

Our housing-renewal and adaptations guide

Housing Services Division



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If you need this information in large print, in braille or on audio tape, please phone the Home Improvement Team on 0845 658 0445.



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Introduction

This booklet is a summary of 'The Private Sector and Housing Renewal Policy 2006'.

This booklet aims to provide you with information on the type of support we can offer you, to repair and maintain your home if you are a home owner.

It also gives you information about disabled adaptations to your home, if you are our tenant or you are a home owner.

Any help we provide as set out in this booklet depends on how much money we have available.

If you want to talk to us about anything in this booklet, please phone our home-improvement team on

0845 658 0445

or, e-mail them at hit@carmarthenshire.gov.uk.



How can we help?

Advice

This is available to everybody across the county who applies for help. We will visit you at home to look at any repairs you may be concerned about.

After we visit you we will give you a 'Homeowners' advice and information pack'. This has information on the following.

- Maintaining and repairing your home
- Health and safety issues
- A list of important work
- Finding a builder and the Registered Builders Scheme
- Getting financial help to carry out improvements to make your home warmer, and advice to help you reduce your fuel bills

Other ways we can help

If we find something wrong with your home, we may be able to offer you some financial help. The type of help we can give you will depend on your income, savings, and the equity (what your home is worth less any mortgage or loan) in your home.

An example of a serious problem can include the following.

- Electrical faults
- Uneven garden paths
- Poorly heated and insulated homes
- Serious damp
- A lack of water supply for washing, drinking and so on
- Poor lighting
- A danger the building (or part of it) might collapse
- Poor bathroom facilities
- Steep, unsafe stairs and steps



If we consider the problem to be very serious, we will carry out a further inspection to find out what work is needed to repair it, how long it will take and an idea of how much it will cost. We will send the inspection documents to our partners ART Homes to help us to decide what help we can give you.



We are working with ART Homes, a not-for-profit organisation which started in April 2000. They are now owned by Merccian Housing Association. If you own your home and are on a low income, ART Homes can provide you with financial advice on how you can repair your home.

Property-appreciation loans

You may be able to get a **property-appreciation loan** to help pay for repairs to your property. We base this type of loan on the equity you have in your home.

Equity is the value of your home, less any mortgage or secured loans you have to pay. You must have equity that is at least 30% of the value of your home.

The most you can borrow is 30% of the equity you have. You have to repay your loan when you sell your property or when you transfer the deeds into someone else's name.

If the cost of work is greater than 30% of the equity amount, you may be able to apply for a grant. The most we can give you is £30,000 (including VAT) as a loan, grant or a combination of both.





Benefits of a property-appreciation loan

- You don't have regular payments
- You don't pay interest or fees
- You can repay it at any time
- You won't have any early-repayment fees (fees you pay if you pay your loan in full before we ask you to)

Example 1

If the repairs you need will cost £8000 and the value of your property is £80,000, the amount of loan you need to borrow is £8000. In this example, the amount of loan you would need to pay for the repairs is 10% of the value of the property. Because your home may increase in value, your repayment will reflect any increase, matching the percentage you borrowed of the original value of your home.

For example, if the value of your property in five years is £110,000, then the amount you would pay back is £11,000 (10% of the new value of your home).

Example 2

If the cost repairs you need is £18,000 and the value of your property is £120,000, the amount of loan you need is £18,000. In this example, the amount of loan you would need to pay for the repairs is 15% of the value of the property. If your home increased in value to £150,000, the amount you would pay back is £22,500 (15% of the new value of your home).



Help with home improvements

Home-improvement assistance

We may be able to give you a home-improvement grant to help you pay for things which are affecting your health or safety. We call this home-improvement assistance.

We can give you a home-improvement grant if you cannot afford to pay for the work yourself or you cannot get a property-appreciation loan. The most we can give you is £30,000 (including VAT).

Home energy-efficiency scheme (HEES)

The home energy-efficiency scheme (HEES) is a Welsh Assembly Government initiative to help you if you are on a low income to use gas or electricity (or both) as efficiently as possible. It helps pay for things like insulating loft and cavity walls, draught proofing, and sometimes a new central-heating system (or repairing a faulty heating system).

If you are having gas central heating fitted through HEES the most you can get is £3600. If you are having oil central heating the most you can get is £5000. We can also provide electric storage heating. To qualify for help from the HEES scheme, you must fall into one of the following groups.

1 You must be over 80

2 Or, you are:

- 60 or over
- a single parent with a child under 16 and receiving one or more of the following benefits:
 - Income Support
 - Housing Benefit
 - Council Tax Benefit
 - State Pension or Pension Credit (the guarantee or savings part)
 - Income-based Jobseeker's Allowance





3 Or you are:

- disabled; or
- seriously ill and receiving one of the following benefits:
 - Working Tax Credit
 - Housing Benefit
 - Income Support
 - Council Tax Benefit and the disability premium
 - War Disablement Pension and Constant Attendance Allowance or mobility supplement
 - Disability Living Allowance
 - Industrial Injuries Disablement Benefit and Constant Attendance Allowance
 - Attendance Allowance

4 Or, you have

- a child under 16 (who is receiving Disability Living Allowance) and be claiming Child Benefit with Disability Living Allowance.

You can get more help with using energy efficiently if you have children under 16 or are pregnant and have been given a MAT B1 Maternity Certificate, and you are receiving one or more of the following.

- Income support
- Council Tax Benefit
- Working Tax Credit (and your income is less than £15,460)
- Child Tax Credit (and your income is less than £15,460)
- Income-based Jobseeker's Allowance





You can apply for help from the HEES scheme even if you are renting your home, as long as your landlord gives you permission.

If you are over 60, own your own home and do not claim any benefit, you are able to claim up to £500 of insulation for your property through the HEES scheme.

We have teamed up with a number of insulation companies to offer home owners and private tenants free, or subsidised loft and cavity Wall insulation.

If you want to apply for help through the HEES scheme or want to know more about energy efficiency or to arrange works through our insulation partners the contact:

Graham Harries
(Energy Efficiency Advisor).

Phone: 01554 742202

E-mail: gharries@carmarthenshire.gov.uk



Adaptations and disabled-facilities grants

The type of help we can give you depends on your disability and the layout of your home. The main things we can help you with include the following.

- A stairlift
- A level-access shower (a shower which is accessible for people who use a wheelchair or have a mobility problem)
- A ramp
- A hoist
- Other alterations inside your home (for example, widening doors and so on).



We can also help you with a combination of these items. However, we will only provide the help you need to stay in your home.

Moving to a more suitable property

If your home isn't suitable or difficult to adapt, we will give you support to help you move to a more suitable property.

Adaptations

If you are one of our tenants, you can apply to us to adapt your home. By helping you adapt your home we can make sure that if you have a disability or mobility problem, you can continue to live on your own. Or, if you need help from a carer, an adaptation may make it easier for them to help you.



The work we usually do includes things like installing the following.

- A stairlift
- A ramp and low-level steps for getting into your home
- A handrail or grab rail

You do not need to be registered as disabled to apply.

Disabled-facilities grants

If you own or rent your home, you may apply for a disabled-facilities grant to help you adapt your home. If you or someone living with you is disabled, you may qualify for a disabled-facilities grant to help pay for adapting your home or installing facilities so that the disabled person can continue to live there. We will look at your income and any benefits you receive before we give you a disabled-facilities grant. However, if you need to adapt your home for a child under 16, we will not base our decision on your income.

The most we can give you is £36,000. We will look at your income (if this applies) when you first apply. This means we can work out straight away whether you would qualify for help and also tell you if you would have to pay for some of the work yourself.

The work we can usually help you pay for includes installing the following.

- A stairlift
- A level-access shower
- Ramps and graded steps to help you get into your home
- A handrail or grab rail

You do not need to be registered as disabled to apply.



Property-appreciation loans - frequently asked questions

When do I have to repay a property-appreciation loan?

You can repay the loan at any time as long as you own and live in the property. However, you must repay the loan when you sell the property or stop living there.

I'm worried about my family's inheritance after I die. What will happen to this?

We strongly recommend that you discuss this with your family. Your decision on whether to take the loan depends on how much you and your family value your quality of life in your home. By improving your home, you are not only investing in it to increase its overall value but you are also making it more pleasant to live in. When you take out a property appreciation loan, we lend you an amount equal to a percentage of the value of your home. When you pay us back, you pay us the same percentage you borrowed, but as a percentage of the new value of your property (the value of your home at the time you pay us back). Anything left over would be given to your family.

Can I repay all of my loan before I sell my property?

You can repay all of the loan at any time. We will arrange to value your property to work out how much you need to pay us. You will pay us back the same percentage of the value of your home as when you first took out the loan. However, when you pay us back, the percentage will apply to the new value of your property.

What if my property loses value and I sell it?

When you repay your loan, if your home has lost value from when we gave you the property-appreciation loan you will still have to pay the original loan amount.

Can I move home?

Yes, you can move home at any time. However, we cannot transfer your property-appreciation loan to your new property. You have to repay it when you sell the home the loan is for. If you are thinking about moving home in the future, you will need to think about how you would pay back the loan.

How will I know that you have valued my property fairly?

We will ask an independent valuer to work out the market value of your property. The valuer we choose will be qualified and not be a member of our staff.

Is there a limit to how much I will have to pay back for the loan?

There is no limit on the amount your loan can increase to. The amount will stay the same percentage of the value of your home you originally borrowed. As your home increases in value, so does the property appreciation loan amount you have to repay.