

Grants & Loans

Private Housing Renewals Policy 2012



Decent Homes Grant

The Decent Homes Grant is available to help towards the cost of repairs or improvements needed to bring a property up to the Decent Homes Standard.

This factsheet explains who is eligible for this grant how to apply.

Am I eligible for a Decent Homes Grant

To qualify for this grant:

- You **MUST** live in Reading Borough (you pay your Council Tax to Reading Borough Council) **AND**
- You **MUST** either
 - Own, and have lived in, the property for at least three years or
 - be a private tenant* with repair obligations **AND** have lived in the property for at least three years **AND** have no less than five years to run on your tenancy agreement **AND**
- You **MUST** be in receipt of at least one of the following principle means tested benefits (*Income Support, Housing Benefit, Disabled Persons Tax Credit, Income based Job Seekers Allowance, Working Families Tax Credit (income limit £16,190), Child Tax Credit (income limit £16,190), Working Tax Credit (income limit £16,190), Guaranteed Pension Credit, Income Based Employment Support Allowance and any other benefits deemed as means tested in the future*) **OR** be Means Tested to calculate how much you should contribute to the cost of the work.
- The property must be over 10 year old **AND**
- Your property **MUST** be identified as having Category One or Category Two hazards following an assessment using the Housing Health and Safety Rating System (HHSRS)

**if you live in a property owned by a family member you are not a tenant - the property owner needs apply for the grant*

What is the Housing Health and Safety Rating System (HHSRS)

This is a system used by all councils to identify and rate the risk of harm to people living in the property. It looks at 29 different health and safety areas.

What can the Decent Homes Grant be used for?

This Grant can only be used to pay for work needed to bring the property up to standard and ensure your home is free from Category One and Two and safety hazards as defined by HHSRS.

Examples of work that could be included in the scheme include:

- Repairing structural defects (external walls, roof, windows, doors, chimneys)
- Repairs to stairs or floors to minimise the risk of falls
- Remedying dampness or other faults to bring the property into a reasonable state of repair
- Repair or replace heating/hot water systems (only if you are not able to get funding from an energy efficiency scheme)
- Replacing defective plumbing/dangerous electrics

The grant can also cover any essential costs (Planning Permission, Building Regulations, Home Improvement Agency Fees).

The grant cannot be used to pay for:

- Modernising kitchens or bathrooms
- Work covered by insurance
- Decorating
- Replacing or upgrading working boilers and other installations
- Repairs to rectify poor DIY
- Servicing boilers and/or other installations
- Energy efficiency work that could be paid for by an energy efficient scheme

How much will I get?

The maximum grant available is £20,000. How much you get will depend on the cost of the work and your personal financial circumstances. We will carry out a Means Test to work out how much you should pay towards the cost of the work.

How do I apply for this Grant?

Contact our Home Improvement Agency (HIA) who will:

- check you meet the qualifying criteria for this Grant - this could include a Preliminary Test of Resources (a Means test).
- Help you get quotes for this work from at least two contractors
- Help you complete a Grant application form and check you have the supporting documents to prove your eligibility
- Submit your application to the Council for approval

The approval process

Once we have received your application we will assess your application and double check your eligibility - we will write to let you know if your application is successful within 21 days.

Do not start any work until you have received written confirmation from the Council.

There is limit to the funding available for this grant - this money will be allocated on a first come first served basis.

Getting the work done

Once you have received confirmation that your grant has been approved the HIA will arrange for the work to be carried out.

The work must be completed within 12 months of your grant being approved.

Paying for the Work

The Council will pay the grant direct to your contractor once:

- the work has been completed to a satisfactory standard **AND**
- we have received an acceptable invoice (*on official headed paper, with full details and costs of the work carried out*) **AND**
- we have received any certificates or warranties required for the work carried out **AND**
- you have signed a consent form confirming you are satisfied with the quality of the work*

** if you tell us there is a problem we will inspect the work - if we believe it is of a sufficiently good standard we will make payment without your consent.*

Unforeseen work

The Home Improvement Agency will contact the Council if any unforeseen works arise once your grant has been approved and the work has started.

The Council may increase the amount grant awarded to pay for these additional works up to the maximum grant payable.

The Council will not pay for additional works carried out without prior permission.

If the cost of the work exceeds the grant

You are responsible for the cost of any unforeseen work which exceeds the maximum grant.

Conditions for this Grant

The following conditions apply:

- All work must be completed within 12 months of your grant being approved (*extensions may be granted if*

you can provide adequate reasons why the work cannot/could not be completed within this timescale).

- A local land charge will be registered against the property - if you move/sell within 10 years you will need to repay the grant.
- If you breach any of the conditions of the grant you will be asked to repay the grant in full.
- You will not be eligible for further grant funding from the Council within three years of receiving this grant.

Appealing our Decision

If we refuse your grant application we will explain why.

If you think we haven't have assessed your situation fairly you can ask us to look at your application again. However, you should be aware that:

- although we can review your application against our current policy for this grant, we can't change the rules
- we have limited funds available for this grant - once the funds have run out we cannot award any further grants during that financial year (April - March).

Complaints

Complaints about the Council

If you are unhappy with:

- the way you have been treated by a member of the Private Sector Renewal Team or
- we have not done something we said we would

... please let us know as soon as possible.

You can complain directly to the staff working with you or, if you prefer you can contact the Council's Complaints Manager.

Complaints about the HIA

If your complaint is about services and support provided by the Home Improvement Agency you should address your complaint directly to them.

They should give you a copy of their complaints process when they first visit you at home.

Useful Contacts

Home Improvement Agency

Aster Living Berkshire West

Tel: 01635 588 811

Email: bwcr@ridgewaycommunity.org.uk

Council Services

Private Sector Housing Team

Tel: 0118 937 2562

Email: psra.team@reading.gov.uk

Complaints

Tel: 0118 937 3737

Email: complaints@reading.gov.uk

This information can be made available in alternative formats (such as audio or Braille) and languages on request. Please contact the Private Sector Renewal Team on 0118 937 2562