



Conwy County Borough Council  
Housing Improvement Policies  
July 2018

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## 1. Introduction

### 1.1 Purpose of this policy document

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO), came into effect on 18th July 2002. The RRO permits Local Authorities in England and Wales to offer measures to help residents with the repair, adaptation and improvement of their homes and to set qualifying conditions and criteria which must be satisfied if financial assistance is to be considered. The RRO requires that the home improvement schemes offered by a local authority must be published.

The schemes available will depend upon resources and priorities.

This document sets out Conwy County Borough Council's policies for privately owned and rented housing. It details the financial and other forms of assistance to qualifying residents.

The policies and schemes will be reviewed annually to ensure they continue to address the areas of greatest proven need.

Guidance in respect of developing strategy and policy in respect of housing renewal is published by the Welsh Government.

<https://gov.wales/topics/housing-and-regeneration/publications/privaterenewal/?lang=en>

This document was updated in July 2018

### 1.2 Types of Property Improvement attracting financial support

#### Area Based Schemes.

Some property improvements benefit from efficiencies of scale e.g. fitting energy efficiency measures to all houses in a street at once; or from the development of community infrastructure e.g. the provision of a new gas main, so that it makes economic sense for area based schemes.

Funding may be provided by Welsh Government, energy providers, or property owners, and the Council will work with all parties to co-ordinate area schemes.

#### Adapting homes

'Adaptations are intended to change disabling environments in order to restore or enable independent living, privacy, confidence and dignity for individuals and their families. Adaptations are not just about the provision of equipment or

modifying a dwelling, but providing an individualised solution to the problems of people experiencing a disabling environment.

Adaptations can range from relatively inexpensive items such as ramps and handrails to large scale extensions with specialist equipment. A suitable, well-adapted home can make the difference to someone's ability to live well and independently.

Increasingly, adaptations are recognised as key to delivering better outcomes for health services as opposed to solely being the domain of housing and social care.' Extracts from Housing Adaptations 2018; Auditor General for Wales.

### **Improving housing quality**

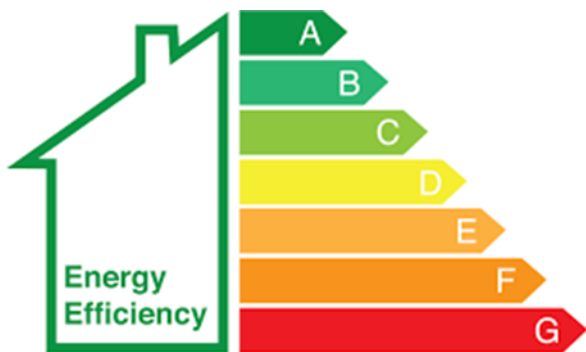
Poor quality housing has an impact on health and wellbeing. It is a strategic priority to improve the quality of housing. Investment in improving the warmth, security and fuel efficiency of property reduces demand for health, community safety and social care services.

A stock condition survey carried out in 2010 indicated that 13.8% of households surveyed comprise at least one category 1 hazard as set out in the Housing Health and Safety Rating System. The HHSRS enables evaluation of the potential risks to health and safety arising from any defects or deficiencies in domestic dwellings.

### **Improving energy efficiency**

The UK government has signed up to carbon reduction targets to slow the pace of global warming. Reducing the amount of carbon based fuel used to heat homes contributes to this target. Improving energy efficiency of homes means less carbon based fuel must be used to maintain adequate space and water heating. Improving fuel efficiency also reduces the cost of heating homes.

Properties are assessed and their energy efficiency ranked A – G, A being the most fuel efficient.



Energy efficiency data for Conwy (2016) shows that of those tested, 12% are rated F or G: the least efficient. Poor fuel efficiency means it is relatively more expensive to heat home. We aim to target support to improve energy efficiency to the least efficient properties and for the least well off occupiers to reduce fuel poverty.

The minimum energy efficiency standard which came into effect in April 2018 applies to privately rented property. It requires landlords to improve their properties to the minimum efficiency level for rented homes: 'E'. Of privately rented properties tested by 2016, 16% were F or G rated.

The Department of Energy and Climate Change (DECC) has shown that those most affected by fuel poverty are lone pensioners and single parents. Lone pensioners make up 19% of households in Conwy County Borough and single parents, 6.5% of households.

### **Bringing empty property back into use.**

Long term empty properties are known to attract crime and anti-social behaviour, creating work for the Council, police and fire services. Empty properties can have a detrimental effect on adjoining properties as a source of damp and infestations. In the worst cases, they reduce property values in an area.

Empty properties are a significant issue in Conwy. At present, there are around 1600 properties which have been empty for over 6 months – many of which are neglected and deteriorating.

The Empty Homes Strategy for Conwy sets out a range of options to bring back the use of empty property as dwellings. Owners of property which has been unoccupied and inactive for a period of 6 months or more may apply for loans to develop new homes. In some circumstances, action may be taken in relation to properties which have been empty for less than 6 months, where earlier intervention can be justified.

Further, empty properties brought back into use can be offered for rent through a registered social landlord to maximise the benefit to the community.

## 2. Strategic Context

Improving housing is an important factor in delivering a wide range of policy objectives. The financial assistance policies must reflect the wider strategic aims.

### 2.1 National

National policies with relevance to Housing renewal policies include: National Housing Strategy 'Improving Lives and Communities – Homes In Wales'; Climate change strategy for Wales 2010, and the UK and Wales carbon reduction targets; Public Health Wales Strategic Plan 2017-2020; The Strategy for Older People in Wales 2013-2023;

### 2.2 County

Local strategies include:

The Local Housing Strategy for Conwy 2018-23 which places a high priority on improving the quality and suitability of housing in Conwy. The focus is to tackle the worst cases of disrepair and fuel inefficiency; and ensure suitable adaptations are made to enable people to live as independently as possible.

Conwy and Denbighshire Wellbeing Plan 2018-2023

Housing improvement activity contributes to all the plan objectives, and directly supports people's access to healthy safe and appropriate accommodation.

Conwy Older People Strategy highlights the need to reduce falls, isolation and cold-related injury.

### 2.3 Wellbeing of Future Generations (Wales) Act 2015

As for any other area of policy in Wales financial assistance for housing improvement policies must be considered in the light of the Well Being of Future Generations Act.

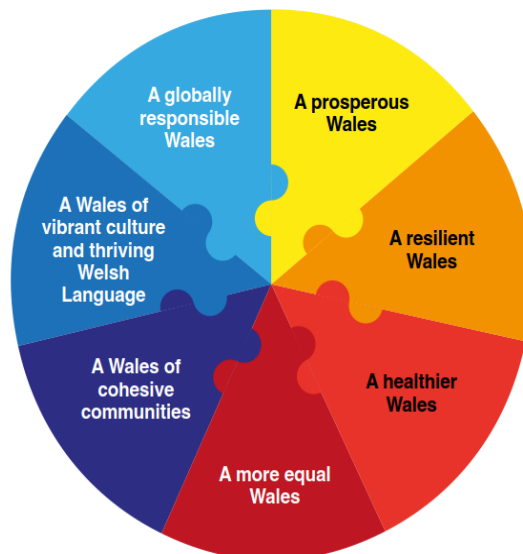
This Act seeks to improve the social, economic, environmental and cultural well-being of Wales. Public bodies need to make sure that when making their decisions they take into account the impact they could have on people living their lives in Wales in the future. It expects them to:

- Work together better
- Involve people reflecting the diversity of our communities
- Look to the long term as well as focusing on now
- Take action to try and stop problems getting worse - or even stop them happening in the first place.

To make sure we are all working towards the same vision, the Act puts in place seven well-being goals. Public Service Boards must also conduct an assessment of local wellbeing.

Good quality housing is recognised as an essential component in promoting wellbeing in our communities.

We've assessed our renewals activity against these goals to ensure that we are fulfilling our duties (**Appendix 5**).



## 2.4 The Social Services and Well-being (Wales) Act 2014

The Act supports people who have care and support needs to achieve wellbeing. People have a say in the support they receive. Services are to be delivered in partnership or co-operation across service areas to promote prevention of escalating need.

Housing improvements: repairs, energy efficiency measures, adaptations and similar positively impact on householders' wellbeing and significantly impacts the demand for health and social care services. Householders can remain more independent for longer.

The Housing Improvements Team works in partnership with social care, housing support and other teams to improve people's housing which, in turn, improves their wellbeing.

## 2.5 Equalities

In developing these policies, the Council is keen to ensure that it does not discriminate, either directly or indirectly against any person.

The activity carried out under these policies is part of the Council's effort to

maximise the independence of residents according to their need. A person's ability to effect home improvements depends on a number of factors: their own physical and mental capacities; their ability to fund the work and the tenure and condition of the property they occupy. The policies consider all three sets of limitations and addresses them through professional Occupational Therapy assessment; means testing and fair loans; and a range of schemes suitable for different tenures and states of dilapidation.

Information about the schemes, support and delivery can be provided in Welsh and English and can be provided in alternative formats on request.

Partners in social care, the health board and the third sector can make referrals for people who are less able to apply independently and who are at the most risk of impaired wellbeing.

Scheme applicants are asked to complete a confidential equalities monitoring form so we can see if we are reaching all groups in the community.

### 3 Schemes providing financial assistance

The Council offers assistance through a series of grants and loans.

**Mandatory Disabled Facilities Grant (DFG)** meets the needs of people who require adaptations to their homes.

**Discretionary Disabled Facilities Assistance** for qualifying adaptation works which are not covered by mandatory Disabled Facilities Grant

**Property Improvement Loans** to improve property standards, and enable empty property to be brought back into use as dwellings. Owner occupiers and landlords can apply.

**Energy Efficiency** measures enable property to benefit from improved energy efficiency. The measures reduce fuel poverty and cold related injury.

**Area Based Improvements** – the Authority is proactive in bidding for funding to offer schemes in specific areas.

With the exception of mandatory Disabled Facilities Grants, the financial assistance outlined in these policies is discretionary and is offered subject to funding being available. The Authority reserves the right to amend the policies from time to time to respond to changes in funding or local priorities.

The Council may not offer financial assistance to everyone who applies for it, as demand outweighs the resources made available for housing improvement



purposes each year.

#### 4 Applications and enquiries

Applications for, or enquiries about disabled adaptations (Disabled Facilities Grants), Property Improvement loans, energy efficiency schemes and area based schemes can be made to

Housing Improvements Team,  
PO Box 1  
Conwy  
LL30 9GN

Tel: 01492 574 197

Email: [hsg.financial.assistance@conwy.gov.uk](mailto:hsg.financial.assistance@conwy.gov.uk)

Online <http://www.conwy.gov.uk/en/Resident/Housing/Housing-Improvements/Housing-Improvements.aspx>

Alternatively Referrals for disabled facilities grants, minor adaptations, and rapid response service (hospital discharge) can be made to the adult social care single point of access.

<http://www.conwy.gov.uk/en/Resident/Social-Care-and-Wellbeing/Contact-us/Information-Advice-and-Assistance/Single-Point-of-Access.aspx>

In considering applications for financial assistance, the Housing Improvement Policies will not override the Council's general duties. This document sets out what the Council will do when enquiries and/or applications for financial assistance fall outside the scope of the policies.

The policies include provision to ensure that where an exceptional need has been established, the individual application or enquiry is considered on its merits, even where it does not fall within the Council's strategic objectives.

#### 4.1 Fees and Charges

Most of the residents needing the services described in these policies cannot perform the task of designer or contract administrator for themselves. Therefore, at the discretion of the Council, reasonable professional fees to cover these functions will be included in the calculation of financial assistance. Unless stated otherwise financial assistance will be limited to fees equal to 12% of the cost of the works, but this will be reviewed periodically, and any change set out in future versions of the policies

In addition to the above 12% fees financial assistance will also be considered

towards other appropriate fees and charges such as:

- the cost of obtaining statutory consents for Planning and Building Control services
- the cost of structural survey fees and reports from qualified professionals

This list is not exhaustive.

## **4.2 Approving an Application**

Before approving an award of financial assistance, the Council must be satisfied that the application is complete and accurately reflects the applicant's circumstances. An application is complete only when the application form and all necessary accompanying documentation has been received and accepted by the Housing Improvements Team.

For cases other than DFGs, there may be cases where conditions apply to the award of financial assistance. The applicant will be required to agree to a legal charge being placed on the property on which the work is to be carried out. The Council will ensure that the works represent fair and reasonable value for money.

When an award of DFG or financial assistance is approved, an Approval Notice will be sent to the applicant or agent acting on his/her behalf. The notice will include information about any conditions that apply to the offer of assistance.

The Council aims to approve or refuse all applications for assistance within 6 months of the date on which the application form (and all necessary supporting documents) is received and accepted.

The Council aims to issue a written decision on all applications for DFGs assistance within six months of the date of the completed application being received.

Once an application has been approved, the agreed work can be carried out.

The Council reserves the right to make payment direct to a contractor, and this will be specified in the approval notice.

## **4.3 Extensions of time**

The Council may, at its discretion, award an extension of time in relation to applications for Disabled Facilities Grant or any other discretionary assistance set out in these policies.

#### 4.4 Applicant's contributions

In some circumstances, applicants may be expected to contribute towards the cost of any work which is carried out. Applicants will be means tested according to the test of resources which is contained within the Housing Renewal Grants Regulations 1996 and subsequent updates.

Where the applicant must make a contribution, a deduction will be made from the financial assistance awarded.

#### 4.5 Test of resources for successive applications

Where an applicant has applied previously for financial assistance (or grant), any contribution which he/she made in respect of the previous application can be deducted from the contribution required in respect of the current application, if their circumstances meet the criteria below.

When applying for Discretionary Disabled Facilities Assistance – see Appendix 2

A reduction in the amount of discretionary Disabled Facilities Assistance payable as a result of a means-test, will apply where:-

- a) In the case of an 'Owner's application' within 10 years of the date of approval of the current application, a previous 'owner's application' was made and approved in respect of Home Improvement Assistance, Disabled Facilities Grant or discretionary Disabled Facilities Assistance or signified scheme consent, for the same dwelling or building, and where at least one of the relevant persons is a relevant person in the current application and vice versa.
- b) In the case of a 'Tenant's application' within 5 years of the date of approval of the current application, a previous 'tenant's application' was made and approved in respect of Home Improvement Assistance, Disabled Facilities Grant or discretionary Disabled Facilities Assistance for the same dwelling or building, and where at least one of the relevant persons is a relevant person in the current application and vice versa.

#### 4.6 Certificates to accompany an application

The following certificates must be provided when requested in support of an application for financial assistance.

An 'Owner-Occupation Certificate' certifies that the person concerned;

- has an owner's interest in the dwelling, and
- intends that throughout the protected / condition period he/she, or a

member of his/her family, will live in the dwelling, as his/her (or that family member's) only or main residence.

A 'Certificate of Intended Letting' certifies that the person concerned;

- has an owner's interest in the dwelling, and
- intends that throughout the protected / condition period the dwelling will be let or available for letting as a residence and not for a holiday let, to someone other than a member of his/her family.

A 'Certificate of Future Occupation' certifies that the person concerned;

- has an owner's interest in the dwelling, and
- intends that throughout the protected / condition period the dwelling or part of the dwelling (specified in the certificate) will be residentially occupied, or available for residential occupation, under tenancies or licences by persons who are not connected with the owner for the time being of the house.

In the paragraph above, 'residential accommodation' does not include occupation for a holiday, and 'tenancies' does not include a long tenancy.

Please note that owners must be able to provide proof of title (ownership) of any property to which an application relates.

## 5 Complaints Policy

Complaints about the policy or any aspect of the service should be made in accordance with the Conwy County Borough Council Corporate Complaints procedure.

Copies of the Complaints Form are available from any Council office and the public website at [www.conwy.gov.uk](http://www.conwy.gov.uk)

Corporate Complaints Officer  
Bodlondeb  
Conwy  
LL32 8DU  
Phone: 01492 576070  
Email: [complaints@conwy.gov.uk](mailto:complaints@conwy.gov.uk)  
Web: [www.conwy.gov.uk/contactus](http://www.conwy.gov.uk/contactus)

If a complaint is connected to an allegation of fraud, this should be directed to the Audit Section based at the Council Offices, Bodlondeb, Conwy. The Audit Section may be contacted on 01492 574000

## 6 Considering applications which fall outside the scope of the policies

Although the policies are specific about the circumstances in which an award of financial assistance may be made, the Council will consider each application on its merit, even in circumstances where it falls outside the scope of the policies.

In practice, it is likely that such applications will receive a favourable outcome only where an applicant is able to prove that exceptional hardship and/or need exists. Any applicant who considers that his/her application for assistance has been refused unfairly may request a review of the decision. Normally, the matter will be referred to the Council's Cabinet (or other decision making body with delegated authority for considering such applications).

## Appendix 1 Area Based Improvements

Area based schemes will be promoted in the relevant communities and eligible households will be invited to join. Updates will be made via the corporate website within the housing improvements page

<http://www.conwy.gov.uk/en/Resident/Housing/Housing-Improvements/Housing-Improvements.aspx>

## Appendix 2 Disabled Facilities Grants (DFGs) and Discretionary Disabled Facilities Assistance

The Disabled Facilities Grant (DFG) process is set out in the Housing Grants, Construction and Regeneration Act 1996.

A mandatory disabled facilities grant helps qualifying householders with the cost of adapting their home to meet needs resulting from a disability.

In considering an application for a mandatory grant, the Council will need to be certain that the adaptation works provide the most effective long-term solution. All relevant circumstances for the applicant and property will be assessed. In some instances, the disabled person's existing home may not be suitable for adaptation and, with the agreement of all parties, the Council may decide to assist the household to move into more suitable accommodation. This can be considered even if the alternative accommodation needs some minor adaptation to make it fully suitable. Help to assist people to move to more suitable accommodation is offered outside of the scope of these policies.

## **Discretionary Disabled Facilities Assistance**

The purpose of discretionary disabled facilities assistance is to meet the cost of items which are not covered by mandatory DFG (to ensure that the adaptation fully meets the needs of the disabled person), or to provide a “top-up” to a mandatory DFG where the cost of the eligible adaptation work is higher than the statutory limit. The statutory limit is decided by the Welsh Assembly Government - and is currently £36,000.

### **Assessing the applicant’s contribution towards the cost of the adaptation work**

Applicants for mandatory DFG’s are means tested.

A means test (or test of resources) decides how much, if any, the applicant will be expected to pay towards the cost of the adaptation works. The amount of the contribution is then deducted from the grant to be awarded by the Council.

A test of resources will apply in the same way to applications for discretionary DFA, except where related applications for mandatory DFG and discretionary DFA are made on the same date. Where this occurs, the test of resources will be applied once and the client’s contribution will be deducted from the total financial assistance to be awarded (i.e. the total amount of mandatory DFG and discretionary DFA added together)

### **Applications for adaptations for children.**

Please note that the test of resources (means test) does not apply to applications for mandatory Disabled Facilities Grant for a child with a disability. For such applications, a grant will be awarded to cover the full cost of eligible works.

### **Dwellings which do not meet the required standard**

What type of works can Disabled Facilities Grant and Discretionary Disabled Facilities Assistance pay for?

The types of adaptation work for which mandatory DFG can be awarded are set out in the Housing Grants, Construction and Regeneration Act 1996.

Discretionary DFA can be awarded for the following purposes.

1) Adaptation works which are needed to make a dwelling or building suitable for the accommodation, welfare or employment of the disabled occupier – where these works are not covered by mandatory DFG. Examples of this are:

- To provide a safe play area for a child
- To provide specialist treatment facilities
- Adaptations to allow a disabled occupant to work from home
- Wheelchair storage

## 2) Stair-lifts, step lifts and hoists

To meet the cost of extending the manufacturer's warranty on all types of equipment covered by the Authority's maintenance contract relating to the purchase and maintenance of stair-lifts, step-lifts and hoists. This provision also applies to all types of equipment referred to in the maintenance contract, even where the equipment concerned has not actually been provided under the contract (and where no maintenance contract is in place with the contractor who installed the equipment). The manufacturer's warranty period (usually one year), when added to the extended warranty period (usually four years) will be equal to the financial assistance condition period.

In circumstances where equipment covered by the above maintenance contract is removed from a property, the Authority will, at its discretion, cover the cost of the reinstatement of the structure of the building. Cosmetic reinstatement will not be considered under Discretionary Disabled Facilities Assistance.

**Note** - any equipment provided by a mandatory DFG or discretionary DFA belongs to the person to whom the grant is awarded. As a result, when any manufacturer's warranty has expired, all subsequent ongoing maintenance of, and repair costs for, the equipment will be the responsibility of that person.

### **How to make an application**

Where discretionary DFA is awarded in addition to mandatory DFG, a separate application form will not be required.

### **Maximum and minimum grant**

The maximum amount which can be awarded under a mandatory DFG is £36,000. There is no limit on the amount of discretionary DFA which the Council will consider, and each application will be considered on its merit.

Adaptations which are likely to cost less than £1000 will be treated as 'Minor Adaptations' and may be delivered under separate arrangements.

### **Adaptations for persons who are eligible for palliative care**

Discretionary Disabled Facilities Assistance will also be considered towards the cost of work necessary to allow access into and within the home, bathing and

personal care for a person who is eligible for palliative care services. Applications will be considered under this provision, where the cost of the work does not exceed £5000. For such applications, the test of resources will not be applied. Applications where the cost of the eligible work exceeds £5000 will be considered at the Council's discretion on a case by case basis, subject to the availability of funding.

In the event that equipment supplied under this section is no longer required, the applicant or a family member can donate the equipment back to the authority to secure its re-use elsewhere. Where equipment is removed, the Council will meet the cost of removal and any resulting structural reinstatement.

For the purposes of this section, a person becomes eligible once they become eligible for palliative care services, regardless of whether or not such services are actually provided.

All proposed works must be supported by an Occupational Therapist's assessment of need, and must, in the opinion of the Housing Improvements Section, be reasonable and practicable.

### **Minor adaptations and repairs**

People needing minor adaptations and repairs can also benefit from the Minor Adaptations and repairs services offered by Social Care.

Enquiries can be made through the Single Point of Access for social care services.

<http://www.conwy.gov.uk/en/Resident/Social-Care-and-Wellbeing/Contact-us/Information-Advice-and-Assistance/Single-Point-of-Access.aspx>

To help get back home quickly after a stay in hospital, minor adaptations may be provided by the Rapid Response Adaptation programme provided by Care and Repair. Referrals to this service are made through the hospital occupational therapy team.



### Appendix 3 Property Improvement Loans

The Welsh Government funds loans to improve and create new dwellings. The loans are designed to meet the needs of owner occupiers and landlords with sub-standard property. The loans introduced in 2018 replace the former Houses into Homes loans and Home Improvement Loans. Loans for landlords can be used to improve energy efficiency to bring properties to the minimum efficiency standards.

The loans are administered by the Council, but funded by the Welsh Government. The Council will use the services of qualified financial assessors registered with the Financial Conduct Authority (FCA) to conduct the affordability assessments and collect payments.

#### For Owner Occupiers

There are two types of loan for Owner Occupiers depending on whether or not the applicant meets financial criteria.

##### 1. Owner Occupier Fixed Term Loans

Who can apply?	Owner occupiers of sub-standard residential properties and owners of empty property capable of being brought into use as dwellings, who pass affordability checks.
Permitted improvement works	Works which make a residential property safe warm and/or secure.  Works undertaken to Empty Properties on the condition that (i) the loan recipient occupies the property on completion of the works for the duration of the loan; and (ii) if the loan recipient dies, ceases to occupy the property or transfers/sells the property before expiry of the loan term the loan is repaid immediately.
Fees	A one off administration fee is chargeable. Fees are capped at £500.  A contribution, up to £500, towards the costs of administering the application may be made by the Council.  The total fee and Council contribution must not exceed the actual costs associated with providing the Owner Occupier Loan.
Min and max loan values	£1000 to £25,000
Interest	Interest free but if a loan recipient defaults on the agreement,

	interest will be payable on monies loaned and backdated to the start of the loan period. Applicants will be advised of the rate of interest before the loan is agreed.
Options post completion of work	<ul style="list-style-type: none"> <li>Continued ownership</li> </ul>
Loans conditions	<p>Terms and conditions must specify:</p> <ul style="list-style-type: none"> <li>The purpose / terms for which the owner occupier loan is provided</li> <li>If the loan applicant sells the property during the term of the loan, the loan becomes immediately repayable in full</li> </ul>
Max loan period	<p>Up to 10 years or, a lifetime charge may be taken over the property. The loan can be repaid on the earlier of</p> <ul style="list-style-type: none"> <li>the death of the loan recipient,</li> <li>when the loan recipient ceases to occupy the property or</li> <li>on the transfer/sale of the property.</li> </ul>
Payment terms	Owner Occupier Loans can be drawn down by loan recipients in advance, in stages or on completion of the improvement works.
Repayment terms	Either staged repayments (monthly, quarterly or yearly) or full repayment at the end of the Owner Occupier Loan term or on transfer/sale of the property if earlier unless specified otherwise herein

## 2. Owner Occupier Equity Loan

Who can apply?	Owner occupiers of substandard residential properties who <ul style="list-style-type: none"> <li>• fail affordability checks and</li> <li>• are not eligible for other financial assistance schemes e.g. those which require the recipient to be in receipt of means tested benefits</li> </ul>
Permitted improvement works	Owner Occupier Equity Loans will only be given to mitigate HHSRS hazards to improve properties to a 'safe, warm and secure' standard and may not cover all costs requested in the application.
Loan types	<p>Owner Occupier Equity Loans will be offered at the discretion of the Council as either a Property Appreciation Loan or a Lifetime Loan.</p> <p>A <b>Property Appreciation Loan</b> is a loan registered as an equity charge on the property to which the loan relates. It is repayable upon sale or disposal of the property. The loan is linked to a percentage of the property value, rather than a fixed figure.</p> <p>A <b>Lifetime Loan</b> is loaned as a lump sum, where the interest payable is rolled up over the full term. The loan is repayable upon sale or disposal of the property.</p>
Fees	<p>Administration fees are capped at £250, and are added to the loan.</p> <p>A contribution, up to £250, towards the costs of administering the application may be made by the Council.</p> <p>The total fee and Council contribution must not exceed the actual costs associated with providing the Owner Occupier Equity Loan</p>
Min and max loan values	£1000 minimum and £25,000 maximum (per property)
Interest	Interest free
Options post completion of work	Continued ownership
Loans conditions	<p>The terms and conditions must specify:</p> <ul style="list-style-type: none"> <li>• the purpose/works for which the Owner Occupier Equity Loan is provided</li> </ul>

	<ul style="list-style-type: none"> <li>• that the Owner Occupier Equity Loan must be repaid upon the earlier of: <ul style="list-style-type: none"> <li>➤ the death of the recipient,</li> <li>➤ when the recipient ceases to occupy the property or</li> <li>➤ on the transfer/sale of the property</li> </ul> </li> </ul>
Max loan period	No specified term – loans are 'lifetime'
Payment terms	Owner Occupier Equity Loan can be paid in advance to successful applicants
Repayment terms	Repayable on the earlier of: <ul style="list-style-type: none"> <li>• the death of the recipient,</li> <li>• when the recipient ceases to occupy the property or on the transfer/sale of the property</li> </ul>

## Loans For Landlords

Who can apply?	Owners of substandard / empty properties who pass affordability checks
Permitted improvement works	<ul style="list-style-type: none"> <li>• Works which bring an empty property back into use.</li> <li>• Works to make energy efficiency improvements that raise privately rented properties with an F or G Energy Performance Certificate to an E rating.</li> </ul>
Fees	<p>There will be a one off fee to cover the costs of administering the loan. The fee will be expressed as an Annual Percentage Rate APR applied to the sum loaned. The APR rate payable will not be greater than the market APR rate for loans of the same amount and term.</p> <p>The APR rate charged, as a fee, will be reviewed annually</p>
Min and max loan values	£1000 to £25,000 per unit of accommodation. A maximum of £250,000 per applicant applies. Once a loan has been repaid, a further loan can be issued.
Interest	<p>The loan is interest free.</p> <p>However, If a loan recipient defaults on the agreement, interest will be payable on monies loaned and backdated to the start of the loan period. Applicants will be advised of the rate of interest before the loan is agreed.</p>
Options post completion of work	<p>Landlord Loans can be provided for the purpose of improving an existing property or bringing an Empty Property back into use to:</p> <ul style="list-style-type: none"> <li>• Sell</li> <li>• Rent</li> </ul>
Loans conditions	<p>The Landlord Loan terms and conditions must specify:</p> <ul style="list-style-type: none"> <li>• the purpose / works for which the Landlord Loan is provided.</li> <li>• That if, after completion of works funded by a Landlord Loan, the relevant property contains a HHSRS category 1 hazard or is rated F or G on an Energy Performance Certificate, the property cannot be rented out privately.</li> <li>• That if the property is sold during the term of the Landlord Loan, the loan must be immediately repaid in full.</li> </ul>
Max loan	A maximum of 2 years if the intention is to sell the property

period	<p>following the works.</p> <p>A maximum of 5 years if the intention is to rent the property following the works.</p> <p>A maximum of 10 years if the intention is to rent the property at Local Housing Allowance (LHA) rates following the works, together with a commitment that the Local Authority will nominate tenants for up to 10 years.</p>
Payment terms	Landlord Loans can be drawn down by loan recipients in advance, in stages or on completion of the works
Repayment terms	<p>Either staged repayments (monthly, quarterly or yearly) or Full repayment at the end of the Loan term.</p> <p>On transfer/sale of the property if earlier.</p> <p>The Council has discretion to offer more beneficial terms should a landlord opt to let property at LHA rates and allow the Council to nominate tenants.</p>

#### Appendix 4 Energy Efficiency

Energy efficiency schemes will be advertised on the Council website and in communities where relevant.

## Appendix 5 Well Being of Future Generations

A prosperous Wales	Housing not only represents capital investment in the County, but the building of housing creates jobs and develops skills. The Housing improvement schemes and other activity aimed at raising the quality of housing in Conwy contributes to this work
A resilient Wales	Bringing properties back into use and making best use of existing stock reduces the demand for building on green field sites, preserving more land for the natural environment. Ensuring that work to improve properties does not impact on protected species e.g. bats will contribute to protecting our biodiversity.
A healthier Wales	Housing has a fundamental role in maintaining good physical and mental health. The strategy aims to improve homes to reduce cold injury, falls, and poor mental health. Facilitating adaptations will help reduce injury, promote good health and prolong independence.
A more equal Wales	The housing improvement and renewal schemes consider the applicants ability to pay. Any contributions towards costs are applied after a means test. Other finance is offered as a loan relating to the value of the property with security based on the property at an affordable and cautious rate. Fuel efficiency measures are designed to target cases of fuel poverty as a priority.
A Wales of cohesive communities	The property improvement schemes enable continued regeneration of the most deprived and dilapidated areas to improve community sustainability, safety and the quality of the housing stock.
A Wales of vibrant culture and thriving Welsh language	The availability of affordable and appropriate accommodation is a central element of sustaining our communities and their particular heritage and culture, including the Welsh language. If good quality housing is the foundation from which everything else prospers, this also includes the ability of households to play an active role in their communities.
A globally responsible Wales	Increasing fuel efficiency and helping households meet the new regulations for minimum domestic fuel efficiency will help reduce carbon emissions and contribute to the national target for reduction in carbon and other greenhouse gases.