

EXECUTIVE BUSINESS MEETING:

2 JUNE 2005

PRIVATE SECTOR HOUSING RENEWAL POLICY 2005

REPORT OF CORPORATE DIRECTOR

AGENDA ITEM: 9

PORTFOLIO: COMMUNITIES, HOUSING & SOCIAL JUSTICE

Reason for this Report

1. To adopt a revised Private Sector Housing Renewal Policy 2005.

Background

2. The Regulatory Reform Order (Housing Assistance) England and Wales Order 2002 changed the legislative frame work which governed local authorities' ability to provide financial assistance to home owners. These changes provided a new opportunity to develop tailor made solutions to address specific local needs and priorities. In order to implement these new provisions Councils are required to formally adopt and publish a policy, developed in accordance with WAG guidance.
3. The Council adopted its first Renewal Policy in June 2002. The policy was formulated using previous experience of grant administration and was framed largely around legislation in place at the time. On the whole it was a cautious policy to allow continuation of the main stream renewal services offered by the Council. However, some significant changes were made to pave the way for the development of loan packages at a later date; specifically this included the introduction of grant conditions for a ten year period. The policy adopted at the time was time limited and is now due for review.

Issues

4. The proposed policy is attached at Appendix 1. Factors influencing the scope of the review and the implications for the policy are described below. A summary of the differences between the current policy and the proposed policy is shown at Appendix 2.

Council Tax Band Changes

5. The National Assembly has altered the tax bands for properties in the city which has put many homes in a higher council tax band based on the property's value in April 2003. Previously there were eight bands based on

values assessed in 1991. An extra band has been added to cover the most expensive homes, however properties that display significant disrepair, that fall within the Council's policy for assistance at present, have also been re-banded in many cases taking them outside scope of the current policy for repair grants.

6. The Council currently provides assistance to owner occupiers to repair their homes if the applicant is over 60 years, has lived in the property for 3 years and the property falls within Council tax bands A-D. Analysis of the available information has shown that there is a valid case for change, following the introduction of the new council tax bands. There remains a higher correlation between properties in council tax bands A-E and the Southern Arc of the City, which is the area displaying the highest housing deprivation. In addition to retain the current policy following the re-banding would reduce the number of properties qualifying for grant assistance by 21,277 whilst including band E properties would increase the number of properties by approximately 4,365.
7. The proposed policy seeks to amend the council tax band criterion to include properties that fall within Council Tax bands A-E.

Development of other Financial Assistance Options

8. In recent years, funding available to provide housing grants has decreased significantly, and grants have become less widely available. As a result, targeting of resources to the most vulnerable (particularly older and disabled people) living in the poorest housing conditions has become the norm in many authorities, including Cardiff. Certain groups such as younger people on low incomes or people living in higher council tax band properties often do not benefit. This has left a gap in the support available for some vulnerable groups.
9. Two years ago when Cardiff's first policy was adopted there was no Welsh experience of developing non – grant aid solutions. However, knowledge of the English experience has since developed and the packages being put together now are more successful and numerous. A number of South Wales authorities, working in partnership with WAG have agreed to develop a pilot scheme to test loan / equity release products that will meet the need in South Wales. The proposed 2005 policy states Cardiff Council's commitment to take part in this pilot. Further legal advice will be sort regarding the loans when developing the pilot.
10. Through loans/equity release products, there is an estimated leverage of 4:1 in terms of the total amount of money invested in improving housing against the capital investment by the authority. The Assembly has given a commitment to provide financial support for the pilot, although the detail has not been finalised. Cardiff's contribution towards the pilot (expected to be £50,000) will be funded from the Private Sector Housing Capital Programme for 2005/06.

Need for Consistency Between Tenures

14. Experience of operating the current policy has shown that some leaseholders have not been able to access grant assistance because of the arrangements detailed in their lease. In addition, the restriction placed on grant applications that the Cardiff Standard for work had to be on a whole property basis also presented a barrier as works to common parts are often outside the control of individual flat leaseholders and arranged on a modular / elemental basis. Where work is undertaken in these circumstances, consent from all the relevant parties will be sought.
15. The policy amends definitions of owner occupier and the Cardiff Standard for grant work to ensure the policy can be applied more fairly.

Environmental Works

16. Environmental work programmes implemented in strategic areas make a significant impact to enhancing the local environment, building confidence in a neighbourhood and often is the incentive needed to attract inward investment. They have been a fundamental part of renewal area strategies since their inception in 1989. This proposed policy details the assistance that would be available inside and outside renewal areas / group repair schemes.

Disabled Plus Grant (DFG)

17. The current policy specifies that a grant given to facilitate works of repair in conjunction with a disabled facility grant (DFG) has conditions attached for three years. The mandatory DFG grant does not have this type of condition, which can cause operational difficulties. It is proposed that the requirement to impose conditions on this small works grant is removed to align with the conditions attached to the DFG.

Exceptional Circumstances

18. Grants may be approved, under the current policy, outside the prescribed eligibility criteria in exceptional circumstances. The proposed policy seeks to make this provision more restrictive by specifying limited circumstances.

Administrative Matters

19. Some information integral to the Renewal Policy has to date been held in separate committee and Council reports. Specifically this information relates to charges made for the grant administration and agency service and the circumstances under which a waiver of grant conditions would be considered. This detail has now been included in the policy document attached at Appendix 1.
20. All amendments to this policy must currently be referred to Council for authorisation. For administrative issues relating to the actual processes involved in the management of grants the requirement for Council authorisation is deemed onerous. Consequently, it is proposed that

authority to make changes regarding the mechanisms for processing grants and other administrative issues be delegated to the Corporate Director responsible for the service area.

21. A further summary of differences between the current and proposed policy is attached at Appendix 2.

Consultation

22. Proposals in this report have been developed in conjunction with key stakeholders. A further comprehensive consultation exercise (details of which have been debated at scrutiny committee) is in hand, the final results are expected in September. These will inform a future policy.

Reasons for Recommendations

23. The Council is required to adopt a Private Sector Housing Renewal Policy. The current policy has been in place for two years and requires review to incorporate best practice and take the opportunity to use the flexibility now afforded by the Regulatory Reform Order to develop more creative solutions to meeting need in Cardiff.

Legal Implications

24. The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002, ['the Order'] enables an authority, for the purpose of improving living conditions in their area, to provide assistance to any person: -
 - (a) to acquire living accommodation (whether within or outside their area);
 - (b) to adapt or improve living accommodation (whether by alteration, conversion or enlargement, by the installation of any thing or injection of any substance, or otherwise);
 - (c) to repair living accommodation;
 - (d) to demolish buildings comprising or including living accommodation;
 - (e) where buildings comprising or including living accommodation have been demolished, to construct buildings that comprise or include replacement living accommodation.
25. Assistance may be provided in any form. Assistance may be unconditional or subject to conditions, including conditions as to the repayment of the assistance or of its value (in whole or in part), or the making of a contribution towards the assisted work; but before imposing any such condition, or taking steps to enforce it, the authority shall have regard to the ability of the person concerned to make that repayment or contribution.
26. A local housing authority may not exercise the power conferred by the Order unless:-
 - (a) they have adopted a policy for the provision of assistance under that article;
 - (b) they have given public notice of the adoption of the policy;

- (c) they have secured that: -
- (i) a document in which the policy is set out in full is available for inspection, free of charge, at their principal office at all reasonable times; and
 - (ii) copies of a document containing a summary of the policy may be obtained by post (on payment, where a reasonable charge is made, of the amount of the charge); and
- (d) the power is exercised in that case in accordance with that policy.

27. All decisions taken by or on behalf the Council must (a) be within the legal powers of the Council; (b) comply with any procedural requirement imposed by law; (c) be within the powers of the body or person exercising powers of behalf of the Council; (d) be undertaken in accordance with the procedural requirements imposed by the Council e.g. Council Procedure Rules; (e) be fully and properly informed; (f) be properly motivated; (g) be taken having regard to the Council's fiduciary duty to its taxpayers; and (h) be reasonable and proper in all the circumstances.

Financial Implications

28. Significant Capital resources are made available for Private Sector Housing Renewal. Expenditure on the pilot loans scheme will be met from existing resources. Any full implementation of a loans scheme following the outcome of the Pilot studies could have significant revenue and capital expenditure implications which would need further financial analysis and a further report.

RECOMMENDATION

The Executive is requested to recommend to Council that the Private Sector Housing Renewal Policy 2005 be adopted.

EMYR EVANS

Corporate Director
3 May 2005

The following Appendices are attached:

Appendix 1: Proposed Private Sector Housing Renewal Policy 2005

Appendix 2: Summary of differences between existing and proposed Private Sector Renewal Policy.

The following Background Papers have been taken into account, and are available for viewing at Private Sector Housing, SPNR:

- *Cabinet Report – Fees and Charges 12 February 2004*
- *Policy for Waiver of Grant Conditions – April 2001*
- *WAG Guidance on Private Sector Renewal Policies 2002*

APPENDIX 1



**The Private Sector
Housing Renewal
Policy
2005**

Draft

Introduction

The Private Sector Housing Renewal Policy 2005 outlines Cardiff's private sector housing attributes and conditions and the Council's Policy for securing improvements.

"We will achieve social justice and neighbourhood renewal by addressing the issues that cause people to be excluded from society and, including the provision of good quality affordable housing"

Cardiff Council's Corporate Plan 2004/5

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1 Legislative Changes

National Government made legislative changes in the form of the Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 ('the Order') in July 2002. These changes increase the flexibility available to local authorities to develop tailor made solutions to address specific local needs and priorities.

In particular the Order:

- Removed existing legal provisions that controlled the administration of grant assistance, with the exception of mandatory Disabled Facility Grants
- Introduced a new power allowing local authorities to provide a wide range of assistance to aid housing renewal. Options include –
 - 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
- Altered the requirements for declaring Renewal Areas to assist area regeneration

It is for each local authority to decide on the most appropriate combination of the above options in the development of an appropriate local policy.

The Order requires that once the Council approves the policy, arrangements are made for publication and local publicity. This will be achieved by placing notices in the local press and an article in the Capital Times.

Cardiff Council welcomes the change as it provides a greater opportunity for the Council to meet corporate priorities and objectives in creative ways. This will lead to the better use of budget allocation and the provision of opportunities to attract private finance.

The Welsh Assembly Government's Guidance advises that the adopted policy should not be prepared in isolation, but should be based on evidence of need. The following sections detail the context in which this policy has been developed, taking account of both national and local issues and corporate priorities for the Council.

In preparing this Policy the following have been considered:

- Better Homes for People in Wales – A national housing strategy for Wales
- Wales Programme for Improvement – the Best Value Review of the Private Sector Housing Renovation Grant Service 2002
- Cardiff's Local Housing Strategy and Operational Plan
- Cardiff Care and Repair Strategic Business Plan 2004/5
- Social Care Plan
- Revisions made to Council Tax bands in 2005
- Better Communities – Brighter Lives, Community Strategy 2004- 2014.

2 The National Context

Better Homes For People in Wales - A national housing strategy for Wales

In July 2001, following widespread consultation, the Welsh Assembly Government published "Better Homes for People in Wales". The document sets out the following vision for Housing in Wales:

"We want everyone in Wales to have the opportunity to live in good quality, affordable housing: to be able to choose where they live and decide whether buying or renting is best for them and their families"

Of particular relevance to this policy is our ability to influence the quality of owner occupied and private rented housing and the quality of housing for persons with disabilities, in terms of their ability to access all parts of the home and its facilities comfortably.

In the document "Better Homes for People in Wales", the Welsh Assembly Government commented as follows on these matters:

2.1 Sustainable Home Ownership

2.1.1 Issues

- 8.6% of the housing stock is unfit for habitation under the current fitness standard
- There is a higher proportion of owner occupation in Wales than in England (72% compared to 68% in England)
- The housing stock continues to deteriorate with age and there is more older housing in Wales compared to England (37% built before 1919 compared to 24% in England)

Many of the households most affected by these problems are on benefits or low income and cannot afford to repair their own homes

2.1.2 Action required

- The primary responsibility for the maintenance, repair and improvement of privately owned homes must first and foremost be met by owners and landlords
- There should be a framework that helps low income older and vulnerable owner occupiers to maintain and repair their homes over the longer term
- Some owners, particularly older people and those on lower income, will need specific help and assistance
- Some communities, particularly those with the highest level of deprivation, will benefit from an integrated and comprehensive approach to housing renewal and regeneration
- People should be given greater opportunities to maintain and repair their homes through local authorities being given greater flexibility to develop less prescriptive policies and widening the range of assistance available to include both grants, loans and other forms of assistance.

2.2 Private Renting

2.2.1 Issues

- The conditions in this sector are some of the worst to be found, particularly in houses in multiple occupation (HMO's)
- Around 20% of houses in this sector are classed as unfit for habitation under the current fitness standard

2.2.2 Action required

- “We are committed to improving the overall quality of private rented housing and its management and increasing investment in this sector”
- Development of a vibrant, healthy, well managed private rented sector with homes in good condition
- Introducing local authority powers for the mandatory licensing of HMOs and selective licensing in the remainder of the private rented sector

2.3 Accessibility of Housing

2.3.1 Issues

- Access to repairs and adaptations are essential to ensure that older people and people with disabilities can remain independent in their own homes
- Poor housing conditions will have a considerable impact on the health, social and psychological well being of people with disabilities and older people

2.3.2 Action required

- Equal opportunities is a principal theme of “Better Homes for People in Wales”
- Vulnerable households should have access to specialist housing advice and any support and adaptations they may need to remain in their own homes
- Provision of mandatory, means tested disabled facilities grants to provide facilities and help people access facilities in their homes
- All Wales coverage of Care and Repair services
- Increased funding and support to Care and Repair Agencies to establish continuity and stability, to help them undertake their work of providing advice and advocacy
- Services to older homeowners, to develop innovative approaches to tackling problems faced by older persons and to help co-ordinate approaches with statutory and voluntary agencies

2.4 Summary

- The primary responsibility for the maintenance, repair and improvement of privately owned homes must first and foremost be met by owners and landlords
- There should be a framework that helps low income older and vulnerable owner occupiers to maintain and repair their homes over the longer term
- Some owners, particularly older people and those on lower income will need specific help and assistance
- Some communities, particularly those with the highest level of deprivation will benefit from an integrated and comprehensive approach to housing renewal and regeneration
- People should be given greater opportunities to maintain and repair their homes through widening the range of assistance available to include both grants, loans and other forms of assistance
- A commitment to improving the overall quality of private rented housing and its management and increasing investment in this sector
- Provision of mandatory, means tested disabled facilities grants to provide facilities and help people access facilities in their homes
- The work of Care and Repair Agencies valued and encouragement of partnerships with Care and Repair

3 The Local Context

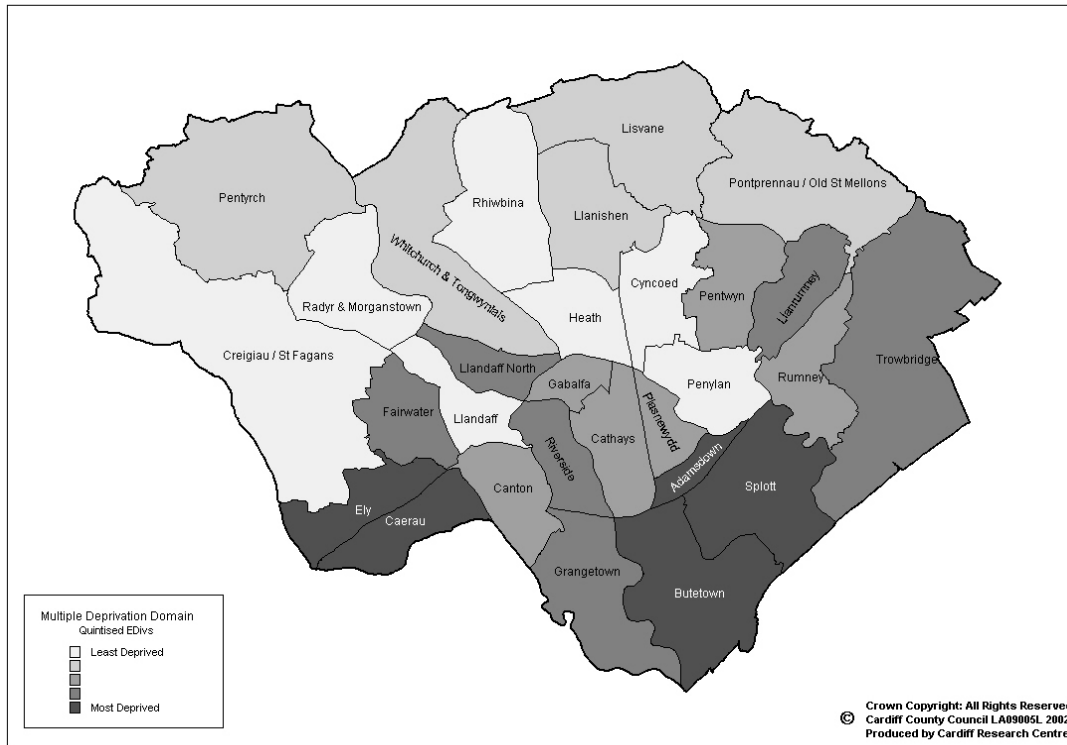
A joint report entitled “Cardiff Community Profile – 2002” highlights the overall health and social conditions in Cardiff compare well with the rest of Wales, however, there are considerable variations between and within localities.

The study has identified a number of issues which have significant implications for local planning and resource allocation decisions, and which need to be brought to the attention of those who can influence strategic policy at a national level. These key issues are summarised below:

- Cardiff-wide data, as currently used in national resource allocation formulae, present a picture of a prosperous and healthy city, enjoying relatively low unemployment, steady economic growth and lower than average mortality rates
- The data in this study demonstrate that there are in fact two distinctly different Cardiffs: the relatively prosperous northern part of Cardiff and what can be described as a “southern arc” which has high levels of deprivation with consequent effects on the health of the people who live there
- The southern arc is the area that currently receives full Objective 2 status from the European Union and stretches from Ely and Caerau in the West, through Canton, Riverside, Grangetown, Butetown, Splott, Adamsdown and out to the large estates in the East of Cardiff. It should be noted that there are deprived electoral divisions that do not lie within the southern arc, notably Llanrumney
- Communities in this southern arc experience multiple deprivation, in particular:
 - High levels of unemployment
 - High rates of reported crime
 - Poor educational achievement rates
 - High levels of housing benefit claimants
 - High levels of means tested benefit uptake
 - High mortality rates
 - High percentage of low birth-weight babies
 - Poor housing conditions

If Cardiff was treated as two separate authorities, South Cardiff would have higher levels of deprivation than many areas which have benefited from Objective 1 status, since it contains some of the most deprived electoral divisions in Wales.

- The size of the population of Cardiff means that the high levels of deprivation in the southern arc affect a large number of people. The population of the electoral divisions in the southern arc is estimated to be over 120,000. **Over 50,000 people in Cardiff live in electoral divisions which are in the 20% most deprived in Wales as measured by the Wales Index of Multiple Deprivation (WIMD)**
- The WIMD uses the percentage of children aged <16 living in households dependant on Income Support as its child poverty index. 26% of all children under 16 in Cardiff live in households dependant on Income Support. This suggests over 16,000 children in Cardiff are living in relative poverty
- Research undertaken by Cardiff Research Centre has revealed the existence of significant variation within electoral divisions and has shown that there are neighbourhoods with relatively high levels of income deprivation lying within mainly affluent electoral divisions



(Source: WIMD)

Figure 1 Multiple deprivation by ward in Cardiff

3.1 Population characteristics

The City and County of Cardiff covers an area of 53.5 square miles, and has a population of approximately 305,200 which continues to grow annually by 1%.

3.1.1 Older People

Within Cardiff 19% of the total population are aged 60 years or over. Older persons are more likely to be in receipt of state benefits, suffer fuel poverty (with 10% or more of their income spent on heating) and have higher rates of unfit housing. The most severe deprivation is experienced by lone pensioners (the majority of which are dependant on state benefits), with nearly 50% of their total expenditure going towards housing, fuel and food (compared to 36% for non pensioner households)

Household types (135,000 total)	Percentage of population
Pensioner – single	13.8%
Pensioner – 2 or more	9.4%
Single adult with no children	16.6%
2 or more adults with no children	32%
Single adult with children	5%
2 or more adults with children	22.5%

Pensioner-
Females over the age of 60,
Males over the age of 65,

Adult – Over the age of 16.

(Source: Cardiff Research Centre)

Table 1 Percentage breakdown of household types in Cardiff

3.1.2 Students

Cardiff is a city of thriving universities and colleges of further education which have led to an increase over the years in the number of students residing in Cardiff. There are distinct areas of the city where student populations are high. As students generally seek

accommodation in the private rented sector and in particular Houses in Multiple Occupation, they often face poor housing conditions. There are approximately 30,000 higher education students residing in Cardiff with as many as 3,000 additional students living in Cardiff and studying at other universities and colleges outside the City.

3.1.3 Younger People

Cardiff has approximately 179,350 residents who are of working age (20 – 64 for the purpose of this report). There was an increase in the Cardiff workforce of approximately 25,000 between 1991 and 2001, but only 12,000 additional dwellings were constructed during the same time period.

3.1.4 Ethnicity - Multi-cultural Society

The table below is an estimate of the break down in the ethnicity of the population in 2000

Ethnic Group	Percentage share of total population
White	91.6
Mixed	2
Asian or Asian British	4
Black or Black British	1.3
Chinese & others	1.2
Total Ethnic Minority Population	8.4

(Source: Census 2001)

Table 2 Breakdown of the ethnic population in Cardiff

3.1.5 Disability

The prevalence of serious disability is twice as high in Wales as in the South East of England. Pakistani / Bangladeshi people and older people from ethnic minorities have higher disability rates than other groups. Disabled people are nearly seven times more likely than non-disabled people to be out of work and claiming benefits. The income of a disabled single adult or two adult household is 30% lower than that of a non-disabled person in similar households, even after disability benefits are taken into account.

3.1.6 Perception of Crime

South Wales Police conduct an annual consultation with the public in Cardiff. The most recent results show that the main concerns of Cardiff residents are:

- Anti- social behaviour,
- Visibility of Police,
- Drug Related Crime.
- Domestic Violence,
- Terrorism.
- Vehicle Crime,
- Gun Crime.

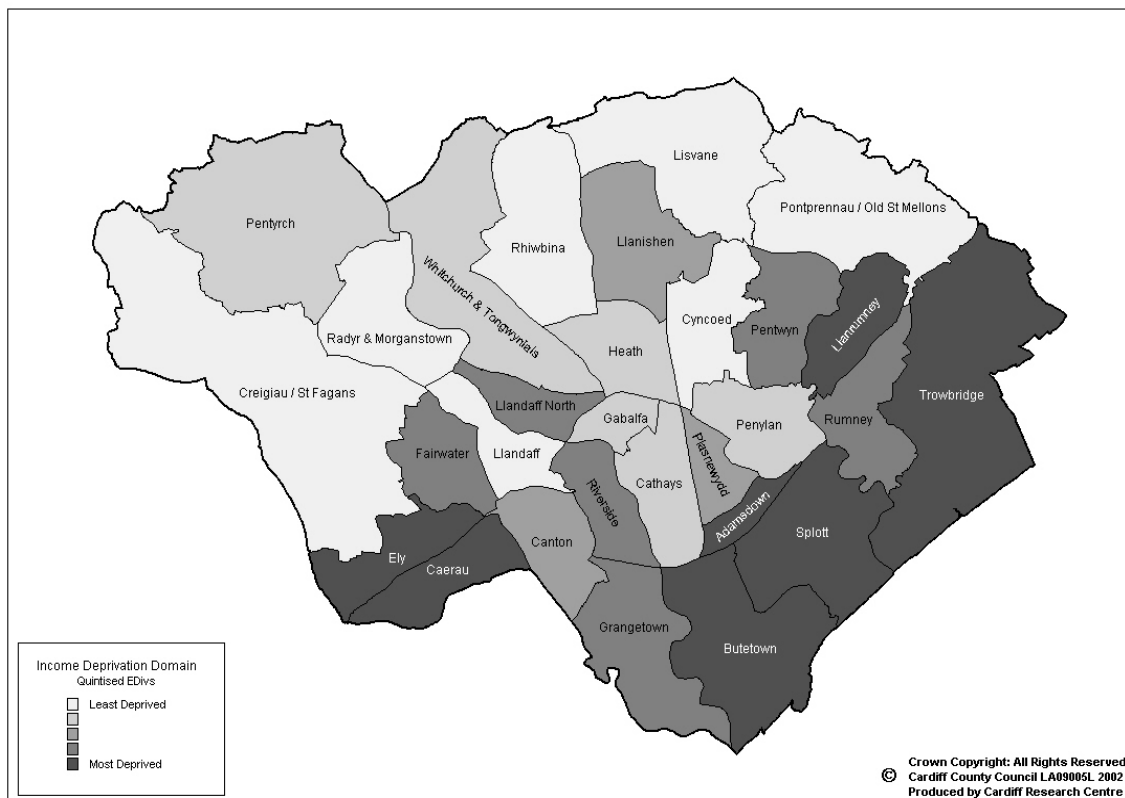
The audit indicates links between incidence of crime and poverty, homelessness or poor housing conditions. People who live in the poorest and most deprived parts of Cardiff are also most likely to be the victims of crime.

3.1.7 Employment / Income

Within Cardiff 77% of individuals of working age are in full or part time employment. This is supported by the low (2.9%) unemployment rate. This does, however, disguise some pockets of high unemployment within certain wards. The Community Profile data shows that there is a tenfold variation in unemployment rates between electoral divisions in Cardiff with the highest rates evident in the South.

The Welsh House Condition Survey 1998 (WHCS) demonstrated that there is a correlation between unfitness and income level, with 11.6% of households with a gross household income of under £10,000 living in unfit accommodation. This compares to just 5% of dwellings unfit where the gross income is over £20,000.

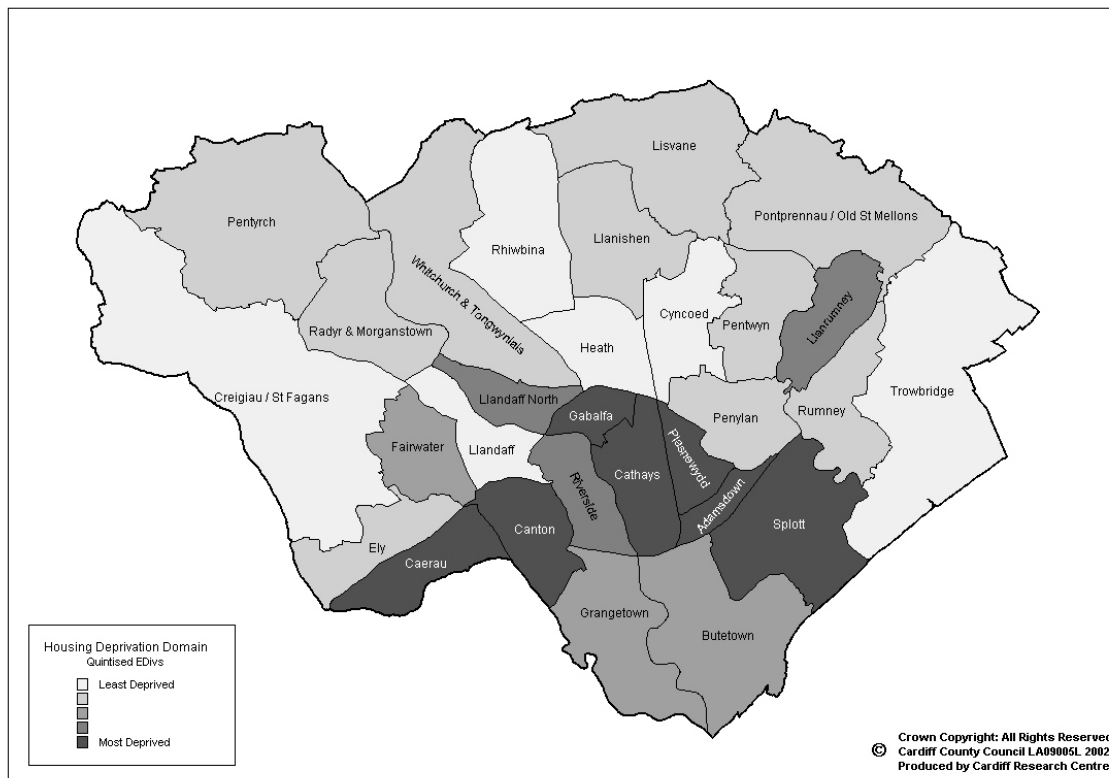
32.4% of households in Cardiff have an income of less than £10,000 per annum.



(Source: WIMD)

Figure 2 Income deprivation by ward in Cardiff

3.2 House Condition



(Source: WIMD)

Figure 3 Housing deprivation by ward in Cardiff

The information above, gives a flavour of the distribution of multiple deprivation and housing deprivation across Cardiff. To put this in context housing conditions in Cardiff will now be compared with other Welsh authorities. This information is drawn from the WHCS.

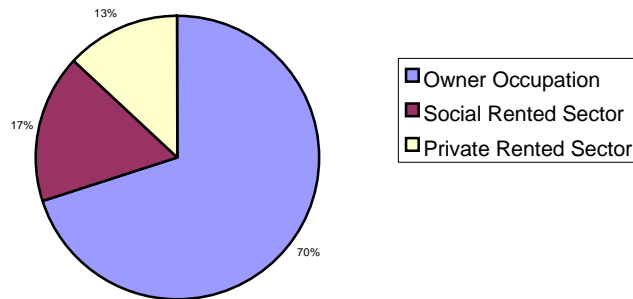
Of the 22 local authorities in Wales

- Cardiff has the 10th highest unfitness rate at 9.1%. This means that roughly 1 in every 11 dwellings is unfit for human habitation as defined by national legislation
- The rate of unfitness in privately rented homes in Cardiff is 16%
- Cardiff has the 5th highest repair cost (to make the property fit) in Wales at an average of £1,056
- 26.3% of the Cardiff housing stock was built before 1919. Properties in this category have the highest unfitness rates at 14.2 %
- Cardiff has the 8th highest percentage of unfitness (at 12%) being experienced by single person households. This can be explained as single pensioners and young single people have the lowest incomes, so while all types of households live in unfit houses, there are a higher proportion of these households living in unfit dwellings

3.2.1 House tenure

Cardiff's housing tenure profile is shown below. Lower income households tend to be concentrated in unfit dwellings particularly in the owner occupied and private rented sectors. Cardiff has an unfitness rate of:

- 6.5% of 83,300 dwellings in the owner occupied sector
- 16 % of 11,000 dwellings in the private rented sector

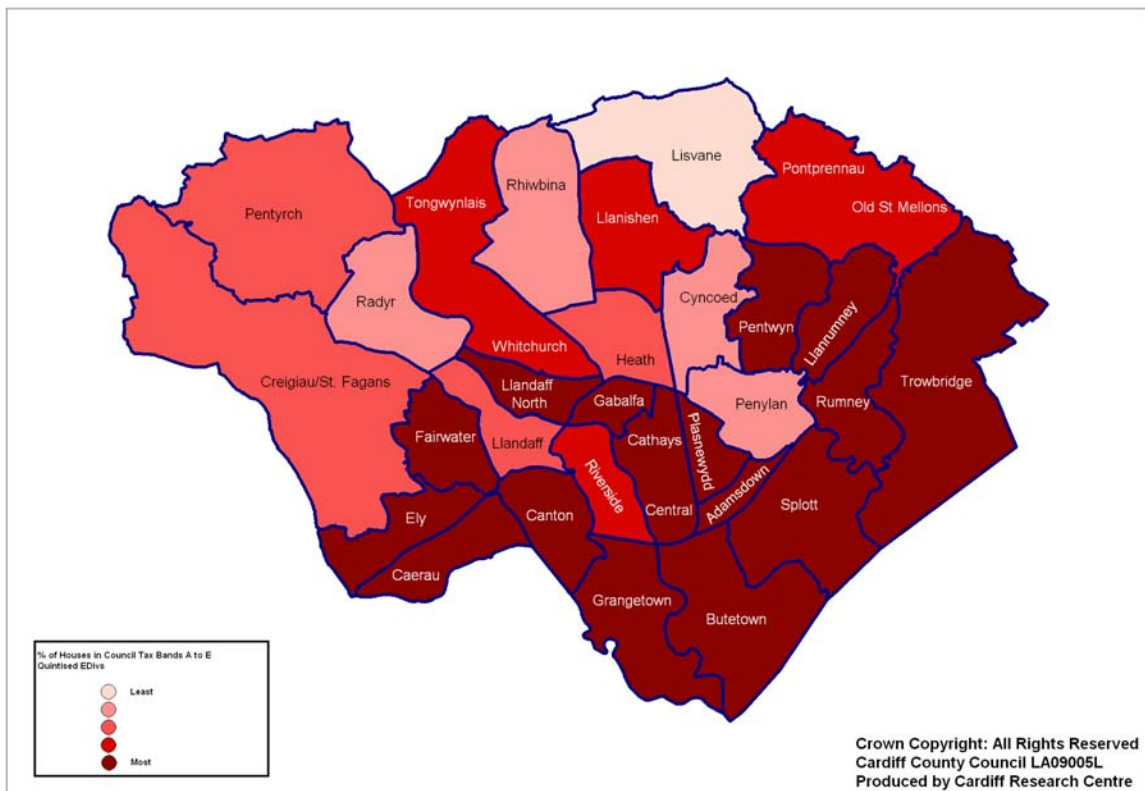


(Source: Census 2001)

Figure 4 Tenure breakdown within Cardiff (Census 2001)

3.2.2 Property Values

Figures on Cardiff house prices show they have risen by 276% since 1988. The average house price in 1988 was £45,543 while the average price in Cardiff in December 2004 was £171,617.



(Source: WIMD)

Figure 5 Distribution of properties in Council Tax band A-E by ward in Cardiff

3.2.3 Energy Efficiency

The WHCS revealed that 90.6% of households in Cardiff had some form of insulation present in their home. Only 4.8% had all five categories of insulation (roof/loft insulation, cavity wall insulation, double glazed windows, draught strips and hot water tank insulation), which is significantly lower than the all Wales average of 6.5%.

3.2.4 Vacant Properties

Cardiff has approximately 3,500 vacant properties and a large proportion is in the private sector. These properties are a wasted resource that contributes to the general decline in parts of Cardiff. They become soft targets for criminals, vandals, arsonists and substance abusers. It is estimated that each property costs the owner approximately £7,500 each year in lost revenue.

3.2.5 Private Rented Sector

The level of unfit in the private rented sector in Cardiff is shown in the table below:

Tenure	Owner Occupied	Social Housing	Private Rented	All
% Unfit Properties	6.5	14.8	16.0	9.1
No. of Dwellings	83,300	24,300	11,000	118,600

(Source WHCS)

Table 3 Percentage breakdown of unfit property by tenure in Cardiff

The average repair cost in the private rented sector is higher than all other tenure groups, demonstrating a need to target this tenure.

3.3 Disabled Adaptations

14.4% of households in Cardiff were considered to be in need of at least one special facility at their home, although it should be noted that the WHCS also states that 58.3% of households have some special facilities present. For the purpose of the survey, the term special facility means wider doorways for wheelchairs, access ramps, fixed handrails, a toilet on the living floor and emergency alarm.

3.4 Residents' views

The WHCS collected information about occupants' opinion of the repairs required to their homes. When questioned about the condition of their property 42% of occupants of unfit properties believed the property was in good repair and only 16% believed the property required major repair. These opinions did not reflect the true condition of the property.

3.5 Conclusions

Information about housing conditions in Cardiff is limited with the last comprehensive local house condition survey being completed some ten years ago. The Council has commissioned a new House Condition Survey; the results will be available in September 2005. These will be used to build on and revise the priorities of this policy if required.

From the information given, the following conclusions can be drawn:

- The level of unfit in Cardiff's housing stock is surprisingly high given the buoyancy of the housing market
- Cardiff has an increasingly ageing population who live in poor housing

- Housing deprivation is concentrated in the South of Cardiff
- Many people are unaware of the repairs that are required to maintain their properties
- Cardiff property values vary significantly depending on location, there is a potential for equity release schemes to play a significant role in the future policy
- Levels of unfitness in the private rented sector are high
- The south of Cardiff experiences higher levels of deprivation, displays comparatively worse housing conditions and has a higher density of property within the lower Council Tax bands (A – E).

4 Response to Needs

In response to the needs highlighted in the previous section the Council's approach will be to:

4.1 Prioritise Area Action

Action will be prioritised specifically towards the South of Cardiff through Renewal Area activity and renovation of particularly poor streets through a group repair grant programme focusing on improving the external fabric of buildings. Priority areas will be identified from the results of the Cardiff Private Sector House Condition Survey currently ongoing.

4.2 Prioritise people over 60 years of age

This will be achieved by making grant assistance available to these people. The evidence shows that elderly people often live in poor housing, they have very limited resources to maintain their homes and the prospect of their circumstances changing is limited. This approach will be linked to Council Tax bands (A – E), with the result that there will be an element of area focus in this approach also.

The Council intends to help elderly people who do not meet the criteria for grant aid by:

- developing equity release and/or other loan packages in partnership with financial institutions, other local authorities and the Welsh Assembly
- supporting the local Care and Repair agency
- providing help and assistance through the provision of a help pack.

In addition to the above assistance the Council is committed to exploring opportunities to provide financial assistance to help older people stay in their own homes.

4.3 Prioritise people on low incomes

The Council intends to help people on low incomes by:

- developing low interest loan packages in partnership with financial institutions, and
- providing help and assistance through the provision of a help pack

4.4 Prioritise houses beyond economic repair

Despite 26.3% of Cardiff's housing stock being constructed before 1919, there has been no large scale house clearance since the early 1970's. This has been partly due to legislative changes making it impossible to demonstrate the economic case for clearance and also adverse reaction from the early clearance programmes.

It is clear however that some properties and terraces would benefit from a sensitively managed redevelopment programme that would offer households the opportunity to remain within their own communities. The Council offers two financial assistance packages which aim to achieve this –

- Rebuild grant (grant/ loan mix)
- Relocation grant (grant/ loan mix)

4.5 Prioritise action on empty / derelict homes

Empty and derelict homes in Cardiff represent a significant wasted resource. In April 2004 there were approximately 3500 empty homes in Cardiff. This is a missed opportunity for housing people in need. Many vacant properties cause problems by becoming an eye sore, attract vandalism or rubbish accumulations that can lead to pest problems. The Council is keen to reduce the impact of empty properties and bring them back into use. This will be achieved through:

- Advice and assistance,
- Tough enforcement policies,
- Inclusion in Group Repair Schemes when these areas are declared,
- Partnership working with housing associations, and
- Exploring the opportunities that exist for further leasing by the Council.

4.6 Prioritise the improvement of privately rented accommodation

There is a significantly higher level of sub-standard accommodation in the private rented sector. Problems range from disrepair to unsatisfactory means of escape from fire. Cardiff Council feels it is inappropriate to reward landlords who fail to meet minimum legal standards by providing financial assistance. Consequently its policy will be to ensure that standards are maintained through a vigorous enforcement programme.

In addition, the Council is keen to work in partnership with landlords and recognise the important part they play in providing accommodation for a significant proportion of the community. The Council has an “Accreditation Plus” scheme which has been developed in conjunction with the local Landlords Forum, Association of Letting and Managing Agents, the Universities, the Fire Service and South Wales Police. This aims to encourage landlords to provide accommodation which is “better than legally required” and secures a commitment from landlords to adhere to a management code. To promote this scheme an “Accreditation Plus” grant is available.

4.7 Prioritise the reduction of fuel poverty

People who are fuel poor spend over a tenth of their income on heating their property, these people tend to be elderly or within the rented sector. The Council intends to help these people in a number of ways. Within the private rented sector the Accreditation Plus scheme requires fixed heating appliances to all habitable rooms and insulation to the loft. These measures will ensure adequate heating provision and ensure one form of insulation is provided.

Energy efficiency measures have been incorporated into the Cardiff Grant Standard, the standard properties will meet upon completion of a grant. This will secure an improvement to the property’s heat retaining characteristics.

In addition to incorporating measures within the assistance offered by the Council, those not entitled to the above will be given information about other assistance available. These include:

- Home Energy Efficiency Scheme
- Heat Cardiff.

4.8 Prioritise people in need of disabled facilities

There are disabled people within Cardiff who live in accommodation that does not suit their individual needs due to the lack of special facilities. The Council intends to help these people to remain independent in their own homes for longer. This will be achieved in a number of ways, including grant aid where this is assessed to be the most suitable course of action. Where it would be more appropriate for the individual to move to alternative accommodation advice and help will be offered through the ‘Accessible Homes Register’.

More detail on financial assistance packages is given in the following pages

5 Summary of Private Sector Housing Renewal Policy's Links to Corporate Objectives

Better Communities – Brighter Lives is the community strategy for Cardiff. It aims to build on the established partnerships in Cardiff and represents a shared agenda for Cardiff that has the support of the Council and a wide cross section of partner organisations.

“We want Cardiff to continue to succeed as the driver of Welsh prosperity; and we want local communities to be healthy, safe and prosperous. We believe that by working together we can and will make measurable progress to better communities and brighter lives””.

Community strategy 2004-2014

The Community Strategy demonstrates a commitment to developing joint mechanisms that will help to identify and address problems. Key priorities outlined in the document are:

- Education + Training for Life
- Health, Social Care and Wellbeing
- Environment
- Communities, Housing and Social Justice,
- Enterprise and Transport
- Sport, Leisure and Culture

The contribution made by the Private Sector Housing Renewal Policy 2005 (the Policy) to performing in these areas is summarised in the following table: -

Contribution Towards Achievement of Community Plan Objectives

KEY PRIORITY	COMMENTS	PRIVATE SECTOR HOUSING RENEWAL POLICY CONTRIBUTION	LINKS WITH OTHER STRATEGIES
Health, Social Care and Wellbeing			
1. Work in partnership to tackle the causes of poor health and health inequalities.	Evidence shows that there is a clear link between housing and health. (Independent Inquiry into Inequalities in Health – Sir Donald Acheson, 1998)	Renovation grant programme targeted towards elderly people. Partnership working with social services and Care and Repair (referral systems in place). Enforcement action taken to improve substandard privately rented homes. Public health complaints resolved e.g. rubbish complaints, drainage, filthy and verminous.	Cardiff Council Local Transport Plan 2000-2016 Countryside Strategy Crime and Disorder Strategy 1999 -2002 Local Sustainability Strategy for Cardiff
2. Work together to ensure that vulnerable adults are afforded protection and are able to maximise their independence and right to self determination	Vulnerable customers being targeted: Over 60 years of age, Disabled people, Tenants in private rented sector, Neighbours of run down privately rented properties	Targeted renovation grants policy. Grants for adaptations required by disabled people, including associated repairs. Enforcement action. Help for older / disabled people to continue to live in their own homes. Partnerships work with Care and Repair (Cardiff).	Nature Conservation Strategy Neighbourhood Renewal Strategy - Llanrunmey Regeneration Strategy Social Care Plan 2002-2007 Social Inclusion Action Plan Supporting People Operational Plan Sure Start Plans Unitary Development Plan Wasted Homes Strategy Care and Repair Business Plan UK Fuel Poverty Strategy

KEY PRIORITY	COMMENTS	PRIVATE SECTOR HOUSING RENEWAL POLICY CONTRIBUTION	LINKS WITH OTHER STRATEGIES
Environment			
3. Maintain, enhance, promote and sustainably manage the natural and built environment	Renewal Area programmes and Group Repair Schemes result in comprehensive renewal of the external fabric of houses. Clearance, compulsory purchase and other enforcement action results in often derelict properties being redeveloped or refurbished	Renewal Areas and Group Repair Schemes will improve the external fabric of properties in those areas. Continue a programme of clearance, compulsory purchase and enforcement for empty properties. Environmental works schemes. Rebuild grants Use of enforcement notices e.g. under public health legislation, planning legislation and housing legislation secures improvements to houses and gardens and removal of accumulations.	As Above
Communities, Housing and Social Justice			
4. Develop good quality affordable accommodation to meet the housing need, together with the development of strategic solutions to the issues of homelessness, rough sleeping and poor housing	Improve housing conditions for: Owner occupiers, Private tenants, Housing Association tenants, and increase the number of available homes in Cardiff through positive action in relation to empty properties	Assessment of the most satisfactory course of action for dealing with unsatisfactory housing. Help offered includes: <ul style="list-style-type: none"> • Renovation grants for people over 60 years. • Strategic improvement of homes in a neighbourhood through Renewal Area activity and group repair. • Grants to secure improvements beyond the legal minimum standards to benefit private sector tenants – Accreditation Plus. • Help to secure new accommodation or rebuild if clearance / demolition is most appropriate. Enforcement action when required against landlords of let properties and empty homes.	As Above

KEY PRIORITY	COMMENTS	PRIVATE SECTOR HOUSING RENEWAL POLICY CONTRIBUTION	LINKS WITH OTHER STRATEGIES
5. Work through the Cardiff Community Safety Partnership to tackle the cause of crime and the fear of crime in Cardiff	Helping people to feel secure in their own homes through provision of additional security measures and through neighbourhood improvement and joint working e.g. boundary wall treatments, lighting, specifications on products used in renovation works.	Including crime prevention design aspect in refurbishment schemes – integral part of the Cardiff Grant Standard. Additional security included as part of standard for Accreditation Plus scheme, developed in partnership with the South Wales Police. Environmental works programme e.g. boundary walls, better lighting, improved play facilities. Contribute to Secure by Design build standards.	
6. Work together to promote social inclusion by addressing the issues that cause people to be excluded from society.	Poor housing conditions have a significant impact on a child's ability to do well at school or an adult's ability to maintain a job. In addition health is often affected by poor housing - in particular respiratory diseases.	All of the above	

Table 4 The Policy's contribution to the Community Strategy 2004 -2014

6 Partnerships

Effective partnership working is already in place. Cardiff Council recognises that poor housing conditions is not an issue that it can resolve in isolation. There are many organisations that can help with referring cases, providing advice and assistance, financial assistance, handy person support and small works. Some of the external organisations already involved and working with the Council in this area include:

- Welsh Assembly Government
- Care and Repair Cymru and Cardiff
- Age Concern
- Local Housing Associations
- South Wales Police
- The Cardiff Landlords Forum
- South Wales Fire Authority
- Local Universities
- The Council of Mortgage Lenders
- Community Fora
- Local Contractors

6.1 Care and Repair

Care and Repair (Cardiff) exists to help older and/or disabled people to repair and improve their homes, thereby enabling them to live at home with increased safety and comfort.

The Council is pleased to have been instrumental in establishing the Agency in January 2002, and continues to be fully supportive of its expansion. The service offered compliments the service provided by the Council in that it provides timely support and assistance to older and/or disabled people. In particular, help is offered to secure small repairs, adaptations and improvements to the home; as well as referrals, information and advocacy. The service helps to reduce the applications made for Council grant assistance and it is more easily and quickly available to customers often through a handy person.

At present, the handyperson service is restricted to people over 70 years of age or disabled people. However, it is the intention that the agency incrementally expands access to the handyperson by a staged reduction of the age limit over the next three years. The Council welcomes this, as it will result in more comprehensive package of assistance for the Council's own target customer base. Other complimentary services offered by the agency to people over 60 years of age include:

- Provision of personal advisory service that focuses on the client's problems and seeks to find suitable solutions to their housing needs
- Advice and assistance to clients that fall outside the Council's renovation grant criteria
- To carry out development work to identify the diversity of older people's needs within the Black and Minority Ethnic client group
- Rapid response to primary care requests. This is a service to facilitate early discharge from hospital by provision of often-simple aids and adaptations to the home.

The Council believes that Care and Repair (Cardiff) provides a very valuable service and is integral to the aims of this policy.

6.2 Local Housing Associations

Housing Associations are seen by the Council as a key partner to help meet the needs of the priorities identified in this policy. Through the development of new initiatives, resulting from increased partnership working, the aims of this policy and other Council objectives can be achieved. For example, the development of a joint leasing scheme, aimed at bringing vacant properties back in to use, will result in the increased provision of affordable, good quality rented accommodation across Cardiff. This will provide benefits for the citizens of Cardiff, the owners of those properties and both the Council and local Housing Associations.

7 Past Activity and Success

For many years the Council has supported the improvement of individual homes and neighbourhoods through a renovation grant programme. This programme offered grant aid to owners to assist in the repair of their property. This was either achieved on an individual basis or through grouping properties together.

16,527 properties across Cardiff have been improved through this programme between 1st April 1992 and 31st March 2001 with £84.8million being spent during this period.

The graph below shows how the funding available to this programme has fallen year on year from over £23 Million in 1993 / 94 to £11 Million in 2005 /06. This reduction was mainly as a result of funding changes introduced by the Welsh Assembly Government.

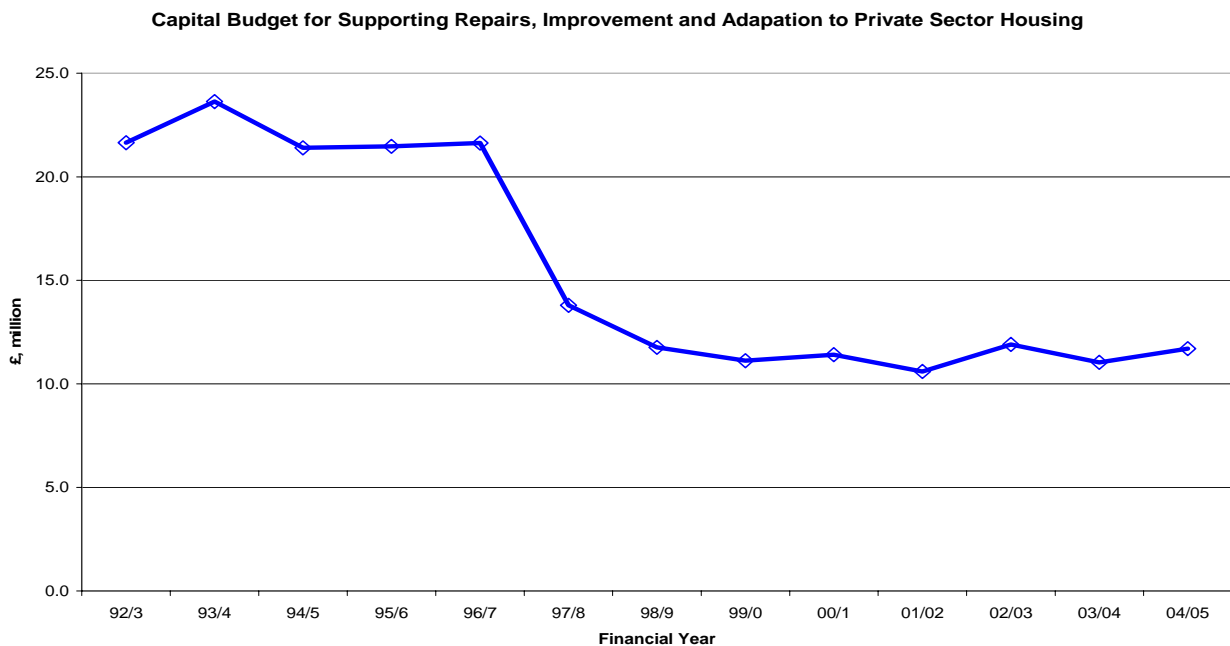


Figure 6 Budget allocation to private sector housing, including disabled facilities

Although the funding has reduced drastically over the years, the number of grants awarded (which reflects the number of people helped) has not fallen proportionally. This has been achieved by careful specification of works through the application of the Cardiff Grant Standard.

In 2000, the Council was faced with a growing waiting list of applications for grant aid and no prospect of being able to meet the expectations raised by the enquiries made. The Council resolved to target its resources more effectively by moving away from a demand led policy to providing assistance only to those who were elderly and on a limited income. As a result, the waiting time has reduced significantly from 5 years in 1996 to 6 months.

8 Best Value Review

Under the Local Government Act 1999 the Council is required to review its functions with the aim to improving the way these are exercised having regard to a combination of economy, efficiency and effectiveness. In response to this requirement the Council set out its programme of reviewing its function in the Best Value Performance Plan.

In accordance with this plan a Best Value Review was undertaken of the Renovation Grant Service during 2001/ 2002. This review examined in depth, the processes and procedures involved in delivering the following grants offered under the Housing Grants, Construction and Regeneration Act 1996:

- Individual Grants – Using the Council's Agency Service
- Individual Grants – Non Agency
- Renewal Area Grants

An integral part of the review was to consult with all involved in the service's delivery including customers. The results were:

- 91% of customers considered the overall grant service provided to be good or very good
- 75% of building contractors on the Council's "approved list" considered the overall service provided to be good or very good
- 50% of unsuccessful customers considered this service to be good or very good.

As a result of the review a number of suggestions for improvement were generated. These were analysed and an Improvement Action Plan was drawn up containing 27 recommendations. Most of the action plan recommendations have now been addressed.

A further survey was completed of those individuals who contacted the service in the year 2003. The results from this survey showed continued satisfaction with the service:

- 94% of customers considered the overall grant service provided to be good or very good
- 89% of the customers considered the quality of work to be very good or good
- over 87% of the customers considered the contractors to be polite and courteous and 83% of them considered the contractor to be reliable and punctual.

9 Cardiff Council's Grant Agency

The Council offers grant applicants a Grant Agency Service. This service takes the worry and stress out of the grant process by giving professional help and advice. The Agency arranges a building contractor to undertake the work following a tendering exercise, and for written contracts to be signed by both the builder and the home owner. While the works are in progress the Agency supervises the work and ensures it is completed to an acceptable standard, it also makes payments direct to the builder.

The Agency has proven extremely popular with applicants and builders, with a take up rate of over 90% for large Repair Grants. We will continue to offer the service and extend to include unassisted participants in Group Repair Schemes.

The Agency also benefits the Council, by ensuring greater scrutiny of builders and helping to remove the 'cowboy' element of building work.

Fees for the Agency Service are charged in accordance with the table below:

Grant Type	Max. value of Grant	Fee	Minimum Charge	Additional Charges made for specialist advice
Repair Grant	Less than 5k	13%	£60 +VAT	All grants <ul style="list-style-type: none"> • Structural Survey, • Plan drawings At cost to service area
Repair Grant	More than 5k	13%	£750 +VAT	
Group Repair Grant	No maximum	12%	£750 +VAT	
Group Repair Scheme – unassisted participant	No maximum	12%	£750 +VAT	
Rebuild Grant	No maximum	13%	£750 +VAT	

Table 5 Fees charged by Agency Service

Where the agency service is not provided, administration costs will be charged at the following rates:

Grant Type	Max. value of Grant	Administration Charge
Non – Agency Repair Grant	Less than 5k	Either 10% of the cost of works or £60 +VAT
Non – Agency Repair Grant	More than 5k	Either 10% of the cost of works or £750 +VAT
Accreditation Plus Grant		Either 10% of the cost of works or £60 +VAT

Table 6 Administration Charges for Non- Agency Grants

These charges may be subject to review at any time, subject to Council resolution.

10 Cardiff Grant Standard

The Cardiff Grant Standard is a working document that has been used by the Council for a number of years. It gives clear guidance to officers to enable the targeting of limited resources to certain repairs only. It also ensures uniformity of practice across the Council's Grant Service.

The eligible works for each grant type will be determined in accordance with the guidelines contained in the working document.

11 Private Sector Housing Renewal – The Financial Assistance

The following section must be read in conjunction with annex 1 that sets out the detail of the financial assistance offered. The following paragraphs contain only a summary.

11.1 Renewal Area

Cardiff Council intends to prioritise area action. Two Renewal Areas have been declared. A Renewal Area is a method of improving the housing, socio-economic and environmental conditions of an area in a strategic and co-ordinated manner over a period of time. This approach has been enshrined in legislation since 1989. It was introduced following recognition that peppercotting of individual grants does not secure sustainable improvements for individuals or areas. Renewal Areas have shown that they can increase confidence in the area, attract inward investment and reverse the trend of decline.

Cardiff Council declared the Riverside Renewal Area in 1991. During the following ten year programme the following improvements were secured:

- With over 1800 properties within the area, 53% of owners participated in the schemes to improve property condition
- The Council invested over £24 million in the area with property owners investing over £1 million
- 1174 properties benefited from boundary wall improvement schemes, at a cost of £2.5 million
- The Council invested £376K into community buildings (total of £627K was invested in conjunction with partners)
- The Council invested £471K on commercial improvement (total in excess of £1 million was invested in conjunction with partners)
- Approximately £700K was spent on street enhancements e.g. resurfacing, tree planting, road closures, amendments to junctions etc.
- Approximately £20K was spent improving the parks in Despenser Gardens, Clare Gardens and Kitcheners Gardens.

Cardiff Council firmly believes that a strategic approach produces sustainable results. It has therefore declared two new Renewal Areas – West Adamsdown and North Grangetown. Maps showing the boundaries are attached in Annex 2 and 3.

Within Renewal areas the following financial assistance will be offered:

- Group Repair Grant – this will be used to renew the external fabric of the building
- Repair Grant – this will be available to people over the age of 60. To minimise disruption the group repair grant and repair grant will be processed simultaneously except where there are dangerous items requiring attention immediately
- Relocation and Rebuild Grants – these will be available when the property is considered to be uneconomic to repair.
- Environmental Works Grant.

11.2 Group Repair Scheme

Cardiff Council wants to secure environmental improvements to all deprived neighbourhoods. Schemes that improve the external appearance of whole blocks of houses can make a significant difference. This can be achieved through Group Repair Schemes. Within these schemes a Group Repair Grant will be offered to allow work to be

undertaken to renew the external fabric of houses that are in a poor state of repair or structurally unstable. The benefits of a Group Repair Scheme approach are:

- The Council appoints a contactor to undertake the work
- The Council will supervise the builders and quality of work on behalf of the owner
- Due to the economies of scale the cost of the works are lower than if each property was repaired individually
- There is a greater environmental impact in the locality.

Specific schemes for inclusion in the group repair programme will be identified from Cardiff's House Condition Survey, which is currently ongoing.

Cardiff Council is keen to see successful Group Repair Schemes. Past experience has shown that lack of participation in the scheme has had a detrimental impact on the overall visual impact of projects. The Council has therefore reduced the contribution required by owners to ensure maximum interest is secured.

Below is a summary of the Group Repair Grant.

Group Repair Grants – Summary	
Qualifying criteria	Available to all private owners, Registered Social Landlords (excluding where the property is in a Renewal Area) and leaseholders with repairing obligations within a declared Group Repair Scheme (subject to 100% participation of leaseholders for the property)
Work eligible for grant aid	Works as determined by the Council to include external works, structural works and loft insulation in accordance with the Cardiff Grant Standard.
Assistance offered	Owner-occupiers will have a nil contribution towards the cost of work. i.e. 100% Grant but will not exceed the liability of the applicant. If the scheme is in a Renewal Area, Registered Social Landlords are not eligible for grant. Private landlords, Registered Social Landlords and owners of vacant properties will have a flat rate contribution of 25% of the assessed cost of the works to their property if the property is not accredited through Cardiff's Accreditation Plus Scheme. Private Landlords, Registered Social Landlords and owners of vacant who have joined the Accreditation Plus Scheme will have a flat rate contribution of 15% of the assessed cost of the works to their property. Fees charged for administration and VAT are covered by the grant.
Limitation	One grant per applicant in any 5 years

Table 7 Summary of the Group Repair Grant

Cardiff Council is currently committed to completing Group Repair Schemes for No Fines houses in Trowbridge Green. In order to provide a consistent and fair service, the properties remaining will receive assistance in line with the assistance previously given in the area as outlined in the table below

Group Repair Grants for Trowbridge Green	
Qualifying criteria	Available to all private owners, Registered Social Landlords and leaseholders with repairing obligations within a declared Group Repair Scheme (subject to 100% participation of leaseholders for the property)
Work eligible for grant aid	Works as determined by the Council to include external works, structural works and loft insulation in accordance with the Cardiff Grant Standard.
Assistance offered	Owner-occupiers will be means tested to determine the amount of contribution towards the cost of work. The maximum contribution will be 10% of the total cost of the works to their property. The Grant given will not exceed the liability of the applicant. Private landlords, Registered Social Landlords and owners of vacant properties will have a flat rate contribution of 25% of the assessed cost of the works to their property. Landlords who have joined the Accreditation Plus Scheme will have a flat rate contribution of 15% of the assessed cost of the works to their property. Fees charged for administration and VAT are covered by the grant.

Table 8 Summary of the Group Repair Grant for Trowbridge Green Group Repair Schemes

11.3 Environmental Works Grant

Environmental improvements can make a considerable impact to tired, run down areas. To secure maximum take up in the programme the package must be attractive to the participants. The policy adopted by Cardiff Council recognises this.

Below is a summary of the Environmental Improvement Grant assistance.

Environmental Improvement Grant Summary	
Qualifying criteria	Available to all private owners, Registered Social Landlords and leaseholders
Work eligible for grant aid	Works as determined by the Council to include boundary walls, forecourts, painting programmes to front elevations and shop fronts.
Assistance offered	In Group Repair Schemes and Renewal Areas: The total cost of the work will be funded by the grant Outside Group Repair Schemes and Renewal Areas: 90% of the cost of the works will be funded by the grant. Owners of the properties will be required to contribute a flat rate of 10% of the assessed cost of the works to the property. Commercial Premises (inside Renewal Areas): 75% of the cost of the works will be funded by the grant. Owners of the properties will be required to contribute a flat rate of 25% of the assessed cost of the works to the property Fees charged for administration and VAT are covered by the grant.

Table 9 Summary of the Environmental Works Grant

11.4 Repair Grant

Poor housing conditions are a major factor in elderly people suffering poor health and becoming dependant on Social Services. With limited resources and an increasing elderly population it is not possible to assist all people over 60 years of age. Some elderly persons within this group will have the financial means to pay for works to their property, either through income or capital contained within their home. Grant assistance will therefore be targeted towards those in greatest need.

If the criteria set out below are met the Council will offer a Repair Grant to help protect the health, safety and security of occupants. The Cardiff Grant Standard will be used to determine the extent of work required.

Below is a summary of the Repair Grant

Repair Grant – Summary	
Qualifying criteria	<p>All applicants must:</p> <ul style="list-style-type: none"> • be owner-occupiers • have occupied property as their only residence for 3 years prior to application • must be aged 60 or over • the property must be in council tax band A – E <p>Applicants who fail to meet these qualifying criteria can be considered where the Council is satisfied there are exceptional circumstances. Exceptional circumstance applicants will only be considered where the applicant can demonstrate</p> <ul style="list-style-type: none"> • The property is in Council Tax band A-E, and • Dangerous living conditions, and • Significant health difficulties <p>Budget restrictions will be a factor in determining the number of cases considered on this basis annually. Decisions will be considered at fixed times during the year (normally twice) and made in consultation with the Corporate Director. The decision made is final.</p>
Works eligible for grant aid	Works to be determined by the Council having regard to the Cardiff Grant Standard. The work undertaken will aim to protect the health, safety and security of the occupants and will not exceed the liability of the applicant.
Assistance offered	Up to 100% of grant aid, subject to a means test and will not exceed the liability of the applicant Fees charged for administration and VAT are covered by the grant.

Table 10 Summary of the Repair Grant

11.5 Landlords - Accreditation Plus

Accreditation Plus is a scheme run by the Council to certify good quality rented accommodation. It recognises good landlords who bring their properties to a standard above the legal minimum and who have agreed to abide by a management code. The scheme enables tenants to make an informed choice when choosing rented accommodation. Energy efficiency measures and additional security features are key elements of the Accreditation Plus property standard, and are particularly important for

people in the privately rented sector who often experience fuel poverty and burglary. To help landlords meet the Accreditation Plus property standard a limited grant is available.

Below is a summary of the Accreditation Plus Grant

Accreditation Plus Grant – Summary	
Qualifying criteria	The property must be fit for human habitation as prescribed within the Housing Act 1985 (as amended) The applicant must meet the Accreditation Plus scheme qualifying criteria for landlords.
Works eligible for grant aid	The installation, or upgrading, of automatic fire detection systems, emergency lighting systems, security measures, loft insulation, fire blankets and fire extinguishers as specified in the Cardiff Grant Standard.
Assistance offered	A maximum of a specified flat rate for each item of work. Fees charged for administration and vat are covered by the grant.

Table 11 Summary of the Accreditation Plus Grant

11.6 Clearance Areas - Relocation Grant

Clearance Area is a term used to identify a designated area where a property or properties have become uneconomical to repair, normally as a result of structural movement or neglect. Where these areas have been identified and action is required, the Council must by law follow prescribed procedures, including the notification and agreement of the Welsh Assembly Government.

Where designated Clearance Areas are confirmed, the Council will purchase the property from the owner, either through agreement or compulsory purchase. In some circumstances the owner will require alternative accommodation. At times the value of the property is reduced due to its condition, consequently, these owners find it difficult to purchase alternative homes in the locality. The Council feels it is important to help those people to remain in their own neighbourhoods, if possible. In addition to the legal compensation entitlement in these circumstances the Council will provide a relocation grant. This form of assistance will be subject to conditions and will relate to the property the owner proposes to purchase. The Council will only assist in cases where the property is suitable for the needs of that owner and is within a specified area agreed by the Council. Below is a summary of the Relocation Grant

Relocation Grant – Summary	
Qualifying criteria	The applicant must be a qualifying person and live in a property in a declared Clearance Area. The property being purchased must be a qualifying property.
Eligible works	To assist in the purchase of a qualifying property.
Assistance offered	Assistance will be subject to an applicant's assessed contribution determined by the Council means test. The maximum award is £40,000 to purchase a qualifying property. However, financial assistance received above the initial £20,000 will be recoverable upon sale of the property at any time.

Table 12 Summary of the Relocation Grant

11.7 Rebuild Grant

The Council has found that there are properties in Cardiff that should be demolished and rebuilt due to the severity of structural defects. In the past the only routes available to the Council were to either:

- declare a Clearance Area
- to renovate the property using a grant.

Due to the high property values in Cardiff, Clearance Areas have often not been possible. As a result properties have been renovated when it would have been more cost effective to re-build. The Council therefore offers a Rebuild Grant that will allow demolition of an unfit property and reconstruction on the same plot of land.

The Council intends to offer this grant assistance to properties where the most suitable course of action, determined by the Council, is to rebuild.

Below is a summary of the Rebuild Grant.

Rebuild Grant - Summary	
Qualifying criteria	The most satisfactory course of action for the property, as determined by the Council, is to rebuild. The property must NOT be in a Clearance Area as declared on or after the 1 st April 2003. Outside a strategic area, the owner must have resided in the property as his only residence for 3 years.
Eligible works	The demolition and rebuild of the property on the existing plot of land. The size of the property to be built will be determined by the Council, and will not exceed the size of the original property.
Assistance offered	Applicants will be assessed to determine their contribution towards the cost of the works. When the property is sold a percentage of the assistance offered will be recovered. For the initial 10 years after the completion, 100% of the assistance paid must be repaid, after this time 25% of the assistance received will be recoverable upon sale. Fees charged for administration and VAT are covered by the grant.

Table 13 Summary of the Rebuild Grant

11.8 Disabled Facilities

Mandatory Disabled Facilities Grants (DFG) are administered under the Housing Grants, Construction and Regeneration Act 1996 (as amended) and as such are not specifically detailed in this policy.

In order to continue to provide the most appropriate form of assistance to disabled persons, the Council proposes to offer a new 'Disabled Plus Grant'. This assistance will supplement the mandatory DFG and will allow for a quick and effective source of help to the most vulnerable outside of mainstream grants. Firstly, the grant will be utilised where a need for 'fast track' aid has been recognised by a Senior Occupational Practitioner, and the circumstances meet the Authority's criteria.

The objective behind this policy is to eliminate the heavy bureaucracy involved in processing a mainstream grant, and provide assistance as quickly as possible, at the most difficult of times. This assistance will be particularly useful in freeing up NHS beds where facilities are urgently required in a patients home to facilitate safe discharge.

Further areas of quick and effective help and assistance have been identified through feedback from service users and carers, and together with the 'Rapid Response' scheme implemented by Care & Repair Cardiff the Authority is now in a position to offer a full range of assistance and support. The grant can also be used to provide facilities for the employment of a disabled person. There are limited occasions when there is no alternative but to consider exceeding the mandatory DFG maximum limit, and Disabled Plus Grant will provide an opportunity to top up and provide a complete scheme for the disabled person.

Future proposals include the use of the 'Accessible Homes Register' (once fully operational and on stream), and the introduction of a specific condition which allows the Council to consider the recovery of specialist equipment provided through grant aid.

Disabled Plus Grant - Summary	
Qualifying criteria	Available to disabled owner occupiers or private tenants The applicant must have a need for 'necessary and appropriate' assistance outcome from a Council's Occupational Therapist assessment
Works eligible for grant aid	<ul style="list-style-type: none"> • Urgent and important works of adaptation or improvement under the current definition of 'Fast track' i.e. works for children, where there are exceptional circumstance, and exceptional situations where adaptations are planned to facilitate hospital discharge, all subject to confirmation by a Team Leader or Senior Practitioner. • Consideration as to the means of meeting the Council's responsibilities under the Chronically Sick & Disabled Persons Act 1970 where the outcome of the means test for a DFG indicates exceptional hardship in funding a contribution • The provision of specialist equipment e.g. tracked ceiling hoists, the renewal of old and irreparable items previously provided through grant aid, and additional warranties and service agreements which contribute to extending the life of an aid, adaptation or piece of equipment • Small works (normally costing <£500) e.g. external handrails, temporary ramping, etc. • Essential and minimal repairs to a property, up to a maximum of £10K, in conjunction with adaptations or improvements being carried under a mandatory DFG. Works in excess of £10K to be discussed with Neighbourhood Renewal. • Works outside of a mandatory DFG to provide facilities for the employment of the disabled person • To provide top up to mandatory DFGs because the cost of eligible works are higher than the grant limit.
Assistance offered	100% grant aid

Table 14 Summary of the Disabled Plus Grant

11.9 Advice and Assistance

The Council has developed a Home Maintenance Help Pack and Home Maintenance Calendar that aim to provide advice and assistance to those who are not eligible for grant assistance. It is intended that this information be developed further and updated over time. At present it contains general information about the type of maintenance owners should undertake and who may be able to help. The help pack also details a list of builders and is regularly updated. The Council does not endorse these builders but does regularly employ them to carry work out grant-aided work.

12 Conditions of Financial Assistance

All the assistance detailed above is subject to conditions unless otherwise stated. It is important that the summary of the assistance laid out above is read in accordance with the details set out in Annex 1.

When an application is made the applicant will be informed in writing of the conditions attached to that particular assistance.

All assistance is subject to post conditions relating to the ownership and use of the property and equipment. These conditions will be placed as a local land charge against the property; a charging order may also be required.

A summary of conditions are detailed on below.

12.1 Waiver of Grant Conditions

If the applicant is forced to sell the property or move to alternative accommodation due to circumstances beyond his/ her control before the expiry of the grant conditions, the Council will consider an application to waive the conditions where the applicant is able to prove exceptional circumstances.

It will be the applicant's responsibility to prove their exceptional circumstances to the Council. This application must be made in writing. The decision is final. The relevant Chief Officer, in consultation with Internal Audit will consider each application and the applicant will be informed of the outcome in writing.

In exercising its discretion to recover grant monies or to determine to recover a lesser amount, the Council gives consideration to applicants for wavier who can:-

- a) demonstrate to the Council's satisfaction that they are
 - i) either elderly or infirm and are disposing of their property to go into hospital, move onto sheltered housing, residential care or similar or are moving somewhere where care will be provided or they are disposing of their property in order to live with and take care of elderly/ sick relatives or
 - ii) they satisfy the criteria set out below,
and
- b) satisfy the Council on evidence provided that it would not be reasonable in the circumstances for the Council to demand from them repayment of the amount of grant.

The Council will determine each application on its own facts and merits.

Criteria to satisfy part (a)(ii) above includes:

Financial Hardship

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

Employment

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

Health and Wellbeing

A disposal made for a reason connected with physical or mental health, or wellbeing of a relevant person.

Provision of Care

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

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

Suitable for Number of Occupants

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

Inability to Let the Premises etc

A disposal of:

- a) A disposal made to enable accommodation to be provided which is more suitable for the number of people occupying the premises to which the application for grant relates
- b) A rented property in respect of which an application was accompanied by a certificate of future occupation.

Disposal Proceeds

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

In this paragraph “relevant amount” means

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

Value of the Premises

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

Disposal to Local Authority or Register Social Landlord

A disposal made to a local authority or register social landlord

Grant Type		Grant Condition Period	Grant Conditions
Repair		10 years on completion of the grant.	The applicant must remain an owner of the property The property must be his/ her only residence for that period.
Group Repair	Schemes started after 4 th Nov 2004	5 years on completion of the grant	The applicant must remain an owner of the property The applicant must ensure the property is occupied as stated in the occupation certificates i.e. owner-occupier certificate, certificate of intended letting etc.
	Trowbridge Green	10 years on completion of the grant	The applicant must remain an owner of the property The applicant must ensure the property is occupied as stated in the occupation certificates i.e. owner-occupier certificate, certificate of intended letting etc.
Accreditation Plus		5 years on completion of the grant	The applicant must remain an owner of the property The applicant must ensure that the property is let or offered for let throughout the condition period The applicant must continue to participate in the Accreditation Plus scheme and both the applicant and the property must continue to meet the qualifying standards.
Environmental Works	Inside Group Repair and Renewal Areas	No conditions	
	Outside Group Repair and Renewal Areas	No Conditions	
	Commercial Premises	No Conditions	
Rebuild		Full conditions will apply for 10 years on completion of the grant	The applicant must remain an owner of the property The property is to be the applicant's only residence for that period. Following the initial 10 years – 25% of the assistance received will be repaid on the sale of the property
Relocation		Full conditions will apply for 10 years on completion of the grant	The applicant must remain an owner of the property The property is to be the applicants only residence for that period Following the initial 10 years – assistance received over £20,000 be repaid on the sale of the property
Disabled Plus		No conditions	

Table 15 Summary of the Conditions of Grant aid

12.2 Repayment of Grant on Breach of Condition

If the applicant ceases to be, or is found not to be, entitled to the grant after approval the grant will be recovered together with compound interest.

Grant Type		Grant Condition Period	Disposal after Condition Period	Disposal after approval but before Certification	Disposal after death (if between approval and the expiry of the Grant condition period)	Disposal certified but before end of condition period	Failure to complete grant within time scales set	Breach of the Occupation certificate signed
Repair		10 years on completion of the grant.	No Payment	Repay instalments plus interest	Repay instalments or amount of grant	Repay grant amount	Repay Instalments plus interest	Repay grant amount plus interest
Group Repair	Schemes started after 4 th Nov 2004	5 years on completion of the grant	No Payment	Repay instalments plus interest	Full repayment for first 3 years, 2/3 repayment for year 4, 1/3 repayment for year 5	Full repayment for first 3 years, 2/3 repayment for year 4, 1/3 repayment for year 5	Repay Instalments plus interest	Repay grant amount plus interest
	Trowbridge Green	10 years on completion of the grant	No Payment	Repay instalments plus interest	Repay instalments or amount of grant	Repay grant amount	Repay Instalments plus interest	Repay grant amount plus interest
Accreditation Plus		5 years on completion of the grant	No Payment	N/A	Repay grant amount	Repay grant amount	N/A	Repay grant amount plus interest
Rebuild		Full conditions will apply for 10 years on completion of the grant	Repay 25% of the grant received	Repay instalments plus interest	Repay instalments or amount of grant	Repay grant amount	Repay Instalments plus interest	Repay grant amount plus interest
Relocation		10 years on completion of the grant	Repay anything received over £20K	N/A	Repay grant amount	Repay grant amount	N/A	Repay grant amount plus interest

Table 16 Summary of Grant Repayment upon Disposal/ Breach

13 Further Development

This policy aims to set out details of the financial assistance the Council currently offers and the context within which these packages have been developed. Clearly we are facing changing times in that the funding available for the Council to support repairs to privately owned properties cannot be and has not been sustainable. There is a need for alternative help packages for owners who cannot afford to pay to maintain or adapt their homes. Some of these packages now need developing in conjunction with some of our partner organisations such as Care and Repair Cardiff and local Housing Associations.

Over the last two years research into how to develop low cost loan packages has been ongoing. Cardiff Council now intends to work with other South Wales Authorities and Welsh Assembly Government, to develop "Pilot loan schemes". We aim to launch Phase 1 of the programme in 2005/6. Packages given priority in the development phase will be targeted at groups who cannot benefit fully from the Private Sector Housing Renewal Policy 2005, to allow works of repair and adaptation to be secured. The Council will fund this Pilot Study from the Private Sector Renewal Capital Programme. Following evaluation of the pilot a further policy proposal will be considered by Cardiff Council.

In addition the following developments will be examined in 2005/ 2006:

- Home Finders Service
- Help for older people to feel secure and to remain in their own home
- Scheduling services
- Financial assistance for vacant property tied to conditions.

In addition, however, there is a need for owners to prevent the decline of their properties as far as they can. This will help to prevent the premature need for whole scale replacement of elements of the building. We will therefore continue to develop our advice and assistance packages to encourage home maintenance.

14 Resources

The Council will finance the assistance detailed within this policy through its Housing Capital Programme. This is agreed on an annual basis following submission of a bid to the Welsh Assembly Government for Renewal Area Grant and consideration of the Council's own budget priorities. For the financial year 2005 / 06 the programme agreed for Private Sector Housing Renewal is £4,943 Million. Help for people with disabilities is £6.060 million. A breakdown of priorities for expenditure is shown in the table below:

Scheme Title		Budget Allocation, £ thousands
New renewal area		2,900
Repair Grants		1,818
Other Private Sector Activities to include, Group Repair, Accreditation Plus Grant Comp. Purchase, Clearance and Wasted Homes		225
DFG's Grants	Private Sector	4100
	Public Sector	1960

Table 17 Summary of planned expenditure for Private Sector Housing Renewal Programme and Disabled Facilities Grants 2005/2006

Under this Policy if conditions of assistance are breached the Council will recover the specified amount of that assistance. Money recovered through this means will be recycled back into Private Sector Housing's programme to fund future developments of this Policy.

15 Complaints

Whilst the Council endeavours to meet the needs of all its customers, there may be circumstances when individuals feel aggrieved. There are two main categories of complaints:

- Complaints about the policy
- Complaints 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.

15.1 Complaints about the policy

Members of the public aggrieved by the content of the policy, the eligibility of the assistance or by the conditions of the assistance can take the following action:

- Content of the Policy

The Council welcomes any views about this policy. To express any concerns please write to the Chief Officer for Strategic Planning and Neighbourhood Renewal, at County Hall, Atlantic Wharf, Cardiff, CF10 4UW.

- Eligibility

Each type of assistance has its own eligibility criteria. Individuals, who fall outside the criteria detailed in Annex 1, may still be considered for assistance if they can prove exceptional circumstances. In these cases please write to the Operational Manager (Private Sector Housing) at Strategic Planning and Neighbourhood Renewal, County Hall, Atlantic Wharf, Cardiff, CF10 4UW stating your reasons for being considered under this provision.

15.2 Complaints about the standard of service

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

16 Performance Indicators

The Welsh Assembly Government and Cardiff Council set annual performance targets for services provided. These targets aim to continually improve service outputs and standards. A number of these targets relate to the activity undertaken through this policy. Both national and local performance targets are detailed below.

16.1 National target

Performance Indicator	2005 / 2006
Private Sector Housing	Target
PSR/001 The percentage of unfit private sector dwellings made fit, closed or demolished through direct action by the Local Authority	6.0%
PSR/004 The percentage of private sector dwellings that have been vacant for more than 6 months at 1 st April 2004 that are returned into occupation during 2005/2006 as a direct result of direct action by the local authority.	3.8%

Table 18 National Performance Indicators for Private Sector Renewal

16.2 Local targets

Performance Indicator	2005/ 2006
Private Sector Housing	Target
Local PS2 No. of unfit private sector dwellings brought up to standard through renovation grants.	345
Local PS3 No. of private problem empty homes brought back into use	50
Local PS4 No. of properties improved through group repair schemes	140
Local PS5 No. of houses in multiple occupation fire proofed.	90
Local PS6 No of properties accredited	50

Table 19 Local Performance Indicators for Private Sector Renewal

The Council aims to increase the above targets for the year 2006/ 2007. At the time this policy was adopted these targets had not been finalised.

17 Implementation Plan

This policy, and the assistance detailed within this policy, will come into effect on the date adopted by the Council. All unapproved enquiries received before, on or after this date will be dealt with under this policy.

Applications that have been completed under the Housing Grants, Construction and Regeneration Act 1996 will be required to adhere to the conditions of grant aid set out in that Act until the end of the grant condition period.

Applications that have been completed under the Private Sector Housing Renewal Policy 2003/ 2004 will be required to adhere to the conditions of grant set out in that policy (2003/ 2004) until the end of the grant condition period.

18 Policy Review

During 2005/ 2006 a number of key documents will be published that will influence this Policy. These include the results from Cardiff's house condition survey.

The Council intends to release a Consultation Paper to gather public opinion on the future direction of this policy and to seek views on the assistance the public wish to be offered.

It is intended to review this Policy in light of relevant research and to report and republish a revised policy, as appropriate.

Administration amendments to this policy may be required from time to time. This may involve changes to the grant application pack and processing. These changes may be made by the relevant Corporate Director without recourse to Council.

Annex 1

1 Introduction

1.1 Details of Assistance

All reference to 'the Council' within the following text relate to The County Council of the City and County of the Cardiff.

All reference to Grants with the following text relate to all grant aid offered under this policy unless otherwise stated.

The following are the terms and conditions that are required to be met in the offering, receipt and approval of grant aid offered under this policy.

1.2 Applications for grants

Applications for all grant assistance will be dealt with in date order and as financial resources dictate except-

- (a) where the Council approach an applicant for inclusion in an proposed scheme, or
- (b) where the Council consider an application as an exceptional circumstance.

No grant will be paid unless an application form for grant assistance is submitted to the Council in accordance with the provisions of this Policy and is approved by them.

An application for grant assistance will be on the appropriate Council Application form and will specify the premises to which it relates and shall contain -

- (a) Particulars of the works in respect of which the grant is sought;
- (b) Particulars of any preliminary or ancillary services and charges in respect of the cost of which the grant is also sought (if appropriate); and
- (c) A Certificate of Title signed by a Bank, Building Society or Solicitor confirming the ownership of the property, or a copy of the register from Land Registry. In the event of a discrepancy between Land Registry and the information provided by the applicant a Certificate of Title will be sought.
- (d) At least two estimates from different contractors for the cost of carrying out the works which have been scheduled by the Council, unless the applicant is otherwise directed.
- (e) where applicable the consent of the owner of the property and of any other property affected by the works will be required.
- (f) a contract signed by the owner agreeing that grant funding will be repaid if grant conditions are breached. A charging Order may also be required.
- (g) Proof of Identification, if requested.

The application will not be deemed complete until the Council has determined a schedule of eligible works and all paperwork relevant to that application has been received by the Council.

1.3 Eligibility of works

The Council will determine the eligible works for the appropriate grant aid in accordance with the guidelines contained in the Council's working document 'The Cardiff Grant Standard' and 'Criteria and Priorities for the Provision of Adaptations to the Homes of People with Disabilities'.

1.4 Defective dwellings

No grant assistance is payable if the Council determine that the most satisfactory course of action for dealing with the property is action other than the provision of Grant assistance.

In determining the most satisfactory action for the dwelling the Council will have regard to the current guidance issued by the Welsh Assembly Government.

1.5 Means Testing System / Assessing Applicant's Contribution

For the purpose of assessing the applicants contribution the Council will adopt the current means testing system laid down in The Housing Renewal Grants Regulation 1996 as updated by the Welsh Assembly Government.

Where an applicant fails to provide information on the means test form, or provides information that is incorrect and/ or inaccurate this may affect the applicant's application for grant aid.

1.6 Fraudulent claims

Where an applicant has failed to provide information, or provided incorrect and/ or inaccurate information on a grant application or means tested form, that person will not be eligible for further grant aid under this policy.

2 Repair Grants

2.1 Repair Grants: Qualifying Criteria

The Council will not entertain an application for a Repair Grant unless the applicant(s):-

- (a) Is over 60 years of age,
- (b) Resides in a property that falls into Council Tax bands A-E,
- (c) Has resided at the property for the past three consecutive years

The Council will consider applications outside these criteria where exceptional circumstances exist. The Council's representative must be satisfied that the applicant can demonstrate that the property is in Council Tax Band A-E, is living in dangerous living conditions and has significant health difficulties.

The applicant contribution will be assessed by the Council's adopted means testing system described in section 1.5.

The Council will not entertain an application for a Repair Grant where the property has benefited from another grant (excluding Disabled Facilities Grant, Disabled Plus Grant, Group Repair Grant, Relocation Grant or where the timing of the works fall outside the control of the applicant due to his/ her ownership interest in the whole property (i.e. the work is outside his/ her flat)) within the 5 years preceding the application.

The Council may dispense with compliance with the conditions laid out where it is satisfied that exceptional circumstances exist.

2.2 Repair Grants: Owner's Applications and Tenant's Applications

The Council will not entertain an application for a Repair Grant unless it is satisfied -

- (a) That the applicant has an owner's interest in the land on which the relevant works are to be carried out, or
- (b) That the applicant is a qualifying tenant of the dwelling or property (alone or jointly with others) by virtue of a lease with a full repairing obligation or an obligation to pay for the repairs with a minimum of 10 years remaining.

And the applicant has consented from all the relevant parties to undertake the work.

2.3 Repair Grants: Certificates Required in Case of Owner's Application

The Council will not entertain an owner's application for a Repair Grant unless an Owner-Occupation Certificate in respect of the dwelling to which the application relates accompanies it.

2.4 Repair Grants: Certificates Required in Case of Tenant's Application

The Council will not entertain a tenant's application for a Repair Grant unless it is accompanied by a Tenant's Certificate.

Where the Council consider it unreasonable in the circumstances to require such a certificate, they will not entertain a tenant's application for a Repair Grant unless a Certificate of Intended Letting signed by the person who, at the time of the application, is the landlord under the tenancy is received with the application.

2.5 Repair Grants: The Age of the Property

The Council will not entertain an application for a Repair Grant in respect of a dwelling unless more than ten years has elapsed since it was constructed or converted.

2.6 Repair Grants: Prior Qualifying Period

The Council will not entertain an application unless it is satisfied that the ownership or tenancy condition has been met throughout a qualifying period of 3 years.

The applicant must have lived in the dwelling as his only residence throughout that period of 3 years.

In the case of a joint application it is sufficient if these conditions are met by any of the applicants.

The Council may dispense with complying with the above conditions when it is satisfied that there is a case of exceptional circumstance.

This section does not apply to an application for a Repair Grant in respect of a dwelling in a declared Renewal Area or Group Repair Scheme.

2.7 Repair Grants: Purposes for which Grant may be given

The purpose for which an application for a Repair Grant may be approved is to implement repairs and provision of facilities to both the interior and exterior of individual properties to safeguard the health, security and safety of the occupants.

The Council, in accordance with the current Cardiff Grant Standard, will determine the eligible works. Variations to the scope of works that are grant aided will only be permitted with the express prior written permission of the Council.

2.8 Repair Grants: Approval of Application

If it appears to the Council that the premises do not meet the requirements of the Cardiff Grant Standard, they will not approve the application unless they are satisfied-

- (a) That on completion of the eligible works the property will meet the requirements of the Cardiff Grant Standard,
- (b) That there are satisfactory financial and other arrangements for carrying out those works,
- (c) That the carrying out of the works is the most satisfactory course of action, and
- (d) For properties divided into flats, the Cardiff Standard will make provisions for repair to be undertaken to individual elements of the building.

In considering whether to approve an application for a Repair Grant the Council will have regard to the expected life of the building (taking account, where appropriate, of the effect of carrying out the works).

3 Group Repair Schemes

3.1 Group Repair Grant: Introduction

The Council may identify a street or area where the most suitable course of action is to prepare a scheme (a "Group Repair Scheme") for the carrying out of works

- (a) to put in reasonable repair the exterior of the buildings, and/ or
- (b) to render the buildings structurally stable,

The Group Repair Scheme will be identified by a defined curtilage.

3.2 Group Repair Grant: Ineligible Applicants

No Group Repair Grant is payable under this policy unless the applicant is aged 18 or over on the date of the application. In the case of a joint application, any applicant under the age of 18 years on the date of the application will be left out of account.

Register Social Landlords do not qualify for Group Repair Grants within declared Renewal Areas.

3.3 Group Repair Grant: Qualifying Buildings

Any building within the defined curtilage of the Group Repair Scheme ('the Scheme') may be included in the Scheme if, at the time the Scheme is prepared, it satisfies the conditions prescribed for qualifying buildings in relation to a Group Repair Scheme.

3.4 Group Repair Grant: Scheme Works

The works specified in a Group Repair Scheme ("Scheme Works") will be determined by the Council in accordance with the current Cardiff Grant Standard and will be works of the following descriptions

- (a) works to the exterior of the buildings to which the scheme relates,
- (b) works to the structure or to the foundations of the buildings to which the scheme relates, or
- (c) other works necessary to facilitate the works indicated above.

On completion of the works the exterior of the buildings will be in reasonable repair and structurally stable.

The exterior of a building means;

- (a) any part of the building which is exposed to the elements of wind and rain or otherwise faces into the open air (including, in particular, roofs, chimneys, walls, doors, windows, rainwater goods and external pipework), and
- (b) the curtilage of the building, including any wall within the curtilage which is constructed as a retaining wall or otherwise to protect the structure of the building.
- (c) the boundary walls used to define the curtilage.

The exterior of a building will not be regarded as in reasonable repair unless it is substantially free from rising or penetrating damp.

3.5 Group Repair Grant: Persons Eligible to Participate in Group Repair Scheme

A person is eligible to participate in a Group Repair Scheme if at the date of the approval of the scheme -

- (a) he has an owner's interest in the building, and
- (b) in respect of the dwelling or other premises in which he has an owner's interest he either -

- (i) is able to give possession of any part of the building to which scheme works are proposed to be carried out, or
- (ii) has the consent of the occupier of that part to the carrying out of those works.

A person eligible to participate in a Group Repair Scheme may participate as an assisted participant if the owner's interest which he has is an interest in

- (a) a dwelling and he gives an Owner-Occupation Certificate, a Tenants Certificate or a Certificate of Intended Letting, or
- (b) a House in Multiple Occupation and he gives a Certificate of Future Occupation, or

If the dwelling is vacant at the time the Scheme is declared, a person will be eligible to participate in the Scheme if he has an owner's interest in the property and all land and undertakes that the property will be occupied upon completion of the Scheme by submitting either an Owner-Occupation Certificate, or a Certificate of Intended Letting, or a Certificate of Future Occupation accordingly.

The following may not participate in a Group Repair Scheme as an assisted participant -

- (a) a local authority;
- (b) a health authority, special health authority or NHS trust;
- (c) a police authority established under section 3 of the Police Act 1964;

A person eligible to participate in a Group Repair Scheme but who is unable to be assisted, may participate as an unassisted participant.

3.6 Group Repair Grant: Scheme Consent and Restriction on Works

The persons who are eligible to participate in a Group Repair Scheme do so by signing a scheme consent agreeing to the proposals to carry out the works in accordance with the terms of the Scheme.

3.7 Group Repair Grant: Contributions by Participants

The participants in a Group Repair Scheme are liable to contribute to the cost, as notified to them under the Scheme, of scheme works relating to the premises in which they have an interest, at a rate determined in accordance with this section.

In the case of an assisted participant who has an owner's occupation interest (with the exception of vacant property) the rate of contribution will be nil.

In the case of an assisted participant who has submitted a Certificate of Intended Letting or a Certificate of Future Occupation the rate of contribution will be 25% of the eligible expense as calculated by the Council.

In the case of an assisted participant who is a Registered Social Landlord who has submitted a Certificate of Intended Letting the rate of contribution will be 25% of the eligible expense as calculated by the Council.

In the case of an assisted participant whose property is vacant and the owner has agreed to the occupation of the dwelling upon completion of the scheme and submitted the appropriate certificate the rate of contribution will be 25% of the eligible expense as calculated by the Council.

In the case of landlords who are accredited through the Council's Accreditation Plus Scheme the rate of contribution will be 15% of the eligible expenses as calculated by the Council.

In the case of an unassisted participant, the rate of contribution is 100 per cent.

Register Social Landlords do not qualify for Group Repair Grants within declared Renewal Areas.

3.8 Group Repair Grant: Variation of Group Repair Scheme

A Group Repair Scheme may be varied at any time by the Council before the completion date. The variation may relate to the participants in the scheme, the buildings to which the scheme relates, the scheme works or any other matter. The Council will have reasonable regard to the ability of the participant to make contributions to the Group Repair Scheme and ensure that applicants are aware of the need to make contributions.

4 Environmental Works Grant

4.1 Introduction

The Council may identify a street or area where the most satisfactory course of action is to prepare a scheme (an "Environmental Works Scheme") for the carrying out of works to enhance the appearance of the locality. The works will include, repair, improvement and redesign.

The Environmental Works Scheme will be identified by a defined cartilage.

4.2 Ineligible Applicants

No Environmental Works Grant is payable under this policy unless the applicant is aged 18 or over on the date of the application. In the case of a joint application, any applicant under the age of 18 years on the date of the application will be left out of account.

Register Social Landlords do not qualify for Group Repair Grants within declared Renewal Areas.

4.3 Environmental Works Grant: Qualifying Buildings

Any building and/ or and within the defined curtilage of the Environmental Works Scheme ('the Scheme') may be included.

4.4 Environmental Works Grant: Scheme Works

The Council will determine the scope of works and may include works to boundary walls, forecourts, painting programmes and shop fronts.

4.5 Environmental Works Grant: Persons Eligible to Participate in Group Repair Scheme

A person is eligible to participate in a Environmental Works Scheme if at the date of the approval of the scheme he has an owner's interest in the building and land.

4.6 Environmental Works Grant: Scheme Consent and Restriction on Works

The persons who are eligible to participate in a Environmental Works Scheme do so by signing a scheme consent agreeing to the proposals to carry out the works in accordance with the terms of the Scheme.

4.7 Environmental Works Grant: Contributions by Participants

The participants in a Environmental Works Scheme are liable to contribute to the cost, as notified to them under the Scheme at a rate determined in accordance with this section.

Domestic Premises in declared Renewal Areas and Group Repair Scheme, the total cost of the works will be funded by the grant.

Domestic Premises outside declared Renewal Areas and Group Repair Scheme, 90% of the total assessed cost of the works will be funded by the grant.

Commercial Premises, inside Renewal Areas only, 75% of the cost of the total assessed cost of the works will be funded by the grant.

4.8 Environmental Works Grant: Variation of Group Repair Scheme

An Environmental Works Scheme may be varied at any time by the Council before the completion date.

5 Accreditation Plus Grants

5.1 Accreditation Plus Grant: Qualifying Criteria

The Council will not entertain an application for an Accreditation Plus Grant unless the applicant(s):

Has an owners interest in the property,

Is over the age of 18,

Able to meet the Landlord and Managing Agent Qualifying Criteria set out in the Council's Accreditation Plus Scheme, and

Can provide an estimate for eligible works.

The Council may dispense with compliance with the conditions laid out in this section where it is satisfied that exceptional circumstances exist.

5.2 Accreditation Plus: Owner's Applications

The Council will not entertain an application for an Accreditation Plus Grant unless they are satisfied that the applicant has an owner's interest in the land on which the relevant works are to be carried out.

5.3 Accreditation Plus: Certificates Required in Case of Application

The Council will not entertain an application for an Accreditation Plus Grant unless the application is accompanied by a Certificate of Intended Letting or a Certificate of Future Occupation.

5.4 Accreditation Plus: Prior Qualifying Conditions

The Council will not entertain an application unless they are satisfied that on completion of works the property is fit for human habitation as prescribed in section 604 of Housing Act 1985 (as amended) and where appropriate section 352 of the Housing Act 1985, or similar standards introduced by new legislation.

5.5 Accreditation Plus: Purposes for which Grant may be given

The purpose for which an application for an Accreditation Plus Grant may be approved is to assist in the undertaking of works required by the Council's Accreditation Plus Scheme.

The Council, in accordance with the Cardiff Grant Standard, will determine the eligible works. Variations to the scope of works that are grant aided will only be permitted with the express prior written agreement of the Council.

5.6 Accreditation Plus: Approval of Application

If it appears to the Council that the premises, or the owners, cannot meet the requirements of the Accreditation Plus Scheme, they will not approve the application unless they are satisfied-

(a) That on completion of the eligible works the premises will meet the requirements of the Accreditation Plus Scheme,

(b) That there are satisfactory financial and other arrangements for carrying out those works, and

(c) That the carrying out of the works is the most satisfactory course of action.

In considering whether to approve an application for an Accreditation Plus Grant the Council will have regard to the expected life of the building (taking account, where appropriate, of the effect of carrying out the works).

5.7 Accreditation Plus Grant: amount payable

The Council will determine set maximum amounts of grant aid for each item of eligible work. These set rates will be assessed each financial year and set in accordance with the financial resources available. The Council will pay up to this set maximum rate for each item of eligible work on receipt of an invoice. If the applicant undertakes the works at a lower rate than that set by the Council the full cost of the works will be paid. Where the applicant, or a member of his family, undertakes eligible works, only the cost of materials for those eligible works will be grant aided upon the receipt by the Council of receipt and /or invoices detailing the cost of materials. The Council will have reasonable regard to the ability of the participant to make contributions to the Accreditation Plus Grant and ensure that applicants are aware of the need to make contributions.

6 Rebuild Grant

6.1 Rebuild Grants: Qualifying Criteria

The Council will not entertain an application for a Rebuild Grant unless:

- (a) It has been decided by the Council that the best course of action for the property is not to renovate, or the property is within a Private Sector Housing strategic area, and
- (b) The property is not in a declared Clearance Area as declared on or after the 1st April 2003, and
- (c) The applicant has owned the property and has been resident at the property for the past three consecutive years.

The Council may dispense with compliance with the conditions laid out where it is satisfied that exceptional circumstances exist.

6.2 Rebuild Grants: Owner's Applications

The Council will not entertain an application for a Rebuild Grant unless it is satisfied that the applicant has an owner's interest in every parcel of land on which the relevant works are to be carried out.

6.3 Rebuild Grants: Certificates Required in Case of Owner's Application

The Council will not entertain an owner's application for a Rebuild Grant unless an Owner-Occupation Certificate in respect of the dwelling to which the application relates accompanies it.

6.4 Rebuild Grants: Prior Qualifying Period

The Council will not entertain an application unless it is satisfied that the ownership condition has been met throughout a qualifying period of 3 years.

The applicant must have lived in the dwelling as his only residence throughout that period of 3 years.

In the case of a joint application it is sufficient if these conditions are met by any of the applicants.

The Council may dispense with complying with the above conditions when it is satisfied that there is a case of exceptional circumstance.

This section does not apply to an application for a Rebuild Grant in respect of a dwelling in a declared Private Sector Housing strategic area.

6.5 Rebuild Grants: Purposes for which Grant may be given

The purpose for which an application for a Rebuild Grant may be approved is to demolish the existing building and rebuild another dwelling on the existing plot of land. The newly constructed dwelling will meet the requirements set down in legislation and will meet the needs of the applicant as assessed by the Council.

6.6 Rebuild Grant: Contributions by Participants

The applicant of a Rebuild Grant will be liable to contribute to the cost, as notified to them in the grant approval. The rate of contribution will be determined by the adopted means test described in section 1.5 of Annex 1. The Council will have reasonable regard to the ability of the applicant to make contributions to the Rebuild Grant and will ensure that the applicant is aware of the need to make a contribution.

7 Relocation Grant

7.1 Relocation Grants: Qualifying Criteria

The Council will not entertain an application for a Relocation Grant unless:-

- (a) The applicant's original property is within a declared Clearance Area.
- (b) The applicant must have an owners interest in every parcel of land relating to the original property, and
- (c) The applicant must have resided at that original property as his only residence for the past three consecutive years ending with the acquisition date.

The Council may dispense with compliance with the conditions laid out where it is satisfied that exceptional circumstances exist.

7.2 Relocation Grants: Certificates Required in an Application

The Council will not entertain an application for a Relocation Grant unless the applicant signs a declaration stating he proposes to acquire a qualifying property and a signs an Owner Occupation Certificate for the qualifying property in which he intends to reside in as his only residence through out the grant condition period.

7.3 Relocation Grants: Prior Qualifying Period

The Council will not entertain an application unless it is satisfied that the ownership condition relating to the original property has been met throughout a qualifying period of 3 years.

The applicant must have lived in the property as his only residence throughout that period of 3 years.

In the case of a joint application it is sufficient if these conditions are met by any of the applicants.

The Council may dispense with complying with the above conditions when it is satisfied that there is a case of exceptional circumstance.

Relocation Grants: Purposes for which Grant may be given

The purpose for which an application for a Relocation Grant may be approved is to assist the applicant purchase a qualifying property within the qualifying area identified by the Council.

7.4 Relocation Grants: Qualifying Property and Qualifying Area

A qualifying property is a property which will meet the needs of the applicant as assessed by the Council.

A qualifying area will be identified by the Council.

7.5 Relocation Grant: Amount payable

The amount of grant aid awarded will be the lesser of:

- (a) the difference between the cost of purchasing the qualifying property and the prescribed amount of compensation which has been, or is to be, paid by the Council for the purchase of the original property, or
- (b) £40,000.

The cost of purchasing the qualifying property will be limited to the amount the Council considers reasonable to purchase the qualifying property if this is less than the actual cost of purchasing the qualifying property.

The applicant of a Relocation Grant will be liable to contribute towards the cost of purchasing a qualifying property. The rate of contribution will be determined by the adopted means test described in section 1.5 of Annex 1. The applicant's contribution determined from this means test will be deducted from the amount of relocation grant payable.

8 Disabled Plus Grant

8.1 Disabled Plus Grant: Qualifying Criteria

Subject to the following provisions of this section, the Council will not entertain an application for a Disabled Plus Grant unless they are satisfied-

- (i) that the applicant is aged 18 or over on the date of the application, in the case of a joint application, any applicant under 18 years on the date of the application will be left out of account
- (ii) that the works are necessary and appropriate to meet a need out of an assessment by an Occupational Therapist
- (iii) that the applicant lives in the dwelling as his only or main residence,

(iv) that he has an owner's interest in the dwelling, or is a tenant of the dwelling, alone or jointly with others,

(v) that he has a duty or power to carry out the works in question.

(vi) the applicant occupies the dwelling under a right of exclusive occupation granted for his life or for a period of more than five years

(b) No grant is payable under this section if the person who would otherwise qualify as the applicant for the grant is-

(i) the local authority

(ii) a new town corporation;

(iii) an urban development corporation;

(iv) a housing action trust;

(v) the Development Board for Rural Wales;

(vi) a health authority, special health authority or NHS trust;

(vii) a police authority established under section 3 of the Police Act 1964;

(viii) a joint authority established by Part IV of the Local Government Act 1985;

(ix) a residuary body established by Part VII of that Act; or

(x) an authority established under section 10(1) of that Act (waste disposal).

(c) For the purposes of the condition in subsection (a)(iv) "tenant" includes-

(i) a secure tenant or statutory tenant,

(ii) a protected occupier under the Rent (Agriculture) Act 1976 or a person in occupation under an assured agricultural occupancy within the meaning of Part I of the Housing Act 1988, and

(iii) an employee (whether full-time or part-time) who occupies the dwelling or flat concerned for the better performance of his duties;

but does not include a tenant of an authority or body mentioned in section (b).

(d) An application may be made by a person who does not satisfy the conditions in subsection (a) (iv) but who occupies the dwelling under a right of exclusive occupation grant for life or for a period of more than five years.

(e) Subject to the following provision of this section, sections (a)-(d) apply in relation to a house-boat or mobile home as in relation to a dwelling.

(f) For the purposes of those sections as they apply in relation to a house-boat or mobile home, any person lawfully in occupation of the house-boat or mobile home will be treated as a person with an owner's interest in or a tenant of a dwelling.

But except in the case of

- (i) works to adapt a house-boat or mobile home to enable an elderly, disabled or infirm person, who lives or proposes to live there as his only or main residence, to be cared for or
- (ii) works relating to means of escape from fire or other precautions,

the local authority will not entertain an application for Disabled Plus grant unless the residence requirement is met.

The residence requirement in the case of a house-boat is that the Council is satisfied that-

- (i) the applicant has occupied the boat as his only or main residence for a period of at least three years immediately preceding the date of the application;

- (ii) the boat has for that period had its only or main mooring in the same locality on an inland waterway or in marine waters within the boundary of the authority; and

- (iii) the applicant had a right to moor his boat there.

The residence requirement in the case of a mobile home is that the Council is satisfied that-

- (i) the applicant has occupied the mobile home as his only or main residence for a period of at least three years immediately preceding the date of the application;

- (ii) the mobile home has for that period been on land forming part of the same protected site within the meaning of the Mobile Homes Act 1983; and

- (iii) the applicant occupied it under an agreement to which that Act applies or under a gratuitous licence.

(j) Disabled Plus Grant will be made available for properties of any age.

9 Restrictions on grant aid

9.1 Restriction on Grants for Works Already Begun

The Council may not approve an application for a grant if the eligible works have been begun before the application is approved except for Accreditation Plus, where an approved schedule of works has been issued by a Council Officer.

9.2 Decision and Notification

The Council will within six months of a completed application notify the applicant in writing whether the application is approved, deferred or refused.

Where the Council decide to approve an application for a grant, they will determine, where appropriate -

- (a) which of the works are eligible for grant (referred to as "the eligible works"),
- (b) the amount of the expenses which in their opinion are properly to be incurred in the execution of the eligible works,
- (c) 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,
- (d) terms and conditions applicable to the offer of assistance,
- (e) any time limits on commencement and completion.

If the Council notify the applicant that the application is approved, they will specify in the notice, if appropriate -

- (a) the eligible works, builders cost and assessed cost,
- (b) the amounts of any other expense and how those amounts have been calculated, and
- (c) the amount of the grant, including any preliminary or ancillary services and charges.

If the Council notifies the applicant that the application is refused, they will at the same time notify him of the reasons for the refusal.

If the Council notifies the applicant that the application is deferred, they will at the same time notify him of the reasons for the deferral.

If after an application for a grant has been approved the Council are satisfied that owing to circumstances beyond the control of the applicant -

- (a) the eligible works cannot be, or could not have been, carried out on the basis of the amount of expenses, or
- (b) the amount of the costs which have been or are to be incurred has increased, or
- (c) 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 Council may re-determine the estimated expense and the amount of the grant. If the re-determination is required by anyone other than the applicant then his approval will be obtained.

10 Payment of grants

10.1 Payment of grants: general

Where the Council's Grant Agency service has been used grant may be paid in part by instalments as the works progress and the balance after completion of the eligible works.

Where the applicant has not used the Council's Grant Agency service the grant will be paid in whole after the completion of the eligible works, unless the Council agrees otherwise.

Where the applicant, or a member of his family, undertake eligible works, only the cost of materials for those eligible works will be grant aided.

Where a grant is paid by instalments, the aggregate of the instalments paid before the completion of the eligible works will not at any time exceed 90% of the amount of the grant.

With regard to a Relocation Grant, grant aid will only be paid upon completion of the purchase of the qualifying property.

10.2 Payment of grants: conditions as to carrying out of the works

It is a condition of payment of every grant, with the exception of relocation grants, that the eligible works are carried out within 3 months for grants under £5000 (except for Accreditation Plus Grant and Environmental Works Grant) or 12 months for grants

exceeding £5000 or for Accreditation Plus Grant or Environmental Works Grant from the date of approval of the application concerned.

The Council may allow further time where it determines the reasons for delay are justified. In such cases the applicant must write to the Council for their case to be considered.

In approving an application for a grant the Council will require as a condition of payment of the grant that the eligible works are carried out in accordance with such specifications as they determine.

The payment of a grant, or part of a grant, is conditional upon -

- (a) the eligible works or the corresponding part of the works being executed to the satisfaction of the Council, and
- (b) the Council being provided with an acceptable invoice for the works and any preliminary or ancillary services or charges in respect of which the grant or part of the grant is to be paid.

For this purpose an invoice is acceptable if it satisfies the Council and is not given by the applicant or a member of his family.

10.3 Payment of grants: conditions as to contractors employed

It is a condition of payment for every grant, unless the Council directs otherwise in any particular case or with the exception of Relocation Grants, that the eligible works are carried out by the contractor whose estimate accompanied the application or, where two or more estimates were submitted, by one of those contractors.

10.4 Payment of grant to contractor

The Council will pay a grant, or part of a grant, direct to the contractor unless there is good reason not to do so.

Where an amount of grant is payable, but the works in question have not been executed to the satisfaction of the applicant, the Council may at the applicant's written request and if they consider it appropriate to do so withhold payment from the contractor. If they do so, they may make the payment to the applicant instead.

10.5 Applicant ceasing to be entitled before payment of grant

This section applies where an application for a grant is approved but before the certified date the applicant ceases to be a person entitled to a grant of that description.

In the case of a joint application this section does not apply unless all the applicants cease to be so entitled.

Where the applicant ceases to be eligible for the approved grant no grant will be paid or, as the case may be, no further instalments will be paid, and the Council may demand that any instalment of the grant which has been paid be repaid forthwith, together with compound interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine.

For the purposes of this section an applicant ceases to be a person entitled to a Repair Grant, Group Repair Grant or Rebuild Grant -

(a) in the case of an owner's application -

- (i) if he ceases to have a qualifying owner's interest, or
- (ii) in the Council's reasonable view he ceases to have the intention specified in the Owner- Occupation Certificate or Certificate of Intended Letting or Certificate of Future Occupation which accompanied the application;

(b) in the case of a tenant's application -

- (i) if he ceases to be a qualifying tenant of the dwelling, or
- (ii) if the application was accompanied by a Certificate of Intended Letting and in the Council's reasonable view the landlord ceases to have the intention specified in the certificate; or

For the purposes of this section an applicant ceases to be a person entitled to an Accreditation Plus Grant

- (a) if he ceases to have a qualifying owner's interest in the property; or
- (b) in the Council's reasonable view he ceases to have the intention specified in the Certificate of Intending Letting or Certificate of Future Occupation which accompanied the application; or
- (c) the property becomes unfit for human habitation under section 604 of the Housing Act 1985, (as amended) or similar standards introduced by new legislation; or
- (d) the owner fails to meet the Qualifying Criteria set by the Accreditation Plus Scheme.

For the purpose of this section an applicant ceases to a person entitled to a Relocation Grant

- (a) he ceases to have a qualifying owner's interest in the original property; or
- (b) in the Councils reasonable view he ceases to propose to have an owner's interest in the qualifying property, or
- (c) in the Councils reasonable view he ceases to have the intention specified in the owner-occupation certificate for the qualifying property.

This section has effect subject to section 11.10 below detailing provisions relating to death of applicant.

10.6 Cases in which Grants May be Re-calculated, Withheld or Repaid

This section applies where an application for a grant has been approved by the Council and -

- (a) the Council ascertains that the amount of grant was determined on the basis of inaccurate or incomplete information and exceeds that to which the applicant was entitled; or
- (b) the Council ascertains that without its knowledge the eligible works were started before the application was approved; or
- (c) the eligible works are not completed to the satisfaction of the Council within the period specified under section 10.2 above, or such extended period as it may allow; or
- (d) the Council ascertains that the aggregate of the cost of completing the eligible works and the costs incurred with respect to preliminary or ancillary services and charges, is or is likely to be lower than the estimated expense; or

(e) the Council ascertains that without its knowledge the eligible works were not carried out by the contractor whose estimate accompanied the application or, where 2 or more estimates were submitted, by one of those contractors.

Where this section applies, the Council may -

(a) refuse to pay the grant or any further instalment of grant which remains to be paid, or
(b) make a reduction in the grant which, is to be a reduction proportionate to the reduction in the estimated expense;

and it may demand repayment by the applicant forthwith, in whole or part, of the grant or any instalment of the grant paid, together with compound interest at such reasonable rate as the Council may determine from the date of payment until repayment.

10.7 Repayment Where Applicant Not Entitled to Grant

This section applies where an application for a grant is approved but it subsequently appears to the Council that the applicant (or, in the case of a joint application, any of the applicants) was not, at the time the application was approved, entitled to a grant of that description.

The Council may demand that any grant which has been paid be repaid forthwith, together with compound interest from the date on which it was paid until repayment, at such reasonable rate as the Council may determine.

For the purposes of this section an applicant is not entitled to a Repair Grant or a Group Repair Grant or a Rebuild Grant -

(a) in the case of an owner's application if in the Council's reasonable opinion

(i) he does not have a qualifying owner's interest, or
(ii) he does not have the intention specified in the owner- occupation certificate or Certificate of Intended Letting or Certificate of Future Occupation which accompanied the application, or
(iii) he does not provide information or provides information that is incorrect or inaccurate that would materially affect the means test undertaken prior to approval of grant.

(b) in the case of a tenant's application if in the Council's reasonable view -

(i) he is not a qualifying tenant of the dwelling, or
(ii) the application was accompanied by a Certificate of Intended Letting and the landlord does not have the intention specified in the certificate.
(iii) he does not provide information or provides information that is incorrect or inaccurate that would materially affect the means test undertaken prior to approval of grant.

For the purposes of this section an applicant is not entitled to an Accreditation Plus Grant -

(i) if he does not have a qualifying owner's interest in the house; or
(ii) if he does not have the intention specified in the Certificate of Intending Letting or the Certificate of Future Occupation which accompanied the application.
(iii) if the owner does not meet the qualifying criteria of the Accreditation Plus scheme.
(iv) if the property does not meet the Accreditation Plus Standard.

(v) he does not provide information or provides information that is incorrect or inaccurate that would materially affect the application prior to approval of grant.

For the purposes of this section an applicant is not entitled to a Relocation Grant if

- (i.) he does not have a qualifying owner's interest in the original property, or
- (ii.) he does not propose to have a qualifying interest in the qualifying property, or
- (iii.) he does not have the intention specified in the owner- occupation certificate for the qualifying property, or
- (iv.) he does not provide information, or provides information, that is incorrect or inaccurate that would materially affect the means test undertaken prior to approval of grant.

11 Grant conditions and repayment

11.1 Grant Conditions: Introductory

The grant conditions as to repayment on disposal have effect from the date on which the application is approved until the end of the Grant Condition Period.

The grant conditions as to occupation have effect from the certified date until the end of the Grant Condition Period.

The "Grant Condition Period" means the period of years beginning with the certified date. This period for all grant aid under this policy is:

TEN years for Repair Grants, Group Repair Grants (Trowbridge Green), Rebuild and Relocation Grants

FIVE years for Group Repair Grant for schemes from 4th November 2004 and Accreditation Plus Grant

No conditions attached to the Environmental Works Grant or Disabled Plus Grant.

The "certified date" means the date certified by the Council as the date on which the execution of the eligible works is completed to its satisfaction, or for a Relocation Grant the date on which the grant aid is paid.

A condition under this policy is a local land charge placed on the property to which the grant application relates, and is binding on any person who is for the time being an owner of the premises concerned.

11.2 Condition for Accreditation Plus Grant

It is a condition of the Accreditation Plus grant that both the landlord and property continue to qualify and meet the criteria of the Council's Accreditation Plus Scheme throughout the Grant Condition Period.

11.3 Condition for Repayment on Disposal before the start or end of the Grant Condition Period

It is a condition of a grant that if an owner of the premises to which the application relates makes a disposal of the whole or part of the premises to which the application relates, after any instalment of grant has been paid, and before the certified date he will repay to the Council on demand the amount of grant that has been paid.

It is a condition of a grant that if an owner of the premises to which the application relates makes a disposal of the whole or part of the premises, on or after the certified date, and before the end of the Grant Condition Period, he will repay to the Council on demand the amount of grant that has been paid. Except in the case of a Group Repair Grant for a scheme after the 4th November 2004, full repayment of the grant will be required for the first three years, two third repayment in year 4 and one third repayment in year 5.

Where the Council have the right to demand repayment of an amount as mentioned above they may determine not to demand payment or demand a lesser amount where they are satisfied exceptional circumstances exist.

11.4 Condition for Repayment of Rebuild and Relocation Grants

It is a condition of a Rebuild Grant that when the owner of the premises to which the application relates makes a disposal of the whole or part of the premises to which the application relates after the grant condition period expires he will repay to the Council on demand 25% of the amount of grant that has been paid.

Where a Relocation Grant exceeds £20,000 it is a condition of a Relocation Grant that when the owner of the premises to which the application relates makes a disposal of the whole or part of the premises to which the application relates after the grant condition period expires he will repay to the Council on demand the full amount by which the grant has been paid over £20,000.

11.5 Condition as to Grant Accompanied by Owner-Occupation Certificates

Where an application for a grant was accompanied by an Owner-Occupation Certificate in respect of the premises, it is a condition of the grant that throughout the Grant Condition Period the premises is occupied in accordance with the intention stated in the certificate.

11.6 Condition as to Grant Accompanied by a Certificate of Intended Letting.

Where an application for a grant was accompanied by a Certificate of Intended Letting in respect of the premises, it is a condition of the grant that throughout the Grant Condition Period the premises is let in accordance with the intention stated in the certificate.

The terms of any tenancy of the premises (or any part of it, or any property including the dwelling or part of it) will be deemed to include a duty on the part of the tenant, if required to do so by the owner of the dwelling, to furnish him with such information as he may reasonably require to enable him to comply with a notice served on the owner as a result of the condition or management of the property.

11.7 Conditions as to Grants Accompanied by Future Occupation Certificates

It is a condition of an Accreditation Plus Grant that throughout the Grant Condition Period -

(a) the house is occupied or available for residential occupation in accordance with the intention stated in the Certificate of Intended Letting that accompanied the application; and
(b) that the house is not so occupied as to cause

(i) a breach of the duty to keep premises fit for number of occupants, or
(ii) a breach of any direction given by the Council to limit the number of occupants in the house, or

(c) the service of a notice on the landlord for the property as a result of the condition or management of the property.

The terms of any tenancy of any part of the house will be deemed to include a duty on the part of the tenant, if required to do so by the owner of the house, to furnish him with such information as he may reasonably require to enable him to comply with a notice.

11.8 Condition breach

A breach of the conditions in Section 10.5, 10.6 or 10.7(a) would require the grant to be repaid plus compound interest calculated from the certified date, at such reasonable rate as the Council may determine.

It is also a condition of all Grants that if, at any time when a condition is in force, the Council serve notice on the owner of the dwelling requiring him to do so, he will within the period of 21 days beginning with the date on which the notice was served furnish to the Council a statement showing how that condition is being fulfilled.

In the event of a breach of a condition under this policy, the owner for the time being of the dwelling will on demand repay to the Council the amount of the grant or the amount paid, together with compound interest on that amount as from the certified date or date of payment in the case of part payment of the grant, calculated at such reasonable rate as the Council may determine.

Where the Council have the right to demand repayment of an amount as mentioned above they may determine not to demand payment, where the Council is satisfied exceptional circumstances exist.

11.9 Cessation of conditions on repayment of grant

If at any time while a grant condition remains in force with respect to a dwelling, house or building -

- (a) the owner of the dwelling, house or building to which the condition relates pays the amount of the grant to the Council with interest if appropriate, or
- (b) a mortgagee of the interest of the owner in that dwelling, house or building being a mortgagee entitled to exercise a power of sale, makes such a payment, or
- (c) the Council demands repayment in whole on the breach of a grant condition and that demand is satisfied, or
- (d) the Council determines not to demand repayment on the breach of a grant condition,

that grant condition and any other grant conditions will cease to be in force with respect to that dwelling, house or building.

An amount paid by a mortgagee may be treated by the Council as part of the sums secured by the mortgage and may be discharged accordingly.

11.10 Provisions relating to death of applicant

References in this Policy to the applicant, in relation to a grant or an application for a grant, will be construed in relation to any time after his death as a reference to his personal representatives.

Where the applicant dies after liability has been incurred for any preliminary or ancillary services or charges, the Council may, if they think fit, pay grant in respect of some or all of those matters which will be repaid from the Estate of the deceased where appropriate.

Where the applicant dies after the relevant works have been begun and before the certified date, the Council may, if they think fit, pay grant in respect of some or all of the works already carried out and other relevant works covered by the application. Such grant will be repaid from the Estate of the deceased where appropriate.

Where an applicant dies after the grant has been certified as complete, but before the expiry of the grant condition period, the full grant will be repayable from the Estate of the deceased where appropriate. For Group Repair Grant this amount will be full repayment in the first 3 years, two third repayment for year 4, one third repayment for year 5.

Glossary and index of defined terms

Accreditation Plus Scheme – This scheme is run by Cardiff Council to improve standards within the private rented sector. Details of the scheme, together with the schemes requirements, terms and conditions can be found in the published Accreditation Plus Booklet. Copies are available from Cardiff Council's County Hall, Atlantic Wharf, Cardiff.

Cardiff Grant Standard – this is a working document used by the Council. It details the standard of work attained for a grant to be certified. This document may be altered at an operational level from time to time to reflect changes in service requirements.

Certificate of Future Occupation - certifies that the person concerned –
(a) has an owner's interest in the premises, and
(b) intends that throughout the Grant Condition Period the house or a part of it (specified in the certificate) will be residentially occupied, or available for residential occupation, under tenancies or licences by persons who are not members of the owner's family for the time being of the house.

Certificate of Intended Letting - certifies that the person concerned –
has an owner's interest in the premises, and
intends that throughout the Grant Condition Period the dwelling will be let or available for letting as a residence.

Certificate of Title – A signed statement by a bank, building society or solicitor stating the applicant is the legal owner of the property.

Certified date – as detailed in section 11.1

Completion date – the date on which the Council sign the grant off as complete.

Council's Grant Agency – this is a service run by the Council to aid applicants in undertaking grant aid work.

Disable Facilities Grant – Mandatory grant aid administrated and approved under the Housing Grants, Construction and Regeneration Act 1996 (as amended)

Elderly occupants – Person aged 60 years or over

Financial resources – refers to allocated monies within Council budget for the carrying out of grant aid under this policy.

House-boat - a boat or similar structure designed or adapted for use as a place of permanent habitation which is a dwelling for the purposes of Part I of the Local Government Finance Act 1992 (Council Tax).

House in Multiple Occupation – as defined in the Housing Act 1985 in section 345, i.e. a house which is occupied by persons who do not form a single household.

Landlord and Managing Agent Qualifying Criteria – as required under the Council's Accreditation Plus scheme.

Mobile Home - a caravan within the meaning of Part I of the Caravan Sites and Control of Development Act 1960 (disregarding the amendment made by section 13(2) of the Caravan Sites Act 1968), which is a dwelling for the purposes of Part I of the Local Government Finance Act 1992 (Council Tax).

Most Satisfactory Course of Action – as stated in section 1.4

Owner's Interest – The person has legal ownership of the property and/or land whether on his own or jointly with others

Owner – Occupier – holds a freehold or leasehold interest in a property. If leasehold, the qualifying tenant must hold a lease where the remaining time on the lease exceeds the grant condition period and must have a repairing obligation or an obligation to pay for the repairs

Owner-Occupation Certificate certifies that the applicant –

- (a) Has a qualifying owner's interest, and
- (b) Intends to live in the dwelling as his only residence throughout the Grant Condition Period.

Rate of Contribution – the amount of money that the applicant will be required to contribute to the Grant.

Register Social Landlord – as defined under the Housing Act 1996, i.e. a social landlord that is registered at the Housing Corporation.

Renewal Area – A defined area identified as declared under the Local Government and Housing Act 1989 (as amended).

Schedule of eligible works – details of works eligible for grant aid as defined in section 1.3. For each grant the works eligible for grant aid will differ but these have been defined within each section detailing the grant.

Supplementary Works – Additional works required under the Council's Accreditation Plus scheme that is above the legal requirements for accommodation as detailed in the Housing Act 1985.

Tenant's Certificate certifies –

- (a) That the applicant is a qualifying tenant of the dwelling, and
- (b) That he intends to live in the dwelling as his only residence.
- (c) That there are five years remaining on the lease.

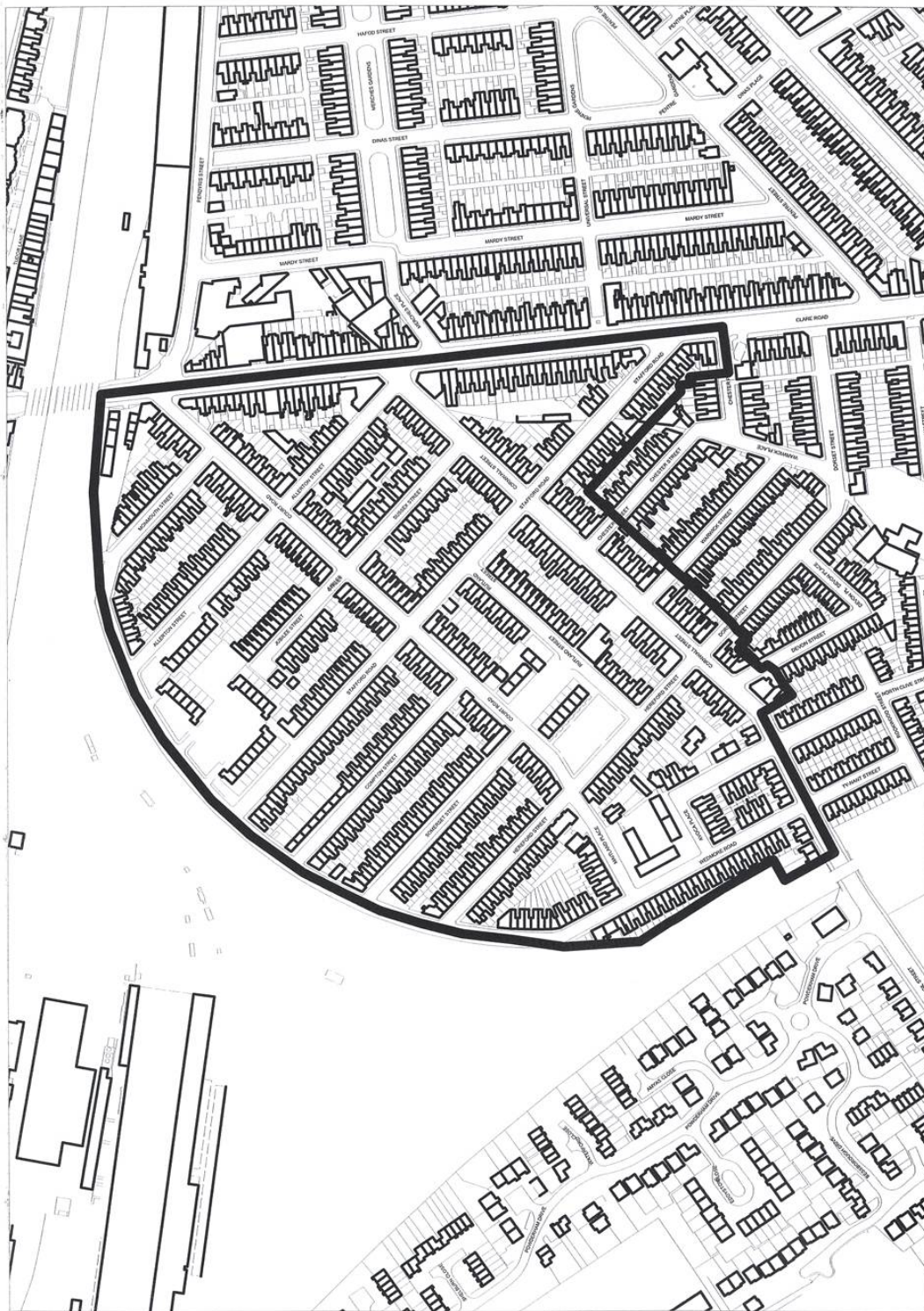
Annex 2

Map of West Adamsdown Renewal Area



Annex 3

Map of North Grangetown Renewal Area



Summary of Differences Between Current Policy and Proposed Private Sector Housing Renewal Policy

Change	Grant Effected	Original Policy	New Policy	Implications
1. Realignment of Council Tax Bands following the revaluation of properties.	Repair Grants	Properties must fall within Council Tax Bands A - D	Properties must fall within Council Tax Bands A - E	Following the changes to the tax bands approx 22,000 fewer properties would fall within the eligible tax bands. This amendment would increase the number of eligible properties by approximately 4000 over the original number of properties.
2. Commitment to participate in Loan Scheme Pilot with other South Wales Authorities.	New	Stated that loan option would be further developed.	<p>Outlines Cardiff’s intention to participate in a loans partnership with South Wales Local Authorities and Welsh Assembly Government.</p> <p>Condition – Repayment of loan. Other conditions to be specified during the development of the loans process and to be agreed by the Corporate Director</p>	<p>The introduction of a loans scheme would provide an alternative method of securing improvements to properties.</p> <p>Financial implication of the pilot to be funded from the approved capital programme for Private Sector Housing</p>
3. Clarify exceptional Circumstances	All	No criteria were specified for deemed exceptional circumstances.	<p>Introduce specific criteria for exceptional circumstances</p> <ul style="list-style-type: none"> - Dangerous living conditions - Significant health issues of occupants 	<p>Introduction of specific criteria would provide guidance for the processing of any applications which are not specifically covered within the criteria for grants</p> <p>Applications to be considered by</p>

Summary of Differences Between Current Policy and Proposed Private Sector Housing Renewal Policy

				Corporate Director, normally twice per year.
4. Introduction of an Environmental works grant,	New	Not previously included.	<p>Provision of environmental works including Boundary Wall Schemes, forecourts, shop fronts and painting programme.</p> <p>Contribution –Inside Group Repair Scheme (GRS) / Renewal Areas (owners and landlords): 100% grant, –Outside GRS / Renewal Areas (owners and landlords): 90% grant –Commercial Premises (Inside Renewal Areas): 75% grant Condition - none</p>	<p>Would allow area based improvements to be undertaken to support and enhance other work being undertaken.</p> <p>Works within Renewal areas would normally be funded from Welsh Assembly Government Grant.</p> <p>Works outside Renewal Areas would be funded from either the Council's resources, if a successful bid was made and approved in the Council's budget or other neighbourhood renewal funding opportunities.</p>
5. Definition of owner occupier.	All	Currently excludes the owners of flats who have an obligation to pay for repairs to their homes but not to carry out the works (e.g. leaseholders of flats)	Redefine definition of owner occupier to include residents with a responsibility to pay for repair works	This would allow qualifying owner occupiers to obtain assistance where a previous inequality existed.
6. Allow multiple applications for grants in some	All	Currently applicants can only make 1 application in any 5 year period.	Where the work is being undertaken to common areas of flats on an elemental basis	Where an owner has no control over the way the work is undertaken a greater flexibility would be created for

Summary of Differences Between Current Policy and Proposed Private Sector Housing Renewal Policy

circumstances			<p>application could be made to coincide with the undertaking of those elements of work.</p> <p>Contribution Any contributions made in the previous 5 years</p>	planned maintenance of properties separated into flats.
7. Amendments to policy	All	Any changes to the policy require Council approval.	<p>Authorisation for changes to the policy which would be regarded as administrative or would improve the service delivery should be delegated to the Corporate Director. Administrative changes refer to changes to the application procedure of grant aid and not the Criteria or conditions of grant aid set by the policy.</p>	This flexibility would allow improved service delivery.
8. Waivers of Grant Conditions	All	The policy does not include details of considerations for the approval of a waiver of grant conditions but relies on a basis previously agreed by Council.	<p>Details to be included in the policy to enable clarification for the public on the criteria used to consider condition grant waiver. This consideration have not changed.</p>	Inclusion would secure a comprehensive Private Sector Housing Policy document.
9. Unassisted participants in Group Repair Schemes	Group Repair Schemes	No structure exists for processing grants for owners who wish to participate but cannot receive grant aid.	<p>Include a provision for acting as agents for unassisted participants and introduce a charge at the Group Repair Scheme Grant rate.</p>	<p>This would allow the Council to supervise the works at properties whilst ensuring that its legal obligations are met.</p> <p>This will also secure greater</p>

Summary of Differences Between Current Policy and Proposed Private Sector Housing Renewal Policy

				participation in the schemes, securing improved environmental benefit.
10. Fee structure	All	The fee structure is not specified in the policy but is included in the Council's Corporate Charging Policy.	Fee structure to be included in the policy.	Inclusion would secure a comprehensive Private Sector Housing Policy document.
11. Caldy Road and Colwinstone Street	Group Repair Grant	Removal of provisions form Policy	Scheme complete.	Schemes complete no implications.
12. Grant Conditions	Disabled Plus Grants	Conditions are attached to grants which are not comparable to the Mandatory Disabled Facilities Grant.	Removal of conditions to align with Mandatory Disabled Facilities Grants.	This will improve take up of grants therefore allowing a larger number of applicants to benefit from this type of grant.
13. Certificate of title	All	Currently a grant application includes a Certificate of Title which must be signed by the a Bank, Building Society or Solicitor	The policy is amended to allow a copy of the register from the Land Registry to replace the requirement for a Certificate of title where applicable	This would greatly improve the efficiency of processing grants. Where a discrepancy between the register and information provided by the applicant occurs a Certificate of Title would be sought.