

Guidance on Applying for Financial Assistance

If you would like to be considered for financial assistance for repairs to your property, please contact the **Private Sector Housing Team on 02392 688 369**.

Scope of Works

Typical examples of the works we could carry out for you are as follows:-

- Roof replacement
- Window replacement
- Electrical upgrade
- Central Heating upgrade
- Damp Treatment

There are many other examples of works required to a person's home. Our Housing Renewals Officers will carry out a survey based on the Housing, Health and Safety Rating System (HHSRS) to identify any hazards you may have within your property.

We can then identify what necessary works will need to be carried out to remove or reduce these hazards and help you to live more comfortably, safely and securely.

Types of Financial Assistance Available for your home

- Home Repairs Grant - A grant of up to £8,000 to remedy any disrepair that would affect your health and safety
- Vulnerable Persons Grant - A grant of up to £15,000 to remedy any disrepair that would affect your health and safety
- Home Improvement Loan - A variety of affordable loans of up to £35,000 to help vulnerable home owners carry out works to improve their homes, there are 4 types of loan assistance, subject to your individual circumstances:-
 - Capital repayment loan
 - Interest only loan
 - Vulnerable persons loan
 - Interest free repayment loan

Types of Financial Assistance Available for empty property owners

Empty Property Loans. We have a loan available to help with repairs, improvements and help to promote rental properties and housing that is not occupied, helping the owner to bring the property back into use.

Loans are available to anyone who owns a residential property which has been empty for 12 months or longer. The loan is available for a maximum of £35,000 to pay for essential renovation and repair works, so that the home can be lived in by their owners, or rented on the open market, or through an affordable housing rent scheme.

To help us with this, we will need you to fill in the application form and return it to us, along with any supporting evidence that we require, the details of which are below

If you are unsure about any of the questions on the form or need any help please do not hesitate to contact our office on the above number. We can advise you over the phone

or arrange to meet you in person to discuss this.

Please note that this assistance is entirely discretionary and subject to availability. Filling in the application form is only the first step in the application process and by accepting your completed application form we are not promising to provide you with a loan or grant. We cannot guarantee that you will receive assistance from us so you must not start works to your property until you receive a formal approval letter from us stating that a loan or grant has been approved and you may proceed with the work.



GUIDANCE FOR MAKING YOUR APPLICATION

As well as filling in the application form, we will need you to provide evidence of your financial circumstances.

INCOME OF ALL APPLICANTS

If you receive any of the following benefits:

- Housing Benefit
- Council Tax Support
- Income Support
- Income-based Job Seekers Allowance
- Working Tax Credit which includes a disability element where the entitled person has a relevant annual income of less than £15,050
- Child Tax Credit where the entitled person has a relevant annual income of less than £15,050
- Guaranteed Pension Credit
- Either Disabled Living Allowance or Attendance or War Disablement or Industrial Injuries Benefit

We will need you to provide us with your most recent written statement as evidence that you receive at least one of these benefits (which must be dated within the last 12 months). If you do not receive one of the above benefits please complete the enclosed "financial circumstances questionnaire". You should also provide the following evidence with your application such as a recent letter or statement for any of the following that apply to you:

Income for all applicants:

- Pay slips: The last 5 if paid weekly or 3 if paid monthly
- Pensions: Occupation, State Retirement, or any other pension
- Benefits:
 - Child benefit
 - Child Tax or Working Tax Credit (where the entitled person has a relevant annual *above* £15,050, if *below* £15,050 see the list above)
 - Savings Pension Credit
 - Attendance Allowance
 - Carer's Allowance
 - Long term incapacity benefit
 - Employment and Support Allowance
- Maintenance/ Child support
- Student loan or grant
- Payments received from lodgers, boarders or tenants
- Any other income

Savings and investments for all applicants:

- Current accounts & Savings accounts
- ISAs or PEPs
- Premium Bonds
- Cash
- Stocks and shares
- Any other

PLEASE NOTE

Any documents you send to us we will copy for our records and return to you in the post. Regardless of whether you send us originals or copies they will be sent back to you.

CHECKLIST BEFORE RETURNING YOUR APPLICATION FORMS TO US

Please take a few minutes to check that you have the following information before you send your application form back to us. Doing this will help us to process your application as quickly as possible.

- Completed application form that has been signed and dated by all legal owners of the property**
- Completed Financial Circumstances Questionnaire if you do not receive one of the listed benefits**
- Signed and dated Agency Service Form (Please see enclosed information about the agency service)**
- Proof that you receive any of the following benefits:**
 - Housing Benefit
 - Guaranteed Pension Credit
 - Income Support
 - Income-based Job Seekers Allowance
 - Working Tax Credit (where the entitled person has a relevant annual income of less than £15,050)
 - Child Tax Credit (where the entitled person has a relevant annual income of less than £15,050)
 - Income-related Employment & Support Allowance (ESA)
 - Disabled Persons Tax Credit

If you do not receive any of the above benefits we will also need:

- Proof of your income (pay slips, pension statements etc.)**
- Latest statements for any current accounts and savings accounts**
- Proof of any other income, benefit, or investment you might have**



Portsmouth CITY COUNCIL

Private Sector Housing Housing Renewals

Home Improvement Agency Service

A Project Management service for private applicants undertaking works within the Private Sector Housing Financial Assistance Scheme.

Authorisation of Agency Officer

From: Name

Address

.....

I hereby request and authorise you to make all necessary arrangements to have the works carried out at the above address in accordance with the requirements of the schedule issued to me by the city council.

I understand that I will be liable for any cost over and above that covered by the Assistance Scheme.

I further understand that I will be charged a fee for the Home Improvement Agency Service (HIAS) that will not exceed a maximum of 10% of the cost of the relevant works.

Finally I understand that Portsmouth City Council do not directly employ contractors to do this work and that any defects liability should be resolved through the contract between myself and the contractor.

Should I decide not to proceed with my application, I will be liable for any reasonable costs that have been incurred by the HIAS in connection with the preparation of plans, Building Regulations, Planning Approvals and other third party costs.

The city council will not be liable for any injury or damage to the property and persons caused or by reason of the carrying out of work unless such injury and damage to property and persons is due to the negligence of the city council.

Signed

Date



Private Sector Housing

Home Improvement Agency Service

The Home Improvement Agency service will provide the following services as necessary to complete the customer's project:

Before building work starts:

- Discuss the customer's needs and set a budget for both the agency service and the building work.
- Carryout a basic survey of the site where the work is to be undertaken and advice on any specialist surveys which should be obtained.
- Advice on any permission's which would need to be obtained such as building regulations, or planning consent.
- Advise on whether any other consultants should be appointed.

- Prepare a specification for the building work.
- Arrange for detailed drawings for the building work, if necessary, through a third party.
- Apply for planning permission, if necessary.
- Apply for Building regulations approval, if necessary.
- Advise on the procedures for and costs of getting Party Wall consents, and give the occupiers of neighboring properties any party wall notices if needed.

- Help the customer to obtain estimates and appoint an appropriate contractor to carry out the works.
- Advise the client on using a building contract and help to fill in the details for a contract.

After Building Work has started:

- Inspect the site to see whether the contractor is generally keeping to his responsibilities under the contract.
- Advise on any changes to the specification or unforeseen works that might arise and the cost implications.
- Check the builder's invoices to ensure they are accurate.
- When the building work is complete to his reasonable satisfaction, issue a certificate which shows the finish date.
- Give the contractor a list of any faults which have appeared at any time up to 3 months after the finish date which the contractor must put right.
- When the contractor has put right all the faults listed by the agency service, issue a certificate to confirm this.

Home Improvement Agency Service Fee

The fee for this service will be 10% of the cost of the building works (including any VAT)

This fee will be payable concurrently with staged payments for the building work.

The agency does **not** include the following:

- Any charges payable to the Local Authority for Planning permission or Building regulations approval
- The cost of Party Wall Surveyors
- The cost of other consultants that may be needed including drawing agents or structural engineers

The customer must pay for these separately. If the Home Improvement Agency incur costs for any of these third party fees on behalf of the customer, the customer will be responsible for reimbursing the local authority regardless of whether the building works proceed.

If the building works change, the agency service fee can be increased or decreased depending on the changes made.

Before the service starts

The Home Improvement Agency does not have to provide any goods or services listed in this document before the end of a seven-day cancellation period. The customer accepts that he may have to pay for these goods or services, even if he later cancels this contract.

Insurance

The Home Improvement Agency Service is covered under Portsmouth City Councils Professional negligence insurance policy, which will pay up to £5million in any one insurance year.

The Agency will show the customer written confirmation of this insurance if the customer wishes to see it.

Disputes

The customer or the Agency service can start court proceedings to settle any disputes between them.

The customer or the consultant can also apply to have disputes decided by an adjudicator.

