



CONTACT DETAILS

Strategic Housing Department

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**This leaflet can be provided in large print,
braille, CD, audio tape and computer disc.**

If you require
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01527 881288



Bromsgrove
District Council

www.bromsgrove.gov.uk

The Council House, Burcot Lane, Bromsgrove B60 1AA.
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VERSION 3 15-02-11

Home Repair Assistance



Bromsgrove
District Council

www.bromsgrove.gov.uk

In partnership with



Home Repair Assistance Loan

The Private Sector Housing Team works in conjunction with Care & Repair Worcestershire when administrating and funding home repair assistance.

The aim of providing this discretionary loan is to ensure that people remain safely in their homes and communities for longer and are available for households that do not have the financial resources to pay for the necessary works to the property. Assistance is given in the form of a loan ranging from £200 to £5,000 which is available for ensuring properties are warm, safe and meet the Decent Home Standard.

HOME REPAIR ASSISTANCE LOAN

A loan of up to £5,000 is available for all eligible residents of Bromsgrove District for essential repairs and improvements in order to assist elderly and vulnerable people to remain safely in their homes. The loan may be used for any of the following minor repairs, improvements or adaptations, this list is not exhaustive and therefore if in doubt please ask: -

- Gas safety work
- Rewiring a dwelling where the wiring is dangerous

- Roof repair where the roof is leaking
- Installation of a damp-proof to the property where there is rising damp.
- Structural defects
- Heating-boiler/fires where defective or missing
- Provision or repair of hot water system

OWNER OCCUPIERS AND PRIVATE TENANTS

Both owner-occupiers or private tenants that have a repairing responsibility, have savings of less than £16,000 and in receipt of one or more of the following means tested benefits may apply for a Home Repair Assistance Loan:

- Working Tax Credit (with an income, after tax, of less than £15,460)
- Income Support
- Council Tax Benefit (doesn't include single person or disabled person discount)
- Pension Guarantee Credit (not pension saving credit)
- Jobseekers allowance (income based only, in receipt for longer than 6 months)
- Employment Support Allowance (income related)

MINIMUM AND MAXIMUM LOANS AVAILABLE

There is a minimum loan of £200 and maximum loan available per application of £5,000 within a 5 year period, the requirements are supported by the caseworkers visit. Assistance is available for those who fulfil the qualifying criteria and where the following applies:

- The property is deemed to be unsafe as determined under the new Housing Act 2004
- The occupants health or wellbeing is detrimentally affected by the housing conditions

LOAN REPAYMENT CONDITIONS

The loan is repayable in full to the Council on change of ownership. The loan will be registered as a local land charge if the loan is below £500 and a legal charge at the Land Registry if the loan is above £500.

FURTHER INFORMATION

For further information regarding Home Repair Assistance and the process involved please do not hesitate to contact the Private Sector Housing Team on 01527 881288 or access the Private Sector Housing Section of Bromsgrove District Council's website.