

**Eligible works:** The type of repairs that can be grant aided are:

- roof repairs
- repairs to dangerous gas and electrical installations
- repairs to windows
- repair to stairs and floors
- repair of plumbing and drainage systems

Improvements that can be grant aided are:

- improvements to central heating
- provision of gas fires and water heaters
- improved security measures (recommended by the Crime Prevention Officer)
- additional power points
- minor disabled adaptations

Please note that this is not an exhaustive list of works where assistance may be available.

### More information on assistance and repairs

If you would like more information contact the Housing and Pollution Team at the Town Hall, Castlefield Road, Reigate, Surrey RH2 0SH or telephone 01737 276425.

If you are elderly or disabled then Independent Home Solutions, which works in partnership with the Council, may be able to assist you with getting repairs done - they can be contacted at The Old Stables, 21 Croydon Road, Reigate, Surrey RH2 0LY.

### Useful telephone numbers

Housing and Pollution Team  
01737 276425  
email: [alun.thomas@reigate-banstead.gov.uk](mailto:alun.thomas@reigate-banstead.gov.uk)

Independent Home Solutions  
01737 222482  
email: [info@ihscic.org.uk](mailto:info@ihscic.org.uk)

Houseproud  
0800 783 7569  
email: [info@hitrust.org](mailto:info@hitrust.org)

### Important notice

**All applicants seeking assistance are recommended to take independent legal, financial and other advice concerning signing an agreement to register a grant/loan as a local land charge for 35 years.**

# Housing and Pollution Housing Repairs Assistance

A guide for residents of  
Reigate & Banstead on  
assistance with repairs  
and improvements to  
your home

*Reigate and Banstead Borough Council is aware of the environmental benefits that arise from a well-maintained private sector housing stock. The Council has a statutory duty to deal with homes that fail the Housing Health and Safety Rating System assessment and is seeking to encourage homeowners to take responsibility for the repair and maintenance of their property. The Council appreciates, however, that there may be some circumstances where homeowners are unable to finance repairs or improvements. This leaflet tells you what assistance the Council may be able to offer in dealing with both large and small scale repairs.*

## Large Scale Repairs

Following the making of the Regulatory Reform Order in 2002, the Council reviewed its policy on assistance offered to homeowners with repairs. A decision was taken to enter into partnership with 'Houseproud', a not for profit company that can offer loans to homeowners over 60 to repair and improve their homes. The scheme also has a guarantee of no repossession whilst the occupier remains in the home.

Large scale repairs are those that cost over £3,000 and can be financed by either a capital release loan (over 75s only), interest only loan or capital and interest repayment loan. Up to 30% of the value of the property can be borrowed. Independent private financial advice is provided as part of the scheme. Houseproud can be contacted on 0800 783 7569.

**Eligibility criteria:** Homeowners who are over 60, in receipt of Guaranteed Pension Credit and living in a home that fails the Health and Safety assessment may have the interest on a loan paid for by the Department of Work and Pensions. The loan arrangement and technical fees will be paid by the Council. For homeowners not in receipt of Guaranteed Pension Credit the services of Houseproud will also be available with no restriction on the type of work undertaken. No fees will be paid by the Council in this instance but these can be added to the loan. Homeowners who are under 60 can investigate re-mortgaging and down-sizing as possible options.

**Eligible works:** The works that qualify for assistance include:

- provision of a bath, shower, wash hand basin or toilet
- replacement of any defective amenities
- improvements to heating systems
- damp proofing measures
- provision of ventilation and natural lighting
- provision of drainage facilities
- provision of facilities for preparing & cooking food
- provision of insulation for the dwelling
- provision of electric lighting and power sockets
- provision of storage facilities for fuel and refuse
- repairs to structural defects

## Small Scale Repairs

Small scale repairs are those that are of an urgent nature or require completion within a year. Works up to £500 in value, including fees and VAT, can be grant aided and do not have to be repaid. Financial assistance over £500 can be offered by way of a repayable grant which is secured as a charge on the property. Such assistance will be repayable if the property is sold within 35 years, but no interest will be charged or regular repayments have to be made. The charge can be removed at anytime on repayment of the assisted amount, again without interest. A total of £5,000 in loans or £1,000 in grants can be paid over a 3 year period.

**Eligibility criteria:** Applicants will need to be:

- over 18 years of age;
- an owner-occupier;
- have a power or duty to carry out works;
- be on an income-related benefit and if less than 60 years of age, have been in receipt of such benefit for at least 6 months. (The Benefits include: Income Support, Council Tax Benefits, Tax Credits (Working and Disabled Persons and Guaranteed Pension Credit) and Income Based Job Seekers Allowance.)

N.B. Assistance will not be available where other resident family members and joint owners (resident or not) are not on a means tested benefit as they will be expected to finance the cost of works.