

Private Sector Housing Assistance Policy

2010 - 2012



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Introduction

This policy outlines Chorley Council's intentions to provide support, information and advice to homeowners, tenants of private rented properties and private landlords for the repair, improvement and adaptation of housing.

This policy replaces the Housing Renewal Grant Policy 2004-05. The policy reflects the updated legislation and government thinking as set out in documents such as "Delivering Housing Adaptations for Disabled People: A Good Practice Guide" (CLG, 2006) and "Lifetime Homes, Lifetime Neighbourhoods: A National Strategy for Housing in an ageing society" (CLG, 2008). This policy will continue to be updated in accordance with changes in government policy.

Chorley Council takes the view that the prime responsibility for maintaining and improving housing rests with the people who own them, and also endorses the view that the greater proportion of funding for repairs and improvements should come from the private sector, rather than relying on grant assistance provided by the Council.

However, the Council is committed to improving housing quality across tenures including owner occupation and private renting. It is acknowledged that there are vulnerable homeowners who cannot afford the work to repair or improve their homes and who may not be able to obtain loans from commercial lenders, and there are people who need support in carrying out repairs.

From 1st April 2010, the Council will have an in house service, the 'Chorley Home Improvement Agency' and this will deliver the advice and assistance programme described in this policy. Advice and information about improving and repairing homes will be available to everyone.

A key theme throughout the policy is of Decent Homes, in terms of increasing the proportion of the local population living in Decent Homes. All Local Authorities must endeavour to bring vulnerable people's homes up to the Decent Homes Standard (DHS), with a target of 70% by 2010 and 75% by 2020. Chorley's progress against this target will be monitored by the publication of a Private Sector Housing Stock Condition survey, the outcomes of which are scheduled to be available by the middle of 2010.

A key element of the DHS are the thermal comfort criteria which specify energy efficiency standards that a property should meet to comply with the DHS. Energy efficiency improvements are the most cost-effective means of raising housing standards to ensure compliance. The government has estimated that an energy rating of SAP 65 is an acceptable proxy for affordable warmth. Research suggests that around 22% (4.7 million dwellings) of the English housing stock meets this standard.

The Council's drive to improve housing is taking place against the backdrop of demographic changes that are likely to see a marked increase in the percentage of older people living in the borough over the next 20 years. The total population of Chorley is projected to rise to 106,600 by 2010 and 114,700 by 2020. It is predicted that there will be a significant increase in people aged 60 or over. Latest population estimates indicate that by 2015 18.9% of Chorley's population will be over 65, compared with a Lancashire wide estimate of 19.7% and a North West estimate of 18.2%. By 2020 these proportions are set to rise further, with 20.6% of the Chorley population being over 65 compared with 20.8% across Lancashire and 19.2% in the North West region. In 2006 it was

estimated that 15.5% of the Chorley population was aged 65 or over, but by 2020 it is estimated that 23,600 (20.6%) of the population will be in this age range.

See Appendix 1 for a definition of the Decent Homes Standard

First version November 2009

Policy Aims

The key aims of this policy are as follows:

- To provide advice, information and support on repair, maintenance and adaptation of properties.
- To offer a framework of assistance to vulnerable groups thereby increasing the number of vulnerable households living in decent accommodation (Public Service Agreement 7).
- To increase the number of households able to heat their homes at reasonable cost (reducing fuel poverty).
- To reduce carbon dioxide (CO₂) emissions in the Borough's private housing stock.
- To increase the number of households taking up the Government's Warm Front initiative to improve the thermal efficiency of their homes.
- To help to improve the physical conditions of homes and neighbourhoods.
- To assist disabled people with adaptations to facilitate their movement in and around their home, thus enabling improvement to their quality of life.
- In offering assistance, the Council is seeking to empower people to help themselves and in doing so, we may signpost customers to services offered by other organisations.
- To ensure that the policy is applied in accordance with legislative provisions and best practice.
- To treat individuals consistently and fairly regardless of age, sex, gender, disability and sexual orientation and to ensure that individual's rights under Data Protection and Human Rights legislation are protected.

How the Policy Links to the Council's Corporate Strategy

People - Improving Equality of Opportunity and Life Chances (Long term outcomes)

- *Improved life chances for young people and children*

In taking steps to help to achieve the Decent Homes target we are contributing to the provision of warmer, safer, more energy efficient homes that in turn help the life chances for our young people and children.

- *Improved quality of life for the borough's older people*

The policy seeks to establish a set of measures that can assist the most vulnerable members of society. Older people are the main beneficiaries of Disabled Facilities Grants and the policy sets out to ensure that the Council's resources are used effectively to help those in need.

- *Healthier Communities and reduced health inequalities*

Poor housing can have a detrimental effect on the health, safety and well being of the occupants, particularly those in vulnerable groups. Concerns include aspects such as excess winter deaths due to hypothermia, the impact of cold and damp housing on the incidence of childhood asthma and the effects on mental and emotional health for people on low incomes who need substantial repairs to their homes. The existence of a clear policy is intended to help to address these societal inequalities.

Housing Assistance Covered By This Policy

The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 gives Councils the power to provide assistance for the purpose of improving living conditions in the area.

The Order allows assistance to be provided to any person, for the purpose of enabling that person to:

- Acquire living accommodation
- Adapt or improve living accommodation
- Repair living accommodation

In Chorley the Order is applied by three main strands of activity, namely:

- Disabled Facilities Grants (DFGs)
- Minor Repairs Assistance (MRA)
- Energy Efficiency Assistance (EEA)

The following pages will deal with each element.

Disabled Facilities Grants (DFGs)

Under Part 1 of the Housing Grants, Construction and Regeneration Act 1996 Chorley Borough Council has a legal duty to provide specialist adaptations to meet the care and mobility needs of people with disabilities to enable them to live independently with privacy and dignity. The need for this adaptation is determined by an Occupational Therapist from the Lancashire County Council's Social Services Department. Housing Services will only act on the recommendations made by an Occupational Therapist. Providing the work is considered appropriate and reasonable, the Council will administer the DFG.

Grant assistance under this policy will be limited to the maximum grant in accordance with the legislation (currently £30,000 as at 2009-10). Adaptations falling below the value of £500 are undertaken by Social Services.

DFGs for Tenants of Housing Association Properties

In legal terms, the ultimate responsibility for funding adaptations lies with the Council. However, Housing Associations have a clear housing duty to their tenants, whereas the Council has a duty to everyone in their area.

As part of the Transfer Agreement between the Council and Chorley Community Housing (CCH), it was agreed that CCH would fund all adaptations to their own stock during the first 5 years of their existence (2007 to 2012). CCH tenants should therefore approach CCH for assistance in the first instance.

All households who are resident in intermediate housing i.e. those living in Shared Ownership/Low Cost Home Ownership properties would be classed as "private" occupiers for the purpose of DFG applications and such customers should approach the Council for assistance in the first instance.

Eligibility

- Any disabled person, as described by the Housing Grants, Construction and Regeneration Act 1996.
- The duty is primary, absolute and is contained in the Guidance issued by the Department of Communities and Local Government (CLG) in June 2006 '*Delivering Housing Adaptations for Disabled People: A Good Practice Guide*'.
- The duty is "tenure blind", thus adaptations should be provided for those in need, irrespective of the type of home that they live in.
- Applicants must be over 18. Landlords may apply on behalf of tenants, and parents or guardians may apply on behalf of disabled children.
- The property must be a legal residence including dwellings, mobile homes, caravans and houseboats.
- Works that are essential as described in s23(1) of the Housing Grants, Construction and Regeneration Act 1996. Works must be reasonable and practicable to carry out, as determined by a designated Council Officer in consultation with an Occupational Therapist and the applicant.

Conditions

All applications are subject to a test of financial resources in accordance with the Housing Grants, Construction and Regeneration Act 1996 (as amended) to determine the amount to be contributed by the applicant to the cost of the works.

The test of financial resources will not be applied in cases where an application is being made on behalf of a child or young person with a disability, in accordance with legislation.

Eligible Works

- Works to aid entry and exit from a building
- To aid access into and around the living areas, bedroom, kitchen and toilet
- To improve or provide heating and/or light controls
- To make the dwelling safe for the disabled occupant and other person residing with him/her
- Access to and from a garden by a disabled occupant
- Where the existing footprint or layout of the dwelling, including outbuildings and garages, can be adapted or converted to accommodate the facilities required, the Council will not consider any extension to the property. Where an extension is necessary and there is no other option, the Council will consider the most cost effective method of delivering the applicant's requirements.
- Where the applicant has a preference for works that are over and above those necessary to meet the disabled person's needs (such as an extension rather than the provision of stairlift and level access shower) the Council will only fund the cost of the original recommended works, the rest being funded by the applicant.
- The Council does not offer discretionary DFGs nor does it provide any other discretionary top-up grants for adaptations. Any amount above the statutory maximum level must be self financed.
- Applicants for grant aid will not be considered where works have already been completed. Applications for grants where works have commenced but have not been completed will only be considered where the applicant can demonstrate exceptional circumstances why they did not apply and seek approval prior to the commencement of the works. In this case, any works already completed will be excluded from the application.

Service standards

- Whilst the legislation requires a decision from the Council within 6 months of receiving the full application, the Council will aim to achieve this within 8 weeks. Priority will be given to enquiries where there appears to the Council to be a serious and imminent risk to the health and safety of the occupants of a dwelling.
- In accordance with legislation, the Council will aim to facilitate the installation of all disabled adaptations within 12 months after approval is granted.
- The Council will aim to process applications fairly, efficiently, courteously and promptly.
- The Council will aim to pay all grant money due within 30 days of a valid claim on certified work.

During the period that the Council is considering the application, a number of options will be explored with the applicant who will receive a visit from staff:

- Signposting to housing advice (for possible move to RSL and/or private sector)
- Complete a financial assessment to determine eligibility for assistance
- Explore customer funding contributions
- Liaise with Housing Associations to determine whether it is more cost efficient to transfer rather than adapt

Adapted Property Database

The Council and our RSL partners are working together to develop a database of adapted homes, in Chorley Borough. This will enable the partners to identify any homes which are adapted and where those adaptations are no longer required.

RSLs have the discretion to offer an existing tenant in an adapted social rented property, a 'Disturbance Grant' to move into a non adapted property. This would enable the needs of a disabled person to be met.

This policy is solely voluntary, for both the tenant living in the adapted property and the DFG applicant who may be offered the existing adapted property.

There are clear benefits to this policy both to the partners and also to the customers as it will ensure resources within the Borough are effectively utilised and may in certain circumstances, enable needs to be met more quickly.

Minor Repairs Assistance (MRA)

The purpose of Minor Repairs Assistance, which is a discretionary rather than mandatory form of assistance, is to help vulnerable households on low incomes to carry out repairs and improvements to their home which will enable them to bring the property up to Decent Homes Standard.

A single MRA grant shall be provided to eligible applicants, to provide a decent, safe, secure and warm home not involving major repair or renovation.

Eligibility

- To qualify under MRA the applicant/s must be either owner occupiers or private tenants with a valid tenancy agreement.
- Owner occupier applicants must be at least 18 years old and must have an owner's interest in the property and either be currently resident or have a family member resident within it.
- Private tenant applicants must have a valid tenancy agreement.
- The applicants are required to have lived in or owned the property for at least 3 years prior to the date of application.
- The dwelling subject to the request for assistance must be at least 10 years old **and** fail the Decent homes standard **or** be assessed as requiring safety or security measures.
- An application cannot be made if a grant has been awarded on the dwelling within the last five years.
- The enquiry or application for assistance must have been firstly assessed and considered unsuitable for loans assistance before it can be considered for grant assistance.
- Tenants of Registered Social Landlords are not eligible to apply. However all households who are resident in intermediate housing and who have a repairing obligation to their homes (i.e. those living in Shared Ownership/Low Cost Home Ownership properties) would be classed as "private" occupiers for the purpose of MRA applications and such customers would be eligible to apply. The Council will liaise with the RSL in such cases.

Conditions

- There will be no means test for applicants whose household contains a member in receipt of at least one of the qualifying benefits below:
 - Income Support
 - Housing Benefit
 - Council Tax Benefit
 - Income based Jobseekers Allowance
 - Guarantee Pension Credit
 - Working Tax Credit with disability element and income of no more than £15,050
 - Child Tax Credit with income of no more than £15,050
 - Attendance Allowance

- Disability Living Allowance
 - War Disablement Pension
 - Industrial Injuries Disablement Benefit
- Owner occupiers and tenant applicants not in receipt of the above benefits or on Working Tax Credit will be assessed using the Government's test of financial resources (means test) to determine if the applicant qualifies and if so the level of income and any contribution that the applicant may be required to make. These applicants will be subject to the same means test as for the mandatory DFGs.
 - Where a contribution is required the Council will normally require payment of the amount before the commencement of works.
 - Applicants for grant aid will not be considered where works have already been completed. Applications for grants where works have commenced but have not been completed will only be considered where the applicant can demonstrate exceptional circumstances why they did not apply and seek approval prior to the commencement of the works. In this case, any works already completed will be excluded from the application.
 - Repayment of grant monies in full (excluding fees) is repayable if the property is sold or transferred in perpetuity.
 - No grant (or loan) will be approved in respect of a dwelling which will **not** meet the Decent Homes standard upon completion of the works.
 - Where a grant or loan application is received for a dwelling which is a listed building and/or is situated in a Conservation Area, the scheme shall be undertaken with regard to the views and requirements of the Council's Building Control section and of the Conservation Officer. The specification of eligible works and the materials and methods to be used in such schemes shall reflect the dwelling's listed status and/or its situation in a Conservation Area.

Prioritisation

A priority system will be used to administer the MRA budget, as it is expected that demand will outstrip supply.

Priority 1

The home fails the decent homes standard, where there are one or more Category 1 hazards (under the Housing Health and Safety Ratings System) and where there is an imminent risk of injury or illness to the household e.g. electric shock, unsafe/dangerous appliances, unsafe structures or parts, no hot water, no heating.

Priority 2

Home fails the decent home standard, has one or more Category 1 hazards, but does not present an imminent risk of illness or injury to the household.

Priority 3

Home fails the decent homes standard but there are no Category 1 hazards present.
Residents of intermediate housing - ie those living in Shared Ownership/Low Cost Home Ownership properties

Eligible Works

- Examples include dealing with unsafe or dangerous electrical wiring or gas fittings, or small scale works such as providing security measures or repairing leaking pipes, damp proof course, rotted windows and doors, rotted floor boards and staircases.
- The Council will **not** use MRA grant to “top up” Warmfront energy grants, nor to fund ancillary works relating to DFG works (such as when a stair lift is installed, if it is discovered that the wiring is inadequate, it may be necessary to rewire at the same time. The MRA could not be used for this purpose).
- The maximum value of grant assistance shall be £3,000 exclusive of VAT, however in exceptional circumstances up to a further £2,000 maybe awarded at the chief officers discretion.
- The Council will charge the customer an administration fee of 10% of the total grant award for each MRA grant that it processes.

Service Standards

- The Council will consider all applications for assistance under this policy within a period of 6 months from receipt of application.
- The Council will aim to process applications efficiently, courteously and promptly.
- The Council can provide applicants who are ineligible for a grant with help and support to commission repairs and improvements if required, however a small fee may be charged. This fee will be recycled back into the service in line with best practice.
- All work undertaken by contractors shall be:
 - a) in accordance with Health and Safety regulations
 - b) in accordance with manufacturers’ recommendations and best practice
 - c) in accordance with current legislation
 - d) to the satisfaction of the Council, who will inspect all works.

Energy Efficiency Assistance (EEA)

Introduction

The Home Energy Conservation Act 1995 requires Councils to improve the energy efficiency of homes in their area, ie to reduce energy usage and carbon dioxide emission within the housing stock. The energy efficiency of homes is measured in a number of ways. One well known way is the SAP rating (SAP stands for Standard Assessment Procedure).

Energy – gas and electricity – used in the home is responsible for around 25% of the UK's carbon dioxide emissions. Carbon dioxide, a greenhouse gas produced when electricity is generated or gas is burned, is a major contributor to climate change (“global warming”).

Energy efficiency measures help to bring warmer, healthier homes to older and vulnerable people living in ‘fuel poverty’. Fuel poverty is defined as the need to spend more than 10% of household income on domestic energy in order to achieve a warm and healthy indoor environment.

Fuel poverty results from a combination of low household income, high energy prices and poor heating and insulation standards. The definition of fuel poverty does not take account of the amount that a household *actually* spends on fuel, nor the amount available for the household to spend on fuel after other costs have been met.

In the past 5 years the numbers in fuel poverty have risen dramatically largely due to the substantial increases in the price of gas and electricity to domestic customers since 2003. In the North West the percentage of households in fuel poverty rose from 6.6% (190,000 households) in 2004 to 22.1% (631,000) in 2007. The average for England rose from 5.9% in 2004 to 18.4% in 2008.

A significant threat (a Category 1 Hazard) is statistically most likely to result from inadequate heating and insulation provision which poses a hazard from cold conditions – particularly where occupants of the dwelling are elderly or very young.

Communities and Local Government (CLG), in guidance issued on the DHS, suggests that an energy efficiency rating of below SAP 352 can be taken as a simple proxy for a Category 1 Cold Hazard. In fact, an analysis of English House Condition Survey data suggests that more than one million homes that comply with the Thermal Comfort element of the DHS have a SAP rating of below 30. In total, some 2.2 million dwellings (10% of all housing) have a SAP rating of 30 or below.

The Government's Warm Front scheme (www.warmfront.co.uk) provides a package of insulation and/or heating measures up to a maximum value of £3,500 (with effect from 23rd April 2009). Under Warm Front, householders can receive a combination of the following:

- Loft insulation
- Draught proofing
- Cavity wall insulation

- Hot water tank insulation.

For full details of the eligibility for Warm Front assistance see Appendix 3

Energy Efficiency Assistance (EEA)

The purpose of Energy Efficiency Assistance (EEA), which is a discretionary rather than mandatory form of assistance, is to help vulnerable households on low incomes to achieve affordable warmth. Improving the energy efficiency of the private sector housing stock will also have a positive impact upon the Council's performance on NI 187 targets.

Eligibility

The Council will not fund any applications from customers who are able to access Warm Front grants (see Appendix 3 for full details of Warm Front eligibility).

- To qualify applicants should be spending more than 10% of their disposable income to heat the home.
- Homes should be over 10 years old or have been converted more than 10 years ago for flats or maisonettes.
- Applicants must be in receipt of one or more of the qualifying benefits, which are:
 - Income support or minimum income guarantee.
 - Housing benefit
 - Income based jobseekers allowance
 - Council tax benefit
 - Pension credit
- Or the applicant's state pension makes up 50% or more of the household income.

In addition to secure a grant applicants must be either:

- Owner occupiers
- Private tenants with a valid tenancy agreement
- All households who are resident in intermediate housing and who have a repairing obligation to their homes (i.e. those living in Shared Ownership/Low Cost Home Ownership properties) would be classed as "private" occupiers for the purpose of EEA applications and such customers would be eligible to apply.
- Private landlords who have been accredited under the Council's private landlord accreditation scheme

Conditions

The Council will fund the provision of cavity wall and loft insulation to a published maximum £50 per measure with the householder paying the difference.

To enable low income households (who may be in fuel poverty but who are not on benefits) the Council will fund the whole amount in the first instance and will agree with the householder to repay the outstanding amount in instalments over a maximum of one year.

Eligible Works

- Loft insulation
- Cavity wall insulation

Service Standards

- The Council will aim to process applications efficiently, courteously and promptly.
- The Council will refer all applicants to the nominated contractor(s) within 3 working days
- All work undertaken by contractors shall be:
 - a) in accordance with Health and Safety regulations
 - b) in accordance with manufacturers' recommendations and best practice
 - c) in accordance with current legislation
 - d) to the satisfaction of the Council, who will inspect a percentage of the works undertaken.

Home Improvement Loans

Chorley Council recognises the advantages of equity release schemes and the benefits of loans to 'recycle' funding, particularly given the limited financial resources available and the level of demand for assistance. Many Councils have now taken the option of introducing equity release schemes.

The provision of loans assistance shall be carried out in partnership with an external organisation under contract following tender procedures. It is envisaged that this service will be available in 2011/12. Detailed contract terms and conditions will set out how the organisation will provide the loans service including eligibility criteria and conditions. The contract will be for a fixed term.

Proposed eligible works and service standards are detailed below however these are subject to change.

Eligible Works

The guiding principle is that the work will contribute to achieving the DHS and presents a suitable investment decision on that basis.

- Measures to remedy dampness or timber treatment works for dry or wet rot
- Dealing with sub standard/dangerous electrics/gas flues/fires
- Remedial structural works
- Improvements to bathroom and kitchen amenities including dangerous layouts
- Works to tackle dangers encountered by steep or winding stairs
- Provision of new external doors and windows
- Provision of adequate hot water or heating systems
- Redecoration and other associated works relating to areas affected by the carrying out of mandatory grant works.

Service Standards

- The applicant seeking assistance should be advised about a wide range of loan products not just one product
- The applicant should be financially assessed by the partner organisation to determine what if any loan product would best meet the applicant's financial circumstances
- The loan organisation must be accredited by the FSA
- The partner organisation shall report to the Council within 3 months of referral whether a loan product has been procured, the type of loan and the amount of loan (to reflect the cost of the works and any ancillary and agency fees including loan fees).

Procedures and Processes

The Council's Private Sector Housing Assistance Policy has been developed to comply with the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and Government guidance and ensures:

- The provision of good information, advice and publicity summarising the authority's policy and procedures.
- A pre-application process (where appropriate) to enable the rapid assessment of initial enquiries.
- An application form and certificates which follow the Government's Housing Renewal Guidance (e.g. details of applicant and property, proof of title).
- Before providing assistance setting out in writing to each person the terms and conditions to which the assistance is to be subject.
- Officers satisfying themselves that every applicant has received appropriate advice and information about the extent and nature of any obligation (whether financial or otherwise) they might be entering into.
- That a person's ability to contribute towards any assistance is taken into account; that an Approval Notice is issued which follows the Government's Housing Renewal Guidance and includes details of the grant assistance and how it is to be repaid.
- That work for which the assistance is being provided, or conditions relating to the assistance, can only be varied with the consent of persons likely to be materially affected.
- That the consent of the owner and tenant of the dwelling is obtained before works are undertaken, providing the tenant does not unreasonably refuse to consent.
- That the consent of the person being provided with assistance is obtained before revoking any conditions applying to the assistance.
- Risk and fraud is minimised by following the Government's Housing Renewal Guidance and working closely with Internal Audit.

With the exception of DFG, all grants are subject to availability of funding and are based on a first come, first served basis. In the event that funding is no longer available, customers will be advised accordingly and provided with information appropriate to their circumstances.

Complaints or Comments about this Policy

We welcome any queries, complaints or suggestions. You should set out any comments in writing and send them to the Head of Housing at the Civic Centre, Union Street, Chorley, Lancashire, PR7 1AL. All comments will be carefully considered and we will also give you a written reply. Where appropriate, we will also contact you to discuss the views that you have put forward.

Appeals about Decisions in Individual Cases

This appeals procedure will deal with appeals about how the policy is operated in individual cases, for example, where an enquiry or application for assistance is refused or where Council policy has not been applied correctly or there has been a mistake. The appeals procedure will not deal with the amount of assistance awarded since the amount is effectively determined by:

- Council policy and the means test, and
- A professional and technical evaluation of the nature and extent of works required.

Appeals will not be considered on the grounds that the appellant simply disagrees with the policy. However, any written comments and complaints about the policy will be considered by the Head of Housing as described above.

All unsuccessful applicants will be notified in writing of grounds of intention to refuse, the availability of the grievance and appeals mechanism and the time limit for grievance or appeal (i.e. that all grievances or appeals should be submitted in writing to the Head of Housing within 21 days of the date of approval or refusal). Any grievance or appeal made outside the time limit will not be considered.

On receipt of an appeal, the applicant will thereafter be given a further 21 days in which to submit the grounds for appeal. The Head of Housing may also arrange at this stage for a representative to meet with the appellant to clarify facts. In practice, the meeting will be with the relevant Team Leader or the Service Manager.

Initially, all cases should be dealt with as a grievance using the Council's existing procedure for dealing with complaints. The Head of Housing shall arrange for a senior officer not involved in the original decision to review the case and advise the applicant of the outcome. The applicant has a further 21 days to then pursue an appeal if they are still aggrieved. Where such an appeal is received, the case will be referred to an Appeal Panel. The Appeal Panel will consist of three councillors.

The Panel hearing will involve the following:

Pre-hearing

- Notification inviting applicant to appear in person, advising of format and providing a copy of the report.
- The applicant is required to notify the Head of Housing at least 7 days prior to the hearing that they intend to make oral representation or disagree with the report.

Hearing

- Applicant and Team Leader/Service Manager invited to the Panel.
- Team Leader/Service Manager presents case.
- Applicant presents case.

The Panel may question either party.

- Panel considers case and informs officer and applicant of decision verbally.

Post Hearing

- Director of Partnerships, Planning and Policy notifies applicant of decision in writing and Head of Housing thereafter either approves or refuses the Assistance as appropriate.

Monitoring this policy

The Strategic Housing Unit will be responsible for ensuring that this policy is adhered to and is effective. The Head of Housing will monitor the take-up of the various strands of Housing assistance and will monitor the budget on a monthly basis.

This policy will be reviewed on an annual basis and it may be refreshed earlier to reflect any changes in legislation, statutory guidance, local priorities or capital funding availability.

Appendix 1

Definition of the Decent Homes Standard (DHS)

The summary of the definition of a 'Decent Home' is found in the CLG document "*A Decent Home – the definition and guidance for implementation*" (June 2006):

- a) It meets the current minimum standard for housing
- b) It is in a reasonable state of repair
- c) It has reasonably modern services and facilities
- d) It provides a reasonable degree of thermal comfort

a) It meets the current minimum standard for housing

The Housing Health and Safety Rating System (HHSRS) was introduced as part of the Housing Act 2004. It came into force in April 2006. HHSRS replaced the Housing Fitness Standard as the first criterion of the DHS. HHSRS is a risk based approach to tackling unsatisfactory housing conditions.

To be decent, a dwelling should be free from category 1 hazards. The existence of such hazards should be a trigger for remedial action unless practical steps cannot be taken without disproportionate expense or disruption.

b) It is in a reasonable state of repair

A dwelling satisfied this criterion unless:

- 1) One or more key building components (ie external walls, lintels, roof structure, roof covering, chimney, windows, external doors, gas central heating boiler, electrics) are old and, because of their condition need replacing or major repair **or**
- 2) Two or more other building components are old and, because of their condition, need replacing or major repair

A building component must be old **and** requiring replacement or major repair to satisfy this criterion.

c) It has reasonably modern services and facilities

A dwelling is considered not to meet this criterion if it lacks 3 or more of the following facilities:

- 1. A reasonably modern kitchen (20 years old or less)
- 2. A kitchen with adequate space and layout
- 3. A reasonably modern bathroom (30 years old or less)
- 4. An appropriately located bathroom and WC
- 5. Adequate external noise insulation (where external noise is a problem)
- 6. Adequate size and layout of common entrance areas for blocks of flats

d) It provides a reasonable degree of thermal comfort

A dwelling should have both efficient heating and effective insulation, defined as:

- Any gas or oil programmable central heating; or
- Electric storage heaters; or
- Warm air systems; or
- Underfloor systems; or
- Programmable LPG/solid fuel central heating; or
- Similarly efficient heating systems that are developed in the future

Dwellings with gas or oil programmable central heating systems should have cavity wall insulation or at least 50mm of loft insulation (where it is possible) to decent. Dwellings with other systems should have cavity wall insulation and at least 200mm of loft insulation (where it is possible) to be decent.

Housing Health and Safety Rating System (HHSRS)

The HHSRS is a method of risk assessing hazards that may be found in residential accommodation. Homes should be free of any avoidable or unnecessary hazards as listed in the table below.

Physiological	Psychological	Infection	Accidents
Damp and Mould Growth	Crowding and space	Domestic hygiene, pests and refuse	Falling between levels
Excess Cold	Lighting	Personal hygiene, sanitation and drainage	Falls associated with baths etc
Excess Heat	Noise	Food supply	Falling on level surfaces
Volatile Organic Compounds	Entry by intruders	Water supply	Falling on stairs
Biocides			Electrical hazards
Lead			Flames, hot surfaces
Asbestos and manufactured mineral fibres			Structural collapse and falling elements
Carbon monoxide and fuel combustion products			Position and operability of amenities
Uncombusted fuelled gas			Fire
Radiation			Explosions
			Collision and entrapment

Warm Front Eligibility Criteria

Warm Front is a Government funded initiative which reports to the Department of Energy and Climate Change.

Householders who own their own property or rent from a private landlord may be eligible for Warm Front if they meet the following criteria:

1. Householders aged 60 or over in receipt of one or more of the following benefits

- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Income Support
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance

2. Householders with a child under 16, or pregnant with maternity certificate MAT-B1, and in receipt of one or more of the following benefits:

- Pension Credit
- Housing Benefit
- Council Tax Benefit
- Income Support
- Income-related Employment and Support Allowance
- Income-based Jobseeker's Allowance

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

- Working Tax Credit (with an income of less than £15,460 and which must include a disability element)
- Child Tax Credit (with an income of less than £15,4690)
- Attendance Allowance
- Disability Living Allowance
- Income Support (which must include a disability premium)
- Housing Benefit (which must include a disability premium)
- Council Tax Benefit (which must include a disability premium)
- War Disablement Pension (which must include a mobility supplement or Constant Attendance Allowance)
- Industrial Injuries Disablement Benefit (which must include Constant Attendance Allowance)