

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

Residential team

Housing Operations  
Civic Centre  
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TW1 3BZ



HOUSING



Awarded for excellence



INVESTOR IN PEOPLE

**This leaflet 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 Policy, which was published in July 2003. The full document is available in Council reception areas, libraries and on our website at:**

<http://www.richmond.gov.uk/housing/>

## **1 Types of assistance available**

### **A Disabled Facilities Grants (DFG)**

This grant is mandatory and is available on a means-tested basis to residents who are registerable 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 in legislation. The grants are available to owners and all tenants. In tenanted properties the landlord must give permission for the works. Further details are set out in our leaflet 'Grants for disabled people to adapt their homes'.

### **B Houseproud equity release loans for repairs and non mandatory DFG works**

These loans are available to help residents who are cash poor but have equity in their property that can be used to pay for essential works. The loans are available for homeowners aged 60 and over and households with a disabled resident. They can be from £3000 to 30% of the value of the property. Homeowners under 75 can choose to repay the loan on an interest only or an interest and capital basis. For those over 75, there is an additional choice of making no repayments, with the capital and interest accrued being refunded on sale of the property. The Department for Work and Pensions (DWP) may pay the interest on some loans, and should be approached to clarify the situation for each individual loan. Loans are only available when an independent financial advisor assesses the applicant's ability to make repayments. Further details are set out in our 'Houseproud' leaflet.

### C Relocation loans where adaptation of a property is not the best option

The Council can arrange a loan to cover the cost of moving home i.e. fees, stamp duty, deposits etc. to help people to move house, rather than stay at a property that cannot be adapted properly. Applicants must be entitled to a Disabled Facilities Grant to qualify for this loan. The loan will have to be repaid on completion of the sale.

### D Loans for repair works in excess of £5000

The Council can arrange a loan for homeowners who are under 60 and not disabled, if they are in receipt of certain means-tested benefits and have children aged 16 and under. Loans are available on an interest and capital and interest only basis. The DWP may agree to pay the interest on the loan, but the applicant must approach the DWP and secure this agreement. The loan will only be available where the DWP agrees to pay the interest on the loan or where the applicant can afford repayments. Loans are based on the value of the property, and other borrowings are taken into consideration. The loans are to a maximum of £10,000.

### E Home Repair Assistance Grants (HRAGs) for energy efficiency measures (Coldbuster)

This grant can be up to £5000 in any 5 year period, but the limit includes works for other HRAG purposes such as repairs etc. This grant is available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits and who are aged 60 and over, are disabled, or who have children aged 16 and under. They are also available to residents aged 60 and over subject to a means test. Further details are set out in our 'Coldbuster' leaflet.

## F Home Repair Assistance Grants

These grants are for repairs, security or minor adaptations up to £5000 in any 5 year period. This grant is available to owner-occupiers and private tenants who are in receipt of certain means-tested benefits and who are aged 60 and over, are disabled, or who have children aged 16 and under. They are also available to residents aged 60 and over subject to a means test. Further details are set out in our leaflet 'Are you eligible for a home repairs assistance grant of up to £5000?'.

## G Repair grants for landlords

These grants are linked to the service of a 'preliminary' notice requiring works to remedy hazards in private rented properties. The amount of grant is based on meeting certain criteria in line with the objectives of the Council and 'good landlord' principles. The grants are to a maximum of 80% of the costs (as assessed by the Council) and are capped at £20,000 or £5000 per unit. Further details are set out in our leaflet 'The landlord grant system'.

## H Empty property grants

These grants are available when a property has been empty for at least 6 months, and as a condition of the grant, the owner agrees to lease the property to the Council for 3 to 5 years. Depending on the lease period the amount of grant aid ranges from 50% to 70% of the cost of the works, subject to a maximum amount of £25,000. Further details are set out in our leaflets 'The landlord grant system' and the 'Empty property scheme'.

## I Supporting the Handyperson scheme

This scheme offers a free service to disabled residents and those aged 60 or over for works such as minor repairs or security measures. It also refers customers for grants, benefit assessments etc. Further details are set out in our 'Handyperson Service' leaflet.

## J Supporting the energy efficiency discount scheme

This scheme offers discounted prices on heating and insulation measures and fixed contractor costs. Further information is available from the Richmond Energy Line which is a free number - 0800 512 012.

**Please note that conditions apply to all grants and loans. Details can be found in our information leaflets or by telephoning: 020 8891 7436.**

## 2 Applications or enquiries about DFG grants

You should contact the Social Services Care Manager or Social Workers below to arrange an assessment.

Customer	Area	Phone number	Address
Adults	Borough wide	020 8891 7971	42 York Street Twickenham Middlesex TW1 3BW
Children (under 18)	Borough wide	020 8831 6098	The Croft Centre 16 Windham Road Richmond TW9 2HP

### 3 Applications or enquiries about all other grants and loans

You should contact:

Home Improvement Agency  
Civic Centre, 44 York Street,  
Twickenham TW1 3BZ

Telephone: 020 8891 7436

Email: [residentialeh@richmond.gov.uk](mailto:residentialeh@richmond.gov.uk)

Web site: [www.richmond.gov.uk/housing/](http://www.richmond.gov.uk/housing/)

### 4 Priorities for assistance

The assistance is available in accordance with the following priorities.

#### **Client based priorities**

The order of priority for our customers is as follows:

- a Disabled residents on a very low income.
- b Older residents (aged 60 and over) in receipt of a means-tested benefit.
- c Older residents (aged 60 and over) who are not in receipt of benefits but who have a very limited income.
- d Residents under 60 who have young children (aged 16 and under) and are in receipt of certain means-tested benefits.

## **Property based priorities**

Our priorities based on property conditions are set out below. They are not in order of priority.

- a To offer assistance to adapt properties to suit the needs of a disabled resident.
- b To offer assistance to tackle unfit owner-occupied and private rented properties.
- c To offer assistance to tackle disrepair in owner-occupied and private rented properties.
- d To offer assistance to improve energy efficiency in owner-occupied and private rented properties.
- e To offer assistance to improve security in owner-occupied and private rented properties.
- f To assist landlords to ensure that Houses in Multiple Occupation (HMOs) have adequate fire protection and means of escape in case of fire.
- g To assist landlords to ensure that HMOs have adequate amenities for the number of occupants.
- h To offer assistance to bring empty properties back in to use.

## **5 Complaints and appeals**

### **Complaints**

If you have a complaint about our service, you should first contact the officer dealing with your case. If you are still not satisfied, please contact the Private Sector Housing Manager. If you still feel that your complaint has not been sorted out appropriately, you should then complain to the Joint Assistant Director of Housing. Details of both managers are set out below.

If you still feel that you want to take your complaint further, you should fill in an official complaint form. You can get this from area offices, libraries and the Civic Centre. It is also available on our website at [www.richmond.gov.uk](http://www.richmond.gov.uk)

If you have gone through our complaint procedure but still feel that we have not sorted out your complaint, you can contact the Local Government Ombudsman at 21 Queen Anne's Gate, London, SW1H 9BU (020 7915 3201).

## Appeals

You may appeal if you are dissatisfied with the amount or type of assistance offered or if assistance was not offered. In order to appeal you should complete an appeal form. The first stage of the appeal will be investigated by the Joint Assistant Director of Housing. If you remain dissatisfied, the second and final stage of the appeal will be heard by a sub-committee of the Council's Regulatory Committee set up to determine appeals against any decision made by or on behalf of the Council.

## Managers

**Ken Emerson** is the Head of Housing Operations with overall responsibility for the service.

His phone number is 020 8831 6406.

His email address is [k.emerson@richmond.gov.uk](mailto:k.emerson@richmond.gov.uk)

**Eleanor Dowling** is the Private Sector Housing Manager with day-to-day responsibility for the service.

Her phone number is: 020 8891 7892.

Her email address is: [e.dowling@richmond.gov.uk](mailto:e.dowling@richmond.gov.uk)

## YOUR COMMENTS

So that we can review and improve our private sector housing renewal policy, we would be pleased to receive your comments.

1 What do you think about our priorities as set out in the leaflet?

2 Do you have any suggestions for additional priorities?

3 What do you think about the forms of assistance that we offer?

4 Do you have any suggestions for additional forms of assistance?

5. Do you have any suggestions for targeting assistance at hard to reach residents?

6. Do you have any other comments about the policy?

Thank you for taking the time to fill in this form.

Please return it to:

Eleanor Dowling, 1st Floor, Civic Centre, Freepost RLSA-LSHX-YLJY

## Translation Advice

If you have difficulty understanding this booklet please visit Housing Services at the address below where we can arrange a telephone interpreting service.

- Albanian Nese keni veshtersi per te kuptuar kete botim, ju lutemi ejani ne receptionin ne adresen e shenuar me poshte ku ne mund te organizojme perkthime nepermjet telefonit.
- Arabic إذا كانت لديك صعوبة في فهم هذا المنشور، فنرجو زيارة الإستقبال في العنوان المعطى أدناه حيث بإمكاننا أن نرتب لخدمة ترجمة شفوية هاتفية.
- Bengali এই প্রকাশনার অর্থ বুঝতে পারায় যদি আপনার কোন সমস্যা হয়, নিচে দেওয়া ঠিকানায় রিসেপশন-এ চলে আসুন যেখানে আমরা আপনাকে টেলিফোনে দোভাষীর সেবা প্রদানের ব্যবস্থা করতে পারবো।
- Farsi اگر در فهمیدن این نشریه مشکل دارید، لطفاً به مین پذیرش در آدرس قید شده در زیر رجوع فرمایید تا سرویس ترجمه تلفنی برایتان فراهم آورده شود.
- Gujarati જો તમને આ પુસ્તિકાની વિગતો સમજવામાં મુશ્કેલી પડતી હોય તો, કૃપયા નીચે જણાવેલ સ્થળના રિસેપ્શન પર આવો, જ્યાં અમે ટેલિફોન પર ગુજરાતીમાં ઇન્ટરપ્રિટીંગ સેવાની ગોઠવણ કરી આપીશું.
- Punjabi ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਓ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।
- Urdu اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیئے ہوئے ایڈریس کے استقبال پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹریپرٹینگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

**If you would like a copy of this leaflet in braille, large print, on audio tape, or in a community language, please contact us on: 020 8891 7892: Minicom number: 020 8891 7404.**

**Published by: Housing Services, London Borough of Richmond upon Thames, Civic Centre, 44 York Street, Twickenham, Middlesex, TW1 3BZ.**

For more information about this document, please contact:

Eleanor Dowling, Team Leader, Private Sector Housing, Housing Services on 020 8891 7892, email: [e.dowling@richmond.gov.uk](mailto:e.dowling@richmond.gov.uk) or visit [www.richmond.gov.uk/housing](http://www.richmond.gov.uk/housing)

