



Derby City Council

Private Sector Housing Renewal Policy 2015-2020

Providing a focus on existing private sector housing stock
in Derby.

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Assistance and service available to promote, encourage and, where necessary, enforce the improvement and better use of existing private sector housing in Derby are described within Appendices 3 to 12.

Section 1

1. Introduction

Nationally, the Department for Communities and Local Government's 'National Planning Policy' sets out its expectation that Local Authorities "...set policies to improve or make more effective use of the existing housing stock..." and it is this Private Sector Housing Renewal Policy that aims to do that locally, for Derby.

The House of Lords Select Committee 'Ready for Ageing' Report 2013 identified that:

"A better health and social care system to support people to stay living independently needs adequate housing and support in the home. If preserving independence is to be a central goal, appropriate and safe housing will become increasingly important. For example, by providing a warm environment or making adaptations to prevent falls, investment in housing can reduce hospital admissions. Services that help older people adapt their homes to allow them to live there for longer will become more important in the coming decades as the population ages."

At the other end of the age spectrum, Shelter commissioned research entitled 'Chance of a lifetime: The impact of bad housing on children's lives' estimates that 1.4 million children in England live in poor housing as a result of overcrowding and unfit conditions; and found that *"housing conditions affected virtually all aspects of a child's health and wellbeing, including mental health, educational attainment and physical wellbeing..."*

- *Poor housing conditions increase the risk of severe ill health or disability by up to 25 per cent during childhood and early adulthood*
- *Children living in bad housing are more likely to suffer respiratory problems including asthma and bronchitis.*
- *Children living in acutely bad conditions are more likely to attend accident and emergency in a year than other children - 24 per cent in comparison to 20 per cent*
- *Cold and damp homes can lead to children losing days at school. This can affect their examination results, their development and put them at a disadvantage in their future lives."*

Fuel poverty and the health impacts of cold homes are nationally recognised as significant health and well-being issues for vulnerable people of all ages and are likely to become more so as the cost of fuel increases and Welfare Reform changes take effect.

Whilst poor housing condition and choice clearly have significant impact on health, well-being, development and attainment across the age spectrum, they also impact on our wider economy; in 2014 the Governor of the Bank of England spoke out to say that *"shortage of homes is driving up house prices"* such that *"the booming housing market represents the biggest risk to Britain's economic recovery"*.

But, building new houses cannot solve the housing shortfall alone; it is crucial that we also work to reduce the numbers of homes left empty. Not only do empty homes represent a wasted housing resource; they also tend to attract anti-social and criminal activities and are often seriously detrimental to local communities. Hence, the Department for Communities and Local Government's 'National Planning Policy', referred to earlier, also states its expectation that Local Authorities *"...bring back into residential use empty housing and buildings...and, where appropriate, acquire properties under compulsory purchase powers..."*

Locally, Derby's own Joint Strategic Needs Assessment (JSNA) 2011 dedicated a chapter to the health impacts of poor quality housing, identifying housing as *"...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 people's life expectancy and on their overall quality of life..." and housing remains high on the agenda in on-going JSNA updates.

Derby's 'Stay Warm + Healthy in Winter' partnership has, for two consecutive years now, expressed its "...*shock that so many people were still living in homes which were not heated properly or without adequate insulation; lacking adequate heating and hot water whether because provision was absent, defective, ineffective or simply unaffordable...there remains huge demand out there; ...we still can't be sure what the full extent of the real need is; but...we can be sure that nowhere near enough is being done to tackle it nationally or locally.*" Not surprisingly, Housing looks set to figure significantly in the City's first Cold Weather Plan, development of which is being led by the Director of Public Health.

Our nationally recognised work to bring empty homes back into use in Derby continues to help to generate crucial extra funds for the City Council through the New Homes Bonus, maximise the use of existing housing stock and improve housing choice, as well as bringing much wider benefits to our communities and neighbourhoods.

Housing rightly remains at the forefront of national and local political agendas.

The majority of housing 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 people.

The following case example demonstrates in stark terms the impacts that poor housing condition can have:

<p>An elderly couple's boiler broke down in the autumn of 2013.</p> <ul style="list-style-type: none"> ➤ They had a gas fire in the lounge. ➤ No other form of heating and no hot water. ➤ They had been using electric blankets to try to provide at least some warmth for bedtime, but the electric blankets faulted through over use. 	<p>Unfortunately, the husband contracted pneumonia and sadly passed away in January 2014.</p> <p>It was still sometime after this loss before the wife was referred to us. Only then could we:</p> <ul style="list-style-type: none"> ✓ Arrange for temporary heating to be provided; ✓ Replace the boiler, to provide effective heat & hot water again. <p>A great help to the wife but unfortunately far too late for her husband.</p>
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It is no surprise, therefore, that Derby's Council Plan 2014-15 commits to:

- *More private sector dwellings brought back into use or demolished.*
- *Continue to protect residents by tackling statutory nuisance and environmental crime.*
- *Continued delivery of the Healthy Housing Hub.*
- *Reduction in the number of older and disabled people having to move to residential and nursing homes.*
- *Provide good-quality housing across the city*
- *Increase the housing supply*

- *Improve the health and wellbeing of tenants in the private rented sector by improving housing standards and in particular by tackling rogue landlords.*

Through the Private Sector Housing Renewal Policy 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 existing private sector housing in Derby.

2. Background

Nationally

The DCLG's (Department of Communities and Local Government) 'English Housing Survey – Headline Report 2014' states:

"In 2012-13, the private rented sector overtook the social rented sector to become the second largest tenure in England.

There were an estimated 22.0 million households in England. Overall, 65% or 14.3 million were owner occupiers, 18% (4.0 million) were private renters and 17% (3.7 million) were social renters.

As in previous years, the private rented sector had the highest proportion of non-decent homes (33%) while the social rented sector had the lowest (15%).

Meanwhile, 20% of owner occupied homes failed to meet the decent homes standard in 2012. Failing the minimum safety standard (Housing Health and Safety Rating System – HHSRS) was the most common reason for not meeting decent homes criteria". Such hazards cause illness, injury or death and have significant cost implications for the nation.

33% of the private rented housing stock being non-decent is a problem that disproportionately affects the most vulnerable in society and thereby exposes them to a significantly greater risk to their health, well-being and development potential – further perpetuating health inequalities.

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...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."

There is strong and growing evidence about the risk to health from cold weather. The effects of this on health are predictable and mostly preventable. Direct effects of winter cold include increased:

- heart attacks
- strokes
- respiratory disease
- influenza
- falls and injuries
- hypothermia

Indirect effects of cold include mental health illnesses such as depression and risk of carbon monoxide poisoning if boilers, cooking and heating appliances are poorly maintained or poorly ventilated.

Marmot's Strategic Review 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.'*

Age UK reported in its 2013 report 'The cost of cold - Why we need to protect the health of older people in winter': *"Our study found that around 2 million elderly people are so desperately cold that they are going to bed when they are not tired and a similar number have moved into one room, in an attempt to keep their energy bills down."*

Housing condition and choice is, without doubt, a major determinant of health and well-being and hence impacts significantly on health and social care needs.

By 2035 the number of people in the UK aged 85 or over is predicted to have increased by 250% and those over 65 are predicted to make up nearly 25% of the total population. [* Office for National Statistics; Statistical Bulletin - Older People's Day 2011; Sept. 2011.]

"The housing and health link becomes increasingly important with age. Older people spend an average of 80% of their time at home; they are at risk of falls and more susceptible to cold or damp related health problems." [Policy Paper: Health, Housing and Ageing; 2013; The Housing and Ageing Alliance]

Our population and our housing stock are ageing; with age their 'health' is deteriorating – and, with that deterioration, the 'care' costs of both are spiralling.

And with the inability of social care budgets to cope with the increasing costs of an ageing population there is an increasingly strong 'invest to save' case emerging; *"Money spent on dealing with poor housing is money invested in health – when local authorities act to improve housing conditions, there is a resulting financial benefit to the health sector. The opposite is also true – if money is not spent to improve poor housing, then society will pay, again and again."* [Linking Housing Conditions and Health; Warwick Law School with the Building Research Establishment.]

But poor housing conditions have significant detrimental impact across the age spectrum, with Shelter's 'Chances of a lifetime' research on the impact of bad housing on children's lives reporting that: *"Poor housing conditions increase the risk of severe ill health or disability by up to 25 per cent during childhood and early adulthood."*

Unhealthy or inadequate housing affects the physical and mental health of people from all spectrums. But, it is inevitably particularly the susceptible and vulnerable populations, such as young children, frail elderly and those with long term health conditions that are disproportionately affected.

Research shows that the interventions most likely to lead to health improvements are those that target clients most in need, where the potential benefit is greatest i.e. residents in the poorest housing and who are also most vulnerable to the detrimental health effects of poor housing

With vulnerable and older people being the main users of both hospital and primary care, their homes are a particularly important factor in maintaining physical and mental health, addressing health inequalities and for delivery of health and care services. Decent, suitable housing can reduce the costs of health care; it can decrease GP visits by older, vulnerable people with chronic conditions, enable timely hospital discharge, extend independence for patients with dementia, reduce demand on emergency health services and provide end of life care at home.

National concerns about the impacts of empty private sector homes, insufficient new-build housing, fuel poverty and climate change have been reflected in on-going Government announcements regarding the New Homes Bonus, monies targeted toward empty homes initiatives via the Homes and Communities Agency, the Green Deal and Energy Company Obligation to target energy efficiency, fuel poverty and carbon reduction issues.

Locally

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

2012 saw:

- 3,756 live births in Derby;
- a pre-school population of 18,071;
- continued growth in the proportion of older people (65+) (projected to grow from 39,000 in 2012 to 61,000 in 2037 – a growth of 56%).

Of Derby's housing stock, nearly 60% of dwellings are over 50 years old and nearly 18% are 100 or more years old. With regard to 'unhealthy housing' – most recent house condition survey data, in 2006, identified some 18,000 dwellings in Derby as lacking thermal comfort and over 8,000 classed as having a Category 1 hazard to health (under the Housing Health + Safety Rating System).

31% of private sector dwellings in Derby were identified as non-decent and 22% as lacking thermal comfort. Experian plc data from 2010 identifies 12,093 of the private sector stock as being privately rented, with the 2006 survey data revealing 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.

Experian plc data from 2010 revealed 32.4% of private rented sector households in Derby as having an income of £10,000 or less – low income being most associated with the youngest and oldest heads of households.

In March 2014 there were 3,864 applicants on Derby's waiting list for social housing, 1,312 of whom had a need for at least one extra bedroom.

This at a time when there are approximately 3,400 empty properties in Derby, of which some 1,700 had been empty for 6 months or longer.

We clearly need to do more now to help mitigate for the effects of otherwise preventable risks to health; such as poor quality housing. Housing is therefore high on the agenda for public health practitioners, commissioners and policy makers and, recognised as a key determinant of health; housing will continue to be included within the Derby's JSNA through on-going updates.

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 people to remain in their homes safely can improve quality of life and can reduce demand on health services and social care. Targeted actions in such cases can have significant health impacts at relatively low cost. The Healthy Housing Hub and Handy-Person Scheme can help reduce the incidence and impact of housing related ill health or accidents in the home.

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. Returning them into productive use can help to tackle homelessness, reduce incidence of anti-social and criminal behaviour and improve neighbourhoods. The return of long term empty properties to the useful, occupied housing stock also helps contribute to the generation of valuable New Homes Bonus income for the City Council.

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 that improve housing condition and return empty properties to use can help increase housing choice, facilitate access into safe housing and help 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 morbidity and mortality 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, Home Improvement Agency and area improvement initiatives no longer 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 City's Council Plan 2014-15
- Empty Homes Strategy 2015-20
- Joint Strategic Needs Assessment (JSNA) 2011 and on-going updates
- Affordable Warmth Strategy
- Housing Enforcement Policy – Housing Initiatives
- Homelessness Strategy 2010-14
- Housing Strategy 2009-14

- Economic Strategy 2011-16

The policy also contributes to the emerging priorities of the Housing Sub-Group, chaired by the Cabinet Member for Housing, Finance and Welfare, and attached to Derby's Inner City Renewal Project. The housing renewal activities of the policy focus particularly on economically deprived, socially excluded, highly vulnerable communities living in poor housing in inner city areas. This is achieved through the housing enforcement function, Empty Homes Service, compulsory purchase activities and the Healthy Housing and Handyman services for vulnerable people, for example.

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 quality and choice 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 monitor measurable targets.

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 and consult with service users
- 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. As such, funding can fluctuate from year to year.

Unfortunately, the economic climate is now very different, with Government allocations minimal and sources of competitive funding very 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 to promote, encourage and, where necessary, enforce the improvement and better use of existing private sector housing 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 function, primarily 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 onwards.

1. Disabled Facilities Service

We deliver a service dedicated to offering advice, guidance and grant assistance to help people adapt their homes 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. Contact us on 01332 293111 or email: customerservices@derby.gov.uk

1b. Discretionary Adaptations Assistance

This financial assistance may be available in conjunction with a DFG and may be in the form of a loan, 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 applicable will be subject to a maximum limit.

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

2. Healthy Housing Hub

This service, run by Derby City Council, brings together a range of local partner agencies and organisations to offer information, advice and practical housing assistance to vulnerable residents where their housing conditions are impacting upon, or have the potential to impact on, their health and well-being. The Service aims to help achieve better health and well-being, through a better home.

The Healthy Housing Hub is also the lead service in delivery of the City Council's 'Stay Warm + Healthy in Winter' programme of help for residents particularly vulnerable to the health and well-being impacts of cold homes.

Contact details: 01332 640163

Email: healthyhousing@derby.gov.uk

2a. Healthy Housing Assistance

Assistance may be advisory, financial, prescribed works or a combination thereof. Financial assistance may be available to help low income, vulnerable, older or disabled residents to carry out minor repairs, improvements or adaptations to help them remain in their own homes in greater safety and better health.

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 having difficulties with their home due to maintenance issues.

Further details on this assistance are set out in Appendix 7. Contact us on 01332 640134 or email: home.repairs@derby.gov.uk

2c Home Maintenance Advice

Advice is available via our Healthy Housing Hub 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, accidents or ill health can be avoided in the future.

Further details on this assistance is available direct from our Healthy Housing Hub.

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. Higher numbers of long term empty houses serve to reduce any income that may otherwise have been allocated to the City Council through the Government's New Homes Bonus initiative.

Our 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, we 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 us on 01332 640326 or email: empty.homes@derby.gov.uk

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 three 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. DASH Services - Decent and Safe Homes project

Derby is host to the DASH Services project that operates across the East Midlands and beyond. Operating at no cost to the City Council, its delivery is funded through competitively won project-specific grant monies, local authority member subscriptions, training income & consultancy fee income.

DASH delivers a number of services, 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.

DASH contact details: 01332 641111; Email: dash@derby.gov.uk

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. DASH Landlord Accreditation Scheme

DASH Landlord Accreditation Scheme gives landlords 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 across local authority boundaries DASH Landlord Accreditation Scheme provides considerable efficiency savings when compared to local schemes of this type.

Further details on DASH Landlord Accreditation Scheme are available direct from DASH Services.

4c. Accredited Property Assistance

This assistance will only be available to landlords via membership of the Derby Accredited Property Scheme or the DASH 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 Authority Support Services.

DASH offers a wide range of support services to Local Authorities across the East Midlands and beyond, 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 boundaries.

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

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. 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 of Derby's residents on ways to improve the energy efficiency of their homes and, by working closely with other organisations, such as the fuel suppliers, the Service raises awareness of financial and other assistance that could benefit homeowners, landlords and tenants.

Further details on DHEAS are set out in Appendix 11.

5b. The Green Deal and Energy Company Obligation

The Green Deal aims to encourage householders to improve their homes' energy efficiency, paid for by savings from their energy bills. There may also help available through the Energy Company Obligation for more expensive improvements, such as solid wall insulation.

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

Further details are set out at Appendix 12.

6. Housing Standards enforcement

This 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.

Officers in the team react to complaints about unhealthy and dangerous living conditions from tenants but in addition they operate proactively in a number of streets in the city, known to have high concentrations of rented property. Proactive inspections also take place in properties owned by landlords known to have poor track records.

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 growing list of landlords receive information by email and have the opportunity to 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
- Conferences/seminars are occasionally 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 DASH Services, for example by offering accredited landlords discounts on mandatory HMO license fees where they are accredited via the DASH Landlord Accreditation Scheme.

Further details on services provided are available direct from the Housing Standards Team on 01332 640764 or email: housing.standards@derby.gov.uk

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 function, based primarily within the Strategic Housing Service of the Council's Adults Health and Housing Directorate, is responsible for implementing this policy.

We can be contacted by:

Telephone: our contact numbers and those for all other teams or services following are shown in Appendix 2 onwards.

Email: home.repairs@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 invited 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 may set a significant precedent, the panel will present a report to the Service Director Integrated Commissioning and Housing.

The Service Director Integrated Commissioning and Housing, in consultation with the Strategic Director Adults Health and Housing may then authorise a course of action.

Adopted January 2015

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 and deciding on requests for assistance to be provided as an exception to policy and, where that exception may set a significant precedent, submitting a recommended course of action to the Service Director Integrated Commissioning 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 Integrated Commissioning 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: home.repairs@derby.gov.uk

write to: Council House, Corporation Street, Derby, DE1 2FS.

phone: 01332 640319.

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 an appropriate form of assistance as an exception to general policy.

6. Reviewing and revising this policy

This Housing Renewal Policy came into force in January 2015 on Council Cabinet approval. The policy will remain in force until end 2020 during 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: home.repairs@derby.gov.uk

Write to: Council House, Corporation Street, Derby, DE1 2FS.

Section 4

Appendices

Appendix 1

Conditions of financial assistance – General provisions

1. In this section the term ‘assistance’ means any form of financial assistance approved for the purpose of housing renewal, maintenance, improvement or adaptation. 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 or paid (whichever is the sooner), so that the Council may recover any interim payments or other costs incurred, where necessary. 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.

Appendix 2

Contact details

Private Sector Housing services

The Private Sector Housing function, based primarily 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: our contact numbers and those for all other teams or services following are shown in **Appendix 2 onwards**.

Email: home.repairs@derby.gov.uk

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: Adults, Health and Housing

Derby City Council
The Council House
Corporation Street
Derby
DE1 2FS

Telephone: 01332 293111

Email: customerservices@derby.gov.uk

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

Children and Young People's Service
Integrated Disabled Children's Service
The Lighthouse, St Marks Road, Derby DE21 6AL
Telephone: 01332 256990
Email: thelighthouse@derby.gov.uk

Healthy Housing Hub

01332 640163

Email: healthyhousing@derby.gov.uk

Handy-Person Service

01332 640134

Email: home.repairs@derby.gov.uk

Empty Homes Service

01332 640326

Email: empty.homes@derby.gov.uk

DASH Services

01332 641111

Email: dash@derby.gov.uk

DASH Landlord Accreditation Scheme

01332 641111

Email: dash@derby.gov.uk

Derby Accredited Property Scheme

01332 642371

Email: property.accreditation@derby.gov.uk

Green Deal and Energy Company Obligation

Energy Advice Line: 01332 640810

Email: Energy.adviceteam@derby.gov.uk

Derby Home Energy Advice Service - DHEAS

Energy Advice Line: 01332 640810

Email: Energy.adviceteam@derby.gov.uk

Housing Standards Team

01332 640764

Email: housing.standards@derby.gov.uk

Appendix 3

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:

Adults, Health and Housing
Derby City Council
The Council House
Corporation Street
Derby
DE1 2FS
Telephone: 01332 293111
Email: customerservices@derby.gov.uk

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
Derby DE21 6AL
Telephone: 01332 256990
Email: thelighthouse@derby.gov.uk

Appendix 4

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 contribute to the total cost of the works in excess of the Mandatory Disabled Facilities Grant and owners contribution.
- The assistance will contribute toward the cost of 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 assistance will be in the form of a loan up to a maximum of £10,000.
- The amount of the assistance will be secured by attaching a land charge to the property so that the council recovers the charge on sale of the property or transfer of the freehold or leasehold
- The Housing Renewal Review Group 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.

Contact details

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

Adults, Health and Housing

Derby City Council

The Council House

Corporation Street

Derby, DE1 2FS

Telephone: 01332 293111

Email: customerservices@derby.gov.uk

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

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

The Lighthouse, St Marks Road, Derby DE21 6AL

Telephone: 01332 256990

Email thelighthouse@derby.gov.uk

Adopted January 2015

Appendix 5

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 Housing Renewal Review Group.
- Any element of the grant which is approved to meet the differential cost between the existing and proposed property will be secured as a Local Land Charge and repaid on sale or transfer of the freehold or leasehold.
- 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:

Adults, Health and Housing
Derby City Council
The Council House
Corporation Street
Derby, DE1 2FS
Telephone: 01332 293111
Email: customerservices@derby.gov.uk

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

Children and Young People's Service; Integrated Disabled Children's Service
The Lighthouse, St Marks Road, Derby DE21 6AL
Telephone: 01332 256990
Email: thelighthouse@derby.gov.uk

Appendix 6

Healthy Housing Assistance

The Healthy Housing Hub will receive referrals from:

- health and social care professionals such as GPs, Community Matrons, OTs and Social Workers;
- a broad range of home visiting professionals, such as Police, Fire Officers, third sector, community groups and volunteers;

where they have identified a *vulnerable customer*:

- who has a medical condition or other vulnerability that may be affected by their housing conditions; or
- whose housing conditions are such that they may be detrimental to their health and well-being.

A *vulnerable customer* for the purposes of this policy is defined as a person on low income, who is in receipt of an income related or disability related benefit and includes:-

- People living with a chronic or severe health difficulty/illness/frailty or disability – (evidence may be sought)
- older people or pre-school children – defined as those over 60 and under five years of age

(NB in the absence of a qualifying benefit 'low income' will be determined by a 'test of resources' calculation.).

Each case will be assessed in a fair and consistent manner, according to the criteria set out above, however it may be necessary to prioritise cases where budget is limited. In prioritising cases, the following factors may be considered:-

- severity of hazard and risk to health
- age
- chronic and severe illness or disability – including heart conditions, respiratory insufficiency, asthma and COPD (chronic obstructive pulmonary disease)
- energy inefficient homes
- living alone
- inability to adapt behaviour to suit vulnerabilities
- people who are in-patients at an NHS hospital and in need of works of repair or adaptation so that they can be safely discharged to their home
- previous financial assistance received..

Eligibility for Healthy Housing Assistance will be assessed, in the first instance, by the Healthy Housing Project Officer with support, where appropriate, from other health or social care professionals.

Subsequent appeals or disputes will be considered by the Housing Renewal Review Group and then, where appropriate, as laid out within Section 3, Item 5 of the City Council's Housing Renewal Policy.

The Assistance

Healthy Housing Assistance may be advisory, financial, prescribed works or a combination thereof in order to achieve the following outcomes:

- improve health and well-being; and
- reduced longer term demand on health and social care services.

Any financial assistance awarded will be registered as a local land charge and will be recoverable by the Council on sale of the property or transfer of the freehold or leasehold

Where works are prescribed directly, the Local Authority has the discretion to commission works through agents or may choose to carry out the works themselves. The cost of the prescribed works may be registered as a local land charge recoverable by the Council upon disposal of the property.

The maximum limit of £2,500 will generally apply to any financial assistance awarded by the Council.

In exceptional circumstances, the Healthy Housing Project Officer may submit a case for consideration to the Housing Renewal Review Group who may vary the maximum limit up to £5,000 or make recommendation to the Strategic Director Adults, Health and Housing for authority to approve beyond these limits.

Rules applicable to Healthy Housing Financial Assistance specifically

- To qualify for Healthy Housing Financial Assistance an applicant must:
 - have an owners interest in the property. The qualification may include leasehold with a legal obligation to repair with a minimum of five years left unexpired.
 - must be vulnerable (as defined above)
 - be on a means tested benefit or low income as determined by a 'test of resources'
 - 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 maximum limit for individual Healthy Housing Financial Assistance approvals is £2,500
 - There is no limit on the number of separate Healthy Housing Financial Assistance that can potentially be granted to the same owner or at the same property, subject

to a limit that the maximum amount of such Assistance that can be approved within any two year period is £2,500. This means that two or more Healthy Housing Financial Assistance may be approved within a two year period, as a result of separate problems occurring at the same house, but they may not total more than £2,500.

- The amount of the assistance will be registered as a local land charge and will be recoverable by the Council on sale of the property or transfer of the freehold or leasehold

Subject to the Housing Renewal Review Group having the discretion to waiver requirements in exceptional circumstances.

Contact details

Healthy Housing Hub

01332 640163

Email: healthyhousing@derby.gov.uk

Appendix 7

Handy-Person Service

Purpose

To provide assistance for vulnerable, older or disabled homeowners to help address minor repairs, works of preventative maintenance, improvement 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 owner's interest in the property and have occupied the property for the previous 1 year.

Please note: The qualification may include leasehold with a legal obligation to repair with a minimum of five years left unexpired.

- Must hold an Assured, Assured Shorthold or Secure tenancy and have occupied the property for the previous one year.
- Must be over 60 years of age and in receipt of a means tested benefit or low income as determined by a 'test of resources' or must be over 75 years of age.
- In receipt of Disability Living Allowance at the medium or higher rate
- 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.

Subject to the Housing Renewal Review Group having the discretion to waiver requirements in exceptional circumstances.

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 three 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.
 - 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

Handy Person Service

01332 640134

Email: home.repairs@derby.gov.uk

Appendix 8

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 upper limits, on the purchase price, refurbishment costs, the availability of alternative funding sources and is available for those intending owner-occupation or intending to let the property.

The Property

To qualify for assistance the property must have been:

- empty for at least twelve months. Those empty for less than twelve but more than six months will be considered in certain circumstances;
- in use in whole or in part for residential purposes prior to becoming empty.

To retain the flexibility to respond to opportunities arising, the Housing Renewal Review Group has the discretion to consider properties previously used solely for commercial use.

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 waive 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 seven 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 as close to six months following receipt of monies as is reasonably practicable.
- 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 five year period and the property must not be sold or disposed of, or an option to sell created, unless such an intention has been declared at the time of submitting the initial loan application;
- 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

Empty Homes Service 01332 640326

Email: empty.homes@derby.gov.uk

Appendix 9

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 owner's interest in the property. Please note: The qualification may include leasehold with a legal obligation to repair with a minimum of five 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

01332 640139

Email marked for the attention of the Housing Initiatives Manager at:

empty.homes@derby.gov.uk

Appendix 10

Accredited Property Assistance

Purpose

To provide discretionary assistance to landlords, via membership of the Derby Accredited Property Scheme or the DASH 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

Where assistance is in the form of a grant - a condition will be registered as a legal charge against the property for a period of three 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.

Where assistance is in the form of a loan or fully repayable grant – the assistance will be registered as a legal charge against the property. This will require full repayment of such financial assistance in accordance with loan/grant conditions and on breach of any 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 loan/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 DASH Landlord Accreditation Scheme Boards where 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 Services for the DASH Landlord Accreditation Scheme

01332 641111

Email: dash@derby.gov.uk

and

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

01332 642371

Email: property.accreditation@derby.gov.uk

Appendix 11

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 fuel suppliers, the Service raises awareness of financial and other assistance that could benefit homeowners, landlords and tenants.

Contact details:

Derby Home Energy Advice Service

Energy Advice Line: **01332 640810**

Email: Energy.adviceteam@derby.gov.uk

www.derby.gov.uk/homeenergyadvice

Appendix 12

Home energy efficiency assistance

Schemes to help people with making energy efficiency improvements to their home have changed in recent years – the Government's Warm Front scheme and the fuel suppliers' energy saving schemes have now ended. The main ways that residents now may be able to get financial help is through the Government's Green Deal scheme, the Green Deal Home Improvement Fund and the Energy Company Obligation initiative.

The Green Deal

The Green Deal provides finance to carry out home energy efficiency improvements which are then repaid through the energy bill. This charge is attached to the electricity meter and remains with the property even when there are new occupants. The 'Golden Rule' makes sure that any charge must be less than the expected savings from the home energy saving improvements. There is also help available through the Energy Company Obligation for more expensive improvements, such as solid wall insulation.

How the Green Deal works

Residents may be able to make energy-saving improvements to their home without having to pay all the costs up front through the Green Deal.

Energy-saving improvements may include:

- insulation – such as loft or cavity wall insulation
- heating
- draught-proofing
- double glazing
- renewable energy technologies – such as solar panels or wind turbines.

There are four main stages:

1. A property assessment to see what improvements may be made and how much could be saved on energy bills.
2. Choosing a Green Deal provider to carry out the work. They will discuss what work can be done and whether the Green Deal is right for the occupier.
3. Signing the Green Deal Plan. This is a contract between the occupier and the provider stating what work will be done and how much it will cost. The provider will then arrange for a Green Deal installer to do the work.
4. Paying off the money in installments through the electricity bill, once the work has been completed.

The Green Deal Home Improvement Fund

The Green Deal Home Improvement Fund (GDHIF) is an incentive scheme open to all householders in England and Wales wanting to improve the energy efficiency of their homes. The scheme allows Householders to choose one or both of the two core offers available and may also be eligible to claim up to £7,600 as a bundled package.

- Core offer 1 – up to £1,000 for installing two energy saving improvements from a list of twelve eligible measures;
- Core offer 2 – up to 75% of the total cost of the installation of internal or external solid wall insulation, up to a maximum value of £6,000;
- Add-on offer 3 – a refund of up to £100 for a Green Deal Assessment Report (GDAR) that is less than twenty four months old when they have the work done.
- Add-on offer 4 – an additional bonus of up to £500 for homebuyers who have bought a home in the last twelve months prior to application.

To be eligible for GDHIF offers householders must:

- apply for the voucher before the work starts;
- install measures recommended in an Energy Performance Certificate or GDAR carried out in the last twenty four months;
- not use ECO or other central Government funding on the energy saving improvements applied for under GDHIF.

The Energy Company Obligation

The Energy Company Obligation (ECO) is complementary to the Green Deal, offering financial assistance where the 'Golden Rule' cannot be met. ECO is complex, split into three 'sub-obligations' each with their own criteria. The help available is for the more expensive improvements, such as solid wall insulation. If you own your home or rent privately you may also be able to get help from the main fuel suppliers to repair or replace your heating – but for this you must be in receipt of certain income or disability benefits or credits to qualify.

For more information:

Green Deal Energy Saving Advice Service 0300 123 1234

Registered Green Deal installers and providers: <http://gdorb.decc.gov.uk/consumersearch>

Green Deal Oversight and Registration Body: www.greendealorb.co.uk

Department of Energy and Climate Change: www.gov.uk/green-deal-energy-saving-measures

DHEAS contact details:

Derby Home Energy Advice Service

Energy Advice Line: **01332 640810**

Email: energy.adviceteam@derby.gov.uk

www.derby.gov.uk/homeenergyadvice

Appendix 13

Glossary

CPO: Compulsory Purchase Order. A legal function that allows the City council to purchase long term empty properties without the consent of the owner.

DCLG: Department for Communities and Local Government. This is a ministerial department responsible for a wide range of functions, including Housing and Planning

HCA: Homes and Communities Agency. The national housing and regeneration agency for England. The HCA is also the regulator of Registered Providers (typically Housing Associations)

HRRG: Housing Renewal Review Group. As defined in Section 3; Paragraph 4 of this Policy.

JSNA: Joint Strategic Needs Assessment. The main goal of a JSNA is to accurately assess the health needs of a local population in order to improve the physical and mental health and well-being of individuals and communities. It is produced and implemented by Derby City Council and NHS Southern Derbyshire Clinical Commissioning Group (CCG), who have a joint duty to prepare the JSNA.

NHB: New Homes Bonus. A grant paid by central government to local councils for increasing the number of homes and their use. NHB is paid each year for six years and is based on the extra amount of council tax revenue raised for new build homes, conversions and long term empty properties brought back into use. There is also an extra payment for providing 'affordable homes'.

RP: Registered Provider. Large and small non-profit organisations that provide social housing – typically Housing Associations. They are regulated by the HCA.

Private Sector Housing Renewal Policy 2015-20
Strategic Housing Service
Adults Health and Housing Directorate
Derby City Council
Email: home.repairs@derby.gov.uk

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640666.**

Polish

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Prosimy o kontakt: 01332 . 640319 . Tel. tekstowy: 01332 .. 640666

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 ਟੈਲੀਫੋਨ
01332 640319 ਮਿਨੀਕਮ 01332 640666 ਤੇ ਸੰਪਰਕ ਕਰੋ।

Urdu

01332 640319 یہ معلومات ہم آپ کو کسی دیگر ایسے طریقے، انداز اور زبان میں مہیا کر سکتے ہیں جو اس تک رسائی میں آپ کی مدد کرے۔ براہ کرم
منی کام 01332 640666 پر ہم سے رابطہ کریں۔