Home Repair Assistance

CHESTERFIELD BOROUGH COUNCIL

Help for homeowners to repair, improve or maintain their homes

We can provide financial assistance to help low-income homeowners with a medical condition or other vulnerability which is affected by their home to enable them to carry out essential home repairs, maintenance and improvements.

Who can apply for Home Repair Assistance?

To be eligible for a home repair assistance loan you must:

- be over the age of 18
- be the owner occupier or joint owner and live in the property
- have owned and occupied the property for at least one full year prior to applying for assistance
- be in receipt of an income or disability-related benefit

Applications for assistance are reviewed based on priority banding and the date the application is received.

If you are not eligible for home repair assistance, we can offer advice and information on other schemes available and refer you to other services.

What type of work can be carried out?

Home repair assistance is available to help homeowners carry out repairs and improvements needed to make their home safe, warm and secure.

Work may include:

- Roof repairs or replacement
- Damp proof courses and timber treatments for damp and rot
- Repairs or replacement of rotted windows and doors
- Electrical repairs and re-wiring
- Provision of hot and cold water supplies

Work not eligible for Home Repair Assistance includes:

- Minor re-plastering (where no other work required)
- Painting and decorating
- Modernisation of kitchens and bathrooms where the existing facilities are adequate and in working order
- General garden work and paving
- Outbuildings that are not part of the living accommodation

If you are not sure if the work you wish to carry out meets the eligibility criteria, please get in touch.

How much financial assistance can I get?

There is no fixed amount, every case is different and depends on the type and amount of work required. The maximum loan amount is £20,000.

If you have more than £16,000 in savings, you will be expected to contribute to the cost of the work. For example, if you have £20,000 then you would pay £4,000 towards the work.

The council charges an administration fee of 10% of the total cost of the loan funded work. The loan may include other fees and services such as building regulation or building survey fees.

How do I apply for Home Repair Assistance?

You can make an initial enquiry by contacting us by email or telephone.

What happens next?

Your initial enquiry will be added to our waiting list for review. A member of the team will contact you to arrange a home visit to assess the work required and support you to complete an application.

A Schedule of Work will be prepared and at least two quotes from different contractors are needed. For work costing more than £15,000 three quotes are required.

If the cost of work including any fees is likely to cost more than £15,000, the Council must be satisfied that carrying out the work is the most appropriate course of action and the work will require approval from the Cabinet Member for Housing.

To help decide on the best option, we will assess the likely value of your home before and after the work has been carried out.

Can I choose my own contractor?

We can supply a list of approved contractors but you can choose your own contractor if you wish.

The contractor that you use will require our approval, before the work can start. This is to ensure that they are suitably qualified and registered with the appropriate governing bodies and have the correct insurance to carry out the work.

When can the work start?

You must not start work before your application has been approved and you have permission for the work to be carried out.

When is the Home Repair Assistance loan amount paid?

Payments cannot be made until the work has been inspected and signed off by us and a valid invoice has been provided by the contractor. Normally payment is made directly to the contractor.

Do I have to pay the loan back?

Yes, but not until you move out or the property is sold. If you and another person are joint owners the amount is not repaid until you have both left the property.

No interest is charged on the loan amount. An administration fee of 10% of the total cost of the loan funded work will be charged.

Is there any other help available for homeowners?

Yes, the Private Sector Housing Team can provide advice, financial assistance and signposting to other services.

This may include:

- Other loans and grants e.g., Disabled Facilities Grants
- Home energy advice
- Referring to partner organisations for Boiler Replacement/Repair
- Benefits check referral

Contact us

If you need more information or you wish to apply for Home Repair Assistance please contact the Private Sector Housing Team:

Telephone: 01246 345 748

Email: hia@chesterfield.gov.uk

Address: Private Sector Housing Team, Chesterfield Borough Council, Town Hall, Rose Hill, Chesterfield, S40 1LP.

If our documents are not accessible to you, please get in touch to request a different format.