

# **HOME REPAIR LOANS**

Croydon Staying Put offer interest free home repair loans. This assistance is designed to provide help with small-scale works of repair, improvement and adaptation for clients who are 60 years of age or over, or disabled, or infirm persons of any age. Types of work covered under this loan are:

- roof repairs and repair or renewal of gutters and down-pipes
  - repairs to doors or windows
  - replacement of one door or window where it is uneconomical to repair
  - electrical repairs (not rewiring), including providing mains operated battery back-up smoke alarms
  - 10 year life battery smoke alarms (in conjunction with other works only) where no electrical works are required
  - re-plastering works
  - minor external repairs to pointing/render to prevent the ingress of water
  - internal decoration following damp proofing works only
  - isolated/minor works of timber treatment
  - external decoration to weatherproof the property
  - minor plumbing repairs (not solely the replacement of washers)
  - works to remedy severe condensation problems
  - re-glazing - to remove a serious hazard
  - works to repair or renew garden walls (not fences) - to remove a serious hazard
  - repairs to garden paths/paving – to remove a serious trip hazard
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The maximum loan amount is £3,000 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 home repair 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 60 years of age or over, or disabled\* or infirm persons of any 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.

\*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 £6,000 in total.
- Where applicant is in arrears on council tax payments and owes council money.

Applications for Home Repair 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.

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Providing an applicant has met the eligibility criteria shown above for home repair 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

Or

- Have savings of less than £6,000
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If you are successful with your application for a home repair 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](mailto:HSG-STAYINGPUT@croydon.gov.uk)**

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