

CROYDON ENERGY LOANS

Croydon Staying Put offer interest free energy loans. This assistance is designed to provide help to improve the energy efficiency of dwellings and assist vulnerable clients who may be in fuel poverty. Types of work covered under this loan are:

- Provision of a new gas central heating and hot water system including an energy efficient boiler and radiators where no central heating system or storage heaters currently exists (this will depend on the size and occupancy of the property)
- An energy efficient replacement boiler (where boiler is more than 15 years old, or not working, or condemned)
- Provision of thermostatic radiator valves where none are present
- Upgrading central heating controls where the system does not have a programmer or timer, or a room thermostat or separate hot water system control
- Loft insulation up to the current standard as required by Building Regulations (where none or less than 100mm exists)

Additional measures (only in conjunction with other thermal insulation/heating/hot water works):

- re-wiring, including the bonding of pipework, when wiring is not up to current standards;
 - replacement double glazed windows when existing windows in serious disrepair
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The maximum loan amount is £6,000 for new applications (including fees, charges & VAT). Please note the loan is registered as a charge on the property and it is repayable on either the sale, or a transfer of ownership of the property. Applications for Croydon energy loans are done on a face to face basis with a caseworker. There are a number of eligibility criteria which need to be met in order to apply for a loan.

Eligibility

Applicant must:

- be over 18 years of age
- be an owner-occupier or live in the dwelling under a right of exclusive occupation for a period of more than 5 years, or for life.
- have a duty or a power to carry out the works.
- live in the dwelling as their only or main residence.
- be in receipt of an income-related benefit; (this does not apply where the applicant is at least 60 years of age, or disabled, or infirm)

*For the purposes of this loan, a person is disabled if:

- In receipt of Disability Living Allowance (DLA); or
- Attendance Allowance; or
- Personal Independence Payment (PIP); or
- Registered disabled in pursuance of arrangements under section 29(1) of the National Assistance Act 1948 (handicapped person's welfare); or
- Is a person for whose welfare arrangements have been made under that provision, or in the opinion of the welfare authority, might be made under it

Non-eligibility

- Where applicant has savings of more than £5,000 in total.
- Where applicant is in arrears on council tax payments and owes council money.

Applications for a Croydon energy loan will not be accepted where there are resident working joint owners i.e. where, in addition to the applicant, other person(s) under the age of 60 live in and have an interest in the property and are working/earning.

Providing an applicant has met the eligibility criteria shown above for Croydon energy loan assistance (providing the work required falls under the scope of the loan) they must be in receipt of one of the following:-

- Housing benefit
- Universal credit
- Income related E.S.A. or Income related J.S.A.
- Income Support
- Guarantee pension credit
- Working tax credit and earning less than £15,050 p/a
- Child tax credit and earning less than £15,050 p/a
- A disability related benefit (e.g. DLA, PIP or Attendance Allowance)

Or for persons 60 years of age or over

- Have savings of less than £5,000
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If you are successful with your application for a Croydon energy loan, the Staying Put team will make arrangements for the work to be carried out. Your caseworker will oversee this.

**To find out more contact the Staying Put team on 020 8760 5505 or
HSG-STAYINGPUT@croydon.gov.uk**

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