

12 March 2025

Our Ref: EIR 679

Request

We received your request on 14 February 2025 for the following information:

For NIHE to release the internal policy document used by members of staff to administer the Affordable Warmth Scheme on behalf of the Department for Communities.

Your request has been handled under the Environmental Information Regulations 2004 (EIR).

Our response

Please see the attached document. Some staff names have been redacted in accordance with Regulation 13 of the Environmental Information Regulations as this is considered to be personal Information of a third party and disclosure would contravene data protection principle (a) in Article 5 of the UK GDPR.

This concludes our response.



DECEMBER 2024

Affordable Warmth Scheme

Scheme Information and
Policy Guide



Energy Efficiency Team
HOUSING EXECUTIVE

Version Control

TITLE	Affordable Warmth Scheme Information and Policy Guide
AIM	To ensure staff all staff involved in the delivery of the Affordable Warmth Scheme has a guide that provides the key information and policy.
VERSION	2.3
LAST REVIEWED	December 2024
LAST UPDATED	December 2024
STAFF AFFECTED	NIHE – Head of Grants, Grants Case Managers, Case Officers, Senior Technical Officers, Technical Officers and Central Energy Efficiency Schemes team. Staff in Northern Ireland Energy Advice Service
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APPROVED BY	[REDACTED] Housing Executive Policy Review Committee
SCREENED FOR EQUALITY IMPACT	November 2024
DATE OF NEXT REVIEW	May 2025

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Introduction

AWS Original Business Case 2014 – 2018

The Affordable Warmth Scheme programme began in September 2014 following extensive research by the University of Ulster and the delivery of two successful Pilot schemes that aimed to tackle fuel poverty in Northern Ireland. The scheme had business case approval to operate up to 31st March 2018 subject to an annual budget.

The scheme was given an interim and addendum extension to the original business case. The Department of Finance and Department for Communities gave approval for the scheme to continue from April 2018 until May 2019.

The current Affordable Warmth Scheme began in June 2019 and was intended to run to March 2024, although the DfC have recently confirmed that there will be a 2-year addendum to the Affordable Warmth scheme extending the scheme to March 2026.

The diagram on page 8 gives a timeline of the scheme to date and a more in-depth history can be found in Appendix 1.

Affordable Warmth Scheme (AWS) Background & Scheme Development

2012

University of Ulster develop sophisticated targeting tool to pinpoint Census output areas with high prevalence of fuel poverty.

Affordable Warmth Scheme Pilot is launched in **19** council areas.
2145 targeted homes are surveyed by council.

2014-2018 ORIGINAL BUSINESS CASE

September 2014 – The Affordable Warmth Scheme programme begins. Business Case Approval granted to operate until **31**

March 2018. April 2018-May 2019- The scheme was given an interim and addendum extension to the original business case. The Department of Finance and Department for Communities gave approval for the scheme to continue from **April 18-May 19**.

2011-2012 PHASE 1 PILOT

March 2011- the Department's Fuel Poverty Strategy 'Warmer Healthier homes' was published.

May 2011- NI's first independent review of fuel poverty 'Defining Fuel Poverty in Northern Ireland' was published. The review found that:

- **33,000** households in NI were in severe or extreme fuel poverty,
- These households spent between **15-20%** of their income on heat & light (severe) or more than **20%** (extreme) representing more than **11%** of householders that are in fuel poverty.

2013-2014 PHASE 2 PILOT

September 2013 – The department initiated a Phase 2 Affordable Warmth pilot to test the targeting approach alongside a different model for delivering energy efficiency improvements.

Mid Ulster cluster of councils & Newtownabbey council surveyed 1200 targeted fuel poverty homes to assess energy efficiency of their homes and determine what appropriate improvements could be made to them.

2019-2024 NEW BUSINESS CASE

The Department for Communities secured business case cover to continue the Affordable Warmth Scheme for the next 5 years.

Delivery is subject to annual budget approval until

March 2024. From the 1st of Sept 2023 the scheme has changed from a Targeted Scheme delivered in partnership between Housing Executive and the Local Councils to being delivered by the Housing Executive as the Single Service Provider, and becoming an "application-based Scheme"

The DfC have recently confirmed that there will be a 2-year addendum to the Affordable Warmth scheme extending the scheme to March 2026

1.0 New Business Case 2019 – 2024

The Department for Communities (DfC) secured business case cover to continue the Affordable Warmth Scheme in 2019 for 5 years. This delivery is subject to an annual budget of up to £14 million per year reducing in year four, and approvals will be issued on a “Worst First” premise in conjunction with the DfC dependent on application numbers and outcomes.

The business case for this period places emphasis on the following key items:

1.1 Affordable Warmth Scheme approach

The overall policy intent of the Affordable Warmth Scheme is to direct fuel poverty and energy efficiency interventions at those who need them most. Enquiries to the Scheme are open to all customers that contact the NI Energy Advice line, where they will be initially triaged and deemed eligible for the Affordable Warmth Scheme.

The scheme will concentrate on low-income households and provides them with a range of insulation and heating measures to improve the thermal efficiency of their home. The energy efficiency improvement measures are specifically designed for the needs of each individual home to provide the best possible and most complete outcome for the householders.

1.2 Applying a whole house solution

The ultimate goal of the fuel poverty measures provided by the Department for Communities is to raise the SAP (Standard Assessment Procedure) levels of these fuel poor households to a level which will provide a warm, comfortable home to improve their thermal comfort and protect them from fuel price fluctuations thus alleviating the health impacts of fuel poverty. The scheme aims to achieve on average 24 SAP points per dwelling and completing more than one measure will help achieve this.

An evaluation of the Affordable Warmth Scheme carried out by the Energy Saving Trust supports the whole house approach to improving energy efficiency of low-income households which the scheme currently adopts.

The report confirms that combining more than one energy efficiency improvement measure per time has a significant impact on the lifetime savings and SAP rating increase per household.

Focusing on the merits of individual measures can be misleading and distract from the co-benefits of a whole house approach, as often the savings are larger at a lower overall cost. Insulation reduces the rate heat is lost through a home, reducing the amount of energy a home needs to heat up, as the heat remains within the property for longer. However, even in a well-insulated home an old inefficient heating system will waste energy, as it cannot convert the vast majority of energy it uses into useful heat for the home; so, combining a new heating system which converts nearly all the energy it uses into heat and insulation that keeps that heat in for longer will ultimately save more energy, money and reduce emissions compared with installing these measure individually.

1.3 Roles and Responsibilities

1.3.1 The Department for Communities

The Department for Communities (DfC) is the owner of the scheme, and its role is to provide funding and to develop all policy and legislation in relation to the scheme. The DfC will work in partnership with the Housing Executive to deliver the scheme. The Department for Communities will:

- obtain the relevant approvals for the scheme;
- produce a scheme document;
- make the legislation for the scheme;
- develop the policy to support the operation of the scheme;
- provide advice to the Housing Executive regarding the policy of the scheme as required;
- provide an agreed package of funding to the Housing Executive to administer the scheme;
- provide funding to the Housing Executive to enable it to pay for agreed measures installed and associated Building Control fees;
- continually monitor and evaluate the scheme through reporting arrangements with the Housing Executive;
- on completion of the scheme complete a full evaluation.

1.3.2 Housing Executive

The Housing Executive will:

- act as Scheme Manager to deliver the schemes strategic objectives;
- manage and control all financial procedures and in line with approved budgetary capacity and scheme business case;
- develop, implement and monitor scheme policies, procedures and guidance underpinned by the objectives outlined in the scheme business case;
- provide performance information and complete all monthly and quarterly reports to NIHE Executive Team and DfC;
- complete evaluations of the scheme interventions in relation to customer satisfaction levels, energy efficiency and fuel poverty;
- work closely with DfC and Grants Offices to ensure effective delivery of the scheme business case;
- manage, investigate and respond to all complaints in line with Housing Executive policies;
- administer scheme information requests where available such as Freedom of Information Requests, Subject Access Requests, Assembly Questions;
- Positively engage with other scheme stakeholders and actively address matters pertaining to the scheme;
- Carryout the daily tasks defined in the Scheme Information & Policy Guide;
- Attend quarterly partnership meetings and provide scheme performance update and address matters relating to the scheme with DfC senior officials;
- complete sample verification checks (minimum 10% - maximum 100%) of applications received so corrective action can be taken;

- liaise with applicants on eligibility queries where additional information to that submitted with the application form is required;
- arrange and carry out a technical assessment of properties for energy efficiency measures;
- administer the grant approval documentation to the applicant;
- arrange and carry out inspection of the completed works (where applicable);
- report inspection findings to applicant where queries are identified;
- make payments to the applicant (or chosen contractor if requested) upon receipt and checks of completion documentation;
- monitor grant approvals that exceed 3 months' validity and contact applicants to help progress completion of works;
- encourage scheme participation, help reduce cancellations and when necessary process cancellations and provide the Department with updates;

1.3.3 Information and Reports

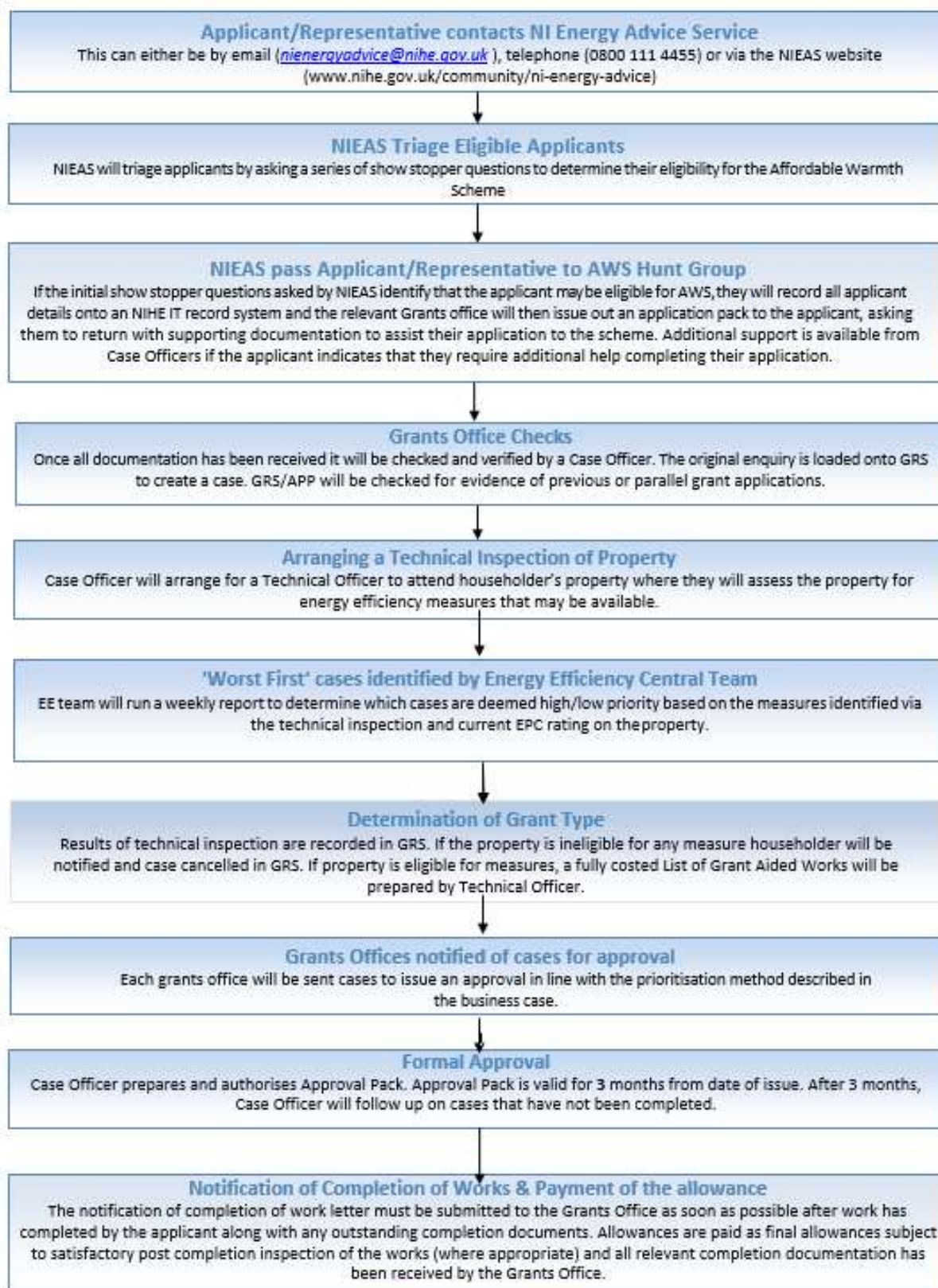
The Housing Executive will provide monthly reports to the Department for Communities, to include the following (not limited to):

- number of enquiries and applications received;
- number that are ineligible/cancelled;
- number of technical visits made by the Housing Executive;
- number and value of approvals issued and average cost;
- financial performance against budget;
- number and type of measures completed;
- number and value of payments made to contractors/applicants;
- urban/rural ratio;
- number and type of complaints received concerning the Affordable Warmth Scheme (e.g., quality of installation work, length of time taken to approve measures);
- addresses, number, % and reason for cancellations.

Governance reports are detailed in Section 8 of this guide.

1.4 Affordable Warmth Scheme Process

The flow chart diagram below provides a summary of Chapter 1 which details the Affordable Warmth Scheme process.



All applications will be made directly to the Housing Executive with enquiries being made through the Energy Advice Line (0800 111 4455) who will triage cases to determine initial eligibility for the Scheme.

The application packs issued by the Grants offices contain an application form, Energy Advice booklet (containing various energy saving tips and Contact numbers) and an Equality monitoring questionnaire. NIHE Grants offices will then carry out formal eligibility checks for the scheme when the completed application form and supporting documentation are returned by the applicant.

1.5 Affordable Warmth Scheme Application Form Content

The Affordable Warmth Scheme application form is designed to capture the name, address and contact details of the applicant; his/her spouse/partner; a representative if they want someone to act on their behalf; the landlord of a tenanted property and the owner of a property where the applicant has a lifetime interest.

The application form will ask about the property tenure and whether or not the applicant's income exceeds the threshold for the scheme. It will also ask the applicant to confirm they have not and will not apply for funding from other schemes in relation to the same work.

In order to comply with UK General Data Protection Regulations (UK GDPR) the application form has been intentionally designed to capture only that information deemed to be absolutely necessary for the Grants Office to carry out income and eligibility checks and arrange property visits. We also ask for a memorable word (which is optional) to confirm identity with the correct applicant.

1.5.1 Equality Monitoring Form

An Equality Monitoring Form will be issued out to grant applicants as part of the AWS application pack and is entirely voluntary for the applicant to complete and this is made clear on the correspondence.

NIHE Grants Office Teams will receive and record the equality monitoring data on the system and provide reports as required. Anonymised information is submitted at the end of each financial year to the Housing Executive's Equality, Diversity, Inclusion & Safeguarding Team. They arrange to forward the information to the Equality Commission and/or Department for Communities, as necessary.

The information gathered on the form may also be used to respond to questions posed to the Department for Communities by MP's, MLA's and Councillors. No personal data is released; questions will be responded to using anonymous statistics.

(Please see Advice Note: Equality Monitoring2021_V1.2 for further information on the Equality Monitoring Form)

1.5.2 What is an Affordable Warmth Scheme application?

An AWS application is where NIHE receive a completed application form and required eligibility documentation from the applicant. Where eligibility documentation is missing this is **not** considered an application.

If an application is found to be incomplete when received by NIHE, a request will be made to the applicant to submit the missing/incomplete documentation to allow a formal eligibility check to be carried out before it is considered as an application for the scheme.

It may be permissible for NIHE staff carry out site visits to photograph, or otherwise make copies of eligibility documents if applicants are particularly vulnerable. NIHE staff will sign a declaration to show that documents copied were inspected in their original form in the home of the applicant.

1.5.3 What is a successful Affordable Warmth Scheme application?

An AWS application is deemed successful where the applicant meets the eligibility criteria of the scheme, and a formal approval is issued to the property.

1.6 Affordable Warmth Scheme Application Form/Landlord Consent Form

The Affordable Warmth Scheme Application form must be completed by the applicant where possible.

Where the case is a Landlord application, a landlord consent form will be issued alongside the application form.

When recording income information, pay particular attention to the frequency of receipt of payments, especially when benefit details are being recorded, i.e., monthly is not the same as four weekly.

Recording the receipt of a benefit as four weekly rather than monthly will exaggerate the total income (13 payments instead of 12). Works/occupational pensions may be paid monthly or four weekly.

The applicant and his/her spouse/partner must read the declaration on Page 6.

Landlords must provide their Department for Communities Landlord Registration Scheme number on page 2 (section 2 Landlord details) on the Landlord Consent Form. For further details please see Section 4.1.6.

1.6.1 Verification of Proof of Ownership, Occupancy

The applicant must sign the declaration section of the application form. The declaration refers to those documents and details required to be submitted with the application form. The consent gives permission for Housing Executive to receive benefit details from Department for Communities where applicable and to liaise with their chosen installer. If the applicant chooses not to give consent they must provide the documents themselves.

1.7 Housing Executive Grant Application Checks

NIHE Grants systems will be checked for evidence of current/completed grant applications to ensure that works applied for in the application form have not been previously funded under another scheme.

Applicants will have been asked if they are currently applying or intend to apply for other financial help for the work on the application form to avoid double funding. Where this is evident the case will be cancelled, and the applicant notified.

Referral to additional Grants

If circumstances exist that might indicate that a Home Improvement Grant (DFG/exceptional circumstances for Home Repair Assistance/Renovation/Replacement Grant) might better address the needs of the applicant, the applicant should be advised at the Technical visit on how to access this additional assistance – e.g. contacting their local grants office or Occupational Therapist, and a note of this advice will be recorded within GRS in the additional notes tab.

1.8 Issuing Formal Grant Approval

The Case Officer will prepare and authorise the Approval Pack. The documents will be sent to the applicant. The Approval Pack will comprise:

- Cover letter.
- Formal approval certificate.
- List of Grant Aided works.
- Pre-Construction Information.
- Notification of completion of works letter.
- BACS paperwork.

The approval pack will be valid for 3 months from the date of issue. Housing Executive will issue a formal approval to the applicant, and it is the responsibility of the applicant to appoint a contractor/s to carry out works under the Affordable Warmth Scheme.

Whilst Housing Executive provide the funding for the grant approval, it is not party to the contract between the applicant and the contractor and therefore has no responsibility for the works.

The contractor/s that the applicant chooses to carry out works under the Affordable Warmth Scheme is/are responsible for carrying out the works in a competent manner and ensuring that the works comply with all building regulations and other statutory requirements.

If an applicant chooses to carry out works on a measure themselves, then NIHE has discretion on whether

to pay the grant or not. Any Do-It-Yourself (DIY) cases will be assessed on an individual basis and will be subject to a post completion inspection and all relevant completion paperwork must also be submitted.

1.8.1 Applicant requests extension on formal approval

Written approvals are valid for three months from the date of issue by Housing Executive. If work has not started or works have started but the applicant is experiencing difficulties completing within this period they must contact the Grants Office to request an extension. A request to extend the grant validity period should be requested prior to the three months ending. Extension requests from the applicant are subject to available funding at the time of request.

1.8.2 Cancellation of Grant

Reasons available on GRS from which to choose are listed in the tables below. The reasons have been split into Pre-Approval (prefixed with 'Pre'), Post Approval (Prefixed with 'POA') and those which are applicable to both pre-approval and post approval:

Pre-Approval Cancellation Reasons
Pre – Unsuitable Property
Pre- Technically not viable
Pre- Property not occupied
Pre- Property is a listed building
Pre – Property is in a conservation area
Pre- External Maintenance Required
Pre- Incomplete application – Ownership docs missing
Pre- Incomplete application – Occupancy docs missing
Pre- Incomplete application – Income docs missing
Pre- Unable to offer measure
Pre- Ineligible tenure
Pre- Landlord does not wish to proceed
Pre- Landlord not registered
Pre- Unable to contact Landlord
Pre- Income over threshold

Post Approval Cancellation Reasons
POA – work not commenced
POA- work not completed
POA – grant approval period expired

Cancellation Reasons applicable to pre-approval & post approval
Too much disruption
Applicant wants to wait for gas in area
Private tenant vacated property
No access after 3 pre inspection visits
No access after 3 post completion visits
Reactivation docs not submitted
Post completion docs not submitted
Applicant deceased
Change of circumstances
Allowance insufficient
Could not get installer
Failure to respond
Other funding applied for
All scheme measures present
Resident not interested
House for sale/sold

Housing Executive may cancel the grant application where the applicant has not engaged a contractor/s to complete the approved works within 3 months of a formal approval being issued.

If an applicant wishes to cancel a grant application they should contact their local Grants Office, and the reason should be recorded on GRS. In either case, the applicant should be notified, in writing, of the cancellation and reason for this.

1.9 Notification of Completion of Works

The approval documentation will make clear to the applicant that the notification of completion of works letter is submitted to the Grants Office as soon as possible after completion of the works.

Applicant / Contractor are both required to sign the List of Grant Aided works, to verify grant aided work has been completed.

As quickly as practicable thereafter, the applicant should submit the outstanding completion documents:

Completion Documents:	
Contractor's final invoice on headed paper made out to the Grant applicant. <i>(Whilst NIHE provide funding they do not employ the installer so the invoice cannot be made out to NIHE.)</i>	Payment form BACS 01 or 02 for each measure, as appropriate.

Contractor Completion – Contractor / Applicant must complete and sign section for each measure within the List of Grant Aided works.	Applicant Notification of Completion of Works form for each measure (the Housing Executive reserves the right to make payment without this form).
CIGA or other comparable 25-year certificate approved by the Housing Executive where cavity wall insulation has been installed (where applicable).	25-year certificate approved by the Housing Executive where solid wall insulation has been installed (where applicable).
Confirmation from Building Control that works comply with building regulations (listed buildings/conservation areas; applicants must apply to the Council for Listed Building Consent. The Council will consult with their relevant planning department).	Copy of planning approval where necessary (Listed Building / Conservation Area).
A Hazardous Waste Consignment Note where disposal of a redundant existing oil tank items appears on the list of grant aided works or has been approved by the Grants Office via the variation procedure. If the applicant's name and address is not listed in Section 1 of the Hazardous Waste Consignment Note then a copy of the Carrier's Schedule will need to be provided. Where applicable this is required in order to process the heating payment.	Written correspondence from Housing Executive approving any additional funding during the course of the grant application where applicable.

If a property is approved for more than one measure, more than one contractor could complete works at the property. In this scenario, each measure must have the relevant completion documentation submitted in order to process payment for that measure.

1.10 Payment of the Grant

Affordable Warmth Scheme grant payment may be processed when each measure is completed, and all documentation has been received relevant to that measure. All works are subject to satisfactory post completion inspection (where appropriate).

Owner occupiers will be offered the facility to have payments assigned directly to their chosen contractor/s.

1.10.1 Payment of Landlord cases

Private sector landlords must contribute 50% of the approved cost of works. Either the landlord or the contractor can be paid in a landlord case.

Prior to processing any landlord payments, 100% of these cases are required to have a Post Completion

Inspection carried out on them by a Technical Officer. The contractor's final invoice must be for the full works of which the Affordable Warmth Scheme will grant aid 50% of the cost.

Any invoices from contractors in the Republic of Ireland should be provided in sterling but if a euro invoice is received Housing Executive will confirm that the contractor does not have a sterling bank account. The euro invoice should be referred by the Grants Case Manager to the Grants Improvement and Development Team.

1.10.2 VAT

Measures available under the Affordable Warmth Scheme will be costed in accordance with the list of grant aided items developed for the scheme. Costings will include VAT at the appropriate rate. Scheme approval documentation will clearly specify the amount of VAT payable in any case. Documentation will also make clear that the full grant amount, including the VAT amount, will only be paid to VAT registered contractors.

Only VAT registered installers may charge in accordance with HMRC VAT notice 708 & 708/6.

Measures carried out by VAT registered installers will pay 5% VAT for the following measures:

- Loft Insulation
- Cavity Wall Insulation
- Solid Wall Insulation
- Heating
- Draught Proofing

Measures carried out by VAT registered installers will pay 20% VAT for the following measure:

- Windows

Contractors who are not registered with HMRC are NOT required to pay VAT.

Contractors based in the Republic of Ireland will also not be entitled to claim any VAT unless registered for VAT in the U.K.

All grant approvals will be issued with the VAT percentage included in the List of Grant Aided Works. However, when the contractor is not VAT registered the amount will be deducted when the Housing Executive receives the final invoice.

1.10.3 Recoupment of Grant Monies

Housing Executive reserves the right to request the repayment of grant aid where it has become evident through audit and governance checks or other communications that works grant aided have not been completed.

2.0 Approval Management

Annual budget and average cost per household determines the number of approvals that the scheme can process. The Department for Communities will approve the budget annually and agree approval requirements with the Housing Executive.

Measures are offered in the following priority:

Priority 1	Priority 2
<ul style="list-style-type: none">• Insulation & ventilation• Draught proofing	<ul style="list-style-type: none">• Heating: solid fuel, LPG, Economy 7• Boiler is 15 years old (additional criteria is met)• Boiler is 15 years old and broken down beyond repair (criteria not met)
Priority 3	Priority 4
<ul style="list-style-type: none">• Window replacement	<ul style="list-style-type: none">• Solid Wall Insulation (note, few applicants due to match funding requirement to complete this measure)

A prioritisation method will apply where a high number of eligible applications are returned to the Grants Office and the technical assessment confirms AW measures are required. Approval will be prioritised as follows:

High Priority

Approvals that include priority 1 and/or 2 grant measures will be issued first before approvals that only include lower priority measures.

Where a Grants Office has only priority 3 and/or 4 available and another Grants Office has priority 1 and/or 2 cases waiting, the high priority case will be issued first in line with the overall monthly approval profile agreed with Finance Business Partner.

Where the number of approvals are achieved at the end of the month, cases will move to the next month's waiting list. If a large number of applications with priority 1 and/or 2 measures are received, these will be prioritised for release by the following:

1. The property meets scheme criteria and is without heating;
2. The property has multiple priority 1 measures;
3. The property has a priority 1 measure;
4. The property has an existing working inefficient heating system and in need of replacement
5. The property requires Priority 3 or Priority 4 measures
6. By date/time completed application, including all supporting documentation, is received.

Low Priority

Priority 3 and priority 4 approvals will be issued when none of the Grant's offices have any other priority 1 and/or 2 applications waiting to be issued. This process will be managed by the central AW team, in cooperation with all Grants offices.

2.1 Timescales

It is acknowledged that recipients of the scheme are already considered as being vulnerable households. So, to provide a fair and consistent approach eligible applications are processed in application date order by the Housing Executive.

An enquiry is considered eligible when Housing Executive has received the completed application form, and the necessary documentation required to complete the eligibility verification process. (See Section 4)

Housing Executive will process the application to approval stage when the verification process has been completed. This stage includes arranging and carrying out a technical assessment of the property and preparing a List of Grant Aided Works.

2.2 Arranging Inspections

All Affordable Warmth Scheme applications meeting the criteria are considered urgent and will be managed in date order. However, where an applicant is vulnerable and without an operational heating source, applicants may highlight this to Housing Executive by adding a comment to the file so that the Grants Case Manager /Senior Technical Officer are made aware of the circumstances.

The Heads of Grants may then use their discretion were deemed necessary to inspect cases deemed urgent

Housing Executive may arrange technical assessments with households two weeks in advance so prioritising urgent applications may result in other appointments being rescheduled. It is therefore paramount that the application is deemed urgent as this affects other applicants who are also deemed vulnerable.

2.3 Applications where the boiler is broken beyond repair.

The Affordable Warmth Scheme aims to target those households that require loft and cavity wall insulation (Priority 1).

Ordinarily, where a property is deemed eligible for the Affordable Warmth Scheme, and the existing boiler is 15 years old, and the additional Heating criteria is met by the applicant (aged over 65, in receipt of Child Benefit/DLA/PIP) this property may be considered for Priority 2 measures.

Please refer to section 4.3 and 6.0 for more information regarding the additional criteria and technical

specification for heating measures.

However, If the existing boiler is broken down beyond repair and the applicant does not meet the criteria for the heating eligibility at section 4.3, refer to section 6.1.8.

2.4 Customer Contact

All contact with the applicant (or representatives, contractors, etc.) must be recorded in the notes section in GRS. If emails/letters are received these must be uploaded into the documents table within the GRS record for the case.

This includes any telephone conversations with the applicant/representatives/contractors etc. Please record:

- Date and time of the call;
- Call participants;
- Brief account of what was discussed and;
- Any action to be taken or agreed

This information must be entered in the text box in GRS.

Ensuring all/any contact with the customer is recorded is beneficial for both audit and governance purposes as well as maintaining an accurate and up to date case file.

It is also a legal requirement under Data Protection legislation and part of NIHE accountability and transparency legal requirements.

It is also considered a breach of personal data if there is no record made of contact. It is known as 'loss of availability of personal data'. Please note that where staff have corresponded with an individual via email, the original email must be kept/saved. This is again for accountability and transparency purposes and is discoverable under Subject Access Request (SAR).

Please note that information/documentation can be provided in a different language or alternative format if a communication barrier is identified. For example, if a customer does not have English as a first language or requires correspondence in an alternative format because of a disability

2.5 File Management for remote working

- No files should be taken from an office in line with internal grants policy
- All paperwork should be scanned and added to the relevant case on GRS
- If a hard copy of a file is required the officer should arrange to visit the office.
- If an officer cannot work at home without paper files they should work from the office.

3.0 Affordable Warmth Scheme Measures and Grant Maxima

3.1 Measures

Measures are offered in a priority order depending on the needs of the property and suitability for the measure. The scheme aims to achieve the highest level of improvement for eligible properties and applies a 'whole house wrap' approach for all the measures offered. The measures offered are detailed in Section 3.3.1.

3.1.1 Natural Gas

Where a new central heating system is to be provided, or if the boiler at the property is being upgraded in an area where natural gas is available, it is expected that the new system will operate on natural gas.

Gas is the Housing Executive's preferred fuel source. Gas is a regulated fuel, and customers have payment options which will assist with budget management. It is also more cost effective to install gas. See Section 6.0 Technical Guidance for heating measures.

3.2 Grant Maxima

Measures from Section 3.3.1 will be available, where appropriate, up to a maximum of £7,500 per property. However, where solid wall insulation is to be provided, the maximum will be £10,000 per property.

Where solid wall insulation has been provided on the approval, the solid wall insulation must be completed in order to avail of the maximum £10,000 otherwise the grant value will be reduced back to £7,500.

If a property has received a previous Affordable Warmth grant, then only the balance between the previous grant paid and the grant maximum will be available.

3.2.1 Householder Contribution

Where the cost of installing measures exceeds the grant limit, the applicant will be allowed to fund the excess amount. It is acknowledged that the Affordable Warmth Scheme is targeted at householders on low income who will probably not be in any position to make a contribution to the cost of the work. However, the intention of this proposal is to create the flexibility that allows the applicant to have the opportunity to fund the excess amount in circumstances where the work required to improve the energy efficiency of the household exceeds the grant limit.

3.2.2 Landlord Contribution

Privately rented properties will be helped under the scheme, but only where the landlord is registered with Department for Communities' Landlord Registration Scheme and the property has long term tenants with a tenancy agreement (of at least 12 months or the intention to remain in the property). Converted houses with multiple self-contained flats are still eligible to apply where:

- the utilities are independent
- the landlord meets the criteria
- the flats are rated as individual units.

Private sector landlords must contribute 50% of the approved cost of works.

3.3 Prioritisation of Measures

3.3.1 Carrying Out of Affordable Warmth Scheme Measures

The provision of measures is prioritised as follows:

- Priority 1: Insulation / Ventilation/ Draught Proofing
- Priority 2: Heating
- Priority 3: Windows
- Priority 4: Solid Wall Measures

Measures are offered strictly in line with the prioritisation set out above. If an applicant chooses not to complete a measure, the transferring of funding is not allowed from one measure to another. (E.g., opting to not complete loft insulation and leaving funding available for windows)

The transferring of measures will only be allowed between heating to windows in the following scenarios (with approval from the Head of Grants):

1. where the applicant does not want the disruption of replacing microbore pipework or if the applicant does not want the disruption of the replacement of non-convector radiators – the remaining funding may be transferred to windows if required.
2. should the Technical Officer deem that the existing oil tank does not need replaced as there are no obvious signs of defects, (with confirmation from the applicant) the tank does not need to be added to the approval. The remaining funding may be transferred to windows if required.
3. if the property is not suitable for Priority 1 measures due to maintenance issues, the funding is eligible to start at the next priority measure.

3.3.2 Solid Wall Properties

Due to the additional complexity of insulating solid wall properties, a different approach and grant limit is required. A maximum of £10,000 per property will be available to reflect the additional costs associated with solid wall insulation which must be endorsed with a 25-year guarantee by the installer, or other comparable certificates approved by Housing Executive in order to process payment for the completed

works (see **Section 5.3.3** for further information). Where solid wall insulation has been provided on the approval, the solid wall insulation must be completed in order to avail of the maximum £10,000 otherwise the grant value will revert back to £7,500.

3.3.3 Sold former Housing Executive Flats

If the applicant is eligible, heating measures may be provided, however these items are limited to the following:

- replacement/Provision of new condensing boiler connecting to Natural Gas with controls
 - (where required, radiators / hot water cylinder / High Efficiency Water Storage System may be provided)
- where Natural Gas is not available in the area and the applicant is eligible for heating measures, High Efficiency Storage Heaters may be provided.

The following measures are not permitted to be grant aided at these properties:

- Loft Insulation
- Cavity Wall Insulation
- Solid Wall Insulation
- Windows

3.3.4 Requests for alterations to sold former Housing Executive flats

Where an applicant of the Affordable Warmth Scheme is eligible to receive an approval, and their property is a former Housing Executive flat, the applicant must be referred to their Leaseholder Handbook - [NIHE Leaseholders Handbook](#)

This document outlines the requirements for leaseholders when carrying out alteration or improvements to the sold flat.

The Flat Lease places responsibility on the flat owner to get written permission from the Housing Executive before making any alterations or structural additions to the flat.

The NIHE Grants Office will provide the applicant with a list of potential grant works to allow them to engage with their local District Office for acceptance.

All such requests must be addressed to the Local Area Manager and a copy of their permission should be provided to the Grants Office before final approval can be issued.

3.3.5 Private Landlord and Owner Occupier Flats/Maisonettes (excluding former Housing Executive owned properties)

Similar to sold former Housing Executive Flats, we are limited to what we can offer private landlord flats / maisonettes.

If the applicant is eligible, heating measures may be provided, however these items are limited to the following:

- replacement/Provision of boiler connecting to Natural Gas with controls (where required, radiators/hot water cylinder/High Efficiency Water Storage System may be provided)
- where Natural Gas is not available in the area and the applicant is eligible for heating measures, High Efficiency Storage Heaters may be provided.

The following measures are not permitted to be grant aided at these properties:

- Cavity Wall
- Windows
- Solid Wall Insulation

Loft insulation can only be carried out where:

- a top floor flat or maisonette has its own dedicated loft area; and the property is suitable.
- Please refer to Section 5.1.1 - 5.1.7 when loft insulation can be carried out.

Prior to issuing an approval to these properties, the owner/applicant must provide the Housing Executive with a letter of approval from their management company, confirming that they are satisfied with the proposed works to be carried out.

4.0 Eligibility for the Affordable Warmth Scheme

The Affordable Warmth Scheme is only available to private sector households where the total, annual, gross, household income is less than £23,000.

A married couple, or a couple living as partners, will be treated as one applicant and the income of both parties will be subject to assessment towards the £23,000 income threshold.

To qualify to have the existing boiler replaced (working and over 15 years old), it is essential that one member of the couple is aged 65 or more, or in receipt of one of the following: Child Benefit, Disability Living Allowance (DLA)/Personal Independence Payment (PIP), Industrial Injuries Benefit.

4.1 Property Tenure

4.1.1 Private Sector Households

Affordable Warmth Scheme measures will only be available to private sector households. Owner occupiers and private sector tenants will be eligible although the scheme will only be available to private sector tenants where the landlord is registered with the Department for Communities Landlord Registration Scheme.

Tenants living with a caretaker's agreement are not eligible for the Affordable Warmth scheme as a 'caretaker agreement' does not give a life interest in the property under the terms of the agreement and the tenancy can be terminated at any time.

Householders with a legal "lifetime interest" in the property may also be eligible.

Owner occupiers can purchase their properties as a freehold property, which means they own the freehold of their property and the land it stands on for an unlimited period.

Some flats and houses however are sold as a leasehold property, unlike a freeholder, as a leaseholder the person owns the property BUT NOT the land on which it is built – this is owned by the freeholder. Ownership of the property is also for a set period, which can be a number of years, decades or centuries, depending on the length of the lease. If the lease expires, ownership of the property technically passes to the freeholder. Owners of these properties are eligible for the scheme.

Flats and maisonettes purchased from the Housing Executive or other statutory bodies such as housing associations are sold as Leasehold properties. This means that the owner must pay a charge for maintenance or necessary works which Housing Executive or the housing association must carry out.

For example:

- repairs
- cleaning of communal areas
- maintenance of communal gardens
- buildings insurance
- ground rent of £10pa for all flat sales

Owners of these properties may be eligible for the heating element of the scheme as described in section 3.3.3.

Domestic Properties owned by Churches and Charities not in receipt of any public funding for maintaining the property are eligible for the scheme. Tenants **must not** be employees and will be considered private tenants i.e., if the property is a condition of the employment they are not eligible. The Church/Charity (Landlord) is required to contribute 50% of the costs.

The property must be the sole or main residence of the applicant. Holiday homes and bed and breakfast establishments or student accommodation are not eligible for the scheme.

Annexes/"Granny Flats" can only be considered for the Affordable Warmth Scheme if they are self-contained and rated in their own right. Outbuildings will not be considered as eligible for any measures under the Affordable Warmth Scheme.

Social housing tenants (tenants of the Housing Executive or housing associations) are not eligible for assistance.

Persons who have refugee status are classed as being in emergency housing and so are not eligible to apply for the scheme.

Any property that is not a standard dwelling will not meet one of the scheme's main objectives, which is to achieve on average 24 SAP points improvement per property. An improvement of 24 SAP points can be achieved in properties that require multiple measures, and by completing multiple measures, a property's thermal comfort should improve and alleviate health impacts of fuel poverty for the current residents. The following property types are not eligible for the Affordable Warmth Scheme.

- lighthouses
- castles
- mobile homes
- barges

Other house types that should not be included in the scheme are:

- new builds
- a new build extension (original dwelling may be eligible for measures)
- properties for sale

This listing will be kept under review. Any queries relating to other non-traditional house types should be sent to the Head of Service in the local Grants office in the first instance.

4.1.2 Owner Occupiers

An owner occupier will be expected to prove ownership of the property by providing one of the following:

- copy of their latest mortgage statement- this may be an annual statement or print out of recent mortgage transactions.
- a notification of increase in interest rates
- if an applicant no longer has a mortgage, we will accept a mortgage redemption certificate dated within two years of the application date, or current evidence of house buildings schedule of insurance* (on the basis that an owner occupier is likely to have buildings insurance whereas a tenant probably will not).

*Where an applicant no longer has a mortgage, we will accept references to “buildings insurance” or “property insurance” or “home insurance” where it is not stated as “house buildings schedule of insurance”.

We may accept renewal notices or covering letters provided they contain all necessary information, such as the address of the property, the name of the applicant or other owner occupier and reference to the policy being valid at the time of the application i.e., that it is buildings insurance and not contents insurance.

Joint owners who do not occupy the property must provide evidence that they live elsewhere, for example a utility bill.

Where an ex-partner is a joint owner of the property, evidence that they live elsewhere must be provided. If the couple is estranged and this evidence cannot be obtained, the applicant must provide a solicitor’s letter confirming the separation.

If an AWS application has a query regarding Probate, the Grants Case Manager should discuss with their Head of Service in the first instance and if further guidance is required then the Head of Service should request advice from NIHE Legal Department on how to proceed. This advice should be documented on the case record on GRS

4.1.3 Co-ownership Scheme

Co-ownership scheme applicants will be considered owner occupiers. Please note the following:

- mortgage statements or proof of payment are required.
- applicants who are in the Co-Ownership scheme will obtain any consent that might be necessary from their Co-Ownership partners, this should be provided with the application. A demand for payment of ground rent will be acceptable as evidence of ownership only when other documentation is not available.
- if an applicant cannot submit a mortgage statement, we will accept evidence from an insurance company that the property has current building insurance.
- contents insurance is not accepted.

NOTE: For all Owner/Occupier and Co-Ownership cases, if an applicant can provide none of the above documents, they will have to provide:

- A letter from a Solicitor (not a Certificate of Title) stating that they are the owner of the property.
- We will also accept a copy of the deeds (providing they contain all relevant information e.g., name of applicant, address of grant property, map to show registered property) together with a recent utility bill. The utility bill must be current and cover application receipt date.

4.1.4 “Day in the home” applicants

For the purposes of this scheme, “day in the home” will be deemed to include rights of residency and lifetime interests.

If an applicant claims to have their day in the home, we will require:

- Proof of Occupancy (utility bill, bank/building society statement/solicitors’ letter),
and
- a statement from a solicitor confirming they have examined the deeds of the property and can confirm a Life Interest/Right of residence, plus a copy of the document that creates the interest,
and
- Evidence of ownership and that the owner of the property lives elsewhere (e.g., utility bill, bank statement, etc.)

If there is a query regarding interest in the property the document creating the interest must be provided. Housing Executive may refer to their legal department when required for clarification.

4.1.5 Private Sector Tenants

Private sector tenants are considered eligible for the Affordable Warmth Scheme in the following circumstances:

- they must reside in the domestic property long-term (of at least 12 months or the intention to remain in the property)
- the property must be the tenant's only residence
- property must be owned by a registered landlord (Section 4.1.6)
- Copy of a written Tenancy Agreement should be obtained detailing length of tenancy if available, or proof of rental payments i.e., rent book, bank statements, and receipts.

Private sector tenants will have to provide their landlord details to be contacted to consent to the property being assessed and receiving grant aided works.

The tenant, at the date of completing the application form, must be eligible for the scheme and will be assessed by the Grants Office in the same way as an owner occupier in terms of providing proof of occupancy and evidence of their income to ensure that a fuel poor household benefits from the provision of measures.

If more than one tenant shares the property, they will all have to be assessed for eligibility. Their income will be assessed as if they constituted a single household. Only one of the tenants needs to meet the additional criteria for boiler replacement under the Affordable Warmth Scheme.

Members of the applicant's household are not tenants **unless** they have their own Tenancy Agreement or are named on the Tenancy Agreement. If an applicant sublets part of the property to a member of the family, the income should be declared as the applicant's other income. Housekeeping money from a member of the applicant's family is not the same as subletting.

If the tenant does not know how to contact the landlord, or if the landlord does not reply to attempts to contact them by the Grants Office, the application will be cancelled after 3 months, with the tenant and landlord advised.

Private sector tenants in emergency accommodation are not eligible for the Affordable Warmth Scheme due to the property not being their sole/main residence long term. It is expected that emergency accommodation is fit for purpose when let by the landlord/owner.

Tenants of a statutory body are not eligible for the Affordable Warmth Scheme as their tenancy is considered a statutory tenancy and not a private one.

Tenants living with a caretaker's agreement are also not eligible for the Affordable Warmth Scheme as a 'caretaker agreement' does not give a life interest in the property under the terms of the agreement and the tenancy can be terminated at any time.

A list of statutory/public bodies who are not considered eligible can be found [here](#). (List of Public Bodies to which NI procurement policy applies | Department of Finance)

Please note this is not an exhaustive list as some statutory bodies may fall under the umbrella of Government departments.

4.1.6 Landlords

As of 25 February 2014, landlords in Northern Ireland must be registered with Department for Communities Landlord Registration Scheme.

- each landlord who registers on Department for Communities Landlord Registration Scheme is given a unique registration number
- landlords will be expected to produce this number at application stage to confirm that they are registered with the Department for Communities scheme
- if a landlord is not registered with the Department for Communities scheme, the application cannot proceed
- On receipt of an Affordable Warmth application from a Private Tenant, Case Officers should check that the Landlord is registered with the [Landlord Registration Scheme](#) and confirm the Landlord Registration number provided on the Landlord consent form is valid.
- only those cases where the landlord is registered with the Department for Communities scheme will be eligible to apply for the Affordable Warmth Scheme
- To receive approval, the landlord must agree to make a contribution of 50% of the total cost of energy efficiency improvements to their property. Where works exceed the grant limit, the maximum grant payable will not exceed 50% of the grant limit.
- There will be no assessment of the landlord's income. It is the tenant's household income that is assessed for eligibility.
- The owner/organisation must not already receive public funding to maintain the building. These buildings could be owned by various establishments e.g., Churches, Orange Order etc.

Landlords will be expected to provide the following documentation at application stage:

- Tenancy Agreement signed by the Tenant making application and the Landlord
- Landlord consent form completed by person named as landlord on Tenancy Agreement (we expect that the person signing the landlord consent form as a registered landlord is the owner and is the person named as landlord on the tenancy agreement).
- Proof of ownership of property for person named as registered landlord

See Section 4.1.7 below for further guidance on properties managed on behalf of landlord by an estate agent /property management agency.

4.1.7 Estate/Property Management Agencies

We can accept the agency representative's signature where an agency is acting on behalf of the landlord and the landlord has signed over management of the property to the estate agent.

Housing Executive must however have written confirmation from the landlord that the letting agent is acting on behalf of the landlord and has authority to sign documentation on their behalf.

4.1.8 Houses in Multiple Occupation

Tenants who live in certain HMO properties are deemed to be eligible to apply for the scheme. The same eligibility criteria applies as that of other private tenants on the Affordable Warmth Scheme.

The landlord must be registered with the Landlord Registration Scheme administered by Department for Communities. The landlord must provide their unique registration details to NIHE at the time of application. Tenants must have a long-term tenancy agreement and provide proof of this or their rent book.

The following HMO categories can now apply:

- ✓ **Shared house:** Houses occupied on a shared basis where each individual will normally have their own bedroom or bed/living room, although in some circumstances this may be shared. There will be general sharing of the bathroom, W.C. and kitchen
- ✓ **Flats/Flatlets/Maisonettes:** Houses or buildings which by conversion contain dwellings, which are flats, flatlets or maisonettes. Each dwelling would contain all the standard amenities, although not necessarily behind one door. There would be no sharing of amenities or habitable rooms with the occupants of other units of accommodation.

All Other HMO categories are NOT eligible for the Affordable Warmth Scheme these include:

- × **Bedsits:** Bedsits are units of accommodation, where there is some exclusive occupation (usually bedroom/living room) and some sharing of amenities (bathroom and/or toilet or kitchen). Each occupant lives otherwise independently of others.
- × **Lodgings:** Houses let in lodgings, i.e., a resident owner/occupier, catering for lodgers on a small scale but not living as part of the main family. Typified by a family who might take in a small number of individuals living away from their primary place of residence.
- × **Hostels; Bed and Breakfast; Guest Houses; Hotels:** Accommodation for people with no other permanent place of residence, as distinct from an establishment which only provides accommodation for visitors to the area for a short time e.g., tourists. This category would include establishments used to house homeless families or persons who would otherwise be homeless. This also applies if there was a mix of homeless families or persons, with that establishment as their only place of residence, and short-term visitors. Some of these premises may fall under the Fire Services (Northern Ireland) Order 1984.
- × **Residential Homes:** Residential homes provide board and personal care for persons in need of such accommodation and care by reason of old age, disablement, past or present dependence on alcohol or drugs, or past or present mental disorder. These houses would provide permanent accommodation and would include a level of support not normally present within Category D accommodation, which only provides a home for the time being. Residential homes are registered under the Registered Homes (N.I.) Order 1992.

4.1.9 Listed Buildings/Conservation Areas

Listed Building and domestic properties within conservation areas may be considered under the Affordable Warmth Scheme. Properties that are either a Listed Building or contained within a Conservation Area require additional permissions to carry out works as these buildings may be graded according to the original features, unaltered architectural styles or historic values. To protect the character and appearance of a listed building, planning permission is restricted.

Type of Property	Approval for works required from
Property is within a Conservation area	Planning Department within local Council Planning Offices Contact Details
Property is a Listed Building	Contact Historic Environment Division Historic Environment Division Contact Details

The necessary additional approvals must be obtained by the owner occupier, or by the landlord on behalf of their tenant.

The following steps must be applied when inspecting these properties:

- Householders will be asked to answer a question on the application form to indicate if their property is listed or in a conservation area.
- The NIHE Technical Officer will also confirm whether the property is a listed building or if it is located within a conservation area
- NIHE will provide the applicant with a draft list of potential grant works to allow them or their chosen contractor to engage with the relevant planning department within their local Council/Historic Environment Division (HED) (as appropriate) for acceptance.
- The Applicant must receive written approval from Planning Dept./HED that the proposed works to be grant aided are permitted within their property. This written confirmation must be provided to NIHE to allow for an official approval to be released.

4.1.10 Proof of Occupancy

In order to prove that the property is occupied as the sole or main residence of the applicant the following must be provided with details of the applicant's name and address:

- benefit award letter
- electricity/gas/oil bill
- landline or mobile phone bill
- store card/credit card bill
- TV licence
- statements from bank/building society accounts.
- solicitor's letter or medical appointment letter may be accepted if none of the above are available

Please note that Rates Bills or Ground Rent Bills are **not** accepted as neither provide proof of occupancy.

4.1.11 Death of Applicant for Owner Occupier and Private Tenant/Landlord

If the applicant dies before the works commence:

- if there is a living spouse in the property the grant may proceed
- if no living spouse the approval application will be cancelled
- if there is another eligible occupant already living at the property the grant will proceed subject to eligibility checks
- if there is a non-eligible occupant the approval will be cancelled

If applicant dies after work has commenced:

- if there is a living spouse the works will proceed
- if there is an eligible applicant living at the property the works will proceed
- if there is a non-eligible applicant the current measure will be inspected to confirm commencement before completion and all other measures cancelled.

4.1.12 New tenants after approval has been issued

The grant application will be cancelled, and the new tenant/landlord should contact the NIHE to make a new application.

NIHE will facilitate a new application form to be submitted with eligibility documentation to class it as a new application.

If the landlord dies before works have been completed, this will be managed on a case-by-case basis and is dependent on the circumstances. Refer the query to the local Head of Service.

4.1.13 Representative/Power of Attorney/Controllership

Where an applicant can give consent to a representative to act on their behalf, the applicant and the representative must sign the application form and fully complete the section detailing what stage the representative has authority to act for the applicant on page 3 of the application form and also confirm who the documentation for the grant is to be sent to.

Where the applicant cannot give consent and a Power of Attorney, Enduring Power of Attorney or a Controllership is in place, the legal documentation confirming this should be provided.

Grants Office will need to check the type and circumstances of the Power of Attorney to determine whether the third party is authorised to represent the individual.

The Power of Attorney must be registered with the appropriate office:

- England and Wales, by the Court of Protection;
- Scotland, by the Sheriff Court; and
- Northern Ireland, by the High Court (Office of Care and Protection).

It must always be assumed, unless there is evidence to the contrary, that an individual always has capacity to act on their own behalf.

The named representative should sign the application form on the applicant's behalf. The representative must also provide their details and sign the representative section of the form.

The applicant must indicate on the application form that the representative is acting on their behalf for the entirety of the grant or solely until eligibility for the scheme is confirmed.

We will accept Department for Work and Pensions (DWP) benefit letters (not Tax Credit Award letters) as evidence that a representative is acting on behalf of the applicant. This is because, as another government body, DWP will have already confirmed and accepted the person as a representative.

If an applicant cannot give consent and none of the evidence above can be provided, the management team in each Grants Office will consider the facts of the case on an individual basis and confirm case outcome.

4.2.0 Income

4.2.1 Income threshold

The total, gross, annual income of all owner occupiers/tenants must be less than £23,000, including some social security benefits.

The Department for Communities may review this threshold periodically.

4.2.2 Proof of Income

To prove that the total gross income is less than £23,000, the applicant and their spouse/partner, if employed, must provide their most recent payslip(s) or certificate of earnings and the latest Bank, Building Society/Neo Bank* statement for all accounts that have income deposited for a period of at least one full calendar month.

Whilst savings are disregarded for the Scheme, if credits are identified on a current statement from a savings account, copies of the savings account statement should be provided.

Any regular payments to a savings account should be queried to determine if they are counted as income.

Where it is evident that transactions are being made from other accounts, statements from these accounts should be provided. If the account does not belong to the applicant, an explanation of the transactions must be provided.

- payslips must be provided by both the applicant and their spouse/partner;
- the payslips should be the most recent available or cover the date of the application;

The applicant should be asked to provide:

- The most recent payslip at the date of application if paid the same amount each pay cycle.

If the amount fluctuates by 10% or more then we require:

- 3 if paid monthly or 4 weekly
- 6 if paid fortnightly
- 12 if paid weekly

“Income” will generally include all income earned by an applicant and will include the income of the applicant and their spouse/partner.

An employment contract is not proof of earnings as this will not include extra shifts or overtime worked.

Lump sum redundancy payments are disregarded as income, but any regular payments or paid notice will be included in the income assessment.

Evidence of income must be uploaded onto the GRS system documents table.

*A Neo Bank is a digital bank without any branches and banking is exclusively online. They may also be known as Fin Tech firms. E.g. PayPal, Monzo etc.

4.2.3 Income Assessment in the Affordable Warmth Scheme

The assessment of income is based on the household income at the date that the completed Application Form is signed by the applicant. Weekly or monthly pay slips should be current and consecutive.

The income reflected in the current payslip at the date the completed application form is signed by the Applicant will be considered unless the applicant states their income fluctuates or there has been a recent change.

If one member of a couple is a permanent resident in a residential home; that person is no longer counted as a member of the family and therefore their income is disregarded.

The gross pay received in the relevant period shall be used to calculate an indicative gross annual income.

If an applicant's income is declared in a currency other than sterling, then the income assessment should be carried out using the exchange rate at the date of application to convert the gross amount received into sterling.

Exchange rates can be found at [Currency Converter | Personal Banking | Danske Bank](#). To change the date select "See expanded exchange rates list" at the bottom of the page.

4.2.4 Earned Income

Earned income shall include:

- earnings from employment
- earnings from self-employment to include single farm payments: <https://cap-payments.defra.gov.uk/>
- income from property or land rental, including conacre lettings
- income from excess travelling expenses, but not travelling and subsistence expenses

4.2.5 Fluctuating income

If the income fluctuates by 10% or more; to calculate a fair assessment additional consecutive payslips must be submitted. This should be:

- 3 if paid monthly or 4 weekly
- 6 if paid fortnightly
- 12 if paid weekly
- The applicant may provide additional consecutive payslips to show a true reflection if there is no clear pattern to the fluctuation. An average of the earnings should be calculated.

4.2.6 Changes to Income

If hours have increased or decreased, or the applicant has recently changed jobs, the effective date of change should be provided together with payslip showing the new income. The applicant must confirm that this is a permanent change at the application stage and should record this on the application. If this is temporary then fluctuating income rules apply.

4.2.7 Deferred State Pension

State Pension is not paid automatically, the applicant must claim it. DWP will contact the applicant no later than 2 months before they reach State Pension Age. An applicant can choose to receive or defer their pension payments.

Where an applicant defers their State Pension, evidence of the deferral should be provided. The deferred pension is not included as income. The pension can only be included in the assessment once payments are being made.

4.2.8 Earnings from Self-Employment

Self-employed income is calculated by deducting the allowable expenses from the gross profit. The table below provides a list of typically allowed and disallowed expenses.

Typically Allowed		Typically Disallowed (added back to net profit)	
Advertising	Premises Costs	Depreciation	Set-up/expansion costs
Insurance Costs	Repair Costs	Capital Allowances	Prior losses
Accountancy Fees	Bank charges/Postage	Any % for private use	Drawings*
Protective Clothing	Stationery/Telephone	Entertainment	Non-essential travel

*Note: only Drawings appearing as an expense on the Profit and Loss Account or Tax return are to be added back. Drawings shown on a Balance sheet are not to be added back on to a net profit.

Note: The partner of a self-employed applicant is not self-employed, unless they are a partner in the business (or self-employed in their own business). The partner may be employed by the business and any income received as an employee should be treated as earned income.

Funding for Single Farm Payments may be checked at <https://cap-payments.defra.gov.uk/Search.aspx>

4.2.9 Rent a Room Scheme

The Rent a Room Scheme allows a person to make up to £7,500 income per year tax free from letting out furnished accommodation in their home.

Any income received from the Rent a Room Scheme is counted in full as income. No deductions can be made for expenses. If the applicant rents a room and submits a tax return, deductions can be deducted as with any self-employed applicant.

The infographic overleaf provides further information on the key points for the assessment of Self-employed income, detailing the documentary evidence required to allow the assessment to be fully completed.

EARNINGS FROM SELF-EMPLOYMENT



KEY POINTS TO NOTE:



Self-Employed Applicants must submit most recent Trading Profit & Loss Accounts dated **within 12 months of date of application**



In order to determine an annual gross income the **allowable expense** must be **deducted** from the gross profit



Where accounts are not available, the **Tax Return** and **applicable summary form(s)** must be provided (Tax Forms)



If the income is a negative amount, this must be recorded as **ZERO**. The amount cannot be offset against any other income the applicant may receive

IMPORTANT INFORMATION ABOUT TAX FORMS:



1. The Tax Return will provide the gross profit of the business once deductions have been taken off for tax calculation purposes (also can include any additional taxable income such as pensions) and will prove that the accounts have been submitted to HMRC.
2. The supplementary page will provide the gross profit and a list of expenses- this is required as HMRC allow for deductions that Housing Executive do not e.g. depreciation.

EVIDENCE TO BE SUBMITTED



- Certified profit & loss accounts (any personal use expenses must be documented); or
- Uncertified profit & loss accounts with a Tax Return (SA100); or
- Tax Return (SA100) and any of the applicable supplementary pages (see below Tax Forms)
- If the business has been trading for less than a year, actual income & expenses for the trading period must be provided in the form of Profit & Loss Accounts
- If the business has been trading for less than 6 months, actual income and expenses for the trading period must be provided in the form of Profit & Loss Accounts and projected profit and loss for the current financial year

MOST COMMON TAX FORMS:

SA100

Tax Return- declaration of taxable income & capital gains

SA102

Income Details- may be provided by a Company Director

SA103F

Self-Employment income and expenses (full form)

SA105

Renting Property in the UK or European Economic Area (EEA)

CHILDMINDERS

- The assessment of income for a self-employed childminder differs to that of any other self-employed applicant.
- Expenses are not deducted from the gross profit.
- Instead, the gross profit **should be divided by 3**

Example:

Gross Profit £35,000 ÷ 3 =
£11,666.67pa assessable income

DIRECTORS

- A Director of a limited company is an office holder and therefore **not self-employed**.
- Any money received in this capacity should be treated as earned income.

4.2.10 Benefits considered as Income

Benefit income will include:	
Bereavement Allowance	Industrial Injuries Benefit
Child Benefit	Jobseekers Allowance
Child Tax Credit	Maternity Allowance
Employment and Support Allowance	Severe Disablement Allowance
All Foster/adoption/kinship Payments	State Retirement Pension/ Pension Credit
Guardian's Allowance	Universal Credit
Housing Benefit	Working Tax Credit
Incapacity Benefit	War Disablement Pension
Income Support	War Widow/ers Pension

4.2.11 What is considered Other Income

- **occupational pension.** The pension pay slip must be provided as the gross amount must be included as income. A P60 can be accepted providing additional supporting evidence of recent bank statements are included showing the current payments. If Tax has been deducted on the P60 a further calculation will be needed to assess the current gross income value of the pension i.e. net payment to bank account plus 20%.
- **maintenance payments.** A court document, or an agreement between both parties, and evidence of payments (e.g. Bank statement) must be provided.
- **income from critical illness (private insurance) payments** but excluding any existing mortgage payments. A notification letter must be provided and evidence of payments.
- **Student bursary.** The financial breakdown of student income from the university must be provided.
- **Direct Payments in respect of care:**
 - disregarded as income for the incapacitated person.
 - disregarded as income if they are paid to someone who is only organising the care.
 - treated as income for the carer only.

The scheme may accept other confirmation from the income provider when an award letter is not available.

4.2.12 Income from Investments

Weekly/monthly income derived from investments (stocks/shares/dividends/ISA) should be included.

Pension Pots (Flexi access pensions) - The Total Pension Pot Value is not relevant for the Affordable Warmth Scheme, however any regular withdrawals/payments (weekly/monthly/quarterly) must be included as Income

4.2.13 Income which is excluded

Exclusions:	
Any court settlements, lump sum or periodic payments	Payments in kind
Education Authority payments – uniforms, school dinners etc.	Personal Independence Payments to an applicant and those in respect of a child
Armed Forces Independence Payments	Rates Relief and Lone Pensioners Allowance
Attendance Allowance	Savings from bank accounts or interest thereon
Carer's Allowance	Social fund payments
Compensation Payments	Student loans
Direct payments for supported living (see 4.2.10)	Support for Mortgage Interest Payments
Disability Living Allowance to an applicant and those in respect of a child	The Troubles Payments (evidence required that it is paid under " <i>The Victims' Payments Regulations 2020</i> ")
Independent Living Fund	Winter Fuel Payments
ISA's	Disability element of a Child Tax Credit award
One off, consolidated payments such as tax rebates.	Thank-you payments for Ukrainian Refugee Scheme
Premium Bonds (Bond Value & "winnings") and winnings from gambling	Educational Maintenance Allowance

4.2.14 Child Care Costs

Any child care payments paid to a registered child minder should be deducted from the applicant's income. The amount to be deducted is the actual cost incurred, up to a maximum of:

- £175pw for the first child
- £300pw for 2 or more children

When Childcare vouchers are taken directly from a person's wage confirmation of the number of children should be sought to ensure they do not exceed the related amount. If they do exceed the amount the difference should be added back into the salary amount.

Evidence required:

- tax credit award letter or Universal Credit award letter showing childcare element (HMRC/UC will have verified registration of childminder) or
- registration certificate for childminder and evidence of payments to childminder i.e. receipts or invoice

Where an applicant is over the £23,000 threshold, receipts or invoices must be requested.

NIHE allow for 100% of childcare costs up to the maximum of £175 or £300 whereas:

- Tax credits allow 70% of the actual cost or 70% of the maximum amount – whichever is lower.
- Universal Credit allow 80% of the actual cost or 80% of the maximum amount – whichever is lower

The maximum amounts are set by the government and are applicable to all means tested benefits, grants or allowances.

4.2.15 Universal Credit (UC)

This is a means-tested benefit for people of working age who are on a low income. It replaces the 6 benefits listed below:

- Income Support
- Job Seekers Allowance Income Based
- Employment and Support Allowance Income Related
- Housing Benefit
- Child Tax Credit
- Working tax Credit

The amount used in the AW Income assessment will be taken from the Universal Credit Assessment Period that ends closest to the date the application form is signed by the applicant.

We will require a copy of the full Universal Credit statement for this period to allow us to complete an assessment.

There are several Elements within a UC statement, the following table provides a breakdown of how these are treated:

Elements	Included as income Y/N
Standard Allowance	Yes
Housing Costs	Yes
Child/Children	Yes
Savings and Investment	No
Childcare	Deducted from total (see Section 4.2.12)
Benefit recovery	Must be added to total
Carers Element	Yes
Disabled Child addition	No
Severely disabled child addition	No
Limited capability for work	Yes
Limited capability for work-related activity	Yes
Transitional payment	Yes
Advance	Yes
Hardship	No
Budgeting advance	Yes
Take-home pay	Payslips must be provided

A migration process is currently taking place for people on legacy benefits (*Tax credits, Housing Benefit, Income support, Income based JSA and Income related ESA*) to move to Universal Credit and these people may receive additional payments to make sure they are not worse off following the move– the table below shows how the different migration payments for Universal Credit should be treated.

Elements	Included as income Y/N
UK Contingency Fund Short-Term Living Expenses Grant	Yes
UC Advance Loan	Yes
Budgeting Advance Loan	Yes
Savings and Investment	No
Discretionary Support - GRANT	Ignore Principal payment for AW Assessment
Discretionary Support - LOAN	Ignore Principal Payment but add back any monthly deductions/repayments from UC for AW assessment
Transitional Protection Payments	Yes

4.3 Eligibility for Boiler Replacement under Affordable Warmth

Eligibility	Proof of Age (acceptable evidence may include but not be restricted to)	Proof of Benefit (acceptable evidence may include but not be restricted to)
Be a private sector householder	Birth Certificate	Letter from Benefits Agency
Have a total gross annual income of less than £23,000, including all social security benefits as at 4.2.8	Passport	Bank/Building Society account statement showing benefit payments lodged
Have no existing central heating system or existing heating system fueled by E7, LPG and solid fuel	Driving Licence	
Have an existing central heating boiler that is at least 15 years old and meets either 2, 2 Or 3 below	Evidence of State pension payment on applicants Bank Statement	
1. Be aged 65 or	Membership card for club/society	
2. Receive child benefit, kinship or foster allowance or		
3. Receive DLA/PIP or receive Industrial Injuries Benefit (Employment and Support Allowance is not a qualifying benefit for this element of the scheme)		

Properties fuelled by Economy 7, LPG or solid fuel are eligible for the heating criteria of the scheme even if the age and benefit eligibility criteria above has not been met.

However, income must be less than £23,000 and the applicant must live in the private sector.

5.0 Technical Guidance for Insulation Measures

Technical Officers will determine and monitor that there are safe working practices present during their inspection of each property. If Technical Officers find that a safe working environment is no longer present during an inspection, the inspection can be terminated.

Technical Officers will require access to all areas of the property to determine fully, what measures may be available under the Affordable Warmth Scheme.

5.1 Priority 1 Measure - Loft Insulation and Ventilation

5.1.1 Loft Insulation

Insulating lofts is a simple and effective way to reduce heat loss and reduce heating bills.

By insulating lofts:

- significant savings can be made on energy bills
- it can help keep heat in properties when installed
- it is easy and quick to install

Loft insulation may be provided where it is clear that:

- there is no rainwater penetration or evidence of such penetration;
- the ceilings shall be capable of supporting the weight of the insulation and the loads imposed installing it;
- there are no obvious defects in the electrical wiring in the roof space;
- there is no evidence of leakage from the existing water supply pipes and tanks;
- where it is possible to provide adequate ventilation to the loft area

Loft Insulation may not be provided:

- where it is not possible to provide adequate ventilation to the loft area
- where the existing insulation in the loft meets or exceeds the required maximum (300mm)
- ex-Housing Executive Flats / Maisonettes
- a top floor private sector flat or maisonette that does not have its own dedicated loft area.

5.1.2 Access to Existing Loft Hatches

To determine if loft insulation is required, an inspection of the existing loft will be required; therefore, the Technical Officers must identify all existing loft hatches in the property.

There may be more than one hatch depending on the layout and age of the dwelling. Only a head and shoulder inspection of the loft should be carried out to assess whether loft insulation is required.

5.1.3 No Existing Loft Hatches

Any hatches that must be altered or created should be recorded. Loft hatches may be grant aided to provide insulation to the loft if it currently does not exist.

Existing loft hatches may be enlarged, insulated, sealed and hooked depending on the required work.

5.1.4 Loft Top Up

Existing loft insulation should be measured and topped up when existing loft insulation is less than 300mm. The area of the loft should be calculated from below by measuring the internal area of the dwelling.

5.1.5 Tanks and Pipes in the Loft Area

Where tanks and pipes are not being replaced under the heating element of the Affordable Warmth Scheme, these items may be provided with insulation when deemed necessary:

- inspect the cold-water storage tank (CWST) and the feed and expansion tank for lids and insulation jackets.
- inspect all heating and domestic pipe work that will require insulating.
- provision should be made for a walkway raised above the insulation to service the existing tanks;

5.1.6 Loft Ventilation

Properties built after the year 2000 should have adequate ventilation in accordance with BS 5250. If continuous over fascia ventilation is fitted then no additional ventilation should be required.

If the inner skin of block work is continued up to the bottom side of the roofing felt (beam filled) that shall be considered as having no existing ventilation.

Where the existing roof is expected to contain asbestos slates, please refer to Section 8. Additional

ventilation will only be grant aided in the following methods:

Tiled Roofs:

Tile vents with a free air area of 20,000 mm² shall be installed at 2m centres across the front and rear of the roof (internal measurement) above the insulation level in accordance with the manufacturer's instructions.

The level of ventilation quoted above may be reduced in individual cases if agreed with the relevant Building Control officer.

Slate Roofs

Slate vents with a free air area of 20,000 mm² shall be installed at 2m centres across the front and rear of the roof (internal measurement) above the insulation level in accordance with the manufacturer's instructions.

The level of ventilation quoted above may be reduced in individual cases if agreed with the relevant Building Control officer.

Over Fascia Ventilation:

Continuous over fascia ventilation complete with trays providing 10,000 mm² per metre front and rear of the dwelling in accordance with the manufacturer's instructions.

Core Vents:

Core vents will only be provided as an option for ventilation to the loft when the other ventilation options listed above are not possible.

5.1.7 Positive Input Ventilation

Where it is deemed that condensation/mould issues are caused by a lack of ventilation, a positive input ventilation system may be provided.

5.2 Priority 1 Measure - Cavity Wall Insulation

Cavity wall insulation is one of the most effective energy savings measures that most people can carry out on their homes to save money and it is a major contributor to reducing emissions of carbon dioxide, the main greenhouse gas.

5.2.1 Cavity Wall Property Assessment:

If there are external maintenance issues present in the property, and the inspection determines that cavity wall measures are not suitable for the property, no cavity wall measures will be awarded.

Areas to be inspected and confirm that there are no existing maintenance issues include but not limited to:

- the condition of the existing roof (any missing slates etc.)
- the condition of the existing guttering (overflowing or in need of repair)
- the condition of the existing brick works/façade (cracks in the existing structure)
- condition of existing brickwork joints
- gaps around existing doors/windows

If the property in question is not suitable for cavity wall insulation due to external maintenance issues, applicants will be advised:

- to address external maintenance issues themselves:
- that they have been referred to an alternative Grant that may be able to address the issues if applicable.

No borescope inspection will be carried out on properties that have existing maintenance issues.

Once any maintenance issues have been addressed, a second inspection by the Technical Officer may be required to confirm that the property is now suitable for cavity wall measures. A borescope inspection will then be carried out.

If it is determined that no assistance is available under any alternative grants to address the external maintenance issues, or the applicant is not able to address the issues themselves, Technical Officers will inform the applicant that their property is not suitable for cavity wall measure.

The Technical Officer should continue with the inspection to identify any other measures that the property might be eligible for. (As mentioned in 3.3.1 – available funding will automatically roll into the next priority.)

5.2.2 Cavity Wall Inspection Process

The Housing Executive's Technical Officer's will endeavour to inspect properties to British Board of Agrément (BBA) and industry standards. This involves inspection on each elevation carried out at the following locations:

- 300mm above DPC
- approximately waist height
- approximately shoulder height

The property owner must provide permission, in writing by way of signing the technical booklet, that the inspection may take place. The location and number of borescope inspections per dwelling must be agreed with the applicant and recorded in the technical booklet.

Please note: Applicants must be advised that there is a risk that debris could fall into a cavity with every borehole drilled, potentially creating challenging situations in obtaining clean cavities.

If there is a reason for deviating from the standard, this must be noted and signed by both the applicant and Technical Officer.

The locations of the boreholes, where possible, should be spread across each elevation to obtain a better understanding of the overall condition of the cavity.

5.2.3 Circumstances when Cavity Wall Borescope inspection will not be carried out

Cavity wall borescope inspections will not be carried out:

- where an existing guarantee can be provided for the property
- where the property is of cavity wall insulation, however there are external maintenance issues that have deemed the property ineligible of any potential measures

5.2.4 Circumstances when Cavity Wall Insulation will NOT be provided

Cavity wall insulation will not be provided:

- where the property is of timber frame/no fines construction/Flats/Maisonettes
- where it is deemed that the property is not suitable to have cavity wall insulation
- where the property is deemed fit for purpose

Fit for purpose properties are deemed properties with sufficient insulation present (free from visible gaps or voids during inspection) which is not wet and causing problems.

5.2.5 Circumstances when Cavity Wall Insulation can be provided

Cavity wall insulation will be provided:

- where a cavity borescope inspection identifies that the cavity has no insulation, or partial, built in polystyrene sheets or
- where a cavity borescope inspection identifies that the cavity comprises rigid, built in, polystyrene sheets, and the remaining cavity is at least 40mm deep

5.2.6 Cavity Wall Extraction Policy

Cavity wall extraction will be considered if:

- The property is suitable; and
- No external maintenance works is required; and
- There is no existing cavity wall guarantee in place and one of the following criteria is identified:

Criteria	What to Look For:
Existing fibre insulation	Wet and causing mould/condensation problems internally and there is evidence to indicate this has been caused solely by defective insulation.
Existing fibre insulation	Showing no signs of defects, but visible gaps in existing insulation (however no mould/condensation problems internally)
Existing cavity bead	Wet and causing mould/condensation problems internally and there is evidence to indicate this has been caused solely by defective insulation.
Existing cavity bead	Gaps in existing insulation (however no mould/condensation problems internally)
Existing urea-formaldehyde foam	Showing no signs of defect and no visible gaps in the insulation (no mould/condensation problems internally)
Existing urea-formaldehyde foam	Showing signs of defects and visible gaps in the insulation (Mould/condensation problems internally)

Please see Technical Step by Step guide for more guidance.

5.2.7 Core Vents

When installing cavity wall insulation, a permanent air vent may be required in any room or space containing a working solid fuel/flueless gas appliances.

Where necessary, core vents must be included when cavity wall insulation is being provided.

5.2.8 Cavity Wall Insulation Bead

Where cavity wall insulation is to be provided, expanded polystyrene beads or granules with grey or metallic additive of a type currently certified by the BBA or other quality assurance scheme suitable for the purpose and exposure situation must be used.

The beads or granules used must be capable of providing a U value lower than that stated in Table 3.3 of the Northern Ireland Building Regulations Technical Booklet F1.

Cavity wall insulation must be installed in accordance with the British Board of Agrément or other comparable surveillance scheme. The installing company must hold a current CIGA, or other comparable certificate approved by Housing Executive.

5.2.9 Cavity Wall Guarantee

Where cavity wall insulation is provided to a property, once the works have been completed, a CIGA 25-year guarantee, or equivalent surveillance scheme underwritten by an independent body certificate must be submitted to the Grants Office with completion documentation before the payment can be processed.

The guarantee provided must include the following:

- name and address of the property in which the work was carried out
- date the installation took place
- the name and the address of the installer
- type of product used during the installation
- the length of Guarantee (25 years Minimum Guarantee)
- the Guarantee must be underwritten by an independent body (Information on who the applicant can contact should be provided with the Guarantee)

5.3 Priority 4 Measure - Solid Wall Insulation

Solid wall insulation can help lower fuel bills by reducing the amount of heat escaping through walls which can keep a property warmer for longer.

Where applicable, a maximum of £10,000 will be available to reflect the additional costs associated with solid wall insulation. If the applicant chooses not to carry out solid wall insulation the grant maximum will revert to £7,500.

5.3.1 Provision of Solid Wall Insulation

Solid wall insulation will only be approved as an external solution and where the property is suitable. A Technical Officer will determine if the property is suitable during the inspections process.

A whole house solution must be applied, and no partial insulation will be approved.

Dwellings of 'no fines' construction are eligible for consideration for external solid wall insulation where the property is deemed suitable by the inspecting Technical Officer.

All electrical works associated with the provision of solid wall insulation should be carried out and certified by an installer registered with NICEIC/ECA or similar. We recommend all electrical work should be carried out in accordance with the latest IET regulations.

The applicant should discuss with their local Building Control department the proposed works for the solid wall insulation beforehand.

Please see Technical Step by Step Guide for more guidance.

5.3.2 Where Solid Wall Insulation will not be provided

Solid wall insulation will not be approved where:

- Where the property is a Semi Detached, Mid Terraced or End Terraced property
- Where the property is a flat/maisonette.
- Where there are signs of damp (all damp must be rectified before SWI can be offered)
- Where insulation would restrict escapes routes
- Where insulation would obstruct window/door openings
- the Technical Officer deems the property not suitable.

5.3.3 Solid Wall Insulation Guarantee

Where solid wall insulation has been provided on the approval and completed, the installer must provide a 25-year Guarantee or other comparable certificate approved by the Housing Executive to enable payment for the completed works to be processed.

The guarantee must meet the following criteria:

- provide a minimum guarantee of 25 years;
- provide assurance that funds are available to honour the guarantee, including in the event the contractor/installer/manufacture ceases to trade;
- cover the full replacement of a failed IWI/EWI system, including remedial works, materials and installation;
- have a quality assurance framework in place whereby the quality of the system and its installation are independently assessed by a UKAS accredited body.

The guarantee must include cover for:

- all components of the insulation system including sealants, fixings, rails and trims.
- any design details that fall outside of the main insulation system but that contribute to its durability, such as extended eaves and verges.
- any design details required to enhance the overall performance such as insulation below DPC level or insulation to window reveals and door thresholds.
- alterations to pipework, ductwork and rainwater goods to accommodate EWl installation.
- newly installed ventilation units and
- quality of the installer's workmanship.

5.4 Technical Guidance for Priority 2 Measure - Heating

5.4.1 General Principles

Where the applicant is eligible for heating measures under the Affordable Warmth Scheme, the following heating measures can be approved depending on the needs of the property.

Please note: Heating components (Radiators/TRV's/Time and Temperature controls/Oil tanks etc.) may only be provided on an approval when the boiler at the property is being upgraded or provided for the first time.

5.4.2 First Time Installation

Where the property has no existing heating system or is currently fueled by either Economy 7 or Solid fuel, the Housing Executive can offer these properties first time heating systems.

Properties with existing heating systems that require full replacement, please see Technical Step by Step Guide for more guidance.

5.4.3 Replacing boiler and renewing component where existing dual controls are in place

Where the property has a boiler that is over 15 years old, with existing fully functional time and temperature controls, the following heating components can be approved as standard:

- new Condensing Boiler with appropriate flue arrangement.

The existing boiler components will be renewed as standard practice in these scenarios (such as the Programmer, Room Stat, Cylinder Stat, Motorised valves)

Please see Technical Step by Step Guide for more guidance.

5.4.4 Replacing boilers with no existing dual controls/dual controls are no longer working

Where the property has a boiler that is over 15 years old, and there are no existing time and temperature controls in place or they are no longer operational, the following heating components can be provided as standard:

- * new Condensing Boiler with appropriate flue arrangement
- * full Controls Time and Temperature controls (Excluding TRV's)

5.4.5 Replacing existing oil combination boilers

Oil Combi Boilers that are over 15 years old are only eligible to be replaced with another oil combi boiler:

- Where the property is not suitable to be provided with an unvented hot water cylinder – which could facilitate the installation of a condensing boiler.
- If the property is suitable for the systems boiler with an unvented hot water cylinder, but the applicant wishes to retain the combi system.
- Where the property cannot connect to Natural Gas

Please see Technical Step by Step Guide for more guidance.

5.4.6 Oil fired ranges

Where a solid fuel /oil fired range is the property's sole source of heating system, and the appliance is over 15 years old, it may be eligible for replacement.

These properties may be provided with:

- new Condensing Boiler with appropriate flue arrangement.

It is recommended that these ranges are removed completely when a new condensing boiler is being provided. Contractors should refer to manufacturer guidelines when such scenarios are presented.

5.4.7 Additional items costed separately

Items such as radiators, oil tanks, hot water cylinder are costed individually when full heating systems are not being applied (subject to Technical Officer Inspection)

Please refer to Technical Step by Step Guide for guidance when to replace these items.

Oil Tank

Existing oil tanks may be replaced if the tank at the property is showing signs of defects or there is an imminent risk. For more details about defects that would warrant replacement, please refer to the technical step by step guide.

NIEA Regulations – oil tank disposal as hazardous waste

Northern Ireland Environment Agency (NIEA) amended regulations from January 2020. This amendment includes requirements under law for managing redundant oil tanks correctly.

An existing uncleaned domestic heating oil tank that is to be removed from site must be transported to an NIEA approved tank cleaning and disposal facility by a Register Waste Carrier

The Carrier must provide the Applicant (via the applicant's contractor) with the following documentation:

- a Hazardous Waste Consignment Note clearly displaying
- the name of the Registered Carrier,
- the Registration number of the Carrier,
- the name and location of the NIEA approved treatment and disposal facility clearly bearing the 170204/170409 Hazardous Waste Code in respect of the uncleaned PVC/metal oil tank.

N.B: if the householder's name and address is not listed in Section 1 of the Hazardous Waste Consignment Note then a copy of the Carrier's Schedule will need to be provided.

This document is to provide Housing Executive with the assurance that the oil tank has been left at an approved waste management site by a registered carrier.

Where the Hazardous Waste consignment note is not submitted and all other documentation has been received, in order to allow payment, applicants must be made aware that a proportion of the grant aid for the replacement tank and disposal of the existing tank will be withheld as the Hazardous Waste consignment note has not been provided by their chosen installer.

Applicants are given the opportunity (14 working days) to submit the Hazardous Waste consignment note prior to funding being removed. Refer to AWS Step-by-Step Guide.

Hot Water Cylinder

Hot water cylinders may be replaced if the existing hot water cylinder is showing signs of defects at the property. For more details about defects would warrant replacement, please refer to the technical step by step guide.

Where the hot water cylinder does not need replaced, but a jacket is required, this can be approved. The new jacket must be fitted in accordance with BS 5615.

5.4.8 Gas the Preferred Fuel

Gas is the preferred fuel source due to the cost factor as Gas is significantly lower to install than oil. This will allow more customers to benefit from the Affordable Warmth Scheme.

Benefits of installing Gas to customers include, but are not limited to:

- gas provides instant heat and instant hot water
- gas is regulated by official governing bodies
- gas is more efficient as only the amount of water required is heated
- there are a range of different payment options, to suit different households such as Direct Debit, Pay as you Go, Quarterly bills, Energy Saver Card.
- natural gas is convenient. The energy source is piped directly to the customer's facility through the safe, efficient pipeline system. There is no need to store oil on site in tanks, or schedule oil deliveries.
- there is an abundant supply of domestic natural gas. The price and supply of oil is susceptible to international events.
- natural gas is environmentally clean

- natural gas is reliable. The pipeline system cannot be damaged easily by weather or affected by weather conditions. In contrast, oil is transported overland to a customer's location, and such deliveries are susceptible to weather conditions.
- there is a 24hr NI Gas Emergency Service.

Where applicable, it will be standard practice for Technical Officers to inform applicants during technical inspections of the above lifestyle benefits gas could provide and encourage them to install gas.

If customers refuse to install gas in an area where gas is available, the utility provider should be given the opportunity to offer advice and visit the applicant. If an applicant is unwilling to accept natural gas, and refuses to speak to a provider, the Head of Grants may decide to let the Affordable Warmth application proceed on the basis of providing an oil-fired heating system, subject to the property being suitable for oil (location of oil tank etc.)

Whilst the Housing Executive are not refusing oil in gas areas, we will endeavour to approve the more cost-effective option. If the applicant refuses gas, a record of this will be kept and the applicant asked to sign the technical booklet.

The applicant should be advised to talk to one of the providers for more information. Details should be recorded on GRS.

5.4.9 Existing boiler broken down beyond repair – and the applicants do not meet the additional heating criteria

If the existing boiler is broken down (under or over 15 years old), and the applicant does not meet the additional boiler replacement criteria (65+ or receive DLA/PIP or receive child benefit etc), the following steps apply:

- NIHE staff will advise the applicant that they must contact their boiler manufacturer to attempt and repair the boiler.
- if the boiler manufacturer confirms that the boiler is capable of being repaired, the Affordable Warmth application will be cancelled as far as boiler replacement is concerned and may progress if other measures are required. The applicant should be advised that if the boiler can be repaired, it is their responsibility to have those repairs carried out.
- if the boiler manufacturer confirms that the boiler cannot be repaired, the boiler replacement measure can be offered, however written confirmation must be obtained from the boiler manufacturer that the existing boiler is beyond economical repair.

When applicants contacted the NI Energy advise line to make an application for the AWS, customers will be referred to the appropriate boiler manufacturer. If a customer boiler breaks down when they have submitted their application to the Grant Office, the customer must be referred to the appropriate boiler manufacturer and follow the steps listed above.

Where the applicant is eligible for the heating criteria of the scheme, but their boiler is less than 15 years old and broken down beyond repair, a boiler manufacturer report is required before the boiler replacement measure can be offered.

Where the applicant is eligible for the heating criteria of the scheme and have an existing broken-down boiler that is 15+ years old, a boiler manufacturer report is not required.

5.4.10 Storage Heaters

Where natural gas is not available or oil is not a viable option, properties fuelled by Economy 7 heating can be offered high efficiency storage heaters.

Please refer to Technical Step by Step Guide for guidance when to replace these items.

5.4.11 Carbon Monoxide Detector

A Carbon Monoxide detector must be included on the List of Grant Aided Works when required. Please refer to Technical Step by Step Guide for guidance when to replace these items.

5.4.12 Solid Fuel Back Boilers

It is a recommendation of the Affordable Warmth Scheme that with the upgrade and replacement of the existing heating system the solid fuel back boiler is completely removed (rather than just drained and bored) at the time of installation for the following reasons:

- These appliances are not designed to be used without water circulation and there could be serious health and safety issues if they continue to be used by lighting a fire.
- If connected pipework is left in situ, corrosion/cracking of the water jacket sidewalls may occur over time if the fire is used. Cracking may allow flue gases to enter the pipework and be conveyed to other areas of the property with potentially dangerous health and safety consequences for anyone living in or visiting the property.
- The high temperature of the pipework may also present a fire risk.
- Continued use of an open fire has potential for structural damage through repeated expansion and contraction of the boiler casing which can be significant due to the high temperatures involved and may cause damage or injury.

For all of the above reasons it is strongly recommended that the installer removes the existing back boiler when fitting a replacement heating system.

POST COMPLETION REQUIREMENT FOR REDUNDANT SOLID FUEL BACK BOILERS:

If there are cases where, during the Technical inspection, it has been identified that a back boiler is present in the property, and

- when Technical Officer/STO identify during post completion inspection that the solid fuel back boiler has not been removed
- when the Contractor/Applicant notes on paperwork that the solid fuel back boiler has not been removed

NIHE will issue a Redundant Solid Fuel Back Boiler Form which must be completed by the applicant and installer confirming they are aware of the risks posed by leaving it in situ. No payment can be processed by the Housing Executive until a Redundant Solid Fuel Back Boiler Form has been completed and returned. **There are no exceptions.**

5.4.13 Domestic Building Services Compliance Guide

All heating measures installed under the Affordable Warmth Scheme will have to be provided in line with the requirements of the Domestic Building Services Compliance Guide. Contractors will be referred to this guide and will be expected to work within its framework.

All electrical works associated with the provision of heating measures should be carried out and certified by an installer registered with NICEIC/ECA or similar. The appropriate certification must be submitted in accordance with the latest IET regulations.

5.5 Technical Guidance for Priority 3 Measure - Windows

5.5.1 Replacement Policy

The upgrade of windows to new PVC windows will be allowed where they are:

- single glazed windows irrespective of their condition
- defective Aluminium framed windows
- defective Wooden framed windows

Existing PVC

Replacing existing PVC windows should not be grant aided unless the Technical Officer carrying out the initial inspection deems that the windows are totally defective and unrepairable.

Evidence required:

Photographic evidence should be provided for each window that is being replaced under the scheme, with the defect clearly visible for audit purposes. These photos should be held on file and labelled appropriately, for example:

E.g., 'DATE_Room/Area_Measure
'2022-07-11_LivingRoom_Windows_Single Glazed

5.5.2 Porches

Porch windows, which may be single glazed, are not eligible for grant aid under the Affordable Warmth Scheme as excessive amounts of funding (Large windows, corner posts etc.) are required for a room deemed non-habitable and for “cosmetic purposes” only.

Funding for cosmetic purposes is not considered under the Scheme as this grant aid allowance could be availed of an additional application.

5.5.3 Doors/Draft Proofing

Doors will not be replaced under the Scheme.

Where it is considered technically feasible, draught proofing for timber windows and doors may be included as part of the Priority 1 insulation items.

Where a door and a window/sidelight are connected, neither the door nor the attached window/sidelight can be replaced through grant aid.

5.5.4 Prioritisation of Windows for Replacement

Identifying windows for replacement may be prioritised based on those rooms in the house which will bring the greatest energy efficiency benefit to the applicant, subject to the wishes of the applicant and the maximum grant.

5.6 Repair Policy

5.6.1 Glazing, Handles and Window Heads

Defective double-glazed units for PVC/wooden frames may be replaced. Defective handles and hinges may be replaced where additional window work will be grant aided.

Replacing defective handles and hinges provides no SAP improvement and must not be provided without any additional window work being carried out as the householder would be unlikely to complete the measure.

If the cill or head of a window that is to be replaced is also defective, the defective cill or head may be replaced if the window is being replaced.

5.6.2 Draught Proofing

Where it is considered technically feasible, draught proofing for timber windows and doors may be included as part of the Priority 1 insulation items.

5.7 Trickle Vents

- trickle vents should be fitted to provide a healthy and comfortable internal environment for the building occupants.
- the main purpose of ventilation is to remove polluted indoor air from a building and replace it with 'fresh' outside air.
- trickle vents can help prevent mould and condensation from occurring which can have detrimental effects on the property and occupants.

- if the existing window had trickle vents, the replacement window should also have them.

If the outgoing window did not have trickle vents, it may be advantageous to provide the facility within the new window. Technical Officers should discuss this with the applicant.

5.8 Window Specification

New windows shall be PVC-U double-glazed windows with 'A' rating for energy as certified by the British Fenestration Rating Council (BFRC)

They must be manufactured by a firm currently registered under a Quality Assurance Scheme operated by a Certification and Inspection body accredited by the UK Accreditation Service.

Reinforcement shall be galvanised steel rectangular hollow section with a minimum wall thickness of 1.5mm.

Maximum U-Value shall be 1.4W/m²/K (whole window with centre pane U-Value no greater than 1.2W/m²K & minimum G-value 0.5)

The PVC-U fenestration profiles shall be supplied by a current member of British Plastics Federation (BPF) and manufactured under guidelines BS EN ISO 9001:2000 and BS EN ISO 14001:2004 to include either "Glazed in" or "Over frame" Ventilators.

Handles to be espagnolette, locking type with push button release (except for fire escape windows).

All opening sashes to be fitted with two austenitic stainless steel friction hinges of maximum length. All opening sashes to be fitted with one restrictor mechanism that limits the opening to 100mm and can be disengaged, if required. First and second floor windows must be capable of being cleaned from inside by the provision of "easy clean" hinges.

All windows to open outwards only.

All glass within 800mm from finished floor level shall be toughened or laminated and in compliance with the following specification requirements: 6.8mm laminated safety glass BS 6206 Class 1 Safety Rating; 4mm toughened safety glass BS 6206 Class 1 Safety Rating.

Please refer to Technical Step by Step Guide for more guidance on window replacement or draught proofing measures.

6.0 Additional Technical Information

6.1 Asbestos

To facilitate the provision of energy efficiency measures, it is understood that the removal of some asbestos items may be required. If the applicants chosen installer identifies that the work due to be

carried out involves disturbing any existing asbestos, this will be reviewed on a case-by-case basis.

If it is identified that there is an alternative solution available, rather than disturbing the asbestos, no additional funding will be provided for the removal of asbestos.

If a request for funding asbestos removal items is received, this should be forwarded to Centre for review. Email grantstechnicalenquiries@nihe.gov.uk

6.2 Property Information (Technical Assessment)

As part of the business case of the Affordable Warmth Scheme, SAP improvements made by the scheme are now monitored annually.

To report more accurately on the improvements made to a property after they have availed of the Scheme, it is important that all the relevant details in the Technical Assessments screen on GRS is updated for each individual case. For more information regarding this screen, please refer to the Technical Step by Step guide.

6.3 Pre-Construction Information

To comply with the duties as a designer under Construction (Design and Management) Regulations (NI) 2016 (CDM (NI) 2016), the Housing Executive will provide any pre-construction information that is made available to us or is reasonably obtainable by us during our inspection.

This information will be provided to the grant applicant along with the approval pack to carry out those elements of work which will be grant aided. It is the householder's responsibility to provide this pre-construction information to their chosen contractor prior to work commencing.

The pre-construction information is provided in the format of a Health and Safety file, and it is the responsibility of the Principal Contractor to complete this document.

It is important to note that when this correspondence is issued to the applicant that this ends any responsibility the Housing Executive may have under the CDM (NI) 2016, and the Housing Executive should now only be considered as a funder for those elements of work which are receiving Grant Aid. If the applicant requires any further information, they should be referred to [The Construction \(Design and Management\) Regulations \(NI\) 2016](#).

6.4 Technical Step by Step Guide

For more information regarding the technical assessment process, policies relating to technical measures, or technical requirements on GRS, please refer to the step-by-step guide.

6.5 Building Control

Payments under the Affordable Warmth Scheme shall not be made without Building Control Certification for those measures which require a Building Control Completion Certificate.

Housing Executive require a Building Control Completion Certificate for all measures except windows and draught proofing.

6.5.1 Regularisation Fees

Regularisation fees due to a late registration by the applicant or builder will not be absorbed by the scheme. Only the standard application fee will be reimbursed.

6.5.2 Building Control Applications

It is the responsibility of the applicant or their contractor to make an application to Building Control. By encouraging applicants to use one contractor for multiple measures, it is envisaged that there should only be one application; one fee to be paid and one certificate.

The appropriate fee will have to be paid at the time of application and will be reimbursed when the grant payment is made, on production by the applicant or their contractor of the fee receipt from Building Control.

Please note that if the Building Control fee receipt is submitted after the grant case has been closed then the fee will not be reimbursed.

6.5.3 Commencement/Completion of Works

It will be the responsibility of the applicant, or their contractor to let Building Control know when works are to start on site and when works have been completed.

6.5.4 Building Control Inspection/Certificate

The Building Control Completion Certificate should be given to the householder. The Housing Executive need a copy of the completion certificate.

Post completion inspections by Grants Office and /or Improvement and Development Technical staff should take place after Building Control inspections

6.5.5 Building Control Payment

Building Control payments should be made through the Payments screens on GRS

The BC fee amount for each measure should be added to the Fees/Invoice screen on the GRS case record and the invoice uploaded to the documents table.

Please note - Building Control fees should only be paid when the relevant Building Control Completion Certificate has been received.

7. Affordable Warmth Scheme Governance

7.1 Central Monitors

The Grants Improvement and Development Team has introduced additional control and assurance mechanisms. The suite of reports and central monitors will ensure the highest standards of professional practice and conduct is evident in line with Housing Executive corporate obligations.

The purpose of the central monitors is to reduce areas of financial risk, provide a challenge function and to ensure adherence to scheme objectives and policy intent.

Two monitors that have been introduced:

- 1. Central Technical Monitor Inspection**
- 2. Central Administrative Eligibility Monitor**

These monitors are in addition to the checks currently being carried out by the Grants Case Managers, Senior Technical Officers and Head of Grants in the Grants Offices.

They will provide the Improvement and Development Team with additional oversight to identify possible areas for improvement and/or staff training requirements.

7.2 Income Verification Check

100% of cases referred to the Housing Executive are subject to an income verification check.

At a minimum of once a week, 10% of 'application eligible' cases shall be randomly selected for a detailed income verification check by the Grants Case Manager.

If the Grants Case Manager runs this report more than once a week then they should ensure that a 10% selection of cases occurs on every report run.

These are selected randomly using a Data Analytics (DA) report after the Case Officer has completed the Income assessment, the work flow on GRS takes these to the Grants Case Manager to authorise and the DA report must be run to select cases before the authorisation takes place.

7.3 Senior Technical Officer Pre-Approval Check

On a weekly basis 10% minimum of cases shall be randomly selected via DA reports, for a detailed examination by the Senior Technical Officer.

Senior Technical Officers must complete a site visit to ensure that the works appearing on the list of grant aided works reflect what is required at the property. This may also enable the Senior Technical Officer to identify local trends or training requirements of technical officers.

Senior Technical Officers must also complete a desk top monitor on each of the chosen cases to ensure

that the appropriate documents and system requirements have been fully completed.

7.4 Grants Case Manager Approval Checks

At a minimum of once a week, the Grants Case Manager will run a report on DA to randomly select 10% minimum of cases for Grants Case Manager Approval Checks. (See step by step guide for further details.) If the Grants Case Manager runs this report more than once a week then they should ensure that a 10% selection of cases occurs on every report run.

Without delaying the issue of formal approvals, Grants Case Manager should ensure that applications are approved strictly in line with policy and procedures.

7.5 Technical Officer Inspection

7.5.1 Pre-Approval Inspection

100% inspection of eligible cases will be inspected by Technical Officers to determine what energy efficiency measures at the property are required.

7.5.2 Variations

If the applicant or their contractor challenges the approved list of grant aided of works and requests additional items, then original Technical Officer will:

- review queries,
- review initial assessment or
- reassess notes if necessary.

The Technical Officer must provide written confirmation if they approve the additional variation. This must be returned with final document signed by the applicant or their contractor.

If the applicant or their contractor carry out any additional work **without permission**, no additional grant-aid will be paid for this work.

(Any new measure/any new Item)

If the applicant or their contractor challenges the approved list of grant aided works and/or requests additional items, then the original technical officer will:

- be given the chance challenge this query,
- review initial assessment or
- reassess notes if necessary.

If an additional inspection is carried out, this must be recorded within the inspections tab on the case in GRS.

7.5.3 Ad-Hoc Inspections

Ad Hoc Inspections must be recorded within the Inspections tab in the GRS record for the case.

Ad hoc Inspections may include, and are not limited to:

- Re measuring required
- Variation Inspection
- Complaints

Complaints

Technical Officers/Senior Technical Officers should inspect all complaints that arise regarding the quality of work carried out. This ensures proper governance of public funding.

This inspection must be recorded within the inspections tab on the case in GRS.

Senior Technical Officer Monitors

Senior Technical Officers have the discretion to monitor additional cases where they are concerned:

- about the quality of works carried out by a contractor; or
- about the quality of inspection work by the Technical Officers

The Senior Technical Officer may increase their number of inspections to identify training needs, trends or improvements.

This inspection and conclusions must be recorded on the Inspections tab within the case file on GRS.

7.5.4 Post Completion Inspections

To ensure quality of work and adherence to the List of Grant Aided works that was issued, on a minimum of once weekly basis, a random selection of completed installations will be randomly selected for inspection by Technical Officers, using a report from DA.

The DA report used will select cases using the following parameters:

- 20% loft completions
- Cavity wall cases in which a core vent had been provided.

- 100% Heating measure cases where replacement pipework or first-time controls are offered
- Remaining Heating cases are subject to 20% inspection.
- 100% window replacement cases (excluding replacement glazing, handles, hinges etc)
- 100% Solid wall measure completions; and
- 100% Landlord measure completions

*Please note that the payment should not be processed until a post completion inspection has been carried out. During the visit, the Technical Officers will ensure that all items on the Schedule of Works have been completed.

In the interest of segregation of duties, the Senior Technical Officer should ensure that a Post Completion Inspection is carried out by a Technical Officer other than the one who created the Schedule of Works.

Additional Governance Checks

Where Technical Officers are completing a post completion inspection at a property for a single measure (e.g., Windows) they must check GRS to see other measures were approved and have been paid for. If they have, Technical Officers should review the completed work for the other measures and note on GRS. If during a post completion inspection, work on a completed measure is found not to have been completed as per the LGAW, then it must be discussed with the Contractor, as the monies for the item will have to be repaid to NIHE under Recoupment.

The amount in question should not be removed from a different measure using a Variation as that distorts the grant amount.

In addition to this, post completion inspection may be carried out when:

- variations have been approved and require inspection;
- STO/TO has concerns regarding a particular case,
- Contractor has been flagged for 100% inspections because of technical quality issues until the Head of Grants and Senior Technical Officer are satisfied with the quality of work.

7.5.5 Items not completed

During a post completion inspection, if it is noted that an item on the list of grant aided works has not been completed and a claim has been received, a variation deducting the item(s) should be applied.

Technical Officers should refer these cases to a Senior Technical Officer and/or Head of Grants.

The inspection sample for this contractor should be 100% until Senior Technical Officer or Head of Grants is satisfied all works are being completed.

If there are no improvements, details should be referred by Head of Grants to the Improvement and Development Team for investigation.

7.5.6 Non-Completion of Measure

If a measure has been grant-aided, and will not be completed, a variation must be carried out to remove the allocated grant aid.

7.6 Senior Technical Officer 10% Post Completion Inspection

Further verification of the quality of completed works shall be obtained by the Senior Technical Officer carrying out post completion inspections. 10% of cases where Technical Officers have carried out post completion inspections shall be randomly selected on a weekly basis for inspection by the Senior Technical Officer using a DA report.

Senior Technical Officer must also carry out a desk top monitor on the same case ensure that all required documentation has been received and that all areas on GRS and documentations have been fully completed by the Technical Officer prior to the payment being processed.

7.7 Grants Case Manager Payment Checks

At a minimum of once a week, the Grants Case Manager will run a DA report to obtain a random selection of cases where all payment documents have been received to be randomly selected for monitoring. This report will automatically select 10% of cases where all payment documents have been received and no changes have been made, as well as 10% of cases where a Building Control fee payment has been requested. It will also select 100% of cases where a variation has been required before payment is made and 100% of cases where a Solid wall insulation payment has been requested.

If the Grants Case Manager runs this report more than once a week then they should ensure that a 10% selection of cases occurs on every report they run.

The Grants Case Manager will ensure that the preparation of completed cases for payment is conducted in line with policies and procedures

8.0 Affordable Warmth Scheme Step by Step Guides

All of the above sample checks are explained in full in the Affordable Warmth Scheme Step by Step Guides.

9.0 Standard of Installation Work

All heating measures should be carried out by a competent installer and should comply with the specifications stated within the Domestic Building Services Compliance Guide.

A new gas boiler must be installed by a GAS Safe registered installer.

These works will not be processed until Building Control has inspected the work and provided a 'certificate of completion.'

10.0 Fraud Awareness

As the public body administering the Affordable Warmth Scheme, the Housing Executive has a responsibility to ensure good governance and to safeguard public funds. This control will help to reduce the risk of fraudulent applications and the misuse of public funds.

To mitigate against fraudulent applications to the scheme we have in place checks to establish the eligibility of applicants. The table below lists (but is not limited to) the relevant documentation needed to establish the applicant's eligibility for the scheme and explains what key information is provided in the documentation and the reason it is required.

Note: There may be circumstances when additional supporting evidence will be required to satisfy that eligibility for the scheme has been met.

Applicant Type	Name of Document	Why needed	Details Required
OO Tenant	Utility Bill (e.g., gas bill, electric bill, phone bill) NOTE: Rates Bill is not acceptable	Proof of occupancy	Name of applicant; address of grant property; dated with 3 months of application
	Copy of all latest bank, building society, or any Neo bank accounts e.g., PayPal	To establish eligibility with income assessment	-name on document matches the name of applicant/owner/tenant -dated within 3 months of application (self-employed accounts/tax returns dated within 12 months of application form being signed.)
	Copy of current pension, benefit/entitlement letter(s)		
	Most recent payslip or certificate of earnings (if working) or		
	If self-employed, most recent certified Trading Profit and Loss accounts dated within 12 months of date application form has been signed.		
OO Tenant	birth certificate driving licence passport evidence of state pension in payment	To confirm if an applicant is over 65 and therefore may be eligible for >15 years boiler replacement	Date of Birth
Tenant	Tenancy agreement or	Proof of occupancy	To identify dates of tenancy period
	Proof of Rental payments	To establish eligibility	To evidence rent payments
	Housing Benefit award letter (if applicable)	To calculate income and prove occupancy	To evidence rent payments

Landlord	Landlord Registration Scheme Certificate – a landlord must be registered to let their property.t	To confirm that landlord is registered	Unique Landlord Registration number
Day in the home/Life interest	<p>A statement from a solicitor verifying that the applicant has an owner's interest in the property (plus one of the following):</p> <ol style="list-style-type: none"> 1. The document that creates the interest 2. Copy/photo of will 3. Copy/photo of property deeds <p>AND</p> <ol style="list-style-type: none"> 4. Utility bill/bank statement. 5. Utility bill to show actual owner lives elsewhere 	To verify the applicant has an owner's interest in the property and is entitled to grant aid	<p>1-4: Name, address, effective date, type of interest</p> <p>5: to prove owner lives elsewhere</p>

10.1 Countermeasure for Fraud Risk:

Caution should be exercised when examining any documentation submitted by an applicant. For example:

10.1.1 Determining Eligibility for AWS

NIHE grants offices have a responsibility to ensure policy is followed when determining eligibility for potential applicants to the scheme and are vigilant of the potential risk areas for fraud. Examples of the risks are listed below, but not limited to:

Potential Risk	Countermeasure
Applicant doesn't exist	Visit applicant at the property
Applicants do not own property	Documentation proving ownership provided
Occupants are not long-term private tenants	Proof that tenancy is at least 12 months
Tenancy agreement shows additional people living in house compared to single person listed on application form	Careful consideration and vigilance when reviewing these documents and requesting further evidence where necessary
House Hopping	Has <u>applicant</u> received grant-aid at any other property, do you recognize the applicant from a previous application, is the landlord the same as before etc.
Previous grant-aided work carried out to property	Was grant-aid previously awarded by HE or other public body (e.g., NISEP) for same measure requested
Non-qualifying Tenure	Apply policy at Section 4.1 Supporting Documentation <u>must</u> be provided
Ineligible property construction	If property is not a standard dwelling apply policy at Section 4.1
House for sale	Visit applicant at the property, For Sale sign, Property Pal check if suspicious etc.
Property vacant	Visit applicant at the property Utility bills (electric/heating low usage etc.)
Additional Names on Mortgage	Confirm all occupiers at time of visit, application form completed accurately, submit evidence if available etc.
Signatures	Paperwork matches application form etc.
Income	Evidence of all income provided
Undeclared income	Examine bank statements for income not declared Housekeeping from a member of the applicant's family – does the amount fairly reflect the needs. E.g., £50pw would not seem unreasonable, but £200pw would seem excessive for

	housekeeping
Bank Statements	Named account holders, any anomalies to be queried at time of visit (one off payments etc.) Transfers between accounts – have all accounts been declared

10.1.2 Risk Mitigation

- weekly governance checks by Grants Case Manager s & Senior Technical Officers
- inspection process by Technical Officer & Senior Technical Officer – check all measures identified in List of Grant Aided works have been completed and if not are deducted from final invoice prior to payment.
- Central Monitor Technical Inspection – additional audit inspection by Central Team
- segregation of duties (e.g., Technical Officer inspects property for measures and creates List of Grant Aided works but is paid by a Case Officer (where invoice matches amount on List of Grant Aided works)
- compliance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act (DPA) 2018 to protect personal information
- Performance Management (training needs are identified)
- staff training as an internal control as it promotes awareness which in turn helps reduce risk
- if there are any anomalies between the amounts on the List of Grant Aided Works and the amount on the final invoice received, this is returned to the Technical Officer for verification before it is approved and paid to the applicant.
- internal office procedures are in place for staff to raise any queries to their management chain
- additional mailbox for any queries unresolved by the local management chain to be investigated by Grants Improvement & Development Team.
- declaration section on application form for the applicant to sign declaring that the information they have provided is correct, true and complete. Fraud warnings are also included on the form.

If Housing Executive staff suspect a fraudulent application they should alert their manager who may contact the Corporate Security & Investigation so they can advise of any next steps by emailing fraud@nihe.gov.uk.

10.2 Application from Members of Staff/Relatives/Personal Relationships

Should a member of Grants Office staff, or anyone with whom they have a Relevant Family or Personal Relationship apply for an Affordable Warmth Grant, considerations of probity demand that, in processing such an application, the principles as set out within the Code of Conduct (the Staff Code) are adhered to. The Staff Code is contained within the Human Resources Handbook on the Gateway and is available [Here](#). Appendix 2 of the Staff Code provides the definition of a relevant family or personal relationship.

Where a family or personal relationship exists and the officer concerned is located within the Grants Office processing the application, the officer must inform their Designated Manager through the Staff Declaration Register.

The application should then be referred to the local Head of Service so it can be reassigned to a different Grants office for processing.

11.0 Conflict of Interest & Gifts and Hospitality

Under the Staff Code, it is the responsibility of officers employed within a Grants Office to declare to their Designated Manager through the Staff Declaration Register any potential conflict of interest in which they may be involved. In relation to the acceptance of gifts and hospitality all grants staff should refer to the Housing Executive's Staff Code which provides detailed guidance on the potential implications associated with the acceptance of gifts or hospitality.

All conflicts of interest and offers of gifts and hospitality must be recorded within the Staff Declaration Register, which should be reviewed by the Designated Manager on a regular basis.

Appendix 1

2011 – 2012 Phase 1 pilot

The Department's Fuel Poverty Strategy, "Warmer Healthier Homes," published in March 2011, gave a commitment to improve partnership working and to explore an area-based approach to tackling fuel poverty. Northern Ireland's first independent review of Fuel Poverty, "Defining Fuel Poverty in Northern Ireland" (Liddell, Morris, McKenzie and Rae), was published in May 2011 and, among other things, reported that, to attain WHO levels of warmth and comfort, more than 33,000 homes in Northern Ireland needed to spend more than a quarter of their income on heating and lighting their homes. This independent review was able to demonstrate that, of those in fuel poverty, a total of 33,000 households in Northern Ireland were in either severe or extreme fuel poverty: this means needing to spend between 15% and 20% of their income on heat and light (severe) or more than 20% (extreme). This represents more than 11% of all households that are in fuel poverty. This evidence-based research provided a rationale for an examination of the Department's approach to tackling fuel poverty at a time when commentators such as the Consumer Council and the Fuel Poverty Coalition were calling for innovation, including an area-based approach to tackling fuel poverty.

The Department commissioned the University of Ulster to explore mechanisms for targeting assistance towards those 33,000 households most in need. The University's report indicated that 13,500 (40%) of these households were likely to be living in cold and energy inefficient homes that cost a great deal to heat, as well as being on low income. This combination of low energy efficiency in the building fabric and low income made them more likely to be experiencing fuel poverty than any other group. They comprised, therefore, the primary target for assistance under the Warm Home Scheme.

The University of Ulster was tasked with locating this group as accurately as possible through evidence-based analysis. The University of Ulster developed a sophisticated targeting tool using all available data including Geographical Information Systems technology to pinpoint census output areas with a high prevalence of fuel poverty. To test the accuracy of the results, the Affordable Warmth Pilot ran in 19 council areas in 2012, and council staff surveyed 2,145 targeted homes. Those homes which met the qualification criteria were referred to the Warm Homes Scheme and were assisted with available measures. A conservative estimate of the targeting system's accuracy suggests that at least 34% of houses that were contacted proved to be eligible for free energy efficiency measures under the Warm Homes Scheme. Whilst the Northern Ireland regional fuel poverty rate at the time was 42%, the targeting tool identified areas in Northern Ireland which averaged 78% fuel poverty prevalence.

The results indicate that the targeting system devised here is currently the most accurate area-based tool available in the UK. The targeting system was also compared with the current status quo for targeting by self-referral into the Warm Homes Scheme via targeted leafleting. The area-based tool was found to be considerably more accurate.

The success of this pilot, and its targeting mechanism, prompted the Department to test an alternative delivery model for energy efficiency improvements. The University of Ulster's evaluation of the first council led pilot showed that almost 80% of the homes surveyed in the targeted areas were in fuel poverty. Yet, once these surveys were audited in terms of who was eligible for the Warm Homes scheme, only around 50% met the qualification criteria for Warm Homes. Analysis indicated little substantive difference between the group of surveyed households who qualified for Warm Homes, and the group who did not. For example, there was little difference in the incomes coming into households that were

eligible for Warm Homes when compared with those that were not. There was also little difference in the energy efficiency ratings of the homes of households that were eligible for the Warm Homes Scheme and those that were not eligible. The primary difference seemed to lie in receipt of passport benefits.

2013 – 2014 Phase 2 pilot

In September 2013, the Department initiated a Phase 2 Affordable Warmth pilot to test the targeting approach alongside a different model for delivering energy efficiency improvements. The Phase 2 pilot involved the mid Ulster cluster of councils (Cookstown, Dungannon and Magherafelt) and Newtownabbey council to survey 1,200 targeted fuel poor homes to assess the energy efficiency of their homes and to determine what appropriate improvements could be delivered to them. The appropriate energy efficiency improvements were delivered by local installers working with the local Housing Executive Grants Office. This was a significant change from the existing Warm Homes Scheme delivery model and involved Housing Executive staff working closely with householders. This allowed the Department the flexibility to introduce some additional measures not available through the Warm Home Scheme including boiler replacement for householder aged over 60 and boiler service where appropriate to the Affordable Warmth Scheme.

The University's evaluation of the Phase 1 pilot gave considerable guidance on who those most in need are:

- approximately 60% of the houses needing most assistance are modest terraced or semi- detached homes;
- more than half of those most in need are over 60 years old; and
- almost all of them rely on oil for their heating.

2014 – 2018 Original Business Case

The Affordable Warmth Scheme programme began in September 2014. The scheme had business case approval to operate up to 31st March 2018 subject to an annual budget.

The scheme was given an interim and addendum extension to the original business case. The Department of Finance and Department of Communities gave approval for the scheme to continue from April 2018 until May 2019.

Since its inception in September 2014 the scheme has improved the energy efficiency of almost 16,000 low-income households.

A breakdown of the scheme's performance from 2014 to March 2023 is shown at section 2.

2014 – 2023 Scheme performance

Scheme statistics

The following tables detail the scheme's performance from September 2014 to 31st March 2023

Referrals	38,713
Approvals issued	28,534
Value of approvals	£123m
Measures installed	46,766
Homes improved	25,830
Expenditure	£114m

Customer Satisfaction Reports

Energy Saving Trust Evaluation Efficiency Schemes

The Energy Saving Trust “Northern Ireland Energy Efficiency Schemes Evaluation” report Ulster University

Health Impact Analysis of the Affordable Warmth Programme: 2014-2018