

# **Private Sector Housing Renewal Policy** 2011-2014

**DRAFT** 

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# Section 1

#### 1. Introduction

In June 2010 the Government explained that its key housing policy goal is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live.

(Planning Policy Statement 3: Housing 2010)

The majority of housing both nationally and locally is private sector, in the form of either owner occupied or private rented accommodation.

Stock condition surveys show that private sector housing is in a worse condition than public sector housing and that private rented housing is in a worse condition than owner-occupied.

In Derby there are areas of our city with high concentrations of very poor housing occupied by economically deprived, socially excluded and highly vulnerable communities.

The Derby Joint Strategic Needs Assessment (JSNA) 2011 dedicates a chapter to the health impacts of poor quality housing, declaring:

'Housing is a key determinant of health, poor quality housing being intrinsically linked with poor health. Poor housing conditions continue to cause preventable deaths, illness and accidents; they contribute to health inequalities, impact on peoples life expectancy and on their overall quality of life.'

In its 'Building better lives' report published in Sept 2009, the Audit Commission concluded that:

"...housing is critical to public health, economic development, educational achievement and community cohesion.

Homelessness and poor housing blight the lives of people who experience them, create social problems for the wider community and impact on public health and lifetime development. More specifically, where people live is a prime influence on their quality of life, their life expectancy and the opportunities available to them to work, study, and access leisure, sport and cultural activities. '

The Derby Plan puts the local focus on delivering 'more good quality, affordable housing' in the City

The Council Plan commits to 'delivering improvements to existing private sector housing conditions' and 'returning empty homes into use'.

The Derby HMA Local Investment Plan similarly declares a priority aim to 'improve housing conditions and housing choice'.'

We strive to help achieve these aims and tackle these concerns, by targeting help toward the more vulnerable, and by taking action to promote, encourage and, where necessary enforce, the improvement and better use of private sector housing.

#### 2. Background

# **Nationally**

'In 2008, 44% of private rented housing was declared non-decent (as defined by the HHSRS), equating to approximately 1.5 million households. This is a problem that disproportionately affects the most vulnerable in society with 57% of vulnerable households in the private rented sector living in non-decent housing...' thereby exposing them to a significantly greater risk to their health and well-being and potentially limiting their development potential - perpetuating health inequalities.

(Chance of a Lifetime - The Impact of Bad Housing on Children's Lives. Shelter Nov 2006)

The English House Condition Survey 2008 found serious (HHSRS Category 1) hazards in almost 30% of properties in the private rented sector. This compared to 22% of owner occupied homes and just 13.3% of social rented homes. Such hazards cause illness, injury or death and have significant cost implications for the nation.

Most recently, Marmot's Strategic Review of Health Inequalities in England post-2010 – 'Fair Society, Healthy Lives' – found that

'...Bad housing conditions – including homelessness, temporary accommodation, overcrowding, insecurity, and housing in poor physical condition – constitute a risk to health [and] suggested that children in bad housing conditions are more likely to have mental health problems, such as anxiety and depression, to contract meningitis, have respiratory problems, experience long-term ill health and disability, experience slow physical growth and have delayed cognitive development. These adverse outcomes reflect both the direct impact of the housing and the associated material deprivation.'

That Review also re-emphasised that '...Cold housing is a health risk...In 2008/9 there were 36,700 additional deaths ['winter deaths'] in the December to March period in England and Wales...'

The implications of this are further magnified in the findings of the Chief Medical Officer who, in 'On the state of public health: The Annual report of the Chief Medical Officer 2009', says:

'...the annual cost to the NHS of treating winter related disease due to cold private housing is £859 million. This does not include additional spending by social services, or economic losses through missed work.'

#### Marmot concluded that:

- '...Investment in new and existing housing is needed across the social gradient. More than 500,000 people are living in overcrowded conditions and 70,000 people in temporary accommodation. Almost 2 million people are on council waiting lists for social housing.'
- '...[since] fuel poverty is a significant problem and likely to grow as the cost of fuel increases...investments to improve housing need to be sustained. '

In its 'Building better lives' report, published in Sept 2009, the Audit Commission emphasised that:

- 'Improving housing can improve public health and children's education, and make communities more sustainable.
- 'Improving the housing stock that already exists will help more people than building new houses...'

and that improving housing will '.. also yield financial benefits:

 If only five per cent of empty homes could be brought back into use, councils could cut their annual homelessness costs by £½ billion."

National concerns about the impacts of empty private sector homes, insufficient new-build housing, fuel poverty and climate change have been reflected in recent Government announcements regarding the New Homes Bonus, £100 million targeted toward empty homes initiatives within the Homes and Communities Agency's Affordable Homes programme and the proposed Green Deal to target energy efficiency, fuel poverty and carbon reduction issues.

# Locally

Derby has a population of 241,420, living in 104,458 households.

2008-9 saw 3,500 live births in Derby; whilst the proportion of older people continued to grow (projected to be nearly 25% by 2027) and the number of disability related benefit claimants reached 21,200 of which 12,660 were aged over 60.

31% of private sector dwellings in Derby are non-decent and 22% are lacking thermal comfort. Experian data from 2010 identifies 12,093 of the private sector stock as being privately rented, with the 2006 Housing Condition Survey finding 49.9% of the private rented sector to be non-decent!

The number of private sector dwellings that are both non-decent and occupied by vulnerable households was estimated at that time to be at least 8,367.

32.4% of private rented sector households have an income of £10,000 or less\* – low income being most associated with the youngest and oldest heads of households. \*Experian data 2010.

The 'Warm and Well in Derby' project estimated, in it's 2010 Project Evaluation Report, that 15% of households (15,000 households) in Derby suffer fuel poverty, with over 50% of those households containing people aged over 60.

In March 2011 there were 7,139 applicants on Derby's waiting list for social housing, 2,040 of which had a 'need for at least one extra bedroom'.

And this at a time when there were 4,247 empty properties in Derby, of which 1,959 had been empty for 6 months or longer.

The Marmot Report presented the following data on the key indicators of the social determinants of health, health outcomes and social inequality as they apply within Derby:

Regional

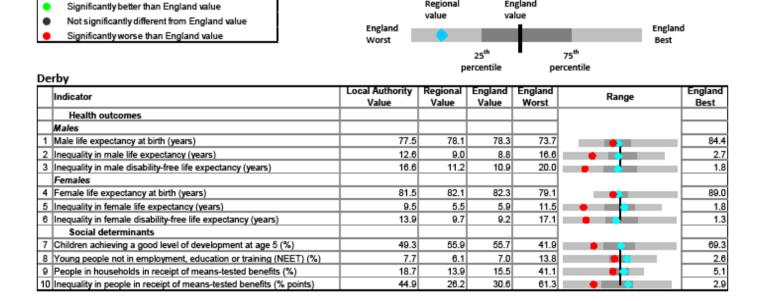
England





#### Marmot Indicators for Local Authorities in England

The chart below shows key indicators of the social determinants of health, health outcomes and social inequality that correspond, as closely as is currently possible, to the indicators proposed in Fair Society, Healthy Lives. Results for each indicator for this local authority are shown below. On the chart, the value for this local authority is shown as a circle, against the range of results for England, shown as a bar.



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The Derby Joint Strategic Needs Assessment (JSNA) 2011 dedicates a chapter to the health impacts of poor quality housing, quoting:

'...Housing forms a vital part of improving people's health and well-being. In more deprived neighbourhoods there are higher injury rates, poorer birth outcomes more cardiovascular disease and higher rates of infectious diseases, as well as poorer mental health and physical inactivity.'

The Derby Plan puts the local focus on delivering 'more good quality, affordable housing' in the City.

The Council Plan commits to 'delivering improvements to existing private sector housing conditions' and 'returning empty homes into use'.

#### Means of local intervention

**Enabling vulnerable, older, or disabled people to remain in their homes** should be seen as an integral part of promoting public health, well-being and sustainable communities.

Enabling older people to remain in their homes safely improves quality of life and also reduces demand on health services and care homes. Targeted actions in such cases can have significant health impacts at relatively low cost. A **Handy-Person Scheme** or **Home Improvement Agency** can work to reduce falls in the home by targeting elderly people with mobility limitations by fitting handrails to stairs or addressing trip hazards within the home, for example.

Ensuring delivery of an appropriately resourced **Disabled Facilities Grants** service helps meet the growing demand for disabled adaptations in the home.

Targeting of specific vulnerable groups or deprived areas can help effectively target direct improvement to health and developmental outcomes by tackling poor housing conditions, such as inadequate heating, poor insulation and overcrowding.

**Area focussed programmes** can be used to stimulate improvement in private sector housing condition and the wider neighbourhood, contributing significantly to community sustainability and tackling health inequalities.

**Empty Homes** can blight a street or an area and be a hub for anti-social behaviour and crime – Empty Homes programmes ensure properties are returned to productive use, helping to tackle homelessness, reducing incidence of anti-social and criminal behaviour and improving neighbourhoods.

Initiatives such as **landlord accreditation schemes**, at relatively low cost to the local authority, encourage landlords to improve the management and condition of their private rented housing stock, thereby reducing hazards to the health of the occupiers.

**Fire detection and prevention** work reduces demand on both health and emergency services, commonly via low-cost installation of smoke detectors and awareness raising, for example. Such actions can, again at relatively low cost, be extended to include **carbon monoxide detection and awareness raising**. Targeting may be general, in areas of deprivation or at those most vulnerable to fire or carbon monoxide in the home, such as the very young, elderly or disabled.

The ability to obtain and sustain a family home with **sufficient space and free of serious health hazards** is a fundamental pre-requisite of public health. Targeted actions can work toward decent home standards, particularly in relation to households including young children and older adults. Ultimately, **statutory enforcement action** by the Housing Standards Team aims to target the very worst.

A home close to where you work and accessible to your support network contribute significantly to independent living, sustainable occupancies and mental well-being. Initiatives, such as our **Local Lettings Agency**, can increase housing choice for the vulnerable, facilitate access into safe private rented housing and, crucially, link that with the provision of **appropriate support services**.

Fuel poverty, carbon reduction and other energy related programmes of activity serve both to tackle the child health, child development and excess winter death concerns of the public health agenda and also the wider commitments to address climate change.

Unfortunately our regionally and nationally recognised **housing grant**, **group repair**, **area improvement and regeneration initiatives** do not currently form part of this policy due to the severe financial restraints affecting both local government and the private sector.

Inevitably, the loss of such interventions will have a long term detrimental impact on housing conditions in Derby. We will however continue to monitor funding opportunities if and as they appear and seek to restore such initiatives as policy options.

# Local strategic links

There are close links to, impacts upon and interactions with, a wide range of local strategies and policies, including:

- Derby Plan 2011-26
- Council Plan 2011-14
- Empty Homes Strategy 2011-14
- Joint Strategic Needs Assessment (JSNA) 2011
- Affordable Warmth Strategy
- Housing Enforcement Policy
- Homelessness Strategy 2010-14
- Supporting People Strategy 2011-14
- Derby HMA Local Investment Plan 2010-14
- Housing Strategy2009-14
- Economic Strategy 2011-16

# 3. Policy Aims, purpose and guiding principles

#### Policy aims

The aim of this policy is to set out the structure of assistance, grants, loans, works and initiatives that the Council will undertake to promote improvements to the supply and quality of housing within the private sector.

# **Policy outcomes**

Through implementing this policy the Council intends to make Derby a better place to live for everyone in the City and also help to improve the health and well-being of some particularly excluded and vulnerable people.

# Measurable outputs

Business plans and performance monitoring frameworks within the Council will reflect measurable targets to include the following outputs:

- Number of private sector adaptations delivered annually.
- Average time (days) taken to deal with high priority adaptations.
- Number of private sector vacant dwellings that are returned into occupation or demolished.
- The number of Compulsory Purchase Orders delivered.
- Number of vulnerable people helped to remain in their own homes through private sector housing initiatives.
- The delivery of improved energy efficiency and carbon savings to hard-to-heat private sector homes in areas of deprivation.

#### **Values**

Underlying the policy are a number of guiding principles as set out below.

The primary responsibility for the upkeep of private housing rests with the property owner and public assistance should be targeted at those least able to fulfil this responsibility.

Where possible, property owners should make a reasonable contribution towards improvements to their properties and, as far as possible, any financial assistance should be repayable.

In delivering this policy we will:

- be open and honest
- uphold high ethical standards
- listen to service users and consult with them
- seek sustainable solutions
- promote equality of opportunity
- support cultural diversity
- work in partnership
- provide best value services.

#### Resources

Funding for City Council expenditure on private sector housing is dependent, in the main, on Government allocations and on competitive bidding for resources. The former fluctuate from year to year and Derby has had unparalleled success in the latter over recent years.

Unfortunately, the economic climate is now very different, with Government allocations minimal and sources of bidded funding scarce elsewhere.

However, the Council will continue to develop each year a capital programme for private sector housing, implemented via this Housing Renewal Policy, and in line with available resources

The City Council will take every opportunity to bid for funding from other sources to supplement mainstream allocations, to develop new, and reinforce existing, partnerships and to maximise income opportunities, such as those presented by the New Homes Bonus.

# Section 2

# Assistance and service available in Derby

Except where otherwise stated all types of assistance and service are given at the discretion of the City Council and may be subject to conditions. The general provisions relating to applicable conditions are set out in **Appendix 1**.

Some types of assistance are not provided directly by the City Council but through partner agencies and organisations.

Types of assistance and service available under the terms of this policy are summarised below. Full details of each individual type of assistance are set out in the appendices at the end of this document.

#### Contact details

The Private Sector Housing Team, based within the Strategic Housing Service of the Council's Adults Health and Housing Directorate, is responsible for implementing this policy – our contact details and those for all other teams or services following are shown in **Appendix 2.** 

#### 1. Disabled Facilities Service

We deliver a service dedicated to offering advice, guidance and grant assistance to help people adapt their home to meet the access and living needs of a disabled occupant.

#### 1a. Disabled Facilities Grant - DFG

This grant is available to owner occupiers and tenants to help adapt their home to meet the needs of a disabled occupant. Landlords may also apply for a DFG on behalf of a disabled tenant.

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 stair-lift, the replacement of a bath with a level access shower or provision of ramps to main entrance doors.

Eligibility for grant is based on an assessment of the disabled person's need carried out by an Occupational Therapist.

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 and to a Test of Resources to determine the level of any financial contribution to be made by the applicant.

Further details on DFGs are set out in **Appendix 3.** 

# 1b. Discretionary Adaptations Assistance

This grant assistance may be available in conjunction with a DFG where the cost of eligible works exceeds the current legal maximum grant limit for a DFG.

Further details on this assistance are set out in **Appendix 4**.

#### 1c. Discretionary Disability Relocation Assistance

This financial assistance may be available where it is not reasonable or practicable to adapt the home of a disabled person. The amount of assistance payable will be subject to a maximum limit

Further details on this assistance are set out in **Appendix 5**.

# 2. Home Improvement Agency

Our Home improvement Agency offers advice, guidance and grant assistance to help vulnerable homeowners and private sector tenants who are older, disabled or on a low income to repair, improve, maintain or adapt their homes.

#### 2a. Minor Works Assistance

This financial assistance is available to help low income older homeowners carry out minor repairs, improvements or adaptations to help them remain in their own homes.

Further details on this assistance are set out in **Appendix 6**.

# 2b. Handy-Person Service

The Handy-Person Service carries out minor repair, maintenance and improvement works for older people on a low income, homeowners or other vulnerable people likely to lose their home due to maintenance issues.

Further details on this assistance are set out in **Appendix 7**.

#### 2c Home Maintenance Advice

Advice is available via our Home Improvement Agency to assist homeowners on maintaining their homes, for example where people require advice on carrying out simple DIY tasks of repair or preventative maintenance so that more costly repairs are avoided in the future.

Further details on this assistance is available direct from our Home Improvement Agency.

### 3. Empty Homes Service

Empty homes represent a waste of housing resource at a time of housing shortage; they can also attract crime and anti-social behaviour, contributing not only to urban decline and blight, but also to crime and the fear of crime.

Our Empty Homes Service can provide advice, support and assistance to property owners to help them bring their empty dwelling back into use.

Similarly, the Service is available to help neighbours or communities where problematic empty properties are having detrimental impacts on people's lives.

In addition to its advice and support role, the Empty Homes Service also has a range of legal powers that can be used to ensure empty homes are returned to use where an agreed solution cannot be found.

To view the City Council's Empty Homes Strategy please contact the Empty Homes Service.

#### 3a. Empty Homes Assistance

This assistance is generally available as a loan to new owners of long term empty properties where rehabilitation would otherwise not be financially viable.

The maximum period of loan is generally 3 years and, subject to conditions being met, is interest-free.

Further details on this assistance along with the standard terms and conditions are set out in **Appendix 8**.

#### 3b. Discretionary Home Relocation Assistance

This assistance may be advisory or financial and may be available to owners and/or tenants of properties acquired by or on behalf of the Council via compulsory purchase or clearance procedures.

Further details on this assistance are set out in **Appendix 9**.

# 4. Decent and Safe Homes project – DASH

Derby is host to the DASH project that operates across the East Midlands and thereby offers significant efficiency savings in the services it provides for us.

DASH delivers a number of services both directly for Derby, and also as shared services across a number of local authority areas, all of which are designed to both increase the supply of good quality accommodation within the private rented sector and to ensure the delivery of high quality private sector housing services.

#### 4a. Landlord Services

DASH offers a wide range of landlord support services including training, briefings, updates and guidance.

Further details on landlord support services are available direct from DASH.

#### 4b. East Midland Landlord Accreditation Scheme - EMLAS

EMLAS gives every landlord with property in the East Midlands free access to an accreditation scheme that recognises the efforts of the better performing landlord and provides them with property survey expertise, information, training and events. By working regionally EMLAS provides considerable efficiency savings when compared to local or sub regional schemes of this type.

Further details on EMLAS are available direct from DASH.

#### **4c. Accredited Property Assistance**

This assistance will only be available to landlords via membership of the Derby Accredited Property Scheme or the East Midlands Landlord Accreditation Scheme.

The nature of this assistance is generally limited to advice, survey, support and accreditation scheme incentives but, subject to funding availability, financial assistance may from time to time be available to assist landlords in the accreditation process.

Further details on this assistance are set out in **Appendix 10**.

# 4d. Local Lettings Agency

A local lettings agency can be an important way of enabling and supporting private sector landlords; to give them the confidence to bring good quality accommodation into the private rented sector and to make that accommodation available to let to tenants in receipt of benefit support.

The local lettings agency aims to increase the supply of good quality private rented accommodation, to provide tenants with the support services they need to sustain a tenancy and thereby encourage and support landlords to invest further in the private rented sector.

Further details on the local lettings agency are available direct from DASH.

#### 4e. Local Authority Support Services.

DASH offers a wide range of support services to Local Authorities across the East Midlands, including:

- training, briefings, updates and guidance;
- encouraging the sharing of resources;
- bringing consistency and standardisation of approach by private sector housing enforcement teams:
- acting, with considerable success, as a representative body on private sector housing issues at national level;
- delivering cost savings and efficiencies by operating across local authority crossboundaries.

Further details on local authority support services are available direct from DASH.

#### 5. Tackling fuel poverty, energy efficiency and carbon reduction

Through a range of measures, we aim to tackle fuel poverty, energy efficiency and carbon reduction issues in private sector housing, particularly where it impacts on the most vulnerable and excluded households in the city, and at the same time contribute to the Council's efforts to combat climate change.

# 5a. Community Energy Saving Programme - CESP

The CESP initiative is designed to help people to reduce their fuel bills and energy demand. Works under this scheme are carried out under Council contract, but such help is available by invitation only to homeowners within designated CESP areas.

Further details on this assistance are set out in **Appendix 11**.

#### 5b. Derby Home Energy advice and assistance

This assistance is provided in conjunction with the City Council's Derby Home Energy Advice Service - DHEAS, part of the Climate Change Team.

DHEAS offers free advice and information to all residents and landlords in the city on ways to improve the energy efficiency of their homes. The service also promotes the availability of a range of grant and discount schemes available through external agencies, in particular the Government's Warm Front Scheme.

In conjunction with colleagues in the Climate Change Team we are working in partnership with Nottingham Community Housing Association to deliver an 'eco-home' project which will provide valuable information and learning on the retro-fit of energy efficiency and carbon reduction technologies to existing, older private sector housing stock

Further details on DHEAS are set out in **Appendix 12**.

#### 5c. The Green Deal

The Green Deal aims to encourage householders to improve their homes' energy efficiency, paid for by savings from their energy bills.

Working with the City Council's Climate Change Team we will play a key part in delivering the Green Deal across Derby's private sector housing.

Further details will be set out at **Appendix 13** as they are developed following expected release of more detail by central Government.

#### 6. Housing Intelligence for the East Midlands - HI4EM

Derby hosts another regional project, operating across the East Midlands - HI4EM- again offering significant efficiencies in the services it provides for us and our partner organisations.

HI4EM sources, presents and maps a wide range of data relating to housing markets, private sector housing conditions and population across the region. The data supports local authorities' work to improve private sector housing conditions, particularly for vulnerable households, and supports regional and sub-regional assessments of housing market conditions. This information helps local authorities identify and focus scarce resources more efficiently and provides them with the necessary evidence base to support their funding applications.

Further details on this service are available direct from HI4EM.

### 7. Housing Standards enforcement

Housing standards enforcement is a duty upon the Council and is delivered by the Housing Standards Team based within the Council's Neighbourhoods Directorate.

Under the Housing Act 2004, local authorities have a duty to deal with Category 1 hazards; that is those hazards which present the most serious risk of harm to health. Privately owned and, most particularly, private rented properties are of prime concern in this area due to the very high numbers of vulnerable occupiers who live in poor housing conditions in the private sector.

Although essentially an enforcement service requiring private sector landlords to improve housing conditions, the Housing Standards Team are not focussed entirely on formal action. They also work with responsible landlords wherever possible, to help them improve standards in their properties and avoid falling foul of the law:

• Advisory inspections and consultations can sometimes be undertaken;

- A regular newsletter for landlords is produced by the team;
- A landlord consultative group is organised by the team, at which landlords have the opportunity to discuss/consult on Council strategies and policies which impact on their activities as a landlord:
- The Team offer the Derby Accredited Property Scheme, particularly focussed on landlords wishing to let property to students via Derby University.
- Annual conferences/seminars are organised by the team to which all landlords with property in Derby are invited.
- Staff from the team regularly attend the Normanton and Pear Tree Landlords' Association meetings to offer advice and assistance.

To maximise efficiencies, the Team works very closely with the Decent and Safe Homes project – DASH.

Further details on services provided are available direct from the Housing Standards Team.

#### 8. Houseproud

Houseproud is run by the Home Improvement Trust, a non-profit organisation, in partnership with local councils throughout England.

Houseproud provides 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;
- people who are in-patients at an NHS hospital and their homes require works of repair or adaptation so that they can be safely discharged to their home;
- helping meet the cost of any contribution required towards a Mandatory Disabled Facilities Grant.

Further details on Houseproud are set out in **Appendix 14**.

#### Other assistance

Other types of assistance and/or other services may from time to time be made available and incorporated into this policy.

# Section 3

# 1. Policy implementation

The Private Sector Housing Team, based within the Strategic Housing Service of the Council's Adults Health and Housing Directorate, is responsible for implementing this policy.

We can be contacted on: Telephone 01332 255160

Email: housing.grants@derby.gov.uk

#### 2. Resources

The resources available to implement this policy vary from year to year depending on funding made available by central government and project partners.

The City Council will take every opportunity to bid for funding from other sources to supplement mainstream allocations, to develop new, and reinforce existing, partnerships and to maximise income opportunities, such as those presented by the New Homes Bonus.

#### 3. Monitoring

The implementation of this policy will be monitored through the Council's Performance Monitoring Systems.

# 4. Housing Renewal Review Group

Some decisions regarding policy administration will be made by a Housing Renewal Review Group - HRRG.

The HRRG panel comprises:

- Head of Service for Strategic Housing -Chair.
- Housing Renewal Manager -Deputy Chair.
- Housing Initiatives Manager -Deputy Chair.
- Empty Homes Manager.
- Housing Standards Team Leader (in whose absence a Senior Housing Standards Officer may be delegated to attend).

Senior Officers from other services and departments including Legal Services and Financial Services may on occasion be asked to attend. A quorum for the panel will comprise a chair and at least two other officers from the above list.

The aim of the panel is to provide a formalised system for unusual cases to be discussed and considered on their individual merits, thus promoting consistent decision making.

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 Service Director Younger Adults and Housing.

The Service Director Younger Adults and Housing, in consultation with the Strategic Director Adults Health and Housing and the portfolio holding Cabinet Member may then authorise a course of action.

Examples of situations which would be dealt with by the HRRG are:

- Deciding on the appropriateness of schemes for which assistance is being sought, determining the level of assistance to be made available, the conditions to be attached thereto or waived and the approval/refusal of applications.
- Considering requests for assistance to be provided as an exception to policy, and submitting a recommended course of action to the Service Director Younger Adults and Housing for consideration.
- Considering from time to time, and amending as appropriate, levels of fees and charges that are considered as eligible expenses in connection with any assistance provided.

# 5. Appeals about decisions in individual cases

Appeals about how the policy is operated in individual cases will be considered by the Service Director Younger Adults and Housing, together with a representative nominated by the Strategic Director for Adults Health and Housing.

Appeals must be set out in writing, must include the specific grounds on which the appeal is based, and be sent to and marked for the attention of the Head of Service for Strategic Housing: email to: housing.grants@derby.gov.uk

write to: Bio House, Derwent Street, Derby, DE1 2ED.

phone: XXXXX

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 general policy.

A written response to an appeal will be given. If the Service Director and the representative of the Strategic Director believe that the case is exceptional, or at least merits further consideration, it will be referred to the Strategic Director along with recommendations and options where appropriate. The Strategic Director for Adults Health and Housing, in consultation with the portfolio holding Cabinet Member, may then authorise a grant or other assistance as an exception to general policy.

#### 6. Reviewing and revising this policy

This Housing Renewal Policy will come into force on 1 July 2011. The policy will remain in force for a period of three years after which it will be reviewed.

Minor changes which do not affect the broad scope of the policy may from time to time be made by the Strategic Director for Adults Health and Housing in consultation with the portfolio holding Council Cabinet Member.

# 7. Comments or complaints about this policy

Any queries, complaints, compliments or suggestions about this policy are welcome. These can be made to and marked for the attention of the Head of Service for Strategic Housing:

Email to: housing.grants@derby.gov.uk

Write to: Bio House, Derwent Street, Derby, DE1 2ED.

Phone: XXXXX

# Section 4

# **Appendices**

#### Appendix 1

#### **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 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, 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.
- 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 assistance. 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 assistance 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 directly to the contractor or to a nominated agent, rather than directly to the applicant.

- 17. The approval of assistance does not give or imply the Council's approval of 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 assistance 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 assistance, 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 assistance relates.

#### **Contact details**

#### **Private Sector Housing Team**

The Private Sector Housing Team, based within the Strategic Housing Service of the Council's Adults Health and Housing Directorate, is responsible for implementing this policy. We can be contacted on:

Telephone 01332 255160

Email: housing.grants@derby.gov.uk

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#### **Disabled Facilities Service:**

1. To enquire about Disabled Facilities Grants, Discretionary Adaptations Assistance or Discretionary Disability Relocation Assistance for the benefit of disabled adults please contact:

**TBC** 

29 St Mary's Gate, Derby DE1 3NU

Telephone: 01332 717777 or 01332 255160

Fax: 01332 717360 Minicom: 01332 206180

2. To enquire about Disabled Facilities Grants, Discretionary Adaptations Assistance or Discretionary Disability Relocation Assistance for the benefit of disabled children please contact:

#### **TBC**

Children and Young People's Service Integrated Disabled Children's Service

The Lighthouse, St Marks Road, Derby DE21 6AL

Telephone: 01332 256990 or 01332 255160

Fax: 01332 256989

Email: <a href="mailto:thelighthouse@derby.gov.uk">thelighthouse@derby.gov.uk</a>

#### **Home Improvement Agency**

Minor Works Assistance

**TBC** 

Handy-Person Service

**TBC** 

#### **Empty Homes Service**

**Empty Homes Manager** 

**TBC** 

Email: <a href="mailto:empty.homes@derby.go">empty.homes@derby.go</a>v.uk

# Decent and Safe Homes – DASH TBC

DRAFT - October 2011

# **East Midlands Landlord Accreditation Scheme TBC Derby Accredited Property Scheme** Housing Intelligence for the East Midlands - HI4EM **TBC** re CESP **TBC** Housing.grants@derby.gov.uk re Green Deal **TBC Derby Home Energy Advice Service - DHEAS TBC** Derby Home Energy Advice Service Saxon House, Heritage Gate, Friary Street, Derby DE1 1AN Energy Advice Line: 01332 255004 Fax: 01332 256052 Minicom: 01332 256666 Email: EnergyAdviceTeam@derby.gov.uk

re Houseproud TBC as HIA contact

#### **Mandatory Disabled Facilities Grant – DFG**

#### **Purpose**

To adapt the home of a disabled person to meet their needs in providing access to the property and to kitchen, bathroom and sleeping facilities. Needs assessed and recommended by an Occupational Therapist from the City Council.

#### **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 should be the homeowner or tenant, but the grant is available to help the home to be adapted to meet the needs of any disabled person living in the property and enable them to continue living there.

#### **Details of the Assistance**

- The owner's contribution will be determined by the "Test of Resources".
- The maximum grant will be £30,000 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 City Council.
- Where the Council provides a DFG in excess of £5,000 that funds the construction of a new build extension to a property the Council will impose a local land charge. The maximum charge will be £10,000, repayable if the property is sold or otherwise disposed of within ten years of the grant works being completed.

#### **Contact details**

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

#### **TBC**

29 St Mary's Gate Derby DE1 3NU

Telephone: 01332 717777 or 01332 255160

Fax: 01332 717360 Minicom: 01332 206180

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

#### **TBC**

Children and Young People's Service Integrated Disabled Children's Service The Lighthouse St Marks Road

St Marks Road Derby DE21 6AL

Telephone: 01332 256990 or 01332 255160

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 the 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 £30,000).

#### The Applicant

To qualify for assistance an applicant must have an owners interest in the property or be a tenant.

#### **Details of the Discretionary Adaptations Assistance**

- The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- 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 City Council.
- The amount of the assistance will be registered with the Land Registry as a legal charge for a maximum period of 5 years from the date of completion of the works.
- Where the Council provides Discretionary Adaptations Assistance that funds the construction of a new build extension to a property the Council will impose a local land charge. The charge will be repayable if the property is sold or otherwise disposed within ten years of the grant works being completed. The Service Director Younger Adults 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**

1. To enquire about Discretionary Adaptations Assistance, for the benefit of disabled adults please contact:

#### **TBC**

29 St Mary's Gate, Derby DE1 3NU

Telephone: 01332 717777 or 01332 255160 Fax: 01332 717360 Minicom: 01332 206180

2. To enquire about Discretionary Adaptations Assistance for the benefit of disabled children please contact:

#### **TBC**

Children and Young People's Service; Integrated Disabled Children's Service

The Lighthouse, St Marks Road, Derby DE21 6AL

Telephone: 01332 256990 or 01332 255160

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Fax: 01332 256989

Email thelighthouse@derby.gov.uk

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# **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 existing home of the disabled person 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 City Council.

# The Applicant

• To qualify for assistance an applicant must have an owner's interest in the property or proposing to acquire an owner's interest.

### **Details of the Discretionary Relocation Assistance**

- The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.
- The maximum amount of assistance is £30,000.
- The assistance must be recommended by the Disabled Facilities Working Group.
- The assistance must be approved by the Strategic Director Adults Health and Housing in consultation with the portfolio holding Council Cabinet Member.
- 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 City Council.

#### **Contact details**

1. To enquire about Discretionary Disability Relocation Assistance, for the benefit of disabled adults please contact:

#### **TBC**

29 St Mary's Gate, Derby DE1 3NU

Telephone: 01332 717777 or 01332 255160 Fax: 01332 717360 Minicom: 01332 206180

2. To enquire about Discretionary Disability Relocation Assistance for the benefit of disabled children please contact:

#### **TBC**

Children and Young People's Service: Integrated Disabled Children's Service

The Lighthouse, St Marks Road, Derby DE21 6AL

Telephone: 01332 256990 or 01332 255160

Fax: 01332 256989

Email: thelighthouse@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 (including security works) so that they can be safely discharged to their home.

#### **The Property**

- Must have had defects to the owners main living accommodation assessed as requiring urgent attention and which may impact on the health or safety of one or more of the occupants.
- Must 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 3 years subject to the Housing Renewal Review Group having the discretion to waiver this requirement. 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.
  - be on a means tested benefit or low income as determined by the "Test of Resources"\*

\*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.

#### **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 5 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.

#### **Contact details**

**TBC** 

# **Handy-Person 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:

 Have eligible defects or improvement works to the owners' main living accommodation.

#### The Applicant

To qualify for assistance an applicant must:

 Have an owners interest in the property and have occupied the property for the previous 1 year, subject to the Housing Renewal Review Group's discretion to waiver this requirement.

Please note: 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.
- 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.
- The owner is in receipt of a means tested benefit or low income as determined by the "Test of Resources".

#### **Details of the Assistance**

- The defects or improvement works must be those which can be rectified by the Handy-Person service in not more than 3 hours.
- The defects or improvements must not include works where specialist qualifications are legally required for a tradesman to carry them out, for example works to electrical or gas installations (including boilers).
- The service will generally 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 (such as clearing rainwater gutters).
  - Fall prevention works (such as fitting of handrails, curtain rails and so on).
- 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 TBC

#### **Empty Homes Assistance**

#### **Purpose**

To contribute to the wider Empty Homes 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 certain circumstances;
- 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 generally available where the property became empty and fell into disrepair during the current ownership.\* The Housing Renewal Review Group does have the discretion to waiver this condition where the loan is considered of sufficient importance that the property in question would not be reoccupied within a reasonable timeframe without the award.
  - \*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.
- 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 with a full loan repayment term norm of three years. To retain the flexibility to respond to opportunities arising, the Housing Renewal Review Group has the discretion to vary the repayment period up to a maximum of 5 years and/or to incorporate a 'write-off' element to the loan amounting to a maximum 40% of the loan sum.
- A maximum award norm of £10,000 per property. To retain the flexibility to respond to opportunities arising, the Housing Renewal Review Group has the discretion to vary this sum up to a maximum of £50,000.
- First repayment due date is a maximum of six months following receipt of monies.
- The Housing Renewal Review Group will assess each case on its own individual merits and will take into account such matters as:
  - The level of acquisition and refurbishment costs
  - The proposed final use of the property and its location
  - The extent to which the proposal as a whole ties in with our housing strategy or other corporate strategies

#### **Further Terms and Conditions**

- A full schedule is available on request but the main requirements are:
- maintain ownership of the property for at least a 5-year period and the property must not be sold or disposed of, or an option to sell created;
- where for rental, only Assured Shorthold Tenancies can be granted during the 5-year period;
- refurbish and maintain the property to the Decent Homes Standard, ensuring that all renovation works comply with applicable planning, building control and housing standards requirements;
- 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;
- a charge will be placed on the property to protect interests of Derby City Council.

#### **Contact details**

To enquire about Empty Homes Assistance, please contact: Empty Homes Manager

**TBC** 

Email: empty.homes@derby.gov.uk

#### **Discretionary Home Relocation Assistance**

# **Purpose**

To provide discretionary compensation and/or assistance to owners and/or tenants of properties acquired by or on behalf of the Council via compulsory purchase or clearance procedures.

# The Property

To qualify for assistance the property must be identified for compulsory purchase or clearance action as most appropriate course of action.

#### The Owner

To qualify for assistance an owner applicant must, as a minimum, have an owners interest in the property. Please note: The qualification may include leasehold with a legal obligation to repair with a minimum of 5 years left unexpired.

#### The Tenant

To qualify for assistance a tenant applicant must, as a minimum, be able to evidence a recognised tenancy at the property.

#### **Details of the Assistance**

- Up to a maximum of Market Value compensation may be offered to qualifying owners, at the discretion of the Housing Renewal Review Group.
- Up to a maximum of £1000 may be offered to qualifying tenants, at the discretion of the Housing Renewal Review Group, to assist in sourcing, securing and moving to alternative accommodation.
- Assistance will be provided with identifying suitable replacement properties for purchase for current homeowners (including shared ownership options).
- Assistance will be provided with locating suitable properties in the Council, Registered Social Landlord or private rented sector for tenants who will lose their current accommodation.
- Payment may be made of other statutory compensation amounts (such as Home Loss Payment) whether action is formal or by agreement, as may be legally required and/or at the discretion of the Housing Renewal Review Group.

#### Contact details

To enquire about Discretionary Home Relocation Assistance, please contact: Housing Initiatives Manager

#### TBC

Email marked for the attention of the Housing Initiatives manager at: empty.homes@derby.gov.uk

# **Accredited Property Assistance**

# **Purpose**

To provide discretionary assistance to landlords, via membership of the Derby Accredited Property Scheme or the East Midlands Landlord Accreditation Scheme, to help improve private rented housing standards.

This assistance is not currently available but, subject to the sourcing of funding, it may from time to time be available to assist landlords in the accreditation process.

#### **The Property**

The property and/or landlord must be accredited under the applicable accreditation scheme as part of this process.

#### The Owner

To qualify for assistance the owner must have:

- an owner's interest in the property
- been assessed as 'fit and proper' during the accreditation process
- accreditation status, as applicable, as part of this process.

#### **Details of the Assistance**

On completion of the works a condition will be registered as a legal charge against the property for a period of 3 years. This will require full repayment of such financial assistance on breach of conditions, which may include for example, the sale of the property or its non-availability for rent. The Housing Renewal Review Group has the discretion to waive repayment of grant only in cases where the owner can prove exceptional circumstances.

Due to the current scarcity of funding, when/if funds are sourced the nature of this assistance will be reviewed for maximum effect and conditions set by the Housing Renewal Review Group where led by Derby City or by the DASH and/or EMLAS Project Boards where EMLAS or DASH led. However, in general, works likely to be eligible for any such assistance are:

- fire safety works to enable a non-accredited property to become 'Accredited', or
- specific works to enable an accredited property to improve its accreditation status.

For details of the current status of Accredited Property Assistance please contact:

DASH for the East Midlands Landlord Accreditation Scheme - EMLAS

**TBC** 

and

Derby City Council's Housing Standards Team for the Derby Accredited Property Scheme **TBC** 

# **Community Energy Saving Programme - CESP**

The Private Sector Housing Condition Survey 2006 shows that 12% of private sector housing has particularly poor energy efficiency. In the Arboretum ward, for example, this rises to almost a quarter of all private sector homes.

To tackle this the Council has entered into partnership with E-ON to carry out energy efficiency improvements to 'hard to treat' properties with solid walls in 10 of the most deprived areas of the City.

E-ON has an obligation under CESP to ensure that they meet an energy saving target set by the Government. In Derby they have entered into a partnership agreement with Derby Homes and the Council for us to carry out works such as solid wall insulation, loft insulation, and the replacement of boilers which are G rated by SEDBUK (Seasonal Efficiency of Domestic Boilers in the UK) in a co-branded project.

Through this partnership we expect to tackle fuel poverty for some of the most vulnerable and excluded households in the City and at the same time contribute to the Council's efforts to combat climate change.

Due to the complex nature of the calculation of CESP funding which is dependent on a number of multiplier factors, including the number and type of energy efficiency measures carried out at a property, the levels of funding from EON for individual properties will vary widely. Therefore details of the level and conditions attached to Housing Assistance for homeowners from the Council to support the programme have not yet been finalised. These will be included as an addendum to the policy once developed following detailed property surveys.

Contact TBC

# **Derby Home Energy Advice Service - DHEAS**

DHEAS offers free advice and information to all of Derby's residents on ways to improve the energy efficiency of their homes and, by working closely with other organisations, such as the Warm Front Team, the Service raises awareness of grants and other assistance that could benefit homeowners, landlords and tenants.

#### **Contact details:**

**TBC** 

Derby Home Energy Advice Service Saxon House, Heritage Gate, Friary Street, Derby DE1 1AN

Energy Advice Line: 01332 255004

Fax: 01332 256052 Minicom: 01332 256666

Email: Energy.AdviceTeam@derby.gov.uk

#### The Warm Front Scheme

To qualify for Warm Front a person must live in their own home or rent privately and the property must have a SAP rating of 55 or under (this will be assessed at the beginning of the Technical Survey).

A householder that is entitled to the Cold Weather Payment should qualify for Warm Front if their property also has a SAP rating of 55 or under.

A householder or their spouse must be in receipt of one of the following:

- Pension Credit
  - Guaranteed Credit or
  - Savings Credit
- Income Support or Income-based Jobseeker's Allowance and have any of the following:
  - Has parental responsibility for a child under 5 who ordinarily resides with that person
  - Child Tax Credit (which must include a disability or severe disability element for a child or young person)
  - o Disabled Child Premium
  - Disability Premium (enhanced disability or severe disability element premium)
  - o Pensioner Premium (higher pensioner premium or enhanced pensioner premium)
- Income-related Employment and Support Allowance (ESA) which includes a work related activity or support component and have any of the following:
  - Has parental responsibility for a child under 5 who ordinarily resides with that person
  - Child Tax Credit (which must include a disability or severe disability element for a child or young person)
  - o Disabled Child Premium
  - o Disability Premium (enhanced disability or severe disability element premium)
  - o Pensioner Premium (higher pensioner premium or enhanced pensioner premium)

#### Warm Front contact details, householders can apply by:

Freephone 0800 316 2814 On line: www.warmfront.co.uk

#### The Green Deal

Under the Green Deal, people responsible for paying energy bills will be able to get energy efficiency improvements without having pay up front. Instead, private firms will provide the capital, recovering payments through a charge in instalments on the energy bill.

It is expected that estimated savings on bills must equal or exceed the cost of the work.

Details of Green Deal initiatives will be updated here as they develop, following release of more information by central Government.

Houseproud is run by the Home Improvement Trust, a non-profit organisation, in partnership with local councils throughout England.

#### **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.
- 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.
- 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 owner's interest in the property;

Please note: 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 applicant's home
- Interest will be charged on the loans and the rate will vary over time.

#### **Contact details**

#### **TBC**

We can give you this information in any other way, style or language that will help you access it. Please contact us on 01332 255160 Minicom 01332 256480.

Private Sector Housing Renewal Policy 2011-2014 Strategic Housing Service Adults Health and Housing Directorate Derby City Council Telephone 01332 255160

Email: <a href="mailto:housing.grants@derby.gov.uk">housing.grants@derby.gov.uk</a>

#### **Version control:**

renewal policy 2011-14 v1-3: circulated version 11/4/11

renewal policy 2011-14 v1-3-1: adds simple text to Green Deal appendix

renewal policy 2011-14 v1-3-2: changed RR job title

renewal policy 2011-14 v1-3-3: changed PRS stats in accord w Dan email ref Experian 2010 data.

renewal policy 2011-14 v2: incorporates HJC comments of 20/4/11.

renewal policy 2011-14 v2-1: incorporates minor deletions of text repetition and updates Strategy list.

This version - renewal policy 2011-14 v2-2: incorporates Rob Rylott amendments.

We can give you this information in any other way, style or language that will help you access it. Please contact us on 01332 256308 Minicom 01332 256666.

Polish

Aby ułatwić Państwu dostęp do tych informacji, możemy je Państwu przekazać w innym formacie, stylu lub języku.

Prosimy o kontakt: 01332 . 256308 . Tel. tekstowy: 01332 .. 256666

Punjabi

ਇਹ ਜਾਣਕਾਰੀ ਅਸੀਂ ਤੁਹਾਨੂੰ ਕਿਸੇ ਵੀ ਹੋਰ ਤਰੀਕੇ ਨਾਲ, ਕਿਸੇ ਵੀ ਹੋਰ ਰੂਪ ਜਾਂ ਬੋਲੀ ਵਿੱਚ ਦੇ ਸਕਦੇ ਹਾਂ, ਜਿਹੜੀ ਇਸ ਤੱਕ ਪਹੁੰਚ ਕਰਨ ਵਿੱਚ ਤੁਹਾਡੀ ਸਹਾਇਤਾ ਕਰ ਸਕਦੀ ਹੋਵੇ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਟੈਲੀਫ਼ੋਨ 01332 <sub>256308</sub> ਮਿਨੀਕਮ 01332 <sub>256666</sub> ਤੇ ਸੰਪਰਕ ਕਰੋ।

Urdu

یہ معلومات ہم آپ کوکسی دیگرا یسے طریقے ،انداز اور زبان میں مہیا کر سکتے ہیں جواس تک رسائی میں آپ کی مدد کرے۔ براہ کرم منی کام 65666 01332 پرہم سے رابطہ کریں۔