

Burnley Borough Council

The Loan Policy for Empty Homes

HOUSING AND DEVELOPMENT UNIT
RED LION STREET
BURNLEY

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Burnley Borough Council – Loan Policy for Empty Homes

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Empty Homes Loan

1. Introduction

In May 2012 Burnley successfully secured funding from the Homes and Communities Agency (HCA) to bring around 175 empty homes back into use which are situated in clusters of 25 or more empty homes. This programme is known as 'The Empty Homes Clusters Programme'.

The Objectives of this policy when considering an application for an Empty Homes Loan are:

- **To reduce the number of empty homes in the 'Cluster Areas';**
- **To provide good quality, well managed private rented properties**

Pennine Lancashire's Housing Strategy 2009-2029 recognised the need to develop and promote new mechanisms to revitalise private sector housing and strengthen links with Landlords with the aim of improving stock condition and neighbourhood quality. The impact of the economic turndown makes this policy aim even more of a priority given the increasing reliance on the private sector to provide homes to residents unable to currently enter home ownership.

There are 2089 empty properties in Burnley, a quarter (560) of these have been empty for over 2 years. They cluster to form 20% of the total housing stock in some areas and are described by Private Sector Landlords as simply 'unlettable' due to the impact of their sheer number and concentration.

Burnley's Community Strategy, developed through a partnership of public and private sector organisations supports work to improve the housing stock and Burnley as a 'place to live'. In addition to this Burnley's Economic Strategy, includes the strategic objective of ensuring Burnley is known as 'an alternative destination for living' based on 'affordable high quality housing.'

Businesses, those who fuel our local economy, agree that housing is an integral part of how Burnley is perceived. Their view is that 'there remain too many abandoned houses, in too many areas' and that 'something must be done'.

Burnley Council's Empty Home Strategy has widespread support from private sector businesses known as Burnley Bondholders . Their remit is to put the 'plc' into 'place' and part of the how is through improving the housing offer.

Equally, residents and communities in Burnley want to see more done to address the problems caused by clusters of empty homes in their neighbourhoods.

The Private Rented Sector plays a crucial role in bringing empty properties back into use reducing crime and anti-social behaviour. Burnley's Private Rented Sector

Forum (PRSF) is central to this activity and provides a well-established, public and private sector partnership, that:

- Works to improve housing standards and management practices;
- Improve confidence in the housing market and attract private sector investment;
- Support Landlord accreditation, training events, and the sharing of best practice
- Support the implementation of Selective Licensing and enforcing standards when necessary.

The Council as part of its 'enabling role' aims to support the Private Rented Sector to tackle empty homes and improve the quality of the accommodation with the private sector. One of the options to fulfil this commitment is to provide loan assistance to responsible Landlords within the town with the emphasis being on increasing the level of good quality private sector accommodation and widening housing 'choice' for residents in the Borough.

This "matched" loan assistance will be available to those Landlords who have already demonstrated a commitment to improving housing quality and management by participating in the Council's Good Landlord and Agent Scheme (GLAS) or who are licensed as part of the Council's Selective Licensing or Mandatory Licensing Schemes.

The loans form part of the Empty Homes Clusters Programme.

2. Legislation Context

Part 1 of the Housing Grants, Construction and Regeneration Act 1996: Regulatory Reform Order (RRO) provides the statutory basis for grants and loans and other measures for securing the renewal of private sector housing.

The Regulatory Reform (Housing Assistance) Order came into force on 18 July 2002. The Order together with Government Guidance provides local authorities with greater flexibility in devising policies for dealing with poor conditions in private sector housing and with the tools available.

The Order contains a new general power for local authorities to improve housing:

'For the purpose of improving living conditions in their area a local authority may provide, directly or indirectly, assistance to any person for the purpose of enabling them:

1. To acquire living accommodation (whether within or outside their area)
2. To adapt or improve living accommodation (whether by alteration, conversion or enlargement, by installation of anything or injection of any substance or otherwise;
3. To repair living accommodation
4. To demolish buildings comprising or including living accommodation

5. Where buildings comprising or incorporating living accommodation have been demolished, to construct buildings that comprise of/or include replacement living accommodation.

Empty homes loans will enable the Authority under the Order to determine the best course of action for empty properties in the Private Rented Sector that do not meet the minimum standards required. On assessing whether the property qualifies for a loan, the Council will be seeking to ensure that the property can be made to meet the Decent Homes Standard and that on reoccupation the health of the occupant is not at risk. The assessment of dwellings will be undertaken in accordance with the Housing, Health and Safety Rating System (HHSRS), (Appendix 1) and the Decent Homes Standard (Appendix 2).

3. Eligibility Criteria for Empty Homes Loans

3.1 To ensure that the awarding of loans links into existing regeneration activity, consideration of a loan will only be given to Landlords who have demonstrated a commitment to raising standards of property condition and management in the Private Rented Sector of the Borough, and in addition they are achieving the following status:

- Accredited
- Pending accreditation renewal
- Working toward accreditation by engaging with council officers following a valid application to the scheme
- A licensed Landlord under the Council's Selective Licensing Scheme or Mandatory Licensing Scheme.
- Or if the Landlord does not fall into the above criteria has agreed to enter into a Private Sector Leasing Scheme for 5 or 10 years

A Private Sector Leasing Scheme is where the landlord agrees to the Council managing their property for a set period of time. The Council would effectively step into the role of the landlord in return for a monthly management fee.

3.2 No loan will be awarded to a landlord that has outstanding/unresolved repairs or complaints under the Housing Act 2004 or any outstanding recharge or fees.

3.3 Properties will qualify providing;

- a) That they are situated in a "Clusters" area as approved by the Council's Executive and
- b) They are identified as requiring remedial works or requiring works necessary to bring the property up to the Decent Home Standard including the provision of energy efficiency works and
- c) They have been vacant for 6 months or longer and
- d) They are not included in a future clearance programme subject to an Executive decision, or in a confirmed clearance area.

3.4 In addition, the Council will also consider the age and location of the property and whether in awarding a loan the property and the areas as a whole will benefit from such an award.

3.5 The maximum loan amount will be £6,000.00. The loan must be match funded by the Landlord thus ensuring a partnership between public and private sector. Therefore the maximum of loan plus Landlord funding will be £12,000.00. This will include the Council's administration fee of £572.15. The maximum amount available for carrying out the eligible work will therefore be £11,427.85.

3.6 As the Council has a statutory obligation to consider various options, the provision of a loan will only be approved once repair of the property has been deemed to be the most appropriate course of action and by approving a loan the property will be brought up to the minimum standard required and subsequently re-let.

3.7 The loan will be repaid over a maximum 10 year period commencing two months after the payment of the loan monies. **There will be no interest charged on the loan.** Repayments will be made on a monthly basis at the rate stated in the 'loan agreement'. There will be an initial 'repayment holiday' of 2 months. Thereafter the loan will be repaid over a maximum of 120 months.

3.8 Loans are restricted to one per property.

3.9 Landlords may apply for subsequent loans proving that the application does not relate to a property that has already received one. In any financial year subsequent applications from landlords who have already received a loan that financial year will only be considered after priority has been given to applicants who have not received a loan.

4. Application Process

4.1 Applicants for loan assistance will be required to complete an initial Empty Homes Loan Enquiry Form. The form may either be completed over the phone or by return by post.

4.2 Prior to an offer of a loan being made to a Landlord a Technical Officer will carry out a visit of the property to ascertain the exact details of works required and to prepare ¹*particulars of intended works* (Schedule) to assist the Council in determining whether the works are eligible for loan assistance and evaluate costs. During the visit the Technical Officer will supply the applicant with the application documentation; the applicant should complete the documentation and return to the council within 2 weeks.

4.4 Two schedules of works will be sent to the Landlord along with an advisory list of contractors. The schedules should be priced and returned within 4 weeks.

4.5 When a completed application and estimates have been returned, the Council has a maximum of 6 months from that date to determine application. The Grants Team will determine these applications in 2 weeks providing all the necessary documentation is present. During this period the Grant Team will check estimates against the schedule of works to ensure all items have been included and that they are fair and reasonable.

4.6 Should the works require Planning Permission, Building Regulation Approval or Listed Building Consent, the loan cannot be approved until these applications have themselves received approval.

¹ The relevant works are the works in respect of which the loan is sought.

- 4.7 Prior to approval the Landlord will be given a Loan Agreement, a Certificate of Ownership and a Certificate of Intended Letting. These documents must be completed before a loan is awarded.
- 4.8 Once all checks have been successfully carried out the Grants Team will send out a loan approval and a summary of the loan conditions.
- 4.9 Work must not commence until a Landlord has received written confirmation that the loan has been formally approved. A loan will not be made available for any works that have commenced prior to approval.
- 4.10 The information provided on the loan approval will include:
- a) The maximum amount of loan.
 - b) The maximum amount of time allowed for start and completion of works.
 - c) Final inspection of works before invoices are paid.
 - d) Production of bona fide invoices and specified gas, electrical safety certificates and energy performance certificate. A satisfaction certificate to state that the applicant is satisfied with the works.
 - e) Details of the monthly repayment amounts and dates due.
- 4.11 The loan monies will only be made direct to the landlord's contractor, unless a prior arrangement has been made, and upon satisfactory inspection and completion of works. Upon completion of the work, the dwelling will be made available for letting for a period of five years to a person (who is not a member of the landlord's family or a relation).
- 4.12 Landlords must ensure that the works are completed within the same financial year that loan approval is given and not more than 6 months from the approval date.

5. Home Energy Efficiency Scheme

- 5.1 The Council is committed to tackling fuel poverty and through its Loan Policy aims to ensure that energy efficiency improvements are achieved in fuel poor households. The Council continues to promote the Governments Warm Front Scheme, and the Burnley Loft and Cavity Wall Insulation Scheme. In order to ensure that loans awarded under the vacant property scheme are consistent with the councils Home Energy Efficiency Scheme the following work will be a requirement;
- a) Gas central heating
 - b) Energy efficient heating controls and systems
 - c) Cavity wall insulation (where suitable)
 - d) Loft insulation
 - e) Hot water tank insulation
 - f) Energy efficient appliances (where available)

6. General Loan Conditions

Applicant

- 6.1 Applicants must be over the age of 18 to qualify
- 6.2 A charge will be placed on the Register of Local Land Charges and the payback condition period of the loan will be applicable if the applicant is found to be in breach of the loan conditions. See section 7: Loan Repayment.
- 6.3 The applicant must notify the Local Authority of the relevant disposal of the property.
- 6.4 Applicants must achieve full accreditation status within a reasonable timescale (to be agreed with the scheme operator prior to approval).
- 6.5 Successful applicants for assistance will be required to maintain the improvements and shall not be eligible to receive future assistance for the same improvements
- 6.6 The Council will reserve its right to amend their policy at any given time including when required to comply with new statutory legislation.

Property:

- 6.7 Loan assistance will only be offered for works confirmed as necessary by the Council's representative to remedy deficiencies identified under the Decent Homes Standard.
- 6.8 Loan assistance will not be paid on works that have been assisted under a previous loan or grant given in the last 5 years.
- 6.9 Where the Landlord or a relation of the Landlord has carried out works on an approved loan, the Authority will only reimburse costs for materials.
- 6.10 The loan is non-transferable and disposal of a property by the Landlord prior to or during execution of the works will result in the loan agreement being cancelled.
- 6.11 The loan will be registered as a charge on the property.

7. Loan Repayment

- 7.1 The loan will be repaid over a maximum period of 10 years commencing from the payment of the loan monies.
- 7.2 For those Landlords entering the Private Sector Leasing Scheme for 5 years the maximum period for the loan to be repaid will be 5 years.
- 7.3 Repayments will be made on a monthly basis at the rate stated in the 'Loan Agreement'. There will be an initial 'repayment holiday' of 2 months from the date the loan amount is paid. Thereafter for a 10 year Loan Agreement the loan would be repaid over 120 months.
- 7.4 For accredited and licensed Landlords monthly repayments will be accepted by Direct Debit only. The Direct Debit can be paid on the 1st, 7th, 16th, 23rd or 30th of the month.
- 7.5 For those Landlords who have entered the Private Sector Leasing Scheme the monthly re-payments will be deducted from the monthly rental income.

Examples of a re-payment model:

1. An accredited Landlord receives the maximum loan of £6,000 and agrees to a maximum loan repayment period of 10 years.
The loan amount was paid on the 1st November 2012.
After a 2 month holiday period the first monthly repayment of the loan amount is due on the 1st January 2013.
An initial payment of £72.85 will be made followed by 119 further instalments of £45.00 due on the first of each month.
(this is an example only and each individual loan will have the repayment details included in the loan agreement)

 2. A Landlord enters into a 5 year Private Sector Leasing Scheme and receives the maximum loan amount of £6,000.
The loan amount was paid on the 1st November 2012.
After a 2 month holiday period the first monthly repayment of the loan amount is due on the 1st January 2013.
An initial payment of £103.85 will be made followed by 59 further instalments of £91.00 due on the first of each month.
(this is an example only and each individual loan will have the repayment details included in the loan agreement)
- 7.6 The authority will withhold or demand repayment of the loan in various circumstances after an application has been approved, these circumstances are:
- a) Where the Council ascertains that the determination of loan has been made on the basis of inaccurate or incomplete information and as a consequence a landlord has been awarded more loan than he/she is entitled to.
 - b) Where the works are not completed to the Councils satisfaction or are started before the application was approved.

- c) Where the property has been disposed of.
- d) Where applicants fail to achieve accreditation status within a reasonable timescale, the Authority will reclaim the loan in full
- e) Whereby for any reason the property is removed from the Accreditation Scheme.
- f) Where loan repayments via Direct Debit cease to be made by the applicant.
- g) If the Loan Agreement is breached legal steps will be taken to recover the loan.

8. Appeal about decisions and individual cases

8.1 Any complaints or appeals arising out of the Councils offers or lack of offers for assistance under this policy will be reviewed by the Council's Head of Housing and Development Control. Further recourse can be made by an applicant through the Council's formal complaints procedure.

8.2 Appeals must be set out in writing and include specific grounds on which the appeal is based: Grounds for appeal will be considered where:

- a) The policy has not been applied consistently or correctly
- b) An exception has occurred outside the scope of the policy that merits further consideration in determining the offer of assistance

9. Policy Consultation and Review

9.1 To ensure that this policy reflects the Councils strategic objectives it is proposed that this policy be formally reviewed on an annual basis through the Council's Private Rented Sector Forum as the Authority recognised representative body for its Private Rented Sector.

Appendix 1.

Housing Health & Safety Rating System (HH&SRS)

The underlying principle of the HH&SRS is that –
Any residential premises should provide a safe and healthy environment for any potential occupier or visitor.

To satisfy this principle a dwelling should be designed, constructed and maintained with non-hazardous materials and should be free from both unnecessary and avoidable hazards.

Some hazards however, are necessary or unavoidable and others are considered desirable or expected because the perceived benefits outweigh the risks. For example, electricity is hazardous but considered necessary; stairs (however well designed) are hazardous but necessary in any multi-storey dwelling. For such hazards, the design, construction and maintenance should be such to reduce to a minimum the probability of, an occurrence which could result in harm and of the potential harm that could result.

It is a general principle that any dwelling should provide adequate protection from all potential hazards prevailing in the local external environment. This includes the normal local weather conditions, ground conditions and pollution (including noise, air and radiation).

This approach acknowledges that all dwellings will contain some hazards and that the degree to which the underlying HH&SRS principle can be satisfied in existing dwellings will vary. The HH&SRS provides a means of assessing dwellings which reflects the risk from any hazard and allows a judgment to be made as to whether that risk, in the particular circumstances, is acceptable or not.

While the Rating System focuses on the existing potential effect of any deficiencies on health and safety, an inspection or survey should not overlook any other deficiencies, which do not currently contribute to hazards. Such deficiencies may have other implications, such as interference with the aesthetic or general quality, the convenience, the comfort of occupants and visitors, or, if left to deteriorate, could contribute to hazards in the future.

A deficiency is the failure of an element to meet the “Ideal”, which is the perceived optimum standard, at the time of the inspection, intended to prevent, avoid or minimize the hazard. The failure could be inherent, such as the result of the original design, construction or manufacture, or it could be a result of deterioration, disrepair or a lack of repair or maintenance.

THE HAZARD PROFILES

A PHYSIOLOGICAL REQUIREMENTS

Hygrothermal Conditions

- 1 Damp and mould growth
- 2 Excess cold
- 3 Excess heat

Pollutants (non-microbial)

- 4 Asbestos (and MMF)
- 5 Biocides
- 6 Carbon Monoxide and fuel combustion products
- 7 Lead
- 8 Radiation
- 9 Uncombusted fuel gas
- 10 Volatile Organic Compounds

B PSYCHOLOGICAL REQUIREMENTS

Space, Security, Light and Noise

- 11 Crowding and space
- 12 Entry by intruders
- 13 Lighting
- 14 Noise

C PROTECTION AGAINST INFECTION

Hygiene, Sanitation and Water Supply

- 15 Domestic hygiene, Pests and Refuse
- 16 Food safety
- 17 Personal hygiene, Sanitation and Drainage
- 18 Water supply for Domestic Purpose

D PROTECTION AGAINST ACCIDENTS

Falls

- 19 Falls associated with baths etc
- 20 Falls on the level
- 21 Falls associated with stairs and steps
- 22 Falls between levels

Electric Shocks, Fires, Burns and Scalds

- 23 Electrical hazards
- 24 Fire
- 25 Hot surfaces and materials

Collisions, Cuts and Strains

- 26 Collision and entrapment
- 27 Explosions
- 28 Ergonomics
- 29 Structural collapse and failing elements

Hazard category	Matters affecting likelihood and/or harm outcome
<p>1. Damp and mould growth (VG Under 14s) Covers threat to health associated with increased prevalence of house dust mites, mould, fungal growth resulting from dampness and/or high humidity. Includes threats to mental health caused by presence of damp.</p>	Energy efficiency, ventilation, clothes drying facilities, rising and penetrating dampness
<p>2. Excess cold (VG 65 and over) Covers threat to health from sub-optimal indoor temperatures</p>	Thermal insulation, dampness, heating, ventilation, draughts
<p>3. Excess heat (VG 65 and over) Covers threat from excessively high indoor air temperatures</p>	Thermal insulation (particularly attics), dwelling orientation, heating controls, ventilation
<p>4. Asbestos and MMF (no VG) Covers presence of, and exposure to, asbestos fibers and MMF.</p>	Construction date (key 1920 to 1979), presence and condition of asbestos, presence of accessible MMF.
<p>5. Biocides (no VG) Covers threat to health from chemicals used to treat timber and Mould growth in dwellings</p>	Use of biocides in living areas, misuse of biocides
<p>6. CO and fuel combustion products (VG 65 and over) Covers hazards resulting from the presence of excess CO, NO₂ SO₂ and smoke within the dwelling's atmosphere.</p>	Presence and/or disrepair of flueless gas or oil burning, appliances, inadequate room or appliance ventilation, disrepair to, and siting of, flues.
<p>7. Lead (VG under 3s) Covers threats to health from ingestion of lead</p>	Construction date (pre 1970), presence and condition of old paintwork, presence of lead pipework & plumbo-solvent water
<p>8. Radiation (VG 60-64 with lifetime exposure to radon) Covers threat to health from radon gas and its daughters. Also covers EMFs and disrepair to microwave ovens</p>	Dwelling in Affected Area. If in affected area, then timber ground floor, disrepair to solid floor, ventilation, private water supply
<p>9. Uncombusted fuel gas (no VG) Covers threat of asphyxiation resulting in escape of fuel gas into dwelling</p>	Defects to gas installations or appliances, siting of appliances supply from unauthorised supplier, presence of gas detector.
<p>10. VOCs (no VG) Covers threat to health from diverse group of organic compounds including formaldehyde (gaseous at room temp.)</p>	Use during construction, alteration or maintenance of VOC emitting materials or treatments. Ventilation provision
<p>11. Crowding and space (no VG) Covers hazards associated with lack of space within dwelling for living, sleeping and normal family life</p>	Lack of adequate living area or kitchen. Lack of separate personal washing area and WC in a proper compartment Number, size and location of bedrooms. Recreational space.
<p>12. Entry by Intruders (no VG) Covers difficulties in keeping a dwelling secure against unauthorised entry and the maintenance of defensible space.</p>	Local crime statistics, defensible space, external lighting Presence of door viewers, locks/chains, burglar alarms
<p>13 Lighting (no VG) Covers threats to physical and mental health associated with inadequate natural and/or artificial light</p>	Size, shape and position of windows. Provision and control of artificial lighting, obstruction of windows, outlook from living room windows
<p>14. Noise (no VG) Covers threat to physical and mental health resulting from exposure to noise inside dwelling or within curtilage</p>	Location of dwelling in noisy environment. Internal and external insulation. Disrepair of doors/windows. Siting of plumbing Noisy equipment and overly powerful door closers
<p>15. Domestic Hygiene, pests and refuse (no VG) Covers hazards arising from poor design, layout and construction such that the dwelling cannot be kept clean. Also covers access into dwelling and harbourage for pests, inadequate/unhygienic provision for storage/disposal of household waste.</p>	Internal and external disrepair (e.g. to walls/ceilings, airbricks and roof), unprotected ventilators, defective water seals to WCs basins and/or drainage inlets. Lack of or disrepair to, refuse storage.
<p>16. Food safety (no VG) Covers threat of infection resulting from inadequacies in provision and facilities for storage, preparation and cooking of food.</p>	Inadequate provision of, or disrepair to, storage facilities, kitchen amenities and cooking facilities. Disrepair to ceiling, wall, floor of kitchen. Lighting and ventilation to kitchen.

<p>17. Personal hygiene, sanitation & drainage (VG under 5s) Covers threat to infection and mental health associated with personal hygiene, including personal washing and clothes washing facilities, sanitation and drainage facilities.</p>	<p>Inadequate provision or siting of, or disrepair to, baths, whbs and WCs. Lack of sink for each household. Adequacy of foul and surface water drainage. Design/construction of WC compartment and proximity to whb. Adequacy of lighting to bathrooms/WCs. Clothes drying facilities.</p>
<p>18. Water supply for domestic purposes (no VG) Covers quality and adequacy of the supply of water for drinking and domestic purposes such as cooking and washing.</p>	<p>Presence of water supply tap. Prevalence of disruptions to supply. Water pressure and temperature. Disrepair and contamination to pipework and storage tanks.</p>
<p>19. Falls associated with baths etc (VG 60 and over) Covers falls associated with a bath, shower or similar facilities</p>	<p>Friction quality of surface of amenity, siting of taps and light switches, presence of handles and grab rails, adequacy of functional space adjacent to appliances, presence of sharp edges/projections.</p>
<p>20. Falls on the level (VG 60 and over) Covers falls on any level surface and falls associated with trip steps, thresholds and ramps where change in level is less than 300mm.</p>	<p>Adequacy of and disrepair to, floors, paths and yards. Presence of trip steps and thresholds. Slip resistance of surfaces. Adequacy of surface water drainage and lighting.</p>
<p>21. Falls associated with steps and stairs (VG 60 and over) Covers any fall associated with steps, stairs and ramps where the change of level is greater than 300mm. Covers internal and external stairs, whether exclusively used by the dwelling or in shared use. Includes falls over guarding associated with stairs or steps, but not to balconies or landings.</p>	<p>Tread and riser height/length and variations in these. Friction quality of treads/nosings, openings of 100mm+ in stairs/guarding, alternating treads. Lack/adequacy of handrails/guarding. Adequacy of lighting. Disrepair to stairs. Steepness of stairs. Presence of winders. Lighting to stairs. Presence of hard surfaces and projections</p>
<p>22. Falls between levels (VG under 5s) Covers falls from one level to another, inside or outside a dwelling, where the difference in level is more than 300mm.</p>	<p>Low window cill heights. Presence of opening limiters and safety catches. Height of and openings to, guarding to balconies and landings. Ease of climbing guarding. Distance of fall. Disrepair to windows, guarding and presence of non-safety glass therein.</p>
<p>23. Electrical hazards (VG under 5s) Covers hazards from shocks and burns resulting from exposure to electricity, including lightning strikes (not the risk of fire caused by electrical defects).</p>	<p>Disrepair or obsolescence of electrical installation. Inadequate numbers of socket outlets. Lack of earthing. Presence of water.</p>
<p>24. Fire (VG 60 and over) Covers threats from exposure to uncontrolled fire and associated smoke.</p>	<p>Condition and adequacy of space heating and electrical installation. Means of escape from fire and other fire precautions. Combustible furnishings, clothes drying facilities.</p>
<p>25. Hot surfaces (VG under 5s) Covers threats of burns and scalds caused by contact with hot flames, liquids etc.</p>	<p>Kitchen layout. Unguarded open flames and unprotected hot surfaces. Excessively hot water to bath (46 degrees C+) or kitchen sink (60 degrees C+).</p>
<p>26. Collision and entrapment (VG under 5s and under 16s for collision hazards due to low headroom) Includes risks of physical injury from trapping limbs fingers in doors or windows, for example, or colliding with objects such as doors, low ceilings and walls.</p>	<p>Door and window design defects and disrepair. Door and window location, gaps in balustrading, low headroom to doors, beams and ceilings (under 1.9m)</p>
<p>27. Explosions (no VG) Covers the threat from the blast of an explosion and from any resulting collapse of the building.</p>	<p>Defects to gas appliances and installations. Unauthorised gas supply or inappropriate siting of LPG containers or tanks. Appropriate ventilation. Properly installed and functioning hot water system.</p>
<p>28. Ergonomics (VG 60 and over) Covers the threat of physical strain associated with functional space and other features of the dwelling.</p>	<p>Inappropriate positioning of whb/bath/WC or inadequate functional space for use of these facilities. Similar issues for cooking facilities, worktop and sink. Inappropriate positioning of window controls or siting of electrical switches/sockets.</p>

<p>29. Structural collapse (no VG) Covers threat of whole dwelling collapse or of an element or part of the fabric being displaced because of inadequate fixing, disrepair or adverse weather conditions.</p>	<p>Structural instability. Open jointed brickwork, loose cladding, copingstones, roof coverings etc. Insecure rainwater goods or frames/hinges to door/windows. Defective floors/ceilings and walls.</p>
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Appendix 2

THE DECENT HOMES STANDARD

A decent home meets the following four criteria

a) It meets the current statutory minimum standard for housing.

Dwellings below this standard are those defined as unfit under Section 604 of the Housing Act 1985 (as amended by the Local Government and Housing Act 1989 – see Appendices 1)

b) It is in a reasonable state of repair

Dwellings which fail to meet this criterion are those where either:

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.

c) It has reasonable modern facilities and services

Dwellings that fail to meet this criterion are those that lack three or more of the following:

A reasonably modern kitchen (20 years old or less)

A kitchen with adequate space and layout

A reasonably modern bathroom (30 years old or less)

An appropriately located bathroom and WC.

d) It provide a reasonable degree of thermal comfort

This criterion requires dwellings to have both effective insulation and efficient heating.