

SOCIAL HOUSING GRANT PROGRAMME



Key Issues

- ❖ In Monmouthshire house prices have risen to a level beyond that which is affordable to many local people. The average property price is currently £301,900 (Wales comparison £185,529) and the lower quartile affordability ratio is 9:1.
- ❖ The number of households registered on Homesearch is 3269 (as at 1st April 2019). In 2018-19 Homesearch registered 1711 new applications, advertised 630 properties resulting in 471 households being housed.
- ❖ During 2018/19 the Housing Options Team received 835 enquiries from households threatened with homelessness. They determined 307 households as a S66 duty (at risk of becoming homeless within 58 days) and 244 households as a S73 and S75 duty (actually homeless).



Social Housing Grant Programme 2018-19

The Social Housing Grant allocation in 2018-19 was:

- SHG only £4,369,317
- Housing Finance Grant 2 £1,037,615
- TOTAL £5,406,932

The final figure drawn down from Welsh Government was £5,212,613 resulting in an underspend of £194,376. It was a challenging year with some sites dropping out of the programme.



Delivery in 2018-19

112 Affordable homes will be delivered. These will be:

- ❖ 84 New build homes
- ❖ 10 DIY Homebuy
- ❖ 17 Ex-council house buy back properties
- ❖ 1 Rent to Own



Recent Schemes

Brookside, Caldicot

Working in a partnership with Monmouthshire Housing Association (MHA) 25 units of affordable accommodation were delivered, we allocated £2,264,000 in Social Housing Grant and MHA also used private finance to deliver the affordable homes.



Rural Housing - Tintern

David James our Rural Housing Enabler was able to identify suitable land to develop affordable housing in Tintern. Through working in partnership with David, the land owner and Monmouthshire Housing Association we were able to deliver 3 affordable homes. Social Housing Grant of £325,000 was allocated along with private finance from MHA.

The Rural Allocations Policy was utilised to find suitable tenants from the Tintern area and two of the properties were allocated to sisters Sarah and Sally Ball and their families. Having always lived in Tintern, Sarah and Sally were concerned they would have to move away because of increasing house prices in the area. “We were upset by the thought of leaving. We did not want to have to move away, our friends and family all live in Tintern”.

Before being allocated these properties “we were living with our parents, so there was six of us in a three bedroom house. It was a bit cramped; especially with each of us sharing a room with our daughters. Our parents now have their home and lives back and Evie and Erin love their new home especially now they have their own rooms. I can’t believe it’s happened and we get to live here, I just feel so lucky”.



Low Cost Home Ownership

Last year Social Housing Grant of £875,000 was allocated to help households purchase a property of their choice off the open market (DIY Homebuy). Working in partnership with Melin, we were able to provide an equity share to each household, this has helped 10 families onto the property market.

Case Study

Nadia recently went through a relationship breakdown and was considering what housing options were available for her and her son. Nadia was told of the Low Cost Home Ownership scheme and registered with Homesearch, Nadia met with officers from Melin and was found to be eligible for assistance. Based upon her circumstances Nadia was given a budget and provided advice on finding a suitable property on the open market. Nadia found a terraced property, the value was £175,000 and an equity of loan of £87,500 (50%) was awarded to enable Nadia to purchase the property. Nadia and her son moved into the property in December 2018. Nadia says “The house I’ve bought is literally a two minute walk into town and that has made such a change for the better in my life. I can’t convey how wonderful it is for me and my little boy to have a permanent home, or how grateful I am. We are both happier, more stable and more secure now. He knows his neighbours for the first time in his little life and I know he will grow up so happy here. None of this could have happened without the scheme - thank you!”



Future Plans

For 2019-20 our indicative Social Housing Grant and Housing Finance Grant 2 Allocation is £2,861,000. This will be used to deliver 41 affordable homes (Llanvair Kilgeddin, Wern Gifford and LCHO across Monmouthshire).

Health and Social Care

The positive impact that good quality affordable housing has on people's health and well being is widely recognised. We are working with colleagues in Social Care and at Aneurin Bevan Health Board to identify opportunities to work together to deliver suitable housing for those with complex needs. This includes:

- Identifying, purchasing and renovating a suitable property in Abergavenny to provide supported housing for people suffering mental ill health, this will be managed by Social Care and a support provider.
- Working with Health to find a property that will provide supported housing for patients with learning disabilities.

