



HomeKey+

Safe and Warm Grants for homeowners

We know needing support can be overwhelming. Please get in touch and we will guide you through the process and help you to make the changes you need to improve how you live in your home.

This leaflet is a guide to some of the financial help available for homeowners in Cheshire West who need urgent repairs to their home.

If you are a homeowner on a low income and are living in a property that needs urgent repairs you may qualify for financial help from Cheshire West and Chester Council to help get the work done.

This leaflet explains the type of financial help that is available and how we'll support you to identify and arrange repairs for your property and to apply for funding to help pay for essential work.

Safe and Warm Grant

This is a discretionary grant to carry out urgent repairs where there is a serious risk to your health, safety and welfare.

For example:

- Serious electrical defects where there is an imminent risk of fire or electrocution
- Excessive cold due to lack of heating, where no other grant funding is available (consideration will be given to the age and health of the occupiers and the suitability of temporary forms of heating)
- Risk of imminent structural collapse of part of the building
- Serious disrepair causing extensive rain penetration
- Serious security problems



Who can apply for a Safe and Warm Grant?

The owner or part-owner of the property and it must be your main residence.

You must be on a low income, or in receipt of one of the following benefits:

- Income Support or income-based Job Seekers Allowance (JSA)
- Guaranteed element of Pension Credit
- Child Tax Credit where the assessed income is less than £15,050
- Working Tax Credit where the assessed income is less than £15,050
- Housing Benefit
- Income-related Employment and Support Allowance (ESA)

All applicants are subject to a Test of Resources.

How much grant can I apply for?

The maximum amount available is £5,000, how much depends on the work needed to remove the hazard, and your financial situation. A condition requiring repayment of the grant may be applied if the applicant leaves or sells the property, this is dependent on the details of each individual case. Where the grant is not applicable you may be offered a loan if works required are not assessed as an imminent risk.

Can I get help to complete my application?

Yes, we'll provide confidential advice and expert guidance to help you access available funding to make sure your property is safe, and you are living in warm and reasonably modern conditions. We can also advise on reliable contractors and oversee all aspects of home repair, maintenance and improvement work.



Where do I start to apply for a Safe and Warm Grant?

We know the process can feel overwhelming and can be complicated, we're here to help guide you through.

Before you make an application, we'll arrange for one of our Technical Officers to visit your home to prepare a schedule of work, which will detail the improvements that are needed, and how much it will cost for the work to be carried out.

Following the property assessment, we'll support you to complete a form about your household financial situation. Trained caseworkers will use this to see if a Safe and Warm Grant is suitable using a Test of Resources. This calculates average weekly income, taking account of any savings above a Government set threshold of £6,000. Your total income is then set against an assessment of your basic outgoings, which are recognised by a range of allowances. The calculated figure is then used to determine whether you need to make a contribution to the grant. You will not normally have to make a contribution towards the cost of the works if you are on a low income, or in receipt of one of the benefits mentioned earlier, although this may be affected if your spouse/partner has an income.

HomeKey+



If your home needs other repairs or maintenance you could make use of our handyman service. Self-funded work is also an option for homeowners where grants or loans are not applicable.

HomeKey+ is an accredited Home Improvement Agency (HIA) service

 Home Improvement Agencies
Making Homes Warm, Safe & Secure



Visit our website [HomeKeyPlus.co.uk](https://www.homekeyplus.co.uk) where you'll find more information about the funding available and the reliable support we offer or if you would like to ask any questions please contact us: call **0300 124 52 89** or by email contactus@homekeyplus.co.uk