



Runnymede Borough Council

Private Sector Housing

A guide to grants and loans for repairs and adaptations to your home

This guidance outlines the grants and loans available from, or through the Council. It is a summary of the assistance offered through our Private Sector Housing Renewal Assistance Policy, which was published in 2010. The full document is available in Council reception areas, libraries and on our website at:

www.runnymede.gov.uk

Types of assistance available

1. Disabled Facilities Grant
2. Minor Works Grant
3. Major Works Grant
4. Moving Home Loans
5. Home Trust Loans

The 'Affordable Warmth' scheme can provide assistance towards heating and energy efficiency measures for people on means tested benefits. For more information about Affordable Warmth and Green Deal contact the Energy Saving Advice Service on 0300 123 1234 or Action Surrey on 0800 783 2503.

Disabled Facilities Grant

This grant is mandatory and may be available on a means-tested basis to residents who are or can be registered as disabled and who require certain works to enable them to live independently at home. The maximum grant is £30,000 and is based on criteria set out in legislation. The grants are available to owners and all tenants. In tenanted properties the landlord must give permission for the works.

All applications will need to be supported by an Occupational Therapist who will determine your needs and recommend works that are necessary and appropriate. The Home Improvement Agency's Technical Officer and the Grant Officer will then determine the feasibility of the proposed works as reasonable and practicable having regard to the age and condition of the dwelling. We can refuse the grant if we consider the scheme to be unreasonable or impractical.

Grant Calculation

To make sure that the grant goes to people who need it most, the amount of grant is decided by carrying out a means test. This looks at the income, capital and savings of the disabled person and their spouse or partner. You may have to make a contribution towards the cost of any work depending on the outcome. If the grant is for a child under the age of 19, and you receive child benefit for that child, there is no means test assessment for the mandatory DFG.

Grant Condition

Applicants must sign a certificate confirming that they intend the adapted property to be their main or only residence for at least five years after the work is completed. In the case of tenants, their landlords must also sign a certificate which states that they intend to allow the disabled person to live in the adapted property for at least five years. Part or all of the grant may be reclaimed if the disabled person moves within the grant condition period.

Land / Property Charges

Where the grant exceeds £5,000, a proportion of the grant will be repayable if the property is disposed of or if there is a change of ownership within 10 years of completion of the works. Repayment is limited to a maximum charge of £10,000. Where a repayment condition is attached to your grant, this will be recorded as a charge against your property.

The table below gives examples of grants and the respective charges that will apply:

Grant	Land Charge	Comment
£4,999	No Charge	Below statutory level
£5,500	£500	A charge relating to the value above the £5,000 grant level will be placed
£6,000	£1,000	A charge relating to the value above the £5,000 grant level will be placed
£8,000	£3,000	A charge relating to the value above the £5,000 grant level will be placed
£15,000	£10,000	The maximum charge of £10,000 will be placed.
£30,000	£10,000	The maximum charge of £10,000 will be placed.

Please note that if the test of resources result states that you need to make a contribution towards the cost of the adaptation works you will have to pay this in addition to the land charge.

We are unable to determine the actual cost of the land charge until a grant scheme is completed because of possible unforeseen extra works when the adaptations are under way on site.

These land charges are in line with Government regulations that came into force on 22 May 2008 and the Council's Housing Renewal Assistance Policy. You may wish to obtain independent advice about Local Land Charges and how this may affect you.

Repayment

If your grant is subject to repayment conditions then the Council will take the following into account when asking for repayment:

- The extent to which you would suffer financial hardship;
- Whether the sale is to enable you to take up employment, or to change location of your employment;
- Whether the sale is being made for reasons connected with your physical or mental health or well being;
- Whether the sale is being made to enable you to live with or near a person who is disabled or infirm and in need of care which you will provide;
- Whether the sale is made to enable someone to provide care for you.

Having considered all these factors the Council must be satisfied that repayment is reasonable in the circumstances. Appeals against this decision will be referred to the Housing Needs Manager.

Alternatives to DFG's

A Disabled Facilities Grant is not always the solution to everyone's problems. If you need help but do not think that an adaptation to your home is what you need, Social Services may be able to provide you with equipment. Alternatively, moving house may be an option that you may prefer.

If the cost of the work to provide the necessary facilities is excessive or the work is not feasible, the Council may give a Moving Home Loan of up to £10,000 to help you move to more suitable accommodation (A Moving Home Loan will be subject to the same means test that applies to Disabled Facilities Grants).

Additional funding

If the Disabled Facilities Grant does not cover the full cost of the work you may be entitled to top-up funding from Surrey County Council to pay the additional amount. This may be repayable depending on your circumstances.

Further Information

Guidance on the works covered by a Disabled Facilities Grant is available on the Runnymede Borough Council web-site or on request from the Private Sector Housing Department.

Please be aware that the Disabled Facilities Grant process is complex and can be quite lengthy. More information on the DFG process can be found on the Runnymede Borough Council web-site or on request from the Private Sector Housing Department.

All Disabled Facilities Grants are subject to sufficient funding being available and in times of high demand we may have to operate a waiting list.

Other forms of financial assistance

Minor Works Grant

Minor works grants may be available on a discretionary basis, subject to funding, to enable small scale works of repair, improvement or adaptation to be carried out on your home. These grants are available if you are a homeowner or a tenant on a low income and are unable to carry out the works yourself. These grants are for essential minor repairs which improve the condition of the home or address health, safety or security needs. A minor works grant will only be offered where there is no other funding available to carry out the works.

- The maximum assistance available is £600 including any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £1,800 (including VAT and/or fees) can be payable in regard to the property within a 3 year period.
- Applicants must be elderly, disabled or otherwise vulnerable.
- Financial Means test criteria will apply and you may have to make a financial contribution.

Runnymede Care and Repair, the Home Improvement Agency, will have to establish that the works are essential and that you qualify for a minor works grant before assistance can be given. Funding will not be provided for works that have already been committed to by the applicant or completed. The grant is not intended to cover emergency work or works that are covered by an insurance policy.

Major Works Grant

Grants for major repair work may be available if you are a homeowner or tenant with repairing responsibilities and you do not have the funds to carry out the works yourself. These grants are available on a discretionary basis and are subject to funds being available. Major works grants are only available to cover essential works to your home which will remedy a hazard which would otherwise seriously affect your wellbeing.

- To qualify for a major works grant you must be a homeowner or private tenant with repairing obligations under your tenancy agreement. If you live in a mobile home or caravan it must be your principle home.
- A major works grant is only available if you are unable to obtain a commercial loan or do not qualify for a Runnymede Renewal Loan.
- Repairing your home must be the most appropriate course of action for a grant to be approved.
- If your property is a mobile home it must be sited in its own plot on a licensed mobile home site.
- The grant is only available for works organised and overseen by our Home Improvement Agency, Runnymede Care and Repair.
- The maximum grant is £6,000 including any VAT chargeable and fees payable to the Home Improvement Agency.
- No more than £12,000 (including VAT and fees) can be paid in respect of the property within a 3 year period.
- Financial Means test criteria will apply and you may have to make a financial contribution.
- Your property will be inspected by a Private Sector Housing Officer using the Housing Health and Safety Rating System. The officer must be satisfied that a significant hazard exists in your property and that the proposed works will address that hazard before grant assistance can be approved.

Moving Home Loans

A moving home loan may be available for owner occupiers and tenants of private landlords who meet the qualifying criteria for a Disabled Facilities Grant and is used to help disabled people move to a more suitable property. To be considered for a moving home loan your existing property would have to be shown to be either impractical or too expensive to adapt. For example if your property can not be adapted for wheelchair access because the doorways are too narrow and the rooms are too small it may be more suitable to consider moving home. The loan is available to applicants who cannot afford to move taking into account savings, equity and likely fees payable.

Assistance may be available to help with the following expenses:

- Solicitor fees involved in selling and buying
- Packing, unpacking and removal costs
- Cost of valuation survey
- Mortgage redemption fees
- Estate agent fees
- Stamp duty fee
- Works involved in putting up curtain poles, blinds etc
- Disconnection and reconnection of utility fees

We will need to assess whether moving makes more financial sense than adapting your home before assistance can be given. The maximum amount of assistance available is £25,000. The property that you are moving to must be assessed by the Council and an Occupational Therapist as being suitable for your needs before any assistance can be given.

A moving home loan is subject to the same means test as the Disabled Facilities Grant and you may have to make a contribution towards the costs.

Two estimates will be needed for all relevant costs and Runnymede Care and Repair will need to give prior agreement to each element of expenditure. If moving from and to a privately owned property payments will not be made until contracts have been exchanged on the new property. Approval for payment will not be made if the applicant had previously accepted a tenancy, had an offer accepted on a property or planned to move before a Disabled Facilities Grant adaptation had been deemed unfeasible for their current property

For owner occupiers the moving home loan is registered as a charge against your property and you will have to repay the loan when you sell the property. Dependant on circumstances the charge will be placed either against your existing property or the property that is being moved into. Where applicants are moving into a rented property the payment will be a grant and will not be repayable unless there are resources from the sale of a property and immediate repayment can be made after moving into a new home.

The Home Trust Loan

Runnymede Loan Scheme in Partnership with Parity Trust

Runnymede Borough Council is working in partnership with Parity Trust. Parity Trust is a socially responsible, not-for-profit lending organisation. By working with Parity Trust, a low cost lending scheme, subsidised by the Council is available for home repair or maintenance. These loans for up to £25,000 are available for elderly and disabled homeowners who would otherwise be unable to carry out the works.

- The homeowner must be in receipt of a means tested benefit or otherwise have insufficient capital or income to be able to finance the total cost of the essential works privately (this will be established by application of the means testing calculation currently used for Disabled Facilities Grants)
- The homeowner must either be disabled or be a person of 70 years or over, (if a couple, the older person being 70 years or older).
- The work needs to remedy repair or serious defects and will be inspected before approval is given.

The interest on the loan is fixed for the life of the loan at a low rate (typical APR of 5.63%). Parity Trust will do a full financial assessment and repayments will be set at an amount you can afford. If you do not qualify for a Home Trust Loan, Parity Trust may be able to offer advice on other options available to you including other low cost, non-subsidised, loans.

The loan will be secured against your property and you should be aware that your home may be repossessed if you do not keep up repayments on a mortgage or other debts secured against it.

If you wish to discuss anything in more detail please contact Runnymede Care and Repair.

Home Trust Loan web-site:

<http://www.hometrustedloan.org.uk/>

Appeals

Any applicant wishing to appeal against a decision on the provision or recovery of financial assistance may appeal in writing to the Housing Needs Manager.

Complaints

The Council aims to ensure that all those who come into contact with the services are dealt with efficiently, with courtesy and understanding. If the service has failed to meet your expectations and you wish to make a complaint, please contact us at:

Runnymede Civic Centre
Station Road
Addlestone
Surrey
KT15 2AH

All complaints will receive a written response within 10 working days.

Applications or enquiries about Disabled Facilities Grants

You should contact the Surrey Adult Social Care Team on 0300 200 1005, or for children aged 19 and under the Surrey Children's Social Care team on 0300 200 1006. More information can be found on their web-site at <http://www.surreycc.gov.uk/social-care-and-health/adult-social-care/how-to-access-adult-social-care-services>

If you wish to discuss anything prior to applying to the social Care Team please contact us on the number below.

Applications or enquiries about all other grants and loans

Runnymede Care and Repair
Runnymede Civic Centre
Station Road
Addlestone
Surrey
KT15 2AH

01932 425880/425885

carerepair@runnymede.gov.uk
www.runnymede.gov.uk

We can provide this document in a range of languages and formats on request.