



Home Improvement Policy

Summary of Assistance

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Home Improvement Policy - Summary of assistance

The current policy has been retained as it continues to target assistance to those people or properties as set out below.

1. Grants will be offered, which are to be repaid upon the future sale of the property. The maximum grant is £12,000 and applicants have to satisfy a means-test. Eligible works include essential repairs and improvements, affordable warmth measures or works to make a decent home.
2. Applicants on certain welfare benefits, as prescribed by government to qualify for Disabled Facilities Grant will have no contribution to make to the cost of works, subject to the grant maximums set out below. In addition to the income related benefits that are 'passporting benefits' for a Disabled Facilities Grant, the council will not expect a contribution from applicant in receipt of Local Council Tax Relief.

Applicants are expected to comply with conditions attached to the approval of grants. The Regulatory Services Manager will consider waiving or varying recovery of grant where an applicant would suffer severe hardship.

What works are eligible?

The following will be regarded as eligible works:

Works of repair or improvement to bring the home to the Decent Homes Standard:

- A. Works to make a property free from Category 1 Hazards. This may include non-structural items, such as windows or doors and electrical or gas installations;
- B. Works to key components of the property, particularly where they are in disrepair due to age. Key components include: • External wall structure • Lintels • Brickwork and wall finish • Roof structure and covering • Chimney stacks • Windows and external doors • Central heating gas boiler • Electrical supply system.
- C. Works to provide reasonably modern facilities or services. This applies where three or more of the following are lacking:
 - A kitchen more than 20 years old
 - The kitchen has inadequate space and layout
 - The bathroom is more than 30 years old
 - If the bathroom / WC is not appropriately located
 - The noise insulation (from external sources) is inadequate • The common areas have inadequate size and layout (flats only).

Works to provide affordable warmth, through improving heating or insulation, such as:

- works to cover the provision of central heating for the first time
- improvements to an existing central heating system
- appropriate roof insulation and wall insulation (where applicable)
- floor insulation to park homes On completion, the dwelling must have at least 200mm of roof insulation (where practicable), cavity wall insulation (where applicable) and an effective heating system must be in place.

E. Works may include removal of hoarding materials, in order to assess damage potentially incurred to the property, or to assist make a home suitable for works required for hospital discharge. Where the above apply, the council may also fund additional related works if necessary to protect the building or the occupant's health. This may include preventative works such as gutter repairs, external decorations.

The grant is available for works to dwellings, mobile homes and houseboats.

Who is eligible?

1. Applicants must have lived in the dwelling as their only or main residence throughout the previous twelve months.
2. Applicants must have consent to carry them out where appropriate and be responsible for the works. Tenants with a repair obligation are eligible for assistance with repairs, as well as improvements or adaptations.
3. The property must be in Council Tax Band E or below.

The amount of Grant Financial assistance for works to provide affordable warmth will be limited to a maximum of £6,000. Assistance will be restricted to a maximum of £12,000 for other works. A limit of a maximum £6,000 grant will be imposed on houseboats and mobile homes since much lower equity exists and a charge on the land cannot be applied.

Conditions for Discretionary Assistance The standard conditions are below, which may be varied to take account the circumstances of each case.

1. The applicant must take reasonable steps to pursue any relevant insurance or legal claim and to repay the grant, so far is appropriate, out of the proceeds of such a claim.
2. The work must be completed to the satisfaction of the Council within twelve months from the date of approval unless the Council agrees to an extension of that time.

3. The work must be carried out by one of the builders whose estimate accompanied the application unless the Council agrees to the appointment of an alternative builder.
4. No payment will be made unless the Council has been provided with suitable invoices
5. The aggregate of interim or staged payments must not exceed nine-tenths of the amount of the grant.
6. No grant will be paid if the works begin before the date of approval unless agreed by the Regulatory Services Manager.
7. The Council may impose a condition requiring the recovery of specialist equipment when no longer required.
8. The dwelling or home must be occupied as the applicant's main residence. The applicant must also certify that they intend to remain in the property.
9. Repayment of the grant is required should the home be sold or transferred within 25 years of the date that the works are certified as being complete.
10. To assist with recovery in the event of a breach a grant condition, a charge will be registered at the Land Registry on houses where the grant exceeds £2,000. An administrative charge could be added to cover our costs.

Exceptions to the policy

If a potential applicant considers that there are exceptional circumstances which fall outside of the Council's grant policy, they may present details to the Regulatory Services Manager for consideration. These will be considered on a case by case basis, with regard to:

- the cost of repair
- the nature of the works
- availability of alternative finance
- the client's needs
- suitability of the accommodation
- ability of the applicant to meet their needs through alternative accommodation.

Home Trust Loan Scheme

The Council may offer a subsidised loan to homeowners to improve and renovate their homes. The loan sits alongside the existing discretionary grant policy and can help finance works where the applicant would be excluded by the stricter eligibility criteria for a grant. The loan is currently operated across parts of the South East by Parity Trust; a community-based finance institution based in Portsmouth.