



**Private Sector House  
Condition Survey 2006**

**EXECUTIVE SURVEY REPORT**

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**Prepared on behalf of**

**South Holland Council by:**



**David Adamson & Partners Ltd.**

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## 1. INTRODUCTION

1.1 This report presents an Executive Summary of the findings to emerge from a comprehensive sample survey of private sector housing conditions across the District of South Holland. The study has been conducted on behalf of South Holland District Council by David Adamson & Partners Ltd.

1.2 Using national guidance issued by the Department for Communities and Local Government the study has involved a sample of 600 randomly selected dwellings representative of all areas and of all house types, ages and private sector tenures. At each sampled dwelling a full internal and external survey of physical attributes and conditions has been completed; supported by a short interview with occupying households.

1.3 This report is supported by a detailed report of survey findings and by a computerised database of information on sampled properties.

## 2. HOUSING CONDITIONS AN OVERVIEW

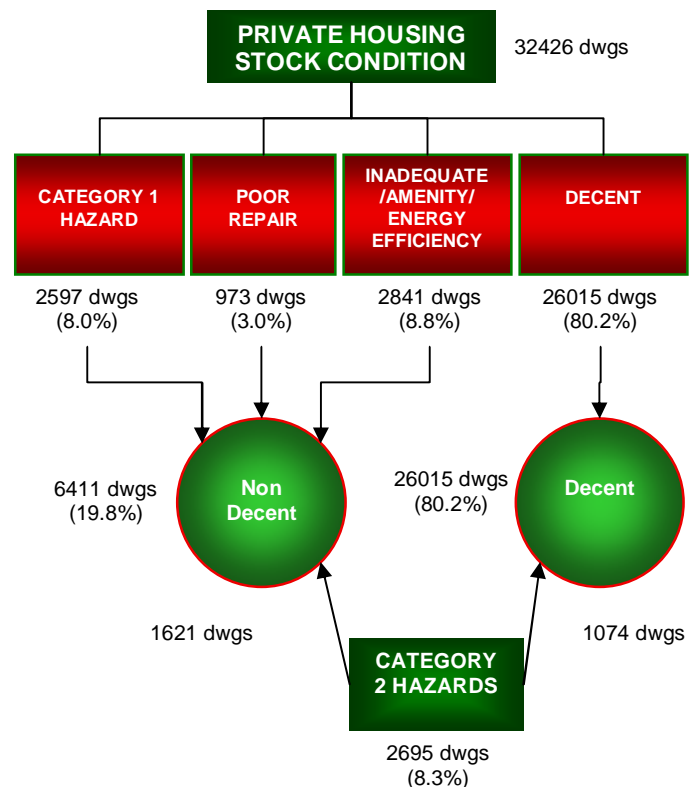
2.1 The measurement of housing conditions locally has been related to Public Service Agreement (PSA) Target 7 - Decent Homes. The Government's housing objective is to ensure that everyone has the opportunity of a decent home and so promote social cohesion, well-being and self-dependence. This target will be regarded as being met if :

- **65% of vulnerable households live in decent housing by 2007**
- **70% of vulnerable households live in decent housing by 2011; and**
- **75% of vulnerable households live in decent housing by 2021**

2.2 The survey found that 26015 private dwellings (80.2%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 6411 dwellings (19.8%) fail the requirements of the Decent Homes Standard and are unsatisfactory. Reasons for non compliance with the Decent Homes Standard are;

- **Subject to Category 1 hazard within the Housing Health and Safety Rating System (HHSRS): 2597 dwellings (8.0%).**
- **Failure to be in reasonable repair (but not Category 1) : 973 dwellings (3.0%).**
- **Failure to provide reasonable modern amenities: 2841 dwellings (8.8%).**

FIGURE 1 : HOUSE CONDITION OVERVIEW



2.3 2695 dwellings (8.3%) exhibit Category 2 hazards within the HHSRS. Of these dwellings, 1621 dwellings (60.1%) are also non Decent. The remaining 1074 dwellings (39.9%) are otherwise decent.



2.4 The private sector house condition survey has found that the PSA Target 7 – Decent Homes guideline for 2021 where 75% of vulnerable households will be expected to live in Decent housing has been met. Currently, 80.9% of economically vulnerable households live in Decent housing within the District.

2.5 At the time of survey 30842 dwellings (95.1%) were occupied; the remaining 1584 dwellings (4.9%) were vacant. The majority of vacant dwellings are transitional in nature and expected to return to occupancy in the short term. All occupied dwellings identified in the survey were in single occupation. Council records indicate 23 Mandatory Licensable HMO's together with circa 300 non-licensable properties. These are typically related to the Migrant worker population.

### 3.0 NON DECENT HOUSING : HHSRS (CATEGORY 1 HAZARDS)

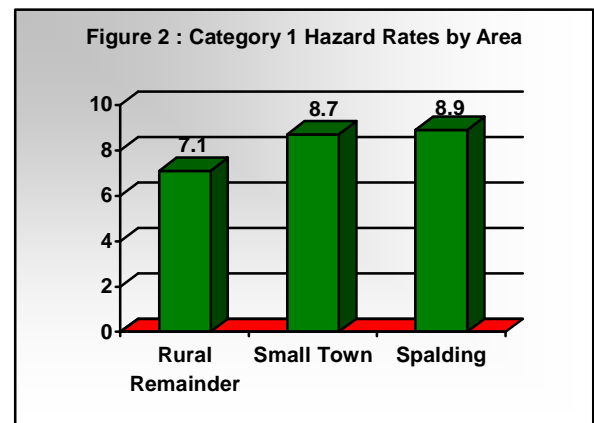
3.1 The minimum housing standard applied for Decent Homes assessment is that contained within the HHSRS. Unsatisfactory dwellings are those exhibiting Category 1 hazards i.e. Hazard Bands A, B and C. The survey estimates that 2597 private dwellings in the District exhibit Category 1 hazards representing 8.0% of total private housing stock.

3.2 Primary areas of hazard/risk relate to:

- **Dampness and Mould**
- **Excess Cold**
- **Internal Design**
- **Entry by Intruders**

3.3 Dwellings exhibiting Category 1 hazards are not evenly distributed across the District but are proportionately more concentrated in:

- **The Private-Rented Sector (25.2%)**
- **Mixed use and Converted Flats (52.8%)**
- **Pre-1919 Housing (56.7%)**



### 4.0 NON DECENT HOUSING : DISREPAIR

4.1 A further 973 dwellings (3.0%) while not exhibiting Category 1 hazards fail to meet the repair criterion of the Decent Homes Standard. These dwellings are at risk of further deterioration.

4.2 Rates of disrepair are higher for vacant dwellings, for terraced housing, in the private-rented sector and for dwellings constructed pre-1945.

### 5.0 NON DECENT HOUSING : AMENITIES AND FACILITIES

5.1 For a dwelling to comply with the Decent Homes Standard it must possess reasonably modern facilities and services. A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- **A kitchen which is 20 years old or less**
- **A kitchen with adequate space and layout**
- **A bathroom which is 30 years old or less**
- **An appropriately located bathroom and WC**
- **Adequate sound insulation**
- **Adequate size and layout of common entrance areas for flats**

5.2 Kitchen and bathroom amenities within the District exhibit a modern age profile. 28832 dwellings or 88.9% offer kitchens under 20 years old; 29387 dwellings or 90.6% offer bathrooms under 30 years old. Linked to this modern age profile additional amenity defects are recorded in under 2% of the housing stock:

- **341 dwellings (1.1%) offer inadequate kitchen space/layout**
- **179 dwellings (0.1%) offer unsatisfactory WC location**
- **128 dwellings (0.4%) offer unsatisfactory Bathroom Location**

5.3 To fail the decent homes standard a dwelling must be deficient on three or more facility requirements. This results in a limited pattern of failure within the standard. Only 405 dwellings, or 1.2% fail the Decent Homes amenity criteria.

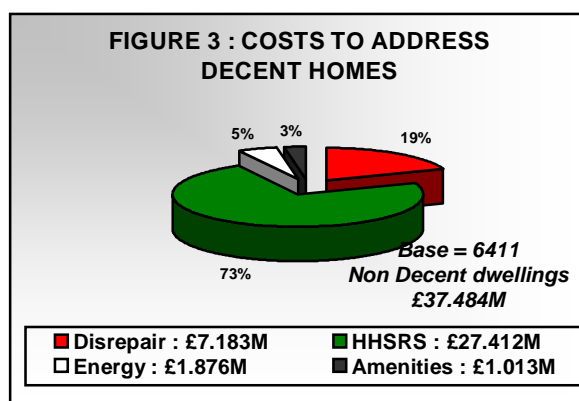
## 6.0 NON DECENT HOUSING : ENERGY EFFICIENCY

6.1 To meet the energy efficiency requirements of the Decent Homes Standard dwellings must offer efficient heating and effective insulation. 3751 dwellings, or 11.6% are estimated to fail these requirements. Highest rates of failure are associated with the Rural Remainder, with private-rented accommodation, with flats and with dwellings constructed pre-1945.

6.2 The average SAP (Standard Assessment Procedure) Rating for the District is 51 with an equivalent average NHER (National Home Energy Rating) of 5.8. SAP Ratings are below the National average. Average annual CO<sub>2</sub> emissions are estimated at 6.79 tonnes (220280 tonnes total per annum) with annual running costs calculated at £719 per dwelling.

## 7.0 COSTS TO REMEDY NON-DECENT HOUSING

7.1 Costs to address non decency are estimated at £37.484M averaging £5847 per dwelling across the non-decent housing stock. 73% of outstanding costs are associated with Category 1 hazards within the HHSRS.



## 8.0 NON DECENT HOUSING AND HOUSEHOLD CIRCUMSTANCES

8.1 Poor housing conditions within the District are associated with households in social and economic disadvantage. This affects the ability of households to repair and improve their dwellings and implies that support issues remain, directed in particular at elderly households, younger single households and those who are economically disadvantaged:

- **2684 elderly households live in non Decent homes representing 44.8% of all households in non Decent dwellings. Similarly 945 elderly households live in dwellings with Category 1 hazards representing 37.7% of all households in Category 1 dwellings.**
- **727 single person households live in non-Decent dwellings representing 12.1% of all households in non-Decent dwellings. 291 single person households live in dwellings with Category 1 hazards representing 11.6%**



*of all households in Category 1 dwellings.*

- *Economically vulnerable households are over-represented in poor condition dwellings. 1494 economically vulnerable households live in non-Decent dwellings representing 23.3% of all households in non Decent dwellings. Similarly, 669 economically vulnerable households live in dwellings with Category 1 hazards representing 25.8% of all households in Category 1 dwellings.*

8.2 The survey also indicates significantly poorer housing conditions within the group of households of white non UK origin (migrant workers). 57.9% of these households live in dwellings which are non-Decent, 41.3% live in dwellings experiencing Category 1 hazards within the HHSRS.

8.3 PSA TARGET 7 - DECENT HOMES implies that 65% of vulnerable households will live in Decent Homes by 2007, rising to 70% by 2011 and 75% by 2021. The survey estimates that 7812 households (25.3%) are economically vulnerable. Currently, 80.9% of economically vulnerable households live in Decent Homes, meeting the Government's overall 2021 target of 75%. Overall performance does however mask sub-area and sectoral variations of key importance to policy development. These include:

- *The private-rented sector*
- *Pre-1919 dwellings*
- *Flats and mid-terrace housing*

## 9.0 FUEL POVERTY

9.1 4291 private sector households (13.9%) are in fuel poverty. Rates of fuel poverty are above average in the private-rented sector, for inter-

war housing for the elderly and the economically vulnerable.

## 10.0 HOUSEHOLD SUPPORT AND ENCOURAGEMENT

10.1 Linkages between housing condition and economic vulnerability suggest a need for continued household support in the repair and improvement of private sector housing. A central aim of Government Policy is however to encourage owner-occupiers to invest in their own properties.

10.2 15607 owner-occupied households (55.5%) have not completed improvements to their homes within the last 5 years and only 5435 owner-occupied households (19.3%) intend to carry out future improvements. Among those intending to improve, the majority will fund repairs through cash (70.7%) or loan/mortgage finance (20.4%).

10.3 Among owner-occupied households in general, the potential for equity release appears high. 12545 owner-occupied households (44.6%) own their properties outright. Mixed interest to the use of this equity is however apparent and would require further investigation:

- *4790 owner-occupied households (17.0%) would re-mortgage for home improvements*
- *9824 owner-occupied households (35.0%) would be interested in loan finance schemes devised by the Council although a significantly higher proportion (51.9%) would be interested in Council grants.*



## 11.0 CONCLUSIONS

11.1 The private sector house condition survey has found that the PSA Target 7 – Decent Homes guideline for 2021 where 75% of vulnerable households will be expected to live in Decent housing has been met. Currently, 80.9% of economically vulnerable households live in Decent housing within the District.

Across all private tenures the survey estimates that 6411 dwellings (19.8%) fail the requirements of the Decent Homes Standard and are non-Decent. Within this profile, 2597 dwellings (8.0%) experience Category 1 hazards within the HHSRS, the minimum statutory Standard for housing.

Housing conditions are significantly better than the national average. Using the rate of unfitness, 17.2% of dwellings locally are non Decent compared to an equivalent national average of 31.9%.

The profile of the private sector stock has found low levels of empty homes. 30842 dwellings (95.1%) were occupied with 1584 dwellings (4.9%) empty. The majority of empty dwellings are transitional in nature and the percentage of empties is within usual expectations for normal housing market turnover. Nevertheless the survey has identified 405 long-term vacant/derelict properties (1.3%). These may be worthy of further investigation with regard to empty homes strategies. No houses in multiple occupation were identified during the survey although a number may exist. Council records indicate 23 Mandatory Licensable HMO's together with circa 300 non-licensable properties. These are typically related to the Migrant worker population.

11.2 To improve non-Decent housing within the District will require a minimum of £37.846M. A

number of local issues will impact within this investment framework and will need to be addressed in any strategic response to the survey findings. These include:

- (a) Physical Condition factors*
- (b) Energy Efficiency*
- (c) Household Considerations*

### PHYSICAL CONDITION FACTORS

Physical conditions within the District with regard to non-Decent housing are better than the national average but are nonetheless significant. These include:

- *2597 dwellings (8.0%) subject to Category 1 Hazards within the HHSRS.*
- *An additional 973 dwellings (3.0%) while not experiencing Category 1 Hazards fail the repair requirements of the Decent Homes Standard.*

Category 1 Hazard failure is dominated by four factors including:

- *Dampness and mould*
- *Inadequate Heating*
- *Internal Design*
- *Entry by Intruders*

While category 1 failures are numerically dominated by the owner-occupied sector proportionately the private-rented sector is in a worse condition. Problems are also concentrated in pre-1919 dwellings and in converted/mixed use flats.

Issues of dampness are primarily related to overall repair condition while excess cold issues are linked with energy efficiency.

1990 dwellings (6.1%) require major repairs, with repair condition impacting on the other Decent homes attributes including HHSRS



Category 1 failure. Rates of disrepair are again higher within the private rented sector, for dwellings constructed pre-1919 and in converted/mixed use flats.

Repair defects within the housing stock more typically affect:

- *roof coverings,*
- *flashings and rainwater goods*
- *electrics*
- *kitchens*
- *heating*

Costs to address repair defects within the Decent Homes Standard are estimated at £7.183M.

## ENERGY EFFICIENCY FACTORS

Energy efficiency levels are above the national average although local issues still remain:

- *5719 dwellings (17.6%) have a SAP rating of 40 or below. These dwellings are typically of semi-detached or detached configuration and constructed either pre-1919 or in the 1950's/60's.*
- *3751 dwellings (11.6%) fail the energy efficiency requirements of the Decent Homes Standard.*
- *4291 households (13.9%) are in fuel poverty.*

Energy efficiency defects now impact on minimum housing standards through their influence on risks emerging through excess cold.

## HOUSEHOLD CONSIDERATION FACTORS

Although PSA Target 7 levels are generally met within the District, an association between poor housing condition and socio-economic

disadvantage remains. The elderly are particularly affected together with households of White non UK origin (migrant workers). Household circumstances are exacerbated by a general lack of recognition of house condition problems. Housing and area satisfaction are high.

## 12.0 RECOMMENDATIONS

### 12.1 HOUSING INVESTMENT PROGRAMME RECOMMENDATIONS

The survey provides a benchmark for the targeting of investment and for monitoring the impact of future housing strategies. In so doing the Council should also consider the dynamics of the housing market in general, and the strategic resource options available to it within its Housing Investment Programme and other funding sources. Consideration of the new statutory framework for housing contained within the HHSRS and the Housing Act 2004 will also be required.

Strategically the legislation allows several approaches to the targeting of investment and the development of support mechanisms. Options for investment targeting include:

- *Area based*

Area based approaches are not recommended by the survey against the absence of evidence of geographical concentrations of poor condition.

- *Property based*

Property based approaches are worthy of examination by the Council particularly targeting the high rates of Category 1 hazards in the pre-1919 converted flat market.

- *Sector based*



Housing conditions are significantly worse in the private rented sector as are socio-economic conditions associated with younger single households, and households of white non UK origin (migrant workers).

- ***Client based***

Elderly households comprise 38% of all households in Category 1 dwellings and 45% of all households living in non-decent housing.

- ***Theme based***

The Council may wish to consider preventative action against disrepair within the housing stock linked to household education. Energy efficiency standards within the private sector housing stock are also an issue. 3751 private sector dwellings (11.6%) fail the energy efficiency requirements of the Decent Homes Standard.

12.2 Housing Renewal Guidance permits a wide range of locally developed support mechanisms for private sector renewal including;

- ***Grant assistance***
- ***Assistance to landlords***
- ***Loan assistance***
- ***Purchase and Re-location support***
- ***Enforcement***

The investment framework emerging from the survey suggests that grant assistance should remain in support of those households most in need. A significant proportion of owner-occupied households living in unsatisfactory housing do however lie outside a normal test of resources measure. Loan assistance including equity release offers potential but will require detailed research on housing market demand and dynamics. Initial survey findings indicate mixed interest in financial support initiatives among owner-occupied households, in non-Decent housing.

12.3 Irrespective of future strategic choices the survey provides a detailed framework and benchmark for the development of the local housing renewal policy.