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Why there is a Housing Renewal Policy

With the exception of Disabled Facilities Grants the government has ended the old range of housing grants with their complex rules, procedures and conditions. In its place, councils can decide their own policy for housing renewal.

This booklet summarises our Housing Renewal Policy in Derby, which came into force on 10 April 2003 and will be reviewed in 2005.

A piece of the jigsaw

This Housing Renewal policy is just part of our Housing Strategy and contributes to the Council’s wider objectives of:

- making Derby a great place to live
- fostering safer communities
- prosperity for all

It also links to the Empty Homes, Affordable Warmth and Housing Enforcement policies.

Help where it’s most needed

There is an estimated £120 million backlog of repairs needed in private housing in Derby. It is not possible or appropriate for us to offer to help in all cases. Homeowners are responsible for maintaining their homes and most will have to pay for their own repairs without grant help.

Doing nothing, however, would have serious adverse consequences for the city as a whole.

- Areas where people are least able to afford repairs would decline even more leading to falling house prices, abandoned properties and slum conditions. Eventually there would have to be large-scale demolition costing millions of pounds.
- Older people unable to pay for repairs would either suffer ill health or need re-housing as their home deteriorated
- Disabled people would continue to have difficulty living in their home and many would need re-housing.
- Long-term empty properties would remain derelict, bringing an area down and depriving the Council of Council Tax revenue.

Our policy is aimed at investing in Derby’s private housing – a major public asset in the long term – in areas of decline and offering a limited ‘safety net’ for those in most need.
Who can get grants

When we answer the ‘phone this is one of the questions we are frequently asked. To answer this, ask yourself these questions ...

- **Do I live in Derby?**
  
  If not you should talk to the council in the area where you live. But bear in mind that their policy may be very different to Derby’s.

- **Do I live in an area targeted for renewal?**
  
  If yes, you should have had at least one area newsletter through your door. At the time of publication there are two projects underway – the Hartington Street Renewal Area and the Osmaston Housing Improvement Zone. See Area Renewal on page 7.

- **Am I a homeowner who is over 60, has owned and lived in my home for at least three years and claiming an income-related benefit?**
  
  If yes, you may be able to get help with essential repairs. See Minor Repair Grants on page 13.

- **Am I, or is anyone living in my house, a disabled person needing adaptations to help us to stay in our home?**
  
  If yes, we may be able to adapt your home to suit the needs of the disabled person. See Disabled Facilities Grants on page 11.

- **Have I owned and lived in, for five years, a house that has never had either an inside toilet or a bathroom or is affected by major structural problems so that part of it could collapse?**
  
  If yes, we may be able to consider your case as an exceptional circumstance and offer you a grant. See Exceptional cases on page 14.

- **Have I just bought, or am I considering buying, a long-term empty property that is derelict or needing extensive repair and refurbishment?**
  
  Depending upon the circumstances of each case, we may be able to help. See Empty Property Grants on page 12.

- **Am I a homeowner with a low income wanting to improve the insulation and heating efficiency in my house?**
  
  If yes, the Derby Home Energy Advice Service – DHEAS – can tell you about the various government grants and fuel utility discount schemes available. Phone DHEAS on 01332 255622.
Where to go next if you answered no

If you answered no to all those questions on pages 4 and 5 we will not normally give grant aid to help you repair or refurbish your home. Other help may be available now, or in the future, including ...

● Maintenance advice – our Home Maintenance Guide is available by post from the Pear Tree Home Improvement Centre, 182 Pear Tree Road, Derby DE23 8NQ or ‘phone 718800 or online at www.derby.gov.uk - click on ‘Living in Derby’ and the maintenance guide is under ‘Your home’.

● Finance from Derby Loans. We are developing a pilot scheme for Derby Loans to provide small loans to pay for repairs and improvements if an owner cannot get a commercial loan. The pilot scheme may be restricted to the Osmaston Housing Improvement Zone but extended elsewhere if successful.

● Top-up loans. We are looking at the possibility of being able to offer loans when the cost of a Disabled Facilities Grant or Minor Repair Grant is more than we are able to pay, or to pay for additional work done at the same time as grant-aided work.

We are looking at other possible schemes and are developing these loan schemes and will add the details to the Housing Renewal Policy.

Area Renewal

We will keep improving old, inner-city areas with housing problems using a rolling programme of designated areas. When taking the tough decisions on which areas to tackle we consider housing, socio-economic and environmental conditions, land use, the views of residents and businesses and the council’s wider regeneration priorities.

In these areas major work is for immediate and long-term improvement to an area. These are usually group repair schemes, facelift schemes, environmental improvements and sometimes selective demolition.

If you live in a designated area you don’t need to contact us or be on a ‘waiting list’; although it may be useful to have your details and interest on file. We will deliver newsletters to tell you what is happening generally and contact you directly if your home could be part of a particular scheme.
**Group Repair Schemes**

Group Repair Schemes are major external renovation and refurbishment of a whole block or street in one contract. Work varies from house to house. It could include re-roofing, installing new UPVC windows and doors, rebuilding front boundary walls to palisaded terraces, fitting lockable entry gates, external painting and repairing or replacing chimneys, brickwork, gutters and pipework.

The Area Renewal team, at the Pear Tree Home Improvement Centre, decides the group repair programme within an area and which blocks to include.

**The cost**

Housing associations pay half the final cost of the work and private landlords pay a quarter. Owner-occupiers pay a maximum of a quarter but, if they have lived in their home for two years, can choose to be means tested. This could mean having to pay less or nothing at all, especially for those claiming an income related benefit.

We send out invoices for any contribution towards the cost at the end of a contract and can sometimes arrange payment by instalments if that is what people wish.

**Conditions**

The house must not be sold or left empty in the three years after the scheme is complete. If owner or landlords break these conditions they must repay one third of the grant. If a means test results in paying less than 25% and the house is then let, the owner must pay the remainder of the 25% contribution.

**Contact**

Pear Tree Home Improvement Centre, 182 Pear Tree Road, Derby DE23 8NQ. Telephone 01332 718800 or e-mail area.renewal@derby.gov.uk

If you live in a house that could be included in a scheme we will contact you. If you are the landlord of property in a designated area, please contact us and leave your details so we can get in touch with you at the appropriate time.

**Free work in a Group Repair Scheme**

Some work that helps improve the appearance of a whole block or street is included as ‘free work’ and owners do not have to pay a contribution. This may include front boundary walls, entry gates, gutters and downpipes. We may also include prominent features to the side of corner properties. Even those who do not participate fully in the Group Repair Scheme can take advantage of this free work with no conditions attached.

**Facelift Schemes**

These are cut-down group repair schemes to streets or blocks where a full scheme is not appropriate. Our aim is to improve the appearance and feel of a street or block and the work may vary from scheme to scheme. As the work is relatively minor, Facelift Schemes are often free and without any grant conditions.
Environmental improvements

In some areas we may be able to include traffic measures or landscaping to public areas, for example in the overall area renewal programme.

Derelict and empty houses or redundant commercial properties

When these are included in a Group Repair Scheme additional help may be available for the internal renovation needed to bring the property back into use as accommodation. All the conditions and procedures of an Empty Property Grant will apply, with the work being done by the Group Repair Scheme contractor.

Disabled Facilities Grants – DFGs

In all the changes of legislation and powers, Disabled Facilities Grants are least affected. A DFG is provided to adapt the home of a disabled person to meet their needs. The need is determined by an occupational therapist from the Council’s Social Services. Architects may be involved in designing adaptations and the Renewal and Grants Section administer any grant.

The cost

We have to do a means test to decide how much, if anything, an applicant will have to pay towards the cost of the work. The government prescribed this test in detail and we have no power to waive, vary or control it. The maximum grant is £25,000 although, in very exceptional circumstances, the Director of Policy in consultation with the Council’s appropriate Cabinet Member may authorise an additional discretionary payment.

Conditions

There are no repayment conditions attached to a Disabled Facilities Grant.

Contact

Contact Social Services at 29 St Mary’s Gate, Derby DE1 3NU. Telephone 01332 717361 to enquire about a DFG.
Empty Property Grants

We may offer a grant if the property is in such a bad state that it is not financially viable for an owner to renovate it and bring it back into use. The amount of grant will vary but will be just enough to make rehabilitation worthwhile. We target these grants at longer-term empty properties that are derelict, blighting a street and attracting vandalism, crime and rubbish dumping – especially if they are in an area designated for renewal.

We don’t offer help to the existing owner of an empty property unless they recently bought it to bring it back into use. We aim for the property to have new, responsible ownership and we will actively seek a suitable purchaser to buy it and invest in it. If necessary, we may use our legal powers to compulsorily purchase or force a sale of an empty property.

Cost

The Grants Review Panel, made up of Renewal and Grants Section managers, determine the amount of any grant.

Conditions

If the house is sold or left empty in the five years after the work has finished, the owner must repay the whole of the grant plus compound interest. The Grants Review Panel may impose additional conditions in some cases, depending on the circumstances.

Contact

Although we normally target Empty Property Grants at certain properties you can make a general enquiry to the

Council’s Empty Property Officer at the Renewal and Grants Section, The Council House, PO Box 6290, Corporation Street, Derby DE1 2FH. Telephone 01332 256172 or e-mail empty.homes@derby.gov.uk

Minor Repair Grants

These small grants are to help hard-up older homeowners to fund minor repairs and alterations so their home is more comfortable. We aim to help older owners to stay in their home instead of being forced to move to sheltered housing.

Minor Repair Grants are available for people over 60, who have lived in and owned their home for at least three years, and are claiming certain income-related benefits. For joint owners if one is under 60, the criteria apply to the person who is over 60.

The cost

We will pay the whole cost of the eligible work up to a maximum of £2,500. People can apply for further Minor Repair Grants, but grant aid will be no more than a total of £2,500 in any five-year period.

Conditions

There are no repayment conditions attached to a Minor Repair Grant.

Contact

Minor Repair Grants are administered for us by Walbrook’s Care and Repair agency – a specialist home improvement agency helping older people - who are based at 1 Pheasant Court, Millennium Way, Pride Park, Derby DE24 8XL. Telephone 01332 253271.
**Exceptional Cases**

We may consider grant aid if an owner-occupier has owned and lived in a house for five years, and it has never had a bathroom or inside toilet or if the house is affected by major structural instability and part of it could collapse.

The Grants Review Panel will consider any enquiries that might be exceptional cases and, if they merit further consideration, will pass them to the Director of Policy with recommendations and options. The Director of Policy, in consultation with the Council’s appropriate Cabinet Member, may then authorise grant assistance.

**Cost**

We consider the cost of the work, the owner’s financial circumstances, equity in the property and insurance details when deciding how much, if any, grant aid to offer.

**Conditions**

If the house is sold or the owner stops living there in the five years after the work is finished, they must repay the whole grant plus compound interest. There may be additional conditions in some cases.

**Contact**

Contact the Renewal and Grants Section at the Council House, PO Box 6290, Corporation Street, Derby DE1 2FH. Telephone 01332 255160 for more details.

**Help with relocation**

There will occasionally be cases where someone’s home is clearly unsuitable for improvement, repair or adaptation. In some of these cases, we would seek to buy such properties for demolition. If this happens compensation is available to the affected owner.

If the existing home of a disabled person is unsuitable for adaptation we will consider financial assistance, instead of a grant, to help them move to a more suitable property.
Complaints or comments about this policy

We welcome queries, complaints and suggestions. Please put your comments in writing to the Assistant Director – Housing and Advice Services at the Council House, PO Box 6290, Corporation Street, Derby DE1 2FH. However, please read the full Housing Renewal Policy document before sending your comments.

Appeals about decisions in individual cases

To appeal about a decision, you must put the details in writing to the Assistant Director – Housing and Advice Services at the Council House, PO Box 6290, Corporation Street, Derby DE1 2FH. Your appeal must include the specific grounds on which you are basing it. The Council will not consider appeals on the grounds of simply disagreeing with this policy. It will only consider appeals on these grounds:

- that the policy has not been applied correctly, for example there has been a mistake, or
- that the circumstances are so unusual that it justifies an exception to the general policy.

The appeal will then be considered using procedure in the full Housing Renewal Policy document.

The full policy document

You can get a copy from the Renewal and Grants Section at the Council House, PO Box 6290, Corporation Street, Derby DE1 2FH. Telephone 01332 255160. It is also available as a pdf document on the Council’s website at www.derby.gov.uk – click on ‘Your Council’ and the Housing Renewal Policy is listed under ‘Plans and Strategies’.

Please tell us if you need this document in large print, on audio tape, computer disc or in Braille. Contact us on 256146

Please contact us if you need help reading this document or any part of it translating. Textphone 256666

यदि आपको इस दस्तावेज को पढ़ने या इससे किसी भाषा का अनुवाद करने के लिए सहायता चाहिए तो हम से संपर्क करें । 718 811

नेड राउट हिम समझेंके कुछ स्थितियाँ ना हिमले बिने कुछ स्थितियों से अस्त्यथा ले अपने नज़र में आएँ । 718 811

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