

## Financial Help with Home Improvements

This fact sheet can be made available in other languages or formats by contacting 0161-770 6666. For further information please see our detailed fact sheet 'Information For All'.

We aim to improve and transform neighbourhoods to make Oldham a better place for everyone to live.

This factsheet is for anybody who wishes to know whether there is any financial assistance available from us to make improvements to their home.

### **I want to make improvements to my home. Can you help me with this?**

There are some ways in which we may be able to help you, in combination with our partners:

#### **1. Block Refurbishment Schemes**

This is typically where a group of properties in a row are improved on the outside, improving the overall appearance.

For example, this may include rebuilding of boundary walls, repointing of houses, new external doors and windows and so on.

This scheme is currently being looked at with a view to changing it. Further information will be available shortly.

#### **Who do I contact?**

Housing Implementation - Improvements Team

Oldham MBC

Oldham Business Centre

Cromwell Street

Oldham OL1 1WR

Tel: 0161-770 4490

Fax: 0161-770 4410

Email: [housing.implementation@oldham.gov.uk](mailto:housing.implementation@oldham.gov.uk)

## **2. Home Repairs Assistance (HRA)**

This is a small grant, usually up to £5,000. This is available for repairs and improvements to homes. It is for people who find it difficult physically or financially to keep their home in a good condition.

Anchor Staying Put (Oldham) provide services on behalf of us. They will be able to help you choose a contractor. They will oversee the work, and will make payments to the contractor.

### **Am I entitled to HRA?**

- Priority will be given to people aged over 60 years old.
- You must be over 18, and live in the house as your main home, whether you are an owner or a tenant.
- If you are under 60 and not disabled, you must receive income support, family credit, council tax benefit or disability working allowance.
- If there are any other adults in the property, their ability to contribute to the work will be looked at.
- You must have lived in the property for at least three years before applying for HRA (there are certain exemptions to this).

For more detailed information regarding this scheme, please see our Fact Sheet 'Home Repairs Assistance'.

### **Who do I contact?**

Anchor Staying Put  
131 Katherine Street  
Ashton under Lyne OL6 7AW  
Tel: 0161-339 5699  
Fax: 0161-339 5700  
Email: [stayingput.oldham@anchor.org.uk](mailto:stayingput.oldham@anchor.org.uk)

## **3. Home Improve Loans**

Grants are not always available for repairs and improvements to your home. Also, you may not be able to afford a loan from a bank or a building society.

West Pennine Housing Association manage the 'Home Improve Loan' scheme on our behalf. You can get a loan for necessary repairs and improvements if you are a homeowner. The amount you borrow is measured as a percentage against the value of your home. You have no monthly repayments – you would pay the loan back when you sold your house or if you changed the names on the deeds to the house. You can pay the loan back sooner if you wanted to.

### **Am I entitled to a Home Improve Loan?**

- You must receive state benefits or earn a low income.
- The types of work you can have undertaken are usually aimed at meeting the Government's 'Decent Homes Standard'. For example, this would include rewiring, re-roofing, replacement windows/doors, central heating, new bathroom/kitchen, dampproofing and so on. (If you are unsure as to what type of work you can do, please contact West Pennine Housing Association).

For more detailed information regarding this scheme, please see our Factsheet 'Home Improve Loans'

### **Who Do I Contact?**

West Pennine Housing Association  
Regenda House  
Enterprise Business Park  
Northgate Close  
Horwich  
Bolton BL6 6PQ  
Tel: 0844 736 0066

## **4. Warm Front Scheme**

Warm Front is a government-funded scheme which provides grants to make your home warmer, healthier and more energy efficient. Up to £2,700 is available to help to pay for insulation in your house, and heating appliances.

### **Can I apply for the Warm Front Scheme?**

Warm Front Grants are for people who are on certain benefits and own their home or rent it from a private landlord.

### **Who do I contact?**

To check whether you qualify for a Warm Front Grant, to book a survey or for further information, please contact your local Energy Efficiency Advice Centre on (freephone) 0800 512012.

## **5. All Wrapped Up**

All wrapped up is a council backed scheme offering free or subsidised insulation to home owners and First Choice Homes tenants.

### **Can I apply for All Wrapped up?**

If you receive certain benefits, you may qualify for free insulation.

If you don't receive benefits, you should still qualify for a big reduction in the cost – this will typically be around half of the price.

If you are a First Choice Homes tenant, you will get insulation installed free.

### **Who do I contact?**

To check what you qualify for, contact your local Energy Efficiency Advice Centre on (freephone) 0800 512 012

## **6. Other Energy Efficiency Grants**

There are often other grants available for heating and insulation and also for the installation of renewable energy technologies such as solar panels and small wind turbines. Your local Energy Efficiency Advice Centre keeps up to date with all current schemes and can give free impartial advice on what is available. Phone (freephone) 0800 512 012.

## **7. Separate Water Supply**

Many terraced properties share their water supply. This is known as a 'common supply'. Some owners therefore experience low water pressure. To help to resolve this, you can have works undertaken by a plumber to create a 'separate supply'. The Council can provide a small grant, up to the value of £125, to help to pay for the cost of this work.

**IMPORTANT:** Grants are only available to create a separate water supply, and not for the replacement of an existing lead separate water service pipe.

### **Can I apply for a grant for a separate water supply?**

This grant is available to anybody who needs to create a separate water supply, who currently has bathroom facilities. Firstly, you would have to make an application to United Utilities PLC. When you receive their approval, you will need to request a grant application form from the. Your application will be approved once we have received and checked the necessary form and documents.

You must not start any work until you have received approval from both United Utilities and the Council.

## **Who do I contact?**

For general advice or for an application form to undertake work to form a separate supply, please contact:

Common Supply Pipe Scheme  
United Utilities  
ORC Annexe  
Haweswater House  
Lingley Mere  
Warrington WA5 3LP  
Tel: 0845 050 5515

For an application form to apply for a grant to create a separate water supply, please contact:

Environmental Protection, Environmental Services Directorate  
Oldham MBC  
West End House, West End Street  
Oldham OL9 6DW  
Tel: 0161-770 4509  
Fax: 0161-770 3444  
Email: [environmentalhealth@oldham.gov.uk](mailto:environmentalhealth@oldham.gov.uk)

## **Comments/complaints**

We want to provide a good quality service for people in Oldham and as we are a public service you have a say in what we do. We want you to be completely satisfied with our services but to ensure this we need to know what you think. What do we do best? Where could we improve things? Do you have any ideas or suggestions? Only by listening to you can we give you the service you deserve.

If you wish to make a comment about our services you can email us on [customer.feedback@oldham.gov.uk](mailto:customer.feedback@oldham.gov.uk)

or you can phone us on 0161-770 4191

or you can write to us:

Complaints Officer,  
Chief Executives Department,  
PO Box 160,  
Civic Centre,  
Oldham,  
OL1 1UG