

Where else can I obtain advice and assistance?

Anchor Staying Put has a Home Improvement Agency which offers confidential advice, support and assistance to homeowners to help them to stay in their home in comfort and safety.

As well as helping homeowners to apply for grants, they run a handy person scheme, advise on reliable contractors and oversee all aspects of repair or improvement work in general.

For information on this service, contact the relevant local office:

Anchor Staying Put
2nd Floor Offices
Ellesmere Port Market
Market Square, Ellesmere Port
CH65 0HW
Tel: 0151 355 1313
Fax: 0151 356 5781

Anchor Staying Put
16 Meridian House
Road One, Winsford Industrial Estate,
Winsford CW7 3QD
Tel: 01606 590893
Fax: 01606 99638

Or visit their website
www.stayingput.org.uk

Availability of financial resources

Please note that any grants and loans offered by the Council are subject to available funding.

Contact

Who do I contact at the council if I need further information?

Should you have any other queries please do not hesitate to contact:

Private Sector Housing Team
on Tel: 0151 356 6493

What if I'm not happy with the decision?

If you have a complaint about something which Cheshire West and Chester Council is doing or something for which it is responsible and is failing to do, please tell us, by **email**: solutionsteam@cheshirewestandchester.gov.uk, by **Tel**: 0300 123 8 123 or by writing to:

Cheshire West and Chester Council
Solutions Team, HQ, 58 Nicholas Street,
Chester, CH1 2NP.

Accessing Cheshire West and Chester Council information and services

Council information is also available in Audio, Braille and Large Print formats. If you would like a copy in any of these formats or in another language, please email us at equalities@cheshirewestandchester.gov.uk. We are also able to provide a British Sign Language (BSL) interpreter to support customers with accessing Council services.

إذا أردت المعلومات بلغة أخرى أو بطريقة أخرى، نرجو أن تطلب ذلك منا.

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান, তাহলে দয়া করে আমাদেরকে বলুন।

Pokud byste požadovali informace v jiném jazyce nebo formátu, kontaktujte nás

Jeżeli chciałoby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

ਜੇ ਇਹ ਜਾਣਕਾਰੀ ਤੁਹਾਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਵਿਚ ਜਾਂ ਕਿਸੇ ਹੋਰ ਰੂਪ ਵਿਚ ਚਾਹੀਦੀ, ਤਾਂ ਇਹ ਸਾਥੋਂ ਮੰਗ ਲਵੋ।

如欲索取以另一語文印製或另一格式製作的資料，請與我們聯絡。

Türkçe bilgi almak istiyorsanız, bize başvurabilirsiniz.

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

Tel: 0300 123 8 123

email: equalities@cheshirewestandchester.gov.uk

web: www.cheshirewestandchester.gov.uk

Additional Information

The loan described in this leaflet forms part of the Home Assistance Policy for private sector renewal introduced by the council from April 1 2009. **It is not a full statement of the law or council policy.**

You can obtain a copy of the full policy document by contacting the **Private Sector Housing Team** on **Tel: 0151 356 6493**, or visit: cheshirewestandchester.gov.uk

Cheshire West & Chester Council



Decent Homes Loans for Home Owners

This leaflet is a guide to some of the financial help available from Cheshire West and Chester Council for home owners wishing to improve their home.

Visit: cheshirewestandchester.gov.uk

This leaflet is a guide to some of the financial help available from Cheshire West and Chester Council for home owners wishing to improve their home.

If you are a home owner and are living in a property that needs repair or improvement, you may qualify for financial assistance from the council to help get the work done.

This leaflet details the type of financial help that is available.

Decent Homes Loans

This is a loan that covers works to bring a property up to the Government's 'Decent Homes Standard'.

It can be used to fund heating systems, insulation measures and updating kitchen and bathroom facilities. The loan can also be used to remove any serious hazards such as serious dampness, dangerous stairs or electrical wiring which could affect the health and safety of the occupiers.



The Decent Homes Loan is an equity loan, this means that the Council will own a proportional share in the value of your property in exchange for the money that it lends to you.

Who can apply for a Decent Homes Loan?

- You must be the owner or part-owner of the property the application relates to
- Your property must be 'non-decent' or have significant hazards that affect health and safety
- You must have enough 'equity' in your property to cover the loan. Equity is the difference between any outstanding mortgage or loans secured against the property and the market value of the property

How much loan can I apply for?

The maximum amount of loan that you can apply for is £40,000 this includes VAT and all eligible fees. The minimum loan is £1,000. Technical Officers from the Council will work out what is a reasonable cost for the work to be carried out.

How does it work?

The loan remains as an interest free charge on the property, this means that there are no regular repayments required from the person making the application. Instead, the Council recovers its money when the property is sold or transferred to a new owner.

Example: If the unimproved value of your property is £100,000 and the cost of the necessary work is £10,000, the council will take a 10% share of the property when it is sold i.e. if the sale price is £150,000 then the council will be owed £15,000.

There is an option to repay the loan in full at any time should your financial circumstances change.

How will my property be assessed?

A Technical Officer from the Council will inspect your property to look for hazards that present a risk to the health and safety of the occupiers.

A schedule of work will be prepared which will detail the works that are required to remove the hazards.

Following this assessment, you will be asked to complete a form about the financial situation of yourself and your family. This will help us to calculate whether a Decent Homes Loan is suitable for you. All applicants are subject to a 'means test'.

What is a Means Test?

The means test will normally apply to the person making the application and their spouse or partner.

The means test calculates your average weekly income, taking account of any savings above a Government set threshold of £6,000. This threshold is reviewed on an annual basis and is subject to change.

Your total income is then set against an assessment of your basic outgoings, which are recognized by a range of allowances.

The calculated figure is then used to determine whether you need to make a contribution to the loan.

If you are on a low income, in receipt of income support, income-based job seekers allowance, council tax benefit, or pension credit, you will not normally have to make a contribution although this may be affected if your spouse / partner has an income and is also being assessed.



What conditions apply if my application is successful?

There are a number of conditions that apply to a Decent Homes Loan.

These include:

- You must occupy the property as your main home until the loan is repaid.
- The loan must be repaid on sale or transfer to a new owner (unless this person is a family member who occupied the property at the time the loan was approved)
- On completion of the work, the property must meet the Government's 'Decent Homes' standard and have no significant hazards present.
- You cannot apply for any further funding from the Council for improvement work within 5 years (except for disabled facilities grants).
- The council will have a share of the property value proportional to the cost of the works as a percentage of the property's unimproved value.

- The loan will be registered as a charge on your property at the Land Registry.
- The property must have building insurance until the loan is repaid.

How do I apply for a Decent Homes Loan

Application forms are available from:

Private Sector Housing Team
Wyvern House, The Drummer,
Winsford CW7 1AH
Tel: 01606 867 686
Email: privatehousing@cheshirewestandchester.gov.uk

