



# Renovation *Grants* for first time buyers



Helping you repair or improve your new home

## Who is eligible?

- Applicant(s) must be first time buyers who have either worked or lived in the Suffolk Coastal area for the last three years.
- Applications must be submitted within two years of the date of transfer of the property to the applicant.
- Grants are available for houses that are in Council Tax bands A - C.
- Works are those that are needed to bring the property up to the decent home standard.

## What is the decent home standard?

**A decent home is one which:**

- **Meets the current minimum statutory standard for housing: i.e. it is free of serious health and safety hazards.**
- **Is in a reasonable state of repair.**

Properties which fail to meet this criterion are those where either:

one or more of the key building components (e.g. roof covering, electrical installation) are old and, because of their condition, need replacing or major repair; or

two or more of the other building components (e.g. bathroom, kitchen) are old and, because of their condition, need replacing or major repair.

- **Has reasonably modern facilities:**

Properties which fail to meet this criterion are those which lack three or more of the following:

a reasonably modern kitchen (20 years old or less)

a kitchen with adequate space and layout

a reasonably modern bathroom (30 years old or less)

an appropriately located bathroom and wc

adequate insulation against external noise (where external noise is a problem)

adequate size and layout of common areas for blocks of flats

- **Provides a reasonable degree of thermal comfort.**

This criterion requires dwellings to have both effective insulation and efficient heating.

## How much help might I get?

Grants of up to £20,000 are available towards the cost of eligible works. The amount of money you will get towards the cost of eligible works will be calculated by having regard to your income and current mortgage borrowing.

***Grant = Cost of Eligible Works - (potential borrowing Y - actual borrowing Z)***

For single people the potential borrowing figure **Y** will be taken as 4.25 x salary. For a couple the potential borrowing figure **Y** will be taken as 3.25 x salary.

**Z** = capital amount of mortgage actually borrowed.

We will calculate the cost of eligible works, usually from two independent estimates, up to the £20,000 maximum. Up to £5,000 worth of insulation and heating efficiency improvements above the decent homes standard can also be included within the £20,000 maximum figure. All lofts will need to have at least 150mm of insulation and any cavity walls that are capable of being insulated, that are not up to current building control standard, should be insulated.

Grants are not normally given if the cost of works is less than £1,000 and, if the builder is related to you or you are carrying out the work yourself, the grant will only cover the cost of materials.

## Do I have to repay the grant?

There are conditions that you will have to sign up to, the main one being that you have to own and live in the property for the next 20 years. If you do, then you do not have to pay anything back. If you move, then you have to pay back the grant, but it will be interest free unless you break some of the conditions. For instance, you will be charged interest if you provide false or misleading information, or if you do not repay the grant within six months of a demand. Full details are in the deed of agreement you will be required to sign.

## How is the grant paid?

Payment will be made directly to the contractor carrying out the works. This must be one of the contractors that originally estimated for the work.

You will be asked to confirm your satisfaction with the work prior to grant payment and the Council will only pay for works that appear to be properly carried out.

If you have a contribution to be made to the cost of works this must be paid before any grant money is issued.

## How do I make an application?

Initial enquiries can be made by:

- post or in person to - The Private Sector Housing Team, Suffolk Coastal District Council, Melton Hill, Woodbridge, Suffolk, IP12 1AU
- telephoning 01394 444506
- emailing [ps.housing@suffolkcoastal.gov.uk](mailto:ps.housing@suffolkcoastal.gov.uk)

Information is also available on the Council's website [www.suffolkcoastal.gov.uk](http://www.suffolkcoastal.gov.uk)

If we feel that you may qualify for a grant we will then arrange to come and survey the property and provide you with an application pack.

## Can I get help making the application and finding builders?

If you are elderly or vulnerable the Council can take away most of the hassle that accompanies making applications for grants and having building work carried out in your home. We operate an 'in-house' Home Improvement Agency - 'Suffolk Coastal Helping Hand'. Our team will draw up the schedules of required works, tender the job to reputable builders to ensure a fair price, help you fill out application forms, apply for any necessary planning and building regulation consents, issue formal contracts to the builders and supervise the works. There is a charge of 12% of the pre-VAT building price, but this cost can be added to the grant figure.

## Further information

This leaflet only gives an outline of the grant procedure. Full details of the grants available, the process and conditions can be found in Suffolk Coastal's Private Sector Housing Renewal Strategy which is available on the Council's website at [www.suffolkcoastal.gov.uk/yourhome/housing](http://www.suffolkcoastal.gov.uk/yourhome/housing). Alternatively our team can be contacted at the address and phone number shown above and will be happy to answer any queries.

***All grants offered are subject to available budget levels and must help to meet the Council's strategic aims in relation to housing matters.***



Suffolk Coastal ... *where quality of life counts*