

RENEWALS ASSISTANCE OWNER OCCUPIERS

FACT SHEET

What is Renewals Assistance?

This is an interest-free loan which may be available to undertake substantial repairs and renovations to a home which is in poor repair or lacking suitable amenities and does not achieve the Government's Decent Homes Standard. Renewals Assistance is a discretionary loan and is therefore only considered if the Council has sufficient funding available at the time of enquiry.

It is targeted at vulnerable owner-occupiers on low incomes, who live in properties which are banded in Council Tax Bands A, B and C. It is not available to home owners in dwellings rated as Council Tax Band D and above as these owners have the option of moving to a smaller home in better condition.

As this assistance is targeted at home owners on low incomes, the loan is not required to be repaid until the property is sold or transferred into someone else's ownership (perhaps on the death of the original owner and then left to a member of the family as part of the disposal of the estate).

The Council protects its financial outlay by placing a charge on the property at the Land Registry.

What type of work could I do?

The type of work which may be covered by Renewals Assistance includes work necessary to put the property into good repair, such as new roof, windows, damp proof course; bathroom and kitchen fittings; security measures such as burglar alarm and external lighting; basic central heating and redecoration of disturbed rooms.

How much could I be offered?

Renewals Assistance is an interest-free loan up to £25,000 + relevant fees. In cases where structural works are required to make the property safe, then the limit can be raised to £35,000 + relevant fees. Depending on your income, assistance is offered at 75%, 90% or 100% of the cost of the eligible works.

If the cost of the eligible work is greater than these amounts, then you will be required to fund the additional amount. In some cases, the Council may be able to offer another type of small loan (up to £5,000) which must be repaid by direct debit from your bank. This loan would be offered through the Council's loan agent, Warrington Housing Association and can also be accessed through WHiA.

As mentioned previously, Renewals Assistance is repaid on sale or transfer of the lease on your property, unless the loan conditions are breached, in which case the amount awarded must be repaid on demand. In some cases the Council may charge interest, depending on the type of breach.

Are there any conditions attached to the loan?

There are several conditions attached to the offer of the loan. These include the requirement for the property to be insured before, during and after completion of the works. Suitable building insurance must also remain in place whilst the charge remains on the property, to protect yourself and the public funds used to renovate the property.

The property must also have suitable central heating and effective loft and wall insulation installed as part of the renovation work.

Other conditions will be explained to you, should your enquiry progress.

Can I get help to find suitable contractors?

The Council's nominated home improvement agency, WHiA, will help you to complete the application forms, go out to tender for the work to a number of reputable contractors and will monitor the works in progress on your behalf.

They can also arrange for some or all of your furniture to go into storage whilst the works are underway if the amount of work needed at the property is substantial. Storage fees are eligible for Renewals Assistance.

Fees charged by WHiA are also eligible for Renewals Assistance.

How can I find out more information?

This leaflet gives a brief outline about Renewals Assistance. Further information can be obtained from Housing Standards and Assistance or WHiA on the contact details below:

Housing Standards and Assistance:

Tel: (01925) 248482 / 246909

Email: privatesector@warrington.gov.uk

whía:

Tel: (01925) 246812

Email: whia@wha.org.uk