



Reference: RFI 1804106

Request:

Policy and practice documents concerning housing affordability assessments

1. Please can you send us copies of all documents currently used by your housing officers to conduct these housing affordability assessments (such as guidance notes, briefings, training sessions and template forms). If any of these documents are already in the public domain, please can you send a link to where we can retrieve these exact documents?

These documents could include (but not be limited to):

- Guidance for housing officers on how to carry out affordability assessments
- Training materials on how to assess affordability
- Template income and expenditure forms
- Details of what costs are regarded as essential living needs.
- Costs of essential living needs, for different family types, used in affordability assessments

See attached Sustainability Assessment Tool.

The tool includes an indicator column on the affordability calculator tab which indicates the estimated minimum amount per person and is used if an applicant cannot identify their outgoing on items such as food. The essential and non-essential costs are detailed on tab 6. The costs for different family types are based on both the indicator cost column on tab 6 and the gas and electricity costs tab, which is based on the property type rather than family size.

Since the affordability tool was introduced, the guidance provided to staff around disposable income levels after the essential and non-essential amounts have been confirmed, is that applicants need £5 disposable income after all other costs.

2. If not included in the above documents, please can you send us the following information:

- A list of items that are regarded as essential living needs, for the purpose of assessing affordability

See attached.

- A list of costs of essential living needs, for different family types, that are used for the purpose of assessing affordability

See attached.