



DERBY CITY COUNCIL

**COUNCIL CABINET
19 DECEMBER 2006**

Cabinet Member for Neighbourhood, Social
Cohesion and Housing

ITEM 12

Housing Renewal Policy

SUMMARY

- 1.1 A review of the Council's Housing Renewal Policy has been necessary to take account of shifts in national housing policy, new legislation and the development of regional housing strategies.
- 1.2 The proposed revised Housing Renewal Policy at Appendix 2 to the attached report reflects these changes and sets out the types of assistance which will be available to qualifying homeowners in the city
- 1.3 Subject to any issues raised at the meeting, I support the following recommendation.

RECOMMENDATION

2. That Cabinet:
 - approves and adopts the revised Housing Renewal Policy detailed in Appendix 2 to the attached report
 - authorises the Corporate Director – Resources and Housing, in consultation with the Corporate Director – Corporate and Adult Services, to make the necessary arrangements to give public notice of the adoption of the policy in accordance with the requirements of the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

REASON FOR RECOMMENDATIONS

3. The proposed revised Housing Renewal Policy will help ensure that:
 - assistance is better targeted at those in greatest need
 - the Council can meet Government targets relating to private sector housing improvements
 - government funding for housing renewal work in the city will continue to be forthcoming.



Housing Renewal Policy

SUPPORTING INFORMATION

- 1.1 A review of the Council's Housing Renewal Policy, published in April 2003, has been necessary to take account of recent shifts in national housing policy, new housing legislation and the development of regional housing strategies with new associated funding regimes. These include, in particular:
- the extension of the Government's Public Service Agreement – PSA7 target, originally restricted to achieving the Decent Homes Standard in the social housing sector, to include private sector housing
 - the replacement of the former "Fit for human habitation" standard with the Housing Health and Safety Rating System under the Housing Act 2004
 - the introduction of the Single Regional Housing Pot linked to the delivery of a Regional Housing Strategy
 - government priorities to improve standards in the private rented sector and tackle empty homes.
- 1.2 The proposed revised Housing Renewal Policy attached at appendix 2 to this report reflects these changes and sets out the types of assistance which will be made available to qualifying homeowners in the city. While some remain largely unchanged from those contained in the existing policy, there are a number of new forms of assistance aimed at bringing properties up to the Decent Homes Standard and also help bring empty properties back into use.
- 1.3 For reference purposes, the table at Appendix 3 to this report sets out the main differences between the types of assistance available under the existing and proposed new policies

OTHER OPTIONS CONSIDERED

2. None.

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Background papers:	None
List of appendices:	Appendix 1 – Implications Appendix 2 – Draft revised Housing Renewal Policy Appendix 3 – Proposed changes to existing policy

IMPLICATIONS

Financial

- 1.1 With the exception of Disabled Facilities Grants, funding for the delivery of most types of assistance set out in the Housing Renewal Policy will be subject to annual competitive bidding rounds to the East Midlands Regional Housing Board. The Board's allocation to the Council for 2006/2007 for private sector housing improvements was £2.484million. A bid amounting to £3.941million under the bidding round for 2007/2008 was made on 31 October 2006.
- 1.2 A further £5.523million has been made available in respect of the housing market renewal pilot in Rosehill in this financial year, with a similar amount provisionally earmarked for 2007/2008.
- 1.3 Support for expenditure on Disabled Facilities Grants will for the time being continue to be provided through an annual allocation of Specified Capital Grant – SCG – which for 2006/2007 was £539,000, supported by a further £861,000 from the Council's own resources.

Legal

- 2.1 The power to provide assistance as set out in the Housing Renewal Policy is contained within the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002.
- 2.2 Before providing such assistance local authorities are required to prepare and publish a policy setting out the nature and extent of assistance that will be available.

Personnel

3. None.

Equalities impact

4. Disabled people, minority ethnic groups, older people and low income families are disproportionately represented in terms of housing in need of improvement and repair. The implementation of the proposed Housing Renewal Policy will help redress this imbalance.

Corporate priorities

5. The proposal falls within the Council's priorities to **improve the quality of life in Derby's neighbourhoods** and to **build healthy and independent communities**.



HOUSING RENEWAL POLICY

2007-2010

Housing Renewal Policy 2007-2010

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Section 1

1. Introduction

This policy document replaces the City Council's Housing Renewal Policy published in April 2003. It takes account of recent changes in national, regional and local priorities, in particular those arising from the introduction of Government targets in relation to decent homes in the private sector and the implementation of the Housing Act 2004.

Many of the revisions to this policy have been informed by a citywide private sector house condition survey carried out in Spring 2006.

This version of the policy will be effective from 1 January 2007 and, subject to any relevant legislative change in the interim, will remain effective for a period of four years.

For further information regarding this policy please contact:

Housing and Advice Services
Renewal and Grants Section
PO Box 6323
Derby DE1 2WW
Telephone: 01332 255160
Email : housing.grants@derby.gov.uk
Or visit our website at www.derby.gov.uk/housing

2. Background

National Context

- 2.1 Housing conditions can have an adverse impact on the health, safety and well being of residents as well as on the quality of life in an area. Poor quality and unsafe homes increase the risk of ill health and injury to occupants. Vulnerable groups including older people, disabled people and families with young children are particularly susceptible to these risks.
- 2.2 Concentrations of such housing can also undermine the sustainability of the communities in which they are located and lead to a risk of market failure, characterised by low or declining prices, low demand and loss of choice and opportunity for existing residents.
- 2.3 The Government is committed to improving housing quality across all tenures including the owner occupied and private rented sectors. While recognising that the primary responsibility for repairing and improving homes in the private sector lies with the owner, it accepts that some homeowners, particularly the most vulnerable, will not have the resources necessary for this. Local authorities therefore have a vital role to play in assisting these people and are tasked with helping the Government achieve the targets it has set under a Public Service

Agreement – PSA7 - to increase the proportion of vulnerable households living in decent homes between now and 2015-2020.

- 2.4 In addition the Government has set two national indicators BVPI for bringing empty properties back into use – BVPI 64 and CPA H18.
- 2.5 The Housing Act 2004 has also made sweeping changes to the way in which housing conditions are assessed. The former “Fitness for Human Habitation” standard, based on purely on housing defects, has been replaced by the Housing Health and Safety Rating System – HHSRS, which assesses hazards within a dwelling and the risk those hazards present to its occupants. Under the Act, local authorities are now under a duty to deal with Category 1 hazards, that is, those which present the most serious risk of harm, wherever they are identified.

Regional Context

- 2.6 The Government has introduced a Sustainable Communities Plan to ensure that national housing priorities can be delivered in ways that are right for each region through the operation of Regional Housing Boards. These boards have been made responsible for housing investment at a regional level.
- 2.7 In 2004 the East Midlands Regional Housing Board published a Regional Housing Strategy setting out clear priorities which will guide its investment decisions in supporting local authority expenditure on housing. Two key policy aims within this strategy in particular have influenced the development of this Housing Renewal Policy:
 - Regional Policy 3 – Recognising and responding to areas affected by low demand
 - Regional Policy 5 – Renewing and re-vitalising the private sector

Local Context

- 2.8 The Housing Renewal Policy forms an integral part of the Council’s wider Housing Strategy which in turn links to corporate priorities. Private Sector Housing renewal contributes in particular to the Council’s priorities to:
 - Improve the quality of life in Derby’s neighbourhoods
 - Build healthy and independent communities
- 2.9 There are also close links to, and impacts upon, the following local plans, and strategies;
 - Empty Homes Strategy
 - Affordable Warmth Strategy
 - Housing Enforcement Policy
 - Community Strategy

- Neighbourhood Renewal Strategy
- Homelessness Strategy
- Supporting People 5 year Strategy
- Supported Accommodation Strategy

2.10 The national target contained in Public Sector Agreement 7 (PSA7) is for 70% of vulnerable households in the private sector to live in homes which meet the Decent Homes Standard (see Appendix 2 for definition) by 2010. The Council has recently completed a detailed House Condition Survey which found that, for the city as a whole, 59.9% of vulnerable households live in homes which meet the Decent Homes Standard. Equally important to the development of the Housing Renewal Policy is where the highest concentrations of non-decent housing is found and the financial ability of the residents to meet the costs of improvements. A summary of the key findings indicated that:

- 27,200 (33.5%) of private sector dwellings are non-decent
- an estimated 8050 (10%) contain at least 1 Category 1 hazard under the Health and Housing Rating System
- Pre-1919 dwellings are the most likely category of property to be non-decent
- Arboretum (54.5%), Normanton (53.6%) and Abbey (47.8%) wards have the highest proportion of non-decent homes by area
- The estimated cost of making all dwellings decent is £86 million
- The estimated cost of comprehensively repairing all private sector dwellings is £415 million
- 32% of private sector households have an income of £10,000 or less
- low income is most associated with the youngest (41%) and the oldest (58%) heads of household

3. Policy Aims, Purpose and Guiding Principles

3.1 The aims of this policy are to:

- Enable the provision of decent housing in the private sector, particularly for vulnerable groups, which is safe, warm and secure
- Support disabled people in meeting their housing needs
- Help older people to “stay put” in their homes as long as it is their wish to do so
- Ensure that the improvement of housing conditions contributes fully to the health and sustainability of residential communities in the city

3.2 In meeting these aims the key purpose of this policy is to;

- Reduce, year on year, the number of non-decent homes, in particular those occupied by vulnerable households
- Make homes safer and reduce accidents

- Improve home energy efficiency and security
 - Provide for the adaptation of homes to meet the needs of disabled occupants
 - Encourage the provision of quality accommodation within the private rented sector
 - Increase the availability of accommodation
 - Complement existing and future regeneration initiatives by improving housing conditions on an area basis where appropriate
 - Provide alternative options for those homeowners living in the worst conditions or whose homes cannot be adapted to meet their disability needs
 - Encourage home owners to maintain their homes
- 3.3 Underlying the policy's aims and purposes are a number of guiding principles as set out below.
- 3.4 The primary responsibility for the upkeep of private housing rests with homeowners and therefore any public assistance should as a general rule be targeted at those who, for whatever reason, are unable to fulfil this responsibility.
- 3.5 In acknowledging this, however, there are also other circumstances where public expenditure may be justified. An example of this would be where there are concentrations of poor housing conditions and intervention is needed on a wider scale to arrest decline and restore market confidence in an area. Another example might be where assistance is needed to provide the incentive for homeowners to help contribute to other housing objectives of the City Council such as bringing empty properties back into use or meeting housing needs.
- 3.6 Funding for City Council expenditure on private sector housing is dependent, in the main, on Government allocations which are the subject of annual competitive bidding rounds. Although this means that levels of available funding will fluctuate from year to year this policy is based on the assumption that they will remain at roughly the same level. The City Council will also take every opportunity to bid for funding from other sources to supplement mainstream allocations.

Section 2

Types of Assistance Available

1. General Notes

- 1.1 Except where otherwise stated all types of assistance are given at the discretion of the City Council and most are subject to conditions. The general provisions relating to applicable conditions are set out in Appendix 1.
- 1.2 Some types of assistance are not provided directly by the City Council but through partner agencies and organisations, for example Walbrook Care and Repair and Warm Front.
- 1.3 The scope and nature of assistance available within designated Housing Improvement Areas may at times differ from that outlined below. Where this is the case, the assistance available will be set out in the strategy statement for each individual area. Housing Improvement Areas may in some cases be statutory Renewal Areas declared under the local Government and Housing Act 1989 or otherwise designated as non-statutory areas such as Housing Improvement Zones.
- 1.4 The selection of neighbourhoods for area based intervention by the Council will take account of a range of factors including;
 - General condition of the housing stock
 - Prevailing social, economic and environmental conditions
 - The views of residents and other stakeholders
 - The state of the housing market
 - Wider regeneration priorities
- 1.5 The assistance available under the terms of this policy is summarised below. Full details of each individual type of assistance are set out in the appendices at the end of this document.

2. Disabled Facilities Grant – DFG

Type of assistance: Grant Availability: Citywide

- 2.1 This grant is available to owner occupiers and tenants to help adapt their home to meet the access needs of a disabled occupant. Landlords may also apply for a DFG on behalf of a disabled tenant.
- 2.2 The aim of a DFG is to remove or help overcome any obstacles which prevent the disabled person from moving freely into and around the dwelling and enjoying the facilities and amenities in it. Typical work might include the provision of a stairlift, the replacement of a bath with level access shower or provision of ramps to main entrance doors.

- 2.3 Eligibility for grant is based on an assessment of the disabled person's need carried out by an Occupational Therapist.
- 2.4 DFGs are a mandatory entitlement which means that the Council cannot refuse an application which fulfils the eligibility criteria. They are, however, subject to a legal maximum grant limit of £25,000 and to a Test of Resources to determine the level of any financial contribution to be made by the applicant.
- 2.5 Further details on DFGs are set out in Appendix 3

3. Discretionary Adaptations Assistance

Type of Assistance: Grant Availability: Citywide

- 3.1 This assistance is available in conjunction with a DFG where the cost of eligible works exceeds the current mandatory DFG limit of £25,000.
- 3.2 Further details on this assistance are set out in Appendix 4

4. Discretionary Disability Relocation Assistance

Type of Assistance: Grant Availability: Citywide

- 4.1 This assistance is available where it is not reasonable or practicable to adapt the home of a disabled person. The maximum amount of assistance payable currently is £25,000.
- 4.2 Further details on this assistance are set out in Appendix 5

5. Decent Homes Assistance

Type of Assistance: Grant Availability: Citywide

- 5.1 This assistance is available to help vulnerable homeowners bring their property up to the Decent Homes Standard. The term "vulnerable" includes those who are in receipt of one of the main income or disability related benefits.
- 5.2 Assistance is restricted to homeowners living within the boundary of a designated housing improvement area or to those referred to Council via the Government's Warm Front Scheme.
- 5.3 Further details on this assistance are set out in Appendix 6

6. Minor Works Assistance

Type of Assistance: Grant Availability: Citywide

- 6.1 This assistance is available to help low income, older homeowners carry out minor repairs, improvements or adaptations to their home to enable them to “stay put”.
- 6.2 Further details on this assistance are set out in Appendix 7

7. Empty Property Assistance

Type of Assistance: Loan (with write-off element) Availability: Citywide

- 7.1 This assistance is generally available only to new owners of long term vacant properties where rehabilitation would otherwise not be financially viable.
- 7.2 The maximum period of loan is generally 5 years and subject to conditions being met, is interest free.
- 7.3 A percentage of the principal loan will be written off at the end of the loan period subject to repayments being made satisfactorily.
- 7.4 Further details on this assistance are set out in Appendix 8.

8. Block Improvement Schemes

Type of Assistance: Direct works carried out under Council contract

Availability: Designated Housing Improvement Areas only

- 8.1 This assistance is available by invitation to homeowners within Council designated Housing Improvement Areas to bring blocks of property up to the Decent Homes Standard, and in some cases carry out environmental works.
- 8.2 Homeowners generally contribute 25% of the cost of the works to their property. However, owner occupiers resident for 2 years or more can opt to be subject a “Test of Resources” which may lead to their contribution being reduced.
- 8.3 Further details on this assistance are set out in Appendix 9.

9. Accredited Landlord Assistance

Type of Assistance: Grant Availability: Citywide

- 9.1 This assistance will only be available to landlords who are full members of a City Council Landlord Accreditation Scheme. Such schemes are currently under development.
- 9.2 Eligible works will be those required to meet the Decent Homes Standard, which are over and above those required to meet statutory minimum standards.
- 9.3 Further details on this assistance are set out in Appendix 10.

10. Home Relocation Assistance

Type of Assistance: Grant/Advice Availability: Citywide

- 10.1 This assistance will be available to owners and tenants of properties which may be acquired by the Council for clearance.
- 10.2 Further details on this assistance are set out in Appendix 11.

11. Home Energy Advice and Assistance

Type of Assistance: Advice, Information, Warm Front Grant Referrals

Availability: Citywide

- 11.1 This assistance is provided by the City Council's Derby Home Energy Advice Service – DHEAS
- 11.2 DHEAS offers free advice and information to all residents and landlords in the City on ways to improve the energy efficiency of their homes.
- 11.3 The service also promotes the availability of a range of grant and discount schemes available through external agencies, in particular the Governments Warm Front Grant.
- 11.4 Further details on DHEAS are set out in Appendix 12 and on the Warm Front Scheme in Appendix 13.

12. Houseproud Scheme

Type of Assistance: Loan Availability: Citywide

- 12.1 This assistance is provided by the Housing Improvement Trust in partnership with the City Council.

12.2 The Houseproud Scheme offers a range of loan packages for older homeowners to help them repair, adapt or improve their homes.

12.3 Further details on the scheme are set out in Appendix 14.

13. Handyperson Service

Type of Assistance: Direct Works Availability: Citywide

13.1 This assistance is provided by Walbrook Care and Repair in partnership with the City Council.

13.2 The Handy Person Scheme carries out minor repair, maintenance and improvement works for older low income home owners.

13.3 Further details on this scheme are set out in Appendix 15.

14. Maintenance Advice

Type of Assistance: Advice/information Availability: Citywide

14.1 This assistance provides advice and information to homeowners on maintaining their homes.

14.2 Further details on this assistance are set out in Appendix 16.

15. Other Assistance

15.1 Other types of assistance may from time to time be made available and incorporated into this policy.

15.2 Generally these will, in the first instance, be piloted either within specific areas or in respect of particular household groups.

15.3 One example of this is an unsecured home repair loan which will be piloted in the Rosehill Market Renewal Area in conjunction with Derby Loans, the community based financial institution. Further details on this scheme will be published in due course.

Section 3

1. Policy Implementation, Resources and Monitoring

Policy Implementation

- 1.1 The Renewal and Grants Team within the Council's Housing and Advice Services Division, which is part of the Resources and Housing Department, is responsible for implementing this policy.
- 1.2 They work closely with others including Walbrook Care and Repair, Warm Front, Corporate and Social Services and the Children's and Young People's Service in delivering the various types of assistance available.
- 1.3 The Renewal and Grants Team can be contacted on:

Telephone 01332 255160
E-mail: housing.grants@derby.gov.uk

2. Resources

- 2.1 The resources available to implement this policy will tend to vary from year to year but the annual housing capital programme for housing renewal activity in 2006/2007 is £9.019 million.

3. Monitoring

- 3.1 The implementation of this policy will be monitored through the Council's Performance Monitoring Systems.
- 3.2 Detailed information on housing renewal activity and performance is also prepared and published quarterly in a report to the Council's Cabinet.
- 3.3 Relevant national and local performance indicators are set out in Appendix 17.

4. Housing Renewal Review Panel

- 4.1 Some decisions regarding policy administration will be made by a Housing Renewal Review Panel. This panel which normally meets on a monthly basis comprises:
 - Private Sector Housing Manager (Chair)
 - Housing Projects Manager (Deputy Chair)
 - Housing Standards Manager (Deputy Chair)
 - Empty Property Officer
 - Disabled Facilities Grants Manager
 - Home Energy Advice Manager
 - Area Programme Manager

- 4.2 Other Senior Officers from other departments including Legal and Finance may on occasion be asked to attend.
- 4.3 A quorum for the panel will comprise a chair and at least three other officers from the above list.
- 4.4 The aim of the panel is to provide a formalised system for unusual cases to be discussed and considered on their individual merits, while promoting consistency of decision making.
- 4.5 In some cases the panel will determine the course of action. In others, generally where the situation is exceptional or may set a significant precedent, the panel will present a report to the Director of Resources and Housing.
- 4.6 The Director of Resources and Housing, in consultation with the Cabinet Member for Neighbourhood, Social Cohesion and Housing, may then authorise a recommended course of action.
- 4.7 Examples of situations which would be dealt with by the panel are:
- Deciding on the appropriateness of schemes for which Empty Property Assistance is being sought and determining the level of assistance to be made available.
 - Considering requests for assistance to be provided as an exception to general policy, although any such assistance would have to be authorised by the Director of Resources and Housing.
 - Considering from time to time and making recommendations on levels of fees and charges that are considered as eligible expenses in connection with any assistance provided.

5. Appeals about Decisions in Individual Cases

- 5.1 Appeals about how the policy is operated in individual cases, for example, where an enquiry or application for assistance is refused, will be considered by the Assistant Director of Housing and Advice Services, together with representative nominated by the Director of Corporate and Adult Services.
- 5.2 Appeals must be set out in writing and sent to the Assistant Director of Housing and Advice Services at the Council House, PO Box 6290, Corporation Street Derby DE1 2FH. The appeal submission must include the specific grounds on which the appeal is based. Appeals will be considered only on the following grounds;
- That the policy has not been applied correctly in the case in question, for example there has been a mistake, or

- That the case in question is exceptional in some way that justifies an exception to the general policy.

- 5.3 Appeals will not be considered on the grounds that the appellant simply disagrees with the policy. However, any written comments or complaints about the policy will also be considered by the Assistant Director, as described above.
- 5.4 A written response to an appeal will be given. If the Assistant Director and the representative of the Director of Corporate and Adult Services believe that the case is exceptional, or at least merits further consideration, it will be referred to the Director of Resources and Housing along with recommendations and options where appropriate. The Director of Resources and Housing, in consultation with the Council Cabinet Member for Neighbourhood, Social Cohesion and Housing, may then authorise a grant or other assistance as an exception to general policy.

6. Reviewing and Revising this Policy

- 6.1 This Housing Renewal Policy will come into force on 1 January 2007.
- 6.2 It is intended that the policy will remain in force for a period of four years after which it will be reviewed.
- 6.3 Minor changes, which do not affect the broad scope and thrust of the policy may from time to time be made by the Director of Resources and Housing, in consultation with the Cabinet Member for Neighbourhood, Social Inclusion and Housing.

7. Complaints or Comments about this Policy

- 7.1 Any queries, complaints or suggestions about this policy are welcome. These are to be made either in writing to the:

Assistant Director – Housing and Advice Services
Council House
PO Box 6291
Council House
Corporation Street
Derby
DE1 2YL

Or by e-mail: housing.grants@derby.gov.uk

All complaints will be carefully considered and a written reply will be provided. Where appropriate we may also contact you to discuss the views that you have put forward.

Section 4

Conditions of Assistance – General Provisions

1. In this section the term ‘assistance’ means any form of financial assistance approved for the purpose of housing renewal. This may include a grant, an improvement scheme in which people are invited to participate, a loan, or any other form of financial assistance, whether provided directly or indirectly. ‘Condition’ means any condition attached to any such assistance.
2. Any reference to a ‘person responsible’ or to ‘the owner’ in this section, or in relation to grant conditions generally, is to be taken to mean any owner or other person who is responsible for the relevant condition(s), or assistance either singly or jointly. This includes the original person(s) who applied for and/or received the assistance, as well as any other person who has subsequently become responsible for any condition as a result of acquiring the property or an interest in it.
3. Conditions come into force from the date the assistance is approved, so that the Council may recover any interim payments or other costs incurred, should the work not be completed. Where a condition period is specified, this takes effect from the certified date of completion of the eligible works.
4. Where stated, any financial assistance and related conditions will be secured as a legal charge against the property, where breach of the condition would require the repayment of all or part of the assistance. This charge will not be removed until either the conditions expire or until the assistance is repaid, together with any interest or additional charges that may apply. In some cases, for example, Block Improvement Schemes, it may be specified that only part of the assistance has to be repaid if the conditions are broken and, in these cases, the charge will be removed upon payment of the specified part of the assistance.
5. A charge against the property is binding on any person who is for the time being an owner of the premises concerned. Where a condition is broken, the Council has all the usual powers and remedies in law to enforce the charge and secure payment of any amount due.
6. Where any condition is in force, the Council may require the person responsible to provide any information to satisfy the Council that the condition is being complied with. The Council can require this information in writing or in any other reasonable form. It is a condition that this information be provided, in the form required and within the reasonable time period specified by the Council, and as fully, accurately and honestly as reasonably possible. Failure to comply with this requirement is a breach of conditions in itself and the assistance,

or part of the assistance where this is specified, must then be repaid to the Council.

7. It is the responsibility of the person responsible for any condition to demonstrate to the Council's satisfaction that the condition is being complied with. Failure to do so will be treated as failure to comply with the condition. The council does not have the burden of having to prove that the condition is not being complied with.
8. Any reference to a member of a person's family is to be taken to mean someone who is their parent, grandparent, child – including an illegitimate child, grandchild, brother, sister, uncle, aunt, nephew or niece. A relationship by marriage is treated as if it were a relationship by blood. A half-blood relationship is treated as a full blood relationship.
9. Any reference to a disposal of a property means:
 - A conveyance of the freehold
 - An assignment of the lease, where the lease was used to qualify for the assistance – for example, a long lease that was treated as effective 'ownership'
 - The grant of a lease, other than a mortgage term, for a term of more than 21 years otherwise than at a rack rent.

For the purpose of this definition, it will be assumed that any option to renew or extend a lease or sub-lease, whether or not forming part of a series of options, is exercised and that any option to terminate a lease or sub-lease is not exercised. Also, the grant of an option enabling a person to call for a disposal shall be treated as such a disposal made to that person.

10. In some situations, the disposal of a property is classed as an 'exempt disposal', which means there is no requirement to repay the assistance as a result. However, all the conditions do then continue to apply and are binding upon the person or persons to whom the disposal is made for the remainder of the condition period. A disposal is classed as exempt where the person, or each of the persons, to whom it is made is:
 - The person, or one of the persons, by whom the disposal is made
 - A member of the family of that person, or one of those persons
 - The spouse or former spouse of that person, or one of those persons
 - In the case of a company, an associated company of the company by whom the disposal is made.
11. Conditions will generally be enforced in all cases. Money repaid or recovered will be recycled into the Council's capital programme for private sector housing renewal, so that additional people can benefit.

12. No retrospective application or request for financial assistance will be considered where the relevant work has already been started or completed.
13. Unless otherwise specified, all relevant work must be completed, to the satisfaction of the Council, within 12 months of the approval date of the grant. The Council may agree, in writing, an extension to this period, but this will only be done if there is an extremely good reason.
14. Work must be carried out by the contractor who provided the estimate on which the grant is based. The Council may give authorisation, in writing, for another contractor to carry out all or part of the work, but this will only be done if there is an extremely good reason.
15. A grant will only be paid when the Council receives a satisfactory invoice in relation to the work in question, together with any supporting documentation or information requested by the Council. Where a contractor is employed by the applicant and not directly by the Council, the invoice must be made out to the applicant or their nominated agent. No invoice will be accepted from the applicant or a member of their family.
16. The Council may choose to pay all or part of any approved assistance when the corresponding value of eligible work has been completed to the satisfaction of the Council. Specific authorisation to pay is not required from the applicant or any other person. The Council may choose to pay any grant directly to the contractor or to a nominated agent, rather than directly to the applicant.
17. The approval of assistant does not give or imply the Council's approval to any other consents that may be required, such as planning permission or Building Regulation consent. It is the responsibility of the applicant to obtain any such consents that are required.
18. It is a condition of any grant that the applicant takes all reasonable steps to pursue any insurance or legal claim that may be relevant to any part of the work to be carried out, and to repay to the Council the grant, so far as appropriate, out of the proceeds of such a claim. A claim is relevant if it relates to any damage or defect to the property, to the extent that the works required to make good such damage or defect are works to which the grant relates.

Definition of a Decent Home

For the purpose of the assistance available under the policy a dwelling is defined as decent if it fulfils all of the following 4 criteria;

1. It meets the current statutory minimum standard for housing – no category 1 hazards under the Housing Health and Safety Rating System (HHSRS)
2. It is in a reasonable state of repair – has to have no old and defective major elements
3. It has reasonable modern facilities and services – adequate bathroom, kitchen, common areas of flats and is not subject to undue noise
4. Provides a reasonable degree of thermal comfort

Mandatory Disabled Facilities Grant – DFG

Purpose

To adapt the home of a disabled person to meeting their needs as assessed and recommended by an Occupational Therapist from the Social Services Department in providing access to the property and to kitchen, bathroom and sleeping facilities.

The Property

To qualify for assistance the property must;

- Be reasonably and practically capable of being adapted to meet the needs of the disabled person.

The Applicant

To qualify for assistance an applicant must;

- Have an owners interest in the property, *note*: the qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- Be the disabled person or their spouse, or the disabled person must be a dependant of the applicant and the parent/guardian must be in receipt of Child Benefit for the disabled person.

Details of the Assistance

- The owner's contribution will be determined by the test of resources.
- The maximum grant will be £25,000 in any one application.
- The grant will pay for the works required to adapt the property to meet the needs of the disabled person as assessed and recommended by an Occupational Therapist from the Social Services.
- There is no requirement to repay the grant if the property is sold or the applicant or disabled person moves out.

Contact details

1. To enquire about DFGs, for the benefit of disabled adults please contact:

Corporate and Adult Social Services Department
29 St Mary's Gate
Derby
DE1 3NU

Telephone: 01332 717777

Fax: 01332 717360

Minicom: 01332 206180

2. To enquire about DFGs, for the benefit of disabled children please contact:

Children and Young People's Service
Integrated Disabled Children's Service
The Lighthouse
St Marks Road
Derwent
Derby DE21 6AL

Telephone: 01332 256990

Fax: 01332 256989

Email: thelighthouse@derby.gov.uk

Discretionary Adaptations Assistance

Purpose

To provide additional assistance where the cost of the work exceeds the maximum Mandatory Disabled Facilities Grant to adapt the home of a disabled person.

The Property

To qualify for Discretionary Adaptations Assistance the property must:-

- Be reasonably and practically capable of being adapted to meet the needs of the disabled person. The cost of the work must exceed the Mandatory Disabled Facilities Grant maximum (currently £25,000).

The Applicant

To qualify for assistance an applicant must: -

- Have an owners interest in the property
N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- Be the disabled person or their spouse, or the disabled person must be a dependant of the applicant and the parent/guardian must be in receipt of Child Benefit for the disabled person.

Details of the Discretionary Adaptations Assistance

- The assistance will be the total cost of the works in excess of the Mandatory Disabled Facilities Grant and owners contribution.
- The grant will pay for the works required to adapt the property to meet the needs of the disabled person as assessed and recommended by an Occupational Therapist from the Social Services.
- The amount of the assistance will be registered with the Land Registry Legal as a charge for a maximum period of 5 years from the date of completion of the works.
- The assistance must be repaid in full on sale of the property or transfer of the freehold or leasehold within the 5 year condition period. The Council will not add interest to the amount of assistance paid. The Director of Resources and Housing has the discretion to waive repayment of the grant in cases where the owner can prove exceptional circumstances, which will be defined by financial hardship,

the threat of serious anti-social behaviour or an adverse impact on health.

Contact details

As appendix 3

Discretionary Disability Relocation Assistance

Purpose

To provide assistance to a person qualifying for a Mandatory Disabled Facilities Grant but where the property cannot practically be adapted to help that person move to a more suitable property.

The Property

To qualify for Relocation Assistance the property must:

- Not be reasonably and practically capable of being adapted to meet the needs of the disabled person. The property to which the disabled person wishes to relocate to must have been assessed as being suitable by an Occupational Therapist from the Adult Services Department.

The Applicant

To qualify for assistance an applicant must: -

- Have an owners interest in the property
- N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- Be the disabled person or their spouse, or the disabled person must be a dependant of the applicant and the parent/guardian must be in receipt of Child Benefit for the disabled person.

Details of the Discretionary Relocation Assistance

- The maximum amount of assistance is £25,000.
- The assistance must be recommended by the Disabled Facilities Working Group.
- The assistance must be approved by the Director of Resources and Housing in consultation with the Cabinet Member for Neighbourhood, Social Cohesion and Housing.
- There is no requirement to repay the grant if the property is sold or the applicant or disabled person moves out.

- The property to which the disabled person wishes to relocate to must have been assessed as being suitable by an Occupational Therapist from the Adult Services Department.

Contact details

To enquire about Discretionary Disability Relocation Assistance, please contact:

See appendix 3

Decent Homes Assistance

1. Area Based

Purpose

To provide assistance for homeowners within the designated Housing Improvement Area to help address their poor housing and enable them to remain in their own home in comfort, security and independence.

The Property

To qualify for assistance the property must:-

- Not meet the Decent Homes Standard.
- defects to the owners main living accommodation assessed as requiring urgent attention and which impacts on the health of one or more of the occupants.
- Be located within a designated Housing Improvement Area

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property and occupy the property as their main residence.
- N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- Be a vulnerable person as defined by the Department for Communities and Local Government in respect of the private sector Decent Homes Standard.
- The owner is on a means tested benefit or low income as determined by the test of resources.¹

Details of the Assistance

- The owner's contribution will be determined by the test of resources.

¹ ¹ Low income will be determined by using the prescribed test of resources for Disabled Facilities Grants which will permit the waiving of contributions of up to £1000 for those on low incomes that are just above the entitlement of means tested benefits.

- The maximum grant maximum will be £12,000 in any one application (only one application per property) and the maximum owners contribution will be 25%.
- Only one application (excluding emergency assistance) is allowed in any 3 year period from the completion date of any previous grant.
- The grant will pay for the following works up to the maximum available and in the following priority order to achieve the decent homes standard in part or full :-
 - the removal of the Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System providing that renewal assistance is considered to be the most appropriate course of action
 - achieving a reasonable state of repair
 - the provision of a reasonable degree of thermal comfort
 - the provision of modern facilities and services.
- Grant assistance may pay towards the set up costs (maximum £600) to secure housing related private finance schemes including “House Proud” and the Agency Fee for supervising the building works. These additional costs will be met from within the maximum grant limit of £12,000 and the set up costs may include valuation fee, Local Authority Search, Land Registry Fee, Solicitors Fee, Home Improvement Trust Fee.
- On completion of the works a grant condition will be imposed on the property for a period of 3 years requiring repayment of the grant to the Council on the sale of the property. The amount of grant to be repaid in the first one year is the full amount reducing to 50% during the remaining two years. The Director of Resources and Housing has the discretion to waive repayment of the grant in cases where the owner can prove exceptional circumstances, which will be defined by financial hardship, the threat of serious anti-social behaviour or an adverse impact on health.

3. DECENT HOMES ASSISTANCE – AREA BASED

Purpose

To provide assistance for homeowners within the designated Housing Improvement Area to help address their poor housing and enable them to remain in their own home in comfort, security and independence.

The Property

To qualify for assistance the property must:-

- a) Not meet the Decent Homes Standard.
- b) defects to the owners main living accommodation assessed as requiring urgent attention and which impacts on the health of one or more of the occupants.
- c) Be located within a designated Housing Improvement Area

The Owner

To qualify for assistance an applicant must: -

- a) Have an owners interest in the property and occupy the property as their main residence.
N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- b) Be a vulnerable person as defined by the Department for Communities and Local Government in respect of the private sector Decent Homes Standard.
- d) The owner is on a means tested benefit or low income as determined by the test of resources.²

Details of the Assistance

- a) The owner's contribution will be determined by the test of resources.
- b) The maximum grant maximum will be £12,000 in any one application (only one application per property) and the maximum owners contribution will be 25%.

² ² Low income will be determined by using the prescribed test of resources for Disabled Facilities Grants which will permit the waiving of contributions of up to £1000 for those on low incomes that are just above the entitlement of means tested benefits.

- c) Only one application (excluding emergency assistance) is allowed in any 3 year period from the completion date of any previous grant.
- d) The grant will pay for the following works up to the maximum available and in the following priority order to achieve the decent homes standard in part or full :-
 - 1) the removal of the Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System providing that renewal assistance is considered to be the most appropriate course of action
 - 2) achieving a reasonable state of repair
 - 3) the provision of a reasonable degree of thermal comfort
 - 4) the provision of modern facilities and services.
- e) Grant assistance may pay towards the set up costs (maximum £600) to secure housing related private finance schemes including “House Proud” and the Agency Fee for supervising the building works. These additional costs will be met from within the maximum grant limit of £12,000 and the set up costs may include valuation fee, Local Authority Search, Land Registry Fee, Solicitors Fee, Home Improvement Trust Fee.
- f) On completion of the works a grant condition will be imposed on the property for a period of 3 years requiring repayment of the grant to the Council on the sale of the property. The amount of grant to be repaid in the first one year is the full amount reducing to 50% during the remaining two years. The Director of Resources and Housing has the discretion to waive repayment of the grant in cases where the owner can prove exceptional circumstances, which will be defined by financial hardship, the threat of serious anti-social behaviour or an adverse impact on health.

Contact details

To enquire about Decent Homes Assistance, please contact:

Renewal and Grants Team
PO Box 6323
DERBY, DE1 2WW

Telephone: 01332 255160
E-mail: housing.grants@derby.gov.uk

Minor Works Assistance

Purpose

To provide assistance for older or, in certain circumstances, disabled homeowners to help address minor repairs and enable them to remain in their own home in comfort, security and independence.

To provide assistance to people who are in-patients at an NHS hospital and they require works of repair or adaptation so that they can be safely discharged to their home.

The Property

To qualify for assistance the property must:-

- defects to the owners main living accommodation assessed as requiring urgent attention and which may impact on the health or safety (including security works) of one or more of the occupants.
- Require minor adaptations to enable the owner to be discharged from hospital.

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property and have occupied the property for the previous three years subject to the Housing Project Managers discretion to waive this requirement.

N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

- must be over 60 years of age unless the works are required to enable a person to be discharged from hospital
- must reside in a property which is not occupied by any other adult who, through employment, is not in receipt of a means tested benefit.
- Be a vulnerable person as defined by the Department for Communities and Local Government in respect of the private sector Decent Homes Standard where assistance is being given to enable a person to be discharged from hospital.

- The owner is on a means tested benefit or low income as determined by the test of resources.³

Details of the Assistance

- The maximum limit for each Minor Works Assistance approval is £2,500
- There is no limit on the number of separate grants that can potentially be paid to the same owner or at the same property, subject to a limit that the maximum amount of grant that can be approved within any five year period is £2,500. This means that two or more grants may be approved within a five year period, as a result of separate problems occurring at the same house, but they may not total more than £2,500.
- The grant will pay for the following works up to the maximum available and in the following priority order to achieve the decent homes standard in part or full :-
 - 1) The removal of the Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System providing that housing assistance is considered to be the most appropriate course of action.
 - 2) Achieving a reasonable state of repair or works to enable the occupier to remain in their own home.
 - 3) The provision of a reasonable degree of thermal comfort.
 - 4) Repairs or adaptation to enable in-patients of NHS hospitals to be discharged and return home.
- Assistance may pay towards the set up costs (maximum £600) to secure housing related private finance schemes including “House Proud” and the Agency Fee for supervising the building works where the loan is to bring the property up to the Decent Homes Standard.
- The Council will not require the repayment of the grant if the property is sold or the applicant ceases to live there.

^{3 3} Low income will be determined by using the prescribed test of resources for Disabled Facilities Grants which will permit the waiving of contributions of up to £1000 for those on low incomes that are just above the entitlement of means tested benefits.

Contact details

To enquire about Minor Works Assistance, please contact:

Walbrook Care and Repair
1 Pheasant Court
Millennium Way
Pride Park
Derby, DE24 8XL

Telephone: 01332 253271
E-mail: wcr@walbrook.org.uk

Block Improvement Schemes and Environmental Works

1. Block Improvement Schemes

Purpose

To provide assistance for homeowners within formally adopted Housing Improvement Areas to help address their poor housing and enable them to remain in their own home in comfort, security and independence and to secure the future of the property for at least the next 30 years.

The Property

To qualify for assistance the property must:-

- Not meet the Decent Homes Standard and/or require the renovation and improvement of the external fabric.
- Be within the boundary of a formally adopted Housing Improvement Area.
- Have defects to the owners main living accommodation assessed as requiring urgent attention and which impacts on the health of one or more of the occupants.

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property.
N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

Details of the Assistance

- Private owners will be required to make a contribution of up to 25% and Registered Social Landlords a contribution of up to 50%.
- The works will be carried out to groups of properties by the Council, its agents or contractors and will require the agreement of the owner to participate in a scheme. Assistance is not available to carry out works separately where an owner has been given an opportunity to participate in a scheme.
- Where owner/occupiers are in receipt of a means tested benefit or on low income their contribution may be determined by the test of resources and this may result in them paying less than 25% of the costs.

- The assistance will pay for the following in the following priority order to achieve the decent homes standard in part or full :-
 - 5) the removal of the Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System providing that renewal assistance is considered to be the most appropriate course of action
 - 6) achieving a reasonable state of repair and/or securing the future of the property for at least 30 years.
 - 7) the provision of a reasonable degree of thermal comfort
 - 8) the provision of modern facilities and services.
- On completion of the works a condition will be registered as a charge against the property on the property for a period of 3 years. This will require repayment of the assistance to the Council on the sale of the property or where the property is left vacant for more than 6 months. The amount to be repaid within this period is one third of the total amount of the grant. The Director of Resources and Housing has the discretion to waive repayment of the assistance in cases where the owner can prove exceptional circumstances, which will be defined by financial hardship, the threat of serious anti-social behaviour or an adverse impact on health.

2. Environmental Works

Purpose

To carry out works which are considered essential to secure the satisfactory appearance of a Block Improvement Scheme or other scheme which supports a housing improvement or other Council regeneration initiative to improve the visual appearance of the area.

Details of the Assistance

- Owners of land or properties where environmental works are carried out will not have to make any contribution to the costs.
- The works can include those to front boundaries, gates, decoration of the front elevation of a property (or side elevation if it is prominent) and replacement of rainwater goods. Where side elevations are prominent, works may also include those to outbuildings to provide a good finished appearance to the scheme and the area.
- The Council will not require the repayment of the cost of carrying out environmental works where the property is sold.

Contact details

To enquire about Block Improvement Schemes and Environmental Works,
please contact:

Pear Tree Home Improvement Centre
182 Pear Tree Road
Derby
DE23 8NQ

Telephone: 01332 718800
E-mail: housing.grants@derby.gov.uk

Empty Property Assistance

Purpose

To contribute to the wider Empty Property Strategy by providing financial assistance for the acquisition and renovation of long-term vacant residential dwellings. Funding provided is dependant, subject to certain ceilings, on the purchase price and refurbishment costs, and is available for those intending owner-occupation or intending to rent out the property.

The Property

To qualify for assistance the property must:-

- Have been empty for at least 12 months. Those empty for less than 12 but more than 6 months will be considered in exceptional cases.
- Have been in use in whole or in part for residential purposes prior to becoming empty

The Owner

To qualify for assistance an applicant must: -

- Be intending to purchase the property imminently or have recently acquired it. Assistance is not available where the property became empty and fell into disrepair during the current ownership.⁴
- Be assessed for credit-worthiness
- Be able to demonstrate they have sufficient resources to fulfil their own financial obligation to the proposal. Loans do not cover the costs in their entirety, but are for a proportion only.

Level of Funding

The loan will be interest free, and will include a 'write-off' element, usually in the region of 15-30%.The extent of assistance will depend on the following factors:

- The level of acquisition and refurbishment costs

⁴ A transfer of ownership to a *family* member, (as defined by the Housing Act 1985 s113), would not constitute 'new' ownership when considering eligibility for assistance under this scheme. Transfers to business partners may also be excluded in certain circumstances.

- The proposed final use of the property and its location. We are particularly keen to support applications for properties within designated renewal areas.
- The extent to which the proposal as a whole ties in with our housing strategy or other corporate strategies.

Subject to these considerations the loan will be for a maximum amount of:

- Up to 50% of the acquisition price
- Up to 50% of market valuation at the time of loan application.
- Up to 90% of the refurbishment costs

whichever is lower – subject usually to a ceiling of £50,000. There will be a further limit applicable in that the total loan to value ratio on the property must not exceed 95%.

Further Terms and Conditions

These will include a requirement to:

- Maintain ownership of the property for at least the 5-year period and the property must not be sold or disposed of, or an option to sell created. Only Assured Short hold tenancies can be granted during the 5-year period.
- Refurbish & maintain the property to the Decent Homes Standard.
- Make all reasonable efforts to ensure the lettable units, where applicable, are fully occupied, by tenants of an agreed tenure.
- Refrain from dividing, sub-dividing or combining any of the units into smaller/larger units without the express written consent of the Council. This consent will only be given if the Council considers that such conversion will support its strategic objectives.

Contact details

To enquire about Empty Property Assistance, please contact:

Empty Property Officer
PO Box 6323
Derby, DE1 2WW

Telephone: 01332 256172
E-mail: housing.grants@derby.gov.uk

Accredited Landlord Assistance

1. Derby University Student Accommodation Accreditation

Purpose

To provide assistance for landlords who are members of the Council's Derby University Student Accommodation Accreditation Scheme to help address poor housing and enable their tenants to live in comfort and security.

The Property

To qualify for assistance the property must:-

- Not meet the Decent Homes Standard.
- Not present any Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System.
- Have defects to the property assessed as requiring urgent attention and which may impact on the health of one or more of the occupants.

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property.

N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

- Be a full member of a Council Landlord Accreditation Scheme.

Details of the Assistance

- The assistance will not be available for works which are needed to meet statutory minimum standards (Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System).
- The maximum grant maximum will be £5,000 or 50% of the cost of the work (which ever is the lower) in any one application (only one application per property)
- The grant will pay for the following works up to the maximum available and in the following priority order to achieve the decent homes standard in part or full :-

- achieving a reasonable state of repair
- the provision of a reasonable degree of thermal comfort
- the provision of modern facilities and services.
- On completion of the works a condition will be registered as a charge against the property for a period of 5 years. This will require repayment of the grant to the Council on the sale of the property. The amount of assistance to be repaid in the first three years is the full amount reducing to 50% during the remaining two years. The Director of Resources and Housing has the discretion to waive repayment of the grant in cases where the owner can prove exceptional circumstances.

2. Accredited Landlord Assistance - Area Based

Purpose

To provide assistance for landlords with a track record good property for within formally adopted Housing Improvement Areas (currently Rosehill Market Renewal Area) which have a Landlord Accreditation Scheme to help address poor housing and enable their tenants to live in comfort and security.

The Property

To qualify for assistance the property must:-

- Not meet the Decent Homes Standard.
- Not present any Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System.
- Have defects to the property assessed as requiring urgent attention and which may impact on the health of one or more of the occupants.

The Owner

To qualify for assistance an applicant must: -

- Have an owner's interest in the property.

Note: The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

- Be a full member of a Council Landlord Accreditation Scheme.

Details of the Assistance

- The assistance will not be available for works which are needed to meet statutory minimum standards (Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System).
- The maximum grant maximum will be £7,500 or 50% of the cost of the work (which ever is the lower) in any one application (only one application per property)
- The grant will pay for the following works up to the maximum available and in the following priority order to achieve the decent homes standard in part or full :
 - achieving a reasonable state of repair
 - the provision of a reasonable degree of thermal comfort
 - the provision of modern facilities and services.

- On completion of the works a grant condition will be imposed on the property for a period of 5 years requiring repayment of the grant to the Council on the sale of the property. The amount of grant to be repaid in the first three years is the full amount reducing to 50% during the remaining two years. The Director of Resources and Housing has the discretion to waive repayment of the grant in cases where the owner can prove exceptional circumstances.

Contact details

To enquire about Accredited Landlord Assistance, please contact:

Renewal and Grants Team
PO Box 6323
Derby
DE1 2WW

Telephone: 01332 255160
E-mail: housing.grants@derby.gov.uk

Home Relocation Assistance

Purpose

To provide compensation and assistance to homeowners where houses are purchased in Housing Improvement Areas or elsewhere for clearance action (or strategic acquisition prior to clearance action being formally declared).

The Property

To qualify for assistance the property must:-

- Be identified within an approved Council strategy where clearance has been adopted as the best course of action to secure the improvement of adjacent areas.

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property.
N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

Details of the Assistance

- Market Value compensation will be offered to owners.
- Assistance will be provided with identifying suitable replacement properties for purchase for current homeowners (including shared ownership options).
- Assistance with locating suitable properties in the Council, RSL or private rented sector for tenants who will lose their current accommodation.
- Payment will be made of other statutory compensation amounts (e.g. Home Loss) whether action is formal or by agreement with the owner.

Contact details

To enquire about Home Relocation Assistant, please contact:

Renewal and Grants Team
PO Box 6323
Derby
DE1 2WW

Telephone: 01332 255160
E-mail: housing.grants@derby.gov.uk

Home Energy Advice

Derby City Council set up the Derby Home Energy Advice Service – DHEAS – in October 2000, to help residents with saving energy and making homes warmer. DHEAS is based in the Council House. The DHEAS Team has two dedicated staff that offer free advice and information to all of Derby's residents on ways to improve the energy efficiency of their homes. The Service also raises awareness of grants and other schemes that could benefit homeowners, landlords and tenants. The DHEAS team has already dealt with over 15,000 enquiries since its set up. By working closely with other organisations, such as the Warm Front Team, the Service has helped over 10,000 people to make insulation and/or heating improvements to their homes.

DHEAS also:

- gives talks and presentations to residents, community groups and key workers
- offers residents a free Home Energy Report that shows where savings can be made; the savings that could be made by making improvements; and gives an energy rating on the property
- runs and organises its own home energy efficiency events throughout the city and goes to other events, such as the Council's [Eco-Fest](#).
- DHEAS promotes its service through local radio, newspapers, various magazines and gives information on the Council's website. We also send a yearly 'Affordable Warmth Bulletin' to every household. This lists the main schemes available, encourages residents to contact DHEAS, and offers residents the chance to win energy-efficient prizes.

How to contact us:

For information on any energy efficiency grant or discount which may be available or for general energy efficiency advice residents can contact call 01332 255622 or e-mail the Energy Advice Team:

Energy.AdviceTeam@derby.gov.uk.

For further information on DHEAS please contact Richard Murrell by e-mail Richard.Murrell@derby.gov.uk or call 01332 255317.

Postal Address:

Derby Home Energy Advice Service
Resources Directorate
Derby City Council
The Council House
Corporation Street
Derby
DE1 2FS

Energy Advice Line: 01332 255622

Fax: 01332 256560

Minicom: 01332 256555

The Warm Front Grant

The Warm Front Grant was originally introduced in 2000 and was amended in June 2005 to include central heating for all clients and oil central heating for those not on the gas distribution network. Eaga Partnership Ltd manages the scheme in England.

The Warm Front Grant provides a package of energy efficiency and heating measures up to the value of £2,700 (except where oil central heating is installed or repaired where a maximum grant of £4,000 available). If the property has previously received any measures under Warm Front, the value of the grant available to the existing householder under Warm Front will be the balance of £2,700 or £4,000 if oil central heating is involved, less the value of all works previously completed in the property under Warm Front since June 2000. Homeowners, or tenants of private landlords, may be able to claim a grant of up to £2,700 under the Warm Front Scheme.

The following people may be able to claim a grant under Warm Front;

1. Householders aged 60 or over and are in receipt of one or more of the following benefit

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (Income Based)
- Pension Credit

Or

2. Householders who (a) have a child under 16, or (b) are pregnant and have been given maternity certificate MAT B1 in relation to the pregnancy concerned, and are also in receipt of one or more of the following benefits;

- Income Support
- Council Tax Benefit
- Housing Benefit
- Job Seekers Allowance (Income Based)
- Pension Credit

Or

3. Householders in receipt of one or more of the following benefits;

- Working Tax Credit with income of less than £15,460 and which must include a disability element
- Disability Living Allowance
- Child Tax Credit with an income of less than £15,460
- Housing Benefit plus disability Premium

- Income Support plus disability premium
- Council Tax plus disability premium
- Council Tax plus disability premium
- War Disablement Pension (plus Constant Attendance Allowance or Mobility Supplement)
- Industrial Injuries Disablement Benefit plus Constant Attendance Allowance
- Attendance Allowance

Note; Householder includes the applicant's spouse, or partner, if they are living with the applicant; Partner means the spouse of the person with whom the applicant lives as husband or wife or civil partner.

Contact details

To enquire about a Warm Front Grant, please contact:

Derby Home Energy Advice Service
Resources Directorate
Derby City Council
The Council House
Corporation Street
Derby
DE1 2FS

Energy Advice Line: 01332 255622

Fax: 01332 256560

Minicom: 01332 256555

Houseproud – Home Improvement Trust

Purpose

To provide loan assistance for older or, in certain circumstances, disabled homeowners to help address repairs, improvements or adaptations and enable them to remain in their own home in comfort, security and independence.

To provide loan assistance to people who are in-patients at an NHS hospital and they require works of repair or adaptation so that they can be safely discharged to their home.

To provide a loan to assist with the cost of meeting any contribution required towards a Mandatory Disabled Facilities Grant.

The Property

To qualify for assistance the property must:-

- Have defects or require improvements to the owner's main living accommodation.
- Require adaptations to enable the owner to be discharged from hospital or to remain in their own home.

The Owner

To qualify for assistance an applicant must: -

- Have an owners interest in the property

N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

- must be over 60 years of age unless the works are required to enable a person to be discharged from hospital

Details of the Assistance

- The Council will provide assistance of up to £600 for set up fees for any loan.
- The loans provided can be in the form of Capital and Interest Repayment, Interest Only (recovered on sale of the property) and Capital Release (recovered on the sale of the property) depending on the applicant's individual circumstances.
- Loans are available from a minimum of £3000 up to 30% of the value of the property.

- Loans will only be approved if the applicant has received financial advice from the Home Improvement Trust or an Independent Financial Advisor and the Council must be satisfied that the loan is suitable and the applicant can maintain payments where necessary.
- The loan will under no circumstances be subject to recovery by repossession of the applicants home.
- Interest will be charged on the loans and the rate will vary over time.

Contact details

To enquire about Minor Works Assistance, please contact:

Walbrook Care and Repair
1 Pheasant Court
Millennium Way
Pride Park
Derby, DE24 8XL

Telephone: 01332 253271

HANDYPERSON SERVICE

Purpose

To provide assistance for older or, in certain circumstances, disabled homeowners, to help address minor repairs, works of preventative maintenance and security works to enable them to remain in their own home in comfort, security and independence,

The Property

To qualify for assistance the property must:

- e) Have eligible defects or improvement works to the owners main living accommodation.

The Applicant

To qualify for assistance an applicant must: -

- a) Have an owners interest in the property and have occupied the property for the previous 1 year subject to the Housing Project Manager's discretion to waive this requirement
N.B. The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- f) Must be over 60 years of age
- g) Must reside in a property which is not occupied by any other adult who, through employment, is not in receipt of a means tested benefit.
- h) The owner is in receipt of a means tested benefit or low income as determined by the test of resources

Details of the Assistance

- f) The defects or improvement works must be those which can be rectified by the Handyperson service in not more than 3 hours.
- g) The defects or improvements must not include works where specialist qualifications are legally required for a tradesman to carry them out e.g. works to electrical or gas installations (including boilers).
- h) The service will be available for the following works and in the following priority order:-
 - The removal of Category 1 hazards as determined by an assessment under the Housing Health and Safety Rating System.
 - Achieving a reasonable state of repair as detailed in the Decent Homes Standard.

- Works of preventative maintenance e.g. clearing rainwater gutters, etc.
 - Fall prevention works e.g. fitting of handrails, curtain rails, etc.
- d) The Council will not require the repayment of the costs of providing the service if the property is sold or the applicant ceases to live there.

Contact details

Pear Tree Home Improvement Centre
182 Pear Tree Road
Derby
DE23 8NQ

Telephone: 01332 718800

E-mail:

Home Maintenance Advice

Purpose

To provide advice to homeowners on maintaining their homes either after works have been carried out with Council assistance. For example, Block Repair Schemes, or where people require advice on carrying out simple DIY tasks of repair or preventative maintenance so that more costly repairs are avoided, where possible, in the future.

The Property

- All homes in the city are eligible for Home Maintenance Advice

The Owner

- All owners are eligible for Home Maintenance Advice

Details of the Assistance

- The Council will provide general maintenance advice booklets in addition to those for participants of Block Improvement Schemes.
- The advice booklets will be made available in printed form and on the Council's website.
- The Council will offer simple, general advice or signposting to other agencies to homeowners by telephone where an enquiry is received.

Contact details

Contact details

To enquire about Home Maintenance Advice, please contact:

Walbrook Care and Repair
1 Pheasant Court
Millennium Way
Pride Park
Derby, DE24 8XL

Telephone: 01332 253271

E-mail:

Performance Indicators and Targets

National Indicators Target 2006/2007

BV64	The number of private Sector dwellings returned to occupation or demolished as a result of local authority action	75
CPAH18	The percentage of private sector homes vacant for more than six months	-

Local Indicators

DFG01	Number of private sector adaptations delivered annually	200
DFG02	Average time taken to deal with high priority adaptations	360 days
HR01	Number of private sector homes made Decent	350
HR02	Number of private sector conversions	10
HR03	Number of first time buyers into Vacant properties	25
HR04	Number of strategic property acquisitions	10
DHEA01	Number of people taken out of fuel poverty through the promotion of grants and discount schemes	1500

Local Indicators – Home Improvement Agency (Walbrook Care and Repair)

HIAPI1	The median time period between receipt of any enquiry for Minor Works Assistance to submission of a full application	56 days
HIAPI2	The median time period between approval of Minor Works Assistance	42 days

HOUSING RENEWAL POLICY 2007 – 2010

Proposed Changes to Existing Policy

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
<p>1. DISABLED FACILITIES GRANT – DFG</p> <ul style="list-style-type: none"> • Provided to adapt the home of a disabled person to meet their access needs. • Grant of up to £25,000, subject to means test. • No post grant conditions attached. 	<p>None apart from removal of requirement for means testing where application is in respect of a disabled child (Statutory change introduced in December 2005).</p>	<p>DFGs are prescribed by statute and are a mandatory entitlement.</p>	<p>City wide.</p>
<p>2. DISCRETIONARY DISABLED FACILITIES GRANT.</p> <ul style="list-style-type: none"> • Available where the eligible cost of the works exceeds the maximum Mandatory Disabled or where a property cannot practically be adapted to meet the needs of a disabled person. • The amount of Discretionary Disabled Facilities Grant will be the cost of the work in excess of the DFG maximum and for works which are recommended by an Occupational Therapist from Social Services. • The amount of grant is 	<p>Re-designation as “DISCRETIONARY ADAPTATIONS ASSISTANCE”</p> <p>Reduction in length of the period for which the Land Charge remains in force from 25 years to 5 years.</p>	<p>To ensure that Service Users are aware of choices available.</p>	<p>City wide.</p>

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
<p>registered with the Land Registry and repayable if the property is sold within 25 years.</p> <ul style="list-style-type: none"> No interest is added to the amount of grant. 			
<p>3. DISCRETIONARY RELOCATION ASSISTANCE.</p> <ul style="list-style-type: none"> Relocation Assistance is available where it is not reasonable or practical to adapt the home of a disabled person. The maximum amount of assistance is £25,000. The property which the disabled person wishes to move to must have been approved by an OT from Social Services, The assistance is not repayable if the applicant or disabled person moves out or the property is sold. 	<p>Re-designated as "DISCRETIONARY DISABILITY RELOCATION ASSISTANCE"</p>	<p>Re-designation to differentiate from relocation assistance which will need to be fully developed for potential clearance action.</p>	<p>City wide</p>
<p>3. MINOR REPAIRS GRANT</p> <ul style="list-style-type: none"> Provided to help older home owners with minor repairs to their homes. Grant of up to £2500 in any 5 	<p>Re-designate as "MINOR WORKS ASSISTANCE".</p> <p>Extend scope of works to include repairs or minor adaptations to enable NHS hospital in-patients to be</p>	<p>Description changed to reflect a wider range of work eligible for assistance.</p>	<p>City wide</p>

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
<p>year period.</p> <ul style="list-style-type: none"> Available to any resident homeowner of at least 60 years of age and in receipt of one of the main income related benefits. 	discharged.		
<p>4. GROUP REPAIR SCHEMES</p> <ul style="list-style-type: none"> Implemented by the Council to renovate and improve the external fabric of blocks of houses. Owners contribute 25% of the cost of the works to their property. (Registered Social Landlords – 50%). Optional means test for owner/occupiers resident for 2 years or more. 3 year condition period during which the property must not be disposed of or left vacant. Also owner must pay their agreed contribution. 	<p>Re-designate as “BLOCK IMPROVEMENT SCHEMES”. Extend scope of eligible works to include internal works required to meet the Decent Homes Standard. Assistance not payable to landlords for works which are required to meet statutory minimum standards.</p>	Designation changed to reflect extended scope of eligible works.	Designated housing improvement areas.
New form of assistance.	<p>5. HOME RELOCATION ASSISTANCE.</p> <p>New form of assistance. Available where houses are purchased in Housing Improvement Areas or elsewhere for clearance action (or strategic acquisition prior to</p>	Need for comprehensive compensation and relocation assistance package for owners and occupiers to both ensure the success of clearance programmes and to properly consider the needs of people affected.	City wide

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
	<p>clearance action being formally declared).</p> <ul style="list-style-type: none"> • Market Value compensation offered to owners. • Assistance with identifying suitable replacement property for purchase for current homeowners (including shared ownership options). • Assistance with locating suitable properties in the Council, RSL or private rented sector for tenants. • Payment of other statutory compensation amounts (e.g. Home Loss) whether action is formal or by agreement with the owner. 		
<p>5. EMPTY PROPERTY GRANT</p> <ul style="list-style-type: none"> • Available only to new owners of long term vacant properties where rehabilitation would not be financially viable without assistance. • Amount of grant determined on acquisition cost, cost of refurbishment and whether the property is situated within the boundary of a Housing 	<p>Re-designate as "EMPTY PROPERTY ASSISTANCE"</p> <p>Assistance will be in the form of a loan for up to 5 years in circumstances which are the same as Empty Property Grants on the following terms:</p> <ul style="list-style-type: none"> • Applicant checked for credit worthiness and ability to meet repayments. • Loan will be at 0% interest. • 15-30% of the principal loan 	<p>Government policy encourages local authorities to make loans available instead of grants.</p>	<p>City Wide.</p>

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
<p>Improvement Area.</p> <ul style="list-style-type: none"> The Council's Grant Review Panel will make recommendations for amount of assistance approved (if any). 	<p>amount will be written off at the end of the loan period subject to repayments being made satisfactorily.</p> <ul style="list-style-type: none"> The property must be maintained in the layout as approved for the loan to prevent subdividing into flats or bedsits. Where there is default on repayment during the first 2 years, interest at 3% will be added to the loan. Where there is default on repayment in the remaining period of the loan after the first 2 years the write-off element will be withdrawn. 		
<p>New form of assistance.</p>	<p>6. "DECENT HOMES ASSISTANCE"</p> <p>Grants to assist vulnerable homeowners to meet the Decent Homes Standard where a referral has been received from Warmfront or are within the boundary of the Rosehill Market Renewal Area. Assistance will be in the form of a grant on the following terms:</p> <ul style="list-style-type: none"> Maximum grant for eligible works of £10,000 or 12,000 within the Rosehill Market Renewal Area. The owner's contribution will 	<p>Government policy is to increase the numbers of vulnerable people in the private sector living in properties which meet the Decent Homes Standard.</p> <p>The Rosehill Market Renewal Area has been shown through House Condition Survey to have particularly poor housing standards.</p>	<p>Main assistance available City Wide. Enhanced conditions available in the Rosehill Market Renewal Area.</p>

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
	<p>be means tested through the test of resources.</p> <ul style="list-style-type: none"> Grant conditions will apply for 5 years (3 years if the property is in the Rosehill Market Renewal Area). 100% of the grant will be repayable if the property is disposed of within 2 years (1 year in the Rosehill , 50% if disposed of in the remaining condition period. 		
New form of assistance.	<p>7. LANDLORD ACCREDITATION ASSISTANCE.</p> <p>Grants to landlords to meet the Decent Homes Standard where the owner is a full member of a Council Landlord Accreditation Scheme. Assistance will be in the form of a grant on the following terms:</p> <ul style="list-style-type: none"> Maximum grant for eligible works of £7,500 for properties in designated housing improvement areas and £6000 outside of these areas or 50% of the eligible cost (whichever is the lower). Grant conditions will apply for 5 years. 100% of the grant will be repayable if the property is disposed of within 	<p>Government policy is to increase the numbers of vulnerable people in the private sector living in properties which meet the Decent Homes Standard.</p> <p>The incentive is intended to drive up the standards of management of properties in the private rented sector.</p>	To landlords who are full members of Council Landlord Accreditation Schemes.

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
	<p>2 years, 50% if disposed of in the remaining 3 year period.</p> <ul style="list-style-type: none"> Assistance is not available for works which are required to meet the statutory minimum standard. 		
<p>8. HANDYPERSON SERVICE</p> <ul style="list-style-type: none"> Provided to help older home owners with minor repairs, falls prevention works, security improvements and preventative maintenance to their homes. Available to any resident homeowner of at least 60 years of age and in receipt of one of the main income related benefits. 	No changes proposed		City wide.
<p>9. MAINTENANCE ADVICE</p> <ul style="list-style-type: none"> Advice on preventative maintenance to homes to avoid higher future repair costs. Advice available on the Council's website and booklets. Available city wide but targeted at people who have benefited from works carried out in Group Repair Schemes. 	No changes proposed except that people benefiting from Block Improvement Schemes and Decent Homes Assistance will be specifically targeted.		City wide.

ASSISTANCE AVAILABLE UNDER EXISTING POLICY	PROPOSED CHANGES (WHERE APPLICABLE)	REASONS FOR CHANGE	PROPOSED AVAILABILITY
<p>10. DERBY HOME ENERGY ADVICE SERVICE</p> <p>Provided to help people be aware of grants and other assistance available through Warmfront, energy suppliers, etc to improve the energy efficiency of the property and reduce levels of fuel poverty.</p>	No changes proposed		City wide