



Home Improvement Grants and Assistance

&

Leaseholder Relocation Assistance

Policy made under
Regulatory Reform Order 2002

Updated 2021



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1.0 Introduction

1.1 Policy Aims and Priorities

Poor, inappropriate or inaccessible housing for any vulnerable person in our City can have a significant detrimental effect on health and wellbeing and can lead to the development or aggravation of long-term health conditions. Our older population is also growing in Westminster and whilst many people will age in good health, there will be others that will live with long-term conditions that will cause both minor and severe impacts on their mobility, health and care needs, and their wider role in their communities.

The Council undertake housing regeneration and renewal programmes on the housing we own and manage to ensure we deliver improvements in housing standards. In addition, each year the council prioritises funding to enable works and adaptations to be carried out in the home to help our older and/or vulnerable residents:

- Remain independent in their own home for longer
- Keep safe from crime and the fear of crime
- Live in decent and safe housing

This ultimately aims to improve the quality of life for our residents, reduces unnecessary admissions to hospitals and care homes, and prevents homelessness.

This policy supports the councils wider strategic aims set out in our [City for All Vision and Strategy](#), and works alongside the key commitments set out in our [Health and Wellbeing Strategy 2017-2022](#).

1.2 Legal Context

- The Council is mandated to provide Disabled Facilities Grants (also known as DFGs) under the Housing Grants, Construction and Regeneration Act 1996, where certain conditions are met.
- In addition to these grants, the council has discretionary powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to give assistance, grants and services for a wider range of works and adaptations.
- To use these discretionary powers, the council has published this policy setting out how we will use them to help our residents remain independent and safe in their own home¹.

¹ A discretionary policy does not remove the duty to meet the need for mandatory DFGs, however, it allows the council to use additional funding more flexibly.

- The policy is effective from 1st September 2021. Assistance approved prior to this date will be subject to the terms of the policy existing at the time of its approval².
- Assistance under this policy is discretionary, the council is not bound to approve any application and there is no legal entitlement to assistance.
- Assistance under this policy is provided subject to the availability of council financial resources.
- Where demand for this assistance exceeds the available resources, the council will take into account the risk to health posed as a result of not providing the assistance; the length of time that persons have waited for assistance, and other factors that appear relevant.

1.3 Policy Review

This policy will be kept under review and updated in line with any changes to legislation or council finances. A full review of the policy will be undertaken no later than 5 years and will be dependent on sufficient financial resources being available.

² In exceptional circumstances and at its discretion, the council will provide assistance under the terms of the policy document dated September 2013 in respect of cases where an enquiry for assistance was made prior to the commencement of this policy but where an approval or payment had not been made.

2.0 Home Improvement Grants and Assistance

2.1 Accessing Assistance and Grants

Assistance and Grants for home improvement works are administered by the Home Improvement Agency (HIA) based within the Public Protection and Licensing Department. To make an application or enquiry about any of the assistance and grants available, please contact the Home Improvement Agency on:

Tel: 0207 641 8959

Email: HIA@westminster.gov.uk

Online: www.westminster.gov.uk/housing-grants-and-assistance

2.2 Available Assistance and Grants

Disabled Facilities Grant

The Council has a statutory duty to provide a means tested grant of up to £30,000 where the appropriate legislative conditions are met. Grants are made available to those who are on means tested benefits or disabled and need to make changes to their home, Typical works include

- Works to bathrooms to remove baths and provide level access showers
- Works to make access easier such as widening doors and installing ramps
- Works to improve access to rooms and facilities e.g. stairlifts or a downstairs bathroom
- Adapting or providing heating or lighting controls to make them easier to use

The council, via its OT service in Adult Social Care, will first assess the person's condition to decide whether adaptations are "necessary and appropriate" to meet their needs. Then the HIA will assess whether the adaptations are "reasonable and practical" and can be completed depending on the age and condition of the property.

The council have discretion to approve whether the property is decent or non decent on the completion of works.

As the grant is means tested, some people may have to pay a contribution towards the required work. All applications on behalf of a disabled person under the age of 19 are not means tested.

Discretionary Assistance and Grants

The council have also created discretionary assistance and grant schemes which help people to meet their needs. Funding for mandatory Disabled Facilities Grants will always be prioritised over discretionary assistance and grants, however where council budgets allow, under this policy funding may be used for the following:

<i>I need help with....</i>	Support Available
<i>Moving to a more suitable home</i>	Relocation Assistance Grant
<i>Keeping safe from risk of burglary</i>	Safe and Secure Grant
<i>Keeping safe from domestic abuse</i>	Sanctuary Scheme
<i>Removing an imminent risk to health or safety within the home</i>	Emergency Assistance Grant
<i>Meeting the Government 'Decent Homes' standard</i>	Decent Homes Assistance
<i>Repair or renewal of warranty on existing adaptations</i>	Repairs to existing adaptations
<i>Making adjustments around the home to help accessing standard amenities such as bathroom and kitchen facilities.</i>	Adaptations Assistance
<i>New technology to help around the home</i>	Assistive Technology
<i>Minor repairs and improvements to the home</i>	Handy person service

The council will prioritise discretionary assistance and grant applications that are deemed more urgent because of a high risk to the safety of the occupants - otherwise applications will be dealt with in date order.

2.3 Relocation Assistance

Eligibility Criteria	Eligible Costs	Conditions	Payment
<p>Where a person qualifies for a Disabled Facilities Grant however works cannot be carried out in the home the council may provide funding towards moving to an appropriate home that meets the persons needs.</p> <p>Applicants must</p> <ul style="list-style-type: none"> • be disabled and qualify for a Disabled Facilities Grant • be an owner-occupier whose principal or only residence is within the City of Westminster. <p><i>(In exceptional circumstances, the council will consider providing assistance to enable a private tenant to move to more suitable accommodation. The Grants Panel will consider such cases (see section 2:12)</i></p> <p>The council will not provide this type of assistance retrospectively, and will only consider an application for this type of assistance where the above criteria apply.</p>	<p>The council will pay the following reasonable costs subject to satisfactory evidence that the expenditure has been incurred:</p> <ul style="list-style-type: none"> • Stamp Duty; • mortgage fees; • estate agent fees; • furniture removal; • utility connection costs; • conveyancing costs; • any other costs that are deemed by the council to be essential to affect the move; <p>Costs will be to a maximum of £15,000.</p>	<p>A person who receives relocation assistance will not be entitled to claim similar assistance for a period of 10 years*.</p> <p><i>*To note that the provision of this assistance does not remove the right to apply for a disabled facilities grant at any time.</i></p>	<p>A single payment will be made to the applicant upon completion of the move and upon receipt of satisfactory copies of any receipts, demands or other evidence of payment.</p>

2.4 Safe and Secure Grant

Eligibility Criteria	Eligible Works	Conditions	Payment
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<p>Applicants from all tenures including owner occupiers, private tenants, council and housing association tenants are eligible to apply for this grant providing they meet at least one of the below criteria:</p> <ul style="list-style-type: none"> • be aged 60 or over • be disabled • have reported a burglary or attempted burglary to the police in the 12 months prior to the date of application. <p>Owner-occupier or private tenant applicants must also be in receipt of one of the following benefits:</p> <ul style="list-style-type: none"> - Jobseekers' Allowance (income based) - Income Support - Working Tax Credit - Child Tax Credit - Housing Benefit - Local Council Tax Support - Guaranteed Pension Credit - Income related Employment and Support Allowance - Universal Credit <p>The property needing the works must be the applicant's principal or only home.</p>	<p>The works will be determined by the council as necessary to make the home reasonably secure from unauthorised entry, and reasonably safe from short-lived events such as fire and the release of noxious gases.</p> <p>These typically include the provision of additional door and window locks; door chains; smoke detectors; carbon monoxide detectors; door viewers; fire blankets; door reinforcing strips; security lights; letterbox covers; and, reinforced glass panels in external doors.</p>	<p>None</p>	<p>A contractor appointed by the council carries out the work.</p> <p>If at any time the council has no appointed contractor, the work may be carried out by the applicant's contractor. In this event, a quotation for the works shall accompany the application. The contractor, who provided the quotation, unless the council expressly provides written approval otherwise, shall carry out the works.</p> <p>Payment is made directly to the contractor.</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval</p>
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2.5 Sanctuary scheme

Eligibility Criteria	Eligible Works	Conditions	Payment
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<p>Anyone who lives in Westminster in self-contained accommodation (i.e. a home that is not shared with anyone outside of their own household) and who is experiencing and continues to be at risk of domestic violence is eligible provided that a domestic violence advocate and designated crime prevention advisor approves the proposed works.</p> <p>The home must be free from recent or current illegal activity.</p> <p>Private tenants must have the permission of their landlord for works to be carried out.</p>	<p>Works will be determined by the council in consultation with the crime prevention advisors.</p>	<p>None</p>	<p>A contractor appointed by the council carries out the work.</p> <p>In exceptional cases financial assistance may be provided to the applicant to enable a contractor acting on that person's behalf to undertake the works.</p> <p>Payment is made directly to the contractor</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval</p>
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2.6 Emergency Assistance Grant

Eligibility Criteria	Eligible Works	Conditions	Payment
<p>Applicants must be:</p> <ul style="list-style-type: none"> • be aged 60 or over unless the applicant is the parent, guardian or foster parent of a child aged less than 16 • be an owner-occupier or a private tenant with a repairing obligation³. • occupy the home as the principal or only residence; • must on the date of application be suffering from a lack of adequate space heating or hot water provision or the presence of a Category 1 Hazard, or imminent risk to health must be determined by a suitably qualified officer • be in receipt or eligible to receive one of the following benefits on the date of application: <ul style="list-style-type: none"> - Jobseekers' Allowance (income based) - Income Support - Working Tax Credit - Child Tax Credit - Housing Benefit - Local Council Tax Support - Guaranteed Pension Credit - Income related Employment and Support Allowance - Universal Credit 	<p>Heating: Any works considered necessary to repair or replace the hot water or heating provision. On completion an internal air temperature of 21 degrees must be capable of being efficiently maintained in the main living room and 18 degrees in the bedroom/s (when external temperatures are below freezing point) and sufficient hot water at a suitable temperature is available.</p> <p>Category 1 Hazards: Any work considered necessary to remove hazards that are an imminent risk to health and safety in relation to fire, electrical safety, gas and combustion appliance safety and water supply. See <i>Appendix 2 for Definition</i></p> <p>Hoarding and Self Neglect⁴: Any works required to relieve imminent risk to health resulting from a falls risk, unwholesome/verminous conditions that are injurious to health and fire loading resulting in a serious risk.</p>	<p>None</p>	<p>Works will be carried out by a contractor appointed by the council and payment will be made directly to the contractor.</p> <p>The amount payable in any single home shall not exceed £5,000 in any financial year and shall not exceed more than £8,000 in any 5 consecutive financial years (unless exceptional circumstances)</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval.</p>

³ Following bodies are ineligible:

1. a local authority;
2. the Crown;
3. a body which is registered as a social landlord under Part 1 of the Housing Act 1996;
4. the Metropolitan Police Authority established under section 5B of the Police Act 1996;
5. the London Fire and Emergency Planning Authority;
6. a health service body within the meaning of section 4 of the National Health Service and Community Care Act 1990; organisations that provide further or higher educational courses.

⁴ This type of assistance will only be approved following

- 1) a written referral from the Hoarding and Self Neglect Panel or a multi-agency case conference in line with the Westminster protocol on Hoarding and Self Neglect
- 2) AND the case is assessed as having catastrophic consequences (Level 4/5).
- 3) AND provided in association with other grant funding such as adaptation works or to make the property decent.

2.7 Decent Homes Assistance

Eligibility Criteria	Eligible Works	Conditions	Payment
<p>Applicants must</p> <ul style="list-style-type: none"> • be aged 18 or over on the date of application • be a freeholder, or a leaseholder with not less than three years lease unexpired at the date of application; or, a tenant who has a full repairing obligation⁵ and who resides in the living accommodation as their sole home • be an occupier (owner or tenant) who is vulnerable or, the applicant must be an owner of living accommodation which on the date of the application is occupied by a tenant who is aged 60 years or more and vulnerable • be in receipt of: <ul style="list-style-type: none"> - Jobseekers' Allowance (income based) - Income Support - Working Tax Credit - Child Tax Credit - Housing Benefit - Local Council Tax Support - Guaranteed Pension Credit - Income related Employment and Support Allowance - Universal Credit 	<p>The works carried out will be those necessary to comply with the 'Decent Homes' standard where the property falls below that standard (see Appendix A).</p> <p>On completion of works the dwelling shall meet the Decent Homes Standard except where the Council determine that having regard to the cost of works and /or age health or financial means of the occupants or owner it is unreasonable to do so.</p>	<p>None</p>	<p>Assistance will not exceed £10,000 in any 3 year period, including Decent Homes assistance given under any previous Policy.</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval.</p>

⁵ Following bodies are ineligible:

7. a local authority;
8. the Crown;
9. a body which is registered as a social landlord under Part 1 of the Housing Act 1996;
10. the Metropolitan Police Authority established under section 5B of the Police Act 1996;
11. the London Fire and Emergency Planning Authority;
12. a health service body within the meaning of section 4 of the National Health Service and Community Care Act 1990; organisations that provide further or higher educational courses.

2.8 Repairs to Existing Adaptations and the Renewal of Warranties on Existing Adaptations

Eligibility Criteria	Eligible Costs	Conditions	Payment
<p>Applicants must</p> <ul style="list-style-type: none"> • be an owner, or tenant of a private landlord of the home⁶, and, • the assistance must be required to benefit a disabled occupant whose only or main place of residence is that home, and • the premises contain an existing adaptation for the benefit of a disabled person and that adaptation is in need of examination, repair or the renewal of an expired or soon to expire warranty. 	<p>The amount of assistance will be the full cost of the works, examination or warranty subject to a maximum of £5,000 and subject to a maximum of £5,000 in any 5 years period in respect of the same home.</p>	<p>None</p>	<p>The council will determine an application within a period of 6 months and will advise the applicant in writing whether the application is approved or refused and the amount and form of any assistance.</p> <p>The applicant may elect in writing to:</p> <ul style="list-style-type: none"> • authorise the council to carry out the repairs or examination on its behalf, or; • elect to receive financial assistance payable on the satisfactory completion of the repairs or examination. Where the latter route is chosen it will be a requirement that at least 1 quotations or receipt for the assistance is provided. <p>The council will pay the approved amount on satisfactory completion of the assistance and where the assistance has been provided for a lesser sum than the approved amount the council will only pay that lesser sum. Payment will only be made where the council is provided with satisfactory invoices, receipts or other proof of payment.</p> <p>Payment is dependent on the assistance being satisfactorily completed within 6 months of the date of approval. The council may, at its discretion, increase this period of time where there is good reason to do so.</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval.</p>

⁶ Following bodies are ineligible:

1. a local authority;
2. the Crown;
3. a body which is registered as a social landlord under Part 1 of the Housing Act 1996;
4. the Metropolitan Police Authority established under section 5B of the Police Act 1996;
5. the London Fire and Emergency Planning Authority;
6. a health service body within the meaning of section 4 of the National Health Service and Community Care Act 1990; organisations that provide further or higher educational courses.

2.9 Adaptations Assistance

Eligibility Criteria	Eligible Works	Eligible Costs
<p>Applicant must be</p> <ul style="list-style-type: none"> an owner, or tenant of a private landlord of the home provided the landlord is not a body listed below¹ the adaptation work must be required to benefit a disabled occupant whose only or main place of residence is that home, and who has recently been assessed by an occupational therapist as being in need of a major adaptation to their home, the property must not have a market value in excess of £1,500,000 as determined by the average sold prices within 1 year. 	<p>All works that would be subject to payment under a 'mandatory disabled facilities' grant are eligible.</p> <p>All other additional works requested by the applicant that do not fall within the works requested by the Occupation Therapist must be agreed and paid for directly with the contractor and not form part of the grant application. The council will not be responsible for supervising these additional requested works.</p>	<p>Disabled occupants not in receipt of benefits, will receive assistance equivalent to the difference between the full cost of the eligible works plus any associated fees, and their assessed contribution determined by a means-test providing</p> <ul style="list-style-type: none"> where no disability benefit is received, the first £8,000 of any contribution shall be disregarded, or where a disability benefit is received, the first £10,000 of any contribution shall be disregarded, subject to the maximum limit of £30,000. <p>Should the need arise to apply to the Out Of Policy Grants Panel for additional costs related to essential works then the council will only offer match funding with the applicant for any additional works.</p>

Adaptations Assistance (continued)

Conditions	Payment
None	<p>The City Council will determine an application within a period of 6 months and will advise the applicant in writing whether the application is approved or refused and the amount and form of any assistance.</p> <p>Assistance will not exceed £30,000 in respect of the same applicant in any 5 year period. This includes Assistance with adaptations given under a previous Housing Assistance Policy.</p> <p>Unless written permission is provided by the council no payment will be made for works that have been carried out prior to grant approval.</p> <p>The applicant may elect in writing to</p> <ul style="list-style-type: none"> • authorise the council to carry out the works on its behalf, or; • may elect to receive financial assistance payable on the satisfactory completion of the works. Where the latter route is chosen it will be a requirement that at least 2 quotations for the works, supplied by VAT registered contractors, are included in the application and one of the contractors providing a quote carries out the work unless this requirement is waived by the council. <p>The council will pay the approved amount on satisfactory completion of the works and where the works have been completed for a lesser sum than the approved amount the City Council will only pay that lesser sum. Payment will only be made where the council is provided with satisfactory guarantees, invoices, receipts or other proof of payment.</p> <p>Payment is dependent on the works being satisfactorily completed within 12 months of the date of approval. The council may at its discretion increase this period of time where there is good reason to do so. Upon satisfactory completion of the works necessary, the council will issue a completion certificate that the works have been satisfactorily completed.</p>

¹ Following bodies are ineligible:

1. a local authority;
2. the Crown;
3. a body which is registered as a social landlord under Part 1 of the Housing Act 1996;
4. the Metropolitan Police Authority established under section 5B of the Police Act 1996;
5. the London Fire and Emergency Planning Authority;
6. a health service body within the meaning of section 4 of the National Health Service and Community Care Act 1990; organisations that provide further or higher educational courses.

2.10 Assistive Technology

Eligibility Criteria	Eligible Works	Conditions	Payment
<p>Applicants must</p> <ul style="list-style-type: none"> Reside in the City of Westminster. Occupy the home as his/her principal or only residence; Be an occupier aged 60 or more with a long term health condition or aged under 60 and claiming a disability benefit (Attendance allowance/DLA or PIP.) 	<p>Westminster Telecare Service will decide what works/assistive technology equipment is required in liaison with the Home Improvement Agency.</p> <p>The council will only provide the equipment and installation of technology only. No on-going maintenance/operating costs will be included</p> <p>There will be a minimum spend of £100 per item.</p>	<p>None</p>	<p>A contractor appointed by the council will install the technology.</p> <p>Payment is made directly to the contractor</p>

2.11 Handyman service

Eligibility Criteria	Eligible Works	Conditions	Payment
<p>Applicants must</p> <ul style="list-style-type: none"> • reside in the City of Westminster and: • be an occupier aged 60 or more, or • be aged under 60 and claiming a disability benefit. 	<p>The type of works undertaken will be determined by the council and the consent of the applicant will be sought before works begin. The works carried out will include the labour costs to a maximum of two half-day work sessions in any 12-month period, and materials to a maximum value of £50 (excluding VAT) at each session. Such works may include:</p> <ul style="list-style-type: none"> • Small repairs • Minor adaptations to assist with a disability or those who are frail • Security measures to include locks, door chains, door viewers • Fall prevention measures such as removing trip hazards, changing light bulbs, fitting grab rails. • Energy efficiency measures such as draught proofing; fitting compact fluorescent light bulbs. <p><i>The above is not an exhaustive list and other works will be considered. However, the following works will not be provided:</i></p> <ul style="list-style-type: none"> • Gardening; • Electric or gas repairs requiring a qualified electrician or gas engineer; • Decorating (unless it is small-scale making good in consequence of other works); • External works that cannot lawfully be carried out from a ladder; • Trimming doors to fit new carpets; • In the case of tenants – repairs that are the responsibility of the landlord. 	<p>Assistance is provided on the basis that no guarantees, warranties or on-going maintenance will accompany the assistance and the Council does not accept any liability for consequential loss or damage arising out of the provision of this assistance</p>	<p>This service is provided free of charge</p>

2.12 The “Out of Policy” Grants Panel

All decisions on applications are made at the discretion of the council, there is no legal entitlement to assistance. However, the council’s “Out of Policy” Grants Panel will consider an application for assistance that does not satisfy all the criteria set out in this document. In order to make an application to the Grants Panel for their consideration contact:

Westminster Home Improvement Agency
Public Protection and Licensing
Westminster City Council
64 Victoria Street
London
SW1E 6QP

Tel: 020 7641 8959

Email: HIA@westminster.gov.uk

The composition of this panel will comprise of the following officers:

- Head of Service, Public Protection and Licensing
- Head of Affordable Housing and Partnerships
- A representative of the Director of Legal Services

2.13 Reclaiming Expenditure

In the absence of a written agreement relating to the repayment of assistance the following applies:

- where a grant condition is breached; or
- a person receives assistance and it is subsequently discovered that this person was not entitled to such assistance

The council will require repayment of the value of the assistance provided, calculated from the date of payment or the receipt of assistance (if it was not in monetary form), and the council’s reasonable administrative and legal costs. This will also include any compounded interest, calculated on a daily rate, in line with the Bank of England base rate.

The council, at its discretion may choose to require a lesser amount or may choose to waive its right to reclaim monies (or the monetary value of assistance).

2.14 Complaints

Complaints about the policy or service provided should be directed to:

Westminster Home Improvement Agency
Public Protection and Licensing
Westminster City Council
64 Victoria Street
London
SW1E 6QP

Tel: 020 7641 8959

Email: HIA@westminster.gov.uk

If complaints cannot be addressed at this stage, the Council's complaints procedure can be followed and can be found on the Westminster website.

3.0 Relocation Assistance for Resident Leaseholders in Housing Renewal Areas

3.1 Introduction

Relocation Assistance is available to enable leaseholders whose properties have been acquired by the Council to purchase a new property. This grant is made according to the provisions of Regulation 3 of the Regulatory Reform Order 2002 where the Council:

- (a) is acquiring property or
- (b) carrying out works as set out in Regulation 3(1).

3.2 Eligibility Criteria

Applicants must have lived for one year or more in a property that is now in a designated housing renewal area as set out in the Leasehold Policy. At the Council's discretion other appropriate cases may also be considered.

Leaseholders who are eligible for this assistance will be contacted directly so there is no need to make an application.

3.3 How Assistance is made available

Assistance will be made available by way of a secured loan or other means, in accordance with the Council's Leasehold Policy a property for the occupation of the leaseholder and their immediate family, as set out in the Council's Leaseholder policy.

It is required that a resident will put the whole of any statutory compensation paid to them by the Council while acquiring their existing leasehold property towards the purchase of their new property. For the avoidance of doubt, if any compensation was paid to discharge an existing mortgage then the leaseholder must take a mortgage at least equal to the sum paid to their lender to discharge any mortgage on their old property. The requirement is that 100% of the price paid by the Council plus any Home Loss Payment made is used to offset the cost of the property acquired.

Residents will require independent financial and legal advice prior to entering into such a loan. The Council reserves the right to make any such loan subject to appropriate conditions.

Money will be paid as a loan secured by way of a legal charge upon the applicant's property. The Council reserves the right to require alternative or additional forms of security as appropriate. Depending on circumstances, money may be paid to the applicant, the applicant's conveyancer, or directly to a developer or vendor.

3.4 Further Information

For further information please see the Council's [Policy for Leaseholders in Housing Renewal Areas](#)

Decent Home Standard

The definition of a 'Decent Home' is set by Government and is subject to change. In summary a home is considered to be a Decent Home if:

a) It meets the current statutory minimum standard for housing

Homes that fail are those containing one or more serious hazards (assessed by a qualified officers as Category 1 hazards by the Housing Health and Safety Rating System)

b) It is in a reasonable state of repair

Homes that fail are those where one or more of the key building components are old and, because of their condition, need replacing or major repair

c) It has reasonably modern facilities and services

Homes that fail this standard are those which 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 lesss)
- an appropriately located bathroom and WC
- adequate insulation against external noise (where external noise is a problem)
- adequate size and layout of common areas for blocks of flats.

A home lacking two or fewer of the above is still classed as decent, therefore it is not necessary to modernise kitchens and bathrooms if a home meets the remaining criteria.

d) It provides a reasonable degree of thermal comfort

Homes must have both effective insulation and efficient heating

Category 1 Hazard

The Housing Health and Safety Rating System (HHSRS) is a tool used by local authorities to identify and protect against potential risks and hazards to health and safety from any deficiencies identified in a home. It was introduced under the [Housing Act 2004](#) and applies to residential properties in England and Wales.

The HHSRS assesses 29 categories of housing hazard. Each hazard has a weighting which will help determine whether the property is rated as having category 1 (serious) or category 2 (other) hazard.

The local authority has a duty to take action to remove category 1 hazards. This is normally achieved through enforcement action in privately rented accommodation. Enforcement action will generally not be taken against owner occupiers. Owner occupiers and tenants with repairing obligations may be eligible for grant funding to assist with the removal of category 1 hazards.

Examples of category 1 hazards can include:

- Exposed wiring or overloaded electrical sockets
- Dangerous or broken boiler
- Inadequate heating and cold homes that can't be maintained above 18°C
- Inadequate sanitation, drainage and leaks
- Mould on the walls or ceiling caused by inadequate ventilation and insulation
- Rats or other pest or vermin infestation
- Dangerous stairs and lack of hand rails
- Poor security to doors and windows