Housing stock condition

Chapter 12. Housing stock condition

12.1 Introduction

This chapter considers the condition of the sub-region's housing stock. It draws heavily on sample surveys or models undertaken in each district over the period 2002 to 2006 and summarises some of the information drawn from these surveys.

The mandatory duties of local authorities in relation to house conditions are listed in Appendix 1. Appendix 2 summarises the findings of the surveys on a district-by-district basis. The surveys generally provide national comparative data, drawn from the latest English House Condition Survey (EHCG) then available – ranging from 1996 to 2004. A brief synopsis of the latest national report on stock condition, the English House Condition Survey 2005 (based on continuous survey data from April 2004 to March 2006 as a mid-point and published in June 2007) is included as Appendix 3.

12.2 Why survey stock condition?

The main reasons for undertaking stock condition surveys are defined by Fordham Research as follows:

- Providing a key component of an asset management strategy of the Council's own stock, including a range of possible stock options.
- Providing an authority-wide picture of housing conditions as part of a strategic survey of housing demand and supply within the authority's 'enabling' role.
- Assessing the need for an 'intervention' role by the authority, for example through the Regulatory Reform Order.
- Ascertaining the stock condition element of a local regeneration initiative.
- Meeting information needs on specific stock, such as HMOs.

The surveys are, however, generally targeted on the 'private sector', which is defined as all accommodation apart from local authority stock. This means that in some districts the main surveys cover all permanent housing; however in Cambridge City, Fenland, St Edmundsbury and South Cambridgeshire local authority housing stock was excluded. In these districts a separate public stock condition survey may have been undertaken (see Appendix 2).

It should be noted that the condition of local authority stock and the repair and renewal requirements will generally be reported on a regular basis; significant research has been carried out when stock ownership and management options have been under review. In Forest Heath a different approach has been taken, using modelled data rather than a new survey. The later part of this chapter includes progress on meeting the Decent Homes standard in local authority owned stock where that information is available separately. Table 1 summarises the condition survey reports available.

Table 1: Private Sector House Condition Surveys/Reports for the Cambridge Sub-region

District	Year of survey/model	Coverage
Cambridge City	2002 - survey	Excludes LA stock
East Cambridgeshire	2002 - survey	All stock
Fenland	2003 - survey	Two reports – private & council

District	Year of survey/model	Coverage
Huntingdonshire	2004 - survey	All stock
South Cambridgeshire	2003 - survey	Excludes LA stock
Forest Heath	2006 - model	All stock
St Edmundsbury	2001/02 - survey	Excludes LA stock

It is important to recognise that there have been a large number of changes in recent years not only to the standards which measure housing stock conditions, but also to the targets local authorities are encouraged to help meet in future. There have also been changes to the duties of local authorities and their powers. With district-level reports produced over a number of years there are several different ways of analysing and reporting on house conditions. Only the Forest Heath report incorporates the latest CLG guidance. As a consequence it is difficult to pull together a comprehensive overview of the housing stock. And, although only a very small proportion of housing, the surveys do not cover non-permanent accommodation or institutional housing, such as caravans and hostels. Nor do the surveys consider the suitability of stock for the future. For example, local authorities and some housing associations have some sheltered housing schemes built for the elderly which may meet 'decency' standards, but which are very difficult to let and which may be bedsit accommodation and/or have shared facilities such as bathrooms.

However, over recent years the reports have gradually extended their coverage so that most report on a significant proportion of the following topics:

- A general profile of the stock by broad age ranges (pre 1919, 1919-1944, 1945-1964 and post 1964); dwelling type, (detached, semi-detached, terraced, purpose built flats, converted flats); tenure; Houses in Multiple Occupation (HMOs) and vacant dwellings
- A profile of residents by age, family type, ethnicity, household income. Some surveys include detailed estimates of property values, mortgages, and equity by family type
- Unfitness & substantial disrepair
- Housing health & safety rating system (replacing unfitness in April 2006)
- Cost of repair & renewal
- Demand for disabled facilities grants
- Energy efficiency & fuel poverty
- Decent homes standard
- Environmental living conditions
- Vulnerable occupiers & housing (generally classified as households receiving means-tested or disabled-related benefits).

It is important to note that much of the data from most of the surveys is now significantly out of date, and does not fit with the new statutory and regulatory methods of assessing housing conditions. In addition to this, data is not directly comparable across each of the sub-regional authorities, reasons for which include:

- The timing and methodology of each survey varies considerably;
- Some surveys include all stock, whereas some exclude local authority stock;
- Issues reported on vary depending on when the surveys were carried out – for example accurate assessment against the private sector Decent Homes Standard and the HHSRS have only recently become possible;

- There are differences in which version of the ECHS the results were compared with at the time (those in 2002 were compared with the 1996 ECHS, whereas later ones were compared with later versions);
- Costs of carrying out required repairs can be expected to increase year on year and therefore become out of date very quickly;
- The Standard Assessment Procedure (SAP) energy rating system has recently changed.

There is a raft of legislation and both statutory and non-statutory guidance relating to the duties and powers of local authorities to review the condition of housing stock and provide assistance with repairs, renewals and adaptations. Over the period since 1985 there has been a general reduction in the mandatory requirements placed upon authorities although targets for stock improvement have been introduced. This gives local authorities more flexibility with regard to the policies and strategies they adopt for the improvement of private sector housing. The most recent legislation relates to a new 'Housing Health and Safety Rating System' which replaced the Housing Fitness Standard in April 2006. New legislation also specifies which Houses in Multiple Occupation (HMOs) require mandatory licensing and those which can be covered by selective licensing. The assessment of homes as 'decent' or 'non decent' has been extended from the public to the private sector, with targets relating to the percentage of 'vulnerable' households living in decent homes. A summary of local authority duties is provided in Appendix 1.

12.3 **Improving condition data**

A new stock modelling project is being carried out by the Building Research Establishment (BRE) across all the authorities in the sub-region to identify areas of poorer housing conditions within each district. This information will be used to inform subsequent local Stock Condition Surveys and will enable better targeting of resources.

The work is being undertaken by the BRE Housing Centre to produce bespoke predictions housing stock modeling. This includes a series of housing stock projections describing housing conditions across the housing sub-region including non-decency and its components.

The projections will provide information on key housing variables at the authority, statistical ward and census output area level. Information at this small area level cannot be provided by local house condition surveys so the modelled outputs can give a greater insight into local housing conditions and are an invaluable tool in targeting resources.

In addition each district involved can choose one of two options: the first option is to compare the Council's own house condition survey data at the level of the census output area to selected model outputs; the second option is for the provision of a spreadsheet which can be used to design a sample using the model outputs (including a worked example).

Each district, in the light of a review of stock condition data, is considering how to improve their information on the private sector stock. The only method usually considered appropriate for this purpose is a house condition survey. Such surveys are carried out on a sample basis and information is usually gathered on approximately 1,000 dwellings. It is normal practice to report on sub-areas with a minimum sample of 250-300 dwellings as below this sampling error makes comparisons less reliable. This will mean that any survey will only be able to report on 4 or 5 sub-areas which are of little value for targeting purposes.

However districts now want to improve the data available to gain information on key housing indicators at district, statistical ward and census output area level.

The BRE will provide information on key housing indicators using the BRE Housing Stock Models, and will provide:

- Dwellings which fail the Decent Homes Standard
- Dwellings which fail the Decent Homes Standard due to:
  - The presence of a Category 1 Rating System Hazard
  - Inadequate thermal comfort
  - Disrepair
  - Non-modern facilities and services
- Non decent homes occupied by a vulnerable household
- Dwellings with a SAP rating less than 35
- Fuel poverty

Each model produces projections of the percentages for each variable at the level of the local authority, the statistical ward and the census output area. The information will be provided in map format for the census output areas and spreadsheet format for the statistical wards and census output areas.

This work, to be undertaken in 2007/2008 will help each district assess stock condition and progress tackling non-decent homes which vulnerable people live in (a PSA7 target).

Ⓡ Once the results have been received, the SHMA will incorporate the results, draw conclusions around how stock condition affects the balance of housing markets across the sub region and work with partners at district authorities and the BRE to identify appropriate key actions.

APPENDIX 1 – Local Authority Duties

Mandatory: Housing Health & Safety Rating System (HHSRS)

Under the Housing Act 2004, since April 2006 local authorities have a duty to take the most satisfactory course of action in relation to Category 1 hazards: ranging from improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance demolitions. This note explains how Category 1 and 2 hazards are defined and measured from a survey.

The Housing Health and Safety Rating System effectively replace the former fitness standard. The HHSRS is a prescribed method of assessing individual hazards and is evidence based. National statistics on the health impacts of hazards encountered in the home are used as a basis for assessing individual hazards. The new fitness system is much broader than the previous standard. It covers 29 hazards in four main groups:

- Physiological requirements (e.g. damp & mould growth, excess cold, asbestos, carbon monoxide, radon etc)
- Psychological requirements, (crowding & space, entry by intruders, lighting, noise)
- Protection against infection (domestic hygiene, food safety, personal hygiene, water supply)
- Protection against accidents, (e.g. falls on the level, on stairs and steps and between levels, electrical hazards, fire, collision etc).

The scoring system combines two elements. The first is the probability that the deficiency will lead to a harmful event, such as an accident or illness. Secondly it looks at the spread of likely outcomes, such as the nature of injury or illness. If an accident is very likely to occur and the outcome is likely to be very severe, such as death or a major injury, then the score will be very high.

In most surveys the approach adopted in the 2005 English House Condition Survey (ECHS) is taken – to examine the 7 most common hazards:

- Falls associated with stairs & steps
- Falls on the level
- Falls between levels
- Fire
- Hot surfaces & materials
- Damp & mould growth
- Excessive cold

All dwellings contain certain aspects that can be perceived as potentially hazardous, such as steps, heating appliances and glass. It is when disrepair or defective design makes an element of a dwelling significantly more likely to cause a harmful occurrence that it is scored under the HHSRS.

Scores generated under the HHSRS – which surveys the first 5 hazards and models the latter two, using energy information – are banded into one of ten bands A to J. Bands A to C are defined as Category One hazards and those in bands D to J as category 2. The threshold score for a Category One hazard is 1,000.

It should be noted that the HHSRS system now in force is a revised version from the initial proposals. Only Forest Heath has a stock condition survey which uses it. The new system is identifying a very much higher proportion of dwellings as containing a Category One hazard as compared with the previous fitness standard. For example, PPS estimate that 22.4% of dwellings in Forest Heath are so categorised. A major reason is the fact that any dwelling with a SAP rating below 35 is now categorized as a Category 1 excessive cold hazard.

Mandatory: Houses in Multiple Occupation – Housing Act 2004

Local authorities are required to license all HMOs of three storeys or more, with five or more residents and two or more households. There are certain exceptions

Mandatory: Overcrowding – Housing Act 2004

Local authorities are required to inspect and report on over-crowding, along with a statutory duty to deal with any category 1 overcrowding hazards found under HHSRS.

Mandatory: Housing Grants, Construction & Regeneration Act 1996

Local authorities have a duty to provide adaptations and facilities to meet the needs of people with disabilities, approving applications for Disabled Facilities Grants (DFGs) and/or access.

Mandatory: Home Energy Conservation Act 1995

Local authorities must have a strategy for energy conservation, promoting and adopting energy efficient measures, working towards specified government targets to reduce fossil fuel use.

The government set a national target under the 1995 Home Energy Conservation Act (HECA) for local authorities to achieve a 30% reduction in energy consumption over the 15 year period 1996 to 2011. Local authorities are required to make an annual return, detailing the amount of energy being consumed by dwellings in their district, indicating how reductions have been achieved.

Mandatory: General housing conditions - Housing Act 2004

Local authorities have a duty, under Section 3, to keep housing conditions in their area under review.

Non-mandatory Duties

The Housing Act 2004 provides a large number of non-mandatory powers, including:

- Taking the most satisfactory course of action in relation to Category 2 hazards of the HHSRS
- Additional licensing of HMOs
- Serving overcrowding notices
- Selective licensing of other private rented sector accommodation

The Decent Homes Standard

Definition

A dwelling is defined as 'non decent' if it fails any one of the following criteria:

1. **Is it fit for human habitation?** It meets the current statutory minimum standard for housing, i.e. it does not have a Category 1 hazard under the HHSRS. Any dwelling that is unfit is automatically non decent.

2. **Is it in a reasonable state of repair?** Is it in a reasonable state of repair – and has no old or defective major elements? This criterion is split into two parts. 8 'major elements' are surveyed. If any one of these is both in need of replacement and old, then the property is automatically non-decent;

   - Major walls (repair or replace > 10%) – 80 years plus
   - Roofs (replace 50% or more) – 50 years houses; 30 years flats
   - Chimney (repair of 1 or more by partial rebuilding); 50 years
   - Windows (replace 2 or more) – 40 years houses; 30 years flats
   - Doors (replace 1 or more) – 40 years houses, 30 years flats
   - Gas boiler (major repair) – 15 years
   - Gas fire (major repair) – 10 years
   - Electrics (major repair) – 30 years

   Secondly if any two of a number of key minor building elements are in need of replacement and old then the dwelling is again automatically non decent

   - Kitchen (major repair or replace 3+ items) – 30 years
   - Bathroom (replace 2+ items) – 40 years
   - Central heating distribution (major repair) – 40 years
   - Other heating (major repair) – 30 years

3. **Does it have reasonably modern facilities and services?** The dwelling must have reasonably modern facilities, classed as follows:

   - Reasonably modern kitchen – less than 20 years
   - Kitchen with adequate space & layout – defined by size or missing facilities
   - Reasonably modern bathroom – less than 30 years
   - Appropriately located bathroom and WC – must define 'unsuitable'
   - Adequate noise insulation – where external noise is a problem
   - Adequate size & layout of common parts – for flats

   There are some differences from criterion (2). For example, a bathroom should generally be less than 30 years old but could have an item that is older.

4. **Does it provide a reasonable degree of thermal comfort to its occupants?** Dwellings should provide adequate thermal comfort; if it is in fuel poverty it is considered non decent. A property is in fuel poverty if the occupants spend more than 10% of their net income (after tax, NI and housing costs of rent or mortgage) on heating and hot water. There is a problem with being able to measure the SAP of every dwelling and the 2006 guidance suggests looking at heating systems and insulation. It requires a dwelling to have both efficient heating and effective insulation, defined as follows:

- Efficient heating & effective insulation: Defined as any gas or oil programmable central heating or electric storage heaters or programmable LPG/solid fuel central heating or similarly efficient heating systems. Dwellings with gas or oil programmable heating require cavity wall insulation where applicable, or at least 50mm loft insulation where this can be provided. Dwellings heated by other systems require a higher specification of insulation, including cavity wall insulation and at least 200mm of loft insulation.

Decent Homes Target Implementation Plan (April 2004)

Until a few years ago, the decent homes standard was applicable solely to the social housing sector. However, the government is keen to promote decent homes more widely, especially for homes occupied by vulnerable private sector households (defined as households dependent on benefits, mostly means-tested, but also including Attendance Allowance and Disable living allowance). The government's April 2004 Decent Homes Target Implementation Plan' requires:

- A year on year increase in the proportion of vulnerable private sector households in decent homes
- Achieving 65% of vulnerable private sector households living in decent homes by 2006/07
- Increasing this share to 70% by 2010/11
- Increasing the share to 75% by 2020/21

It is considered likely that the decent homes standard will become the primary measure of housing conditions for all tenures in future.

Energy Efficiency

The main measure of energy efficiency is the SAP, (Standard Assessment Procedure), rating. This government-specified rating is based on the calculated annual energy cost for space and water heating. It takes into account the floor area and assumes a standard pattern of occupancy. It is expressed on a 1 to 100 scale – the higher the number the more energy efficient a home is. Factors contributing to energy efficiency include:

- Thermal insulation of the building fabric
- Efficiency and control of the heating system
- Ventilation characteristics of the property
- Solar gain characteristics of the dwelling
- The price of fuels used for space and water heating

The SAP measuring system was revised in 2006. Initially it ran from 1 (extremely inefficient) to 120, (totally efficient); the revised scoring runs from 0 to 100.

Fuel poverty

This government target is to move all fuel-poor vulnerable households out of fuel poverty by 2010 and all households by 2016. The bulk of fuel poverty is in the private sector – imposing a key private sector target. Fuel poverty is recorded when a household spends more than 10% of their net household income on heating and hot water.

APPENDIX 2 – District Stock Condition Surveys – Main Findings

Cambridge City

Private condition summary

Key issues: Privately rented homes, pre 1919 property, converted flats. HMOs, single pensioner households

Key actions: Conditions in HMOs have been tackled through the Council's HMO registration scheme, and the new licensing scheme has now been introduced. The recent introduction of a Landlord Accreditation Scheme should also encourage some landlords to improve conditions.

A grants and loans scheme for owner-occupiers on low incomes to improve their homes, has been introduced since the last stock condition survey, which has largely been targeted at older people; this combined with use of Disabled Facilities Grants has brought a number of homes occupied by vulnerable people up to the decent homes standard.

The Council now has a Home Energy Strategy with a target to improve the overall SAP rating in all tenures by 5% per annum, and the Council actively promotes initiatives run by partner agencies to improve home energy efficiency.

Early indications from the stock modelling carried out during 2007 suggest a relatively high proportion of homes with Category I hazards, the majority of which appear to be in relation to low energy SAP ratings. At the same time, the modelling is suggesting that there is a lower percentage of the stock occupied by vulnerable people which does not meet the Decent Homes standard than nationally.

A new stock condition survey is planned for early 2008/09, which will then be updated annually.

Decent homes summary

Data on the condition of the Council's own stock, and the authority's Asset Management Strategy and Housing Capital Programme, that that Cambridge City Council are on currently on track to meet the government's target that all the Council's stock meets the Decent Homes standard by 2010.

The survey methodology followed the 'good practice' guidance on housing stock condition surveys published by the then Department of Transport, Local Government & the Regions, (DTLR) in August 2000. It was carried out by Fordham Research and the following synopsis is drawn from their 2002 report. Alongside a profile, the survey looked at:

- Faults to dwellings and repair costs
- Unfitness
- HMOs
- Energy efficiency
- Housing health & safety rating
- Grant implications

The survey collected socio-economic information on occupiers alongside a physical survey of dwellings. The survey aimed at completing 1,000 inspections and includes housing

association properties. The survey estimated the total private sector housing stock to be 34,700, of which 1,390 were vacant, (4%) and 33,310 occupied.

One particular feature of a number of dwellings in Cambridge relates to shared college-owned accommodation. In a substantial number of such properties there were very limited kitchen facilities as students were expected to eat most meals in college. Under the then prevailing fitness standards, such dwellings could 'fail' on account of the lack of proper food preparation facilities. However, the properties would not be considered 'unfit' by the City Council. An estimated 506 dwellings of a total 1,336 owned by Cambridge University colleges had such facilities.

PROPERTY PROFILE

The condition of housing stock in an area is generally influenced by age of dwellings, tenure, type of home and the socio-economic characteristics of residents.

Table 1: Overview of dwelling stock in Cambridge City by tenure, type and age

Element	Factor	% Cambridge City	% England
	Owner-occupied	55.1%	69.4%
Tenure	Privately rented	19.2%	8.9%
	Housing Association	6.6%	4.6%
	Council	19.2%	17%
	Total	**100%**	**100%**
Property type	Terraced	38.4%	30.5%
	Semi-detached	31.4%	29.8%
	Detached	12.2%	20.5%
	Purpose-built flat	15.1%	14.9%
	Converted flat	2.9%	4.3%
	Total	**100%**	**100%**
Age	Pre 1919	30.5%	23.4%
	1919-1944	17.7%	19.2%
	1945-1964	18.8%	20.9%
	Post 1964	33%	36.6%
	Total	**100%**	**100%**

The obvious difference from the national profile relates to the high proportion of privately rented homes and the lower proportion of owner-occupied dwellings. The City has relatively more terraced homes and far fewer detached properties. The stock is relatively old, with over 30% of properties built before 1919, (nationally 23%).

FABRIC COST OF REPAIR

A 'fault' is identified as any works required in the next five years; not surprisingly, a high percentage of dwellings have some external or internal faults, although the 94% estimated is well above the national figure of 80%.

An analysis of repair costs looked at whether they were urgent, (within a year), repair & replacement (within 5 years) and comprehensive, (all work required within 10 years). Average repair costs were estimated to be £1,480, £3,110 and £5,330 respectively. All are higher than nationally equivalent figures from 1996. Pre-1964 properties cost significantly more, per square metre, than post 1964 age homes.

LEVELS OF UNFITNESS

Premises failing to meet one or more of the standards laid down by the 1985 Housing Act for fitness are deemed 'unfit for human habitation'. An estimated 2,570 private sector dwellings

were unfit, 7.4% of the relevant stock. This compares with 7.5% nationally in 1996. The main reasons were disrepair, 46%, and food preparation, 38%. Of all unfit properties, 55% failed on just one element. If college-owned properties which were classified as 'unfit' solely because of the lack of adequate food preparation facilities are ignored, the overall rate of 'unfitness' falls slightly to 7.3%.

Unfitness was particularly high amongst privately rented housing – 10.7%; amongst older housing – 13.3% of pre-1919 dwellings. In fact of all unfit dwellings, almost 55% were aged pre-1919.

FACILITIES & SERVICES

Just 1.4% of dwellings were estimated to lack one or more basic amenity – under 500 homes. This is slightly higher than the national average of 1% but is subject to sampling error. The survey identified 2.8% of dwellings as having an unmodernised kitchen and 6.1% with an unmodernised kitchen. In both cases 'unmodernised' is defined as installation or upgrade before 1964.

ENERGY EFFICIENCY

The average SAP rating (see Appendix 1 for definition) for the private sector was 48, compared with 44 nationally (1996). Only 4.3% had a SAP rating of below 20, compared with 8% nationally. 17.6% of homes exceeded 60, compared with 14% nationally. The SAP measure was on a 1 (very low) to 120 (very high) range at the time of the Cambridge survey.

The lowest SAP ratings occurred in converted flats, pre-1919 homes, privately rented housing and homes occupied by single non-pensioners; however, only the converted flats were significantly lower than the mean, averaging 37.

IMPROVING ENERGY EFFICIENCY

The survey identified three main ways of improving energy efficiency, raising the SAP ratings and reducing fuel use:

1) Add or increase insulation to hot water cylinders

2) Upgrade or install heating systems to gas-powered programmable central heating

3) Upgrade all windows to double glazing

The survey estimated what costs would be incurred for improving the average SAP rating to (i) 65 and (ii) by 30% (to 62). It concluded that both aims would be difficult to achieve. Even achieving an improvement of around 25% would require improvements to virtually every property. In order to achieve a SAP of 60 the investment cost was calculated as £92.3 million city-wide.

HOUSES IN MULTIPLE OCCUPATION

The survey estimated a total of 3,720 buildings acting as HMOs in Cambridge. Nearly 50% were built pre-1919, almost all in the privately rented sector. Generally they required higher repair costs. Levels of unfitness for individual units making up larger HMO buildings were much higher than in the city as a whole. In terms of the HMO standard of the time (1985 Housing Act) a very high 68% are considered not suitable for human habitation. However, this is typical of the sector. A very few HMOs failed the fitness test solely on the grounds of

the facilities for preparing food; excluding the college-owned properties reduced the 'unfitness' share to 66%.

HOUSING, HEALTH & SAFETY RATING SYSTEM

The HHSRS is a means of identifying faults and evaluating the potential impact on the health and safety of occupants, neighbours etc. It grades the severity of dangers present in the building and also helps to differentiate between dwellings that pose a low risk and those which potentially could lead to a serious injury or even death. The strictest definition of a 'serious hazard' suggests 3.9% of dwellings require a mandatory response. However, a different interpretation could increase the share to 13.7%, significantly above the 'unfitness' estimate of 7.4%.

ENVIRONMENTAL ASSESSMENT

This consisted of two measures: (i) an overall impression and (ii) individual environmental problems. Overall, around 88% of dwellings were judges as being in 'average' environments and 1.2% in the 'best' environment. No dwellings were classified as in the 'worst' environment. Privately rented dwellings were more likely to be classified as being in a 'poor' environment than other tenures. The main individual environmental problems identified were paving and the nuisance from street parking.

GRANT IMPLICATIONS

The survey was key to assessing the total costs of repairs and energy efficiency improvements and also the extent to which households were judged able to fund this work.

Owner-occupied sector: All required repairs over next 10 years and suggested improvements to energy efficiency: £139 million. Taking incomes into account, the grant required would be £55 million; using equity release schemes would result in a much lower figure.

Housing association – total cost of repairs etc: £9.8 million

Private-rented sector: total cost of repairs etc: £53.4 million

Vacant stock: Total cost of repairs etc: £13,1 million

DECENT HOMES

Published government guidance was used to calculate a measure of 'decent homes' following the four factors of:

- Unfitness
- Disrepair
- Modern facilities
- Thermal comfort

Survey information suggested that around 34% of dwellings failed under one or more of the headings. Properties with high levels of 'non-decency' included: privately rented, flats, single pensioner and special needs households. The national estimate – which applied solely to social housing at the time of this survey – was just over 40%.

CONCLUSIONS & POLICY IMPLICATIONS

The survey indicated generally similar dwelling conditions and better energy efficiency levels to those found nationally – possibly due in part to the universal access of areas to mains gas. However, given the government targets for improving energy efficiency, it is considered that the cost is prohibitive. The cost is also prohibitive for improving dwelling conditions and a package of measures is required which includes both grants and the use of owners' own finances, including equity release. It is suggested that priority is given to the following categories where the incidence of unfitness, disrepair and low energy efficiency is highest:

- Private rented sector
- Pre 1919 stock
- Converted flats
- HMOs
- Single pensioner households

East Cambridgeshire

Private condition summary

Key issues: Older homes, homes with multiple failures, low income households; pockets of poor housing, Littleport & north sub-area

The private sector stock condition survey for East Cambridgeshire was carried out in 2002 by PPS (Professional Partnership Services Group plc). It followed extant government guidance. The sample was broken down into three areas: Littleport and north, Ely and mid as well as South. It was planned to carry out 800 full inspections overall, averaging 267 in each area. The survey covered all types of dwelling because there is no longer any council housing in the district. The sections which follow are drawn from the PPS survey report, published June 2002.

The profile of the stock surveyed, estimated to be 31,100 dwellings, was as follows:

Table 2: Overview of dwelling stock condition in East Cambridgeshire by tenure, type and age

Element	Factor	% East Cambridgeshire	% England (1996)
Tenure	Owner-occupied	71%	83%
	Privately rented	7%	11%
	Housing Association	19%	5%
	Other	3%	%
	Total	**100%**	**100%**
Property type	Terraced	17%	30%
	Semi-detached	34%	30%
	Detached	43%	21%
	Purpose-built flat	4%	15%
	Converted flat	2%	4%
	Total	**100%**	**100%**
Age	Pre 1919	18%	24%
	1919-1944	9%	19%
	1945-1964	19%	21%
	Post 1964	54%	37%
	Total	**100%**	**100%**

The table indicates a relatively high share of housing association dwellings, due to stock transfer. The share of privately rented homes in the district is lower than in England as a whole. There are significantly higher shares of detached and modern homes in East Cambridgeshire than nationally, with lower shares of both pre 1919 and 1919-1944 dwellings. There are also relatively few terraced homes and flats.

The survey estimated there to be 820 vacant homes; of these just 140, or 17% had been vacant for six months or more.

CHARACTERISTICS OF OCCUPIERS

The survey looked at family type, as shown in Table 3.

Table 3: Family Type in East Cambridgeshire

Household Type	East Cambridgeshire 2002		England 1996
1 adult under 65	2,700	9%	12%
1 adult 65 +	4,800	16%	16%
I adult and child(ren)	1,000	3%	6%

Household Type	East Cambridgeshire 2002		England 1996
Couple	12,200	39%	34%
Family with child(ren)	8,200	26%	25%
3 or more adults/sharers	2,200	7%	7%
Total	***31,100***	***100%***	***100%***

Survey information on ages of heads of households indicated a relatively high number aged 75 and over (17% in the District as compared with 12% nationally). Annual household income information recorded 35% of residents with incomes of below £10,000 a year and a further 13% with incomes of between £10,000 and £15,000. This suggests a relatively high incidence of poverty.

A resident with a disability was recorded in 22% of dwellings, including the elderly and infirm. This is higher than the national rate – 14% - but, of course, includes all social housing sector tenants, unlike the national figure.

Means-tested benefit recipients were more likely to live in the north and south areas, (22%, 21%), a much higher rate than in the Ely/mid area (13%).

UNFIT DWELLINGS

The overall unfitness rate is estimated to be 6% - amounting to 1,800 dwellings, (85% houses and 15% flats). This is close to the national rate of 7%, although this estimate is several years old (1996). The most common reasons are failures linked to: disrepair (39%) and food preparation, (40%), bath/shower 25% and heating also 25%. Disrepair is at a higher share than nationally; there are relatively few dwellings unfit due to problems of ventilation (just 5%) and dampness, at 21%. 51% of unfit dwellings failed on multiple reasons compared with 36% nationally. This suggests that when properties are unfit, there is more chance of chronic unfitness.

Unfitness is strongly associated with age of property; 17% of pre-1919 properties are unfit compared with just 1% of post 1964 dwellings. Interestingly, detached homes account for the largest number of dwelling types which are unfit, 730. Of course, this reflects in part the dominance of this building type in the district. Relatively few flats (52) and terraced homes (170) were estimated to be unfit. However, the proportion of converted flats that is estimated to be unfit is high.

Unfitness was particularly high in the private rented sector, (as it is in England as a whole). 14% of this tenure was so classified, as compared with just 4% of owner occupiers and 7% of housing association tenants.

The highest rate of unfitness was in the Littleport and north area, just ahead of the south area, (around 7%). In Ely the rate was 4%. The highest rates of unfitness were found in properties where the head of household was aged 75 and over, around 12%. In fact 34% of all unfit dwellings were headed by a person aged 75 and over. This may well reflect the inability to afford necessary repairs. Two-thirds of unfit dwellings have a household with an annual income of £10,000 or less.

FABRIC OF THE DWELLING – ESTIMATED REPAIR COSTS

The survey produced four different estimates of repair and renewal costs. All are expressed as an average per total dwellings:

1) Repair & replacement of everything needed in the next five years - £1,430 (England £1,830)

2) Urgent repair within the next year of serious problems - £540 (England £1,280)

3) Comprehensive repair of all repairs together with replacement of elements of the building with less than 10 years remaining life - £3,600 (England £3,420)

The 'standardised repair costs' per square metre were assessed to be below the England average by a fair degree - £12.50 as compared with £17.20.

In practice there are large variations by property age, type and tenure. Pre 1919 dwellings and those built 1919 to 1944 are the most expensive, especially for comprehensive repair. Standardised repair costs are highest for these two age groups. Privately rented properties are twice as costly to repair than owner-occupied homes. Converted flats have the highest repair and replacement costs, but the sample size was very small.

As might be expected, repair costs are lower per property for the Ely and mid area than either the Littleport/north and south areas.

PRIVATE SECTOR HOUSING RENEWAL – TOTAL COSTS

The estimated total cost of repair and replacement for the district's housing stock over the next ten years is an estimated £110 million; over 30 years the total is £662 million, an average of £21,300 per dwelling. These figures exclude ordinary maintenance, such as decoration. The survey estimated the potential renovation grant demand to deal with unfit dwellings. Applying the 'comprehensive' standard to the 890 unfit dwellings would cost £12.3 million; a 'just fit' approach would cost £3.9 million.

The report assumed that households with a gross income of under £10,000 would receive a 100% grant; those with incomes of between £10,000 and £25,000 would receive a 25% grant and households with higher incomes would pay their entire costs. On these assumptions the 'comprehensive' improvement to unfit dwellings would cost £7.1 million and the 'just fit' standard would cost £2 million.

Energy efficiency is another area where local authorities can provide discretionary grants. The survey estimated that:

- 5,700 dwellings require loft insulation – cost £1.5 million
- 6,600 dwellings could benefit from cavity wall insulation – cost £2.6 million
- 900 dwellings need a new heating system – cost £2.5 million

Making a similar assumption regarding ability to afford this expenditure, the total grant bill would be £4.55 million. In the likelihood that grant will not be available at such levels in future, then alternative forms of funding, especially through loans or equity release, will have to be explored.

ENERGY EFFICIENCY

The average SAP for East Cambridgeshire housing stock was 50, (England 44). Only 9% of dwellings have a SAP rating of under 30, (nationally 16%). Only 5%, 1,600 dwellings, have a SAP rating of under 20 – but the national figure is probably out of date. The SAP rating of property built before 1945 is lower than for more modern homes – 38 as compared with 56 for dwellings built since 1964. (The SAP rating system used for this survey ranged from 0 to 120).

Detached homes and converted flats had the lowest SAP ratings, at 48 and 44 respectively. Purpose built flats had the highest SAP ratings (67), well ahead of terraced homes, (52).

When analysed by tenure, housing association homes rated the highest on SAP, 54; privately rented homes were rated at 43 on average. Not all areas have access to mains gas and this affects the SAP rating overall. The type of heating system has the greatest effect on energy efficiency. Reliance on expensive fuel is a major reason for fuel poverty

HOUSING HEALTH & SAFETY RATING SYSTEM

The survey looked at the most common 7 hazards in dwellings, (see Appendix 1). It identified 12,700 atypical hazards in 9,500 dwellings, some 31% of the total. A total 7% of stock was judged to have serious hazards, 24% other atypical hazards and 69% no hazards. This compares with the 6% estimate for unfitness. Of the properties with a hazard, 76% exhibited just one and 24% two or more.

The most common serious hazards are: excessive cold (5%), falls on the level and damp & mould growth (both 1% of all). Of the pre-1919 stock, 15% of dwellings had a serious hazard, with 14% so rated amongst the 1919 to 1944 stock. The rate of serious hazards was a high 16% in privately rented stock.

For dwellings scoring a 'serious' hazard, (over 1,000), 56% are also recorded as being unfit. Dwellings with no atypical hazards have a very low rate of unfitness – just 2%. The hazard rating varied little from one area to another.

In conclusion, serious hazards are closely related to unfitness and hence dwellings affected are in the same groups – older, converted flats and privately rented.

CONCLUSIONS & POLICY IMPLICATIONS

Older dwellings generally have higher repair and replacement requirements and hence improvement will cost more. Many occupiers of dwellings requiring extensive repair and renewal have low household incomes. The total cost of renovation far exceeds the grants likely to be available in future.

In general the poorest condition dwellings tend to have multiple failures and appear to be in isolated pockets of particularly poor housing rather than a broad area.

Huntingdonshire

Private condition summary

Key issues: Pre 1919 homes, St Ives & north area

Key actions: Within Huntingdonshire, the Government's target to ensure that 70% of private sector homes occupied by vulnerable people meets the Decent Homes Standard by 2010 is on target to be met. The Council continues to intervene to improve housing standards through advice, enforcement, and financial assistance. Various initiatives to improve the standard of private sector housing are being pursued including Repairs Assistance whereby home owners are offered loans and grants to repair or improve their homes; Warmer Homes for Life scheme to tackle energy efficiency; adaptations undertaken through the Home Improvement Agency; and enforcement action against category 1 hazards. A monitoring system is being developed and improvement in overall stock condition will continue to be monitored through stock condition surveys.

A survey was carried out in 2004 by PPS Housing & Environment, covering 1,000 of the estimated 67,000 dwellings in the district. This was drawn from a random sample of 2,000 addresses. The following summary analysis is drawn from the report. The survey was divided between 4 sub-areas, covering:

- St Ives & north (19,000 dwellings, 28% of all)
- North east – Ramsey & Bury (10,500 dwellings, 16% of all)
- Huntingdon & central (19,300, 29% of all)
- St Neots & south (18,200, 27% of all)

Age profile of stock: more modern than the England average, with more post 1964 dwellings and fewer built pre-1919. There are more detached homes and a higher proportion are owner-occupied

Table 4: Overview of dwelling stock condition in Huntingdonshire by tenure, type and age

Element	Factor	% Huntingdonshire	% England (2002)
Tenure	Owner-occupied	78%	70%
	Privately rented	8%	10%
	Housing Association	14%	5%
	Other	0%	15%
	Total	**100%**	**100%**
Property type	Terraced	22%	29%
	Semi-detached	31%	28%
	Detached	41%	25%
	Purpose-built flat	5%	15%
	Converted flat	1%	3%
	Total	**100%**	**100%**
Age	Pre 1919	12%	21%
	1919-1944	7%	18%
	1945-1964	13%	21%
	Post 1964	67%	40%
	Total	**100%**	**100%**

20% of privately rented home were built pre 1919. 93.7% of dwellings were occupied by a single family group. There are just 0.2% of homes classified as HMOs, (0.4% in England as a whole).

Table 5: Summary characteristics by tenure

Element	Owner-occupied	Housing Association	Privately rented	Total
Dwellings	51,900	9,300	5,800	67,000
% of stock	*78%*	*14%*	*8%*	*100%*
Unfit	600	100	170	870
Rate	*1.2%*	*1.1%*	*2.8%*	*1.3%*
Substantial disrepair	5,200	1,300	900	7,400
Rate	*10%*	*14.1%*	*15.3%*	*11%*
Non Decent	6,500	1,500	1,700	9,700
Rate	*12.6%*	*16.1%*	*29.3%*	*14.5%*
Serious hazards	900	600	200	1,700
Rate	*1.8%*	*6.3%*	*3.8%*	*2.6%*
In Fuel poverty	1,760	530	410	2,700
Rate	*3.2%*	*5.9%*	*8.8%*	*3.9%*
Mean SAP	56	60	59	57
Residents over 60	16,300	4,500	1,500	22,300
%	*31.3%*	*49.1%*	*25.5%*	*33.3%*

The 'housing association' column includes 'other public sector' – i.e. all 'social' sector dwellings. HA dwellings alone total 8,400, or 12.5% of the stock.

In relation to 'decent homes', local authorities and housing associations must make all their dwellings 'decent' by 2010. For the private sector the current obligation is to ensure that 70% of dwellings occupied by a vulnerable resident – on certain means-tested or disablement-related benefits – are decent by 2010.

Annual household income shows that 16% of households had incomes of under £10,000. 32% had incomes of between £10, 000 and £25,000. 27% had incomes of between £25,000 and £40,000, with 25% recording incomes of £40,000 or more. Generally speaking, household incomes in the District were higher than the England average, regardless of tenure.

The average value of an owner-occupied dwelling was £211,000, well above the England average of £160,000 at the time of the survey. The average mortgage of an owner-occupier was £61,700, with £149,300 the average equity per dwelling. The survey identified the comparative values, mortgage and equity in owner-occupied dwellings by the age of head of household and family composition. Although most households were relatively affluent, there were problems for people on low incomes. The lowest quartile of households had an average annual income of just £9,000.

In the comparisons which follow, the 'England' figures are drawn from the 2001 ECHS.

UNFIT DWELLINGS

Predominantly: pre 1919 dwellings; privately rented sector; usually associated with older residents and low incomes, but small numbers in the sample mean that this is difficult to prove for Hunts. Units are widely scattered and not concentrated in certain areas. The 1.3% in Hunts compares with 3% in England

REPAIR FAILURES

4,500 dwellings, or 6.7%. The problem is widespread, particularly in older dwellings, including some newer properties. St Ives and north sub-area affected particularly.

NON-DECENT DWELLINGS

9,700, or 14.5%. The England rate is a much higher 33.1%.

LACKING MODERN FACILITIES

Just 370 dwellings, or 1%. Generally affects age of bathrooms, kitchens, modern electrics and up-to-date boiler.

THERMAL COMFORT FAILURE

4,900 dwellings, or 7.3%. The privately rented sector requires impact on landlords; owner-occupied dwellings require insulation and heating. Housing association dwellings require cavity wall and additional loft insulation.

Generally speaking, rural areas score better than the national and regional figures for both unfitness and decency.

FUEL POVERTY STRATEGY

There are an estimated 2,700, or 3.9%, of dwellings in fuel poverty in Huntingdonshire, well below the 11% recorded nationally in the 2001 ECHS. The figure is subject to sampling variance. The vast majority of households had incomes of under £10,000 a year. At the time of the survey, a 'Warm front' scheme assisted households on means-tested benefits.

Overall the condition of dwellings is much better than in England as a whole, with many occupiers on medium to higher incomes. The report concludes that there is a relatively low requirement for intervention in the owner-occupied and housing association stock. The private sector is the main area of concern. The stock is mainly owner-occupied, with better than average conditions of the stock.

REPAIRS

A significant proportion of residents with repair needs indicated that they would make use of a Council loan to carry out necessary works. However, most households just wanted advice on reputable builders. There is high average equity in properties which are owner-occupied (£149,300 of an average value of £212,000), providing considerable scope for equity release on repairs/renewals. However, families with incomes based on means-tested incomes or single parents could face a significant problem.

UNFITNESS & SUBSTANTIAL DISREPAIR

The 1.3% unfitness rate is well below the national rate of 4.1%, (870 dwellings). The main reason for unfitness is related to food preparation (71%), followed by general disrepair, (300, or 34%). This is a very small % of all dwellings. The % of converted flats recorded as unfit is a very high 12%. Unfitness applies to 5.5% of the pre 1919 stock and 2.8% of homes which are privately rented. Very few properties were recorded as unfit. It is not possible to identify specific areas where unfitness is particularly high. Multiple failures occurred in 48% of unfit homes

A further 11% of stock is in substantial disrepair, (7,400). The main elements in substantial disrepair relate to heating, 41%, disrepair, 24% and food preparation, also 24%. 15.3% of privately rented homes are in substantial disrepair, a high 14.1% of housing association homes and just 10% of owner-occupied properties. 12.2% of terraced homes, 11.7% of semis and a surprisingly low 6.6% of converted flats – but a very high 15.8% of purpose-built

flats! The stock built 1945-64 recorded 21.9% as in substantial disrepair, above the 18.1% of pre-1919 homes. There is no particular link between serious disrepair and incomes or family type. However, higher %s of disrepair were found in homes in St Ives/north, (16.3%) and St Neots/south, (13.2%). In the north east the percentage recorded was just 5.4%, marginally below Huntingdon, (6.9%).

HOUSING HEALTH & SAFETY

The survey mirrored the ECHS methodology by examining the most common 7 key hazards, recording the first five by inspection, (falls on stairs, falls on the level, falls between levels, fire, hot surfaces & materials and modelling two (excessive cold, damp & mould growth). With regard to other hazards, only those which are beyond what normally might be found were recorded. Over 95% of all serious hazards fall into one of the main 7 categories. A serious hazard is one where a score of 1,000 or more is generated by the hazard rating system. Generally such hazards can be considered as equating to 'unfit'.

A total of 2.6%, or 1,720 homes were recorded as having serious hazards, with a further 18% with less serious hazards (12,000), 13,700 in total. Serious hazards were dominated by 'falls on the level', (860) and 'excessive cold', (580). For less serious hazards, 'falls on the level' (5,570), 'falls on stairs', (4,650) and 'hot surfaces/metals' (4,260) were pre-dominant. Hazards are particularly found in the St Ives and north sub-area. The north-east is lest affected.

REPAIR & RENEWAL

Comprehensive costs (over 10 years) - £380.7 million, or £5,700 per dwelling

Repairs are required by: Privately rented (£6,200 per home), owner-occupied (£5,900); detached homes (£6,800); terraced homes (£5,300), pre 1919 (£11,300). The average comprehensive cost is £11,300 for every pre-1919 dwelling.

The comprehensive repair cost of unfit dwellings comes to £11.6 million, or £13,400 per dwelling. The cost in England as a whole, for similar problems, is £10,100. This reflects the larger share of 'multiple' failures in the district. The total repair cost for buildings in substantial disrepair is £94.5 million, or £12,800 per dwelling. There are likely to be residents who receive means-tested benefits, who require assistance to carry out repairs.

Dwellings which are not in either of the above categories will still require some level of repair/renewal over the next 10 years. The cost is estimated as £274.5 million. Windows are likely to cost most (averaging £5,640 per dwelling), followed by walls, (average £2,840) and roofs, averaging £2,320 per home.

ADAPTATIONS FOR THE DISABLED

A total of 5,800 adaptations required were recorded in 2,560 dwellings, or around 4% of stock, although not all may be supported by an Occupational Therapist. Over 1,600 related to the bath and 1,400 to grab rails or handrails. The total cost would be £11.3 million.

REPAIR AFFORDABILITY

The average value of an unfit owner-occupied dwelling was £205,000 and the average equity value is £176,000. The average comprehensive cost of repair is £16,400 for owner-occupied homes – indicating that the cost of repair is only a little over 9% of equity and therefore affordable. The cost to just 'make fit' is, on average, £4,700, representing just 3% of equity value. Of course, this average obscures higher and lower equity.

ENERGY EFFICIENCY

The average SAP rating in Huntingdonshire is 57, well above the England average of 51. Just 3% of homes have a SAP rating below 30, well below the 9% in England as a whole. The SAP rating is lowest in pre-1919 dwellings (average 47), semi-detached homes, (due to lack of insulation), (54) and owner-occupied, (56). The ranges are quite low. Purpose-built flats have the highest rating at 71. Housing association homes are highest in terms of SAP/tenure (60). . Modern homes (post 1964) have an average rating of 59. Generally speaking it is the housing association landlords which need to improve SAP ratings the most. Gas is widely available in the district. The mean SAP score varies little between the four sub-areas. It is slightly lower in the north east area, which has more detached homes.

It is estimated that comprehensive improvements to energy efficiency, carried out to all dwellings, would cost £30.2 million, an average of £450 per home.

The report concludes that achieving the 30% reduction in energy consumption by 2011 will be very difficult.

DECENT HOMES STANDARD

Initially, decent homes standards were directed solely at the social rented sector, but in 2001 the government included 'vulnerable' households in the private sector who are in receipt of income or disability-related benefits. It is likely that the Decent Homes Standards will be further extended to cover the entire housing stock.

The survey identified an estimated 9,700, or 14.5% of dwellings as non decent, well below the England figure of 33%. Most failings related to unfit dwellings, (4,500, 6.7% of stock) and poor thermal comfort, (4,900 homes, or 7.3% of stock). The England share was a very high 26.3%.

The highest rates of non-decency affect households where the head is aged either under 30 or over 65. There were significantly more non decent homes in the St Ives and north sub-area – 20% of all dwellings.

The target for achieving decency standards in the private sector is that 70% of all dwellings occupied by vulnerable residents should be decent by 2010. The survey identified 11,500 dwellings occupied by 'vulnerable' residents, (excluding the social sector). Of these 2,200 are classified as non decent – 17%. The district meets the target already, with 83% of vulnerable families living in decent homes.

Table 6: Household profile in Huntingdonshire

Household Type	Huntingdonshire 2004		England 2001
1 adult under 65	6,400	9%	12%
1 adult 65 +	6,700	10%	15%
I adult and child(ren)	2,000	3%	8%
Couple	26,600	40%	34%
Family with child(ren)	20,700	31%	24%
3 or more adults/sharers	4,600	7%	7%
Total	***67,000***	***100%***	***100%***

South Cambridgeshire

Private condition summary

Key issues: Pre 1919, privately rented, households with low incomes, older households; issues of poor thermal comfort

Key actions: A new private sector stock condition survey is planned for 2008/9 but the vast majority of the stock is in good condition. There are relatively few HMOs and the majority of homes were constructed after 1965.

The proportion of vulnerable households who are in Decent Homes exceeds the current government target of 65%. The main thrust of activity-apart from statutory responsibilities-consists of promoting the assistance provided by partner agencies in providing discounted loft and cavity wall insulation since energy efficiency was the most common problem identified by the previous stock condition survey.

Decent homes summary

A new stock condition survey has just been completed for South Cambridgeshire's local authority stock and the full results haven't been analysed yet but the authority should be able to meet the governments Decent Homes target by 2010. However, there is an Options Appraisal underway which should conclude by December 2007; current levels of expenditure are not sustainable beyond 2008/9 and the authority needs to consider the merits of transfer and retention in the light of likely future resources and the maintenance /improvement needs of the stock.

PPS (Professional Partnership Services plc) undertook a sample survey of dwelling stock in South Cambridgeshire in 2003, reporting in 2004. Inspections were made of 1,000 dwellings. Table 7 summarises the results:

Table 7: Overview of dwelling stock in South Cambridgeshire by tenure

Element	Owner-occupied	Housing Association	Privately rented	Total
Dwellings	40,900	2,000	4,400	47,300
% of stock	*86%*	*4%*	*10%*	*100%*
Unfit	1,100	50	200	1,350
Rate	*3%*	*3%*	*5%*	*3%*
Substantial disrepair	4,500	200	400	5,100
Rate	*11%*	*10%*	*9%*	*11%*
Non Decent	9,300	200	1,800	9,680
Rate	*23%*	*10%*	*40%*	*20%*
Serious hazards	2,100	100	150	2,350
Rate	*5%*	*5%*	*3%*	*5%*
In Fuel poverty	2,100	0	160	2,260
Rate	*5%*	*0%*	*4%*	*5%*
Mean SAP	54	65	52	54
Residents over 60	14,000	360	360	14,720
%	*34%*	*18%*	*8%*	*31%*
Residents on benefit	5,200	720	780	6,700
%	*13%*	*36%*	*18%*	*14%*

The report was able to compare many elements with a previous survey undertaken in 1997. Note that the 'private sector' includes around 2% of stock let with employment, or from another public sector landlord such as the NHS etc. The profile of the stock is as follows:

Table 8: Stock profile

Element	Factor	% South Cambridgeshire	% England (1996)
Tenure	Owner-occupied	86%	83%
(Excludes LA stock)	Privately rented	9%	11%
	Housing Association	4%	5%
	Total	**100%**	**100%**
Property type	Terraced	17%	29%
	Semi-detached	32%	30%
	Detached	48%	21%
	Purpose-built flat	2%	15%
	Converted flat	1%	5%
	Total	**100%**	**100%**
Age	Pre 1919	17%	24%
	1919-1944	7%	19%
	1945-1964	22%	21%
	Post 1964	55%	37%
	Total	**100%**	**100%**

The profile shows a very high share of detached homes – 48% as compared with 21% nationally. South Cambridgeshire has relatively few terraced homes and flats – both purpose built and converted. The stock is much newer than found nationally, with 55% of dwellings built since 1964. There are relatively few inter war years homes, just 7%, (nationally 19%). Most dwellings are let to a 'single family group' (97%). Just 0.6% of dwellings are HMOs and the majority were owner-occupied.

A the time of the survey 1,200 dwellings, just 2%, were vacant. An estimated 250 homes had been vacant for more than 6 months, possibly requiring action to return to occupation.

The profile would suggest that there should be relatively few problems with stock in poor condition.

Overall: no problems: 38,400 dwellings, 81%. There are problems in 8,900 dwellings, 19%.

Unfit dwellings: 1,300, just 3%. Older dwellings, (6%), converted flats, (17%), privately rented homes, (5%). In the owner-occupied sector, dwellings unfit were mainly pre 1919, people on lower incomes and houses. However, only 50 unfit dwellings are estimated to be flats. Reasons include: food preparation (800), disrepair, 400 and WC (350). 35% of unfit dwellings failed on more than one ground. Overall 84% of unfit dwellings were owner-occupied.

Serious hazard dwellings: 2,300, 5%. The main hazards found were excessive cold and damp & mould growth. The private rented sector recorded excessive cold, especially for younger occupiers. Owner-occupied homes had serious hazards, including older heads, with excessive cold recorded. A high 14% pf pre 1919 homes had serious hazards.

Fuel poverty dwellings: 2,200, or 5%. In the private rented sector, dwellings include people on benefit with poor heating. Owner-occupiers affected included older people on low incomes who could benefit from insulation as well as improved heating systems. This share is well below the national average of 15%. 10% of households with a head aged over 65 are

in fuel poverty – compared to 3% of younger households. Overall 6% of households in receipt of benefits are in fuel poverty.

Substantial disrepair dwellings: 5,100, or 11%. Properties are widespread, particularly in older dwellings, but some newer homes had technical problems. In the private rented sector many tenants are on benefit and works must be carried out by landlords. Owner-occupiers affected live in older homes and have higher incomes; younger heads also and detached homes. 'Technical' includes ventilation, food preparation, damp and heating. They have health and safety side effects.

COSTS INVOLVED

It is important to note that under the Regulatory Reform Order, the local authority is not required to provide home repair assistance in the form of grants. Only Disabled Facilities Grants are mandatory.

Unfit units: Bring up to good habitable standard: £24 million (£18,200 per home) for 1,300 properties. Of this, £3.1 million of works is required for the lowest income groups who may need grants. Other groups may need equity release or loans.

In substantial disrepair but not unfit: £38 million (£7,500 per home) for 5,100 properties. An estimated 1,700 dwellings are occupied by people aged over 60 and living on benefits; they are most in need of grants.

Energy efficiency standard so as to eliminate fuel poverty: Cost £53 million or £1,100 for every dwelling in the district.

Repairs to properties with a serious hazard under HHSRS cost £23 million for 2,300 dwellings.

To bring all dwellings up to the Decent Homes Standard would cost £48 million for 11,300 dwellings.

Total cost of £186 million to make all private sector dwellings fit, in good repair, affordably warm and safe for habitation.

The estimates made to deal with 'non-decent' repairs and renewals can also be expressed as:

Urgent (unfitness, repairs & amenity provision) – within one year: £14 million

Comprehensive (all repairs required over next 10 years, including energy and improvement works): £48 million, or £4,200 for each of the 11,300 dwellings failing the non-decency standard. The thermal comfort element costs a relatively inexpensive £950 for 7,400 dwellings, whereas the repairs cost a higher £7,500 pre dwelling for 5,450 homes.

Disabled adaptations: A total of 4,300 adaptations are required, of which the main element relates to grab rails and handrails. The total cost is estimated at £8.1 million. The shortfall of 700 stair lifts/lifts were estimated.

DETAILED ANALYSIS

Unfitness & substantial disrepair: Unfit: where one or more of 11 key items are either missing or in such poor condition as to be a hazard to health & safety and also to cause discomfort, inconvenience or be inefficient.

Substantial disrepair: dwellings with one or more repair items, internal or external, which require urgent and extensive repair work, but do not make a dwelling unfit.

For both categories, a collection of smaller items can collectively constitute a failure. The local authority has a statutory obligation to remedy poor condition housing. And generally a consideration to improve housing conditions and hence quality of life of residents.

Housing, Health & Safety: The survey found 12,400 hazards in 10,100 dwellings, 21% of the stock. However, serious hazards were restricted to 5% of homes. There were differences between tenures. Alongside excessive cold, owner occupiers faced hazards with risks of both falls on stairs and falls on the level. 18% of dwellings had multiple hazards.

In most areas there is a very close tie between measures of 'unfitness' and 'serious hazards'. Interestingly, only 28% of homes recorded as having serious hazards (hazard score above 1,000) are also recorded as unfit. The difference is explained by the fact that 'unfitness' generally relates to the fabric of the building, whereas a hazard takes account of the occupants.

The dominance of excessive cold and concern about mould and damp are issues which also register on inspection of energy efficiency and fuel poverty.

Repair & renewal costs: Pre 1919 stock costs the most to repair. South Cambridgeshire does not appear to have a major repair problem/bill for inter-war dwellings, unlike other areas. By individual property types, detached homes cost most to repair and purpose built flats the least.

Energy efficiency: The average SAP rating of 54 represents a significant increase from the 47 score estimated in 1997 in the district. Only 6% of homes have a SAP rating of less than 30 compared with 16% nationally – although this is an earlier measure. The 1997 South Cambridgeshire survey recorded 16% of homes below 30. Whilst modern homes have higher SAP ratings, the scores can be offset by the high proportion of detached homes.

Significant improvements to energy efficiency would cost £53 million, averaging £1,100 per dwelling. However, there are around 10,300 dwellings which are not of cavity wall construction which may present problems in greatly improving energy efficiency.

Decent Homes Standard: The government aims to ensure all households live in a 'decent home'. Guidance covers a range of elements. Based on the House Condition Survey data, 11,300 dwellings, (24%), would be classified as not decent in the private sector. The national 'not decent' rating for the public sector is 30%. Semi-detached homes are most likely to be recorded as 'non decent', 33%, or 5,100 dwellings. Purpose built flats had the lowest score, 17%. The 1945-64 stock had the highest non decent shares, 34%. In the private rented stock a high 40% are judged non decent. By far and away the main reason related to a poor degree of thermal comfort (66%, of non decent and 16% of all private stock). A comparison with the South Cambridgeshire council stock shows that 1,173 of 6,092 dwellings were not decent on heating grounds, 18%. (all non decent = 1,186). Nationally the public sector stock is considerably more likely to be 'non decent' according to the 2001 ECHS.

The highest rate of non decent homes is found where household incomes are below £10,000 a year, 31%. 33% of households headed by someone aged 65 and over are not decent.

Health & housing: An estimated 13% of households had incomes below £10,000 a year. 31% had incomes of between £10,000 and £25,000 with 56% having higher incomes. The report looked in detail at condensation problems, smoke detectors, primary fuel type; more

than 50% of homes have a gas supply to their village, but this is lower than the national average. In the survey 68% of homes used mains gas as their primary fuel. Asthma or respiratory problems affected 10,000 households – 21% of all.

Surveyors gauged that around 16% of dwellings had asbestos components.

Environmental assessments: respondents were generally of the opinion, (the balance of improvements to decline) that visually areas they lived in had improved. However a clear majority considered that crime had deteriorated. Overall slightly more respondents considered that areas had deteriorated than improved.

ADDITIONAL DATA

Property size – largest for pre 1919, averaging 164 square metres. All other stock is around 118 square metres.

2% of dwellings are over-crowded with 0.5% seriously overcrowded. Privately rented and HA housing is most over-crowded. 9% of bathrooms unmodernised; 3.4% of kitchens – mainly privately rented.

Forest Heath

Private condition summary

Key issues: Iceni and Manor wards; relatively high non-decent stock

PPS (Professional Partnership Services Group plc) undertook an analysis of data already collected by Forest Heath District Council, together with information provided by the Building Research Establishment (BRE), to model the condition of the private sector stock and changes in recent years. So, unlike other reports, the data is not sourced from a recent local house condition survey, but it draws on the ECHG. The use of modelling techniques has made it possible to estimate issues at a low geographical level, hence helping to identify localities where stock conditions may require specific targeted policies.

The report was published in November 2006, and, unlike the studies for other districts in the Cambridge Sub-region, it adopts the most up-to-date legislation and guidance in relation to the duties of local authorities. In April 2006 the 1985 definition of unfit houses, (Housing Act) was replaced by the Category One Hazards of the Housing Health & Safety Rating System, (HHSRS), based on the Housing Act 2004. The Appendix gives details. The 2004 Act changed the duties of local authorities with regard to HMOs and added new duties regarding overcrowding.

The report is geared to providing some of the evidence base for the Council's private sector renewal strategy.

Forest Heath has transferred its former local authority housing stock to a housing association; consequently the survey covers all housing in the district.

STOCK PROFILE

There are 14 wards with a combined housing stock of 21,460.

Table 9: Overview of dwelling stock condition in Forest Heath by tenure and age

Element	Factor	% Forest Heath	% England (2004)
Tenure	Owner-occupied	73%	71%
	Privately rented	13%	10%
	Housing Association	12%	8%
	Local authority & other public sector	2%	11%
	Total	**100%**	**100%**
Age	Pre 1919	13.6%	24.3%
	1919-1944	2.3%	18.8%
	1945-1964	12.6%	18%
	1964-1980	35%	20.4%
	Post 1980	36.4%	18.5%
	Total	**100%**	**100%**

The data did not allow a comparison of property types. The district has relatively more privately rented and housing association homes than England as a whole; it has a very much more modern housing stock, with over 71% of dwellings built since 1964, considerably more than in England as a whole, (40%).

An estimated 300 dwellings, 1.4% are vacant, well below the national share of 3.7%. Long-term vacant dwellings (6 months or more) are considered to amount to just 30 in total.

DECENT HOMES STANDARD

It is estimated that 6,430 private sector dwellings (excluding social housing), 30%, can be classified as non decent. This is higher than in England as a whole – 28.7%. Some wards scored a very high 44.6% (Iceni) and 43.2%, (All Saints). 'Category One' hazards are generally similar to the former 'unfitness' measures, but are based on the HHSRS. Category 1 hazards are estimated for 4,800 dwellings, 22.4% of stock. The main reason for other, category 2 failures is 'poor degree of thermal comfort' affecting 3,100 homes, or 14.5%. Nationally 21.3% of dwellings fail on this element. Failures due to repair and lack of modern facilities are below the national average.

The estimated total cost to remedy is £58.1 million, averaging £12,100 per dwelling. The Category 1 hazards would cost £32.4 million to rectify and 'repair' a further £14.3 million, with a high average cost per dwelling of £17,600. 'Amenities' would cost a lower £5.2 million in total to remedy, but cost a high £18,200 per property.

Vulnerable occupants: It is estimated that there are 3,500 private sector dwellings occupied by residents receiving at least one of the eligible benefits. Of these 1,240 are judged non decent, 35.3%. Consequently 64.7% are classified as decent, just short of the government target (by 10 dwellings). In order to reach the 70% target for decency by 2010 investment of £2.2 million on a further 185 homes is required. Modelling by ward suggests that in some wards more than 40% of vulnerable households are likely to live in non decent dwellings. Eriswell & the Rows is most affected, with a potential improvement target of almost 100 homes.

CATEGORY ONE HAZARDS

Local authorities are required to take 'the most appropriate course of action' for hazards scoring over 1,000 on the HHSRS, corresponding to the former unfitness standard. The overall proportion of dwellings with such a hazard is 22.4%, or 4,800 dwellings. This estimate is very much higher than previous figures, particularly with regard to excessive cold failures. For excess cold the standard is now to consider any dwelling with a SAP rating below 35 as a Category 1 hazard. The analysis by ward again suggests particular problems in Iceni and Manor wards, with more than 37% of private sector homes classified as a Category 1 hazard.

The comprehensive repair and improvement required to all Category 1 hazard dwellings comes to just under £7,000 per dwelling.

The report covers estimated repair costs per dwelling on modelled data at a ward level.

Fenland

Private condition summary

Key issues: Pre 1919 homes, converted flats, larger, old detached homes, single pensioners, Wisbech and area

A survey of the private sector housing stock was undertaken by Fordham Research Ltd and published in 2003. The survey aimed to identify issues of unfitness and disrepair, using the fitness standard derived from the 1985 Housing Act. The survey also reported on decent homes and energy efficiency. It achieved 998 inspections and was broken down into four geographic areas, each based on a market town and hinterland: Wisbech, March, Whittlesey and Chatteris.

STOCK PROFILE

There were an estimated 33,460 private sector homes of which 1,180 were vacant and 32,280 occupied. Most of the vacant properties were short-term empty. It is not considered that there is a particular problem with long-term vacant dwellings which the Council needs to address.

Table 10: Overview of dwelling stock condition in Fenland by tenure, type and age

Element	Factor	% Fenland	% England – all stock (2001)
Tenure	Owner-occupied	83.5%	80.5%
(Excludes LA stock)	Privately rented	13.7%	12%
	Housing Association	2.7%	7.6%
	Total	**100%**	**100%**
Property type	Terraced	17%	29.7%
	Semi-detached	31.7%	30.8%
	Detached	46.7%	20.8%
	Purpose-built flat	2.9%	15.4%
	Converted flat	1.8%	3.3%
	Total	**100%**	**100%**
Age	Pre 1919	20.1%	20.8%
	1919-1944	12.8%	17.7%
	1945-1964	14.2%	21.2%
	Post 1964	52.9%	40.3%
	Total	**100%**	**100%**

Post war detached dwellings make up a very high 29.8% of the entire private sector stock. As the Table shows, the stock has significantly more detached homes than the country as a whole and far fewer flats and terraced homes. Although the proportion of dwellings built pre 1919 matches the national profile, there are many more modern (post 1964) dwellings – almost 53%, as compared with the all-England share of 40%. Fenland has relatively high shares of privately rented homes at almost 14% of the total.

The survey identified, and hence estimated, very few houses in multiple occupation – just 163, or 0.5% of the private sector stock.

DISREPAIR

The survey categorised repairs and the cost of rectifying them into three groups: urgent, (i.e. requiring immediate attention within the following year); basic – all work requiring attention

within the next 5 years; and comprehensive – including not just urgent and basic repairs but also necessary renewals over a ten year period. The survey recorded the following numbers of homes requiring repairs, together with estimated costs:

Urgent: 18,970 – 56.7%. Cost estimate: £46.8 million, or £2,470 per property requiring work

Basic: 22,290 – 66.7%. Cost estimate £70.9 million, or £3,180 per property requiring work

Comprehensive: 23,210 – 69.4%. The average cost of comprehensive repairs per property requiring work is £87 million, or £3,750 per property.

The main problem areas in terms of the cost of works were roofs, external doors and windows. Privately rented homes, pre 1919 dwellings and those in the Wisbech sub-area had consistently high repair costs. Converted flats would also cost the most to repair. Single non-pensioner households showed consistently high repair costs.

UNFITNESS

A dwelling-house is unfit for human habitation if it fails to meet one or more of eleven requirements and by reason of that failure is not reasonably suitable for occupation. An estimated 1,510 private sector dwellings were estimate to be unfit, 4.5% of the stock. This is slightly higher than the national rate of 4.2%, (2001 ECHS). The most common reasons for unfitness in Fenland are disrepair, with 1,050 dwellings, and food preparation, with 635 dwellings. It is noteworthy that almost 70% of unfit dwellings in Fenland failed on account of disrepair, significantly more than failed for this reason nationally, 45.5%. Nationally a relatively high 55% of unfit dwellings failed on just one element. However, in Fenland only 38.5% failed on a single criterion. A very high 25% of unfit dwellings failed on four or more elements, much more so than nationally, (10%).

Private rented dwellings were particularly likely to be unfit – 11% of all. In contrast just 4.5% of owner-occupied homes were unfit. Older dwellings were particularly likely to be unfit – 12% of pre-1919 homes, as compared with 0.7% of homes built since 1964. An estimated 54% of all unfit dwellings were built before 1919. The Wisbech sub-area had an unfitness level above the district average and the Whittlesey area showed the lowest levels of unfitness. Vacant dwellings were particularly unfit – an estimated 27.8% could be so categorised.

The estimated cost to make unfit dwellings 'just fit' was calculated to be around £8,660 per property.

FIT BUT IN SUBSTANTIAL DISREPAIR

The survey estimated that a further 4,425 dwellings were estimated to be fit but in substantial disrepair, some 13.2% of the total private stock. Disrepair and dampness were the two most common faults.

ENERGY EFFICIENCY

The average SAP rating (on the 0 to 120 range) for private sector homes in Fenland was 52, marginally above the national average of 51. A total of 9.9% of dwellings had a SAP score of below 30, slightly higher than the national share of 9%. A relatively high 11.8% had SAP ratings above 70, (nationally 9%).

The lowest SAP scores were found in privately rented and pre-1919 dwellings, (44 and 39 respectively). Converted flats had a score of just 35 on average. The Wisbech area had the

lowest average SAP score overall. The highest scores were social rented homes, 64. Single pensioner households had the lowest SAP, around 50.

In terms of improving energy efficiency, the survey looked at the action required and costs of:

- Improving average SAP ratings to 65
- Improving average SAP ratings by 30%, (to 67).

The report concluded that a 30% in energy efficiency would be very difficult to achieve; even hitting the target of 67 requires an improvement of 29%. The cost would be £70.4 million. Consequently a more realistic aim might be to upgrade or install more efficient central heating systems. An increase of the SAP rating from 52 to 66 would cost £47.8 million.

The report recorded that around 76% of homes were heated by gas and almost 9% by fuel oil. Not all rural parishes have a mains gas supply.

DECENT HOMES

At the time of the survey, decent homes are measured on four factors: unfitness, disrepair, modern facilities and thermal comfort. Overall 25.3% of private sector homes failed the standard on one or more points. This is below the national figure of 33.1%. Most non-decent homes failed on thermal comfort: 79.2%. This is also true nationally. Only 27.6% of non-decent homes fail on more than one factor. The property types with highest levels of 'non-decency' are privately rented, pre 1919, flats, single pensioner and special needs households.

ENVIRONMENTAL ASSESSMENT

The survey included an overall impression as well as a study if individual environmental problems. Most households lived in average or above environments, 92%. Just 0.2% lived in the 'best' environment and 0.3% in a 'worst' environment. One of the main problems raised was the adequacy of street parking, People living in detached homes were more likely than others to be in locations with a 'worst' housing score.

GRANT IMPLICATIONS

The survey included calculations of the extent to which households might be able to fund improvements or might call on grant aid. The analysis covered total costs of repairs and energy efficiency improvements.

Looking first at owner-occupiers living in unfit homes – 836 in total – the cost of comprehensive repairs plus energy efficiency improvements leading to a SAP of 66 would cost £17.2 million. By assuming that households with incomes below £12,500 would require full grant and households with incomes of between £12,500 and £25,000 would require 50% grant, and with higher income households paying the total cost themselves, the corresponding grant required would be £8.6 million.

Looking at all owner-occupied housing requiring repairs and renewals of equipment, comprehensive repairs and energy efficiency measures would collectively cost £98.3 million – with a potential call on grant of £56.6 million.

In practice these figures are quite unrealistic and a further analysis was carried out to investigate the extent to which equity release might be used to help pay for repairs and improvements. By making assumptions about maximum levels of equity release, the report

suggests that for owner-occupiers living in unfit homes, comprehensive repairs and energy efficiency measures could – in theory – be supported by £0.7 million grant. The total repair/renewal bill for all owner-occupied dwellings requiring work could be carried out with £1.6 million grant assistance.

This indicates that assisting owners with equity release could be very beneficial for improving the housing stock.

A similar analysis has been carried out for the privately rented housing stock. With an estimated 506 unfit dwellings, the cost of comprehensive repair, renewal and energy efficiency measures could be £8.4 million. The comprehensive repair cost of all 4,600 privately rented dwellings would be £29.6 million. Some RSL dwellings require repairs too – although none were classified as unfit. This work is estimated to cost £2.8 million – most of it on energy efficiency measures. The ability of private landlords to carry out such work is not known.

CONCLUSIONS

The report shows that, in many respects, the condition of dwellings in Fenland follows the national profile. However the costs of carrying out necessary repairs, renewals and energy efficiency measures may be prohibitive. In order to target the property with the highest incidence of unfitness, disrepair and poor energy efficiency, a strategy needs to address:

- The private rented stock
- Pre 1919 homes
- Single pensioner households
- Converted flats
- Especially dwellings in the Wisbech sub-area

FENLAND – LOCAL AUTHORITY STOCK CONDITION SURVEY

A sample survey of Fenland DC's own housing stock was undertaken in 2003 and a report published in November 2004 by Rand Associates. This updated a survey originally undertaken in 1998. A number of categories were used to help codify repairs and renewals. The survey includes cyclical maintenance as well as responsive repairs, disabled adaptations and estate works. It looks 30 years ahead and hence is a far more comprehensive analysis than is commonly followed for private sector stock condition surveys.

In total the stock was 3,863 dwellings, together with garages and other assets. The overall estimated cost of works was £192,950,000. A total of £38 million expenditure is required in the first five years, to include 'catch-up' repairs of almost £7 million.

St Edmundsbury

Private condition summary

Key issues: Vacant property, privately rented, households with heads aged 80+, low income households, rural parishes with energy inefficiency

St Edmundsbury Borough Council commissioned 'The Housing Consultancy Ltd' to carry out a housing stock condition survey during 2001/02. This was completed before the Council transferred its homes to a housing association and was restricted to the private sector, including registered social landlords. A sample of 1.499 property addresses was selected, covering three distinct areas: Bury St Edmunds, Haverhill and rural parishes. The total estimate of private sector homes was 34,736.

The Council plans a new survey in 2007/08.

PROFILE OF STOCK

The report comments that each sub-area has a very different stock profile. Whereas 28% of homes in the 'rural parishes' were built before 1919, in Haverhill the share was a much lower 9%. Bury St Edmunds has relatively more inter-war properties and Haverhill has most modern homes, accounting for 81% of the total

Table 11: Overview of dwelling stock in St Edmundsbury by tenure, type and age

Element	Factor	% St Edmundsbury	% England (1996)
Tenure	Owner-occupied	89%	83%
(Excludes LA stock)	Privately rented	7%	11%
	Housing Association	4%	5%
	Total	**100%**	**100%**
Property Type	Detached	44%	21%
	Semi-detached	24%	30%
	Terraced	28%	29%
	Purpose-built flat	4%	15%
	Converted flat	1%	5%
	Total	**100%**	**100%**
Age	Pre 1919	21%	24%
	1919-1944	5%	19%
	1945-1964	16%	21%
	Post 1964	58%	37%
	Total	**100%**	**100%**

A very high 43% of households who were private renters lived in dwellings built before 1919. In contrast a lower 20% of owner-occupiers and just 5% of RSL tenants lived in these oldest homes.

Vacancies: An estimated 2.5% of private sector homes were vacant at the time of the survey, lower than the 3.6% estimated nationally from the 1996 ECHS.

UNFIT & DEFECTIVE HOMES

An estimated 1,500 homes were unfit in 2001/02, or 4.3% of the private sector stock. This compares with 7.6% nationally, (1996). The unfit homes were accounted for by 1,057 homes built before 1919 – 14.5% of these homes – and around 154 homes built in the inter-war

years, 9.1%. Just 242, or 4.5% of homes built 1945 to 1964 were judged unfit and a very low 48, or 0.3%, were built after 1964. Unfit homes often had poor energy efficiency. Condensation and associated problems were particularly observed in the private rented sector.

By tenure, 9.7% of privately rented homes surveyed were considered unfit, compared with just 4% of owner-occupied homes. No RSL homes were judged unfit. However, because owner-occupation predominates in the Borough, some 84% of unfit dwelling were owner-occupied and 16% were privately rented. The total judged defective was 2,682.

A second measure of stock was 'defective'. This category applied to 7.7% of all private sector dwellings, ranging from 11.7% of privately rented homes to 7.6% of owner-occupied and just 2.3% of RSL properties. Without action, these homes are likely to become unfit.

Overall, 4,183, or 12% of the private housing stock, was considered either unfit or defective. In the rural parishes the share was a much higher 15.6%. In Bury St Edmunds it was 10.6% and in Haverhill a lower 7.3%.

COSTS TO MAKE FIT:

Pre 1919 dwellings are estimated to have the highest general repair costs – along with homes in the privately rented sector. Overall comprehensive repair costs, looking 10 years ahead, were of the order of £120 million. Even works to make unfit homes habitable cost £10.55 million. To this can be added the likely bill for urgent repairs (£34.8 million) and general repairs (£51.9 million).

The projected repair costs are highest for detached homes, followed by terraced properties, semi-detached homes and converted flats. Purpose built flats have the lowest repair costs.

The average expenditure per unfit dwelling is £7,035 compared with a national figure of £5,233.

HOUSEHOLD INCOMES & BENEFITS

An estimated 35.6% of private sector households had incomes of below £10,000 a year. 30.1% had incomes of between £10,000 and £20,000 and 34.3% had incomes exceeding £20,000.

Households receiving benefits are more likely to live in 'unfit' homes than others – 7.8% as compared with 3.8%.

DISABILITY AND MOBILITY

91.3% of respondents had no long-standing illness or infirmity. An estimated 5,600 adults have disabilities. 14.1% of unfit homes were lived in by persons who considered themselves disabled or infirm. Some 6.3% of all disabled households lived in unfit accommodation compared with 4.1% of non-disabled households.

SECURITY

The survey asked respondents about burglary and car crime, alongside an assessment of home security measures, such as deadlocks and window locks.

ENERGY EFFICIENCY

The average SAP value for the Borough was estimated to be 51, (on a scale of 0 to 120). By tenure, the RSL homes recorded an average of 60, much higher then all other sectors. An analysis by age of property shows lower SAP ratings for older properties – around 40 for homes built prior to 1929. The SAP score for Haverhill was a relatively high 55. Homes in rural parishes consumed far more energy than the urban centres, with Haverhill recording the lowest usage. Average fuel costs were much higher in rural parishes - £955 per annum as compared with just £658 in Haverhill and £738 in Bury St Edmunds. Privately rented homes have slightly worse energy efficiency than other homes in the Borough.

Nationally the average SAP score was 44.

FUEL POOR HOUSEHOLDS

The survey estimated over 2,500 elderly households in dwellings with a SAP rating of less than 40. Of these 1,300 homes have a SAP score of less than 30. Such households are likely to be at risk of fuel poverty, with a high risk of health problems. The Council should target assistance to this group.

The total number of homes at risk of fuel poverty is an estimated 6,780, or 19.5% of the total number of households, (i.e. spending more than 10% of net income of space and water heating).

The cost of achieving a 30% increase in energy efficiency is recorded as almost £25 million.

An improvement in energy efficiency to a SAP score of 65 is technically feasible.

Households most at risk of fuel poverty have heads aged 80 or more or have incomes of less than £7,500 a year.

RECOMMENDATIONS

- Action on vacant properties
- Seek partnerships with energy efficiency installers to promote energy efficiency measures to householders
- Carry out further research to establish the nature and extent of HMOs and move towards a licensing scheme
- More pro-active work with the private rented sector
- Seek an increase of resources for mandatory facilities grant

APPENDIX 3: 2005 English House Condition Survey – key results

The 'ECHG' 2005 is based on continual fieldwork from April 2004 to March 2006, providing a mid-point average for 2005. This continuing fieldwork has been carried out since April 2002 to monitor trends in living conditions. The key policy areas are:

- Decent homes
- Vulnerable households
- Liveability – local environmental quality
- Energy efficiency
- Disparities in living conditions

STOCK PROFILE

The survey estimates there to be 21.8 million homes in England of which 4% are vacant. Overall owner-occupiers account for 71%, the private-rented sector 11%, the social rented sector 18%, (housing associations 8% and councils 10%). The older pre1919 stock amounts to 4.7 million and 94% is owner-occupies. 17% of dwellings are flats – and 45% are owned by social landlords. Social landlords account for a high 29% of the stock built between 1945 and 1964. The average useable floor space is relatively high in the private sector, at 91 sq metres; it is 62 sq metres in the social sector (average 86 sq metres). Flats constitute 43% of the social rented sector and 12% of the private sector.

DECENT HOMES

All social sector homes are expected to be decent by 2010; increasing shares of vulnerable households are expected to live in decent homes, whatever their tenure. Between 1991 and 2005 the number of non decent homes has fallen from 9.1 million to 6 million, (45% of all to 27%). But conditions in the private rented sector remain considerably worse than elsewhere: 41% of homes are non-decent in 2005, The RSL sector had highest standards with 24% non decent. The most common reason for failing the Decent Homes Standard is poor thermal comfort – 73% of all non decent dwellings lack effective insulation or efficient heating. However good progress has been made as the number of properties failing has fallen by 3 million since 1996 to 4.4 million in 2005.

2.5 million homes fail on any of the other 3 criteria – fitness, repair, modern facilities/services. This number has not fallen significantly – down from 2.7 million in 1996.

Table 12: Non decent homes 2001 to 2005

Tenure	2001 %	2005 %	2001 Nos. '000	2005 Nos.'000
Owner occupied	29.2%	24.9%	4,316	3,822
Privately rented	50.7%	40.6%	1,101	1,003
Social rented	38.9%	29.2%	1,647	1,162
Total	**33.3%**	**27.5%**	**7,063**	**5,987**

The social sector has seen great improvements in the numbers failing through the thermal comfort criterion. However there is little change in the other reasons for failure which are much more expensive to deal with. The non-decent social sector homes tend to be located in the country's most deprived areas and neighbourhoods. This is true too of private sector homes – 40% of private sector homes in the most deprived areas are non-decent, but only 16% of those in the 10% least deprived areas. Flats tend to have higher levels of non-decency.

VULNERABLE HOUSEHOLDS IN THE PRIVATE SECTOR

Vulnerable households include people receiving one of the principle means-tested or disability related benefits. An estimated 3.2 million households in the private sector were vulnerable in 2005. (1.1 million contain either a child under 5 or someone aged 75 and over). Between 1996 and 2005 the proportion of vulnerable private sector households living in non-decent homes fell from 57% to 34%. Corresponding shares of other private sector households and social sector tenants living in non-decent homes are 25% and 29% in 2005 – so vulnerable households are still disadvantaged. Vulnerable private tenants generally have much worse housing than vulnerable owner occupiers. In the private rented sector almost 50% of vulnerable households live in non-decent homes, (33% of vulnerable owner-occupiers in comparison). Vulnerable households are over-represented in the private-rented sector. 24% of vulnerable households in the private sector rent their home compared with just 11% of non-vulnerable households in the private sector.

Since 1996 numbers of vulnerable households has increased: private sector up from 2.5 million to 3.2 million since 1996. The number of vulnerable households in the social sector has fallen from 3.1 million to 2.8 million. The net increase in vulnerable households is predominantly composed of owner occupiers. More vulnerable households now live in the private than social sector. Although proportions of vulnerable private sector households living in non-decent homes have fallen, overall numbers have seen little change.

The costs to make the homes of vulnerable households decent are higher than for non-vulnerable counterparts. This is because vulnerable households are more likely to be living in homes failing the fitness, repair or modern facilities criteria – more costly to deal with than thermal comfort. The highest costs are those relating to privately renting vulnerable households.

2.4 million vulnerable households own their own home – 76% of those living in the private sector. They tend to own homes outright but have less equity to call on – 28% can call on less than £80,000. There are stark differences in different parts of the country with northern areas far more likely to be 'equity-poor' than southern residents.

ENERGY EFFICIENCY

The SAP rating system was comprehensively revised in 2005, replacing the 2001 methodology. This report recalculates former ECHG figures on the new standard.

The average SAP in 2005 was 45 (scale 1 to 100). In 1996 it was 42, with the improvement resulting from more efficient new building and improvements to equipment and insulation. In 2005 2.2 million homes have a SAP rating of 30 or less, 10% of all. 4.7 million, 22% have a rating of 60 +. The proportion rated 30 or less has fallen from 17% in 1996 to 10% in 2005. 88% of the stock is centrally heated; 81% of homes have gas central heating.

However, 60% of homes with cavity walls do not have 'infill' insulation and 33% of homes with lofts have poor or no loft insulation. 5% of homes have no central heating.

Older homes are generally less energy efficient – but mid-terrace properties have higher SAP ratings. The poorest SAP ratings are found in pre-1919 homes which are detached or semi-detached. Modern flats have the highest SAP rating, averaging 68. Detached and semi-detached homes account for two-thirds of all homes with a SAP of 30 or below. These 1.5 million homes are larger than average – hence their total energy inefficiency is even higher! Yet they are valued considerably higher than smaller homes. Since 1996 the least efficient stock is improving less than the more modern, already efficient stock. Improvements

to older stock can be very expensive. And government schemes have been targeted at the social sector where many vulnerable households live.

The social sector has higher SAP values than the private sector – 57 to 46 on average. Only 4% of social stock has a SAP rating of under 30 – compared to 12% in the private sector. The rural stock has low SAP ratings compared with urban areas.

LIVEABILITY – POOR QUALITY ENVIRONMENTS

A significant section of the report is devoted to environmental issues. In 2005, nationally 3.4 million households, or 16%, experienced 'liveability' problems due to poor quality environments. Thee were categorised as either 'upkeep' problems, including litter and dumping, nuisance from street parking, dog fouling, vandalism and general neglect of buildings and areas; 'traffic' problems, including noise and air quality; and 'utilisation' problems such as non-conforming uses, intrusive industry and vacant property. Poor quality environments are also associated with a wider set of problems including crime and anti-social behaviour.

Social and private renters are more likely to live in areas with liveability problems. Tenants make up 29% of all households but 40% of those living in poor quality environments, (25% social and 15% private). In areas which are predominantly local authority built flats 25% of households live in poor quality environments. In areas where 'liveability' problems are not generally very acute there tend to be pockets of social housing with environmental problems.

Over 20% of households living in flats face environmental problems compared with 15% of households in houses. Of the 3.4 million households living in poor quality environments 1.2 million also live in non-decent homes. The average cost of making homes decent is higher in these areas. Overall the quality of environment is strongly linked with deprivation.

DISPARITIES IN LIVING CONDITIONS

This section focuses on a range of households who are likely to be disadvantaged. They include families with children, elderly people aged 75+, ethnic minorities, lone parents with dependents, the poor, the vulnerable, the workless and including people with disabilities or illness. The report identifies poor living conditions as both a symptom of, and a contributory factor towards, inequality and exclusion. Four indicators of poor living conditions were analysed:

- Non-decent homes
- Energy-inefficient homes (SAP less than 30)
- Homes in serious disrepair – 10% of homes with the highest repair costs per square metre of floor area
- Homes in poor quality environments

The report states that households who are disadvantaged are also more likely to experience poor living conditions. However, the picture is complex.

A review of how the situation may have changed since 1996 concludes that there has been substantial progress in narrowing disparities for many groups by 2005. There has been particular improvement in the proportion of private sector vulnerable households and social sector tenants in terms of the proportions living in decent homes. The shares of families with young children and with elderly occupants who live in non-decent homes have fallen significantly. Vulnerable households in both categories also experienced a significant reduction in the proportions living in non-decent homes.