

# 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.

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 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*

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## 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 (CO<sub>2</sub>) 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)
- Decent Homes Assistance (DHA)
- Energy Efficiency Assistance (EEA)

The following pages will deal with each element.

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## 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.

Grant assistance under this policy will be limited to the maximum grant in accordance with the legislation (currently £30,000 as at 2009-10).

### 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).

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.

Where an applicant is awarded a grant over £5000, and the applicant has a qualifying owner's interest in the premises, the Council may demand the repayment of any part of the grant exceeding £5,000 (but may not demand an amount in excess of £10,000) if the applicant disposes of the property within 10 years of the certified date of completion of the works. Disposal includes sale, transfer, assignment or otherwise.

### 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
- 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

- In accordance with legislation, the Council will process DFGs applications within 6 months from a 'valid application' stage to approval stage.
- In accordance with legislation, the Council will aim to carry out all disabled adaptations within 12 months (from approval to installation).
- The Council will aim to process applications fairly, efficiently, courteously and promptly.

### Prioritisation of DFG applications

Currently all DFG requests are dealt with in date order, regardless of the differing needs of clients or the availability of resources. Whilst demand for DFGs is increasing year on year the funding from the Government is not increasing. Therefore in order to take into account the specific needs

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of clients and to ensure that available resources are targeted at those most in need, a more sophisticated system is now required.

Whilst the legislation requires a decision from the Council within 6 months of receiving the full application, the Council recognises the need to respond according to the applicant's level of need. 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

Therefore a prioritisation system has been developed as follows:

Category	Category Colour	Timeframe for decision
High	Blue	4-8 weeks of receiving full application
Medium	Red	8-16 weeks
Low	Green	16-26 weeks
<b>Housing Association tenant</b>	<b>Orange</b>	<b>Each case to be discussed with RSL within 4 weeks of receipt, after which the applicant to be placed in either low, medium or high priority.</b>

**Applicants classed as having HIGH needs include the following:**

- Service user and/or carer are at serious demonstrable risk and without intervention, accident or injury is predictable and/or there is a sustained threat to their living situation
- To facilitate discharge from hospital where the person is unable to return home without the adaptation
- Where there is a predicted quick decline in their physical condition
- Adaptation required to sustain care package
- The service users requires access to internal facilities
- Adaptation is required to ensure external access from property is viable for eg school, hospital
- Adaptation required to support long term management of medical condition
- Adaptation required to ensure condition does not deteriorate

**Applicants classed as having MEDIUM needs include the following:**

- Adaptation required to allow access to/from the property on an occasional basis
- To facilitate discharge from hospital where the need is not immediate

**Applicants classed as having LOW needs include the following:**

- Adaptation required to access facilities for personal care but no medical need
- All other requests which are not essential to meeting care needs

## Decent Homes Assistance (DHA)

The purpose of Decent Homes 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 DHA 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 DHA 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 either 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.
- 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 DHA 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 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.
- If the property is sold within the certified occupation period the grant is repayable as follows:

**Repayment of grant monies in full (excluding fees):** if the property is sold or transferred within a period of 5 years from date of certified completion.

**Repayment of 50% of grant monies (excluding fees):** if the property is sold or transferred in the period between 5 years 1 day and 8 years.

**Repayment of 25% of grant monies (excluding fees):** if the property is sold or transferred in the period between 8 years 1 day and 10 years

**Nil repayment:** if the property is sold or transferred after 10 years.

- 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 DHA 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 eg 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, broken windows and doors, rotted floor boards and staircases.
- The Council will **not** use DHA 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 DHA could not be used for this purpose).
- The maximum value of grant assistance shall be £5,000 exclusive of VAT
- The Council will charge the customer an administration fee of 10% of the total grant award for each DHA 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.
- All work shall be undertaken
  - 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](http://www.warmfront.co.uk)) provides a package of insulation and/or heating measures up to a maximum value of £3,500 (with effect from 23<sup>rd</sup> 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 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 (working figure is £50) 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 increments 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 shall be undertaken:
  - 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. Detailed contract terms and conditions will set out how the organisation will provide the loans service. The contract will be for a fixed term.

### Eligibility

For assistance under the loan scheme

- The applicant or his/her partner must be at least 18 years old
- The applicant must be owner occupiers with equity in their properties
- The applicant(s) must live in the borough of Chorley
- Any other person registered as part owners of the property must sign the legal charge
- Applicants must not be owners of any other properties
- Applicants must intend to live at the property as their main residence once the works have been completed
- Priority will be given to applicants who are over 60 years of age
- Clients must be in receipt of welfare benefits such as:
  - Unemployment Benefit
  - Job Seeker's Allowance
  - Child Tax Credits
  - Disability Living Allowance
- The dwelling subject to loan assistance must have been assessed as having failed the Decent Homes Standard.
- The applicant has been assessed as suitable to obtain the loan assistance by a person or organisation accredited by the Financial Services Authority (FSA).

### Conditions

- There is no minimum loan. However as a guide where the value of smaller repair schemes is considered to be less than £1000 excluding VAT, then the first choice of assistance shall be to consider a Decent Homes Assistance grant providing that the customer meets the eligibility criteria.
- The maximum loan value is £5,000
- The property must be over 10 years old
- The applicant must provide proof of Building Insurance from the date of the approval of the application throughout the remainder until the property has a change of ownership

- Applicants who have building insurance which covers the works/improvements will be refused
- Any customers providing false information or withholding information may have the loan cancelled and be liable to prosecution
- All information provided by the client will be assessed and may be shared with other organisations handling public funds in order to detect and prevent fraud
- Clients must not be bankrupt.

### 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).

### Monitoring

The Strategic Housing Unit will be responsible for ensuring that this policy is adhered to and is effective. The Housing Enabling Manager 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

## 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)