House Purchase Grant used towards an adaptation

Introduction

The House Purchase Grant is a scheme which can be used to help council tenants adapt a previously purchased family member's property. This is only applicable for properties in the UK.

Who is eligible?

To be eligible for the scheme you must have been a secure tenant for at least two years and live in a Wandsworth council property.

How does it work?

A sum of money is set aside for the scheme for each financial year, where a financial year starts on 1st April and ends on 31st March. Funds are limited and once all of the money is allocated no further grants will be made available for that year.

How can I use the grant towards an adaption?

If you qualify, you can use the grant towards adding accommodation to a relative's property, for example

- a granny flat
- loft extension

How much could I get?

Grants of up to £60,000 are available dependant on the size of your current home and total length of your tenancy

Please note that the grant money does not cover the fees and associated costs of building the extension/conversion. The grant is a contribution towards the works, and it will be for the tenant and their family to cover the additional cost.

It is advised that you do not spend any money relating to the adaptation works until it has been confirmed by us that the application can go ahead. The Home Ownership Team will not be held liable or reimburse any costs in the event that an application cannot or does not proceed.

Qualifying tenancies

When we calculate the amount of the grant you are eligible for we will include the length of:

- Your current and any previous secure Wandsworth Council tenancy;
- A secure tenancy with another council; or
- A secure tenancy with a housing association
- Years in self-contained temporary accommodation

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If you want us to count any other qualifying tenancy (other than Wandsworth council) you must provide a copy of that tenancy agreement or a letter from your previous landlord confirming the length of your tenancy.

Conditions of the scheme

- You must be a secure tenant and have a qualifying tenancy of at least two years
- You must have a reasonable rent account and must not owe the Council any money from any previous tenancies.
- Your present home must be in good condition when you move out. If we need to do
 work to bring it up to standard, we may charge you for it. You must also have clear
 rent account at the time of completion of the works or the final grant payment will not
 be released.
- The offer of grant will be reviewed and possibly withdrawn if you fail to complete the works within a 6 month period

Applying for your grant

You will need to complete a Home Ownership main application form which you can access via: www.wandsworth.gov.uk/homeownership

or if you prefer a hard copy of the application form this can be sent to you by telephoning us on 020 8871 6161.

It should be noted that allocation of grant funding is not secured until you have provided all the relevant documents and contacted the team for an appointment.

Allocating funding

Once you have received written confirmation from us that your application has been approved and you are ready to request the grant funding please telephone us on 020 8871 6161 so that a case officer can be allocated to you and funding be reserved.

Interview

Your case officer will make an appointment for both you and your family member (whose home you are adapting) to come into the council to go through the house purchase grant procedure.

Home Visit

Before we can approve a grant, a housing officer will visit your present home to see what work (if any) is needed before you vacate. We will then send you a written formal offer of grant, plus any necessary work that needs to be done by you before you vacate your council property.

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Please note: that we will hold back a retention fee of £1,000 from your grant money to help us recover the costs of any works which are not carried out prior to completion. If the costs exceed £1,000 this retention amount could increase which will reduce the amount of grant awarded. As a consequence, this could delay or have a financial impact on your ability to complete the works. If all works identified have been carried out or there were no works identified the remaining retention money will be paid to your solicitor after you have vacated your Council property and the Home Ownership Team are in receipt of the Practical Completion Certificate.

Documentation

Listed below are some important documents that you will need to provide us before we can approve the grant.

- 3 quotations from 3 different builders for the adaptation you plan to undertake
- Architects drawings to identify the works to be undertaken
- Confirmation from the local council as to whether planning permission or buildings regulations are required.

Appointing a solicitor

As the scheme is tax payer funded we will request that you **employ a solicitor for the funding to be paid to**. The total grant (minus retention payment) will be transferred to your solicitor, on the agreement that they hold to our order and only transfer the money to your chosen builder at our request. Additionally, the tenant will need to be added to the deeds of the adapted property which is something the solicitor will be able to arrange or assist with.

Grant payments

In all instances the payment of the grant will be made in 3 staged payments (the total grant money is divided into thirds). These payments will be sent to your **solicitor who will then** release the funds upon our request directly to the builder:

1st payment is released at the beginning of the process

2nd payment release half way through the build

3rd payment, released once the works are completed and the practical completion certificate has been provided to the Council.

Vacating the council property

Once the works have been completed and the Completion Certificate has been received, the council property will need to be vacated and the keys returned within 2 weeks. We will then release the retention payment to your solicitor.

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Abortive Costs

Please note the council will not contribute towards any abortive works.

More information

For more information on the House Purchase Grant (Portable Discount) scheme, please contact the Home Ownership Team below:

Web: www.wandsworth.gov.uk/homeownership

Email: housesales@wandsworth.gov.uk

Telephone: (020) 8871 6161

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