

Older homeowners help with repairs improvements and adaptations



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1 Introduction

If you are a homeowner, help may be available towards the costs of repairs or adaptations to your home depending on your circumstances. This leaflet covers common issues but if you would like to talk to us about your own individual circumstances, call the Age Scotland helpline and we can discuss your options.

2 Council help with repairs and improvements

There is no automatic right to a grant from the council for the costs of repairs and improvements, for example, to rewire electrics. The only mandatory grant assistance from councils is for adaptations for people with disabilities.

Some councils will offer grants, but these are now unusual; grants may only be available to support work which the council considers to be a high priority or in cases of serious hardship. Each council has discretion to set its own rules. Some councils may offer low-interest loans.

Councils must produce and make available a **Scheme of Assistance** which will set out the council's housing priorities, including any grants or loans which they will provide.

A council may decide that grants may be available for properties which are below the Scottish Government's **tolerable standard**. For a house to meet the tolerable standard it has to meet all these standards:

- Be structurally stable
- Be substantially free from rising or penetrating damp
- Have satisfactory provision for natural and artificial lighting, for ventilation and for heating
- Have satisfactory thermal insulation
- Have an adequate piped supply of wholesome water available within the house
- Have a sink provided with a satisfactory supply of both hot and cold water within the house
- Have a water closet or waterless closet available for the exclusive use of the occupants of the house and suitably located within the house
- Have a fixed bath or shower and a wash-hand basin, each provided with a satisfactory supply of both hot and cold water and suitably located within the house

- Have an effective system for the drainage and disposal of foul and surface water
- The electrical installation is adequate and safe to use
- Have satisfactory facilities for the cooking of food within the house, and
- Have satisfactory access to all external doors and outbuildings.

Where no grants are available, councils may provide information, advice and practical assistance. Councils have to provide assistance where you have been served with a works notice requiring you to undertake certain work within a specified timescale.

2.1 How to apply to the council

If grants or loans are available and you wish to apply you should contact your council and ask for an application form or download one from their website. If you would like help filling in the form contact your local Care and Repair service, or Citizens Advice Bureau. Once you have sent in the form you should notify the council of any changes to your situation.

2.2 The grant or loan

The amount of any grant or loan you receive will depend on the cost of the works (sometimes called the approved expense). If the cost of the work increases you can apply to the council for more money but the council will not always be obliged to pay more.

If you sell your house after the works have been completed you need to pay the grant back or the conditions of grant may be transferred to the new owner. You are likely to have to repay a loan if you sell your house.

The council's Scheme of Assistance should describe how much interest you would be expected to pay on a loan from the council, how long you need to make payments for, whether it is secured on your home and what other conditions apply.

3 Adaptations grants for people with disabilities

Councils have a general duty to provide assistance to make a house suitable for a disabled person where the house is their main home. The scope of the mandatory grant includes most essential permanent structural adaptations such as widening of doors. Funding work to extend a property is at the council's discretion.

Grants can be given for a wide range of work, for example:

- providing a permanent concrete ramp to make it easier for you to get into and out of your home
- providing suitable bathroom and kitchen facilities that you can use independently

The council's Scheme of Assistance should explain the circumstances in which they will provide financial assistance.

Councils have a duty to ensure that where essential adaptation work is not being covered by the grant, owners receive advice about funding the work.

The council's social work department can provide small items of equipment and temporary adaptations not covered by an adaptations grant, like grab rails or bath seats.

3.1 Applying for a grant for adaptations

The application is usually to the council's housing or social work department, the arrangements vary between councils.

The process normally starts with a visit from an occupational therapist. They will assess your disability, assess your needs and make recommendations on what work needs doing to your home.

There can be long delays in applying for a grant for adaptations; this could be because there is a long waiting list for an assessment by an occupational therapist, or because the local council is short of money. You should not have to wait for an unreasonable amount of time. If there is a Care and Repair service in your area you should contact them for advice and possible assistance.

3.2 The amount of grant

The minimum grant is 80% of approved works costs or expense. To qualify for 100% disabled adaptation grant you or someone residing with you needs to be in receipt of one of the four income replacement benefits:

- Income Support
- Income based Job Seeker's Allowance (JSA)
- Pension Credit (guarantee element), or
- Income Related Employment and Support Allowance (ESA)

If you are claiming Universal Credit, ask your council whether you will qualify for help.

Your income and capital are likely to be means tested to work out whether you qualify for maximum grant funding. There is no standard national means test of resources; the local means test is decided at the discretion of your council although this is likely to take into account any benefits you receive, any whether you have dependent children.

3.3 Conditions of grant and other rules

Where you own your home and a grant is paid to you, certain conditions apply to your home for ten years. The house must remain your main private dwelling and it must be kept in a good state of repair.

The council can require that you repay all, or part of the grant if these conditions are not met. Councils have the discretion to add any further conditions they wish; these conditions will be recorded on your title deeds in the Land Register.

If you need another grant, you cannot usually have a second one within a ten year period, but if you can convince the council that there are exceptional circumstances such as an unpredictable deterioration in the disabled person's condition they might agree to consider a further grant.

3.4 VAT

There is no VAT charged when purchasing some types of equipment which are specifically designed (or adapted) to help someone who has a long-term illness or disability who needs the equipment for their daily use. VAT may not be payable on servicing or maintaining the equipment.

Ask about this VAT exemption when buying or ordering equipment; you will need to sign a form declaring that you have a long-term illness or disability.

Further information on VAT exemption is provided on the HMRC website at www.hmrc.gov.uk or call their helpline on 0300 123 1073.

3.5 Care and Repair

Local Care and Repair services help older homeowners, crofters and people with disabilities to arrange repairs and improvements to their homes. They can advise about what help is available locally as well as helping you through the various stages of getting the work done.

Some Care and Repair services are able to offer practical help with working out what adaptations are needed, applying for grants and loans, getting estimates from reliable tradespeople and managing the work.

Some projects operate a Handyman Service which involves somebody undertaking straightforward work in your home such as changing light bulbs or unblocking a sink. Services vary between council areas, some services are free and others are means tested or paid for.

Contact Care and Repair Scotland for details of your local service, call 0141 221 9879 or see their website www.careandrepairsotland.co.uk

4 Help with heating and insulation

The Scottish Government Home Energy Efficiency Programmes makes grants available to eligible people for improvements to heating and energy efficiency measures.

To find out more, call Home Energy Scotland on 0808 808 2282 or see their website www.energysavingtrust.org.uk/scotland/home-energy-scotland.

5 Other financial help

5.1 Charities

There may be charities or trust funds which can help towards the cost of smaller repair work. Your local library, council or Citizens Advice Bureau may know of some local charities or trusts.

The organisation Turn2us can also provide information on sources of funding.

You can contact Turn2us on 0808 802 2000 or see their website www.turn2us.org.uk

5.2 Taking out a loan

If you need a commercial grant or loan you should get independent advice about your options for funding the work you need to do.

If you are not clear about what you could afford on your budget, or what options you have, contact the Money Advice Service by visiting their website www.moneyadviceservice.org.uk or calling 0800 138 7777 for advice.

You can find an Independent Financial Adviser in the phone book or through www.unbiased.co.uk.

Your local Care and Repair service may be able to provide information about how to have the cost of the work properly assessed and about what sources of funding could be available locally.

5.3 Pension Credit and help with interest payments

If you receive the guarantee element of Pension Credit you may be able to get assistance with the interest payments on loans taken out for some essential repairs. From April 2018 this assistance will only be available as a loan.

The rules about assistance to cover interest payments are complicated and you should get advice about your benefits before taking out a loan.

6 Useful contacts

Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline staff will do the rest.

Your local Citizens Advice Bureau (CAB) can help you access independent help and support. You can find your local CAB by calling Citizens Advice Direct on 0808 800 90 60 or visiting the Citizens Advice Scotland website and entering your post code www.cas.org.uk/bureaux

Home Energy Scotland is funded by the Scottish Government and provides a one-stop shop for energy saving advice and support. They can give you energy advice, and let you know what help you may be entitled to.

Tel: 0808 808 2282

www.energysavingtrust.org.uk/home-energy-scotland

Support our work

Every year, thousands of older people across Scotland benefit from the vital information and advice Age Scotland provides. If you would like to support this work and help improve the lives of older people in Scotland you can donate by:

- Giving us a call on 0333 323 2400 and ask for the fundraising team.
- Visit our website at www.agescotland.org.uk/donate.

Across the UK

For information and advice in the rest of the UK:

In England contact Age UK Advice on **0800 169 65 65** www.ageuk.org.uk

In Wales contact Age Cymru on **0800 169 65 65**
www.agecymru.org.uk

In Northern Ireland contact Age NI on **0808 808 7575**
www.ageni.org.uk

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We are grateful for the support of the Scottish Government for part-funding this publication



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