



Home Improvement Assistance

Assistance for homeowners to remedy hazards or repairs in their homes

On 1st September 2012, Central Bedfordshire Council adopted a new Renewal Policy. This sets out the types of grants, assistance and loans that are available (subject to budget).

Home Improvement Assistance is currently available to help certain households at risk of injury or ill health in their homes.

What is the Home Improvement Assistance?

This is a loan up to £15,000 for repairs or works to remedy hazards in the home which may cause injury or ill health to the occupants.

What is the aim of such assistance?

This loan assistance is aimed at helping households most in need of remedying serious hazards in the home, or to make a non decent home decent. The assistance is aimed at larger scale home repairs or improvements that are needed to make a home safe and decent to live in.

What type of works can be included in Home Improvement Assistance?

The works are not restrictive but are intended to remedy serious defects or problems in homes that pose a risk to the safety, or health of the occupants. The works could include:

- Renewing dilapidated/leaking roofs.
- Repairing or replacing rotted windows, floors, or doors (but not simply upgrading old windows or doors).
- Providing essential repairs to an old and dilapidated electrical wiring system assessed as potentially dangerous.
- Essential repairs or replacement of non working or potentially dangerous heating or hot water systems.
- Providing damp proof courses to remedy rising damp,
- Providing indoor toilets where only outside exist.
- Remedying serious internal layout problems, such as unsafe staircases.

- Remedying structural defects such as perished pointing or unsafe brickwork.

Who is eligible for Home Improvement Assistance?

Any home owner can apply, provided they have owned and been resident in the property for three years prior to an application and intend to reside in the property for at least five years.

Park Home owners on licensed sites may be eligible for assistance of up to £2,500 to remedy repairs to the home itself, subject to a lifetime condition assessment of the home and further conditions.

Some private tenants (those in Almshouses on peppercorn rents, or tenants living in properties owned by relatives or charities) may be eligible.

Private landlords may be eligible for Loan Assistance but only where they propose improvement works “over and above” the minimum required under the Housing Act 2004 and repair obligations.

Housing Association and Council tenants are not eligible as any necessary repairs etc should be undertaken by their landlords.

For owner occupiers (and eligible tenants), this assistance is subject to a test of financial resources, based upon a Government means test for benefits.

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Are landlords eligible for Home Improvement Assistance?

Generally landlords are not eligible for financial assistance due to the normal repair obligations on landlords to keep rented accommodation to safe and secure standards. However, if a landlord were to propose significant improvement works over and above minimum standards that would significantly improve the health and safety of existing or potential tenants, Loan Assistance may be approved at a rate of 60% of the agreed eligible works. Works may include provision of an upgraded fire detection and warning system in a multiple occupied house, or significant improvement of access to a set of flats.

What are the loan assistance repayment conditions?

Except for Park Home owners, this assistance is subject to either 10 or 30 year conditions depending upon the amount of assistance. A charge is placed upon the property for the period of the condition and only repaid to the Council if the property is sold during this period. No interest is added to the loan.

For loan assistance of between £1 and £8,000, the repayment condition period is 10 years. For any loan assistance of more than £8,000 the repayment condition is 30 years. Loan assistance of, for example, £9,000 would all be subject to the 30 year repayment condition.

Who are the contractors that can carry out such works?

You can appoint your own suitable contractor or the Council can provide you with a list of contractors who have previously undertaken satisfactory grant or loan work.

Depending on the cost of the eligible works, a minimum of either two or three quotations are required. Quotations must be from suitably qualified and capable contractors. You must not start works before a loan is approved as started or completed works cannot be funded by the Council. Contractors quoting for heating works must be suitably registered with an appropriate professional body.

Can subsequent applications be made for Home Improvement Assistance?

Only one subsequent application is allowed within a three year period. The intention of this assistance is to ensure that all defects giving rise to hazards will be remedied in one grant or loan at one time. If a subsequent application is made, the repayment conditions relate to the total value of assistance provided by both applications.

More advice

For more information, please contact the Housing Solutions Team on 0300 300 8302.

Contact us...

Për Informacion

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Za Informacja

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