



The Vale of Glamorgan Housing Regeneration Policy

July 2018



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1 INTRODUCTION

Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. It is primarily the responsibility of homeowners to maintain their own property. However, in some circumstances assisting homeowners to repair the external fabric of their homes can assist with both the quality of life for the occupant, and also the immediate neighbours and the regeneration of the surrounding area.

The Regulatory Reform (Housing Assistance) (England & Wales) Order 2002 allows local authorities to formulate their own flexible financial assistance policies to target their funding to address specific local needs and priorities. As a result, local authorities are able to consider various options for providing a wide range of assistance to aid housing renewal. These options include:

- Maximising renewal area programmes
- 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

The Vale of Glamorgan Council has utilised these options to maximise the available budget allocation, draw in private investment and in addition to supporting the improvement of private sector housing in the Vale of Glamorgan.

2 NATIONAL AND LOCAL STRATEGIES AND PLANS

This policy has taken into account of national and local issues and corporate policies for the Council with the following documents being specifically considered.

2.1 The National Context

2.1.1 The National Housing Strategy for Wales: Improving Lives and Communities: Homes in Wales 2010

The National Housing Strategy for Wales sets out the substantial challenges in meeting Wales' housing needs, the priorities, and the actions that will be taken.

The challenges Wales faces are substantial;

- The demand for housing continues to outstrip supply.
- The credit crunch has increased the demand for affordable housing.
- The ageing population has implications for the design of houses and support available.
- The age and quality of current social housing stock means that improvements are required.
- There is increased demand on housing and housing-related support services, including those that deal with homelessness.

The Welsh Government aims to address these challenges through the strategy and set the following priorities:

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

2.1.2 Targeted Regeneration Investment Programme

In October 2017, Welsh Government launched a new £100 million programme of targeted regeneration investment for 2018-21. This new regeneration programme aims to support projects that promote economic regeneration with activities focused at individuals and areas most in need. Welsh Government wants the investment to create jobs, enhance skills and employability in the area receiving the investment, and to create an environment for businesses to grow and thrive.

Welsh Government set out the following principles when assessing regeneration projects:

- Aim – to support projects that promote economic regeneration with activities focussed at individuals and areas most in need, whilst serving the aims of wider sustainable development.

- Regional - local authorities to work together at a regional level. A key feature of the programme is the identification of priority projects through a process of regional working with the context outlined in agreed Regional Plans for Regeneration.
- Targeted - investment targeted in a small number of Regeneration Areas in order to generate a greater impact, rather than spreading resources thinly in all parts of Wales.
- Bespoke – there are separate challenges and opportunities in all parts of Wales and the solutions must be identified and prioritised by regional partnerships.
- Prosperity for All - the development of regeneration projects should support delivery of the well-being objectives set out in the strategy but with the overriding aim of widening economic prosperity. Programmes and projects should also reflect the commitment towards developing integrated approaches to the needs of particular communities with a strong emphasis on cross-sectoral working.

2.2 The Local Context

2.2.1 Vale of Glamorgan Community Strategy 2011 -2021

The Community Strategy provides the long-term context for planning in the Vale of Glamorgan. It is much more than a Council document, with its aim of improving the quality of life of communities throughout the Vale. It gives a focus for joint working and planning between public agencies and the voluntary, business and community sectors.

The Community Strategy has been developed by the Local Service Forum and incorporates the main partnership priorities and strategies into one plan. The document sets its vision of the Vale of Glamorgan and a framework to address key issues in all areas of the Vale. It also sets out ten priority outcomes:

1. People of all ages are actively engaged in life in the Vale and have the capacity and confidence to identify their own needs as individuals and within communities.
2. The diverse needs of local people are met through the provision of customer focused, accessible services and information.
3. Vale residents and organisations respect the local environment and work together to meet the challenge of climate change.
4. Older people are valued and empowered to remain independent, healthy and active. They have equality of opportunity and receive high quality services to meet their diverse needs.
5. Children and Young people in the Vale are well informed and supported to access a broad range of quality services that enable them to take full advantage of the life opportunities available in their local communities and beyond.
6. People of all ages are able to access coordinated learning opportunities and have the necessary skills to reach their full potential, helping to remove barriers to employment.
7. The underlying causes of deprivation are tackled and the regeneration of the Vale continues, opportunities for individuals and businesses are

developed and the quality of the built and natural environment is protected and enhanced.

8. The Vale maximises the potential of its position within the region working with its neighbours for the benefit of local people and businesses, attracting visitors, residents and investment.
9. Residents and visitors are safe and feel safe and the Vale is recognised as a low crime area.
10. Health inequalities are reduced and residents are able to access the necessary services, information and advice to improve their wellbeing and quality of life.

2.2.2 Vale of Glamorgan Council's Corporate Plan 2016-2020

The Corporate Plan is the key Council policy document. The plan is in place for a four year period and sets out how the Council will achieve the vision outlined in the Community Strategy.

The Council's Corporate Plan translates the vision of the Community Strategy into actions over the medium term that will enable the Council to achieve the outcomes detailed in the Community Strategy.

The Corporate Plan is used as the framework for Service Plans and underpins the Council's budget. It reflects the Council's aspiration to improve the services it delivers to the local community and is fully integrated with the Council's Medium Term Financial Plan.

Whilst the Community Strategy will raise a priority for action, such as "maximise renewal area programmes." The Corporate Plan will list an improvement objective, a specific action and a completion date. Below are key Outcomes this strategy will assist in meeting

Outcome: The Vale of Glamorgan has a thriving economy supporting cohesive sustainable communities.

Action: Implement the Castleland Renewal Area to improve the standard of housing and the local environment. (2016/17).

Outcome: Vale of Glamorgan residents have access to affordable, good quality suitable housing and housing advice and support.

Action: Facilitate the renewal of the private sector housing stock through a range of renewal and improvement initiatives. (2016/17)

Outcome: Promoting Regeneration, Economic Development and Employment

Action: Implement a comprehensive programme of regeneration across the Vale including:

- The Rural Local Development Strategy
- Town Centres Framework
- Penarth Esplanade
- Barry Waterfront including the Barry Island Link Road

- Links between Penarth Haven and the Town Centre (2019/2020)

2.2.3 Vale of Glamorgan Council Local Development Plan 2011-2026

The Local Development Plan sets out a strategic framework for sustainable development in the Vale over the next fifteen years. It identifies the infrastructure needed for Vale communities, but is also mindful of the need to regenerate and support those communities too. The Plan emphasises the need to re-use previously developed land and minimise development on green fields. In setting out the framework the Plan has recognised the regeneration occurring in Barry Waterfront and the need for this to continue.

2.2.4 The Local Housing Strategy for the Vale of Glamorgan

The Local Housing Strategy sets out the long-term strategic vision for housing in the Vale.

“All residents in the Vale of Glamorgan have access to good quality, suitable housing and are able to live happily and independently in vibrant, sustainable communities.”

The strategy, developed in consultation with key partners and residents, also identifies the key aims, priorities and issues that need addressing. One of the four aims of the strategy is:

“In order to achieve the vision for housing in the Vale four key aims have been identified: To improve homes and communities; by ensuring housing is maintained and fit for purpose, increasing the supply of good quality, energy efficient homes in vibrant and sustainable communities.”

3 HOUSING REGENERATION APPROACH

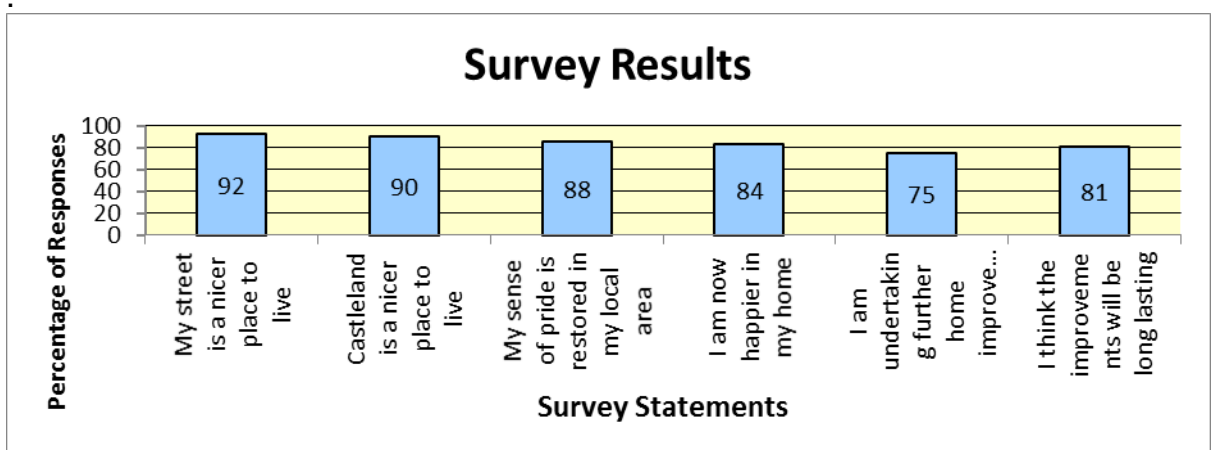
Renewal Areas have formed an integral part of the Council’s Private Sector Housing Renewal Strategy for several years and they have enabled the Council to focus action on a particular community with area based housing action.

A Renewal Area was traditionally an area of housing that had high housing, social and environmental need for improvement. Through declaring a Renewal Area, it enabled focused actions to-

- Improve housing
- Improve general amenities & the local environment
- Increase community and market confidence
- Maximise external investment into the area
- Reverse the decline of an area

These area-based interventions have been successfully implemented in the Vale of Glamorgan over the last 20 years. The last Renewal Area was in the Castleland area of Barry. Completed in 2016/17, it refurbished the front elevation of 1162 residential properties with the aim of restoring and enhancing the street scene in addition to repairing the individual homes. The programme of improvement concluded with the regeneration of the upper section of Holton Road. This element of the programme refurbished the front elevation of 54 flats, stabilised one block of homes and shops in addition to renewing 27 shop fronts and converting 4 empty shop fronts into residential frontage, the owner funding the internal conversion.

On completing the Castleland Renewal Area, a resident’s survey was undertaken gathering opinions on the investment made. The results were very positive as summarised below.



The positivity of residents’ opinion reflected the positive visual impact of the external improvement scheme completed on their homes. Below is a small sample of the results achieved in the investment made to improve the front external fabric of the homes.



Lower Pyke Street – before



Lower Pyke Street – after



Fryatt Street – before



Fryatt Street – after

Council funding and Welsh Government grant supported the previous Renewal Area schemes. This allowed large areas of housing to be included in the programmes for investment. With increased pressure on budgets and the removal of Welsh Government funding, the available budget for housing renewal is smaller which means smaller geographic areas need to be targeted for future investment.

These factors support the rationale for intervention to shift towards a smaller scale Housing Regeneration approach to Private Sector Housing. The targeted investment must also link to other sources of funding and wider regeneration aims when specific streets are identified. This maximises the outcomes and the impact of the scheme and investment.

4 HOUSING REGENERATION

Below sets out the areas of targeted investment for 2017-2020. If further funding opportunities become available, additional areas may be targeted in line with those identified opportunities. In such a case, an additional report will be presented to Cabinet to seek their inclusion in this Policy.

4.1 Windsor Road, Penarth

Windsor Road, Penarth is a gateway into the town. The street comprises largely of pre 1919 houses, the external fabric of which has deteriorated over time as a result of their age and location. The front elevation of the properties show years of soot accumulated from traffic traveling in and out of Penarth and a cumulative lack of maintenance. Through a Housing led regeneration to 'facelift' the properties, the front elevation of the property will be repaired and cleaned. This work will have a positive effect on both the residents living in the properties, and on the wider area from the improved visual impact.

A key aspect in establishing this Housing Regeneration investment approach is the benefit to the wider area as this section of Windsor Road is the main gateway to Penarth. In 2013, Soltys Brewster Consulting produced a strategy in collaboration with Penarth Tourism and Visitor Association entitled "Gateway to Penarth- Windsor Road". This section of Windsor Road has been identified as being the most in need of enhancement to ensure the gateway to Penarth provides the best possible impression which will contribute towards the regeneration objectives for Penarth in terms of tourism, town centre and business development. Within the locality of the Penarth Heights scheme, the lower section of Windsor Road has been identified as an area that could most benefit from housing regeneration investment to bring together a critical wave of investment to achieve wider objectives.

This housing led regeneration scheme will be implemented in parallel with proposals being separately developed to improve the transport infrastructure, public open space and art in the area, and so collectively will renovate this key gateway into Penarth whilst improving the wellbeing of local residents.

The housing regeneration will take the same approach as the work completed in the Castleland Renewal Area. It will cover residential properties Numbers 100 – 160, 164 – 172, 155 and 157 – 163 Windsor Road, Penarth as shown outlined in red below.

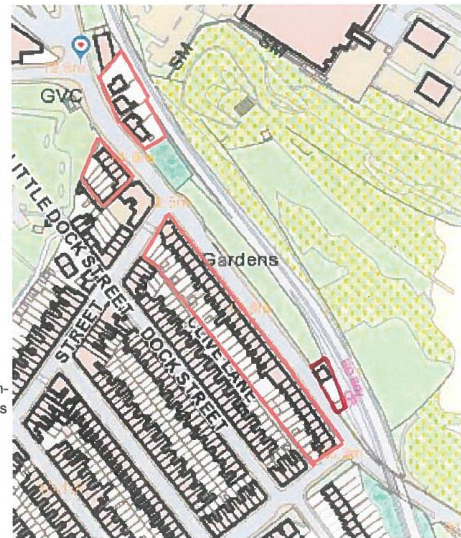
WINDSOR ROAD FACELIFT SCHEME



TYPICAL HOUSE TYPE

Summary of improvements:

1. Renew fascia and soffit boards
2. Renew rainwater system
3. Grit blast stonework and jet wash brickwork where unpainted
4. Rake out and repoint joints to stonework and brickwork
5. Redecorate painted features
6. Renew any timber doors and windows
7. Renew bay roof covering
8. Renew fascia boards and rainwater systems to bay windows
9. Renew boundary walls



LOCATION PLAN

Improvements made to individual properties to be subject to survey.

The assistance detailed in section 5 of this Policy will be offered to homeowners in this Housing Regeneration Area.

4.2 Paget Road, Barry

The £3m regeneration of Barry Island's eastern promenade was instrumental in revitalising Barry Island and reversing the decline of the area. In addition to the eastern promenade works, a series of improvements carried out under the "Barry Island Enhancement Programme", has completed the transformation of the public realm of the area.

The townscape features also give Barry Island a distinctive sense of place and contribute materially to the broader character and identity of the town.

The three storey Victorian terrace at Paget Road forms the backdrop to Whitmore Bay and the pleasure park opposite. It also forms the boundary to the hinterland beyond. These properties are part of the Barry Marine Conservation Area.



The front façade of the terrace has been subjected to various inappropriate alterations and repairs over the years with the central, double fronted property in need of maintenance.

A housing regeneration scheme will restore a degree of uniformity and consistency to the street scene. The brickwork elevations will be paint stripped and repointed, bathstone features cleaned and restored, fascia boards and rainwater systems replaced as well as old timber windows, thus repairing the properties in keeping with the conservation status, improving the visual impact on the street scene and enhancing the public realm improvements.

These improvements have already been carried out at Nos. 1 / 1a Paget Road as part of a privately funded, flat conversion scheme that are now known as Island Lofts. The intention is to replicate and continue the finish to the front elevation of Island Lofts along the remainder of the terrace.

The housing regeneration scheme will take the same approach as the work completed in the Castleland Renewal Area. It will cover residential properties Numbers Nos. 2–7 and 10–12 Paget Road as outlined in the plan below. The scheme not allow for the renewal of the shop fronts, but consideration will be given in the development of the schemes specification to the canopies attached to the commercial premises on the ground floor of these blocks.



Plan of Paget Road Area. Red outline sets the boundary of the scheme.

4.3 Broad Street Parade Facelift Scheme

Broad Street is one of Barry's main through-routes; it runs parallel to the railway line and is the main thoroughfare for buses. It also forms a gateway to Barry Island.

It is enclosed to the northern side by a three-storey terrace, the majority of which is red brick enhanced by contrasting brick and stone detailing. Although some detailing has been lost due to insensitive alteration, the overall effect above ground floor level is generally coherent. However, the southern side of Broad Street is characterised by poor quality, incohesive development. The majority of the southern side is taken up by a two storey, flat roofed development known as Broad Street Parade.



Built circa. 1965, the development comprises of 11 commercial enterprises on the ground floor with 14 privately rented flats above. The front external elevation of these flats contain extremely large window openings surrounded by vertical tile hanging. The windows are approximately thirty years old and are aesthetically poor in configuration. The expanse of glass coupled with the lack of blinds contributes to the poor appearance of the flats. The tile hanging has lost its colour with some of the tiling slipped or missing. The presence of television aerials attached to the front fascia also adds to the unattractive appearance of the building and detracts from the character of the area.

A Housing Regeneration Area targeting this southern block will provide an opportunity to modernise the face of the building and improve the visual impact on the local area. An investment enhancing the improvement to the street scene has recently been completed. As with Windsor Road, Penarth, this block of flats is a key gateway to Barry and Barry Island and its improvement will support the regeneration of both Barry Island and Board Street / High Street, and the wider Barry area by encouraging a sense of pride and security when arriving at the destination.

The Housing Regeneration will cover residential properties as outlined in the plan below. Consideration will be given to the canopy above the shops and commercial signage in the design of the scheme, but will not include new shop fronts. Local consultation with interested parties in the building and its shopkeepers will be undertaken when finalising the design.



Plan of Broad Street Parade Housing Regeneration Area. Red outline sets the boundary of the scheme.

4.4 Individual Property Renewal

Since 2012, the Welsh Government has provided the Council with a number of capital funding awards to enable the Council to provide loans to private sector property owners. The purpose of these loans is to assist owners to access finance to return empty properties back into use, or to carry out basic repairs to make a property warm, safe and secure where that owner cannot access affordable high street finance.

In providing this funding, the Welsh Government has set out terms and conditions in relation to the loans the Council can offer. As a consequence, this policy reflects that funding criteria.

There are two main loans available to support the repair and regeneration of private sector housing - Owner Occupier Loan and a Landlord Loan.

The Owner Occupier Loan is available either to owners unable to access affordable high street finance to carry out basic repairs to make a property warm, safe and/ or secure, or to owners repairing an empty property to occupy that dwelling themselves.

The Landlord Loan is targeted towards empty properties and provides finance to landlords to renovate that property and bring it back into use through renting or selling within a fixed period.

The loans offered to owners of empty property owners are provided alongside the Empty Homes Strategy.

Where possible, owners will be advised of the loan products that may be of interest, in addition to the assistance available through the Housing Regeneration Scheme. These loans can support improvements to the interior of the property, or the remaining external elements not funded through the Regeneration Scheme.

5 FORMS OF ASSISTANCE

The applicant will be informed of the terms and conditions of the financial assistance upon application. If the resources available to deliver the assistance changes, some of the following assistance below may be withdrawn or subjected to prioritisation criteria based on the Councils Priorities.

5.1 Windsor Road Residential Facelifting Scheme

Aim	To improve the visual appearance and feel of the identified blocks within Windsor Road, Penarth (as identified in section 4 of the Housing Regeneration Policy 2018) through external improvements to front and gable end elevations and boundary walls.
Applicant Eligibility	Applicants must be aged 18 years or over on the date of application. Applicants must own the property and will be required to prove title to the property and give consent to the Council to allow works to be carried out on the property. Landlords must be registered or licenced with Rent Smart Wales.
Property Eligibility	Must be within an identified scheme within Windsor Road, Penarth. In order for Facelifting to be effective, blocks will need to be in a sufficiently reasonable state of repair and stability.
Works funded	To improve the external fabric of a property where 50% or more is visible from the street. Typical works to include: <ul style="list-style-type: none"> • Renewal of rainwater gutters and downpipes • Renewal of fascia, soffit and barge boards • Stone / brick cleaning and re-pointing and painting, or over-rendering where appropriate. • Replacement of timber doors and windows • Renewal of front boundary walls • Renewal of bay roof coverings
Applicant contribution	None
Maximum assistance	100% grant funded
Agency and fees	Council Grants Agency Service must be employed. The agency will provide a full service in preparing plans, obtaining tenders, preparing and submitting the formal application forms, supervising works on site and certifying the works on completion. The Council will charge a fee for this service which will be met from the grant. Fees associated with the completion of the works or application will be payable through the assistance. The Council will set the limits for payment of agency fees on an annual basis
Terms and conditions	Applicant must remain the owner of the property throughout the processing of the assistance and completion of the works.

of assistance	<p>Owners or tenants cannot alter the visual effect created from the work for 5 years after completion. This does not prevent maintenance, but this has to be completed in keeping with the scheme of works completed. Failure to comply with this condition will result in 100% of the grant funding being repaid to the Council.</p> <p>An absentee owner of a vacant property must sign an agreement which makes it a condition that 100% of the Facelift expenditure incurred by the Council on the property is repaid to the Council on demand, if the owner fails to re-occupy or let the property within 6 months of practical completion of the scheme. It is the responsibility of the property owner to demonstrate to the authority that the property has been reoccupied for a period of at least 6 months. Facelift investment will not be reclaimed if the property becomes vacant subsequently, for example if the tenant leaves.</p>
Length of conditions	5 years
Repayment conditions	100% of the grant funding being repaid to the Council.

5.2 Paget Road Facelifting Scheme

Aim	To improve the visual appearance and feel of the identified blocks within Paget Road, Barry (as identified in section 4 of the Housing Regeneration Policy 2018) through external improvements to front and gable end elevations and boundaries.
Applicant Eligibility	Applicants must be aged 18 years or over on the date of application. Applicants must own the property and will be required to prove title to the property and give consent to the Council to allow the works to be carried out. Landlords must be registered or licenced with Rent Smart Wales.
Property Eligibility	Must be within an identified scheme within Paget Road, Barry. In order for Facelifting to be effective, blocks will need to be in a sufficiently reasonable state of repair and stability.
Works funded	<p>To improve the external fabric of a property where 50% or more is visible from the street. Typical works to include:</p> <ul style="list-style-type: none"> • Renewal of rainwater gutters and downpipes • Renewal of fascia, soffit and barge boards • Stone / brick cleaning and re-pointing and painting, or over-rendering where appropriate. • Replacement of timber doors and windows • Treatment to boundary • Renewal of bay roof coverings
Applicant contribution	None
Maximum	100% grant funded

assistance	
Agency and fees	<p>Council Grants Agency Service must be employed. The agency will provide a full service in preparing plans, obtaining tenders, preparing and submitting the formal application forms, supervising works on site and certifying the works on completion. The Council will charge a fee for this service which will be met from the assistance.</p> <p>The Council will set the limits for payment of agency fees on an annual basis.</p>
Terms and conditions of assistance	<p>Applicant must remain the owner of the property throughout the processing of the assistance and completion of the works. Owners or tenants cannot alter the visual effect created from the work for 5 years after completion. This does not prevent maintenance, but this has to be undertaken in keeping with the completed works. Failure to comply with this condition will result in 100% of the grant funding being repaid to the Council. An owner of a vacant property must set out in writing to the Council how the owner will return the vacant property back into use within agreed timescales. This project plan agreed between the owner and the Council will become a condition of receipt of the facelifting grant. If progress within the control of the owner is not achieved within agreed timescales, 100% of the Facelift expenditure incurred by the Council on the property will be repaid to the Council on demand. It is the responsibility of the property owner to demonstrate to the authority that reasonable progress is being made on the property's redevelopment/ occupation. Facelift investment will not be reclaimed if the property becomes vacant subsequently and the property owner markets the property for let or sale, for example if the tenant leaves.</p>
Length of conditions	5 years
Repayment conditions	100% of the grant funding is repaid to the Council on breach of conditions.

5.3 Broad Street Parade Facelifting Scheme

Aim	To improve the visual appearance and feel of the identified block within Broad Street, Barry (as identified in section 4 of the Housing Regeneration Policy 2018) through external improvements to the elevations and boundaries.
Applicant Eligibility	Applicants must be aged 18 years or over on the date of application. Applicants must own the property and will be required to prove title to the property and give consent to the Council to allow the works to be carried out. Landlords must be registered or licenced with Rent Smart Wales.
Property	Must be within an identified scheme within Broad Street, Barry.

Eligibility	In order for Facelifting to be effective, blocks will need to be in a sufficiently reasonable state of repair and stability.
Works funded	To improve the external fabric of a property where 50% or more is visible from the street. Typical works to include: <ul style="list-style-type: none"> • Renewal of rainwater gutters and downpipes • Renewal of fascia, soffit and barge boards • Treatment of the walls • Replacement of doors and windows • Treatment of canopies and other appendages forming part of the building structure. • Treatment to boundary.
Applicant contribution	None
Maximum assistance	100% grant funded
Agency and fees	Council Grants Agency Service must be employed. The agency will provide a full service in preparing plans, obtaining tenders, preparing and submitting the formal application forms, supervising works on site and certifying the works on completion. The Council will charge a fee for this service which will be met from the assistance. The Council will set the limits for payment of agency fees on an annual basis.
Terms and conditions of assistance	Applicant must remain the owner of the property throughout the processing of the assistance and completion of the works. Owners or tenants cannot alter the visual effect created from the work for 5 years after completion. This does not prevent maintenance, but this has to be undertaken in keeping with the completed works. Failure to comply with this condition will result in 100% of the grant funded being repaid to the Council. An owner of a vacant property must set out in writing to the Council how the owner will return the vacant property back into use within agreed timescales. This project plan agreed between the owner and the Council will become a condition of receipt of the facelifting grant. If progress within the control of the owner is not achieved within agreed timescales, 100% of the Facelift expenditure incurred by the Council on the property will be repaid to the Council on demand. It is the responsibility of the property owner to demonstrate to the authority that reasonable progress is being made on the property's redevelopment/ occupation. Facelift investment will not be reclaimed if the property becomes vacant subsequently and the property owner markets the property for let or sale, for example if the tenant leaves.
Length of conditions	5 years
Repayment conditions	100% of the grant funding is repaid to the Council on breach of conditions.

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5.4 Owner Occupier Loans.

These loans are subject to funding availability, credit checks and affordability assessments. It is the right of the Council to refuse an application for a loan.

Aim	To improve the standard of a residential property in which the owner(s) resides/will reside in by providing funding for essential repairs to be undertaken or to make a property safe/warm and/or secure.
Applicant Eligibility	<p>The applicant must be over 18</p> <p>The applicant must own the property</p> <p>The applicant must pass the affordability checks.</p> <p>The applicant must not have any debt owing to the Council.</p> <p>The applicant must not have been prosecuted by the Council for housing related offences.</p>
Property Eligibility	<p>The property must be residential.</p> <p>The property requires essential maintenance or works to make it safe/warm and/or secure.</p> <p>The property must have been vacant for a minimum of 6 months where it is empty at the time of application.</p> <p>A dwelling assessment indicates that the works for which the loan application relates is required.</p>
Works funded	<p>To be eligible, the works must:</p> <p>On completion, result in the property being suitable for immediate residential occupation and comply with all relevant Building Regulations.</p> <p>Enable the property to meet the current statutory minimum standard for housing, is in a reasonable state of repair, has reasonably modern facilities and services, and provides a reasonable degree of thermal comfort, i.e. efficient heating and insulation.</p> <p>Be completed within the agreed timeframe.</p>
Minimum	

and maximum assistance	£1,000 up to £25,000
Interest	<p>Interest Free</p> <p>The loan is interest free. However, in the event of a breach of the loan conditions, the Vale of Glamorgan Council may charge interest at the Standard National Rate in force at the time of the loan.</p>
Fees	<p>An administration fee of £590 is payable on submission of the application. The applicant will pay 50% of the application fee, the Council will fund the remaining 50% of the fee subject to funding availability.</p> <p>The administration fee will include Land Registry Fees.</p> <p>Applications received without payment of the associated fees will not be processed.</p>
Maximum loan period	Up to 5 years
Payment terms	Loans can be drawn down in advance, in stages or on completion of works which is at the discretion of the Empty Homes and Loans Officer. This will be set out in detail in the loan legal agreement.
Repayment terms	Monthly payments or other staged payments to be agreed with the Empty Homes and Loans Officer. This will be set out in detail in the loan legal agreement.
Risk mitigation measures	<p>The overall loan to value ratio (taking into account the first/second property charges) will not exceed 80%.</p> <p>Valuations (RICS) to be undertaken on all properties where 1st or 2nd Land Registry charges exist.</p> <p>Staged payments may be applied.</p>
Other terms and conditions of loan	<p>All loans paid under this scheme will be repayable.</p> <p>All loan applicants will be required to enter into a legal agreement with the Council regarding the repayment of the loan.</p> <p>The applicant must complete the works to the property within the stated timescales. Failure to do so will be a breach of the loan agreement and will trigger a repayment request and interest to be added on the loan.</p>

	<p>Where any sum is required to be paid, but is not repaid in accordance with the loan conditions, a breach of conditions will have occurred and Vale of Glamorgan Council may demand immediate repayment of the loan and any interest.</p> <p>Failure to repay the loan at the end of the term or on demand where there is a breach will result in the Council taking legal action to recover the loan.</p> <p>All legal charges must be either first or (where Vale of Glamorgan Council receives confirmation from the first charge holder that it consents to a second charge) second charges. Third or subsequent charges will not be accepted.</p> <p>If the loan recipient sells the property during the term of the loan, it must be immediately repaid in full.</p>
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5.5 Owner Occupier lifetime loans.

These loans are subject to funding availability, credit checks and affordability assessments. It is the right of the Council to refuse an application for a loan.

Aim	To improve the standard of a residential property in which the owner(s) resides in by providing funding for essential repairs to make a property safe/warm and/or secure.
Applicant Eligibility	<p>The applicant must be over 18</p> <p>The applicant must own the property</p> <p>The applicant must pass the affordability checks, i.e. they fail affordability checks for the loan with monthly repayments and are not eligible for other financial assistance.</p> <p>The applicant must not have any debt owing to the Council.</p>
Property Eligibility	<p>The property must be their main residence.</p> <p>The property requires essential maintenance to make it safe/warm and/or secure.</p> <p>The property has sufficient equity to secure the loan charge to the value of the cost of the loan.</p> <p>A dwelling assessment indicates that the works for which the loan application relates is required.</p>
Works funded	To be eligible, the works must:

	<p>On completion, the property must comply with all relevant Building Regulations.</p> <p>The property must meet the minimum standard for housing, i.e. is in a reasonable state of repair, has functional bathroom and kitchen and services and provides a reasonable degree of thermal comfort, i.e. efficient heating and insulation.</p> <p>Be completed within the agreed timeframe.</p>
Minimum and maximum assistance	£1,000 up to £25,000
Interest	<p>Interest Free.</p> <p>The loan is interest free. However, in the event of a breach of the loan conditions, the Vale of Glamorgan Council may charge interest at the Standard National Rate in force at the time of the loan.</p>
Fees	<p>An administration fee of £500 is payable on submission of the application. The applicant will pay 50% of the application fee, the Council will fund the remaining 50% of the fee subject to funding availability.</p> <p>The administration fee will include Land Registry Fees.</p> <p>The loans recipient's proportion of the fee will be added to the loan value offered.</p>
Loan period	The loan will be secured as a charge on the property. The loan will be repayable in full either on sale or on transfer of the property, death of the applicant, or if the occupant ceases to occupy the property.
Payment terms	Payment can be drawn down in advance, in stages or on completion of works which is at the discretion of the Empty Homes and Loans Officer. This will be set out in detail in the loan legal agreement.
Repayment terms	<p>The loan will be repayable in full on:</p> <ul style="list-style-type: none"> • sale or transfer of the property, • death of the applicant or • if the applicant ceases to occupy the property, <p>whichever is earlier.</p> <p>This will be set out in detail in the loan legal agreement.</p>
Risk	The overall loan to value ratio will not exceed 80%.

mitigation measures	<p>The Council must have 1st Charge on the property.</p> <p>Staged payments may be applied and will be set out in the Loan Offer document.</p>
Other terms and conditions of loan	<p>All loans paid under this scheme will be repayable.</p> <p>All loan applicants will be required to enter into a legal agreement with the Council regarding the repayment of the loan.</p> <p>The applicant must complete the works to the property within the stated timescales. Failure to do so will be a breach of the loan agreement and will trigger a repayment request and interest to be added on the loan.</p> <p>Where any sum is required to be paid, but is not repaid in accordance with the loan conditions, a breach of conditions will have occurred and Vale of Glamorgan Council may demand immediate repayment of the loan and any interest.</p> <p>Failure to repay the loan at the end of the term or on demand where there is a breach will result in the Council taking legal action to recover the loan.</p> <p>All legal charges must be first charges. Second or subsequent charges will not be accepted.</p> <p>If the loan recipient sells or transfers the property or ceases to occupy the property during the term of the loan, it must be immediately repaid in full.</p> <p>If the loan recipient dies, the loan becomes repayable to the Council</p> <p>All registered owners on the Property Title must consent and sign all loan paperwork.</p>

5.6 Landlord Loans

Aim	<p>To renovate a dwelling to a reasonable standard, free from any serious hazards (as a minimum), so that it is suitable for immediate occupation, whether by for sale (loan to sell) or to let (loan to let).</p> <p>or</p> <p>To convert an empty property or commercial building into one or more units so that it is suitable for immediate occupation,</p>
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	whether by for sale (loan to sell) or to let (loan to let).
Applicant Eligibility	<p>The applicant must be over 18 years of age.</p> <p>The applicant must be the property owner on completion of the loan approval.</p> <p>The applicant must pass the affordability checks.</p> <p>Person(s) applying for the loan may either be the existing or prospective owner(s), but must in either case be able to supply security for the loan as detailed below. The property must be in the applicant(s) name before the loan can be approved.</p> <p>The applicant must not have any debt owing to the Council.</p> <p>The applicant must not have been prosecuted by the Council for housing related offences.</p>
Property Eligibility	<p>The property must have been vacant for a minimum of 6 months where it is empty at the time of application.</p> <p>A dwelling assessment indicates that the works for which the loan application relates is required.</p>
Works funded	<p>To be eligible, the works must:</p> <p>On completion, result in the property/units being suitable for immediate residential occupation and comply with all relevant Building Regulations.</p> <p>Enable the property to meet the current statutory minimum standard for housing, is in a reasonable state of repair, has reasonably modern facilities and services, and provides a reasonable degree of thermal comfort, i.e. efficient heating and insulation.</p> <p>Be completed within the agreed timeframe.</p>
Minimum and maximum assistance	£1,000 up to £25,000 per unit of accommodation, up to a maximum of £250,000 per application.
Interest	<p>Interest Free</p> <p>The loan is interest free. However, in the event of a breach of the loan conditions, the Vale of Glamorgan Council may charge interest at the Standard National Rate in force at the time of the loan.</p>

Fees	<p>An administration fee of £590 is payable by the applicant to the Council on submission of the application of one unit.</p> <p>For multiple units, an additional application fee of £50 will be payable</p> <p>The administration fee will include Land Registry Fees. However, it will not cover the cost of RICS Valuation Reports which may be required and will need to be provided by the applicant.</p> <p>Applications received without payment of the associated fees will not be processed.</p>
Maximum loan period	<p>A maximum of 2 years if the intention is to sell the property following works.</p> <p>A maximum of 5 years if the intention is to let the property following works.</p> <p>A maximum of 10 years if the intention is to let via the Council's Vale Assisted Tenancy Scheme or equivalent.</p>
Payment terms	<p>Loans can be drawn down in advance, in stages or on completion of works which is at the discretion of the Empty Homes and Loans Officer. This detail will be set out in the loan legal agreement.</p>
Repayment terms	<p>Full repayment to be made by the end of the term or on the transfer/sale of the property if earlier. This detail will be set out in the loan legal agreement.</p>
Risk mitigation measures	<p>The overall loan to value ratio (taking into account the first/second property charges) will not exceed 80%.</p> <p>Property valuations (RICS) to be undertaken on all properties where 1st or 2nd Land Registry charges exist.</p> <p>Staged payments may be applied.</p>
Other terms and conditions	<p>All loans paid under this scheme will be repayable.</p> <p>All loan applicants will be required to enter into a legal agreement with the Council regarding the repayment of the loan.</p> <p>The applicant must complete the works to the property within the stated timescales. Failure to do so will be a breach of the loan agreement and will trigger a repayment request.</p>

	<p>Where any sum is required to be paid, but is not repaid in accordance with the loan conditions, a breach of conditions will have occurred and Vale of Glamorgan Council may demand immediate repayment of the loan and any interest.</p> <p>Failure to repay the loan at the end of the term or on demand where there is a breach will result in the Council taking legal action to recover the loan.</p> <p>All legal charges must be either first or (where Vale of Glamorgan Council receives confirmation from the first charge holder that it consents to a second charge) second charges. Third or subsequent charges will not be accepted.</p> <p>If after the completion of works, the relevant property contains a category 1 hazard (as defined by the Housing Health and Safety Rating System (HHSRS) the property cannot be rented out, this will breach the loan terms.</p>
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5.7 Empty Homes Advice and Loans

Owners of an empty property within a Housing Regeneration Scheme will be eligible for assistance in that scheme. As a condition of that assistance, the owner must return the property to use within agreed timescales. This supports the Council's Empty Homes Strategy.

In line with the Council's Empty Homes Strategy, owners of empty properties will be offered advice on their options. Included in those options will be further financial assistance through the loan products targeted at empty homes, funded by Welsh Government. Details of these loans are published on the Council's website and are available through the Empty Homes and Loans Officer.

6 APPEALS, CUSTOMER COMPLAINTS AND CUSTOMER CARE

6.1 Customer Care / Access to Services

A customer monitoring system will be used to review the services provided under this policy and to ensure services are fairly and equitably delivered.

This policy will also be publicised to ensure all vulnerable and Ethnic Minority groups are aware of the services provided and will be monitored through the customer monitoring system.

6.2 Customer Appeals/Complaints

A customer appeal may arise from an applicant being dissatisfied with a decision in relation to the assistance given.

Right to review and appeal on decisions made under this policy

Where an applicant is dissatisfied with the decision they receive, the applicant may make a request for a review within 21 days of the decision being issued. The request should be addressed to Operational Manager Regeneration, Regeneration and Planning, Docks Office, Subway Road, Barry. CF63 4RT.

A review would then be carried out by a person senior to the person who made the decision and had no involvement in the case. The applicant will be notified of the decision in writing within 28 days from receipt of the request for the review.

Any complaints relating to this policy should be directed to the Customer Complaints Officer, C1V, Barry Leisure Centre, Greenwood Street, Barry CF63 4JJ.

For all other customers dissatisfaction about the standard of service provided, the Council's Corporate Complaints process should be used. To access this process, any complaints relating to this policy should be directed to the Customer Complaints Officer, C1V, Barry Leisure Centre, Greenwood Street, Barry CF63 4JJ.

If customers remain unhappy with the response provided or the way in which the complaint was handled, at any stage a complaint maybe referred to the Local Government Ombudsman who may decide to investigate the matter further. However, the Ombudsman may ask the Council's procedures to be completed before carrying out their investigation.

7 ARRANGEMENTS TO ENSURE PROPRIETY AND TO PREVENT FRAUD.

Risk and fraud will be minimised by reference to the good practice and recommendations in "Fraud in the Private Sector Housing Renewal and Disabled Facilities Grant Programme" produced by the DLTR, guidance in the National Assembly for Wales Circular 20/02 and by close collaboration with the Council's Internal Audit section.

Measures taken include production of detailed procedure notes and supporting documentation to set out the stages of the grant process, the use of application forms with the warning that all information provided will be checked and may be shared with other departments, inspections prior to payments and verification of details provided for the means test.

8 RESOURCE ALLOCATION FOR THE POLICY

The main funding stream in providing financial assistance under this Policy is the Council's General Fund allocation.

There is considerable pressure on the Council's General Fund. The bid for resources for assistance for private sector housing has to compete against other capital schemes proposed by other Departments' and those identified in the Corporate Plan.

This Policy framework has been designed to be funded within the allocated or indicative resources. This has been achieved through targeting and prioritising work that will have the greatest impact from the investment made.

Funding for the proposed policy tools for the next three years are outlined in the table below:

PRIVATE HOUSING – GENERAL CAPITAL FUND	2017/18 Amount (£)	2018/19 Amount (£)	2019/20 Amount (£)
TOTAL HOUSING RENEWAL BUDGET	<u>£150,000</u>	<u>£300,000</u>	<u>£300,000</u>

9 IMPLEMENTATION OF THE POLICY

9.1 Adoption of the Policy

The Council will continue to process and approve applications for Grants in accordance with the current regulations and in line with the budget available for them.

All assistance approved under previous policies will continue to be dealt with under that policy.

This Policy will come in to force on the 6th August 2018 and all applications approved after this date will be in line with this policy.

This document has been developed in accordance with Welsh Government guidance and represents the policy framework for private sector housing regeneration in the Vale of Glamorgan.

9.2 Access to the Policy

A copy of the full document will be available on line at 'www.valeofglamorgan.gov.uk' and at Docks Office, Subway Road, Barry. F63 4RT

9.3 Future Changes

Where any significant changes are proposed to the published policy for Housing Renewal, they will again be reported to the Executive for adoption. Such changes can include eligibility and scope as well as any new forms of assistance that may be introduced. Once adopted by the Council the revised policy will be published and made available in accordance with government guidance.

The policy will be reviewed on a three yearly cycle or earlier should legislative or budgetary issues so require.