

Does your home need repairing or improving?

If you are a homeowner or private tenant and one of the following applies to you, we can help you to improve your home.

- you are elderly
- you are disabled, or someone you live with is disabled

For more information please contact:

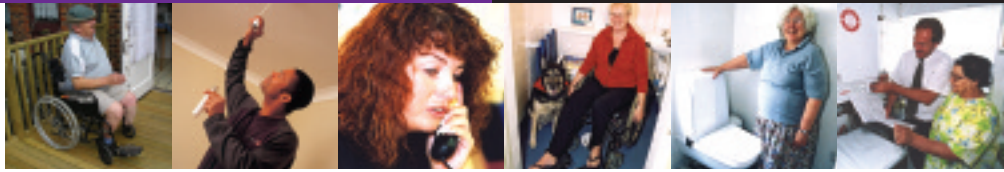
Home Improvement Agency
Private Sector and Housing
Renewal
Housing & Modernisation
Directorate
3rd Floor Hub 4 (E)
160 Tooley Street
London
SE1 2TZ

Phone: 020 7525 1873

This information is available in large print, on cassette and in Braille.

If you require this information in another language, please contact the Home Improvement Agency.





Factsheet one

How can we help you?

Who are we?

We are a small team of professional staff that can help you improve or repair your home.

How do we work?

Our surveyor will check your property and suggest to you what work needs to be carried out. If you decide to go ahead with the work, our surveyor will draw the plans up (if needed) and give you a price for the cost of the work. They will then arrange for an approved builder to carry out the work and supervise the work while it is in progress.

Our financial counsellor will help you decide how to pay for the work, for example:

- you may be entitled to claim benefits from the Department for Work and Pensions
- you may need to arrange a loan or a mortgage
- you may be able to apply for a grant or a loan from the council

Our counsellor will guide you through this process and help you to complete the right application forms.

Where do you go for a loan or mortgage?

Our financial counsellor will help you to organise how you will pay for the work. Read factsheet three for more information about this service.

How much do we charge?

We charge a fee for our service. We usually ask for 10% of the total cost of the work. However, in certain circumstances, we may reduce this charge. If you qualify for a grant, our fees may be included in your grant assessment.

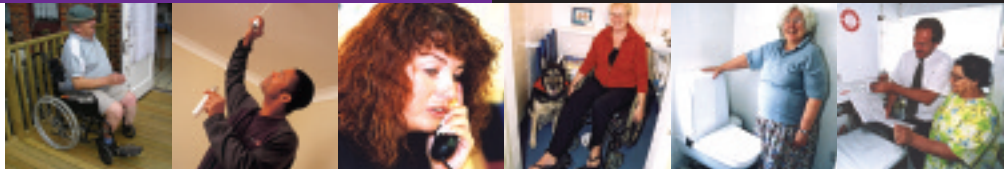
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Factsheet two

Grants

If you decide to use our service to help you repair or improve your home, you may be able to apply for a grant to help pay for the work.

Who can apply for a grant?

You can apply for a grant if:

- you are elderly or disabled and claim state benefits
- you claim benefits from the council
- you have a disability or someone you live with has a disability
- your home does not have basic facilities such as a bath or inside toilet
- your home needs repairing

You may be entitled to a grant from Southwark Council. The amount of the grant you receive depends on your income.

What type of grants are available?

Southwark repair grant

A repair grant will help you cover the cost of bringing the property up to a basic standard. For example, you may be able to get a grant for repairs and improvements if you want to:

- rewire your home
- repair plumbing systems
- replace or repair your roof, outside walls, windowsills and frames, or deal with damp

The maximum grant available is £10,000.

Small works grant

A small works grant will help you cover the cost of minor works and repairs to your home.

This grant may help you to:

- improve the security of your home
- complete repairs, changes, or improvements that will allow you or your partner to live comfortably and safely
- improve the energy efficiency of your home (for example, draught proofing)

The maximum grant available is £5,000.

Disabled facilities grant

If you have a disability or someone you live with has a disability, you may be able to apply for a grant to help cover the costs of adapting your property so it is more suitable for your needs. For example, you may want to:

- improve your bathroom or kitchen facilities
- change your heating or lighting controls
- improve access in and out of the home
- improve access around the home

The maximum grant available is £30,000.

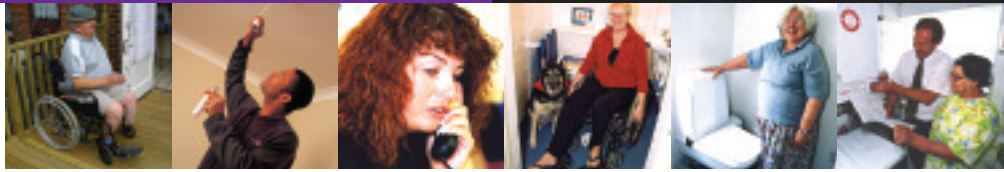
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Factsheet three

Financial and technical advice

We have a financial counsellor who will help you to raise the finance you need to pay for the costs of improving and repairing your home.

Do you need a mortgage/remortgage or a loan?

Building societies and banks offer a wide range of mortgages. Our counsellor will help you to find a mortgage or loan which suits your needs. Southwark Council will provide a loan if the cost of work carried out to the property is more than the grant assistance available to you.

How much will it cost?

If you are applying for a mortgage, you may have to pay legal and survey fees. However, we will try to sort out fees at a reduced rate for you. Southwark loans are free from interest but an administration charge will apply.

Do you claim Department of Work and Pensions (DWP) benefits?

If you are claiming DWP benefits, it is important that you keep costs low. Banks and building societies offer competitive rates and will consider each application individually. In certain circumstances, the DWP may pay some of the interest on your mortgage.

Should you be receiving benefits?

Our financial counsellor will help you to claim any benefits that you are entitled to.

Party wall surveying service

Will the proposed work affect your neighbour?

If you live in a terraced or semi detached property, certain works will have an effect on your neighbour, particularly in respect of the party wall separating the two homes.

Our surveyor can ensure that the necessary statutory procedures are carried out before works begin to minimise disputes and damage claims.

In instances where your neighbour may be carrying out works, our surveyor can be appointed to ensure that your rights are equally protected.

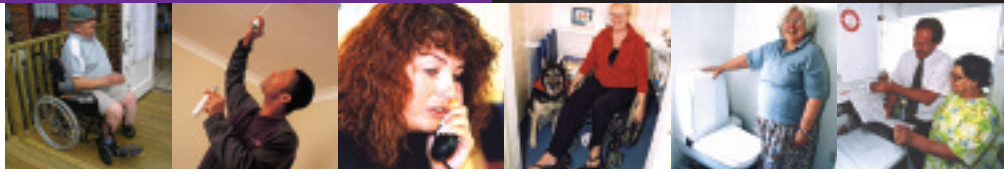
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Factsheet four Security

Is your home safe?

Feeling safe and secure in your home can improve your quality of life. We follow police advice to help you ensure that your home is as secure as possible.

Doors

Our surveyor will recommend the right grades of mortise deadlocks and bolts for your front and back doors.

Windows

We suggest that you fit security key locks to all of your windows to stop thieves looking for an easy way to break in.

Front door precautions

Doorviewers and chains can help you to feel more secure when opening the door to strangers. And remember, you can always ask callers for an identity card.

Door frames

Make sure that you have good strong doors and frames to go with your locks.

For extra protection, door frames can be reinforced with mild steel strips.

Funding

You may be able to apply for help from the crime prevention officer, or for a small works grant from the council.

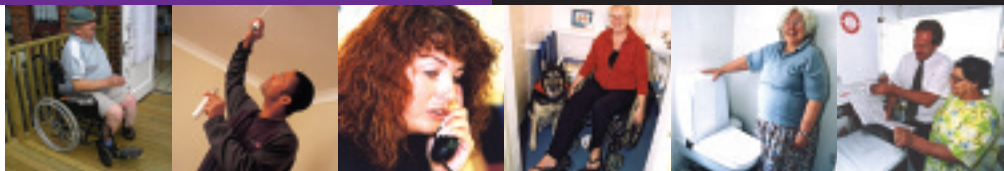
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Factsheet five

Small repairs

Does your home need any small repairs?

If the answer is 'yes', then we may be able to help you.

The small repairs scheme is for homeowners and private tenants who wish to carry out one off repairs that are not covered by a grant. If you are in receipt of a means tested benefit you could be entitled to a contribution from our hardship fund towards the cost of work.

The benefits of this service include the following:

- a competitive price is set before the work starts
- we organise the work at no extra cost to you
- we only offer you council approved private contractors
- our surveyor can offer professional support to ensure the work is carried out to a good standard

What type of work can be done?

- minor repairs to roofs
- gutter clearing
- electrical work
- plumbing
- repairs to heating systems and boilers
- plastering
- carpentry
- leaking downpipes
- decorating

We will obtain a fixed competitive price from an approved contractor before the work begins.

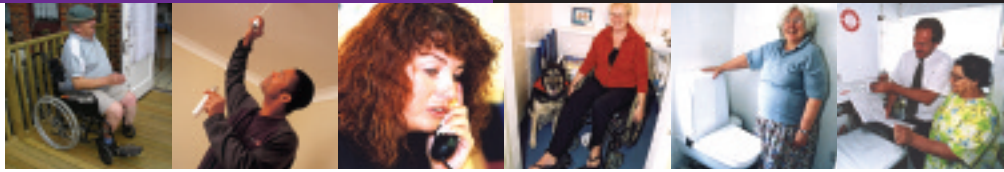
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Factsheet six

Handyperson service

Do you need help to change light bulbs, curtains and carry out other minor repairs?

Then we can help you.

We offer a low cost handyperson service to help you live safely and independently in your home.

Who can we help?

- we assist older (60+) or disabled Southwark residents who need help with minor repairs in their homes
- we assist people in hospital who need minor adaptations or repairs made to their home before they are discharged

What type of repairs can be done?

- rearranging rooms and moving furniture
- changing light bulbs, fuses and plugs
- hanging or taking down curtains
- putting up shelves
- taping down carpets and trailing electrical leads
- minor plumbing
- setting thermostats and timers
- unblocking sinks/basins/baths/WCs
- replacing WC seats
- tiling (small areas)
- bath/sink/basin sealants
- removing condensation mould
- energy efficiency and fall prevention action
- repairing gates, fences and paths and more

Jobs are restricted to two hours. We cannot help with building work, electrical wiring or gardening.

How much does it cost?

- clients on certain benefits only pay for the cost of materials
- other clients pay for materials and £10 per hour labour costs (for certain items there will be no charge)

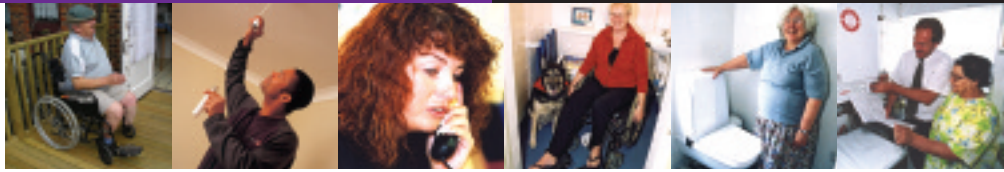
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Factsheet seven

Energy efficiency

Do you want to save money on your fuel bills?

Our surveyors have been trained to assess the energy efficiency of your home and recommend ways to improve it. These fuel saving measures include:

Draught proofing

Up to 20% of heat can be lost through tiny gaps around doors and windows in the home.

Our surveyors will identify the need for draught proofing in your home and recommend the correct type for your windows and doors.

High quality draught proofing can save you up to £25 per year on your energy bill.

Roof insulation

Many properties have little or no insulation in the loft. Our surveyors will suggest the appropriate thickness of insulation and assess the need for improved ventilation and access into the roof.

Correctly installed insulation can save you up to £40 per year on your energy bill.

New boiler

Your existing boiler may be undersized, inefficient, or unreliable and beyond economic repair. Replacing it with a new gas condensing boiler could cut your fuel bills by approximately 30%.

Our surveyors will carry out a survey and will include the energy efficiency measures identified in the building work, wherever possible.

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