

National Houseproud Week, (12-18th March 2007)

Denbighshire County Council's first case completed



Pictured is Mrs Enid West, Denbighshire County Council's first householder to access home improvements through the "Houseproud" Scheme. Also pictured is Chris Jones from M&C Jones Building Contractors and Mrs Carol Evans, Denbighshire County Council's case Officer. Mrs West says "The whole scheme has enabled me to have an extension to my kitchen without the anxiety usually associated with carrying out home improvements. The Officer of the Council supervised the work and was always on hand for advice and assistance with letters and form filling. The contractors were considerate and efficient and the whole experience has been very positive.

Due to the high demand on very scarce resources for Housing Grants Denbighshire County Council have been part of a pilot scheme sponsored by the Welsh Assembly Government to find alternative ways of funding home improvements. In October 2004 a working group was set up with officers from Denbighshire, Wrexham and Flintshire Housing Renewals sections to investigate available options with the aim of developing a "Welsh Loans Model" which could eventually be rolled out to other Authorities across Wales. The preferred option was the Houseproud model which is delivered by the Home Improvement Trust which was set up with the support of a Special Grant Programme from the DETR. The purpose was to develop and make available affordable funding to

supplement the Housing Renewal Grant programme. The loans can be used to facilitate repairs, improvements and adaptations to the homes of older home owners (over 60yrs) or disabled persons of any age. The **House Proud Scheme** is aimed primarily at older home owners who are equity rich but cash poor, in order to assist them in accessing finance to undertake necessary or desired works to their property with the knowledge that their home is not at risk, as the Home Improvement Trust issue a **guarantee of no repossession.**

The Houseproud scheme offers three types of loans:-
Capital release loan
Interest Only loan
Capital and interest repayment loan

The House Proud Scheme is also available to those who would prefer to pay for the work from their own savings, or who can raise the money elsewhere. A service can be provided to procure and supervise contracts using reputable builders and therefore offering peace of mind to the elderly and vulnerable who need essential repairs or adaptations. Significantly it will also reduce the incidents of 'Cowboy Builders' and the fear of crime

Denbighshire County Council offer an

agency service for both the above schemes which is grant aided at no cost to the home owner. Inclusive in the services are:-

Assessment of the homeowners requirements
Drawing up a schedule of works
Submission of plans and drawings if necessary
Oversee the tendering process from reputable, approved builders and oversee the work on site ensuring good quality.
Arrange payment upon completion.

The intention is to encourage people to be more responsible for the maintenance and repair of their properties but to facilitate this by offering a professional service that will be at no cost to the end user, giving peace of mind

Denbighshire County Council's Lead Member for Health and Well Being says "I am very pleased to endorse Houseproud as a method of releasing capital to improve and repair the homes of older people and those with disabilities in the County. It is a positive solution to the diminishing resources the County has to deal with disrepair in private sector homes and offers peace of mind to those vulnerable clients who worry about rogue contractors and the stress of organising the work"

Wythnos Genedlaethol Houseproud, (12 - 18 Mawrth 2007)

yn cyd-fynd â 10fed Pen-blwydd yr Ymddiriedolaeth Gwella Cartref

Cynhelir Wythnos Houseproud Cenedlaethol ar 12 - 18 Mawrth 2007 i amlygu gwaith Houseproud, menter sy'n cael ei chefnogi gan y llywodraeth mewn partneriaeth â'r Ymddiriedolaeth Gwella Cartref, i helpu perchnogion bregus i atgyweirio, gwella neu addasu'u cartrefi.

Mae Wythnos Houseproud yn cyd-fynd â 10fed Pen-blwydd sefydlu'r Ymddiriedolaeth Gwella Cartref a'r bumed flwyddyn ers dechrau Houseproud, a gafodd ei sefydlu fel pecyn un stop i helpu perchnogion tai hyn a'r rhai gyda phobl anabl yn eu cartrefi i barhau i fyw'n ddiogel ac yn annibynnol yn eu cartrefi eu hunain.

Houseproud yw'r unig bartneriaeth genedlaethol o'i bath yng Nghymru, Lloegr a'r Alban. Mae'n darparu amrywiaeth o wasanaethau i wella amodau byw perchnogion tai sydd mewn perygl neu'n anabl, gan gyrraedd dros 15 miliwn o bobl (dros chwarter poblogaeth y DU) mewn ardaloedd trefol a gwledig.

Mae'n cynnig cymorth cyswllon i

berchnogion tai hyn ac anabl ynghylch atgyweirio, addasu a gwella, gan gynnwys dod o hyd i gontractwyr dibynadwy ac arch-wilio gwaith ar ôl ei orffen. Mae'r gwasanaeth yn cael ei ddarparu'n lleol gyda gweithwyr achos o bob Awdurdod Lleol neu'i Asiantaeth Gwella Cartref yn bwynt cyswllt unigol a chyson ar gyfer perchnogion tai.

O'r rhai a gafodd cymorth gan yr Ymddiriedolaeth o'r cychwyn, roedd 56% wedi byw yn eu cartref presennol am dros 30 o flynyddoedd. Hyd heddiw, mae Houseproud wedi derbyn dros 26,000 o ymholiadau ac wedi darparu dros £15 miliwn o gyllid preifat i ychwanegu at grantiau sy'n mynd yn gynyddol lai.

Meddai Prif Weithredwr Ymddiriedolaeth Gwella Cartref, Martin Rudge, OBE:

"Rydym yn arbennig o falch i allu defnyddio Wythnos Houseproud a hefyd ddathlu ein degfed pen-blwydd er mwyn rhoi cyhoeddusrwydd i'r gwasanaethau unigryw hyn i'r cyhoedd sy'n dod â chymorth mawr ei angen ar adeg pan fo adnoddau eisoes yn hynod o brin.

Ein swyddogaeth yw galluogi perchnogion tai a'r rhai gyda pherson anabl yn eu cartref i atgyweirio a gwneud gwaith cynnal hanfodol i'w cartref. Bydd yn cynnig cefnogaeth realistig er mwyn iddynt allu parhau i fyw'n ddiogel, yn gynnes ac yn annibynnol yn eu cartrefi am cyn hired â phosibl."

"Houseproud yw'r unig sefydliad nid er elw gyda phrofiad cenedlaethol sy'n gallu bachu cyllid preifat, hyd at dros £100 miliwn. Rydym hefyd yn darparu gwybodaeth ar fenthyciadau rhyddhau ecwiti heb risg sy'n gallu bod cyn lleied â £3,000 ac yn cael ei hyrwyddu gan yr Ymddiriedolaeth Gwella Cartref, gyda benthycwyr cydymdeimladol sy'n gwarantu peidio ag ail feddiannu."

Mae dros 100 o awdurdodau lleol ledled Lloegr, yr Alban a Chymru eisoes wedi cofrestru diddordeb mewn Houseproud i'w helpu i gyrraedd nodau'r llywodraeth am gartrefi gweddus yn y gymuned.

I dderbyn pecyn gwybodaeth a DVD am ddim -cysylltwch â rhadffôn **0800 7837569** neu **info@houseproud.org.uk**

National Houseproud Week, (12-18th March 2007)

coincides with The Home Improvement Trust's 10th Anniversary

National Houseproud Week will take place on 12-18th March 2007, to highlight the work of Houseproud, a government backed initiative, in partnership with The Home Improvement Trust (HIT), helping vulnerable homeowners to repair, improve or adapt their homes.

Houseproud Week coincides with the tenth anniversary of the formation of the Home Improvement Trust and the fifth year since the start of Houseproud, created as a one stop package to help older homeowners and those with a disabled person in their household to continue living safely and independently in their own homes.

Houseproud is the only national partnership of its kind in England, Wales and Scotland providing a range of services to improve the living conditions of at risk older and disabled homeowners, reaching over 15 million people (over a quarter of the UK population), both in urban and rural areas.

It offers reassuring help to older and disabled homeowners on repairs, adaptations and improvements, including finding reliable contractors and checking any work upon completion. The service is delivered locally with case workers, from each Local Authority or their Home Improvement Agency, providing a single and consistent point of contact for homeowners.

Of those helped by the Trust since its inception, 56% had lived in their present home for over 30 years. To date, Houseproud has received over 26 thousand enquiries and levered-in excess of £15 million of private finance to supplement a diminishing grant regime

HIT Chief Executive Martin Rudge, OBE, commented:

"We are especially pleased to be able to use Houseproud Week, while also celebrating our tenth anniversary, in order to publicise this unique service to the public which brings much needed help at a time when many resources are already overstretched. Our role is to enable older homeowners, and those with a disabled person

within their household, to access a range of solutions to carry out essential household repairs and maintenance work, providing them with realistic support so they can continue living in their own homes in safety, warmth and independence for as long as possible."

"Houseproud is the only nationally proven not-for-profit special purpose vehicle for levering-in private finance, with access to over £100 million. We also provide information on no-risk equity release loans which can be as little as £3000 facilitated by the Home Improvement Trust, with empathetic regulated lenders who provide a guarantee of no re-possession."

Over 100 local authorities across England, Scotland and Wales have already registered interest in Houseproud to help attain the government's goals for decent homes in the community.

To receive a free information pack and DVD -contact freephone **0800 7837569** or **info@houseproud.org.uk**