

Grant Funded Home Improvements Work

This booklet is designed to help you understand the Manchester City Council Home Improvement Assistance Grant scheme, the eligibility criteria and the process that needs to be followed should you decide to apply

Contents

3	Introduction to Home Improvement Assistance Grants
4	Who Qualifies for Home Improvement Assistance?
5	Making a Grant Application
7	Providing Evidence of Eligibility
8	Frequently Asked Questions
11	Grant Application Process Table



Manchester City Council Home Improvement Assistance Grants

Manchester City Council has a long-standing programme of work in Home Improvement Assistance. The Programme supports Manchester Residents who are in need of support to maintain their homes to a standard where they are safe and warm.

The finance itself is provided by the Council and in the form of Discretionary Disabled Facilities Grants. The grants are offered on the understanding that if the property is sold within the next 10 years from the time of the work, then the grant will be repaid to the Council from the proceeds of the sale. **This is known as the 10-year conditions.**

Please note this Programme does not support major adaptations such as accessible bathrooms, ramps, extensions, stairlifts etc. These projects are managed directly by the Council's Manchester Equipment and Adaptations Partnership (MEAP).

How Manchester Care and Repair works with the Council

Manchester Care and Repair is an independent Charity, working in Manchester since 1991. We have a long-standing relationship with Manchester City Council and are commissioned by them to deliver Home Repairs Support, this includes supporting the delivery of Home Improvement Assistance Grants.

If you are making a Home Improvement Assistance Grant Application, a Manchester Care and Repair Technical Officer will act as your 'agent' with the Council – this means that they will collect information from you and make the grant applications on your behalf as well as helping you to organise contractors. When the work is completed, they will visit you to check that the work has been completed to the appropriate standard and arrange for the grant payments to be made directly to the contractor.

Who Qualifies for Home Improvement Assistance?

- Manchester Resident (pays Council Tax to Manchester City Council)
- An owner occupier, named on the land registry
- Low household income
- Aged 60 or above
- A permanent resident (not necessarily the property owner) has specific health problems
- Some younger people with serious health problems may also qualify

Qualifying works

Examples of types of work that can be considered are:

- Urgent works to ensure safety, e.g. electrical safety
- Urgent works to ensure the house has heating and hot water
- Urgent works to ensure the house has working washing and toileting facilities (this does not include adaptations to meet physical needs, as this is dealt with by MEAP – see above)
- Urgent or essential works that secure the weatherproofing of the building
- Essential works that address damp
- Essential works that ensure safety inside the home, for example uneven floors
- Essential works that address internal damage, e.g. fallen ceilings etc.

Please note this is not a prescriptive list, each case is taken on its own merit. There are financial limits on the amount of work that can be funded within a single property.

Making a Grant Application for Home Improvement Assistance

STEP 1: REFERRAL: Make a referral to Manchester Care and Repair on 0161 872 5500. You can self-refer or a family member or professional can make a referral on your behalf. Manchester Care and Repair will take some personal details and information about the repairs needed. Due to high levels of demand, Manchester Care and Repair operates a waiting list. You will be informed of the approximate time you can expect to wait for an initial phone call from Manchester Care and Repair.

STEP 2: ELIGIBILITY CHECK: A Technical Officer from Manchester Care and Repair will contact you and ask you some questions to establish if you meet the Home Improvement Assistance Grant Criteria.

STEP 3: FIRST VISIT: If you meet the grant criteria the Technical Officer will arrange a **first visit** to look at the work that needs doing. During this meeting the Technical Officer will:

- Inspect the property and discuss the work with you
- Request information that evidences your eligibility (**bank statements, benefit awards notices**)
- If you are likely to be eligible for a grant the Technical Officer will go through the grant terms and conditions with you and help you to fill in the **Grant Application Form**. If you are not eligible for a grant the Technical Officer will discuss alternative financing options with you.

STEP 4: CHECKS: The Council will perform Council Tax and Land Registry checks to confirm that the property is owned by you. If there are any problems with these the Technical Officer will contact you directly.

STEP 5: FINDING A CONTRACTOR: The Technical Officer will prepare a schedule of works and send it to obtain quotes from contractors. We will write to you at this stage with the details of these contractors. They will get in touch with you to arrange to visit the property so that they can quote for the work. **We are obliged to request quotes from at least three contractors and obtain at least two quotes before we can proceed.** This process can take up to 8 weeks. Once quotes are received the Technical Officer will decide which contractor to appoint. The decision is based on a) price b) availability.

STEP 6: SIGN UP VISIT: Once a contractor has been chosen, the Technical Officer will visit you again. You will need to sign the following forms:

- Application form
- Appointed Contractor Form
- Owner Occupiers Certificate (confirming you accept the 10-year conditions)

You will also be required to provide evidence of income (including any benefits) and savings through an updated copy of your bank statements. This is required for all adults who live in the property. If you have long-term health conditions, but do not receive any health-based benefits, you will sign a form of authority and provide details of your GP so the Technical Officer can contact your GP to obtain a summary of your health conditions.

STEP 7: DECISION AND START LETTERS: Once all this documentation is complete your application will be sent to the Grants Panel who will make a decision on your Grant Application. If further information is requested by the Panel, Manchester Care and Repair's Grants Officer will work with you to gather the information and resubmit the application. Grants Panels take place weekly. If the Grants Panel are able to approve your application your Technical Officer will contact both you and the chosen contractor with a **Start Letter**. This means that work can commence. The chosen contractor will contact you, within 14 days, to discuss the timescale for when the work can be done. The contractor may not be able to confirm the actual start date until nearer the time. ***It should be noted that it could be some considerable time until the start date for the work is actually confirmed.***

STEP 8: SITE VISITS: Once start letters have been issued your Technical Officer will maintain contact with you and the contractor to ensure work is completed in a timely way. The Technical Officer may visit in person or maintain contact by phone depending on the size and nature of the job. If you have any issues with your contractor during this period you should contact your Technical Officer.

STEP 9: WORK COMPLETED: Once all the work is completed your Technical Officer will visit you again to check the work has been done to the required specification and standard. If you have any issues with the work you should inform the Technical Officer **at this time** so that they might address any concerns with the contractor. When both yourself and the Technical Officer are satisfied with the work, you will be asked to complete a **Grant Works Satisfaction Form** and you will be issued with any guarantees from the contractor. Manchester Care and Repair will arrange for the contractor to be paid from the Council Grant Funds.

Evidence of Eligibility

These are the 'proofs' that the council will accept as evidence of eligibility.

- **Proof of ownership:** Land Registry Certificate showing that the applicant is the owner of the property (the Council will arrange to obtain this with your consent).
- **Proof of residence:** The Council will check against their Council Tax records to confirm that the applicant lives at the property.
- **Proof of Income and Savings:** Copies of current account bank statements showing income coming in and copies of savings account statements to evidence any savings. If you are working we may require wage slips, if you are self employed we may require a copy of your latest self-assessment tax return.

These documents must be within 3 months of the date your Technical Officer submits the Grant Application.

Proof of Health Issues or Disability: This can be either;

- Evidence that the applicant is in receipt of Disability Living Allowance (DLA), Personal Independence Payment (PIP) or Attendance Allowance (AA). This can be copies of the most recent award notices, or evidence of payments coming into the applicant's bank account (bank statement)

Or

- A summary of your health conditions, which the Technical Officer will obtain from your GP with your consent.

Frequently Asked Questions

How much work will a grant pay for?

There is no hard and fast rule to this, however, if a grant application is above £10,000 then it will be referred to a case conference – this may delay the decision on the application. Similarly if there has been a previous grant made to the applicant in the last 5 years this will also be referred to case conference. ***In a small number of cases we may consider that a total renovation is needed to make the house habitable. In these cases we would refer the applicant to other housing services with a focus on supporting them to consider a move to more suitable housing.***

What does 'low-income' mean?

If you are in receipt of any means-tested benefits (these are benefits based on your income, not health, such as Pension Credit, Universal Credit, ESA, etc) we will consider that you are on a low-income. If you are not in receipt of any of these benefits, we will be guided by the 'grant low-income criteria' as set by Manchester City Council in making these decisions. These criteria take into account the number of people in the property, the number of dependents and the scale of the work. If we think applicants might qualify for additional benefits that they are not receiving, we may refer you to our casework team for a benefit check.

I have some savings, can I still get a grant?

Having some savings does not disqualify you from making an application. In assessing savings we take into account the number of people who live in the property and their age and health status as well as the scale/cost of the work involved in relation to the amounts of savings. If you have savings of more than £25,000 your application will be referred to a case conference which may delay your application.

What is the land registry and why do you need to check it?

Is the official registry of property ownership in England and Wales. The Council use this record to check that the client is a named owner of the property.

Why do you need to do a Council Tax check?

The Council Tax record can be used to check the length of time an applicant has been resident in the property, this may be needed to cross check information on the land registry. The Council may also wish to ensure that the applicant does not have an existing Council Tax debt before making their decision.

Why do you need to know who else lives at the property?

The income criteria for the grant looks at the whole household income. We may also be able to use the health status of other residents in the property to support the application.

What happens if someone else is a co-owner of the property, but lives elsewhere?

Their health/income would not be taken into account with the application, but they would have to sign the form agreeing to the 10-year conditions. If there are extenuating circumstances in which it is not possible/appropriate to contact a co-owner, please discuss this with your Technical Officer.

What happens if I sell my property?

If you sell your property within 10 years of the date of the works you will be liable to pay back the grant amount to Manchester City Council. If this happens please contact Manchester City Council directly.

What happens if I die and someone inherits my property?

If someone else inherits your property within 10 years of the date of the works they may be liable to pay back the grant amount to Manchester City Council. If this happens your beneficiary or executor should contact Manchester City Council.

What do you mean by a satisfactory standard for the work?

That the work has been completed to the standards required by a creditable professional or trade body.

Does the work comply with Building Regulations?

Only certain types of work (e.g. structural work, some categories of roofing, lintels etc) are covered by Building Regulations. If your work is within one of these categories it will be completed to that standard.

Will I be able to stay in the property whilst the work is being completed?

In most situations you will be able to remain in the property whilst the work is being done, however for some majorly disruptive works it may be in your best interests to stay with a friend or family during the period of work. If you have concerns about this Manchester Care and Repair will appoint a caseworker to help you find a solution.

Why does it take so long ?

Firstly, there is high demand for the service and so Manchester Care and Repair are obliged to operate a waiting list. We are obliged to request 3 quotes and, since there is high demand on the contractors they may decline to quote if they are too busy, this may result in us having to request further quotes. Similarly, when work is approved, contractors habitually schedule work months rather than weeks in advance due to high demand across the building trades.

What should I do if I am not satisfied?

If you have issues with the contractor or the standard of work you should speak to your Technical Officer in the first instance. They will try to resolve the matter directly. If you are still not happy you may follow the complaints process.

If you disagree with the decision on your application, contact Manchester Care and Repair in the first instance and we will discuss the reasons for the decision and consider what next steps to take.

If you have issues with the process or with Manchester Care and Repair's actions with regard to your case you should follow Manchester Care and Repair's complaints process. Details of which are available on **www.careandrepair-manchester.org.uk**. You can call the office or alternatively email **mail@careandrepair-manchester.org.uk** and request a copy.

Use this table to keep track of the progress of your job.

YOUR TECHNICAL OFFICER IS _____

Tel: 0161 872 5500

YOUR APPOINTED CONTRACTOR IS _____

Tel : _____

	Date	Notes
STEP 1: REFERRAL		
STEP 2: ELIGIBILITY CHECK		
STEP 3: FIRST VISIT		
STEP 4: ELIGIBILITY CHECKS		
STEP 5: FINDING A CONTRACTOR - CONTRACTOR ASSIGNED		
STEP 6: SIGN-UP VISIT - APPLICATION MADE		
STEP 7: APPROVAL AND START LETTERS		
STEP 8: SITE VISITS		
JOB COMPLETED		

Manchester Care & Repair
Unit 14 Empress Business Centre
380 Chester Road
Manchester
M16 9EA

www.careandrepair-manchester.org.uk

0161 872 5500

mail@careandrepair-manchester.org.uk

Manchester
care&repair