Dwelling profile

Interest and relevance

- This chapter provides a profile of the existing housing stock in the Cambridge sub-region in terms of type, tenure and new homes delivered in the recent past. Stock condition surveys highlighting any issues with problem stock are included in Section 4.4.5.

Headline messages

- The 2011 Census shows two-thirds of households in the sub-region were owner-occupiers (Table 1). The 2011 Census estimates 10,226 households are overcrowded in the sub-region as a whole (Table 2), more of a quarter of whom live in Cambridge. In 2012 some 2,854 homes had been vacant for more than 6 months (Table 3).
- Recent housing condition surveys (summarised in section 4.4.5) show a slightly higher proportion of recently-built homes across the sub-region (excluding Cambridge) when compared to the whole country. This means (as at 2011/12) lower levels of non-decent stock in six of our seven districts because of higher building standards required for new homes. For example, new homes tend to be more fuel efficient than older homes, which may be one reason why the proportion of fuel poor households in the sub-region is slightly lower than the country as a whole.

Changes over time

- The 2001 Census showed almost three quarters of households were owner occupiers. This had decreased to two-thirds in 2011, alongside an increase in the number of private tenant households across our sub-region, which is consistent with the national trend.

Geographical variation

- Cambridge has a very different stock and tenure profile to other districts in our sub-region, with a higher proportion of private tenants renting from a landlord and a higher proportion renting from a social landlord. Homes in Cambridge are substantially smaller than the rest of the sub-region, the East of England and the country. Homes are generally older and there is a higher level of non-decency than there is nationally and in the other sub-regional districts.
- There are large numbers of shared properties and Homes in Multiple Occupation (HMOs) in Cambridge compared to the other districts (Table 5). District condition surveys suggest the HMO stock Cambridge has higher levels of decency compared to HMOs in other districts
- Compared to England as a whole, there are fewer vacant properties in the sub-region.
- Using a revised definition of fuel poverty which looks at high costs and low incomes, Cambridge is the most fuel poor district in the sub-region (Table 6).

Future monitoring points

- Once further Census 2011 detail is available, some aspects of this chapter will be updated.

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Please visit http://www.cambridgeshireinsight.org.uk/housing/shma/shma-current-version to read other SHMA 2013 chapters

Section 4.1 Introduction

4 Dwelling profile

4.1 Introduction

- Existing housing stock – tenure, type, size and condition – was a core output of the 2007 CLG SHMA guidance. One of the core aims of the draft 2013 CLG guidance for assessing housing and economic development needs is to identify "the future quantity of housing needed, including a breakdown by type, tenure and size". An important part of this is an understanding of the current housing stock available.
- Data about tenure and occupation is used in the calculation of affordable need. All tables containing data used in the calculation of affordable need are highlighted in bright yellow. Data used indirectly in the calculation are highlighted in pale yellow.
- Much of the data about tenure and type of homes is based on the 2011 Census. This includes estimates for overcrowding and tenure breakdown. Most of the Census data used in this SHMA chapter has now been released by ONS. Where detailed Census 2011 data was unavailable at the time of writing we have added a note to say when it is likely to be available.
- Six of districts in our housing sub-region are mostly rural, with villages and market towns. The exception is Cambridge which has a more "urban" stock profile. In this chapter, reference to the "rural districts" means
    - East Cambridgeshire
    - Fenland
    - Huntingdonshire
    - South Cambridgeshire
    - Forest Heath and
    - St Edmundsbury.

Section 4.2 Facts and figures

4.2 Facts and figures

4.2.1 Tenure

Table 1 provides a detailed breakdown of the number and percentage of homes in each district, by tenure at the time of the 2011 Census.

Table 1 **Detailed tenure breakdown, 2011**

	Owner occupiers			Social tenants		Private tenants/other		
	Own outright	Own with a mortgage	Shared owners	Renting from LA	Other social rented	Private letting agent/ landlord	Private rented - other	Living rent free
Number								
Cambridge	11,639	10,532	526	7,109	3,914	11,170	1,088	736
East Cambridgeshire	11,145	12,574	506	457	4,487	4,144	432	869
Fenland	14,490	13,946	205	895	4,159	5,802	539	584
Huntingdonshire	22,171	27,227	508	1,811	7,128	8,636	1,134	718
South Cambridgeshire	20,759	21,370	1,258	5,464	3,082	6,213	961	853
Forest Heath	6,907	7,267	354	1,357	2,382	5,532	663	914
St Edmundsbury	15,437	15,189	376	2,808	4,513	5,892	906	681
Sub-Region	**102,548**	**108,105**	**3,733**	**19,901**	**29,665**	**47,389**	**5,723**	**5,355**
East of England	**797,019**	**840,842**	**17,760**	**188,886**	**191,445**	**322,938**	**33,289**	**30,856**
England	**6,745,584**	**7,229,440**	**173,760**	**2,079,778**	**1,823,772**	**3,401,675**	**314,249**	**295,110**
Percentage of district or area total								
Cambridge	25%	23%	1%	15%	8%	24%	2%	2%
East Cambridgeshire	32%	36%	1%	1%	13%	12%	1%	3%
Fenland	36%	34%	1%	2%	10%	14%	1%	1%
Huntingdonshire	32%	39%	1%	3%	10%	12%	2%	1%
South Cambridgeshire	35%	36%	2%	9%	5%	10%	2%	1%
Forest Heath	27%	29%	1%	5%	9%	22%	3%	4%
St Edmundsbury	34%	33%	1%	6%	10%	13%	2%	1%
Sub-region	**32%**	**34%**	**1%**	**6%**	**9%**	**15%**	**2%**	**2%**
East of England	**33%**	**35%**	**1%**	**8%**	**8%**	**13%**	**1%**	**1%**
England	**31%**	**33%**	**1%**	**9%**	**8%**	**15%**	**1%**	**1%**

Source: Census 2011, (KS402EW)

Table 1 shows the tenure split in 2011. The percentage split is used in our calculation in Chapter 13 *Identifying affordable housing need*.

Section 4.2 Facts and figures

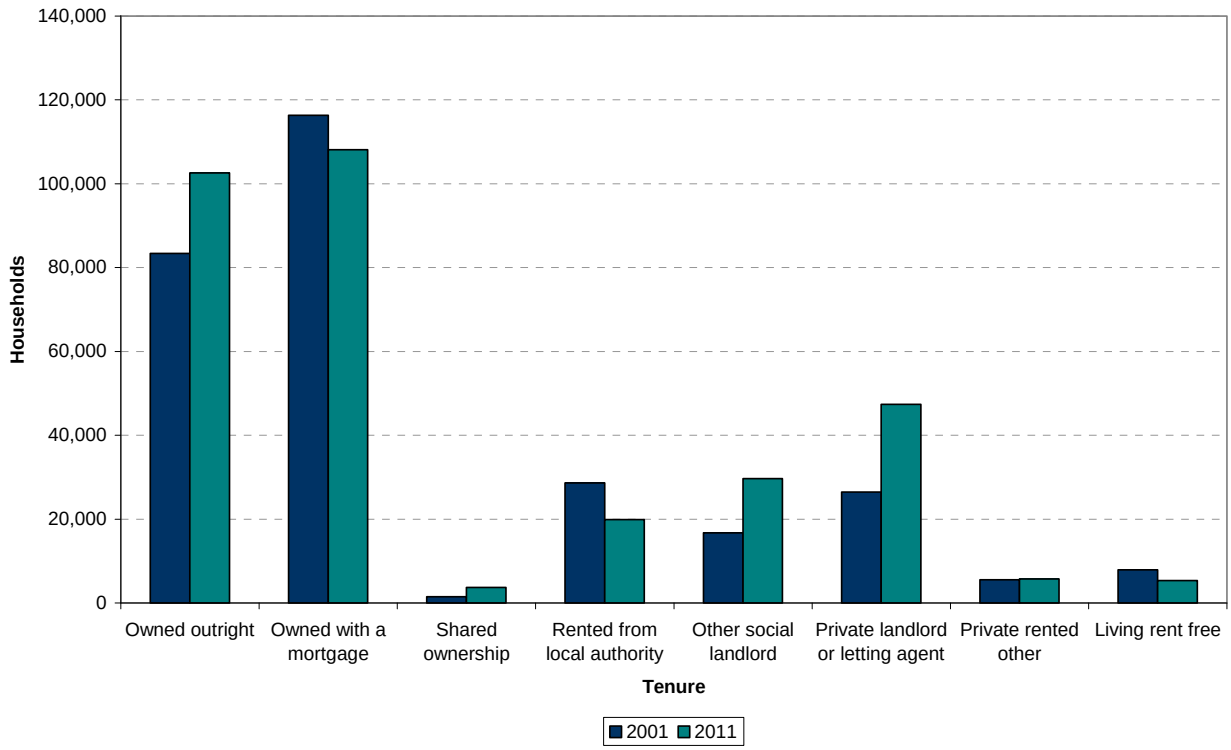
Owner occupation (including shared ownership) is the dominant tenure in all districts. Cambridge has a smaller proportion of owner occupiers than other districts (49% compared to 67% for the whole sub-region. In the 2011 Census, the overall tenure profile for Cambridge is more similar to that of London than the sub-region, region or country as a whole.

For private rented, Forest Heath (29%) and Cambridge City (28%) have a large proportion of households renting. Forest Heath has the largest proportion of those describing themselves as "living rent free".

All districts except Cambridge and South Cambridgeshire have transferred their local authority rented stock to housing associations and yet all districts show some households classifying themselves as renting from local authority which may reflect a lack of awareness of this change.

Fig 1 compares 2001 and 2011 Census data on tenure.

Fig 1 **Change in tenure 2001 to 2011, Cambridge sub-region**



Source: Census 2001 (UV63) and 2011 (KS402EW)

Fig 1 and Table 7 show a decrease in the number of households owning with a mortgage, local authority tenants and households living rent free. In the 2001 Census some of the households who identified themselves as living rent free may have been social or private tenants whose housing benefit was paid directly to their landlords, but this situation changed between the Censuses and may explain the decrease, which was more pronounced in areas with a high number of claimants.

There has been a substantial increase in the number of households renting privately. Affordability and a lack of access to mortgages is likely to be a key factor behind this increase.

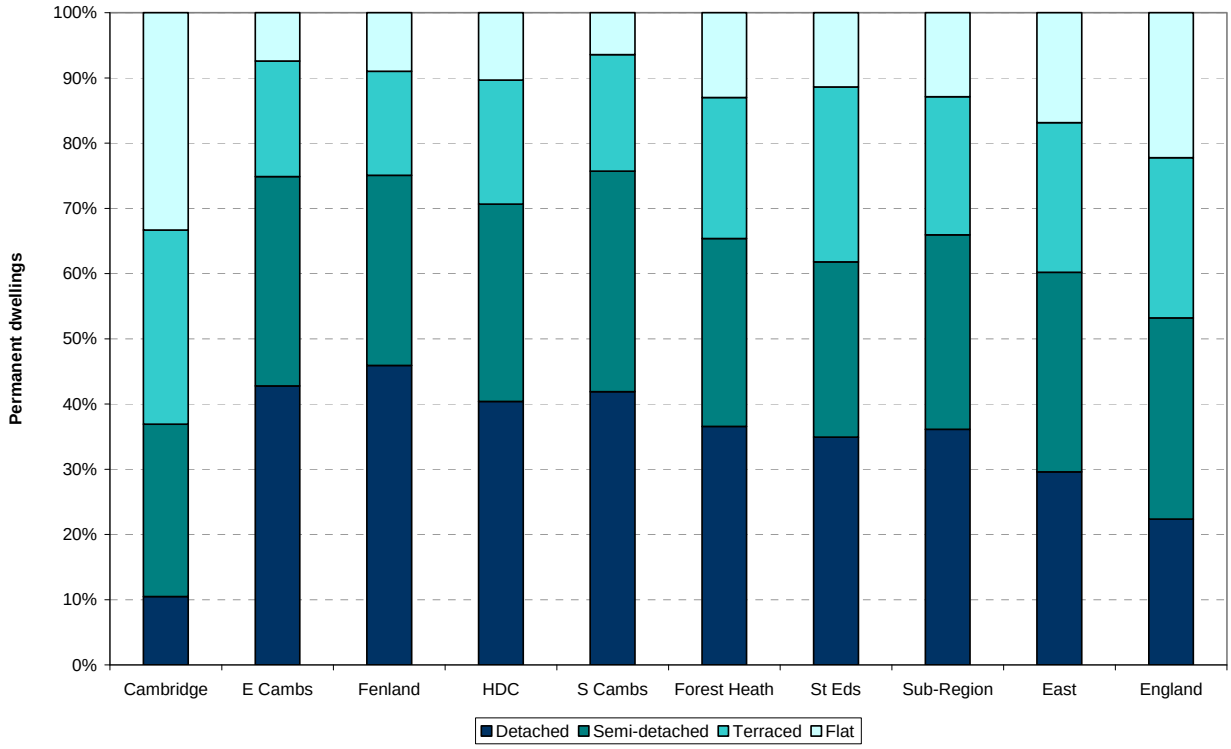
The national and regional tenure profile is shown in Table 7, and shows that in the Eastern region there were proportionately more owner occupiers and fewer social and private tenants than nationally.

Section 4.2 Facts and figures

4.2.2 Housing Stock by type

District stock profiles at 2011 are shown in Fig 2 .

Fig 2 **Housing stock by type of building, 2011**



Source: Census 2011 Table KS401EW

The six rural districts have a high proportion of detached houses, and a low proportion of flats compared to the East of England and the country as a whole.

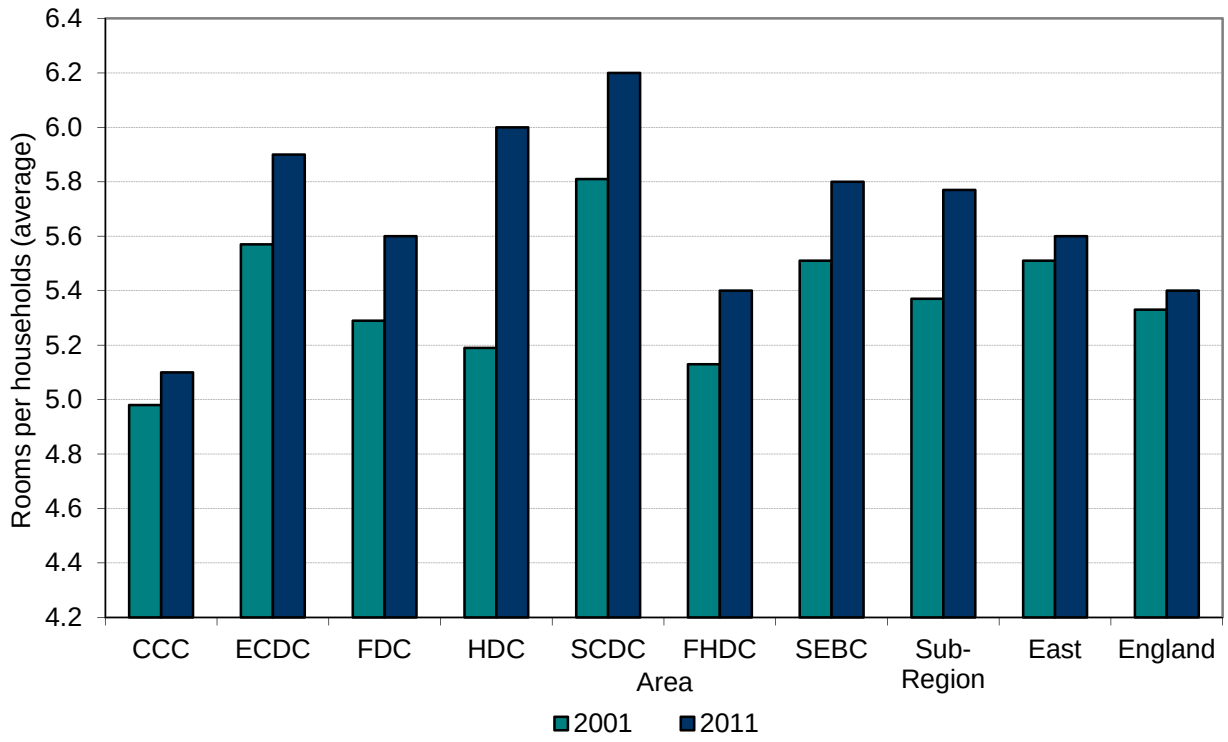
Cambridge has a higher proportion of flats and terraced homes compared to elsewhere in the sub-region and the national and regional profiles and a very small proportion of detached homes, as is typical of more urban areas. Cambridge also has a high proportion of converted flats and shared houses including bedsits. There is a large "young professional" market for this type of property in the City as there is considerable difference in rental costs between a room and a one bedroom home, but the above profile is also likely to include some university-owned accommodation.

In the rural districts of our sub-region, more flats are found in market towns than in villages (see the Ward Profile Atlas link in section4.4.1).

Section 4.2 Facts and figures

Fig 3 shows the average property size (in terms of rooms per household) by district, and compares Census 2001 to Census 2011 results.

Fig 3 **Average number of rooms per household per district comparing Census 2001 and 2011**



Source: Census 2011 KS403EW and Census 2001 Table KS19

The average size of home by number of rooms (including kitchens but excluding bathrooms and hallways) is shown in Fig 3 .

On average, South Cambridgeshire has the largest properties, followed by Huntingdonshire. All areas except Cambridge and Forest Heath have large properties compared to the county as a whole.

The average size of homes by number of rooms increased between 2001 and 2011 in all areas, but Huntingdonshire has seen the largest increase, moving from 5.2 to 6 rooms per household.

4.2.3 Occupancy and vacancy

Data about occupancy ratios are presented in Chapter 12, *Forecasts for homes of all tenures* (Table 10).

This chapter of the SHMA focuses on over-crowding and the number of long term vacant properties in our sub-region.

Section 4.2 Facts and figures

Table 2 shows the estimated level of overcrowding based on the 2011 Census, looking at households with less bedrooms than is required by the occupancy rating (see 4.4.2 for definitions).

Table 2 **Bedroom occupancy rating of -1 or less (i.e. one or more bedrooms "short"), 2011**

	Number	Percentage
Cambridge	2,697	5.8%
East Cambridgeshire	806	2.3%
Fenland	1,380	3.4%
Huntingdonshire	1,657	2.4%
South Cambridgeshire	1,317	2.2%
Forest Heath	983	3.9%
St Edmundsbury	1,386	3.0%
Sub-Region	**10,226**	**3.2%**
East of England	**86,102**	**3.6%**

Source: Census 2011 KS403EW

The estimates for overcrowding are based on occupancy rating and give a rough approximation of overcrowding by bedroom standard, which is consistent with the data presented in the English Housing Survey.

In 2011 there were more than 10,000 homes with 1 or more bedrooms less than required by occupancy rating.

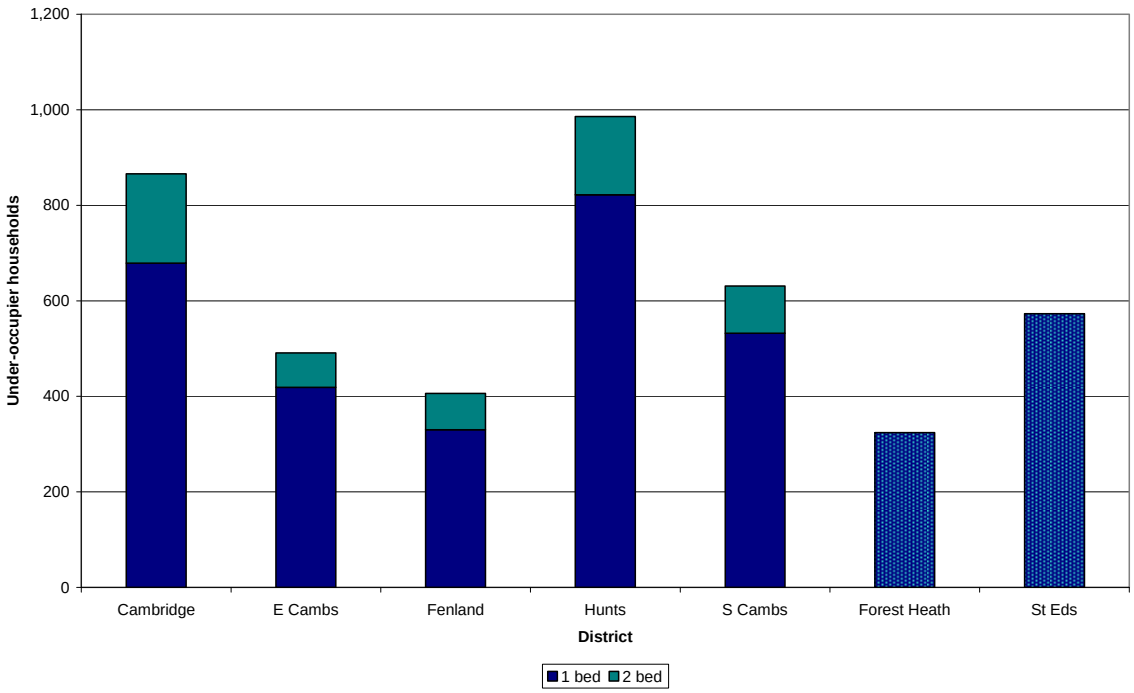
Under-occupation data from the 2011 Census is yet to be released as this chapter is being written. Data from the 2011/12 English Housing Survey shows that nationally, under-occupation is considerably more common for owner-occupiers (49%) than tenants (10% of social tenants and 16% of private tenants under-occupy their homes). Local data will be provided in future SHMA updates.

In April 2013, a change to benefits for social housing tenants meant a reduction in benefits for working age households with more bedrooms than "required". The reduction would be between £14 and £25 per week depending on the degree of under-occupation. Fig 4 shows local data gathered by districts affected by these changes. At June 2013 there were 4,277 households affected across the sub-region, most people having one bedroom more than required.

Fig 4 shows the total number of households affected in Forest Heath and St Edmundsbury as at that time no data was available on the number of additional bedrooms per household.

Section 4.2 Facts and figures

Fig 4 **Working age social tenant households affected by changes to benefits (under-occupation), by level of under-occupation, June 2013**



Source: District councils, June 2013

Data about homes empty for more than 6 months by district and over time is shown in Table 3.

Table 3 **Long term empty homes (all tenures) by district, 2005 to 2012**

	2005	2006	2007	2008	2009	2010	2011	2012	% vacant stock 2012
Cambridge	566	495	463	507	527	364	366	358	0.8%
East Cambridgeshire	255	338	303	410	409	328	346	348	1.0%
Fenland	494	469	470	582	572	517	472	463	1.1%
Huntingdonshire	612	530	546	565	561	588	641	530	0.7%
South Cambridgeshire	613	650	665	714	602	561	543	559	0.9%
Forest Heath	259	268	312	331	393	384	398	374	1.4%
St Edmundsbury	136	171	233	278	227	234	244	249	0.5%
Sub-Region	**2,935**	**2,921**	**2,992**	**3,387**	**3,291**	**2,976**	**3,010**	**2,881**	**0.9%**

Source: CLG Table 615

The final column shows the percentage of the total housing stock which had been vacant for more than six months, at 2012.

Across England 1.1% of stock was vacant for more than six months in 2012, so the sub-region has a slightly lower proportion of empty homes at 0.9%. The proportion of empty homes in Forest Heath is slightly higher than national average at 1.4%.

Data is also available about vacant local authority and housing association stock. This is used in the affordable need calculation and is shown in Table 4.

Section 4.2 Facts and figures

Table 4 **Vacant social rented stock by district, 2012**

	Number		% of stock	
	Total LA vacant	HA vacant for >6 months	Total LA vacant	HA vacant for >6 months
Cambridge	131	1	1.8%	0.02%
East Cambridgeshire	-	10	-	0.2%
Fenland	-	35	-	0.7%
Huntingdonshire	-	64	-	0.7%
South Cambridgeshire	34	5	0.6%	0.2%
Forest Heath	-	5	-	0.1%
St Edmundsbury	-	36	-	0.5%
Sub-Region	**165**	**156**	**1.3%**	**0.4%**

Source: CLG Table 615

No data is available for *long term* local authority stock, so the total number of empty local authority homes at October 2012 is shown in Table 4. Data for housing association (HA) stock relates only to long term empties, i.e. empty for more than six months. The overall vacancy rate in social housing each district is less than 3%, the level suggested by CLG as needed to allow for stock to turnover (CLG, 2007).

4.2.4 Houses in multiple occupation (HMOs)

Table 5 shows the estimated number of houses in multiple occupation in 2011/12.

Table 5 **Houses in Multiple Occupation, 2011/12**

	HMOs with a mandatory license	Estimated total HMOs
Cambridge	258	5,220
East Cambridgeshire	1	378
Fenland	13	700
Huntingdonshire	13	400
South Cambridgeshire	26	100
Forest Heath	26	130
St Edmundsbury	11	72
Sub-Region	**348**	**7,000**

Source: LAHS 2011/12

Both estimated and licensed figures for HMOs are taken from the most recent Local Authority Housing Statistics return. Definitions are provided in section 4.4.2.

Cambridge has a higher estimated number of HMOs than the rest of the sub-region combined. Generally, district stock condition surveys of private sector housing show a higher proportion of HMOs failing to meet standards than in the general profile for all other homes. However, overall condition of the HMO stock in Cambridge is generally good and has a lower level of failure to meet standards than might be expected. A large number of these are owned by the University and these are generally well maintained.

Section 4.2 Facts and figures

Fenland has the second highest estimated number of HMOs. Fenland's stock condition survey shows a higher level of non-decent homes than Cambridge (37% compared to just under 30%). Many are located in Wisbech and its surrounding villages. The 2009 stock condition report for Fenland showed a large proportion of the people living in HMOs are "European", which may suggest migrant workers.

4.2.5 Fuel poverty

Estimates for households in fuel poverty are shown in Table 6, as provided by the Department of Energy and Climate Change (DECC) in 2011.

Table 6 **Estimated number and percentage of households living in fuel poverty, 2011**

	More than 10% of income spent on fuel		Below average income, above average fuel costs	
	Number	Percentage	Number	Percentage
Cambridge	6,860	15%	7,493	16%
East Cambridgeshire	4,433	13%	3,344	9%
Fenland	6,524	16%	4,338	11%
Huntingdonshire	6,956	10%	5,482	8%
South Cambridgeshire	7,473	12%	5,602	9%
Forest Heath	3,509	14%	2,872	11%
St. Edmundsbury	6,130	14%	4,271	10%
Sub-Region	**41,855**	**13%**	**33,402**	**10%**
East	**339,341**	**14%**	**249,780**	**10%**
England	**3,201,948**	**15%**	**2,390,053**	**11%**

Source: DECC, Sub-regional fuel poverty data 2011

Fuel poverty was originally defined as spending more than 10% of gross income on maintaining a reasonable degree of thermal comfort (see columns 1 and 2 of Table 6 for local estimates).

Following a review in 2012, a new definition was adopted based on households with below average incomes spending more than average on fuel (see columns 3 and 4 of Table 6 for local estimates).

These estimates show between 33,402 and 41,855 households in fuel poverty depending on the definition used.

- The first definition puts more households in fuel poverty but may include some reasonably affluent families in large inefficient properties
- The second definition focuses more on low income families and therefore excludes some of the more affluent "fuel poor households".
- The old definition showed fuel poverty as an issue for rural households. The new definition means more households in urban areas are defined as being in fuel poverty. Based on the new definition, Cambridge is the most fuel poor area of the sub-region, where it was previously Fenland.

More detailed local level data is presented in the Fuel Poverty Atlas. See section 4.4.1 for a link.

Section 4.3 Analysis

4.3 Analysis

Current situation

- The 2011 Census shows 67% of households are owner occupiers, 17% are social tenants and 17% are private tenants. Between 2001 and 2011 the number and proportion of private tenants and outright owners in the sub-region increased. The number of households owning with a mortgage or renting from a local authority decreased, in line with national trends in tenure.
- Detached properties are the most common type of home in the rural areas of the sub-region. Nationally semi-detached homes are the most common type. House size by number of rooms/ bedrooms is also quite large compared to the country as a whole. Cambridge has a different profile with more flats and terraced properties and smaller homes. There are a large number of shared homes and houses in multiple occupation in Cambridge compared to other districts.
- These factors can be linked with the general condition of housing stock. For example, data from both local stock condition surveys and the English Housing Survey suggest a higher level of non-decency in private rented housing; flats and older properties tend to have higher levels of non-decency than houses and newer homes.
- Nationally the Survey of English Housing shows under-occupation is most common in owner occupied housing.
- In April 2013, changes to the benefit system where working age social tenant households are only eligible for benefits covering the size of property their household requires were introduced. Across the Cambridge sub-region more than 4,200 households were affected by this change. Most were under-occupying by one bedroom. Much of the social housing stock in the sub-region has 2 or 3 bedrooms. A large proportion of those affected by this change require a 1 bedroom home. Our Future Affordable Homes Project looks at the implications of this change in terms of the number of lettings required to deal with this need - see Part 3: Applicants and Availability.
- Across the sub-region there were 2,881 long term empty homes in 2012, equivalent to less than 1% of the dwelling stock. Less than 3% of social housing was long term vacant, which is an acceptable level of empty homes to allow stock to turnover (CLG SHMA guidance 2007). The fact that our percentage is considerably below 3% indicates the sub-region is an area of high demand for housing.
- Most recent estimates indicate around 33,400 households in fuel poverty based on the new definition.
- Overall the Cambridge housing sub-region has slightly lower levels of fuel poverty than the country as a whole and the region, with Cambridge being the most fuel poor district.
- Local stock condition surveys indicate a younger (and possibly more efficient) stock profile across our sub-region compared to the country as a whole (see Table 6). Cambridge has a larger number of older properties which tend to be less efficient and more costly to heat. Incomes are also low in Cambridge compared to costs (see Chapter 10 *Incomes and affordability*)

Section 4.3 Analysis

Changes over time

- There has been an increase in private renting and a decrease in owner occupation with a mortgage. This is particularly the case for younger households.
- The size of homes by number of rooms appears to have increased in all areas between 2001 and 2011. In the sub-region, the average number of rooms per household has increased from 5.4 to 5.8.
- The number of households in fuel poverty increased between 2008 and 2010. It may decrease from 2013 onwards as the new definition excludes high income households with high fuel costs.

Changes over area

- In total from 2001 to 2010 the seven districts in the Cambridge housing sub-region contributed 20% of the homes delivered across the East of England and 3% of homes across England. In turn the East of England contributed 13% of the new homes delivered across England.
- In terms of stock, Cambridge has a very different stock profile to the rest of the sub-region, with a higher proportion of flats, terraced houses and older properties. Cambridge also has a significantly larger proportion of households renting, either privately or from a social landlord. Overcrowding is more common in Cambridge than elsewhere in the sub-region.
- Huntingdonshire and East Cambridgeshire are the areas with the highest proportion of tenants affected by the under-occupation benefit changes.
- Compared to the 2009 English Housing Survey report, Cambridge has a high proportion of non-decent housing (37% compared to 30% nationally)[1]. Recent stock condition surveys (summarised in 4.4.5) generally show other districts as having a lower proportion of non-decent stock and fewer older properties, flats and privately rented properties. Overcrowding is also higher in Cambridge than elsewhere with more than a quarter of the households in the sub-region lacking 1 or more bedrooms living in Cambridge.
- Cambridge has more HMOs than the rest of the sub-region combined, but a large number of these are student accommodation owned by the University. Proportionately few of these are non-decent compared to the HMO stock in other districts.

What does all this data, combined, tell us?

- An understanding of the current housing stock in terms of tenure, type, age and size is useful background for understanding our housing market as a whole. For example some of the expensive wards shown in maps in Chapter 5 *Property purchase* are expensive because they contain a relatively large proportion of large homes; data about rent levels in rural areas is difficult to collect because of a small number of rental properties available in them (private rented properties are mostly located in Cambridge and the market towns).

[1] Please be aware that Cambridge City 2009 Stock Condition Report does not include local authority stock and the EHS shows the proportion of non-decent stock in all tenures, so they are not comparing like with like. Links/references for both are found in section 4.4.1.

Section 4.3 Analysis

- Data from the 2011 Census suggests the stock type and tenure profile in the rural districts is similar to the regional and national profile. Cambridge has some key differences. Some of these differences are also apparent between rural and urban/market towns within districts.
- Local condition surveys suggest that because a relatively high proportion of stock in the six rural districts was built in the last 10 years or so, these newer properties reflect higher levels of decent standard housing. (It is important to note that some newly built homes around Cambridge are located "across the boundary" and in fact "fall into" South Cambridgeshire.)
- The housing sub-region sees relatively low rates of fuel poverty, especially under the new definition which strengthens the link between fuel poverty and general poverty. This may be due to the change in the way fuel poverty is assessed, or due to stock and income characteristics. However the measure for our whole sub-region masks significant fuel poverty in less affluent parts of each district, where housing stock is older and less fuel efficient.
- There are very few long term empty homes (vacant for more than six months) in most of the districts.
- This chapter will require updating following the release of 2011 Census detail with regard to further stock and tenure detail.

4.4 Background information

4.4.1 Links and references

Correct at November 2013

Cambridgeshire County Council Research Group **Interactive Ward Profile Atlas** (provides a profile of each ward in Cambridgeshire including by tenure and stock type) accessed at http://www.cambridgeshireinsight.org.uk/interactive-maps/wards

Cambridgeshire County Council Research Group **Fuel Poverty Atlas** accessed at http://www.cambridgeshireinsight.org.uk/housing/fuel-poverty

Cambridgeshire County Council Research Group **Future Affordable Homes Projections Project** accessed at http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform.

Cambridgeshire County Council Research Group **Urban and Rural Classification Atlas** accessed at http://www.cambridgeshireinsight.org.uk/interactive-mapping/cambridgeshire-atlas-urban-rural-classification

CIH (2010) **Briefing paper on the impact of changes to Housing Benefit and Local Housing Allowance in the budget** accessed at http://housing.cih.co.uk/memberbriefing/housingbenefit-July-2010.htm

DCLG (2006) **Housing Health and Safety Rating System: Guidance for Landlords and Property related professionals** accessed at http://www.direct.gov.uk/en/HomeAndCommunity/Privaterenting/Repairsandstandards/DG_189198

DCLG (2007a) **Strategic Housing Market Assessments: Practice Guidance, version 2** accessed at http://www.communities.gov.uk/publications/planningandbuilding/strategichousingmarket

DCLG (2007) **Licensing of Houses in Multiple Occupation in England: a guide for landlords and managers** accessed at http://www.direct.gov.uk/en/HomeAndCommunity/Privaterenting/Repairsandstandards/DG_189201

DCLG (2010) **Localism and Decentralisation Bill** accessed at http://www.communities.gov.uk/localgovernment/decentralisation/

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Insley, J (2011) **Housing market fears as 'generation rent' keeps away from property ladder** The Guardian, 31 May accessed at http://www.guardian.co.uk/money/2011/may/31/housing-market-generation-rent

- Stock condition surveys all at http://www.cambridgeshireinsight.org.uk/housing/existing-homes/housing-condition-surveys
    - CPC (2009) Cambridge City Council **Private Sector House Condition Survey**
    - Fordham Research (2010) **Private Sector Stock Condition Survey**: East Cambridgeshire District Council
    - Fordham Research (2009) **Private Sector Stock Condition Survey**: Fenland District Council
    - CPC (2011) **Huntingdonshire District Council Private Sector House Condition Survey**
    - South Cambridgeshire District Council (2011) **House Condition Survey**
    - PPS (2006) **Private Sector Housing Report**: Forest Heath District Council
    - CPC (2008) **Private Sector House Condition Survey** St Edmundsbury Borough Council

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4.4.2 Definition of terms

Term used	Abbreviation	Meaning, source or link to relevant website
Bedroom Standard		A measure of occupancy (whether a property is overcrowded or under-occupied, based on the number of bedrooms in a property and the type of household in residence. The Census overcrowding data is based on occupancy rating (overcrowding by number of rooms not including bathrooms and hallways). This tends to produce higher levels of overcrowding/ underoccupation. A detailed definition of the standard is given in the Glossary of the EHS Household Report https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report
Decent Homes Standard	DHS	A decent home is one that is free from Category 1 hazards, has reasonably modern facilities, is in a reasonable state of repair and is adequately heated. If a home fails to meet this standard it is non-decent. Prior to April 2006 (and therefore pertinent to the stock condition reports produced before this time summarised in table 10 below), the first part of the definition was based on the Home Fitness Standard rather than the HHSRS. A detailed definition of the standard is given in the Glossary of the EHS Stock Report https://www.gov.uk/government/publications/english-housing-survey-2011-to-2012-headline-report
Housing Health and Safety Rating System	HHSRS	A rating system to make sure housing is safe for occupation. Inspectors give scores for 29 health and safety areas including excess cold, falls risk, hygiene. Hazards are scored as either Category 1 or Category 2 with Category 1 posing the highest risk. DCLG (2006)
House(s) in Multiple Occupation	HMO	Typically a privately rented property let to at least three tenants of different households with some shared facilities. A mandatory licence is required for properties with three or more storeys and more than five tenants. Some local authorities also require smaller properties to be licensed. DCLG (2007) For a definition of HMOs mandatory license and HMO definition on the CLG form, please visit https://www.gov.uk/house-in-multiple-occupation-licence
Fuel Poverty		Previously fuel poverty was based on a threshold of 10% of gross household income. This can mean some high income households in larger homes are defined as fuel poor. Following a review in 2011, this definition was refined to focus on low income households (below the poverty line) with higher than average fuel costs. http://www.decc.gov.uk/en/content/cms/funding/fuel_poverty/hills_review/hills_review.aspx
Benefit change to tackle spare rooms		In April 2013, housing benefit paid to working age council and housing association tenants was reduced if they had one or more spare rooms. As with benefits for tenants in the private rented sector, the amount paid is now based on the number of people living in the home rather than the number of bedrooms the property has, which means that in some cases the benefit will not cover the rent and any shortfall needs to be made up by the tenant, Households typically lose 14% if under-occupying by 1 bedroom and 25% if under-occupying by more than 1 bedroom. Most households are under-occupying by 1 bedroom. http://www.housing.org.uk/policy/welfare-reform/bedroom-tax

Section 4.4 Background information

4.4.3 Data issues

Main sources of data

- The 2011 Census is the main source of data about local housing stock (tenure, size and occupancy). This chapter was written part way through the release of data and there are some gaps (e.g. under-occupation, overcrowding by tenure. These will be updated when the data becomes available.
- While the legal requirement to complete the Census form means a good sample size, because it is self reported some of the data is problematic, for example the number of households living in the private rented sector (see chapter about the private rented sector for more details on this point) and the number of council tenants (see Table 1).
- Other sources of data used include information about empty homes from council tax data
- Data about the number of social tenant households affected by the under-occupation benefit change is sourced directly from the districts. A more in-depth analysis of this is available in Part 3 of the Future Affordable Housing Projections Project (http://www.cambridgeshireinsight.org.uk/housing/housingwelfarereform) and in Chapter 7 *Social housing for rent*.

Recent changes to data

- The Hills Fuel Poverty Review commissioned by the Department of Energy and Climate Change suggested an alternative definition of fuel poverty rather than the current definition based on a threshold of 10% of gross household income (see link above?) as this can include some high income households. This refined definition looking at low income households (below the poverty line) with higher fuel costs was adopted in July 2013. This definition is likely to reduce the number of households in fuel poverty by about a million households nationally, or by about 28%. Applied to the sub-region, this would mean a reduction from around 46,000 to 38,200 households in fuel poverty.

Planned changes to data

- Under-occupation data from the 2011 Census is yet to be released as this chapter is being written (November 2013). This data will be provided in future.

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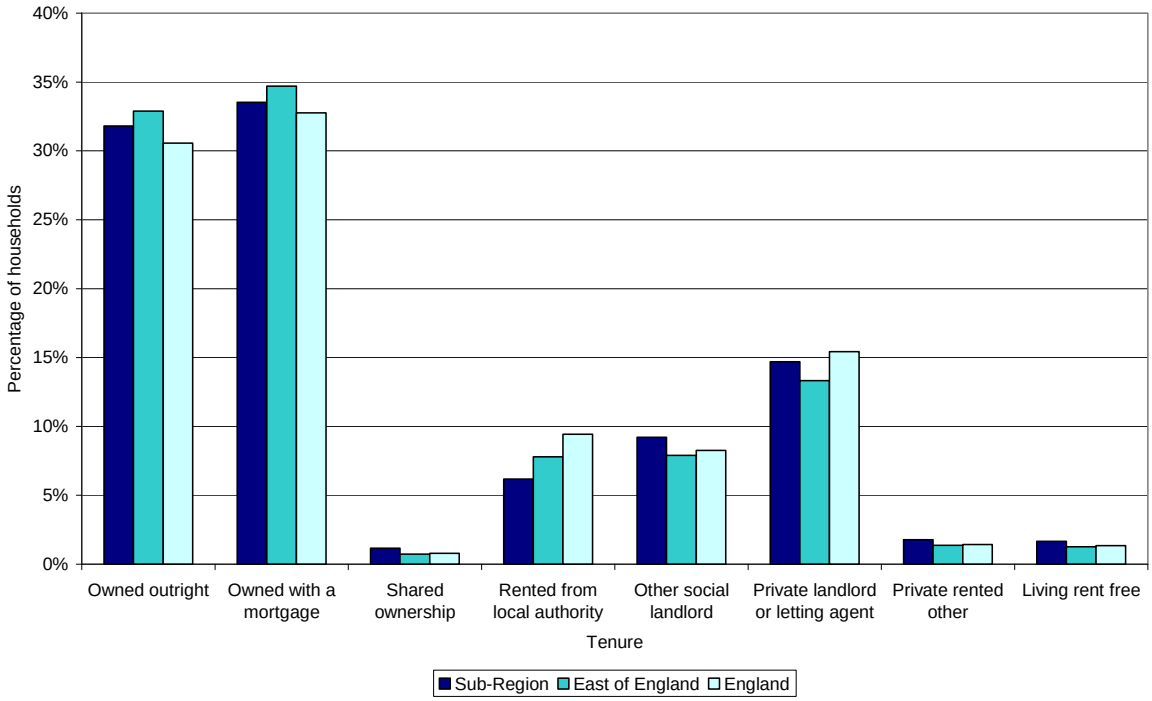
4.4.4 Additional information

Table 7 **Change in tenure, 2001 to 2011**

	All	Owned outright	Owned with a mortgage	Shared ownership	Rented from local authority	Other social landlord	Private landlord or letting agent	Private rented other	Living rent free
Cambridge	4,056	1,067	-1,339	167	-463	1,398	3,875	-394	-255
East Cambridge-shire	4,834	1,710	430	379	55	616	1,780	112	-248
Fenland	5,428	2,370	-298	118	-3,079	3,271	3,155	185	-294
Huntingdon-shire	6,271	5,140	-3,516	258	-665	1,405	3,897	69	-317
South Cambridge-shire	7,779	4,593	-1,288	848	-445	1,438	2,844	83	-294
Forest Heath	2,358	928	-856	258	-1,348	1,684	2,516	-1	-823
St Edmunds-bury	5,242	3,367	-1,331	231	-2,800	3,123	2,856	137	-341
Sub-Region	35,968	19,175	-8,198	2,259	-8,745	12,935	20,923	191	-2,572
East of England	191,061	112,563	-86,127	6,315	-70,145	81,846	153,953	-38,200	30,856
England	1,800,283	775,914	-361,319	40,067	-622,704	535,050	1,512,979	-374,814	295,110

Fig 5 **Tenure profile, 2011 for Cambridge sub-region, East of England and England**



Source: Census 2011, (KS402EW)

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Table 8 **Stock age by tenure, England 2011/12**

	Owner occupied	Private rented	Local authority	Housing association	All tenures
Pre 1919	20%	37%	5%	9%	18%
1919-44	19%	13%	15%	9%	14%
1945-64	19%	12%	38%	24%	23%
1965-80	21%	14%	34%	24%	23%
1981-90	9%	7%	6%	12%	8%
Post 1990	13%	17%	2%	22%	13%
All dwelling ages	**100%**	**100%**	**100%**	**100%**	**100%**

Source: English Housing Survey, 2011/12 Headline Report Fig 8,

Data from local condition surveys suggest a slightly higher proportion of newer homes (post 1945) in the sub-region than elsewhere in England. The housing stock for Cambridge is generally a little older than the rural districts.

Below is a summary of key points from the most recent available stock condition reports from the districts in the sub-region. They are produced by a range of organisations and come from different years, so comparison across districts is not appropriate. The aim of including a summary is to highlight particular stock problems and issues.

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4.4.5 Summary of most recent available local housing stock condition surveys

Cambridge 2009

Produced by CPC in 2009. Based on a survey of 969 properties. Does not cover Local Authority Stock, includes private and RSL stock.

Other aspects of the stock profile not covered in main chapter: The city has a large proportion of smaller properties, flats and terraced homes. There is a large proportion of social and private tenants.

Non-decent stock: 37% of private stock does not meet decent homes standard. 45% of vulnerable households live in non-decent stock. Stock built before 1919 was most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £81.7m, or £5,400 per property. 34.5% of homes fail on more than criteria. The most common failure is Category 1 hazard, especially due to excess cold and falls.

HMOs: 4,960 including 1,040 being used by students. The overall level on non-decent HMO stock is just under 30%, which is a lower rate than for the general stock. The university owned stock included has a very low proportion of non-decent stock (13%), which contributes to the low levels of non-decency overall.

Fuel Poverty: The survey estimates 5,800 households are in fuel poverty which is slightly higher than the estimates from the DECC. Households in the private rented sector are more likely to experience fuel poverty than households in other tenures.

Overcrowding: The report estimates 2.6% of households are overcrowded. This is slightly higher than the regional average (2.1%) based on the English Housing Survey, and does not include LA owned stock (social tenants are more likely to be overcrowded than households in other tenures).

Source: CPC (2009) Cambridge City Council Private Sector House Condition Survey

East Cambridgeshire 2010

Produced by Fordhams in 2010. Based on a survey of 990 properties. Includes private stock only.

Other aspects of the stock profile not covered in main chapter: East Cambridgeshire has a high proportion of homes built in the last thirty years compared to the national stock profile.

Non-decent stock: 29% of private stock does not meet decent homes standard, and this is concentrated around the more urban areas of the district, especially Ely and Burwell. 31% of households in non-decent stock are vulnerable households. Stock built before 1919, flats and converted homes were most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £26.2m, or £2,992 per property. 29% of homes fail on more than one criterion. The most common failure is Category 1 hazard.

HMOs: The survey estimates there are around 378 HMOs in the district, of which 217 were self-contained bedsit type accommodation rather than shared houses. The proportion of non-decent HMO stock is higher than for housing stock overall. The report also identifies Ely and Soham as hotspots for this type of stock.

Fuel Poverty: The survey estimates 4,216 households are in fuel poverty which is slightly higher than the DECC estimate above. Again, private tenants are more likely to be in fuel poverty than owners, and single older people are also more likely to be experiencing fuel poverty than other groups.

Source: Fordham Research (2010) ***Private Sector Stock Condition Survey****: East Cambridgeshire District Council*

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Fenland 2009

Produced by Fordhams in 2009. Based on a survey of 968 properties. Includes private stock only.

Other aspects of the stock profile not covered in main chapter: As with East Cambridgeshire identifies high proportion of homes built in the last thirty years compared to the national stock profile.

Non-decent stock: 28% of private stock does not meet decent homes standard. 30% of households in non-decent stock are vulnerable households. Stock built before 1919 was most likely to fail to meet DHS. The overall cost to repair non-decent stock was estimated at £30.6m, or £2,974 per property. 32% of homes fail on more than one criterion. The most common failure is Category 1 hazard, especially due to excess cold and falls.

HMOs: 538 shared facilities type HMOs 37% of which are non-decent, and 69 converted self-contained flat type HMOs of which half are non-decent. Mostly located in Wisbech and surrounding villages.

Fuel Poverty: The survey estimates 5,032 households are in fuel poverty. The DECC estimate above are slightly higher. Again, private tenants are more likely to be in fuel poverty than owners, and older people and lone parents are more likely to be affected.

Source: Fordham Research (2009) ***Private Sector Stock Condition Survey****: Fenland District Council*

Huntingdonshire 2011

Produced by CPC in May 2011, based on a survey of 1,012 properties. Includes privately owned and rented stock only (no housing association stock).

Other aspects of the stock profile not covered in main chapter: As with other rural districts in the sub-region, a large proportion of the stock is quite recently built. There are substantially more household heads aged 55 or over compared to the country as a whole (51% compared to 42%)

Non-decent stock: 22.4**%** of private sector stock (12,860 homes) failed the Decent Homes Standard. This is lower than the country as a whole (34 %,) although privately rented stock was slightly higher (36%). 7,910 failed because of the presence of a Category 1 hazard and 6,210 failed because of thermal comfort failure. It would cost £55.6m or £4,330 per property to resolve these issues.

HMOs: Estimates from the survey are for 60HMOs in the district, none of which are licensable. This is considerably lower than district estimates of around 400.

Fuel Poverty: 7.5% of households are in fuel poverty, which is considerably lower than the country as a whole at 15.4%.

Overcrowding: Estimates that 0.8% of stock is statutorily overcrowded and 0.9% is overcrowded based on the bedroom standard. On both these measures overcrowding is more prevalent in St Neots and the South of the district.

Source: CPC (2011) Huntingdonshire District Council Private Sector House Condition Survey

South Cambridgeshire 2011

South Cambridgeshire undertook a survey of both private sector and local authority owned stock in 2011. The private sector report survey 1,036 privately owned and rented homes. Data was collected for 95% of council stock. Results of these are summarised in the district housing strategy (Chapter 5).

Council stock: The data collected shows £37.5 million needs to be spent of five years in order to maintain the Decent Homes Standard.

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Non-decent stock: 8.5% of dwellings have category 1 hazards; 11.3% are in disrepair and 8.8% have inefficient heating and ineffective insulation. Around a quarter of vulnerable households live in non-decent homes. Conditions in the private rented sector are worse than for owner-occupiers.

Fuel Poverty: 7.1% of private sector homes in South Cambridgeshire are in fuel poverty.

Source: South Cambridgeshire District Council (2011) ***House Condition Survey***

Forest Heath 2006

Produced by PPS in 2006. Based on secondary data from BRE and the Census (all other reports were based on surveys)

Other aspects of the stock profile not covered in main chapter: Identifies a large proportion of recently built stock. The report identifies a smaller proportion of private tenants (13%) than suggested by the Census and a higher proportion of owner occupiers (73%), which is similar to other rural districts in the sub-region. The estimate of long term vacant dwellings is also lower than suggested in the main chapter (0.1%)

Non-decent stock: Estimates around 30% to be non-decent, which is similar to the current national level. There are proportionately more non-decent properties in Iceni, All Saints and Manor Wards. It estimates around 35% of vulnerable households live in non-decent stock. It would cost £58.1m or £12,100 per dwelling to address this.

Source: PPS (2006) Private Sector Housing Report: Forest Heath District Council

St Edmundsbury 2008

Produced by CPC in 2008. Based on a survey of 1,005 properties. Does not include RSL stock.

General Stock Profile: As with the other rural districts, a high proportion of the stock has been built since 1980.

Non-decent stock: 26.6%. Private rented properties were more likely to be non-decent than owner occupied and social rented. It would cost £3.2million to resolve non-decency issues in the district.

HMOs: 90 not including some converted flats not confirming to building regulations.

Fuel Poverty: The survey estimates 3,600 households in fuel poverty, with no significant difference between owner occupiers and private tenants. The estimate of 3,600 is much lower than the estimate of 5,680 produced by the DECC in the same year.

Overcrowding: The report estimates 0.8% of households are overcrowded. This is consistent with the most recent regional estimates for owner occupiers (estimates of overcrowding by bedroom standard for private and social tenants are considerably higher, and the overall estimated overcrowding in the East of England across all tenures is 2.1%

Source: CPC (2008) Private Sector House Condition Survey St Edmundsbury Borough Council

Current stock condition surveys are now available at
http://www.cambridgeshireinsight.org.uk/housing/existing-homes/housing-condition-surveys