

CROYDON COUNCIL

HOUSING RENEWAL POLICY

**Appendix B to item 9
Cabinet 16.12.13**

December 2013

CONTENTS

	Page
Introduction	3
Key Priorities	3
Resources	9
General Guidance on the Operation of the Housing Investment Programme	10
Assistance available:	
• Discretionary Home Investment Loan	16
• Mandatory Disabled Facilities Grant	21
• Home Repair Loan	27
• Energy Loan.....	31
• Empty Homes Grant	35
• Empty Homes Loan.....	39
• Special Projects Loan.....	42
Agencies and Projects.....	44
Other Forms of Assistance	46
Complaints	49
Operative Date and Implementation Plan	49
Transitional Arrangements	49
Appendices:	
Appendix A Loan Conditions (Home Investment, Home Repair and Relocation Loans)	50
Appendix B Grant Conditions (Disabled facilities Grant)	54
Appendix C Loan Conditions (Energy loan).....	58
Appendix D Grant Conditions (Empty Property Grant).....	61
Appendix E Loan Conditions (Empty Property Loan).....	65
Appendix F Housing Health and Safety Rating System - Hazard Categories & Profiles	67
Appendix G Basic Kitchen Amenities	71
Appendix H Maps from Building Research Establishment Survey 2008..	72

HOUSING RENEWAL POLICY

1. INTRODUCTION

1.1 The Regulatory Reform (Housing Assistance) Order 2002 repealed much of the existing prescriptive legislation governing the provision of renewal grants to homeowners and replaced it with a new wide-ranging power to provide assistance for housing renewal.

1.2 This Policy sets out how Croydon will use the various powers available, including the provision of financial assistance.

1.3 **The Council's Vision for Croydon is:**

- **An Enterprising City** - a place renowned for its enterprise and innovation with a highly adaptable and skilled workforce and diverse and responsive economy
- **A Learning City** - a place that unleashes and nurtures local talent, is recognised for its culture of lifelong learning and ambitions for children and young people
- **A Creative City** - a place noted for its culture and creativity - one of the best incubators of new artistic and sporting talent in the country
- **A Connected City** - a place defined by its connectivity and permeability; with one of the best digital, communications and transport networks in the country
- **A Sustainable City** - a place that sets the pace amongst London boroughs on promoting environmental sustainability and where the natural environment forms the arteries and veins of the city
- **A Caring City** - a place noted for its safety, openness and community spirit where all people are welcome to live and work and where individuals and communities are supported to fulfill their potential and deliver solutions for themselves.

1.4 Croydon's Strategic Partnership will achieve this vision by focusing on these six key themes that reflect the priorities expressed by local people.

Our vision statement sets out the quality and scope of change that is sought over the coming years. This is now the point of reference for all other strategies and plans in the borough - ensuring that the same vision and priorities are met and that we are consistent and act together to create a better place in which to live and work.

This policy will contribute towards the fulfillment of these themes.

2. KEY PRIORITIES

2.1 The Council's Housing Renewal Policy has been influenced by the National and Regional picture and the Government's key housing-related aims, which

are to:

- Ensure every individual in the country has a decent home which they can afford
- Create attractive, sustainable communities where people want to work and live

The vision for housing in Britain includes:

- A major emphasis on the need to increase home ownership, with help for those whose chances of ownership are limited by the current high house price levels
- an improvement in the quality and image of private rented accommodation which is seen as a particularly important option for young or geographically mobile people
- an increase in the amount of social rented housing
- help for vulnerable people in all tenures to stay in their own homes, for example through adaptations, assistance with renovations and housing related support
- improved quality of housing in all tenures with specific targets for both social and private stock
- a reduction in homelessness together with less reliance on temporary accommodation

2.2 In addition, the Policy reflects the following key aims set out in the London Housing Strategy 2005-16 – “Capital Homes”:

To increase the number of homes by:

- Increasing new supply
- Delivering more affordable housing
- Meeting the need for supported housing
- Ensuring new housing is of high quality
- Reducing the number of empty homes

To build sustainable communities by:

- improving the quality of existing homes
- preventing homelessness and reducing repeat homelessness
- tackling overcrowding
- empowering tenants and residents
- creating mixed communities
- improving housing management

2.3 This Policy is also influenced more locally by:

The South-West London Housing Strategy which has been jointly produced and agreed by the seven boroughs in South-West London Sub-Region (Croydon, Kingston, Lambeth, Merton, Richmond, Sutton and Wandsworth). There are five key priorities:

- Maximising the supply of housing
- Meeting housing need in the area
- Improving housing conditions
- Tackling deprivation and building communities
- Effective partnership working.

The South-West London Private Sector Strategy focuses on what can be done in the private sector to contribute to these five key priorities. The overall aims are to:

- contribute to the London-wide target for the reduction in non-decent private homes, in particular those occupied by vulnerable people, with a major focus on improving energy efficiency and on the worst-condition properties
- bring empty private sector homes back into use through improvements and encouragement of landlords to enter into nomination agreements with, or lease properties to, the member councils.

2.4 The Housing Renewal Policy has also been influenced by the strategic context set in the Council's own **Housing Strategy 2011 -2015**. It is structured around six strategic objectives:

- **Optimizing the supply of new housing**
- **Protecting and improving existing housing**
- **Customer-focused housing advice and options**
- **Achieving independence through housing support**
- **Managing and sustaining strong, successful and thriving communities**
- **Improving health and well-being through decent homes and neighbourhoods**

Some of the main challenges the strategy seeks to address include:

- **The viability of new housing development and uncertainties around emerging rent policy following the introduction of affordable rent.**
- **Long-term sustainable plans for the maintenance and improvement of council housing to the standard required by the regulator.**
- **Tackling private sector housing conditions and the poor health outcomes that arise from them.**
- **Tackling and preventing increasing homelessness, and responding to recent difficulties in securing an adequate supply of private sector housing to meet housing need.**

2.5 The Building Research Establishment was commissioned in 2008 to provide estimates of the local housing conditions in Croydon using data from the English House Condition Survey 2001 and other sources such as the census 2001. The report shows information at borough level, ward level and census

output areas. There was a good correlation with the Croydon House Condition Survey 2002 results. Some key findings are:

- 37% of private sector homes (43,955) are non-decent
- 6% of private sector homes (7,563) occupied by vulnerable households are non-decent.
- 11% of homes (13,659) have a SAP rating of less than 35
- 6% of homes (7,417) are in fuel poverty

See Appendix H for maps showing the distribution across the borough.

2.6 Poor quality housing can have an impact on the health of the occupants and on the quality of life in an area. Though agreeing with the Government's view that it is primarily the responsibility of homeowners to maintain their own properties, the Council is committed to improving housing quality across all tenures. It is accepted that some homeowners, particularly the elderly and the most vulnerable, do not have the necessary resources to keep their homes in good repair.

2.7 The provision of assistance in Croydon is based upon several groupings:

Client Based:

- Persons aged 60 and over/infirm
- Disabled
- Low income households
- Vulnerable households

Property Based:

- Non-decent homes
 - Category 1 Hazards
 - Energy Efficiency/thermal comfort
 - Reasonable repair
 - reasonably modern facilities
- Empty Properties (SW Sub Region funding)

Theme Based:

- Fuel Poverty (SW Sub Region)
- Security & Crime Prevention Measures (Supporting People)
- Home accident prevention
- Handy Person Scheme (Supporting People)
- Gardening Scheme (Supporting People)

Specific funding sources are shown in brackets.

Decent Homes Standard

2.8 The Department of Communities and Local Government has an objective to;

“improve the supply, environmental performance and quality of housing so that it is more responsive to the needs of individuals, communities and the economy”.

In line with this, Local Authorities are expected to address non-decent homes in the private sector occupied by vulnerable households in their housing renewal policies.

2.9 A decent home must:

- not contain a category 1 hazard
- be in a reasonable state of repair
- have reasonably modern facilities and services
- provide a reasonable degree of thermal comfort.

2.10 This Policy sets out a number of tools that the Council will employ to help bring non-decent homes in the private sector occupied by vulnerable households up to standard.

Performance Indicators

2.11 This policy and the assistance provided under it contribute to the following targets and themes:

Corporate Plan

- Increase the supply of sustainable housing by delivering an action plan to bring 350 empty properties a year back into use including empty spaces over shops and bidding for funding from the Homes and Communities Agency
- Bring 250 private sector homes (including at least 200 occupied by vulnerable people) per year up to the decent home standard through a programme of housing renewal, including loans, empty property grants, and private sector enforcement action
- Complete 130 loans/grants for the repair and/or improvement of older, disabled and vulnerable people's homes in the private sector.
- Provide energy loans for vulnerable home owners: make 30 loans from a £100,000 budget per year.
- Enable 120 older or disabled council tenants and 190 private sector occupants to get major aids and adaptations to their homes
- Operate the Staying Put Home Improvement Agency to enable 1200 older people per year to stay in their homes through advice, repairs and improvements, handyperson service and hospital discharge service.
- Provide a Gardening Scheme in partnership with Care Management Group to 150 residents per year.

Department of Adult Services, Health and Housing Performance Indicators

- NI 141 - Number of vulnerable people achieving independent living
- NI 136 - Number of vulnerable people achieving independent living
- NI 142 - Percentage of vulnerable people who are supported to maintain independent living
- NI 187 - Tackling fuel poverty - % of people receiving income based benefits living in homes with a low energy efficiency rating
- PAF C21 - Enable older or disabled people to get major aids and adaptations to their homes.
- X3 - Number of private sector vacant properties returned to occupation or demolished as a result of council action

Local Authority Housing Statistics

- Total number of private sector dwellings with Category 1 hazards which were made free from those hazards as a direct result of action by the local authority.

Sustainable Community Strategy

Safer, stronger and more sustainable communities

- Secure homes
- Renewing homes

Improving health and wellbeing

- Staying Put and Adaptations
- Decent homes

Improving the Environment

- Tackling climate change/energy efficiency

Delivering high quality services and value for money

- Continuous improvement
- Securing financial resources

3. **RESOURCES**

Croydon Schemes:

The following Capital resources have been allocated for Private Sector Renewal in 2013/14:

Type	Value
Disabled Facilities Grant (Mandatory)	£1,900,000
TOTAL	£1,900,000

It is anticipated that a broadly similar level of resources will be available in 2014/15.

The following Recycled Loan Fund has been allocated for Private Sector Renewal in 2013/14:

Type	Value
Private Sector Renewal Loans	£700,000
Empty Property Loans	£200,000
Energy Loans	£100,000
TOTAL	£1,000,000

It is anticipated that a broadly similar level of resources will be available in 2014/15.

South-West London Schemes:

Scheme	Value
Empty Homes Assistance	£791,000
Additional Empty Homes funding approved July 2103	£420,000
TOTAL	£1,211,000

The above funding has been approved for the period 2013-15.

4. GENERAL GUIDANCE ON THE OPERATION OF THE HOUSING INVESTMENT PROGRAMME

Eligibility Criteria

- 4.1 Details of the eligibility criteria for applicants, the qualifying works and the means test are given under each type of assistance in the pages that follow. Conditions attached to assistance are given in Appendices A to E. A decision as to which is the appropriate assistance for a given situation will be made by the Council's inspecting officer after visiting a property and in accordance with this Policy.
- 4.2 All assistance is provided subject to finance being available. The Council reserves the right to refuse applications and to have a waiting list.
- 4.3 It is a requirement that all home investment and home repair loan applications are made through the Staying Put Home Improvement Agency using approved contractors.
- 4.4 Assistance (excluding Disabled Facilities Grants) may be refused in cases where an applicant is found to have an outstanding debt to the council of any kind. This need not be in relation to the same property that the current application for assistance is for. An applicant with council tax arrears may only apply for assistance once the outstanding debt has been repaid.
- 4.5 The council is not able to offer or approve a loan where the applicant has been declared bankrupt and that bankruptcy has not been discharged.

Unforeseen Works

- 4.6 Any unforeseen works that are identified when works commence will be considered for assistance. These must be seen and agreed prior to them being carried out. An instruction will be given authorising any unforeseen works. The cost will only be allowed up to the normal limit for the type of assistance.

Properties Held in Trust

- 4.7 A trustee or beneficiary applying for assistance must be able to fulfil all the normal conditions. Eligibility for assistance is likely to depend on the terms of the individual trust.
- 4.8 A person who lives in the dwelling under a right of exclusive occupation for a period of more than 5 years or for life will be able to apply for a Home repair Loan for repairs only or an Energy loan for energy efficiency works.

Applications after Commencement or Completion of Works

- 4.9 An application for assistance will not be approved where the relevant works have been completed before the assistance is approved.

- 4.10 Where an application has been received and works have started before the assistance has been approved, only those items yet to be carried out may be considered as part of the application. The only exception to this is certain Disabled Facilities Grant applications where prior agreement of the Council is obtained.

Fees & Other Ancillary Costs

- 4.11 Other charges that are payable in connection with the works maybe eligible for +assistance. Where applicable, these include:

- confirmation of the owner's interest, if required by the Council
- technical and structural surveys
- design and preparation of drawings, plans and schedules of works
- assistance in completing forms
- advice on financing the costs of the relevant works which are not met by grant
- applications for planning permission and building regulation approval
- applications for listed building consent
- applications for conservation area
- obtaining estimates
- advice on contracts
- consideration of tenders
- supervision of the relevant works
- disconnection and re-connection of electricity, gas, water or drainage utilities where this is necessary for the grant-aided works
- the services and charges of an occupational therapist in relation to the relevant works in the case of disabled facilities grant
- Agency fees.

Successive Loans/Assistance

- 4.12 Where an applicant has previously received a decent homes grant, they will not be eligible to apply for a new loan unless the works are unrelated to the original grant work. As a condition of the grant, the applicant agreed to keep the property free of category 1 hazards, in a good state of repair and up to the Decent Homes Standard for 5 years and the level of maintenance carried out

will be taken into account when considering new applications.

- 4.13 The Council will not generally consider giving assistance on more than one occasion in relation to a specific property. Exceptions to this are where a client is eligible for a home investment loan and also a home repair loan or energy loan or where further unforeseen items of work are later found to be necessary (within the maximum loan/grant limits set out).
- 4.14 It is a condition of all assistance, except for Energy loan, that the applicant maintains the property in a good state of repair, free of category 1 hazards and meets the decent homes standard following the date of completion.
- 4.15 Due to client circumstances, it may occasionally be necessary to be more flexible on which items of work are completed e.g. where the client is unable to cope with certain works for reasons of age or infirmity.
- 4.16 See individual grant limits for further details.

Contractors Issues

Acceptable Estimates

- 4.17 Applications shall be accompanied by at least two competitive estimates from different independent builders, broken down so that there is a separate cost for each item of work. Applicants may be required to provide additional estimates where those submitted are not completely satisfactory. The Council may check that estimates provided are genuine. Original copies only are acceptable.
- 4.18 Applicants cannot provide their own estimates where the works are organized and overseen by Croydon Staying Put Home Improvement Agency who use contractors who comply with Construction Line and CHAS (Contractors Health & Safety Scheme) in accordance with Croydon's guidelines. This reduces the risk of poor workmanship and gives control of the management and quality of the building work.
- 4.19 In the case of applications for Home Repair Loans, only one estimate is required where the cost of works is less than £1,000.

Value Added Tax (VAT)

- 4.20 In the case of disabled facilities grants works are generally not subject to VAT. Energy efficiency works such as energy efficient heating and hot water systems, loft insulation, cavity wall insulation and draught-proofing are taxable at 5% VAT. In all other cases repair or improvement works are taxable at the standard rate of VAT.

Where the chosen contractor ceases to be VAT registered having originally estimated as a VAT registered firm, the assistance amount will be varied to exclude the VAT. Conversely, where the contractor becomes VAT registered having originally estimated as a non-VAT registered firm; the assistance amount will be varied to include the VAT up to the assistance limit.

Conditions Applicable to Contractors who Undertake Works

- 4.21 The assisted works must be carried out by the contractor whose estimate was used as the basis for the eligible cost of works. Only in exceptional circumstances will agreement be given to the use of an alternative contractor and then the applicant must obtain that agreement prior to employing the contractor. Alternative estimates obtained or provided after the assistance has been approved cannot be accepted, even if the price is lower as this would not constitute open competition. Assistance may not be paid if notification of the change of contractor is not made to the Council.

Estimates/Invoices from Family Members/Associated Contractors

- 4.22 An applicant for assistance (owner-occupier, landlord or qualifying tenant) is prevented from submitting estimates or invoices for work which are from a member of his family, or are his own, or from his own company, or from a company he is associated with. This is to prevent collusion and fraud. However, invoices for materials only from a third party would normally be acceptable.
- 4.23 The Council's financial auditors will examine such documents to prevent collusion and fraud.

Quality of Grant Aided Work

- 4.24 The final payment of assistance will only be made when the works are fully completed to a satisfactory standard and may not be paid if the works are only partially completed. Interim payments may be agreed to the level that is appropriate based on valuation of the works completed.

Payment of Assistance to Contractors

- 4.25 The assistance will be paid directly to the contractor who undertook the works. (Apart from Empty Property Assistance). Where an applicant has a contribution to make towards the cost of the works they will be required to pay this to the contractor before commencement of the works. (Apart from Empty Property Assistance)
- 4.26 Where the works have been carried out to a satisfactory standard, but the applicant unreasonably disagrees, the Council reserve the right to pay the contractor, where it would be unreasonable to do otherwise.
- 4.27 Interim payments will be considered where appropriate.
- 4.28 The assistance will be paid on receipt of satisfactory invoices, demands or receipts.

Closure of Applications

- 4.29 Work must be completed and the assistance claimed within twelve months of the approval date. An extension of time will only be granted in exceptional circumstances.

- 4.30 All documentation needed for a full application must be received within six months of the initial submission or the application will be closed.

Recovery of Assistance

- 4.31 A registered charge will be placed on the property on payment of the assistance. The cost of this, where applicable, will be added to the loan/grant.
- 4.32 Repayment of any assistance will be pursued where any of the loan or grant conditions, which are applicable following the satisfactory completion of works, have been breached or when the recipient disposes of the dwelling (whether by sale, assignment, transfer or otherwise).
- 4.33 Ownership and occupancy of properties may be checked at anytime following payment of assistance to see if any conditions have been breached.
- 4.34 If a payment has been made and the applicant refuses to have all of the works on the schedule carried out, the charge will be registered against the property at the lower rate.

Fraudulent Applications

- 4.35 The Council will investigate applications that they suspect to be fraudulent and will liaise with and refer to the local police, Benefits Agency, Fraud Office and the Inland Revenue.
- 4.36 Where a person has made a fraudulent application they will lose the right to apply for assistance. If assistance has been paid and it is subsequently proven that fraud was involved, action will be taken to recover the amount paid.
- 4.37 Any applications which are being investigated in respect of fraud will not be processed whilst the investigation is ongoing.

Information required from Absent Joint Owners or Partners

- 4.38 In some cases applicants are living alone in a property where there is an absent joint owner or partner. In order to establish that the absent joint owner or partner is not living there, and is therefore not a relevant person to the application, it is normal practice to ask the applicant to obtain proof that the person is living elsewhere. The absent joint owner's written permission for the work to be carried out is also required as they have an interest in the property.
- 4.39 In accordance with the Council's policy on Domestic Violence, a flexible approach will be adopted where it is considered that the Council's involvement may encourage this type of behaviour or where we suspect that there may be issues of domestic violence. This may include the acceptance of a sworn statement from the applicant where the absent person refuses to provide the required proof or where it is not considered appropriate to ask for it.
- 4.40 In some cases an absent partner may still be contributing to the upkeep and running of the house and these payments will be taken into account when carrying out the means test.

Environmental Sustainability

- 4.41 The Council is committed to reducing the environmental impact of works associated with housing renewal and will take all reasonable steps to implement the Council's Green Commitment.
- 4.42 The Council's Green Commitment includes the implementation of energy efficiency measures and renewable energy projects where appropriate. It also specifies the use of materials from sustainable resources, low environmental impact, sustainable water management, waste reduction and reuse and recycling where possible in all repair, improvement and adaptation works.

ASSISTANCE AVAILABLE

5.0 DISCRETIONARY HOME INVESTMENT LOAN

Purpose

5.1 This loan is available for the following:

- To remove/reduce category 1 and 2 hazards from a dwelling as identified under Part 1 of the Housing Act 2004; or
- To put a dwelling into reasonable repair; or
- To meet the Decent Homes Standard.

This includes the common parts of the dwelling that an applicant is responsible for under the terms of any lease.

Eligibility

Eligible persons:

5.2 Anyone over the age of 18 who is an owner-occupier.

5.3 The applicant must have owned and resided in the property for at least 3 years prior to and including the date of the application. The only exceptions that will be considered are:

- Where the loan is to be given in conjunction with a disabled facilities grant.
- Where the applicant has a disability.
- Where the property has been vacant for at least 6 months prior to purchase.
- Where the applicant(s) are first-time buyers (the Council will be sympathetic towards applicants who, as a result of a divorce, are buying a property for the first time on their own).
- Where the applicant inherited the property and the deceased person lived there and owned it for at least one year prior to their death.
- Where the property has been left to the applicant as part of a divorce settlement.

5.4 An **owner-occupier cannot** apply for Discretionary Home Investment Loan in the following circumstances:

- Where the property has a council tax valuation band of G or H.

- Where the property was built or converted less than 10 years prior to the date of the application.
- Where the property is a second home or a holiday let.
- Where the only works proposed are non-essential, such as decoration or an extension to provide additional bedroom or living room space.

Works covered under Discretionary Home Investment Loan

Properties that have category 1 hazards and/or serious disrepair

5.5 All works necessary to remove/reduce hazards (see Appendix G for the list of hazards) plus any additional works to meet the Decent Homes Standard.

Examples of works include:

Serious disrepair e.g.

- replacement of a leaking roof and installation of a damp-proof course.

Electrical Hazards e.g

- rewiring a dangerous electrical installation or where it is more than 40 years old, including the provision of mains operated smoke alarms.

Excess Cold e.g.

- Where there is no or inadequate heating, the provision of an adequate heating system to the whole property will be considered.
- Works to provide adequate thermal insulation such as the provision of loft insulation up to the current standard required by Building Regulations (where none or less than 150mm exists), cavity wall or solid wall insulation and insulation to water tanks and pipes, will be considered where there are associated repairs.

Mould and damp e.g.

- Works to remedy severe rising dampness in a number of habitable rooms or severe penetrating dampness from defective rainwater goods and eaves guttering.

Falls associated with Stairs and Steps e.g

- Works to remedy serious variations in rise and going within a flight, excessive pitch to a staircase, lack of guarding to one side or absence of any handrail.

Falls on the level e.g

- Works to remedy an excessive slope to a floor or excessive surface variations on a path.

Falls between levels e.g

- Works to remedy an unguarded balcony or landing by providing a balustrade.
- Works to restrict opening of windows with low sill height or to provide guarding or safety glass to low level glazing (below 800mm above floor level).

Structural collapse and falling elements e.g

- Works to remedy falling elements from a dwelling such as slates or bricks and collapse of walls.
- Works to remedy insufficient foundations or disrepair causing inadequate strength to load bearing walls.
- Works to remedy internal floor, ceiling or staircase collapse.

Fire e.g

- Works to remedy inadequate fire resistance to internal partitions/doors and to provide safe means of escape in case of fire.
- Provision of 10 year battery life smoke and heat detectors, where none are existing.

Properties which have category 2 hazards present or which fail to meet the Decent Homes Standard due to disrepair or the age/condition of essential amenities.

- 5.6 All works necessary to remove category 2 hazards and put the property into reasonable repair are covered, for example:

Works to remove category 2 hazards.

Damp and Mould Growth e.g. Works to combat severe condensation including mechanical extractor fans to bathrooms and kitchens and dry lining of certain walls in extreme cases. Additional heating may also be considered. The grant is not for works of extensive modernisation.

Falls associated with stairs and steps e.g. loose or missing handrail to stairs.

Food Safety e.g. renewal of old, badly worn or cracked kitchen sink, provision of adequate food storage provision or adequate kitchen work surface for food preparation for the first time. The renewal of an existing kitchen or where one has been removed is not included.

Repairs.

Repairs may include the repair or replacement of minor roof areas (excluding porch roofs **or conservatories/temporary lean-to type structures**), guttering, down-pipes, timbers, walls and foundations, floors, staircases, plaster, repairs to defective electrical installations, and most other repairs to the structure.

- 5.7 All works necessary to provide reasonably modern facilities and services, for example:

Provide an adequate kitchen where:

- the existing one is more than 20 years old or
- the existing one has inadequate space or layout i.e. where it is too small to contain all of the required items, sink cupboards, cooker space, worktops (appropriate to the size of the dwelling)

Provide an adequate bathroom where:

- the existing one is more than 30 years old or
- the existing one is inappropriately located i.e. where the main WC is external or located on a different floor to the nearest wash hand basin; where the main bathroom or WC is located in a bedroom or accessed through a bedroom (unless the bedroom is not used or the dwelling is for a single person); where a WC without a wash hand basin opens onto a kitchen.

Means test for Discretionary Home Investment Loan

Test of resources for owner-occupiers

- 5.8 Assistance will not be provided to applicants where all relevant persons in relation to the application have more than £15,000 in savings in total. It is considered that applicants with savings above this limit have sufficient funds to secure repairs to their properties.
- 5.9 The test of resources will be the same as that set down in the Housing Renewal Grants Regulations 1996 and in the Housing Renewal Grants (Amendment) (England) Regulations 2008 and any subsequent amendments, with the exception that the parents of a disabled child or young person will be means tested. It is based on the regulations governing entitlement to housing benefit and council tax benefit.
- 5.10 The income and capital of each relevant person (the applicant or resident co-owner, usually their partner) is taken into account in the assessment of financial resources.
- 5.11 Where all relevant persons are in receipt of income support, income-based job seekers' allowance, council tax benefit, housing benefit, working tax credit (where income is below £15,050) or guaranteed pension credit, a loan can be approved at 100% up to the maximum limit.
- 5.12 Applicants who are self-employed will need to submit certified accounts for a period of at least one year ending on the date of the full application for a loan.

Maximum amount for Discretionary Home Investment Loan

- 5.13 The maximum loan amount is **£20,000** for new applications (including fees, charges and VAT). Where necessary, several applications may be made over time by the same applicant but the value of works (including fees, charges and VAT) may not exceed this maximum amount in total.

- 5.14 Assistance towards unforeseen works can be given provided that the total loan does not exceed the above ceiling. If unforeseen works take the costs of loan aided works above the maximum amount, this work will not be covered by additional loan funding.
- 5.15 In the case of owner occupied properties where the cost of the works is likely to exceed the maximum loan amount, the applicant will be expected to apply for an **Equity Release loan (see section 13)** for the amount above the ceiling or find alternative funding for these additional works.

Conditions attached to Discretionary Home Investment Loans

- 5.16 A summary of the conditions applicable to all home investment loans is given as Appendix A.

6.0 MANDATORY DISABLED FACILITIES GRANT

Purpose

- 6.1 This grant is intended to help people with disabilities to live more independently in their home. It includes essential adaptations to enable a disabled person to gain access into their dwelling, to move around it and to access kitchen and bathroom facilities.
- 6.2 Where it is not reasonable and practical to carry out the works to the person's existing home, this grant is available to assist them to sell their home and purchase another property that more closely meets their needs. It is also available to assist private tenants with a disabled person in their household to move to another rented property or to move into a property that they are purchasing that more closely meets their needs. Assistance with the costs of moving is only available where the existing property is either unsuitable for the adaptation required or where the cost of adapting the property is prohibitive.

Eligible persons

- 6.3 Owner occupiers or qualifying tenants (including housing association tenants) over the age of 18 are eligible to apply. To qualify for this grant a referral must be received from the Department of Adult Services and Housing Community Occupational Therapy Service or from children, Croydon Primary Care Trust's Children's Occupational therapy Service. An occupational therapist will visit the property to identify the needs of the disabled person and assess what works are 'necessary and appropriate'. A Building Surveyor determines whether the proposed works are "reasonable and practical", having regard to the age and condition of the property.
- 6.4 Foster carers in the borough where the child is already in occupation and where the placement is long term (i.e. for the whole or remainder of childhood to 18 years). This applies whether the placement is by Croydon Council or from another local authority.
- 6.5 A mandatory disabled facilities grant is awarded for works that are the most economical means of meeting the disabled person's needs.
- 6.6 Council tenants are encouraged to apply to their Housing Management Officer in the Housing Department. We would not normally consider an application from a landlord. Housing Associations would normally be expected to fund works from their "Rent Surplus Fund" unless the Association can prove that they do not have available funding in which case a Disabled Facilities grant application would be considered from the tenant.
- 6.7 An applicant who is receiving support from another local authority is entitled to apply for a Disabled Facilities Grant if they are resident in the borough. Match funding will be requested.

- 6.8 An application would be considered from a person living in a mobile home as long as the works are practicable and reasonable. A registered charge would not be applicable in these cases.
- 6.9 The applicant does not have to be the person with the disability.

Works covered under Disabled Facilities Grant

6.10 Access to and from the dwelling or building, e.g.

- hard standing for pavement vehicles, so far as it provides access to the dwelling;
- fixed ramps to doorways;
- mechanical step lifts, including a 5 year warranty;
- alteration of double-glazed porches where wheelchair access is difficult;
- garden rails for access;
- outside lighting where required for access facility;
- "up and over" automatic garage doors;
- automatic door openers.

6.11 Access to and from the dwelling or building to the garden or outside area or making access to a garden safe e.g.

- fixed ramp access to rear garden within the curtilage of the dwelling
- mechanical step lifts, including a 5 year warranty

6.12 Facilitating access to a room used or usable as the principal family room.

6.13 Facilitating access to sleeping accommodation, or provision of sleeping accommodation where this would be more appropriate, e.g.

- lift access to existing bedrooms, including a 5 year warranty;
- garage conversion when made into shower room and bedroom;
- building an extension onto a property where there is only one principal family room that cannot be divided.

6.14 Facilitating access to essential amenities, or the provision of essential amenities or facilitating use by disabled occupant of essential amenities e.g.

- major kitchen equipment such as cookers, if to be used by disabled occupant (providing existing appliance is not suitable);
- modified kitchens, if to be used by disabled occupants;
- extractor fan where window opening not possible by disabled occupant;
- automatic wash and dry toilets;
- complete bathrooms, where existing facilities are inaccessible or unsuitable;
- garage conversion when made into shower room and bedroom.

6.15 Adapting controls and/or provision of additional means of control for heating, lighting or power supplies, to make them suitable for use by a disabled occupant, e.g.

- moving electrical sockets and changing switches.

6.16 Improving an existing heating system, or provision of a new one suited to the needs of the disabled occupant where there is a medical need for a warm environment.

6.17 Facilitating access for a disabled person to parts of their home, which is needed to enable them to care for someone living with them, who is dependent upon their care.

6.18 Works to the dwelling or building to make it safe for the disabled person and other persons living with them, e.g.

- provision of specialised lighting;
- toughened or shatterproof glass;
- installation of guards around certain facilities such as fires and radiators;
- reinforcement of walls, floors and ceilings in exceptional cases;
- cladding of exposed surfaces and corners to prevent self injury;
- pad a room with an observation window in the door, for a self-injurious dependent.

6.19 Assistance with the costs of relocating to a more suitable property.

Assistance can be provided towards the general costs of selling one property and buying an alternative property or in the case of private tenants, to move to another rented property or to purchase and move to another property.

For example:

- Surveyors and solicitors fees (and disbursements) for the sale & purchase of the properties
- The costs of packing, moving and relocating furniture and belongings into the new property
- Mortgage administration costs and Estate Agent fees
- Rental deposit.
- This can not be used to cover the payment of stamp duty.

6.20 **Other Eligible works, e.g.**

- fixed hoists, stair-lifts, through floor lifts, including provision of five year extended warranty;
- window openers;
- facilitating wheelchair access internally;
- providing separate sleeping accommodation for a dependant who requires attention at night.

6.21 **General**

- Where additional bathroom facilities are required on the ground floor we will generally expect that the living or dining room is adapted as a first option.
- Wherever possible adaptations will be provided within the existing curtilage of the building, with extensions only considered where the adaptation could not fit in the property.
- We will look at the total occupation and use of the property when making our assessment.
- Grant will not be given towards alternative works that are not recommended the Occupational Therapist except in exceptional circumstances. Such cases will be decided by a panel within the Housing Renewal Service.
- Where planning permission is required for adaptations to a property, the applicant or the applicant's agent on their behalf is responsible for ensuring this has been obtained before works commence.

Means test for Disabled Facilities Grants

Test of resources for owner occupiers and tenants

- 6.22 The test of resources will be the same as that set down in the Housing Renewal Grants Regulations 1996 and in the Housing Renewal Grants (Amendment) (England) Regulations 2008 and any subsequent amendments. It is based on the regulations governing entitlement to housing benefit and council tax benefit. The income and capital of each relevant person (the disabled occupant and their spouse or partner) is taken into account in the assessment of financial resources.
- 6.23 In the case of families with a disabled child or young person there is no means test and 100% grant is awarded up to the maximum limit.
- 6.24 Where all relevant persons are in receipt of income support, income-based job seekers allowance, council tax benefit, housing benefit, working tax credit (where income is below £15,050) or guaranteed pension credit, 100% grant is awarded up to the maximum limit.
- 6.25 Relevant persons who are self-employed will need to submit certified accounts for a period of at least one year ending on the date of the full application for grant.

Maximum amount for Mandatory Disabled Facilities Grant

- 6.26 **The maximum amount of grant that can be awarded on a single grant is £30,000 (The Disabled Facilities Grants (Maximum Amounts and Additional Purposes) (England) Order 2008).**
- 6.27 It is intended that this grant will provide assistance towards all of the clients' assessed needs at the time of application. If additional and different needs arise in the future, a further application for Disabled Facilities Grants may be made for these additional needs.
- 6.28 Where the cost of works exceeds £30,000 and the mandatory DFG grant fails to cover the full extent of the work, the applicant will be expected to apply for an Equity Release loan (see section 13) or find alternative funding for the costs above the maximum amount.

Alternatively, where the cost of works exceeds £30,000 and the applicant is willing to fund the excess (where their provision of an extension is the only option and the Occupational Therapist (OT) has recommended this) we will approve a grant at £30,000 and the applicant must pay their contribution to the contractor prior to any grant being paid.

Where the OT does not recommend the provision of an extension, but the applicant requests one, we will allow the provision of the facilities via DFG if the applicant constructs their own extension in accordance with planning and building control requirements, the OT's design and including the provision to first fix stage of all required services (gas, electricity, central heating, hot and cold water and drainage).

- 6.29 Where assistance is provided for relocation purposes, the maximum grant

amounts are as follows:

- up to a fixed maximum level of £7,000 for owner-occupiers, irrespective of the size and/or location of the properties being sold and purchased
- In the case of private tenants moving to another rented property, the fixed maximum level is £3000
- In the case of private tenants moving to and purchasing another property, up to a maximum of £7,000.

Conditions attached to Disabled Facilities Grant

6.30 A summary of the conditions applicable to Disabled Facilities Grant is given as Appendix B.

6.31 All disabled facilities grants approved on or after 1 April 2009 will have a repayment condition if the property is disposed of (whether by sale, assignment, transfer or otherwise) within 10 years of the certified date. There will not be any interest charged on this principle sum. For full details see Appendix B.

6.32 The following additional conditions are specific to assistance given for relocation purposes:

- Before assistance is approved for relocation purposes, confirmation is required from an Occupational Therapist and a Building Surveyor from the Council that the new property meets or is suitable for adaptation to meet the needs of the disabled person at reasonable cost.
- This assistance will only be paid once to any applicant and then on completion of the sale and purchase of the new property or the signing of a rental agreement.
- This assistance will only apply if the applicant is moving from and to a property in the borough of Croydon.

7.0 **HOME REPAIR LOAN**

Purpose

- 7.1 This assistance is designed to provide help with small-scale works of repair, improvement and adaptation for clients who are 60 years of age or over, or disabled or infirm persons of any age.

Eligibility

- 7.2 To be able to apply for this assistance a person must meet the following criteria:

- be 60 years of age or over, or disabled or infirm persons of any age.
- be an owner-occupier or live in the dwelling under a right of exclusive occupation for a period of more than 5 years, or for life. (The freeholder/leaseholder's written consent to the works being carried and to the registering of a charge against their interest in the property.)
- have a duty or a power to carry out the works.
- live in the dwelling as their only or main residence.
- Priority will be given to applicants who have not previously received Home Repair Loan assistance

- 7.3 For the purposes of this loan, a person is disabled if:

- In receipt of Disability Living Allowance; or
- Attendance Allowance; or
- Registered disabled in pursuance of arrangements under section 29(1) of the National Assistance Act 1948 (handicapped person's welfare); or
- Is a person for whose welfare arrangements have been made under that provision, or in the opinion of the welfare authority, might be made under it.

- 7.4 Applications for Home Repair Loan will not be accepted where there are resident working joint owners i.e. where, in addition to the applicant, other person(s) under the age of 60 live in and have an interest in the property and are working/earning.

Works covered under Home Repair Loan

Repairs/Removal of Hazards

- 7.5 This includes minor works to the basic fabric of the dwelling and its curtilage to enable an older, disabled or infirm person to remain in their home in safety.

7.6 Works covered include:

- roof repairs and repair or renewal of gutters and down-pipes
- repairs to doors or windows
- replacement of one door or window where it is uneconomical to repair
- electrical repairs (not rewiring), including providing mains operated battery back up smoke alarms
- 10 year life battery smoke alarms (in conjunction with other works only) where no electrical works are required
- re-plastering works
- minor external repairs to pointing/render to prevent the ingress of water
- internal decoration following DPC works only
- isolated/minor works of timber treatment
- external decoration to weatherproof the property
- minor plumbing repairs (not solely the replacement of washers)
- works to remedy severe condensation problems
- re-glazing - to remove a serious hazard
- works to repair or renew garden walls (not fences) - to remove a serious hazard
- repairs to garden paths/paving – to remove a serious trip hazard

7.7 The following works are not covered by the "repairs" category of Home Repair Assistance:

- works to repair or renew garden fences;
- repairs to below ground drainage.

Replacement of Lead Pipes

7.8 The replacement of lead pipes to water supplies inside the property when water authority confirms this is necessary.

Adaptation

7.9 Assistance is available for minor adaptations to:

- help a disabled or infirm person to look after themselves, or
- to enable an older (aged 60 or over), disabled or infirm person to be cared for by a relative. An application for works to enable a person to be cared for by someone as part of a business will not normally be considered e.g. in return for payment. The most likely circumstances for this form of assistance will be where a person is moving into a dwelling, which is otherwise sound, but some alterations are needed to enable the person to be accommodated comfortably.

7.10 The works covered under this category include:

- ramps for access;
- handrails, grab rails and stair rails;
- an additional W.C, wash hand basin, or bath/shower unit;
- additional cooking or heating facilities.
- Leasing of a stair lift (maximum period of 12 months in cases of terminal illness only)

Works to Council owned purpose-built blocks (not common parts)

7.11 Leaseholders of flats in council owned purpose-built blocks can apply for up to a maximum of £3000 towards the cost of works that are their sole responsibility such as replacement windows.

Means test for Home Repair Loan

7.12 To qualify for assistance an applicant must be in receipt of one of the following income-related benefits:

- income support;
- working tax credit and income of less than £15,050 per annum;
- child tax credit and income of less than £15,050 per annum;
- housing benefit;
- council tax benefit;
- income-based job seekers allowance;
- guaranteed pension credit, **or**
- have less than £6,000 in savings

- 7.13 If a person has previously applied for a discretionary home improvement loan and has been assessed as having a contribution to pay, they cannot then apply for Home Repair Loan assistance for the same works as a means of avoiding paying the contribution.

Maximum amount for Home Repair Loan

- 7.14 Only one application for Home Repair Loan, up to £3000, is allowed within any 2 year period.

Conditions attached to Home Repair Loans

- 7.15 A summary of the conditions applicable to all home repair loans is given as Appendix A.

8.0 **ENERGY LOAN**

Purpose

- 8.1 This assistance is designed to improve the energy efficiency of dwellings and assist vulnerable clients who may be in fuel poverty.

Eligibility

- 8.2 To be able to apply for this assistance a person must meet the following criteria:

- be over 18 years of age **and**
- be a private sector landlord, or
- be an owner-occupier, or
- live in the dwelling under a right of exclusive occupation for a period of more than 5 years, or for life or
- be a private tenant.

Private tenant includes:

- (i) tenants who are employees occupying a dwelling in connection with their job, and
- (ii) secure and statutory tenants.

The landlord's written consent to the works being carried out and agreement to the registering of the grant as a local land charge is also required.

Tenants of the following bodies are not eligible for this grant - local authorities, health authorities, special health authorities, NHS trusts, police authorities, joint authorities, residuary bodies or authorities established under section 10(1) of the Local Government Act.

- have a duty or a power to carry out the works (except private tenants)
- live in the dwelling as their only or main residence
- be in receipt of an income-related benefit; (this does not apply where the applicant is at least 60 years of age, or disabled, or infirm)

- 8.3 For the purposes of this grant, a person is disabled if:

- In receipt of Disability Living Allowance; or
- Attendance Allowance; or

- Registered disabled in pursuance of arrangements under section 29(1) of the National Assistance Act 1948 (handicapped person's welfare); or
 - Is a person for whose welfare arrangements have been made under that provision, or in the opinion of the welfare authority, might be made under it.
- 8.4 Applications for energy loan will not be accepted where there are resident working joint owners i.e. where, in addition to the applicant, other person(s) under the age of 60 live in and have an interest in the property and are working/earning.

Works covered under Energy loan

- 8.5 Persons interested in assistance for energy efficiency works are expected to contact Creative Environmental Networks (CEN).
- 8.6 CEN is able to offer various forms of assistance including Energy loans for the provision of central heating, replacement boilers, loft insulation, cavity wall insulation and additional measures such as re-wiring, replacement windows and ventilation. Priority is given to persons 60 years of age or over, disabled/infirm people or a family with children under 5.
- 8.7 The Energy Loan is arranged via CEN on behalf of the South-West London Sub Region and the following criteria may be amended following agreement of all seven local authorities in the South-West London Sub-region.
- 8.8 The following energy efficiency measures are eligible for the Energy Loan:
- 8.9 Thermal insulation:
- loft insulation up to the current standard as required by Building Regulations (where none or less than 100mm exists) or additional funding if "Warm Front" does not cover the full cost;
 - draught proofing where 50% or less of the windows and external doors are draught proofed, or additional funding if "Warm Front" does not cover the full cost;
 - cavity wall insulation where none exists.
- 8.10 Heating/hot water:
- provision of a new gas central heating and hot water system including an energy efficient boiler and radiators where no central heating system or storage heaters currently exists (this will depend on the size and occupancy of the property);
 - an energy efficient replacement boiler (where boiler is more than 15 years old or not working or condemned);
 - provision of thermostatic radiator valves where none are present;

- upgrading central heating controls where the system does not have a programmer or timer, or a room thermostat or separate hot water system control;
- where there is no existing gas supply, electric economy 7 storage heaters or similar may be provided if they are deemed more appropriate than the installation of a new gas supply;
- extended 3 year heating system warranty and service contract on new installations.

8.11 Additional measures (only in conjunction with other thermal insulation/heating/hot water works):

- re-wiring, including the bonding of pipework, when wiring is not up to current standards;
- replacement double glazed windows when existing windows in serious disrepair;
- provision of mechanical heat recovery ventilation when a property is suffering from serious condensation
- water saving measures – dual flush water closets, flow restrictor taps and showerheads (only in conjunction with other plumbing works)

8.12 The provision of solar panels to provide water hot water to a limited number of properties. This will be a pilot scheme.

Means test for Energy Loan

8.13 To qualify for assistance an applicant must be in receipt of one of the following income-related benefits:

- income support;
- working tax credit and income of less than £15,050 per annum;
- child tax credit and income of less than £15,050 per annum;
- housing benefit;
- council tax benefit;
- income-based job seekers allowance;
- guaranteed pension credit.

- A disability related benefit, either disability living allowance or attendance allowance

or

- for persons 60 years of age or over, have savings of less than £5000.

8.14 There is no means test for landlords. The amount of grant will be calculated as 50% of the eligible cost works.

Maximum amount for Energy Loan

8.15 Only one application for Energy Loan, up to £6000, is allowed.

Conditions attached to Energy Loan

8.16 A summary of the conditions applicable to energy loans is given as Appendix C.

8.17 In all cases smoke alarms with a ten year battery will be provided as part of the energy loan

8.18 All Energy Loans will be for the lifetime of the occupant(s) while they reside in the property and will have to be repaid whenever the property is disposed of by sale, assignment, transfer or otherwise. No interest will be charged on this principle sum.

9.0 **EMPTY HOMES GRANT**

Purpose

- 9.1 This grant is intended to help owners bring empty properties back into use or to create new dwellings through the conversion of non-residential space (generally former commercial/storage space above shops) and to make them available for letting to tenants nominated by the Council on an affordable rent. On completion of the works the dwellings must achieve the Decent Homes Standard. As this grant is funded through a South-West London Sub Regional budget the following criteria may be amended following agreement of all seven local authorities in the South-West London Sub-region.

Eligible persons and properties

- 9.2 Empty Homes Grant is available to the registered owner (freeholder or long leaseholder with at least 10 years to run at approval) of flats and houses (generally 1 or 2 bedroom properties) in the borough which have been empty for at least 6 months and which require essential repairs and improvements or fail the Decent Homes Standard. Houses in Multiple Occupation, where there is a local need may also be eligible for a single grant.

Owners will be expected to provide proof of the vacancy. In all cases, the value of the interest will be considered against the value of the grant so that the council is able to enforce any breach against that interest.

In addition, the property must:

- have planning usage as residential or have consent for conversion.
- Not be an ex council property

- 9.3 The grant is not normally available to owners of commercial property for the conversion of non-residential space. The exception to this is the conversion of storage areas above shops which have been empty for at least 6 months, into a new residential dwelling/flat.
- 9.4 In the case of applications for listed buildings, the property must be either an existing residential building or be suitable for conversion into residential use. Priority will be given to those which are particular eyesores and which have resulted in multiple complaints but this will be balanced with the feasibility of the property being brought back into use.
- 9.5 Applicants will not be discriminated against if they are identified as vulnerable in some manner and unable to complete the application forms and process independently. The policy gives the department discretion to provide support to empty property applicant and access services on their behalf as per all other forms of assistance provided under this policy.
- 9.6 The owner of a property subject to an Empty Dwellings Management Order may be eligible for an Empty Homes Grant as long as the owner agrees to the Council extending the management of the property to 5 years.

- 9.7 The owner of a property where a notice of intention to take enforcement action or a formal Improvement Notice have been served under the Housing Acts will not be eligible to apply for an empty homes grant. The same applies to the new owner of a property that has been compulsorily purchased and sold on by the council.

Works covered under Empty Homes Grant

- 9.8 Works to put a dwelling or building into reasonable repair and to achieve the Decent Homes Standard are covered. This includes virtually all types of repair including internal decoration, but not furnishing. Where an owner applies for more than one grant in respect of a property that is converted into flats, the repairs to the common parts can be included on the grant of the most appropriate flat. The following are also eligible:
- 9.9 Works to provide additional dwellings by conversion, including the following:
- works required by Building Control,
 - new staircases, sound insulation or dormer windows
 - provision of basic kitchen, bathroom and toilet facilities and supplies of hot and cold water (all new WC's to be dual flush) ,
 - provision of refrigerators and cookers are not covered but the power points to these are,
 - provision of basic kitchen units, cupboards and work-tops,
 - provision of gas, electricity and water services hardware(an energy efficient boiler would be covered, this must be SEDBUK 'A' rated),
- 9.10 Works to provide adequate thermal insulation including the following:
- provision of loft insulation up to the current standard as required by Building Regulations where none or less than 150mm exists(current standard is 250mm),
 - Where cavity walls exist they are to be insulated.
 - insulation to water tanks and pipes,
- 9.11 Works to provide adequate facilities for space heating.
- Provision of gas fires and central heating will be considered.
 - Where a gas boiler is the main source of heating and a new boiler is required or is being provided for the first time, this is to be SEDBUK 'A' rated.
 - Programmer and thermostatic radiator valves to be fitted (where heating system is pre-existing or a new installation)

- 9.12 Works to provide satisfactory internal arrangements including provision of separate access to flats above a shop.
- 9.13 Works to provide adequate means of escape from fire and other fire precautions. Where the works are to a single dwelling house, mains wired smoke detectors are to be provided for each floor level.

Where works are to provide additional dwellings, the eligible works for grant will be those specified by Building Control. If the property was converted prior to the Building Regulations 1991 and not subsequently altered in accordance with subsequent Building Regulations, the following standard is applied:

- if self-contained flats and on 3 or more floors an automatic fire detection system (to BS5839) will be specified with a heat detector in the kitchen and smoke detectors on each landing and hallway.
 - if self-contained flats and less than 3 floors mains operated smoke alarms with battery back-up (to BS5446) will be specified on each landing and hallway.
- 9.14 The reasonable costs of carrying out the Energy Efficiency works identified on the energy survey form or those detailed below which the council considers practical, cost effective and likely to result in a significant improvement in the energy efficiency of the property. This is a condition of receiving a discretionary Empty Homes grant.
- All permanent light fittings to have low energy bulbs.
 - Where windows need replacement, the new windows ideally to be of wooden construction and double glazed.
 - A water meter (where major renovation works are being carried out)
 - Dual volume flush WCs (where these are new or being renewed).
 - Water butt to be provided where a garden exists.

9.15 The following general items will also be required:

- Provision of a carbon monoxide alarm
- Gas safety and electrical certificates to be provided at conclusion of works.

9.16 Because the design and condition of Listed Buildings is diverse there will be some flexibility in the eligible works considered under the grant. The target standard on completion will be the same as for other empty properties except where Listed Building or similar restrictions prohibit this.

Means test for Empty Homes Grant

9.17 There is no means test for landlords. The amount of grant will be calculated as 100% of the eligible cost of works.

Grant amount for Empty Homes Grant

9.18 The maximum amount of grant is:

- £25,000 per unit of accommodation for minimum 5 year letting to a vulnerable household

The grant amount will be calculated on the basis of the number of units of accommodation that will exist when the works are completed, not on the original number of units.

9.19 Unforeseen works can be grant aided (at 100% of the eligible cost) provided that the total grant does not exceed the maximum amount of grant as set out in 9.18.

9.20 Currently the maximum number of grants that will be approved for a single property owner/developer in any 12 month period is 6, irrespective of the number of applications that owner may make.

Conditions attached to Empty Homes Grant

9.21 A summary of the conditions applicable to Empty Homes Grant is given as Appendix D.

10.0 **EMPTY HOMES LOAN**

Purpose

10.1 This loan is intended to help owners bring empty properties back into use or to create new dwellings through the conversion of non-residential space (above shops) and to make them available for letting to tenants nominated by the Council. On completion of the works the dwellings must achieve the Decent Homes Standard.

10.2 The loans will also be available for a range of Listed Buildings as follows:

- Empty properties which are on the English Heritage Register of Buildings at Risk.
- Empty eyesore properties within Conservation Areas or in Regeneration areas.
- Empty Listed Buildings.

Eligible persons

10.3 Empty Homes Loan is available to owners (freeholder or leaseholder) of flats and houses in the borough which have been empty for at least 6 months and which require essential repairs and improvements. The loan is also available to owners of commercial property for the conversion of non-residential space above shops and listed buildings which have been empty for at least 6 months, such as the storage area above a shop, into a new residential dwelling.

10.4 In the case of applications for listed buildings, the property must be either an existing residential building or be suitable for conversion into residential use. Priority will be given to those which are particular eyesores and which have resulted in multiple complaints but this will be balanced with the feasibility of the property being brought back into use.

Works covered under Empty Homes Loan

10.5 Works to put a dwelling or building into reasonable repair and to achieve the Decent Homes Standard are covered. This includes virtually all types of repair including internal decoration, but not furnishing. Where an owner applies for more than one loan in respect of a property that is converted into flats, the repairs to the common parts can be included on the loan of the most appropriate flat. The following are also eligible:

10.6 Works to provide additional dwellings by conversion, including the following:

- works required by Building Control,
- provision of basic kitchen, bathroom and toilet facilities and supplies of hot and cold water (all new WC's to be dual flush) ,

- provision of refrigerators and cookers are not covered but the power points to these are,
- provision of basic kitchen units, cupboards and work-tops,
- provision of gas, electricity and water services hardware (an energy efficient boiler would be covered, this must be SEDBUK 'A' rated),

10.7 Works to provide adequate thermal insulation including the following:

- provision of loft insulation up to the current standard as required by Building Regulations where none or less than 150mm exists(current standard is 250mm),
- Where cavity walls exist they are to be insulated.
- insulation to water tanks and pipes,

10.8 Works to provide adequate facilities for space heating.

- Provision of gas fires and central heating will be considered.
- Where a gas boiler is the main source of heating and a new boiler is required or is being provided for the first time, this is to be SEDBUK 'A' rated.
- Programmer and thermostatic radiator valves to be fitted (where heating system is pre-existing or a new installation)

10.9 Works to provide satisfactory internal arrangements including provision of separate access to flats above a shop.

10.10 Works to provide adequate means of escape from fire and other fire precautions. Where the works are to a single dwelling house, mains wired smoke detectors are to be provided for each floor level.

Where works are to provide additional dwellings, the eligible works for loan will be those specified by Building Control. If the property was converted prior to the Building Regulations 1991 and not subsequently altered in accordance with subsequent Building Regulations, the following standard is applied:

- if self-contained flats and on 3 or more floors an automatic fire detection system (to BS5839) will be specified with a heat detector in the kitchen and smoke detectors on each landing and hallway.
- if self-contained flats and less than 3 floors mains operated smoke alarms with battery back-up (to BS5446) will be specified on each landing and hallway.

10.11 The reasonable costs of carrying out the Energy Efficiency works identified on the energy survey form or those detailed below which the council considers practical, cost effective and likely to result in a significant improvement in the energy efficiency of the property. This is a condition of receiving a discretionary Empty Homes loan.

- All permanent light fittings to have low energy bulbs.
- Where windows need replacement, the new windows ideally to be of wooden construction and double glazed.
- A water meter (where major renovation works are being carried out)
- Dual volume flush WCs (where these are new or being renewed).
- Water butt to be provided where a garden exists.

10.12 The following general items will also be required:

- Provision of a carbon monoxide alarm
- Gas safety and electrical certificates to be provided at conclusion of works.

10.13 Because the design and condition of Listed Buildings is diverse there will be some flexibility in the eligible works considered under the loan. The target standard on completion will be the same as for other empty properties except where Listed Building or similar restrictions prohibit this.

Means test for Empty Homes Loan

10.14 There is no means test for landlords. The amount of loan will be calculated as 100% of the eligible cost of works. The loan will be limited by the amount of available equity within the property. **The assessment and calculations of the available equity will be carried out by the Council.**

Loan amount for Empty Homes Loan

10.15 The maximum loan amount is:

- **£40,000 per unit of accommodation**

10.16 Unforeseen works can be loan aided (at 100% of the eligible cost) provided that the total loan does not exceed the maximum amount of loan as set out in 10.15.

10.17 Currently the maximum number of loans that will be approved for a single property owner/developer in any 12 month period is 6, irrespective of the number of applications that owner may make.

Conditions attached to Empty Homes Loan

10.18 A summary of the conditions applicable to Empty Homes Loan is given as Appendix E.

11.0 SPECIAL PROJECTS LOAN

Purpose

- 11.1 This loan is available to assist with funding special projects, for example;
- the renovation of residential properties as part of large scale projects on mixed tenure developments
 - the renovation of accommodation above shopping parades
 - the conversion of residential or commercial properties to provide temporary accommodation for council tenants
 - terraced properties in need of external works such as over-cladding
 - situations where responsibility for repairs is complex and or split.
 - It is also available to support accredited landlords who are in need of assistance.

Eligibility

11.2 Applicants must be:

- Over 18 years of age
- A landlord or an owner occupier
- Have a duty or a power to carry out the works

11.3 Applications **cannot** be made where:

- the eligible works are less than £3,000
- the property was built or converted less than 10 years prior to the date of the application.

Works covered under Special Projects Loan

11.4 All works necessary to bring the property up to the decent homes standard as set out below.

Works to remove/reduce category 1 hazards.

- Provision of safety railings/barriers to balconies/walkways on shared areas of buildings.

Works to bring the property up to a reasonable state of repair. This is where:

- one or more of the key building components are old and, because of their condition, need replacing or major repair; or
- two or more of the other building components are old and, because of their condition, need replacing or major repair.

The provision of reasonably modern facilities and services. This includes:

- the replacement of the kitchen if it is over 20 years old; and
- the replacement of the bathroom if it is over 30 years old.

The provision of a reasonable degree of thermal comfort. This includes:

- loft insulation up to the current standard required by Building Regulations (where none or less than 150mm exists).
- cavity wall insulation where the cavity wall has no insulation or solid wall insulation where there is none.
- draughtproofing where 50% or less of the windows and external doors are draughtproofed.
- central heating system where there are only electric fires or a mix of electric and gas fires.
- boiler replacement (using condensing boiler where suitable) where current boiler is over 15 years old.
- upgrading central heating controls where the system does not have a programmer or timer, or a room thermostat or separate hot water system control.
- provision of thermostatic radiator valves where none present.

11.5 The reasonable costs of carrying out the Energy Efficiency works identified on the energy survey form which the council considers practical, cost effective and likely to result in a significant improvement in the energy efficiency of the property.

Maximum amount for Special Projects Loan

11.6 There is no fixed amount for special projects loan.

11.7 Applications may be made and will be considered on a case by case basis by a panel which has delegated authority.

Conditions applicable to Special Projects Loan

11.8 A summary of the conditions applicable to special projects loan is given as Appendix A.

12.0 AGENCIES AND PROJECTS

Croydon Staying Put - Home Improvement Agency

- 12.1 Croydon has a home improvement agency called Croydon Staying Put.
- 12.2 The agency provides a service to homeowners and private tenants, which is designed to take the stress out of applying for a housing renewal loan or Houseproud loan and getting repairs, improvements and adaptations carried out. The Agency gives advice on eligibility for grants and loans, helps complete the necessary paperwork, obtain builders and oversee the work.
- 12.3 **A fee based on a percentage of the cost of eligible works is charged (currently 15%). However, in most cases this forms part of the grant or loan amount.**
- 12.4 The agency provides a service for homeowners and private tenants of all ages. Where a client is over the age of sixty or infirm or has a disability, a home visit is made to assess what repairs, improvements and/or adaptations are needed. Agency staff will provide help and support to all clients in applying for housing renewal loans or grants to get repairs carried out using reputable builders. Where appropriate, the agency will also apply for alternative funding such as charitable funding to help pay for the work.

Projects

- 12.5 There are a number of services available in Croydon to help homeowners and private tenants get minor repairs carried out and to make their homes safe and warm.

Climate Energy

- 12.6 Climate Energy is a not-for-profit company formed under a joint initiative between the Council and the charity Projects in Partnership. Among the initiatives operated by Climate Energy is the "Coldbusters Affordable Warmth" project which is available to home owners or those renting privately. This scheme involves the promotion of energy efficiency and provides the elderly, vulnerable and those on low incomes with access to energy grants. A fee is charged for each energy loan approved. This fee can be included in the loan.

The types of works that can be carried out under the coldbusters affordable warmth scheme are:

- Solid Wall Insulation
- Boiler repair/ replacement - existing boiler has a efficiency of less than 86% or boiler is not working or not working efficiently
- Loft Insulation - where property has an un-insulated loft
- Cavity Wall Insulation - where property has un-insulated cavity walls

Clients can be referred by emailing coldbusters@climateenergy.org.uk or calling Coldbusters on 0800 358 6668.

Climate Energy also gives advice to people who wish to carry out energy efficiency improvements to their homes.

Handy Person

- 12.7 This scheme provides a minor repairs/works service to people over 60 years of age or disabled people at a reduced cost. The scheme is restricted to jobs that can be completed within 1 to 2 hours and is subject to a small charge.

Types of work covered include:

- Minor repairs such as renewing gates or fence panels, easing windows, etc.
- Fixing door bells, gutters, taps, WC seat, tiles, floor boards, curtain rails etc.
- Provide and fix long life battery smoke alarms.

Staying Put in the Garden (In partnership with Care Management Group)

- 12.8 Subject to funding, this scheme provides a subsidized gardening service to people aged 60 years and over or disabled people. The scheme is administered by Croydon Staying Put. Clients pay £20 per hour for this service.
- 12.9 This project aims to address targets for reducing crime, ensuring decent homes and improving the living environment. Houses with a run down appearance are targets for burglars and this scheme helps to deter them.

Hospital Discharge Service

- 12.10 The Hospital Discharge Service provides a practical solution to getting older and vulnerable people out of hospital and back into their own homes. The service is run by Croydon Staying Put.
- 12.11 The Hospital Discharge Caseworker works closely with Care Managers and taking referrals from and visiting clients in the wards at Mayday Hospital. They arrange for relatively small, inexpensive tasks to be carried out to the client's home to facilitate an early discharge.

13.0 OTHER FORMS OF ASSISTANCE

Just Retirement Solutions (Equity Release)

13.01 Just Retirement Solutions work in partnership with Foundations who have been appointed by the Department for Communities and Local Government to act as the National body for home improvement agencies (HIA's). HIA's help people remain independent at home by carrying out essential repairs and adaptations to their properties.

13.02 Equity release is a way of funding works for homeowners who are ineligible for a housing renewal loan or need additional funding to cover eligible costs that are over the maximum loan or disabled facilities grant amount.

13.03 Equity release is way of unlocking a proportion of the value – or equity you have in your home in exchange for a tax free lump sum. The equity is the difference between the property's value and any outstanding loans such as a mortgage secured on it.

13.04 Equity release can be used to help with any home improvements, repairs or adaptations that are needed and is available to home owners who are 55 years or over.

13.05 All loans have an absolute guarantee that the property will not be repossessed while the applicant(s) live there and come with a no negative equity guarantee. Just Retirement Solutions is a member of the Equity Release Council and complies with its' code of conduct.

Full details can be obtained by contacting the Just Retirement Solutions Equity Release Advice Service on 0800 028 7371. **The Council always advises that clients take independent financial advice.**

Council Involvement:

13.06 The Staying Put Home Improvement Agency will provide help in completing all the necessary forms, identifying the necessary works, selecting a builder and inspecting the works.

Discretionary Loan Funding

13.07 In exceptional circumstances, the council may consider giving a discretionary loan towards the provision of an adaptation for a person with a disability. This would only apply where the applicant:

- Is an owner-occupier **and**
- has no access to alternative funding **and**
- has applied for and been refused an Equity Release Loan **and**
- where a Disabled Facilities Grants has been approved but does not cover the whole costs of the required works **and.**

- Where there is sufficient equity remaining in the property to cover the amount of the loan.

A legal charge is placed on the property and the loan amount will be dependent on costs but the maximum will be £15,000.

Such cases will be considered by a panel within the Housing Renewal Service and the loan will be subject to the same conditions as a Home Investment Loan. See Appendix A.

Landlord Advice Line

13.08 The Council's Tenancy Relations Service has an advice line for giving specific information to landlords on:

- The lawful possession procedure;
- Repair responsibilities; and
- Contractual responsibilities.

Private Sector Housing Forum

13.09 The Private Sector Housing Forum brings together landlords, the Council and other organisations in order to promote good practice in private renting, to improve housing conditions and increase access to private rented accommodation.

Builders' Lists

13.10 The following organizations operate schemes to help the public find reliable and trustworthy builders:

- **TrustMark** - operating under licence from the Department for Business Innovation and Skills at www.trustmark.org.uk (or telephone on 01344 630 804)
- **Find a builder** – run by the Federation of Master Builders at www.findabuilder.co.uk (Telephone number: 08000 152522)
- **Find a domestic builder** – run by the National Federation of Builders at www.builders.org.uk/nfb (Telephone number: 0870 8989 091)

Partnerships

Fire Service Partnership

13.11 The Council and the London Fire Brigade have an inter-agency partnership agreement to improve fire precautions and raise fire awareness in the private housing sector.

13.12 A Home Fire Safety Check is a service being offered to residents by the London Fire Brigade. It involves a fire safety audit and the provision of smoke alarms. This service can be requested by calling 08000 284 428, by emailing them on info@london-fire.gov.uk or via their website at www.london-fire.gov.uk/HomeFireSafetyVisit.asp

14.0 COMPLAINTS

- 14.1 Final interpretation of the detail in this policy is at the discretion of the **Director of housing needs and strategy**.
- 14.2 Complaints about the policy and its implementation will be dealt with under the Council's Complaints System.

15.0 OPERATIVE DATE & IMPLEMENTATION PLAN

- 15.1 This Policy supersedes the Policy dated **1st May 2011 and will come into force on the 1st February 2014**.
- 15.2 The Policy will be reviewed after 2 years from the commencement date unless there are circumstances that necessitate an earlier review.
- 15.3 Circumstances that might necessitate an earlier review include:
- Budgetary changes to the Council's Capital Programme for Housing Renewal.
 - Legislative changes.
 - **Changes and additions to performance indicators.**
 - Policy change required as a result of changes to information provided by Building Research Establishment (BRE) modelling of local housing conditions.

16.0 TRANSITIONAL ARRANGEMENTS

- 16.1 Any applications which have been approved by **31st January 2014** will be honoured under the terms and conditions of the previous policy and will run for a period of one year from the date of approval. No extensions of time will be agreed.

LOAN CONDITIONS**Conditions Applicable to All Loans**

These conditions are applicable to the following loans:

- Home Investment Loan
- Home Repair Loan
- Special Projects Loan
- Discretionary Loan

They will apply from the date of approval of the loan and will be registered as a local land charge/land registry charge.

They are binding on any person who is for the time being an owner of the premises concerned.

Disposal of the dwelling:

If an owner makes a relevant disposal (whether by sale, assignment, transfer or otherwise) of the whole or part of the premises or dwelling to which the application relates, he shall re-pay the Council on demand the amount of loan that has been paid.

An owner is required to notify the Council forthwith in writing of his intention to make a relevant disposal and to give the Council any information reasonably requested by them in that connection.

NOTES

1. Repayment will not be required immediately where a joint owner(s) dies and the dwelling is re-registered solely in the name(s) of the surviving proprietor(s) but the condition will continue to apply.
2. If an applicant gives some other person the right to require the dwelling to be disposed of, he will be held to have made a relevant disposal to that person.
3. A voluntary repayment of the amount of grant may be made at any time in full by the owner for the time being or by a mortgagee entitled to exercise a power of sale whereupon all grant conditions shall cease to be in force,
4. On repayment of the sum demanded following a relevant disposal the conditions shall cease to be in force.

DEFINITIONS

1. 'Date of Approval' means the date on which the application for grant is formally approved.
2. Disposal, whether of the whole or part of the premises is a 'relevant disposal' if it is:-
 - (a) sale of the freehold or an assignment of the lease or
 - (b) the grant of a lease (other than a mortgage term) for a term of more than 21 years otherwise than at a rack rent or
 - (c) any other form of sale, assignment, transfer or disposal.

Smoke alarms:

It is a condition of this loan that, where works of electrical rewiring are carried out, mains

operated, battery back-up smoke alarms are provided. In all other cases, smoke alarms with a 10 year life battery must be fitted, where no pre-existing alarms exist.

Insurance and compensation claims:

Where the proposed works are subject to an insurance claim or a claim against a third party we may consider an application for loan assistance. The applicant shall take reasonable steps to pursue insurance claims or legal claims relating to the eligible works and shall repay the loan, so far as is appropriate, if the claim is successful.

In the event of failure to make repayment when a claim is successful the Council will demand repayment of the appropriate amount together with interest.

As claims can be protracted there is no time limit attached to this provision. In determining the amount to recover, the terms of settlement received by the applicant will be fully considered.

Carrying out and completion of works:

In approving an application for a loan the Council will require as a condition of payment of the loan that the eligible works are carried out in accordance with such specifications as they determine.

The eligible works must be carried out within 6 months from the date of approval of the application. The Council in extenuating circumstances may extend this period.

The eligible works must be completed to the satisfaction of the council and acceptable invoices, demands or receipts for the works and any preliminary or ancillary services or charges must be provided. An invoice, demand or receipt is not acceptable if given by the applicant or a member of his family.

Unless the Council directs otherwise, the eligible works must be carried out by the contractor whose estimate accompanied the application.

Applicant ceases to be entitled to the loan:

Where an application for a loan is approved but it subsequently appears to the Council that the applicant was not entitled to that loan the Council will not pay the loan or any further installments, where one or more have been paid.

The Council will demand repayment of the loan plus interest from the date it was paid until repayment:

- (a) If an applicant ceases to have a qualifying owner's interest or ceases to have the intention set out in the owner-occupation certificate accompanying the application, or
- (b) If an applicant (landlord) ceases to have the duty or power to carry out the works, or

- (c) If the landlord of a property subject to a tenant's application ceases to have the intention set out in the certificate of intended letting accompanying the application, or
- (d) If it appears that on completion the property will not be free of category 1 hazards, will not meet the Decent Homes Standard, or the financial and other arrangements for carrying out the works are not satisfactory, or the giving of grant is no longer the most appropriate course of action.

Certificate of Future Occupation

Owner's application - The owner must sign an owner-occupation certificate which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that they or a member of their family will live in the property as their, or that family member's only or main residence.

Landlord's application - The applicant must sign the relevant certificate of intended letting which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that the property, or part of it, will be residentially occupied or available for residential occupation under tenancies or licences by persons who are not connected with the owner of the house. 'Residential occupation' does not include a letting on a long term tenancy or occupation for a holiday but does include the grant of a licence to occupy the property. There may be any number of individual lettings.

Tenant's application -

(a) The tenant must sign a tenant's certificate which certifies that their intention is that they or a member of their family will live in the property as their, or the member's, only or main residence.

(b) This certificate must be accompanied by a certificate of intended letting from the landlord.

NOTES:

- (a) An owner's interest or a qualifying owner's interest means a freehold interest or leasehold interest where there is at least 5 years of the lease remaining, and a duty or power to carry out the relevant works.
- (b) The Council may at any time serve a notice on the owner of the dwelling requiring a statement showing how the condition of occupation is being fulfilled.
- (c) In the event of any breach of the certificate of future occupation, including not complying with the intention set out in the certificate, the Council will demand repayment of the loan together with interest from 'the certified date'.

DEFINITION:

- (a) 'Certified Date' means the date certified by the Local Authority as the date on which the execution of the eligible works is completed to their satisfaction.

Mortgagee repossessions:

Where a mortgagee exercises their right to sell the property, we will seek to recover the full loan amount.

To keep the property free of category 1 hazards, in a good state of repair and up to the Decent Homes Standard :

The recipient must ensure that the property is kept free of category 1 hazards, in a good state of repair and meets the Decent Homes Standard following satisfactory completion of works.

Landlord Applications, requirement for Energy Efficiency Survey:

All applications from landlords must be accompanied by an Energy Efficiency Survey of the property to which the grant relates.

Death of applicant:

Where the applicant dies after liability has been incurred for any preliminary or ancillary services or charges, the Council may pay loan assistance in respect of some or all of those matters and a charge will be registered accordingly.

Where the applicant dies after the relevant works have begun and before the certified date of completion, the council may pay loan assistance in respect of some or all of the works already carried out and other relevant works covered by the application.

Any reference to the applicant shall be construed in relation to any time after their death as a reference to their personal representatives.

GRANT CONDITIONS – DISABLED FACILITIES GRANT

These conditions will apply from the date of approval of the grant until the end of a period of 10 years commencing with the certified date.

They will be registered as a local land charge.

They are binding on any person who is for the time being an owner of the premises concerned.

Disposal of the dwelling:

Where a grant is for a sum exceeding £5000, the council may demand repayment of such part of the grant that exceeds £5000 (but may not demand an amount in excess of £10,000) if:

- (a) The recipient disposes (whether by sale, assignment, transfer or otherwise) of the premises in respect of which the grant was given within 10 years of the certified date; and
- (b) the council, having considered
 - (i) the extent to which the recipient of the grant would suffer financial hardship were he required to repay all or any of the grant;
 - (ii) whether the disposal of the premises is to enable the recipient of the grant to take up employment, or to change the location of his employment;
 - (iii) whether the disposal is made for reason connected with the physical or mental health or well being of the recipient of the grant or of a disabled occupant of the premises; and
 - (iv) whether the disposal is made to enable the recipient of the grant to live with, or near, any person who is disabled or infirm and in need of care, which the recipient of the grant is intending to provide, or who is intending to provide care of which the recipient of the grant is in need by reason of disability or infirmity,

is satisfied that it is reasonable in all the circumstances to require the repayment.

NOTES:

1. Repayment will not be required immediately where a joint owner(s) dies and the dwelling is re-registered solely in the name(s) of the surviving proprietor(s) but the condition will continue to apply.
2. If an applicant gives some other person the right to require the dwelling to be disposed of, he will be held to have made a relevant disposal to that person.
3. A voluntary repayment of the amount of grant may be made at any time in full by the owner for the time being or by a mortgagee entitled to exercise a power of sale whereupon all grant conditions shall cease to be in force,
4. On repayment of the sum demanded following a relevant disposal the conditions shall cease to be in force.

DEFINITIONS

1. 'Certified Date' means the date certified by the Local Authority as the date on which the execution of the eligible works is completed to their satisfaction. 'Date of Approval' means the date on which the application for grant is formally approved.
2. Disposal, whether of the whole or part of the premises is a 'relevant disposal' if it is:-
 - i. sale of the freehold or an assignment of the lease or
 - ii. the grant of a lease (other than a mortgage term) for a term of more than 21 years otherwise than at a rack rent or
 - iii. any other form of sale, assignment, transfer or disposal.

Change of circumstances affecting disabled occupant:

If a grant has been approved but, before the certified date of completion:

- (a) the works cease to be necessary or appropriate to meet the needs of the disabled occupant, or
- (b) the disabled occupant ceases to occupy the property or it ceases to be the intention that they should occupy it, or
- (c) the disabled occupant dies,

the Council may decide:

- (a) not to pay the grant or not to pay any further instalments, or
- (b) that part or all of the works should be completed and paid, or
- (c) the application should be re-determined.

The Council may demand repayment of any instalment plus interest from the date it was paid until repayment.

Insurance and compensation claims:

Where the proposed works are subject to an insurance claim or a claim against a third party we may consider an application for grant assistance. The applicant shall take reasonable steps to pursue insurance claims or legal claims relating to the eligible works and shall repay the grant, so far as is appropriate, if the claim is successful.

In the event of failure to make repayment when a claim is successful the Council will demand repayment of the appropriate amount together with interest.

As claims can be protracted there is no time limit attached to this provision. In determining the amount to recover, the terms of settlement received by the applicant will be fully considered.

Carrying out and completion of works:

In approving an application for a grant the Council will require as a condition of payment of the grant that the eligible works are carried out in accordance with such specifications as they determine.

The eligible works must be carried out within 12 months from the date of approval of the application. The Council in extenuating circumstances may extend this period.

The eligible works must be completed to the satisfaction of the council and acceptable invoices, demands or receipts for the works and any preliminary or ancillary services or charges must be provided. An invoice, demand or receipt is not acceptable if given by the applicant or a member of his family.

Unless the Council directs otherwise, the eligible works must be carried out by the contractor whose estimate accompanied the application.

Repayment where applicant not entitled to grant:

Where an application for a grant is approved but it subsequently appears to the Council that the applicant was not entitled to that grant the Council will not pay the grant or any further installments.

The Council will demand repayment of the grant plus interest from the date it was paid until repayment.

Applicant ceases to be entitled before payment of the grant

The grant will not be paid, or if applicable no further instalments will be paid and the Council will demand repayment of any instalments together with interest from the date it was paid until repayment:

- (a) If an applicant ceases to have a qualifying owner's interest or ceases to have the intention set out in the owner-occupation certificate accompanying the application, or
- (b) If an applicant (landlord) ceases to have the duty or power to carry out the works, or
- (c) If an applicant (tenant) ceases to be a qualifying tenant of the dwelling, or
- (d) If the landlord of a property subject to a tenant's application ceases to have the intention set out in the certificate of intended letting accompanying the application, or
- (e) If it appears that on completion the property will not be free of category 1 hazards, will not meet the Decent Homes Standard, or the financial and other arrangements for carrying out the works are not satisfactory, or the giving of grant is no longer the most appropriate course of action.

Certificate of Future Occupation

Owner's application - The owner must sign an owner-occupation certificate which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that they or a member of their family (in the case of Disabled Facilities Grants this must be the disabled person) will live in the property as their, or that family member's only or main residence for 10 years.

Landlord's application - The applicant must sign the relevant certificate of intended letting which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that the property, or part of it, will be residentially occupied or available for residential occupation under tenancies or licences by persons who are not connected with the owner of the house for a period of 10 years. 'Residential occupation' does not include a letting on a long term tenancy or occupation for a holiday but does include the grant of a licence to occupy the property. There may be any number of individual lettings during the 10 year period.

Tenant's application

(a) The tenant must sign a tenant's certificate which certifies that their intention is that they or a member of their family will live in the property as their, or the member's, only or main residence for 10 years.

(b) This certificate must be accompanied by a certificate of intended letting from the landlord.

Notes:

- (a) An owner's interest or a qualifying owner's interest means a freehold interest or leasehold interest where there is at least 5 years of the lease remaining, and a duty or power to carry out the relevant works.
- (b) The Council may at any time serve a notice on the owner of the dwelling requiring a statement showing how the condition of occupation is being fulfilled.
- (c) In the event of any breach of the certificate of future occupation, including not complying with the intention set out in the certificate, the Council will demand repayment of the grant together with interest from 'the certified date'.

Additional conditions specific to grant assistance given for relocation purposes:

- Before assistance is approved for relocation purposes, confirmation is required from an Occupational Therapist and a Building Surveyor from the Council that the new property meets or is suitable for adaptation to meet the needs of the disabled person at reasonable cost.
- This assistance will only be paid once to any applicant and then on completion of the sale and purchase of the new property or the signing of a rental agreement.
- This assistance will only apply if the applicant is moving from and to a property in the borough of Croydon.

LOAN CONDITIONS – ENERGY LOAN

These conditions will apply from the date of approval of the loan for the lifetime of the applicant (s) as long as they live at the property where the works were undertaken. The loan is repayable whenever the property is sold, assigned, transferred or disposed of in any other way.

They will be registered as a local land charge.

They are binding on any person who is for the time being an owner of the premises concerned.

Disposal of the dwelling:

It is a condition of the loan that:-

- (1) If an owner makes a relevant disposal through sale, assignment, transfer or otherwise of the whole or part of the premises or dwelling to which the application relates, he shall re-pay the Local Housing Authority on demand the amount of loan that has been paid.
- (2) The applicant shall forthwith notify the Local Housing Authority in writing of his intention to make a relevant disposal through sale, assignment, transfer or otherwise of the whole or part of the premises or dwelling and shall furnish to the Authority any information reasonably requested by them in connection with such a notification.

NOTES

1. Repayment will not be required immediately where a joint owner(s) dies and the dwelling is re-registered solely in the name(s) of the surviving proprietor(s) but the condition will continue to apply
2. Repayment will not be required immediately where a property is owned in the sole name of one of a married couple and the named owner dies and the dwelling is re-registered solely in the name(s) of the surviving proprietor(s) but the condition will continue to apply
2. If an applicant gives some other person the right to require the dwelling to be disposed of, he will be held to have made a relevant disposal to that person.
3. A voluntary repayment of the amount of loan may be made at any time in full by the owner for the time being or by a mortgagee entitled to exercise a power of sale whereupon all loan conditions shall cease to be in force,
4. On repayment of the sum demanded following a relevant disposal the conditions shall cease to be in force.

DEFINITIONS

1. 'Certified Date' means the date certified by the Local Authority as the date on which the execution of the eligible works is completed to their satisfaction. 'Date of Approval' means the date on which the application for loan is formally approved.
2. Disposal, whether of the whole or part of the premises is a 'relevant disposal' if it is:-
 - (i) sale of the freehold or an assignment of the lease or
 - (ii) the loan of a lease (other than a mortgage term) for a term of more than 21 years otherwise than at a rack rent or
 - (iii) any other form of sale, assignment, transfer or disposal.

Insurance and compensation claims:

Where the proposed works are subject to an insurance claim or a claim against a third party we may consider an application for loan assistance. The applicant shall take reasonable steps to pursue insurance claims or legal claims relating to the eligible works and shall repay the loan, so far as is appropriate, if the claim is successful.

In the event of failure to make repayment when a claim is successful the Council will demand repayment of the appropriate amount together with interest.

As claims can be protracted there is no time limit attached to this provision. In determining the amount to recover, the terms of settlement received by the applicant will be fully considered.

Carrying out and completion of works:

In approving an application for a loan the Council will require as a condition of payment of the loan that the eligible works are carried out in accordance with such specifications as they determine.

The eligible works must be carried out within 12 months from the date of approval of the application. The Council in extenuating circumstances may extend this period.

The eligible works must be completed to the satisfaction of the council and acceptable invoices, demands or receipts for the works and any preliminary or ancillary services or charges must be provided. An invoice, demand or receipt is not acceptable if given by the applicant or a member of his family.

Unless the Council directs otherwise, the eligible works must be carried out by the contractor whose estimate accompanied the application.

Repayment where applicant not entitled to loan:

Where an application for a loan is approved but it subsequently appears to the Council that the applicant was not entitled to that loan the Council will not pay the loan or any further installments.

The Council will demand repayment of the loan plus interest from the date it was paid until repayment.

Applicant ceases to be entitled before payment of the loan

The loan will not be paid, or if applicable no further installments will be paid and the Council will demand repayment of any installments together with interest from the date it was paid until repayment:

- (a) If an applicant ceases to have a qualifying owner's interest or ceases to have the intention set out in the owner-occupation certificate accompanying the application, or
- (b) If an applicant (landlord) ceases to have the duty or power to carry out the works, or

- (c) If an applicant (tenant) ceases to be a qualifying tenant of the dwelling, or
- (d) If the landlord of a property subject to a tenant's application ceases to have the intention set out in the certificate of intended letting accompanying the application, or
- (e) If it appears that on completion the property will not be free of category 1 hazards, will not meet the Decent Homes Standard, or the financial and other arrangements for carrying out the works are not satisfactory, or the giving of loan is no longer the most appropriate course of action.

Certificate of Future Occupation

Owner's application - The owner must sign an owner-occupation certificate which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that they or a member of their family (in the case of Disabled Facilities Loans this must be the disabled person) will live in the property as their, or that family member's only or main residence for 10 years.

Landlord's application - The applicant must sign the relevant certificate of intended letting which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that the property, or part of it, will be residentially occupied or available for residential occupation under tenancies or licences by persons who are not connected with the owner of the house for a period of 10 years. 'Residential occupation does not include a letting on a long term tenancy or occupation for a holiday but does include the loan of a licence to occupy the property. There may be any number of individual lettings during the 10 year period.

Tenant's application

(a) The tenant must sign a tenant's certificate which certifies that their intention is that they or a member of their family will live in the property as their, or the member's, only or main residence for 10 years.

(b) This certificate must be accompanied by a certificate of intended letting from the landlord.

Notes:

- (a) An owner's interest or a qualifying owner's interest means a freehold interest or leasehold interest where there is at least 5 years of the lease remaining, and a duty or power to carry out the relevant works.
- (b) The Council may at any time serve a notice on the owner of the dwelling requiring a statement showing how the condition of occupation is being fulfilled.
- (c) In the event of any breach of the certificate of future occupation, including not complying with the intention set out in the certificate, the Council will demand repayment of the loan together with interest from 'the certified date'.

GRANT CONDITIONS – EMPTY PROPERTY GRANT

These conditions will apply from the date of approval of the grant until the end of a period of 5 years commencing with the certified date.

The grant will be registered as a local land charge.

These Conditions are binding on any person who is for the time being an owner of the premises concerned.

Disposal of the dwelling:

It is a condition of the grant that:-

- (1) If an owner makes a relevant disposal through sale, assignment, transfer or otherwise of the whole or part of the premises or dwelling to which the application relates, he shall re-pay the Local Housing Authority on demand the amount of grant that has been paid.
- (2) The applicant shall forthwith notify the Local Housing Authority in writing of his intention to make a relevant disposal through sale, assignment, transfer or otherwise of the whole or part of the premises or dwelling and shall furnish to the Authority any information reasonably requested by them in connection with such a notification.

NOTES

1. Repayment will not be required immediately where a joint owner(s) dies and the dwelling is re-registered solely in the name(s) of the surviving proprietor(s) but the condition will continue to apply.
2. If an applicant gives some other person the right to require the dwelling to be disposed of, he will be held to have made a relevant disposal to that person.
3. A voluntary repayment of the amount of grant may be made at any time in full by the owner for the time being or by a mortgagee entitled to exercise a power of sale whereupon all grant conditions shall cease to be in force,
4. On repayment of the sum demanded following a relevant disposal the conditions shall cease to be in force.

DEFINITIONS

1. 'Certified Date' means the date certified by the Local Authority as the date on which the execution of the eligible works is completed to their satisfaction. 'Date of Approval' means the date on which the application for grant is formally approved.
2. Disposal, whether of the whole or part of the premises is a 'relevant disposal' if it is:-
 - (i) sale of the freehold or an assignment of the lease or
 - (ii) the grant of a lease (other than a mortgage term) for a term of more than 21 years otherwise than at a rack rent or
 - (iii) any other form of sale, assignment, transfer or disposal.

Nomination rights and property management:

The Council may secure nomination rights for the property for 5 years and the landlord will be required to sign a formal nominations agreement to this effect.

The property must also be managed by either Croydon Council or an alternative Registered Provider. This may be a registered housing association in the form of a lease.

Insurance and compensation claims:

Where the proposed works are subject to an insurance claim or a claim against a third party we may consider an application for grant assistance. The applicant shall take reasonable steps to pursue insurance claims or legal claims relating to the eligible works and shall repay the grant, so far as is appropriate, if the claim is successful.

In the event of failure to make repayment when a claim is successful the Council will demand repayment of the appropriate amount together with interest.

As claims can be protracted there is no time limit attached to this provision. In determining the amount to recover, the terms of settlement received by the applicant will be fully considered.

Carrying out and completion of works:

In approving an application for a grant the Council will require as a condition of payment of the grant that the eligible works are carried out in accordance with such specifications as they determine.

The eligible works must be commenced within 3 months from the date of approval of the application and completed within 6 months of the date of approval. The Council in extenuating circumstances may extend these periods.

The eligible works must be completed to the satisfaction of the council and acceptable invoices, demands or receipts for the works and any preliminary or ancillary services or charges must be provided. An invoice, demand or receipt is not acceptable if given by the applicant or a member of his family.

Unless the Council directs otherwise, the eligible works must be carried out by the contractor whose estimate accompanied the application.

Repayment where applicant not entitled to grant:

Where an application for a grant is approved but it subsequently appears to the Council that the applicant was not entitled to that grant the Council will not pay the grant or any further installments.

The Council will demand repayment of the grant plus interest from the date it was paid until repayment.

Applicant ceases to be entitled before payment of the grant

The grant will not be paid, or if applicable no further installments will be paid and the Council will demand repayment of any installments together with interest from the date it was paid until repayment:

- (a) If an applicant ceases to have a qualifying owner's interest or ceases to have the intention set out in the owner-occupation certificate accompanying the application, or
- (b) If an applicant (landlord) ceases to have the duty or power to carry out the works, or
- (c) If an applicant (tenant) ceases to be a qualifying tenant of the dwelling, or
- (d) If the landlord of a property subject to a tenant's application ceases to have the intention set out in the certificate of intended letting accompanying the application, or
- (e) If it appears that on completion the property will not be free of category 1 hazards, will not meet the Decent Homes Standard, or the financial and other arrangements for carrying out the works are not satisfactory, or the giving of grant is no longer the most appropriate course of action.

Certificate of Future Occupation

Landlord's application - The applicant must sign the relevant certificate of intended letting which certifies that they have, or propose to acquire, a qualifying owner's interest in the property and that they intend that the property, or part of it, will be residentially occupied or available for residential occupation under tenancies or licences by persons who are not connected with the owner of the house for a period of 5 years. 'Residential occupation' does not include a letting on a long term tenancy or occupation for a holiday but does include the grant of a licence to occupy the property. There may be any number of individual lettings during the 5 year period.

Notes:

- (a) An owner's interest or a qualifying owner's interest means a freehold interest or leasehold interest where there is at least 10 years of the lease remaining, and a duty or power to carry out the relevant works.
- (b) The Council may at any time serve a notice on the owner of the dwelling requiring a statement showing how the condition of occupation is being fulfilled.
- (c) In the event of any breach of the certificate of future occupation, including not complying with the intention set out in the certificate, the Council will demand repayment of the grant together with interest from 'the certified date'.

Mortgagee repossessions:

Where a mortgagee exercises their right to sell the property, we will seek to recover the full grant amount provided that there is sufficient equity.

To keep the property free of category 1 hazards, in a good state of repair and up to the Decent Homes Standard for 5 years:

Where an applicant has a duty or power to carry out works of repair to a grant-aided property, they must ensure that the property is kept free of category 1 hazards, in a good state of repair and meets the Decent Homes Standard for the full 3 years following satisfactory completion of works.

Requirement for Energy Efficiency Survey:

All applications must be accompanied by an Energy Efficiency Survey of the property to which the grant relates.

Death of applicant:

Where the applicant dies after liability has been incurred for any preliminary or ancillary services or charges, the Council may pay grant in respect of some or all of those matters.

Where the applicant dies after the relevant works have begun and before the certified date of completion, the council may pay grant in respect of some or all of the works already carried out and other relevant works covered by the application.

Any reference to the applicant shall be construed in relation to any time after their death as a reference to their personal representatives.

LOAN CONDITIONS - EMPTY HOMES LOAN

The loan is for a term of 2 years, starting at the point of the first payment from the Council to the owner. At the end of the 2 year period the loan is repayable in full.

The loan will be paid in stage payments, 25% on completion of the registration of the loan, up to 50% based on the value of works carried out and the remaining 25% on satisfactory completion of the works.

Full details of repayment schedules and penalty clauses will be send out with any loan offer based on the exact amount of money to be borrowed and illustrated with the current Bank of England base rate. These details will be included in the Legal Charge Notice the owner will be required to sign.

Should any of the loan conditions be breached the Council will pursue full repayment of the loan in line with the terms of the Legal Charge Notice. This states that the date of any breach is considered the repayment date and interest will be charged at 4% above base from that date.

The Council will require as a condition of such approval that the eligible works [see below] are carried out in accordance with the approved specification.

“Eligible Works” are the essential renovations to the property as described in the “approved specification”. These works will be defined by Croydon Council following an inspection of the property prior to any refurbishment work. This definition will be supplied to you in the form of a written schedule with your loan offer letter.

It is a condition of the loan that the eligible works are commenced and completed within **twelve months** from the date of approval of the application. This period may, however, be extended by the Council where it is satisfied that the eligible works cannot be, or could not have been carried out without carrying out other works which could not have been reasonably foreseen when the application was made. Extensions to the time period may also be granted for other reasons upon consideration of written submissions in the Council’s absolute discretion.

The loan will be secured by way of a charge registered with the Land Registry, and unless otherwise agreed in writing the Council will require a first or second charge over the property.

It is a condition of loan that the property is adequately insured against fire, lightning, explosion, earthquake, storm, flood, escape of water or oil, riot, malicious damage, landslip, heave, collision, accidental breakage of glass and sanitary ware, and accidental damage to underground services and public liability. Owners will be required to provide a copy of their insurance certificate on demand from the Council during the loan period.

It is a condition of loan that the dwelling will be occupied within three months of the date of completion of the works.

It is a condition of the loan that an owner is required to notify the Council forthwith in writing of his intentions to dispose of the property or to re-mortgage the property and to give the Council any information reasonably requested by them in that connection.

All remedial works and extensions to the Electrical Installations shall comply with the IEE Wiring Regulations 17th Edition BS 7671: 2008 and with the requirements of Part P. Prior to a completion certificate being issued, the Council must be satisfied that Part P has been complied with, this will require an appropriate BS 7671 Installation Certificate to be issued by the competent person.

All gas installations must be carried out by installers who are registered with the Gas Safe Register and be in accordance with the current Gas Safety (Installations and Use) Regulations and current British Standard Specifications.

All damp proofing works must have a 30 year assured guarantee (where appropriate).

Plumbing works must comply with the Water Fitting Regulations.

A completion certificate must be issued by the Council's Chief Building Control Officer confirming that the structural alterations comply with current Building Regulations (where appropriate).

Replacement windows and doors must comply with the FENSA standard.

The final instalment of the loan is payable when all of the works on the Schedule of Works have been completed to the Council's satisfaction and the property has met the decent homes plus standard. This includes works that are to be funded by the owner.

On completion of the works, the property must be decorated and appropriate floor covering must be provided and fitted to kitchens and bathrooms.

HHSRS - Hazard Categories and Profiles

	PHYSIOLOGICAL REQUIREMENTS	
	Hygrothermal conditions	
1	Damp and Mould Growth	Caused by dust mites, mould or fungal growths caused by dampness and/or high humidities. It Includes threats to mental health and social wellbeing caused by living with damp, damp staining and/or mould growth.
2	Excess Cold	Covers the threats to health from excessively low indoor temperatures.
3	Excess Heat	Includes threats from excessively high indoor air temperatures.
4	Asbestos (and MMF)	Caused by exposure to asbestos fibres and manufactured mineral fibres (MMF).
5	Biocides	Threats to health from those chemicals used to treat timber and mould growth in dwellings.
6	Carbon Monoxide and Fuel Combustion Products	Hazards due to excess levels of carbon monoxide, nitrogen dioxide, sulphur dioxide and smoke in the dwelling's atmosphere.
7	Lead	Threats to health from the ingestion of lead.
8	Radiation	Threats to health from radon gas and its daughters, primarily airborne, but also radon dissolved in water. While rare, leakage from microwave ovens might also be considered.
9	Uncombusted Fuel Gas	The threat of asphyxiation due to fuel gas escaping into the atmosphere within a dwelling.
10	Volatile Organic Compounds (VOCs)	VOCs are a diverse group of organic chemicals that are gaseous at room temperature and are found in a wide variety of materials in the home e.g. formaldehyde.
	PSYCHOLOGICAL REQUIREMENTS	

	Space, Security, Light and Noise	
11	Crowding and Space	Health hazards linked to a lack of living space for sleeping and normal family/household life.
12	Entry by Intruders	Problems keeping a dwelling secure against unauthorized entry and the maintenance of defensible space.
13	Lighting	Threats to physical and mental health caused by inadequate natural and/or artificial light. It includes the psychological effect associated with the view from the dwelling through glazing.
14	Noise	Threats to physical and mental health caused by noise exposure inside the dwelling or within its curtilage.
	PROTECTION AGAINST INFECTION	
	Hygiene, Sanitation and Water Supply	
15	Domestic Hygiene, Pests and Refuse	Health hazards due to poor design, layout and construction to the point where the dwelling cannot be readily kept clean and hygienic; access into, and harbourage within, the dwelling for pests; and inadequate and unhygienic provision for storing and disposal of household waste.
16	Food Safety	Threats of infection resulting from inadequacies in provision and facilities for the storage, preparation and cooking of food.
17	Personal Hygiene, Sanitation and Drainage	Threats of infection and threats to mental health associated with personal hygiene, including personal washing and clothes washing facilities, sanitation and drainage.
18	Water Supply for Domestic Purposes	The quality and adequacy of the water supply for drinking and for domestic purposes such as cooking, washing, cleaning and sanitation. Also threats to health from contamination by bacteria, protozoa, parasites, viruses and chemical pollutants.
	PROTECTION AGAINST ACCIDENTS	

	Falls	
19	Falls Associated with Baths Etc	Falls associated with a bath, shower or similar facility.
20	Falls on the Level	Falls on any level surfaces such as floors, yards and paths. Also includes falls associated with trip steps, thresholds or ramps where the change in level is less than 300 mm.
21	Falls Associated with Stairs and Steps	Falls associated with stairs, steps and ramps where the change in level is greater than 300mm. It includes falls on internal stairs or ramps within the dwelling, external steps or ramps within the curtilage of the dwelling, internal common stairs or ramps within the building, access to the dwelling, and to shared facilities or means of escape in case of fire. It also includes falls over guarding (balustrading).
22	Falls between Levels	Falls from one level to another, inside or outside a dwelling, where the difference in levels is more than 300mm e.g. falls out of windows, falls from balconies or landings, falls from accessible roofs, into basement wells, and over garden retaining walls.
	ELECTRIC SHOCKS, FIRES, BURNS & SCALDS	
23	Electrical Hazards	Hazards from electric shock and electricity burns, including from lightning strikes.
24	Fire	Threats from uncontrolled fire and associated smoke. It includes injuries from clothing catching alight which appears to be common when people attempt to put out a fire.
25	Hot Surfaces and Materials	Burns or injuries caused by contact with a hot flame or fire, and contact with hot objects or hot non water-based liquids, and scalds. It includes burns caused by clothing catching alight from a controlled fire or flame.
	COLLISIONS, CUTS & STRAINS	

26	Collision and Entrapment	Risks of physical injury from trapping body parts in architectural features, for example trapping limbs or fingers in doors or windows. Also includes striking (or colliding with) objects such as architectural glazing, windows, doors, low ceilings and walls.
27	Explosions	Threats from the blast of an explosion, from debris generated by the blast, and from partial or total collapse of a building as a result of an explosion.
28	Position and Operability of Amenities etc.	Threats of physical strain associated with functional space and other features in dwellings.
29	Structural Collapse and Failing Elements	The threat of the dwelling collapsing, or of an element or a part of the fabric being displaced or falling because of inadequate fixing or disrepair, or as a result of adverse weather conditions. Structural failure may occur internally or externally.

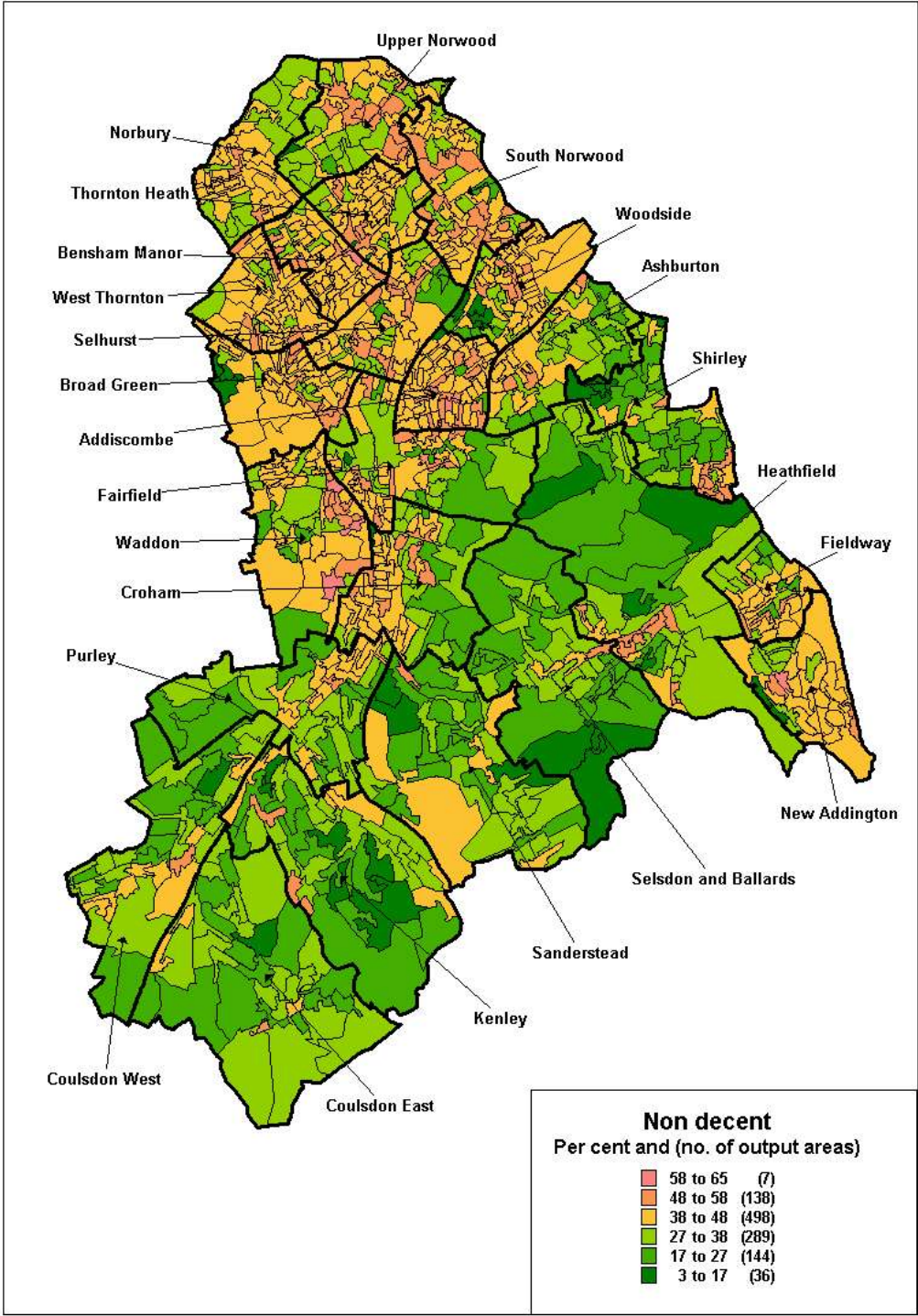
Basic Kitchen Amenities

Where the eligible grant works include for the provision of a basic kitchen, the following kitchen amenities should be provided. The table also indicates what is required for the amenity to be considered as being present and working.

Amenity	Present
Cold Water Drinking Supply	This refers to a piped cold water supply, which would normally be a mains water supply, connected to a tap outlet and be capable of providing an uninterrupted supply of wholesome water. It is regarded as present if there is a standpipe in the kitchen. It does not have to be connected to a sink to be present.
Hot Water	There must be a fixed supply of hot water capable of supplying a steady stream of hot water. This can be from a central hot water system (e.g. immersion heater) or a single or multipoint hot water heater.
Sink	The sink must be fixed, have a draining board or a second bowl, be non-porous and connected to a fixed waste. Lack of plug would not result in sink being classified as not working.
Fixed Waste	A fixed waste must be permanently connected to the sink and waste water system. This should not be leaking and should be sited to avoid back siphonage.
Cooking Provision	There must be a cooker point (30 amp) or a gas outlet (permanently piped) or a stove or range present. Adequate cooker space should be present, at least 500 mm in width.
Cupboards	There should be sufficient storage space for the dwelling with a minimum 0.3m ³ being provided.
Worktop	The worktop should be fixed, have a permanent non-porous surface and be at least 1000 mm x 600 mm or equivalent area.

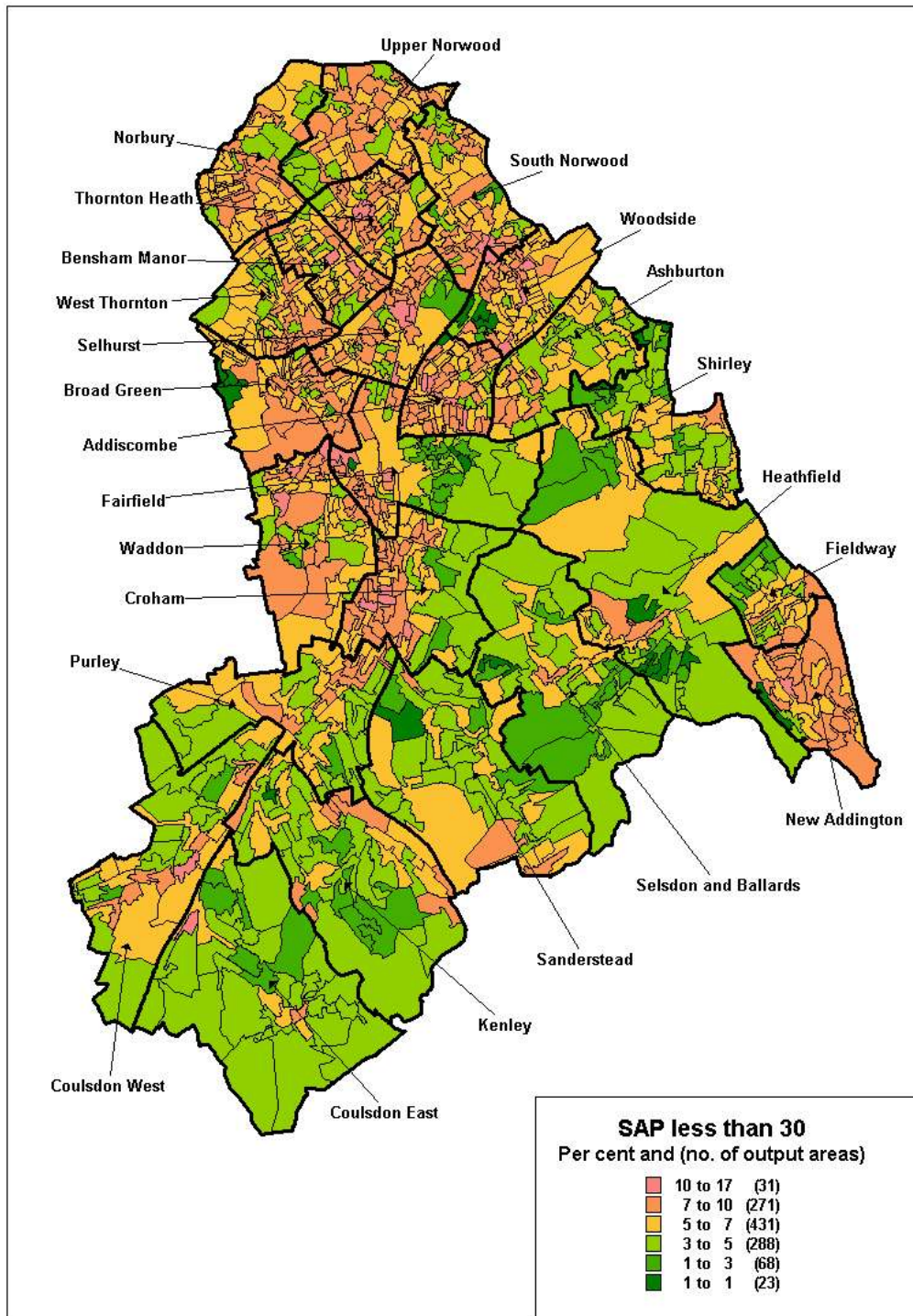
Maps from the Building Research Establishment Survey 2008

Private sector non decent dwellings as a percentage of all private sector dwellings



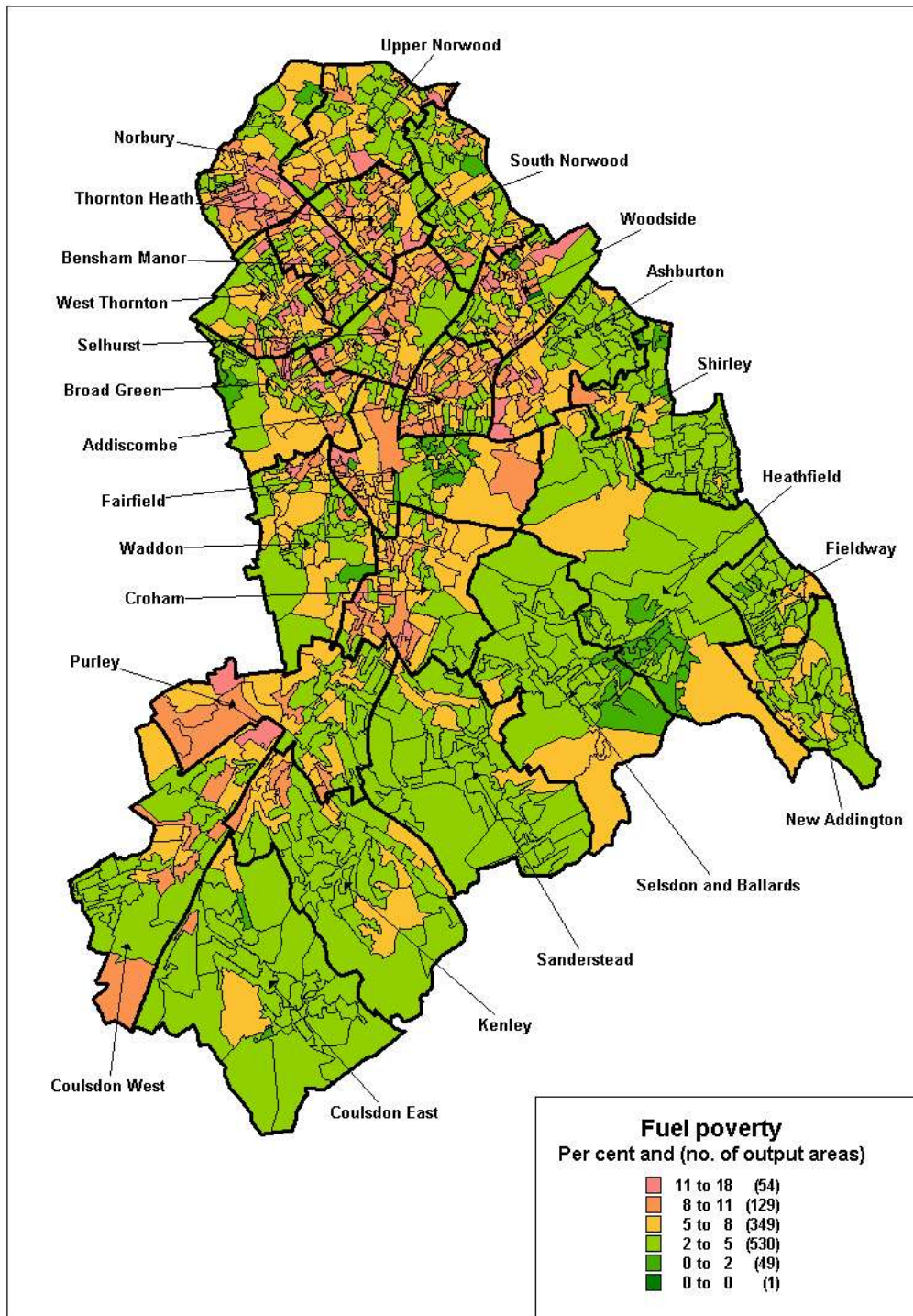
Boundary data for all maps: Source: 2001 Census, Output Area Boundaries, Crown Copyright 2003. Crown copyright material reproduced with the permission of the Controller of HMSO.

Private sector dwellings with a SAP rating less than 30 as a percentage of all private sector dwellings



Boundary data for all maps: Source: 2001 Census, Output Area Boundaries, Crown Copyright 2003. Crown copyright material reproduced with the permission of the Controller of HMSO.

Private sector households in fuel poverty as a percentage of all private sector dwellings



Boundary data for all maps: Source: 2001 Census, Output Area Boundaries, Crown Copyright 2003. Crown copyright material reproduced with the permission of the Controller of HMSO.