditions of assistance	The client will have to provide the Authority with evidence they can meet their required costs.
Condition period	Life time – in the case of a breach of this condition at any time within this period the whole amount of the match funding being recovered

*Table 12 Details of Match Funding Assistance*

## **12. Disabled Tenants in the Public Sector**

The City of Cardiff Council operates a single point of contact for disability services in both the private and public sectors.

## **13. Conditions of Financial Assistance**

The assistance detailed in this document is subject to conditions unless otherwise stated. The Policy provides a summary of the conditions for each type of assistance - full details of terms and conditions will be provided upon application.

### 13.a. Waiver of Conditions

The waiver of conditions to repay financial assistance will depend upon the assistance received and the circumstances of the applicant. If an applicant believes they may be eligible for a waiver of the assistance conditions (as set out below) they are advised to contact the Council for advice before they take any action which may constitute a breach of condition. The Council decision on a waiver application is final.

### 13.b. Home Loan Conditions

Home Loan assistance is provided on the condition it will be repaid. Therefore, waivers will not be considered in any circumstance. For example:

- If the applicant is required to move due to circumstances beyond their control, or
- if the applicant dies, but the property remains occupied, the amount as detailed in the secured charge will be recovered.

The secured charge will also be recovered on ownership transfer of the property regardless of the relationship of the new owner to the applicant. In certain circumstances if ownership passes to a family member, if that person is eligible, they may apply for a transfer of loan.

### 13.c. Grant Conditions

In exceptional circumstances the Council may consider the waiver of the terms and conditions of assistance given. However, it will be the applicant's responsibility to prove their exceptional circumstances to the Council. Applications for waiver must be made in writing. The decision of the Council is final. The relevant Operational Manager, in consultation with Internal Audit, will consider each application and the applicant will be informed of the outcome in writing. This decision will either be:-

- 1) approval of the waiver or,
- 2) refusal of the waiver or,
- 3) an agreement to a reduction in the amount to be repaid and/or
- 4) an agreement to amend the terms and conditions of grant aid

Application for waiver will be assessed according to the Renewal Policy in place at the time of that application for waiver, and not the policy under which the assistance was approved.

The main principle behind the Council's decision to agree an application for waiver will be whether the repayment of that grant assistance will cause significant financial hardship to the grant applicant, or the grant applicant's estate would be in deficit.

Applications for waiver must be made in advance of a breach of grant conditions. If it is not reasonably possible for the applicant to submit an application in advance of a breach of conditions, in very exceptional circumstances the Council may consider the application in retrospect if evidence is provided detailing why the application is in retrospect. The Council's decision is final.

#### 13.d. Recovered Grant Aid

All money recovered as a result of the breach of grant assistance will be returned to the appropriate funding stream within the Service Area. The return of this recovered grant aid will enable the Service Area to assist other applicants.

### **14. Further Development**

This Policy sets out details of the financial assistance currently offered by the City of Cardiff Council and the context within which these packages have been developed. However, the level of funding available to the Council to support repairs to privately-owned properties is reducing.

Alternative packages for owners who cannot afford to maintain or adapt their homes will need to be developed and regularly reviewed. Some of these packages are being developed in conjunction with the Welsh Government, such as the Home Improvement Loan.

### **15. Complaints**

Whilst the Council endeavours to meet the needs of all its customers, there may be circumstances when individuals feel aggrieved. This grievance may be due to the policy or about the standard of service. In all cases where a complaint is received, in accordance with the procedure outlined below, a formal response will be sent to the complainant.

#### Content of the Policy

To express any concerns regarding the content of this policy please write to the Independent Living Service, PO Box 345, Cardiff, CF11 0BA.

#### Eligibility

Each type of assistance has its own eligibility criteria. Individuals who fall outside the criteria may still be considered for assistance if they can prove exceptional circumstances. In these cases please write to the Independent Living Service, PO Box 345, Cardiff, CF11 0BA.

#### Complaints about the standard of service

Customers dissatisfied with the service received, resulting from activity undertaken through this Policy, should use the procedures laid out in Cardiff Council's Corporate Complaints Policy. Copies of the Policy are available on request.

## **16. Performance Indicators**

The Welsh Government and City of Cardiff Council set annual performance targets for the services provided through this Policy. Targets and results are published by the Welsh Government and the Council each year and are available on request from the Council's Housing Service.

## **17. Implementation Plan**

This Policy and the assistance detailed within it are effective from April 2015.

Applications for assistance will be dealt with under the Policy in force at the time of processing the application, not the date when the application was submitted.

Applications that have been completed under previous Policies must adhere to the conditions of grant aid set out in the appropriate policy until the end of the grant condition period. However, if an applicant wishes to apply for waiver of those terms and conditions, the waiver application will have to be made under the Policy in force at the time of approval of the grant or the last Policy adopted. Copies of the previous Policies are available from the Council's Private Sector Housing Service on request.

## **18. Policy Review**

Amendments to this Policy may be required from time to time. This may involve changes to the grant application pack and the mechanisms for processing grants. Minor changes to schemes to ensure their effective operation can be made by the relevant Corporate Director. Full review will be carried out periodically through the appropriate Council process.

Equality Impact Assessment  
Corporate Assessment Template



Appendix 2

<b>Policy Title: Private Sector Housing Policy</b>
<b>New/Existing/Updating/Amending: Updating 2015/17</b>

<b>Who is responsible for developing and implementing the Policy/Strategy/Project/Procedure/Service/Function?</b>	
Name: Jane Thomas	Job Title: Assistant Director Housing & Communities
Service Team: Housing & Communities	Service Area: Communities
Assessment Date: 13.2.15	

**1. What are the objectives of the Policy/Strategy/Project/ Procedure/ Service/Function?**

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002. allows local authorities to formulate their own flexible financial assistance policies to target their funding to address specific local needs and priorities. Cardiff Council provides a range of options including;

- Grant aid
- Loans and equity release schemes
- Grant / loan mixes
- Assistance with moving to more suitable accommodation
- Practical advice and assistance about how to get repairs done

These options provide for a better use of budget allocation and the provision of opportunities to attract private finance.

The Private Sector Housing Policy sets out the schemes that Cardiff Council operates to help private owners to improve their property. The Welsh Government have recently made available funding for the purpose of:

- Providing loans to owner occupiers and the private rented sector to improve properties (the “Home Improvement Loans”) and
- Providing loans to bring empty properties back into use (the “Houses into Homes Loans”)

This funding is repayable after 15 years so cannot be used to provide grants but must be repayable.

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**Equality Impact Assessment  
Corporate Assessment Template**

**Home Improvement Loans** - there is a risk in using loans that low income households will be put into debt and their homes be at risk. Therefore the approach taken with home improvement loans is to focus on low income elderly home owners and to recover the funding only when the property is disposed of by putting a lifetime charge on the property. By partnership working between the Independent Living Service and Care and Repair loans will only be offered where no other funding source is available and in conjunction with a range of other measures to help the elderly stay independent in their own homes.

**The Houses into Homes loans** scheme will continue as at present, the aim of the scheme is to bring empty properties back into use for sale or rent and has operated successfully so far.

The Policy also allows for disabled adaptations to be carried out outside the mandatory framework. These remain as at present.

Also the scheme allows for owner contributions to regeneration schemes to be covered where no other funding sources are available. This funding is recoverable through a charge on the property.

**2. Please provide background information on the Policy/Strategy/Project/Procedure/Service/Function and any research done [e.g. service users data against demographic statistics, similar EIAs done etc.]**

Evidence shows that older people often live in poor housing conditions, have very limited resources to maintain their homes, and limited prospects of changing their circumstances. The policy will allow the Council to assist older people on means-tested benefits by making financial assistance available to repair, maintain and adapt properties. The Council will also support Cardiff Care and Repair who provide a 'help pack' of information relating to home repair and maintenance for older and disabled people.

**3 Assess Impact on the Protected Characteristics**

**3.1 Age**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative/]** on younger/older people?

	Yes	No	N/A
Up to 18 years	x		
18 - 65 years	x		
Over 65 years	x		

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**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

The Home Improvement Loans will be offered to people over 65 only in line with the Councils objective to support the most vulnerable and the research that shows that the older people have less ability to maintain and improve their homes.

Other parts of the scheme are open to all ages.

**What action(s) can you take to address the differential impact?**

Help and advice can be offered to working age residents on how to source other funding to improve their homes such as Green Deal. As part of its regeneration schemes the Council will continue to identify alternative funding sources and make appropriate bids, such as recent bids for Arbed funding which have allowed overcladding schemes to go ahead.

**3.2 Disability**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on disabled people?

	Yes	No	N/A
Hearing Impairment	<b>x</b>		
Physical Impairment	<b>x</b>		
Visual Impairment	<b>x</b>		
Learning Disability		<b>x</b>	
Long-Standing Illness or Health Condition	<b>x</b>		
Mental Health		<b>x</b>	
Substance Misuse		<b>x</b>	
Other			

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

The Councils proactive approach to offering a range of ways that disabled adaptations can be funded has assisted a larger number of clients to access the adaptations they need. This will continue under the new policy.

**What action(s) can you take to address the differential impact?**

None as the differential impact is positive and appropriate.



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**Equality Impact Assessment  
Corporate Assessment Template**

**3.3 Gender Reassignment**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on transgender people?

	Yes	No	N/A
<b>Transgender People</b> (People who are proposing to undergo, are undergoing, or have undergone a process [or part of a process] to reassign their sex by changing physiological or other attributes of sex)		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential impact

**What action(s) can you take to address the differential impact?**

N/A

**3.4. Marriage and Civil Partnership**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on marriage and civil partnership?

	Yes	No	N/A
Marriage		x	
Civil Partnership		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential impact

**What action(s) can you take to address the differential impact?**

N/A

**3.5 Pregnancy and Maternity**

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on pregnancy and maternity?

	Yes	No	N/A
Pregnancy		x	
Maternity		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential impact

**What action(s) can you take to address the differential impact?**

N/A

**3.6 Race**

Will this Policy/Strategy/Project//Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

	Yes	No	N/A
White		x	
Mixed / Multiple Ethnic Groups		x	
Asian / Asian British		x	
Black / African / Caribbean / Black British		x	
Other Ethnic Groups			

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential Impact

**What action(s) can you take to address the differential impact?**

N/A

**3.7 Religion, Belief or Non-Belief**

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on people with different religions, beliefs or non-beliefs?

	Yes	No	N/A
Buddhist		X	
Christian		X	
Hindu		X	
Humanist		X	
Jewish		X	
Muslim		X	
Sikh		X	
Other		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential impact

**What action(s) can you take to address the differential impact?**

N/A

**3.8 Sex**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on men and/or women?

	Yes	No	N/A
Men		X	
Women		X	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential Impact

**What action(s) can you take to address the differential impact?**

N/A

**3.9 Sexual Orientation**

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Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on the following groups?

	Yes	No	N/A
Bisexual		x	
Gay Men		x	
Gay Women/Lesbians		x	
Heterosexual/Straight		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

No differential impact

**What action(s) can you take to address the differential impact?**

N/A

**3.10 Welsh Language**

Will this Policy/Strategy/Project/Procedure/Service/Function have a **differential impact [positive/negative]** on Welsh Language?

	Yes	No	N/A
Welsh Language		x	

**Please give details/consequences of the differential impact, and provide supporting evidence, if any.**

The Welsh Language scheme will be complied with in all publicity.

**What action(s) can you take to address the differential impact?**

N/A

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**4. Consultation and Engagement**

What arrangements have been made to consult/engage with the various Equalities Groups?

No consultation has been undertaken for this amendment to the policy.

**5. Summary of Actions [Listed in the Sections above]**

<b>Groups</b>	<b>Actions</b>
Age	Information will be made available for homeowners / leaseholders who are not able to access funding through these schemes to improve their properties about other funding available such as Green Deal.
Disability	N/A
Gender Reassignment	N/A
Marriage & Civil Partnership	N/A
Pregnancy & Maternity	N/A
Race	N/A
Religion/Belief	N/A
Sex	N/A
Sexual Orientation	N/A
Welsh Language	N/A
Generic Over-Arching [applicable to all the above groups]	N/A

**6. Further Action**

Any recommendations for action that you plan to take as a result of this Equality Impact Assessment (listed in Summary of Actions) should be included as part of your Service Area's Business Plan to be monitored on a regular basis.

**7. Authorisation**

The Template should be completed by the Lead Officer of the identified Policy/Strategy/Project/Function and approved by the appropriate Manager in each Service Area.

Completed By : Jane Thomas	Date:
Designation: Assistant Director of Housing	February 2015
Approved By: Sarah McGill	
Designation: Director Communities, Housing and Customer	February 2015

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Service	
Service Area: Communities	

- 7.1 On completion of this Assessment, please ensure that the Form is posted on your Directorate's Page on CIS - *Council Wide/Management Systems/Equality Impact Assessments* - so that there is a record of all assessments undertaken in the Council.

For further information or assistance, please contact the Citizen Focus Team on 029 2087 3059 or email [citizenfocus@cardiff.gov.uk](mailto:citizenfocus@cardiff.gov.uk)