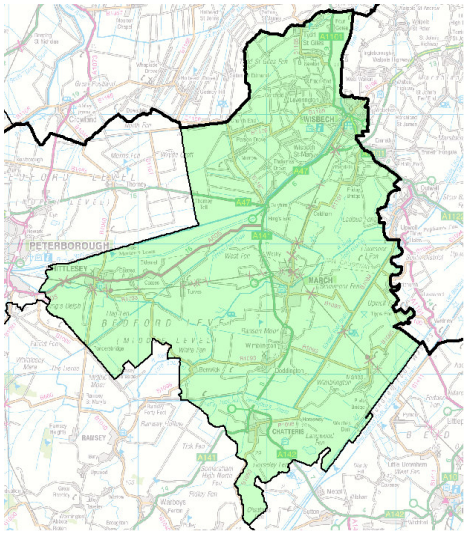
Fenland District Council

2008 PRIVATE SECTOR STOCK CONDITION SURVEY



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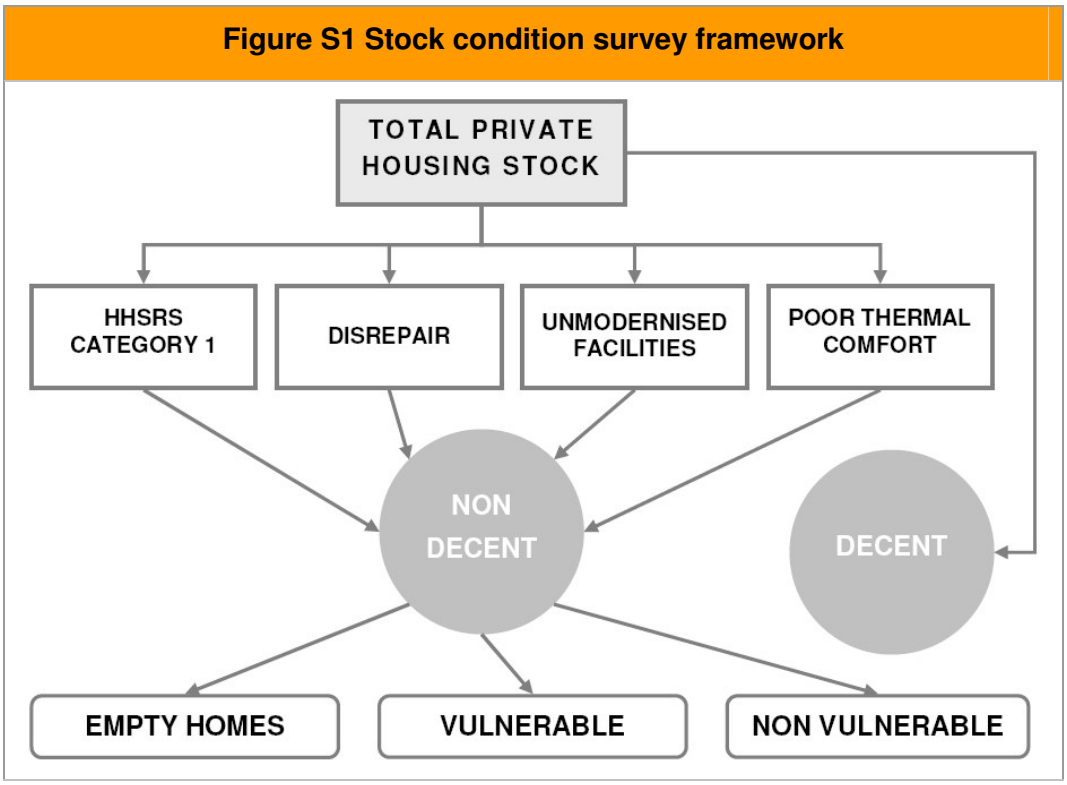
Executive Summary

Background

S1 This document provides an account of the findings from a comprehensive private sector stock condition survey carried out on behalf of Fenland District Council by Fordham Research. The survey covered private sector dwellings (excluding RSL-owned stock) across the whole of the District.

S2 One of the main outputs of the report is an assessment of housing and occupants under the decent homes standard (the figure below shows the general framework for assessing non-decency).

Figure S1 Stock condition survey framework



Source: Fenland District Council Private Sector Stock Condition Survey 2008

S3 The survey comprised a physical survey of dwellings and a short socio-economic interview of inhabitants and in total 988 survey forms were completed (although this number was subsequently reduced to 968 as a number of properties were in RSL ownership or other non-typical private sector dwellings (hostels/B&Bs or Registered homes). The survey data was weighted by dwelling and household variables so as to be representative of all private sector dwellings in Fenland. In total, it is estimated that there are 37,234 private sector dwellings in the District; of these 840 are empty, leaving a total of 36,394 occupied dwellings.

S4 Over a fifth of empty dwellings are newly vacant; with some 29.6% of empty homes appearing to be long-term vacant. Only a small number of holiday or second homes were found as part of the survey sample.

Table S1 Length of vacancy (private sector excluding RSLs)

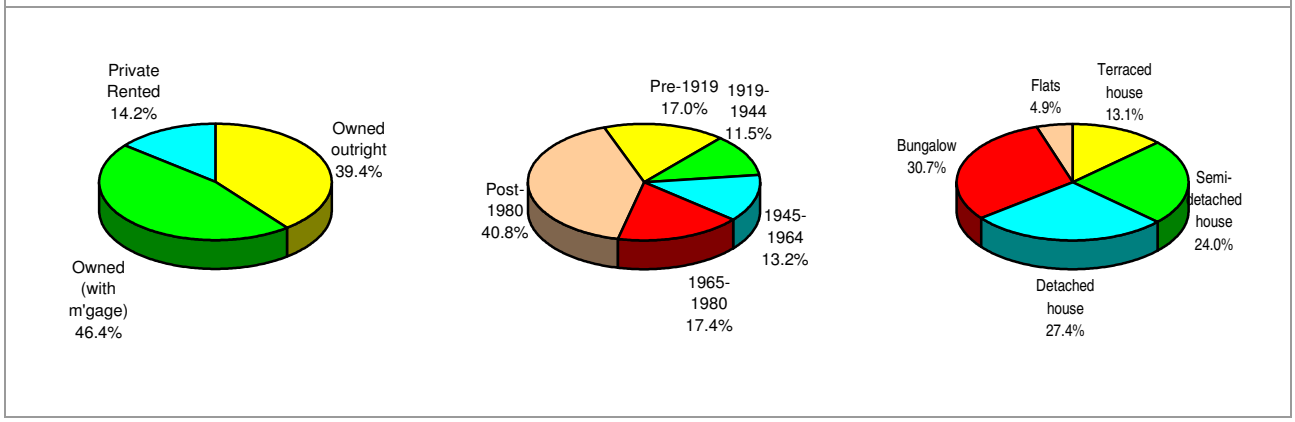
Length of vacancy	Number	%
Newly vacant (less than a month)	176	21.0%
Mid term vacant (1 to 6 months)	393	46.8%
Long term vacant (6 months or more)	248	29.6%
Second/holiday home	22	2.7%
All empty homes	840	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Profile of the housing stock

S5 It is estimated that some 85.8% of the private sector housing stock (excluding RSL dwellings) is owner-occupied; the remaining 14.2% is private rented. The most common type of dwellings are post-1980 detached houses. The figure below summarises the main stock profile characteristics of the private sector (excluding RSLs) in Fenland.

Figure S2 Private sector (excluding RSLs) - stock summary



Source: Fenland District Council Private Sector Stock Condition Survey 2008

S6 The picture below shows a typical post-1980 detached house in the District. There are also a significant number of bungalows in this age group.

Figure S3 Post-1980 detached house

Source: Fenland District Council Private Sector Stock Condition Survey 2008

S7 Data from the survey suggests that the private sector housing stock in Fenland has a slightly different profile to the housing stock nationally. When compared with national data some of the main differences found were:

- Fenland has a higher proportion of bungalows (and also detached houses) and a lower proportion of all other dwelling types (Fenland notably has a very low proportion of flats within the private sector stock).
- The District has a similar proportion of private rented accommodation, with 14.2% of all private sector dwellings being in this sector, compared to 14.5% across England. The proportion of private rented accommodation does however appear to be slightly above the most recent regional estimate (11.6%).
- Housing in Fenland has a different age profile with 40.8% of dwellings having been built since 1980 (this compares to 18.4% nationally and 22.8% across the East of England.

S8 The survey also considered the size of dwellings and it is estimated that on average, private sector dwellings have 4.8 habitable rooms and the average floor space is 105m^2.

Housing Health and Safety Rating System

S9 The Housing Health and Safety Rating System (HHSRS) takes into account the potential hazards of a dwelling in relation to any persons using it rather than a study of the fabric condition of the home. Once each dwelling has been assessed for each potential hazard the data is banded to provide more useful data. The bands suggested in CLG guidance are shown in the box below.

Hazard scores equivalent risk of death and suggested response

Band	Score	Equivalent annual risk of death	Response
A	5,000 or more	1 in 200 or more	Category 1
B	2,000 – 4,999	1 in 200 – 1 in 500	
C	1,000 – 1,999	1 in 500 – 1 in 1,000	
D	500 – 999	1 in 1,000 – 1 in 2,000	Category 2
E	200 – 499	1 in 2,000 – 1 in 5,000	
F	100 – 199	1 in 5,000 – 1 in 10,000	
G	50 – 99	1 in 10,000 – 1 in 20,000	
H	20 – 49	1 in 20,000 – 1 in 50,000	
I	10 – 19	1 in 50,000 – 1 in 100,000	
J	Less than 10	Less than 1 in 100,000	No hazards

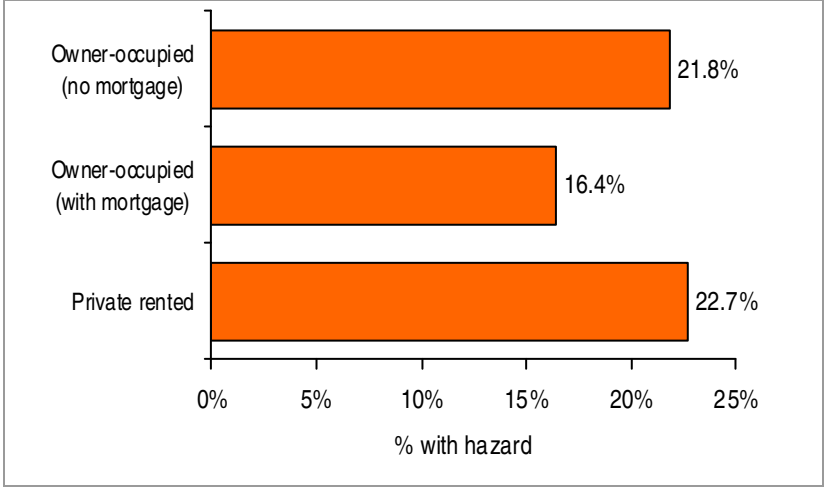
S10 It is estimated that around 19.4% of private sector dwellings have a Category 1 hazard, accounting for 7,227 dwellings in Fenland. This figure is below the estimated figure for England of 23.5% (2006). Below are some characteristics of 'hazardous' homes:

- The main hazards relate to excess cold, falls (on stairs, on the level and between levels) and fire; broadly the same pattern as found nationally
- The most costly Category 1 hazard to remedy is excess cold at an estimated total cost of £5.6m. In total it is estimated that to remedy all Category 1 hazards in the private sector would cost £12.9m (£2.2m of this being in the private rented sector)
- Older dwellings appear particularly likely to be 'hazardous' – 42.5% of pre-1919 dwellings have a Category 1 hazard
- Vulnerable households are surprisingly less likely to live in 'hazardous' homes – 17.6% of all vulnerable households live in a home with a Category 1 hazard (compared with 19.6% of other households)
- The total cost of remedying Category 1 hazards for vulnerable households is estimated to be £3.7m

S11 The data collected shows 19.4% of dwellings have at least one hazard described as Category 1, a further 19.6% of dwellings having Category 2 hazards. The council should consider high scoring Category 2 hazards where the hazard score may increase within the subsequent 12 months from the inspection date to become a Category 1 hazard during that period.

S12 The figure below shows the tenure of dwellings with category 1 hazards. The table shows that private rented dwellings are most likely to contain Category 1 hazards whilst those which are owned with a mortgage show the lowest proportion.

Figure S4 Tenure of dwellings with Category 1 hazards



Source: Fenland District Council Private Sector Stock Condition Survey 2008

Disrepair

S13 The survey studied faults to dwellings and associated repair costs. Repair costs are based on a standard schedule provided by the Building Cost Information Service (BCIS) and have been updated to a base of the middle of 2008 base for the East of England region. These are assessed by three categories of urgent repair, basic repair and comprehensive repair. The overall findings are summarised in the table below.

Table S2 Overall repairs cost in Fenland (private sector excluding RSLs)

Repairs category	Owner-occupied		Private rented sector	
	Cost per dwelling	Total cost	Cost per dwelling	Total cost
Urgent repair	£1,106	£35.3m	£1,456	£7.7m
Basic repair	£1,641	£52.4m	£2,148	£11.4m
Comprehensive repair	£4,239	£135.4m	£4,935	£26.1m
Standardised repair cost (/m²)	£16.9	-	£27.2	-

Source: Fenland District Council Private Sector Stock Condition Survey 2008

S14 Some of the main findings of the analysis relating to disrepair were:

- The average cost per dwelling of urgent repairs (i.e. those needing to be done within the next year) was £1,156 – this totals £43.0m across the whole District.
- The average cost per dwelling for basic repairs (i.e. all work needing to be done within the next five years) was £1,713 – totalling £63.8m across the District.
- The main problem areas (in terms of the amount needing to be spent) were heating systems (14.1% of the overall basic repair cost District-wide), external walls (11.7%) and bathrooms (10.1%).
- Empty homes showed the highest repair costs (£7,609 basic repair cost per dwelling), as did older dwellings (£4,513 average basic repair cost for pre-1919 dwellings).
- Vulnerable and support needs households also have higher average repair costs with average basic repair costs of £1,976 and £1,761 per dwelling respectively.

Decent homes

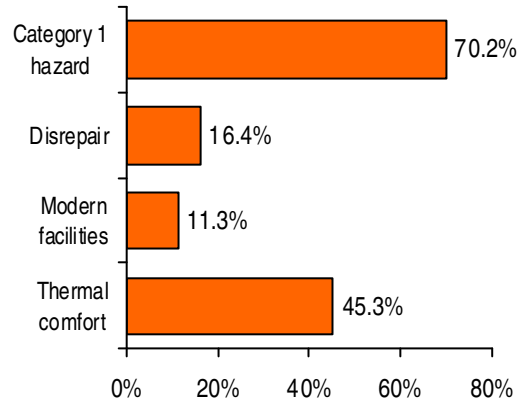
S15 The Government defines a home as 'decent' if it meets all of the following four criteria:

- No Category 1 hazards
- Is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort

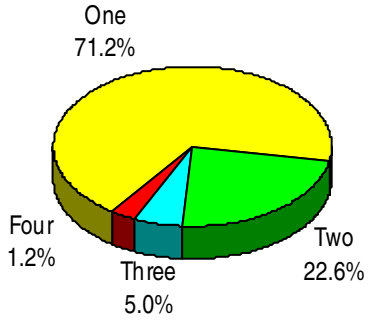
S16 The results suggested that 27.7% of dwellings in the private sector failed the standard under one or more of these headings. This figure compares with a national estimate (for private sector dwellings) of 36.3%. Some of the main findings relating to 'non-decent' homes in Fenland were:

- The main reason for failure was a category 1 hazard, 70.2% of non-decent homes failed under this heading.
- Some 68.2% of 'non-decent' homes fail on only one of the four factors.

Figure S5 Reasons for failure under decent homes and number of failures (private sector excluding RSLs)



% of non-decent dwellings



Number of failures

Source: Fenland District Council Private Sector Stock Condition Survey 2008

S17 In addition, the survey looked at non-decency and dwelling/household characteristics with key findings presented below:

- Dwellings with high levels of 'non-decency' included: empty homes, pre-1919 dwellings and flats (both purpose-built and converted).
- Households that show high levels of non-decency include single non-pensioners, support needs and vulnerable households.

S18 The table below summarises the costs to make decent split between tenure and vulnerable households. To this has been added empty homes for reasons of completeness. The table shows that there is a big different between vulnerable and non-vulnerable households with vulnerable households being estimated to have an average cost to make decent of around double the equivalent figure for non-vulnerable households. Overall, owner-occupied (no mortgage) households have the highest average costs (excluding empty homes which show very high costs to make decent). The total cost of remedying non-decent homes in the District is estimated to be £30.6m (which equates to approximately £2,974 per non-decent dwelling).

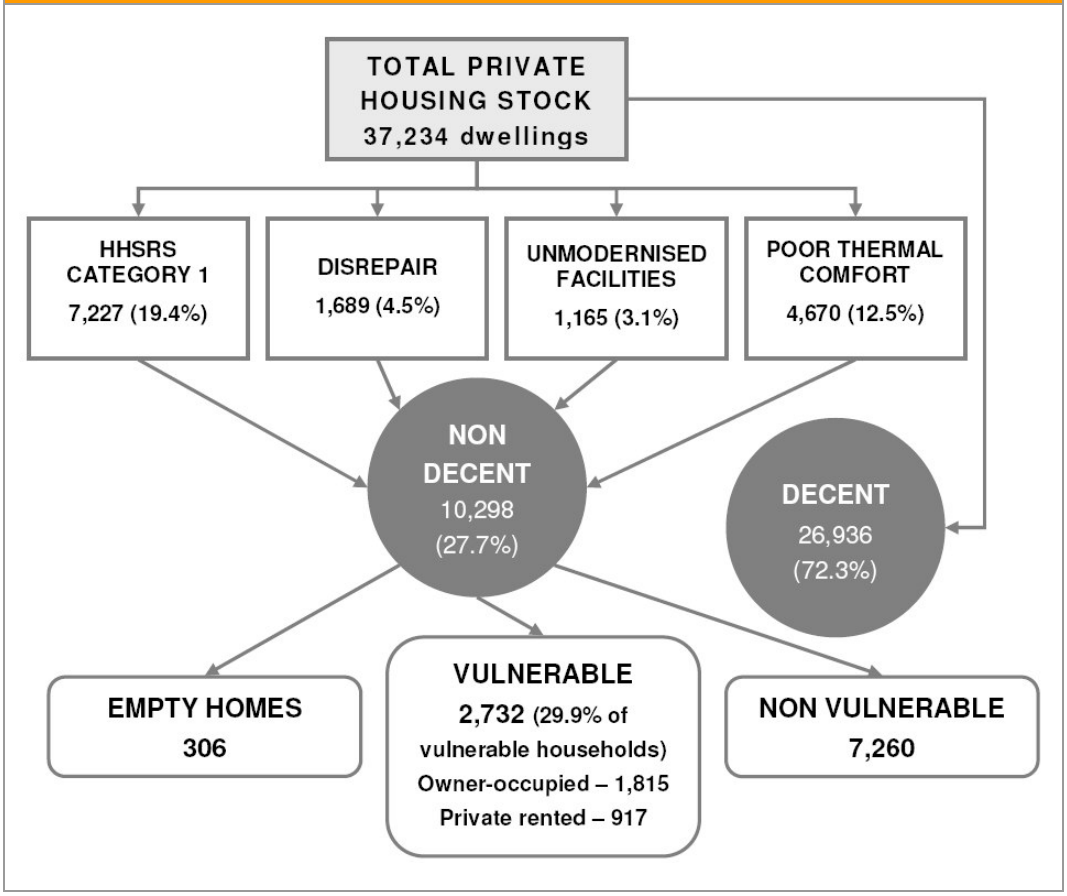
Table S3 Costs for remedying non-decent homes in Fenland by tenure and vulnerability (private sector excluding RSLs)

Tenure	Vulnerable	Not vulnerable	All households /dwellings
Owner-occupied (no mortgage)	£5,089	£2,375	£2,980
Owner-occupied (with mortgage)	£2,242	£1,612	£1,757
Private rented	£3,778	£1,884	£2,772
Empty homes	-	-	£19,347
Average/total	£3,738	£1,996	£2,974

Source: Fenland District Council Private Sector Stock Condition Survey 2008

S19 The key measure in terms of decent homes and the local authority is the proportion of vulnerable households living in decent accommodation and this survey estimates that 70.1% of vulnerable households live in decent housing. The figure below summarises the decent homes situation in Fenland.

Figure S6 Decent Homes – summary of results (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

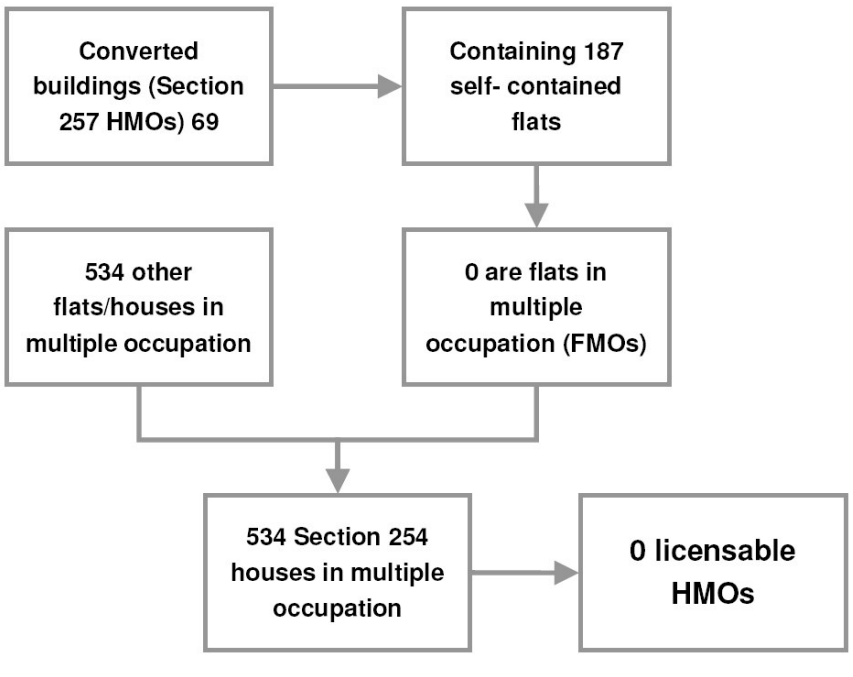
Houses in Multiple Occupation (HMOs)

S20 In the survey particular attention is given to Houses in Multiple Occupation. The Housing Act 2004 provides the legal definition of HMOs (covered under Sections 254 and 257). The definitions can be summarised as:

- Section 254 HMOs would mainly be described as bedsit or shared house/shared flat accommodation
- Section 257 HMOs are buildings converted entirely into self contained flats which do not meet the 1991 Building Regulations and less than two-thirds of the flats are owner-occupied.

S21 The figure below shows the survey's estimates of the number of HMOs in each of these two categories and the degree of overlap between them. The figure also provides an estimate of the number of licensable HMOs. The definition of a licensable HMO is an HMO "which comprises three storeys or more and is occupied by five or more persons, who comprise two or more households".

Figure S7 Houses in Multiple Occupation in Fenland



Source: Fenland District Council Private Sector Stock Condition Survey 2008

S22 Overall, the survey picked up very few HMOs in the district – a total of 69 Section 257 HMOs and 534 Section 254 HMOs. None of these properties were considered to be licensable (none contained both five or more people and were three or more storeys in height).

S23 Although the estimated number of HMOs is small the sample size is large enough to provide some broad analysis (a sample of 39). This proportionately large sample size has arisen due to the way in which the sample was drawn (with an over-sample of dwellings known to the Council to be HMOs). The analysis below considers both Section 254 and Section 257 HMOs together. Characteristics of HMOs in Fenland are therefore summarised below:

- HMOs were far more likely than other dwellings to be old with 63.2% estimated to be pre-1919 dwellings.
- HMOs are more likely to have a Category 1 hazard than other private sector dwellings and levels of non-decency are also significantly higher.
- Energy efficiency levels were also worse in HMOs with an average SAP of 47 compared with 53 for the rest of the private sector stock.
- An estimated 113 (all Section 254) HMOs share amenities at a ratio of worse than 1 per 5 lets.

Energy efficiency

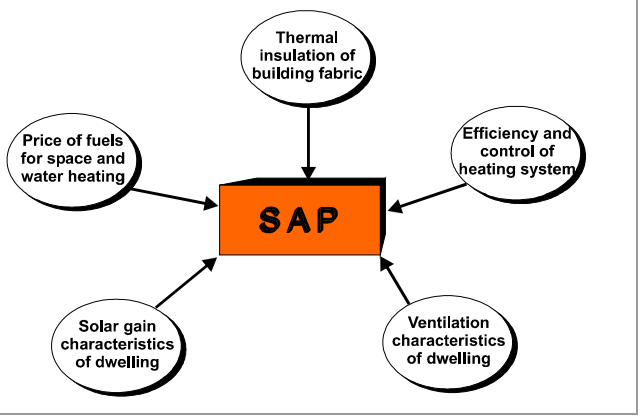
S24 An important part of any stock condition survey is the measurement of energy efficiency. The Standard Assessment Procedure (SAP) is the Government's recommended system for home energy rating based on a scale of 1 to 100. A high score means that a dwelling is more energy efficient. SAP ratings were previously assessed on a scale up to 120 and so any comparisons should be treated with caution due to the changes in SAP calculations (although differences in scores for any particular dwelling are expected to be slight).

Definition of SAP rating

This is a Government-specified energy rating for a dwelling. It is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-100 scale. The higher the number the better the standard.

S25 The individual energy efficiency Standard Assessment Procedure (or SAP) rating of a dwelling depends upon a range of factors that contribute to energy efficiency. These are shown on the diagram below.

Figure S8 Factors influencing SAP



S26 The average SAP rating for the private sector in Fenland is 53. This is higher than the most recent national figures available which puts this at 47. Other findings for the private sector stock in Fenland include the following:

- 96.7% of dwellings have central or programmable heating.
- 94.3% of dwellings have full or partial double-glazing.
- Older dwellings typically display lower SAP ratings.

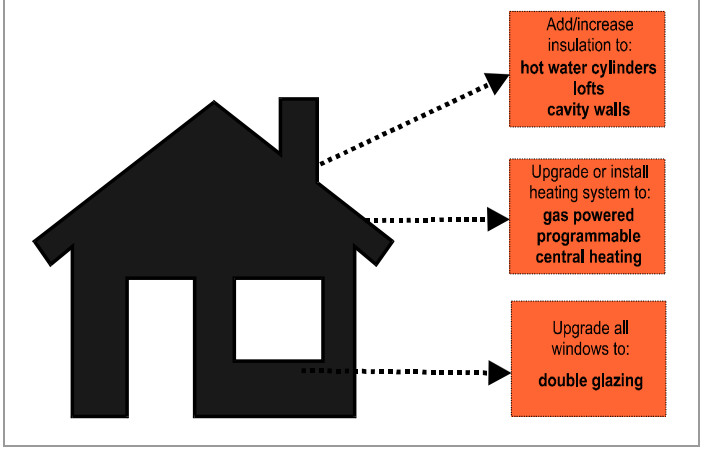
S27 Additionally, it is estimated that households' current heating systems make for an average (mean) requirement to spend £616 on space and water heating per year (£616 is the average amount a household would need to spend in order to keep their dwelling to a temperature of 21 degrees if regulated properly). Households may choose to spend more (or indeed less) on heating/hot water and so the £616 figure does not represent what is actually spent on heating in the home. Further data suggests that at optimum efficiency the average dwelling would produce 6.7 tonnes of CO_2 per year.

S28 Households are defined as in fuel poverty if, to maintain a satisfactory heating regime, they are required to spend more than 10% of their income on all households fuel use. Overall, 5,032 private sector households in Fenland are in fuel poverty; this represents 13.8% of private sector households in the District. Households in the private rented sector are most likely to be fuel poor, 1,100 households are in fuel poverty, accounting for 21.8% of the private rented sector. In terms of household type, single pensioners and lone parents are particularly likely to be fuel poor with around a quarter of these households in fuel poverty. Additionally, 29.9% of vulnerable households are in fuel poverty.

Improving energy efficiency

S29 The survey also suggested ways of improving the energy efficiency of dwellings across the District. This is both in terms of improving SAP ratings and reducing the amount required to be spent on fuel. In looking at fuel costs, it is possible to calculate a 'payback' period, which is simply calculating the amount of time it would take for the cost of improvements to equal the cost savings. There are three main ways in which the energy efficiency of dwellings can be improved; these are shown in the diagram below.

Figure S9 Improving energy efficiency



S30 The analysis looked at the costs and savings of each of these measures in isolation as well as in combination.

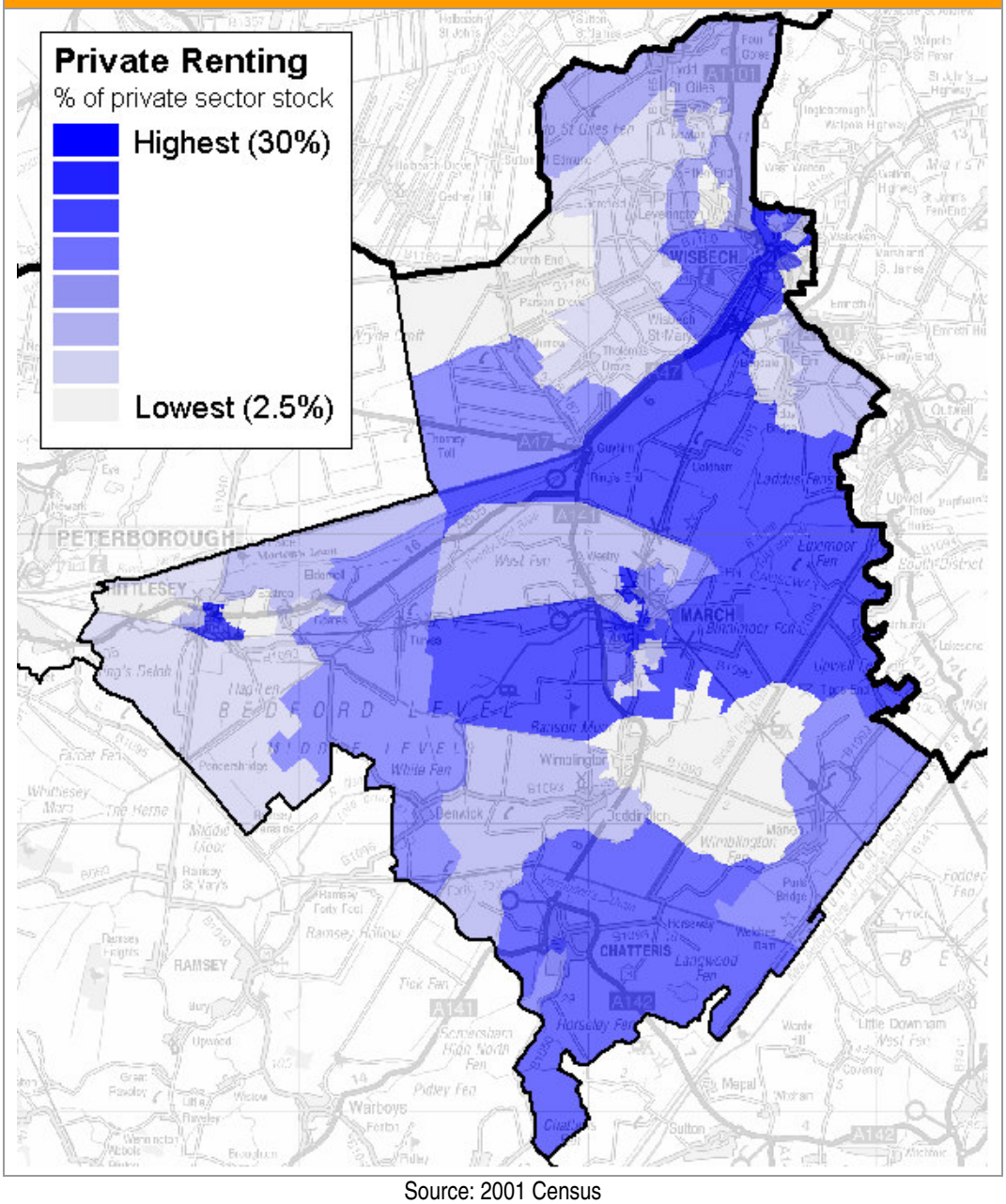
S31 There are significant potential improvements which can be made to the energy efficiency of private sector dwellings in the District. An improvement in SAP of around 20% appears possible although this will be difficult to achieve. The figure of 20% is based on the average SAP rating of dwellings once a full range of insulation, double-glazing and central heating measures have been carried out and would mean improving virtually every dwelling in the area to some degree (this would entail increasing the average SAP rating from 53 to 64).

S32 The most cost effective package of measures is likely to concentrate on insulation and central heating. By applying these two measures it would be possible to increase the average SAP rating in the District from 53 to 64. The further improvements that could be made through double-glazing are not very cost-effective.

The private rented sector

S33 Throughout the analysis information is provided on stock condition and energy efficiency for the whole of the District and for individual tenure groups. Specific data from the private rented sector was also extracted for further analysis. In total 201 surveys were conducted in private rented dwellings and it is estimated that this number is representative of around 5,288 dwellings (including 229 empty homes). The map below shows the locations of private rented dwellings (as a proportion of all private sector dwellings in the District) based on 2001 Census data.

Figure S10 Private rented sector as a proportion of the total private sector (excluding RSLs) stock (2001)



Source: 2001 Census

S34 Key findings from analysis of the private rented sector include the following:

- Over half of all private rented dwellings are terraced or semi-detached houses and 23.9% are flats; the majority (52.2%) are occupied by non-pensioner households without children (although the sector does have a high proportion of lone parents).
- An estimated 22.7% of private rented dwellings have a Category 1 hazard (1,202 dwelling). The average cost per dwelling to remedy these hazards is estimated to be £1,794, with a total cost District-wide of £2.2m.
- The average SAP rating in the private rented sector is 52 – this compares with an average in the owner-occupied sector of 54.
- 38.4% of private rented dwellings were found to be non-decent; significantly higher than in the owner-occupied sector and the costs to remedy non-decency (on a per dwelling basis) are slightly higher (£3,022 per dwelling compared with £2,962 in the owner-occupied sector).
- It is estimated that 917 vulnerable households live in non-decent accommodation in the private rented sector – this represents 41.7% of all vulnerable households in the sector. The average cost to make these homes decent is £3,778 per dwelling – making for a total District-wide of £3.5m.

Intervention and financial assistance

S35 One important issue in the stock condition survey was to consider to what extent households are able to fund any necessary improvements. The analysis looked at the total costs of improvements required for vulnerable owner-occupiers to meet the Decent Homes Standard.

S36 The data showed that vulnerable owners (in non-decent homes) typically had lower levels of income and similar levels of equity than other owners. However, the financial data would suggest that there is considerable potential scope for owners to meet the requirements of the Decent Homes Standard through their own means (largely due to equity levels).

S37 Overall, it was estimated that for all vulnerable owner-occupiers to meet the Decent Homes Standard there would be a need to spend £6.8m. When income is taken into account this figure is reduced to £6.2m. Around two-fifths of the relevant households also stated that they would be prepared to use equity release and so the grant requirement after taking this into account reduces to £3.7m.

Table S4 Likely grant requirement to meet Decent Homes Standard for vulnerable owner-occupiers (with potential use of equity release)					
Income band	Number of households	Average cost	Total cost	Grant requirement	After equity release
Under £15,050	1,275	£4,596	£5.9m	£5.9m	£3.5m
£15,050 to £30,100	259	£2,376	£0.6m	£0.3m	£0.2m
Over £30,100	281	£977	£0.3m	£0.0m	£0.0m
Total	1,815	£3,718	£6.8m	£6.2m	£3.7m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

S38 Therefore it is suggested that at least £3.1m of the cost needed to meet the Decent Homes Standard could reasonably be expected to come from owner-occupiers. There is also considerable additional equity available which some owners are currently stating they are not prepared to release for home improvements.

S39 In the private rented sector, the data suggested that there are 917 vulnerable households living in non-decent accommodation. With an average cost to make decent of £3,778 there is a total spend requirement for these households of £3.5m.

Conclusions

S40 The Stock Condition Survey in Fenland generally shows better dwelling conditions than those found nationally. The costs of making the necessary improvements to dwelling conditions and the suggested improvements to energy efficiency may however be quite onerous.

S41 The Council will therefore need to consider a wide range of measures (including finance from the local authority and the use of landlords'/owners' own finances, as well as advice) to achieve improvements to the housing stock and, importantly, to prevent further deterioration.

S42 The Council does not possess the resources to identify each individual dwelling requiring action and therefore requires policies to bring those that require assistance to their attention. Information and education can play an important role in this, as will advice to ensure occupants can carry out required improvements with as little financial involvement from the Council as possible.

1. Background

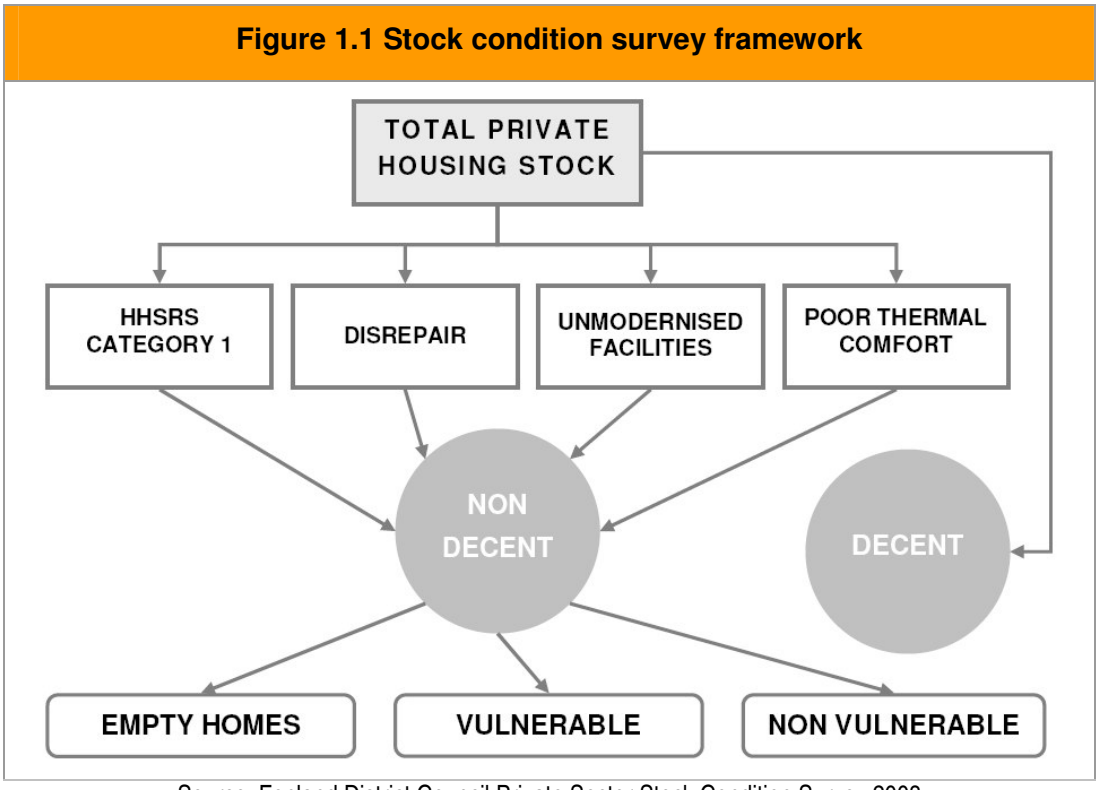
Introduction

1.1 This report provides the account of a private sector stock condition survey carried out on behalf of Fenland District Council by Fordham Research. The survey was carried out in conjunction with a socio-economic interview, in order that a number of analytical links between dwellings and their occupants could be established.

1.2 One of the main outputs of the report is an assessment of housing and occupants under the decent homes standard (the figure below shows the general framework for assessing non-decency) and overall, the report covers a number of key policy areas including:

- Decent homes (for vulnerable and non-vulnerable households)
- The Housing Health and Safety Rating System (HHSRS)
- Disrepair
- Energy efficiency
- Houses in Multiple Occupation (HMOs)
- Empty homes

Figure 1.1 Stock condition survey framework



Source: Fenland District Council Private Sector Stock Condition Survey 2008

Survey work

1.3 The survey comprised a physical survey of dwellings, in conjunction with a short socio-economic interview if the dwelling was not empty. The survey covered private sector dwellings across the whole of the District (i.e. owner-occupied and private rented dwellings only). Particular groups of dwellings such as empty homes and HMOs were over-sampled to ensure that the sample size of such dwellings was large enough for analysis.

1.4 The survey sample was drawn from the Council Tax Register. The survey set out to complete 1,000 inspections over the whole of the District and in total 988 were completed. Of the completed surveys, it was discovered that four properties were not normal private sector dwellings (two bed and breakfast establishments and two registered homes). Furthermore some 16 RSL dwellings were surveyed as they were not identified as such on the Council Tax Register from which the sample was drawn (RSL dwellings identified on the Council Tax register were removed from the sampling frame). All of these properties were excluded from the sample for analysis meaning that the final sample used was 968 (although these excluded properties have been retained on the survey database). The overall sample size used for analysis (of 968) gives a maximum margin of error District-wide of 3.1% at the 95% confidence interval.

Base figures

1.5 There are a number of sources that can be drawn upon in assessing the number of dwellings and households in the District. These include the Council Tax Register provided by the Council, Housing Strategy Statistical Appendix (HSSA) data and 2001 Census information. The aim is to provide an estimate of the number of dwellings and occupied dwellings at the time of the survey. Using a combination of data sources we estimate the following bases for analysis:

Total number of private sector dwellings = 37,234
Total number of occupied private sector dwellings = 36,394

Data weights

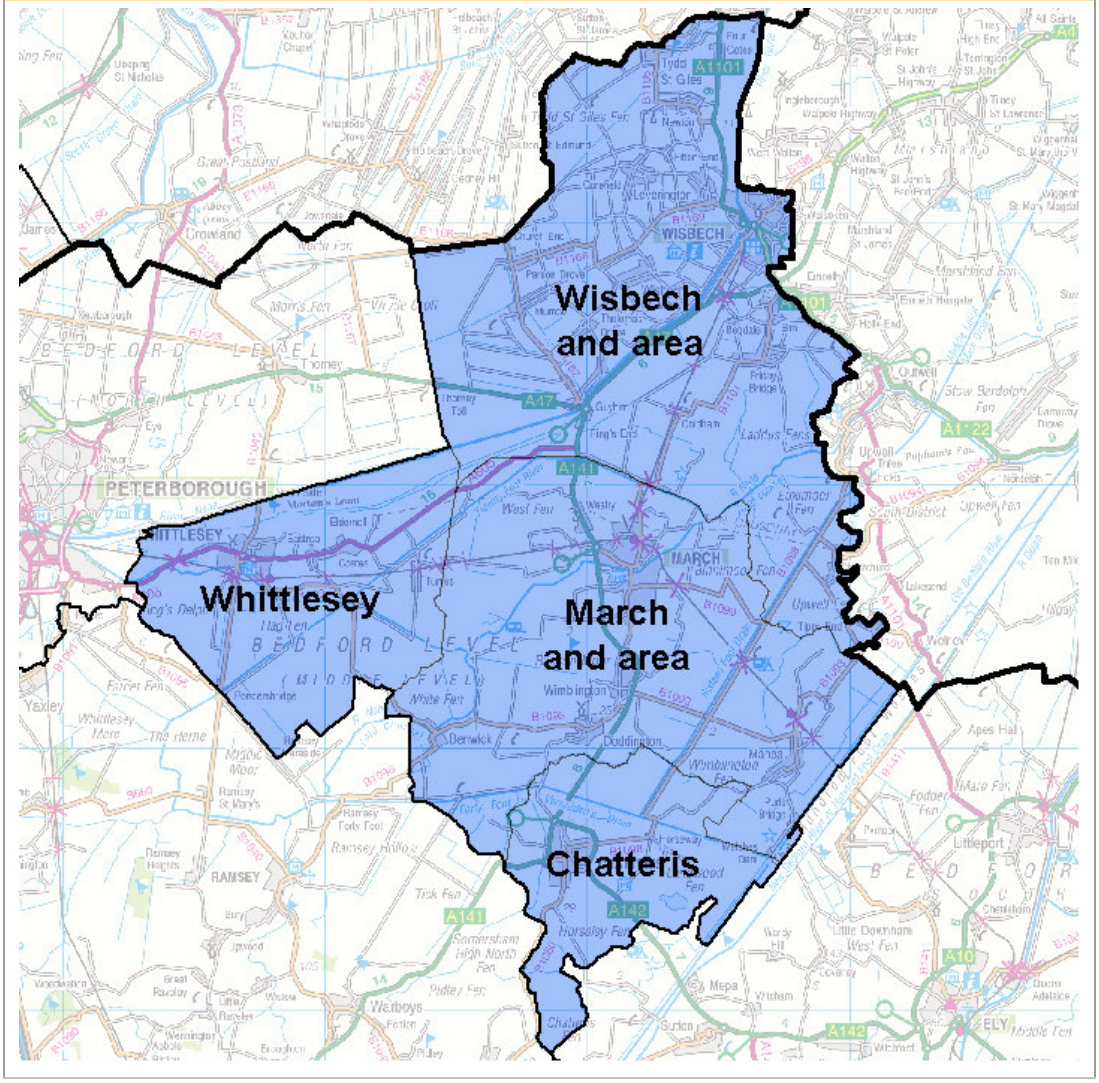
1.6 The survey data has been weighted to an estimated profile of the housing stock by a number of variables such as tenure and the area in which the dwelling was located. The table below shows the current tenure split in the District along with the sample achieved in each group. Appendix A4 provides more detail about the weighting of survey data and also provides sample sizes for other key groups used in the analysis in the report.

Table 1.1 Number of dwellings in each tenure group (private sector excluding RSLs)						
Tenure	Dwellings		Responses		Occupied dwellings	
	Number	%	Number	%	Number	%
Owner-occupied (no mortgage)	14,685	39.4%	394	40.7%	14,485	39.8%
Owner-occupied (with mortgage)	17,261	46.4%	344	35.5%	16,850	46.3%
Private rented	5,288	14.2%	190	19.6%	5,059	13.9%
Total	37,234	100.0%	968	100.0%	36,394	100.0%
Empty homes	840	2.3%	40	4.1%	-	-

Source: Fenland District Council Private Sector Stock Condition Survey 2008

1.7 In addition, the survey results have been presented for four distinct sub-areas (made up of groups of parishes). The map below shows the make-up of these four areas.

Figure 1.2 Map of sub-areas in Fenland



Source: Fenland District Council Private Sector Stock Condition Survey 2008

Report structure

1.8 The report details a number of important matters in relation to the private sector stock condition. We start by looking at the profile of the housing stock and how this compares with the situation nationally, we then move on to look at various elements of stock condition (HHSRS, disrepair and energy efficiency) before bringing the data together for an analysis of decent homes. The report then considers in detail stock condition issues in HMOs before moving on to look at the possible solutions to improving stock condition (concentrating on energy efficiency and also looking at the ability of owners to make improvements). The report is supported by a number of appendices.

1.9 Where possible data from this survey is compared and contrasted with similar national and regional estimates from the English House Condition Survey (EHCS). The EHCS is a national survey of stock condition covering all tenure groups and provides data on a range of topics such as energy efficiency and decent homes at a national and regional level. The EHCS is carried out continuously and annual reports are produced. In this survey we have compared data with either the 2005 or 2006 EHCS (depending on the variable studied). The different time periods are used as not all data is available for the most recent time period. Unfortunately only limited data is available for the East of England (to provide regional comparisons) and what data that does exist dates back to 2003. However, such information is included where possible.

1.10 In addition, comparisons are made with a similar survey conducted in 2003. The 2003 survey included RSL data within the main analysis and so some reworking of the 2003 results has been necessary to provide direct comparisons with this survey. A full comparison can be found in Appendix A2 with key figures picked up in the text throughout the report.

Summary

1.11 The survey comprised a physical survey of dwellings carried out in conjunction with a short socio-economic interview in occupied dwellings. The surveys were carried out by trained surveyors who between them achieved 968 valid inspections. The survey data was weighted by a number of variables such as tenure so as to be representative of all private sector dwellings in the District. In total it is estimated that there are 37,234 private sector dwellings in the District; of these 840 are empty, leaving a total of 36,394 occupied dwellings.

2. Profile of the housing stock

Introduction

2.1 This chapter provides an overview of the private sector housing stock within Fenland using information derived from the survey and sets the context for the subsequent condition analysis. We have, where appropriate, put the survey results from the survey into context with comparative regional and national figures from the EHCS.

2.2 The profile of the dwelling stock can be classified using a number of key characteristics. The survey data has been used to construct a dwelling typology which brings together those characteristics which can affect condition. These characteristics are age, dwelling types, size and tenure. The figure below shows a broad typology of the housing stock (four dwelling types by four dwelling ages) which differs slightly from the main categories used in this report. The Glossary at the end of the report provides full definitions of the dwelling types used in analysis.

Figure 2.1 A typology of the housing stock

Dwelling type	Dwelling age			
	Pre-1919	1919-1944	1945-1964	Post-1964
Detached house				
Semi-detached house				
Terraced				
Flats				

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Comparisons with national data

2.3 Set out below are a series of tables which compare some of the main stock profile data with figures provided in the EHCS for England as a whole and the East of England (although from different dates due to the more recent EHCS not providing detail at a regional level). The variables studied include tenure, dwelling age and dwelling type.

2.4 The table below sets out the results from the Fenland survey in a national context. The private sector in Fenland has a slightly lower level of private rented dwellings when compared to England as a whole but a higher proportion than the East of England. The data also suggests a slight increase in the size of the private rented sector since 2003.

Table 2.1 Private sector tenure in Fenland, East of England and England (private sector excluding RSLs)

Tenure	Fenland (2008)	England (2006)	East of England (2003)	Fenland (2003)
Owner-occupied	85.8%	85.5%	88.4%	85.9%
Private rented	14.2%	14.5%	11.6%	14.1%
All tenures	100.0%	100.0%	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

2.5 The following table shows the age profile of the private sector housing stock in Fenland, the East of England and England. The data shows that there are significantly more dwellings built since 1980 in Fenland when compared with the regional and national figures. Compared with England and the East of England, Fenland has a lower proportion of all dwellings ages, with the exception of dwellings built since 1980.

Table 2.2 Age of private sector dwellings in Fenland and England (private sector excluding RSLs)

Dwelling age	Fenland (2008)	England (2006)	East of England (2003)	Fenland (2003)
Pre-1919	17.0%	24.9%	17.9%	20.7%
1919-1944	11.5%	19.2%	13.7%	13.0%
1945-1964	13.2%	17.2%	20.8%	14.4%
1965-1980	17.4%	20.3%	24.7%	18.8%
Post-1980	40.8%	18.4%	22.8%	33.2%
All ages	100.0%	100.0%	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

2.6 Results, presented in the table below, indicate that the private sector in Fenland contains a significantly higher proportion of bungalows and fewer terraced houses and flats than the national average. Additionally, the private sector in Fenland contains a very high proportion of detached houses.

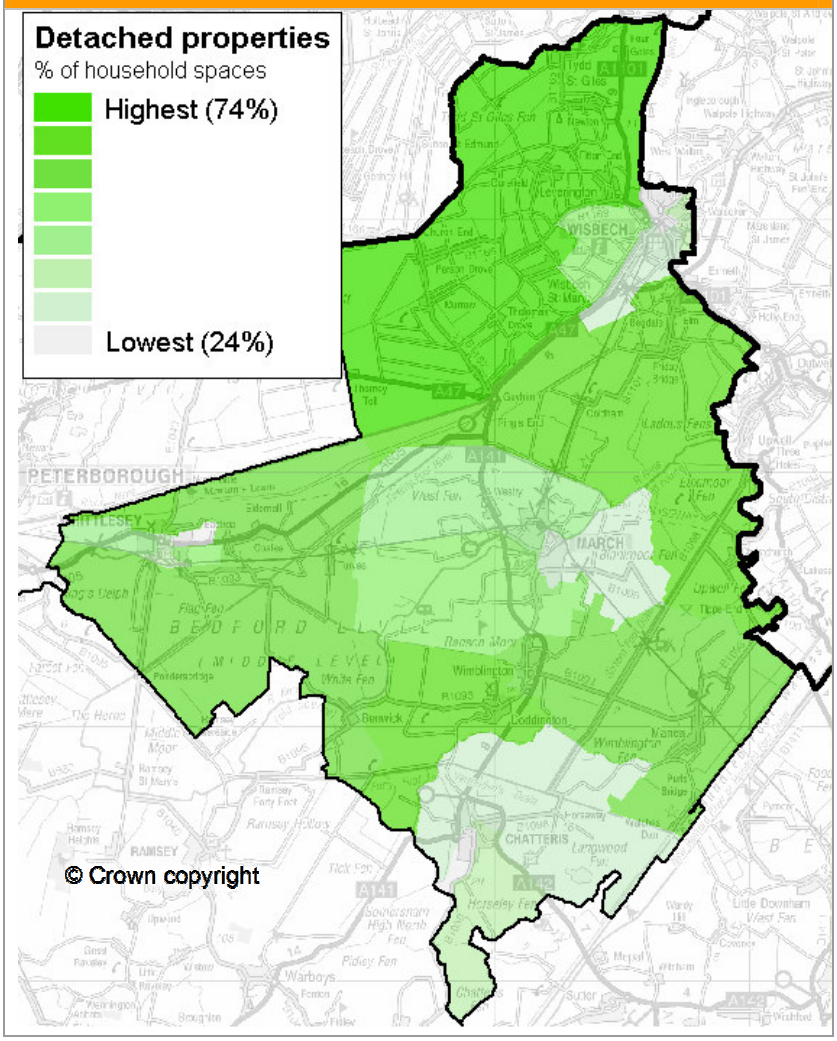
Table 2.3 Type of dwellings in Fenland, East of England and England (private sector excluding RSLs)

Dwelling type	Fenland (2008)	England (2006)	East of England (2003)	Fenland (2003)
Terraced house	13.1%	29.0%	90.3%	15.4%
Semi-detached house	24.0%	29.4%		27.1%
Detached house	27.4%	20.6%		24.5%
Bungalow	30.7%	8.8%		29.4%
Converted flat	2.9%	3.5%	9.7%	1.8%
Purpose-built flat	1.9%	8.6%		1.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

2.7 The map below uses 2001 Census data to look at the proportion of detached flats in the District at ward level (for private sector households). The data shows that areas containing the highest proportions of detached properties lie towards the north of the District.

Figure 2.2 Proportion of detached properties in private sector (excluding RSLs) (2001)



Source: 2001 Census

Size of dwellings

2.8 The main measure available to assess the size of dwellings is the number of habitable rooms within the property forming part of the living space (a habitable room is defined as one which could be used for living or sleeping purposes and includes kitchens which are large enough to accommodate a table and chairs at which the occupants could eat). Survey results indicate that 18.3% have three habitable rooms or fewer, 25.0% have six or more habitable rooms. The average number of habitable rooms in each property across the District is 4.8.

Table 2.4 Number of habitable rooms (private sector excluding RSLs)		
Habitable rooms	Number	%
1-2	1,340	3.6%
3	5,477	14.7%
4	10,823	29.1%
5	10,265	27.6%
6	3,807	10.2%
7+	5,521	14.8%
Total	37,234	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

2.9 The table below shows the proportion of dwellings in each of five size categories (by floorspace). Overall, it is estimated that 44.7% of dwellings have a floorspace of less than 90m^2. The overall average floorspace of dwellings is 105m^2 (around 1,100ft^2).

Table 2.5 Floorspace (private sector excluding RSLs)		
Dwelling size	Number	%
Under 50m^2	1,748	4.7%
50-70m^2	5,410	14.5%
70-90m^2	9,485	25.5%
90-110m^2	8,590	23.1%
Over 110m^2	12,001	32.2%
Total	37,234	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Empty homes

2.10 The survey estimates that around 840 dwellings are empty, representing 2.3% of the private sector stock. Over a fifth of empty dwellings are newly vacant; although some 29.6% of empty homes appear to be long-term vacant. Some 22 holiday or second homes were found as part of the survey sample.

Table 2.6 Length of vacancy (private sector excluding RSLs)		
Length of vacancy	Number	%
Newly vacant (less than a month)	176	21.0%
Mid term vacant (1 to 6 months)	393	46.8%
Long term vacant (6 months or more)	248	29.6%
Second/holiday home	22	2.7%
All empty homes	840	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

2.11 Data from the survey suggests that the private sector housing stock in Fenland has a notably different profile to the housing stock nationally. When compared with national data some of the main differences found were:

- The District has a slightly lower than average proportion of private rented accommodation, with 14.2% of all private sector dwellings being in this sector, compared to 14.5% across England. An estimated 85.8% of private sector dwellings are therefore in the owner-occupied sector.
- Fenland has a higher proportion of bungalows and detached houses and a lower proportion of flats.
- Housing in Fenland has a different age profile with 40.8% of dwellings having been built since 1980 (this compares to 18.4% nationally and 22.8% across the East of England.

2.12 In addition it was estimated that the average floor space of private sector dwellings in Fenland is around 105m^2 and that the average property contains 4.8 habitable rooms.

3. Housing Health and Safety Rating System

Introduction

3.1 The Housing Health and Safety Rating System (HHSRS) is an evidence-based risk assessment system developed over several years by the Department for Communities and Local Government (CLG), which replaced the fitness standard as of April 2006. The HHSRS is a means of identifying faults in dwellings and of evaluating the potential effect of any faults on the health and safety of occupants, visitors, neighbours and passers-by.

3.2 The system grades the severity of any dangers present in the dwelling. It also provides a means of differentiating between dwellings that pose a low risk to health and safety and those which pose a higher risk such as an imminent threat of serious injury or death. The system concentrates on threats to health and safety and is not concerned with matters of quality, comfort and convenience.

3.3 As part of a stock condition survey the system can assist in identifying dangerous housing conditions that could be given priority and indicate specific areas to be targeted. For individual dwellings, the system can help determine matters that require remedial action and the priority with which those matters should be tackled.

3.4 The form of construction, type and age of dwelling will not affect the identification and evaluation of hazards. These matters will however be relevant to the nature of remedial action.

3.5 This chapter does not seek to go into any detail about the rationale behind the HHSRS but merely concentrates on the results of the analysis, how hazards vary across different groups and how sensitive the rating system is to different assumptions about what is an acceptable hazard.

The system

3.6 The hazard scoring procedure is discussed in detail in Appendix A5. This section briefly sets out the components of calculations and how they are used.

3.7 A hazard score is a numerical figure calculated for each hazard identified at a dwelling. The higher the score, the greater the hazard (CLG guidance then suggests taking the highest score for each dwelling to indicate the most serious hazard for that particular dwelling).

3.8 The hazard score is generated by looking at three factors:

i) The likelihood expressed as a ratio – in effect this is a 1 in x chance of any particular hazard occurring in a one year period.

ii) A weighting given to each class of harm – there are four classes used in the calculation (Extreme, Severe, Serious and Moderate) in the case of falls these might represent a range from death to severe bruising.

iii) A spread of health outcomes indicated as a percentage – if the hazard occurs what are the chances of it being in each of the classes of harm (e.g. in the case of falls this might be no (or negligible) chance of death and 60% chance of severe bruising).

3.9 Once each dwelling has been assessed for each potential hazard the data is banded to provide more useful data. The bands suggested in CLG guidance are shown in the box below.

Box 3.1 Hazard scores equivalent risk of death and suggested response

Band	Score	Equivalent annual risk of death	Response
A	5,000 or more	1 in 200 or more	Category 1
B	2,000 – 4,999	1 in 200 – 1 in 500	
C	1,000 – 1,999	1 in 500 – 1 in 1,000	
D	500 – 999	1 in 1,000 – 1 in 2,000	Category 2
E	200 – 499	1 in 2,000 – 1 in 5,000	
F	100 – 199	1 in 5,000 – 1 in 10,000	
G	50 – 99	1 in 10,000 – 1 in 20,000	
H	20 – 49	1 in 20,000 – 1 in 50,000	
I	10 – 19	1 in 50,000 – 1 in 100,000	
J	Less than 10	Less than 1 in 100,000	No hazards

3.10 Our main analysis therefore concentrates on dwellings with any hazard in bands A to C although calculations of dwellings in bands D to I have also been carried out.

Individual hazards

3.11 Each of the individual hazards has been grouped into three categories shown in the box above as to the type of response suggested by the results of the surveyor's assessment (Category 1, Category 2 and no hazards). The table below shows the number of dwellings with a Category 1 hazard for each type of hazard.

Table 3.1 Category 1 hazards in Fenland (private sector excluding RSLs)

Hazard	Owner-occupied		Private rented		Total	
	Number	% of dwellings	Number	% of dwellings	Number	% of dwellings
Falls on the level	629	2.0%	0	0.0%	629	1.7%
Falls on stairs	816	2.6%	290	5.5%	1,106	3.0%
Falls between levels	882	2.8%	38	0.7%	920	2.5%
Carbon Monoxide	54	0.2%	28	0.5%	82	0.2%
Fire	480	1.5%	138	2.6%	618	1.7%
Hot surfaces & materials	210	0.7%	0	0.0%	210	0.6%
Damp & mould	101	0.3%	89	1.7%	190	0.5%
Electrical hazards	82	0.3%	0	0.0%	82	0.2%
Excess cold	3,267	10.2%	928	17.6%	4,195	11.3%
Structural failure	69	0.2%	0	0.0%	69	0.2%
Excess heat	0	0.0%	0	0.0%	0	0.0%
Asbestos	0	0.0%	0	0.0%	0	0.0%
Biocides	0	0.0%	0	0.0%	0	0.0%
Lead	0	0.0%	0	0.0%	0	0.0%
Radiation (radon)	0	0.0%	0	0.0%	0	0.0%
Uncombusted fuel gases	0	0.0%	0	0.0%	0	0.0%
Volatile organic compounds	0	0.0%	0	0.0%	0	0.0%
Crowding & space	0	0.0%	66	1.2%	66	0.2%
Entry by intruders	116	0.4%	0	0.0%	116	0.3%
Lighting	0	0.0%	40	0.8%	40	0.1%
Noise	0	0.0%	0	0.0%	0	0.0%
Domestic hygiene, pests & refuse	49	0.2%	0	0.0%	49	0.1%
Food safety	149	0.5%	64	1.2%	213	0.6%
Personal hygiene, sanitation & drainage	380	1.2%	75	1.4%	455	1.2%
Water supply	12	0.1%	0	0.0%	12	0.1%
Fall associated with baths	0	0.0%	0	0.0%	0	0.0%
Position & operability of amenities	0	0.0%	0	0.0%	0	0.0%
Collision & entrapment	90	0.3%	40	0.6%	130	0.3%
Explosions	0	0.0%	0	0.0%	0	0.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

3.12 The table shows that the most frequently recorded Category 1 hazard by far is excess cold, followed falls on stairs, falls between levels and falls on the level. Relatively few sample dwellings were found to have Category 1 hazards in any of the other categories studied. The main reasons for Category 1 hazards are broadly the same as found nationally (the 2006 EHCS found excess cold hazards to be present in 12.6% of dwellings).

3.13 The finding of zero for some of the hazards does not necessarily mean that there are no dwellings in the District with such hazards – simply that none were found within the survey sample. It does however, follow that the number of dwellings with these hazards is likely to be very small.

Grouped hazard scores

3.14 We can use the data in the above table to estimate the number of dwellings which fall into the Category 1 group on any hazard, those which fall into the Category 2 groups on any hazard (excluding those in the Category 1 group) and finally dwellings with low hazard levels. The table below shows the results of this analysis.

Table 3.2 Grouped hazard scores (private sector excluding RSLs)

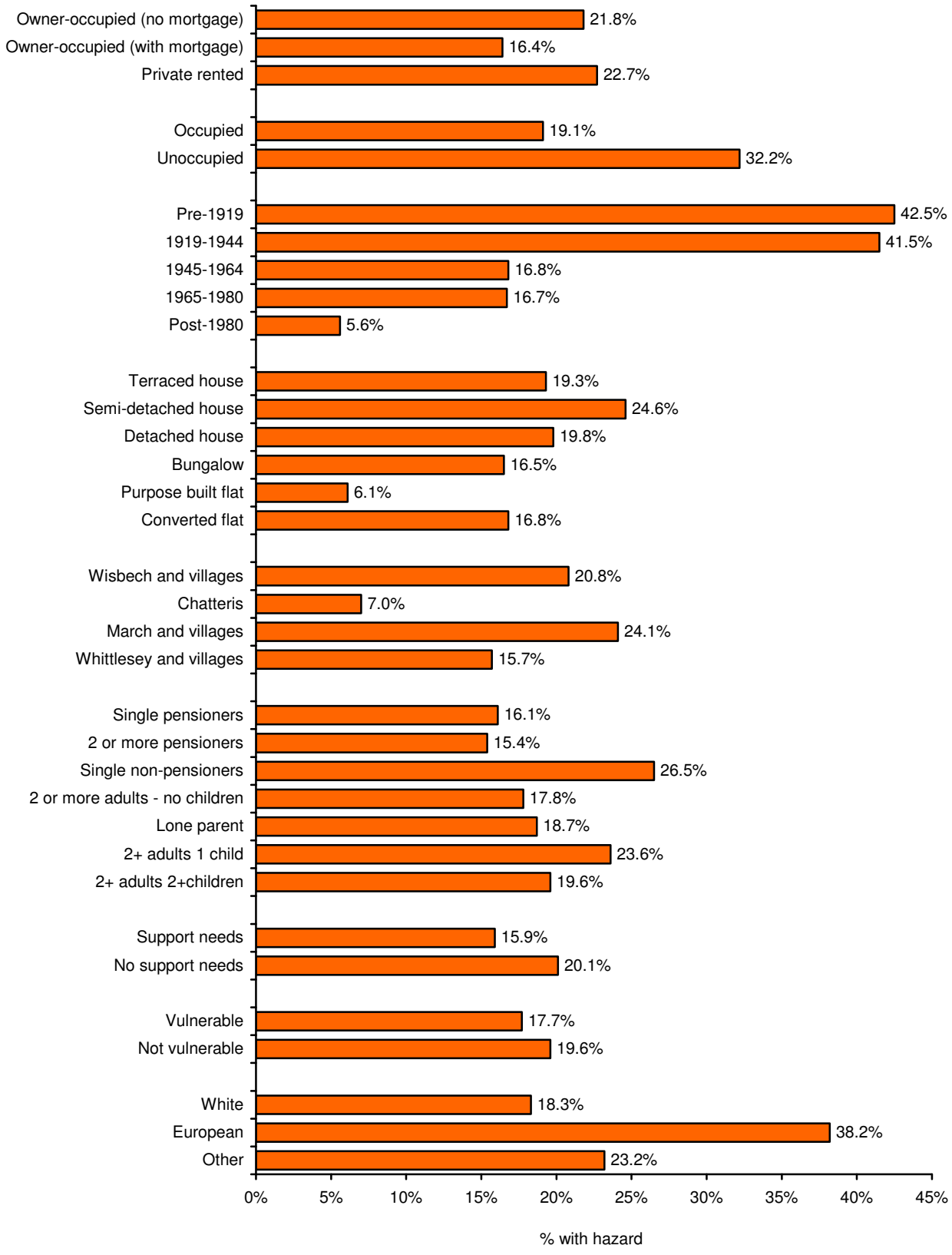
Category of worst hazard	Owner-occupied		Private rented		Total	
	Number of dwellings	% of dwellings	Number of dwellings	% of dwellings	Number of dwellings	% of dwellings
Category 1	6,024	18.9%	1,202	22.7%	7,227	19.4%
Category 2	5,991	18.8%	1,302	24.6%	7,293	19.6%
No hazards	19,931	62.4%	2,784	52.6%	22,714	61.0%
Total	31,946	100.0%	5,288	100.0%	37,234	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

3.15 The table shows that a total of 19.4% of dwellings have at least one hazard described as Category 1, a further 19.6% of dwellings having Category 2 hazards. Nationally, 23.5% of private sector dwellings are estimated to have a Category 1 hazard (2006).

3.16 The figure below shows Category 1 hazards by dwelling and household characteristics (excluding RSL dwellings/households). The data shows that empty homes and dwellings built before 1954 show high levels of Category 1 hazards. Semi-detached also show higher levels of Category 1 hazards than average. The sub-area of March and villages records the highest levels of Category 1 hazards, whilst the owner-occupied (no mortgage) sector show lower levels of Category 1 hazards than the other tenures.

Figure 3.1 Characteristics of dwellings/households with Category 1 hazards (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

3.17 In terms of household type, single non-pensioner households are the most likely to live in a dwelling containing a Category 1 hazard. Support needs[1] and vulnerable[2] households are less likely than other households to be in Category 1-rated dwellings. Finally, dwellings occupied by 'European' households are generally more likely to have a Category 1 hazard.

Types of hazard

3.18 The previous figure has been expanded to look at the types of hazards present by dwelling and household group (shown in the table below). For the purposes of this analysis we have split hazards into four categories. These are:

- Excess cold
- Falls (falls on stairs, falls on the level or falls between levels)
- Fires, scalds & burns (fire, hot surfaces and materials)
- Other hazards

3.19 The table shows some interesting results. For example it is notable that terraced houses are less likely to have a category 1 hazard due to excess cold but are generally to have other hazards present. In addition pre-1919 dwellings typically have a higher proportion of all types of Category 1 hazard.

3.20 In terms of household characteristics the data suggests that White European households are particularly likely to have an excess cold Category 1 hazard, as are households with children.

[1] Support needs households refer to households containing a member with any of six specified disabilities (self-defined); a full list can be found in the Glossary

[2] Vulnerable households are defined as those in receipt of at least one of the principal means-tested or disability-related benefits listed in the Glossary

Table 3.3 Characteristics of dwellings/households with Category 1 hazards – types of hazard present (private sector excluding RSLs)

Dwelling characteristic	% of dwellings in group that:				
	Any Category 1 hazard	Excess cold	Falls	Fires, scalds and burns	Other hazards
Tenure					
Owner-occupied (nm)	21.8%	12.2%	8.1%	3.0%	2.3%
Owner-occupied (wm)	16.4%	8.5%	6.0%	1.1%	2.9%
Private rented	22.7%	17.5%	6.2%	2.6%	5.8%
Empty homes					
Occupied	19.1%	10.9%	6.9%	1.9%	2.6%
Unoccupied	32.2%	28.5%	4.2%	9.2%	21.9%
Age of dwelling					
Pre-1919	42.5%	29.6%	16.1%	6.3%	7.8%
1919-1944	41.5%	29.3%	12.8%	0.0%	4.2%
1945-1964	16.8%	6.2%	2.4%	5.6%	4.3%
1965-1980	16.7%	5.3%	8.9%	0.9%	1.5%
Post-1980	5.6%	2.7%	1.8%	0.2%	1.1%
Type of dwelling					
Terraced house	19.3%	10.5%	8.0%	2.5%	3.6%
Semi-detached house	24.6%	13.8%	8.7%	3.4%	3.7%
Detached house	19.8%	11.0%	7.7%	1.5%	2.6%
Bungalow	16.5%	10.3%	4.5%	1.7%	2.6%
Purpose built flat	6.1%	2.5%	3.7%	0.0%	3.7%
Converted flat	16.8%	16.8%	5.5%	0.0%	4.9%
Location					
Wisbech and villages	20.8%	12.2%	6.2%	3.6%	4.2%
Chatteris	7.0%	3.2%	1.7%	0.9%	2.3%
March and villages	24.1%	13.5%	9.9%	1.8%	2.3%
Whittlesey and villages	15.7%	10.2%	6.0%	0.0%	2.5%
All dwellings	19.4%	11.3%	6.8%	2.1%	3.1%
Household type					
Single pensioners	16.1%	10.1%	7.2%	1.8%	1.7%
2 or more pensioners	15.4%	9.8%	5.0%	2.2%	0.0%
Single non-pensioners	26.5%	7.2%	15.7%	3.8%	3.7%
2 or more adults - no children	17.8%	11.1%	3.7%	2.3%	2.8%
Lone parent	18.7%	15.5%	7.1%	0.0%	4.9%
2+ adults 1 child	23.6%	14.9%	9.7%	0.5%	3.0%
2+ adults 2+ children	19.6%	11.0%	7.1%	0.4%	3.9%
Support needs					
Support needs	15.9%	9.0%	5.6%	1.3%	3.3%
No support needs	20.1%	11.5%	7.3%	2.1%	2.4%
Vulnerable households					
Vulnerable	17.7%	11.4%	7.2%	1.4%	3.0%
Not vulnerable	19.6%	10.7%	6.8%	2.1%	2.5%
Ethnic group					
White	18.3%	10.2%	6.7%	1.9%	2.5%
European	38.2%	27.1%	11.5%	3.0%	8.3%
Other	23.2%	12.6%	10.5%	0.0%	0.0%
All households	19.1%	10.9%	6.9%	1.9%	2.6%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Costs of individual hazards

3.21 Surveyors were asked to estimate the cost of remedying individual hazards where these were present. The table below gives estimates of the average cost per dwelling and total cost for all dwellings with Category 1 hazards.

Table 3.4 Type of hazard and estimated cost to remedy (private sector excluding RSLs)

Hazard	Average cost per dwelling	Number of dwellings	Total cost
Falls on the level	£1,337	629	£0.8m
Falls on stairs	£1,720	1,106	£1.9m
Falls between levels	£268	920	£0.2m
Carbon Monoxide	£1,335	82	£0.1m
Fire	£1,589	618	£1.0m
Hot surfaces & materials	£431	210	£0.1m
Damp & mould	£2,765	190	£0.5m
Electrical hazards	£427	82	£0.0m
Excess cold	£1,330	4,195	£5.6m
Structural failure	£4,495	69	£0.3m
Excess heat	-	0	-
Asbestos	-	0	-
Biocides	-	0	-
Lead	-	0	-
Radiation (radon)	-	0	-
Uncombusted fuel gases	-	0	-
Volatile organic compounds	-	0	-
Crowding & space	£2,466	66	£0.2m
Entry by intruders	£1,914	116	£0.2m
Lighting	£500	40	£0.0m
Noise	-	0	-
Domestic hygiene, pests & refuse	£2,000	49	£0.1m
Food safety	£1,974	213	£0.4m
Personal hygiene, sanitation & drainage	£2,447	455	£1.1m
Water supply	£100	12	£0.0m
Fall associated with baths	-	0	-
Position & operability of amenities	-	0	-
Collision & entrapment	£2,174	130	£0.3m
Explosions	-	0	-
TOTAL	£1,790	7,227	£12.9m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

3.22 The table shows that to remedy all Category 1 hazards in the private sector would cost £12.9m. Almost half of this cost (£5.6m) is for excess cold. The table below splits these costs by tenure. The table shows that where a Category 1 hazard is present the highest costs are in the owner-occupied (no-mortgage) sector. The average owner-occupied (no-mortgage) dwelling is estimated to require £2,062 to be spent to remedy the hazard with a total cost District-wide of £6.6m – this accounts for around half of the total spend required to remedy all private sector Category 1 hazards.

Table 3.5 Estimated cost to remedy by tenure (private sector excluding RSLs)

Tenure	Average cost per dwelling	Number of dwellings	Total cost
Owner-occupied (no mortgage)	£2,062	3,200	£6.6m
Owner-occupied (with mortgage)	£1,481	2,825	£4.2m
Private rented	£1,794	1,202	£2.2m
TOTAL	£1,790	7,227	£12.9m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

3.23 The Housing Health and Safety Rating System is a method for looking at the condition of dwellings in an area taking into account the potential hazards of a dwelling in relation to any persons using it rather than simply a study of the fabric condition of the home.

3.24 It is estimated that around 19.4% of private sector dwellings across the District have a Category 1 hazard. Below are some characteristics of 'hazardous' homes:

- The main hazards relate to excess cold, falls on stairs, falls between levels and falls on the level.
- The most costly Category 1 hazard to remedy is excess cold at an estimated total cost of £5.6m (this represents almost half of the total cost to remedy Category 1 hazards).
- Older dwellings appear particularly likely to be 'hazardous'.
- Single non-pensioner and 'European' households containing show high levels of hazardous homes.

4. Disrepair

Introduction

4.1 This chapter addresses the details of repairs required to dwellings. Typical repairs required will include repairs to roofs, windows and amenities and services – the survey form at the back of the report shows the full range of possible repairs required to a dwelling. Repairs do not include maintenance such as cyclical painting. The subsequent analysis of repair costs looks at three different time periods (up to a year, up to five years and within the next ten years).

Measuring the extent of disrepair

4.2 An idea of the presence of faults provides useful information about the main problem areas, but does not represent either the extent of the problems or the cost of putting them right. The standard test for such repairs is the cost to put the building into good repair. This includes all the building elements and the overall cost of rectifying any work. The survey measured three levels of disrepair (shown in the box below).

Box 4.1 Categories of repair measured in the survey

Category	Definition
Urgent repair	All exterior building work recorded by the surveyor as being required within the next 12 months plus any interior work identified (regardless of the time period). Typical examples of urgent repair work relate to amenities and services within the home (such as replacing old/inefficient boilers and work required to bathrooms or kitchens).
Basic repair	All works identified by the surveyor as needing to be done within 5 years, including any urgent work as described above. These do not include replacement of building elements nearing the end of their life where the surveyor recorded that this action could be delayed by more than 5 years, often by short term patch repairs. Over this longer period typical examples of work to be carried out will relate to external items such as walls, roofs and boundary walls/fences.
Comprehensive repair	This includes all repairs as specified above together with any replacements the surveyor has assessed as being needed in the next 10 years. Replacement periods are only defined for external elements and are given whether or not any repair work has been identified as needed. The replacement period is given as the number of years before the element needs replacing either following specified repair work or simply as the remaining life expectancy. In the ten year cycle typical work will include the renewing of external items (such as windows, doors, roofs).

4.3 It should be noted that the above repair categories are cumulative. Consequently figures for *basic repair* include the costs of *urgent repairs*, and both are in turn included in the figures for *comprehensive repairs*.

4.4 Standard repair costs are based on a schedule provided by the Building Cost Information Service (BCIS) and have been updated to the middle of 2008 base for the East of England region.

4.5 The actual costs of work will vary depending on the size of dwellings. Therefore one further measure has been included – standardised repair costs. The definition of this is shown in the box below.

Box 4.2 Standardised repair costs

The basic repair cost per square metre of floor area, calculated to remove the effect of the size of buildings and give a better measure of relative deterioration.

Assessment of repair costs – overall findings

4.6 The overall situation in terms of repairs costs for the private sector housing stock is summarised in the table below. The data shows an average urgent repair cost of £1,156 per dwelling, this figure rises to £4,338 for comprehensive repairs (over 10 years) – these average costs include dwellings requiring no work.

Table 4.1 Overall repairs cost in Fenland (private sector excluding RSLs)

Repairs category	Total cost	Average cost per dwelling
Urgent repair	£43.0m	£1,156
Basic repair	£63.7m	£1,713
Comprehensive repair	£161.5m	£4,338
Standardised repair cost (/m²)	-	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

4.7 Consequently, the total cost of repairs is considerable: comprehensive repairs will cost a total of £161.5m, and even urgent repairs will amount to a total of £43.0m. It can therefore be seen that the urgent work identified as being required to dwellings is in most cases not so bad as to require enforcement action. This can be evidenced by the fact that whilst urgent work comes to a total of £43.0m the total cost to rectify all Category 1 hazards is only £12.9m. The table below looks at the distribution of the above repair costs.

Table 4.2 Repairs costs by level of cost (private sector excluding RSLs)			
Level of cost	Urgent	Basic repairs	Comprehensive repair
No repairs required	42.0%	34.0%	25.2%
Under £1,000	29.0%	28.5%	15.2%
£1,000-£2,499	17.1%	19.1%	15.7%
£2,500-£4,999	7.8%	11.2%	14.1%
£5,000-£9,999	2.6%	3.7%	16.4%
£10,000-£14,999	0.6%	1.7%	5.8%
£15,000 and above	0.8%	1.8%	7.6%
Total	100.0%	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

4.8 Almost three-quarters (71.0%) of dwellings require no or minimal *urgent* repairs (under £1,000). For both the urgent and basic repair categories, the numbers requiring substantial expenditure are really quite small. However, around 13% of dwellings will require expenditure of over £10,000 over the next ten years.

Elements of repairs

4.9 It is possible to look at the average cost of basic repairs for the individual elements examined in the survey. The elements are shown (in descending order of cost) in the table below. It can be seen that many items contribute to the total basic repairs cost. The main costs are for heating systems, external walls and bathrooms, which make up around a third of the total repair cost over the next five years.

Table 4.3 Average cost of individual elements – basic repair (private sector excluding RSLs)		
Item	Average cost per dwelling (including those requiring no work)	% of cost
Heating systems	£242	14.1%
External walls	£200	11.7%
Bathrooms	£173	10.1%
Walls, fences, paved areas and outbuildings	£170	9.9%
External doors and windows	£158	9.2%
Roofs	£141	8.2%
Kitchens	£119	7.0%
Insulation	£112	6.5%
Internal walls	£76	4.5%
Foundations	£72	4.2%
Gas and electric	£55	3.2%
Condensation	£33	1.9%
Ceilings	£31	1.8%
Chimneys	£27	1.6%
Damp proof course	£23	1.3%
Water Closet	£20	1.2%
Floors	£16	1.0%
Drainpipes and soils/wastes pipes	£15	0.9%
Internal doors and frames	£14	0.8%
Water and drainage	£6	0.3%
Staircases	£6	0.3%
Internal drainage	£2	0.1%
Common parts	£0	0.0%
Total	£1,713	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Repair costs and dwelling characteristics

4.10 The tables below show repair costs by tenure, occupancy, age of dwelling, building type and location.

4.11 There are noticeable differences in repair costs by tenure, with private rented dwellings generally showing the highest and owner-occupied (with mortgage) dwellings the lowest repair costs. Empty homes show higher costs for all measures.

4.12 As might be expected, repair costs are related to age of dwelling. The data shows the highest costs for dwellings built before 1965 and much lower costs thereafter. The standardised repair costs vary from £5.0 for post-1980 dwellings, to £44.2 for dwellings built before 1919.

4.13 By dwelling type, converted flats show the highest repair costs at all levels. Purpose built flats generally show the lowest repair costs . Additionally, the lowest repair costs are found in the Chatteris sub-area with the highest standardised cost found in the March and villages sub-area.

Table 4.4 Repair costs by tenure (private sector excluding RSLs)

Tenure	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Owner-occupied (no mortgage)	£1,171	£1,665	£4,487	£18.4
Owner-occupied (with mortgage)	£1,050	£1,621	£4,029	£15.7
Private rented	£1,456	£2,148	£4,936	£27.2
Average	£1,156	£1,713	£4,338	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.5 Repair costs by occupancy (private sector excluding RSLs)

Occupancy	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Occupied	£1,020	£1,577	£4,218	£16.7
Unoccupied	£7,044	£7,609	£9,549	£91.9
Average	£1,156	£1,713	£4,338	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.6 Repair costs by age of dwelling (private sector excluding RSLs)

Dwelling age	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Pre-1919	£3,040	£4,513	£8,470	£44.2
1919-1944	£1,458	£2,392	£7,452	£27.3
1945-1964	£1,926	£2,413	£5,832	£26.1
1965-1980	£734	£957	£3,599	£12.9
Post-1980	£215	£451	£1,570	£5.0
Average	£1,156	£1,713	£4,338	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.7 Repair costs by dwelling type (private sector excluding RSLs)				
Dwelling type	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Terraced house	£1,532	£1,917	£4,093	£22.5
Semi-detached house	£1,302	£1,837	£5,108	£19.1
Detached house	£1,108	£1,991	£4,542	£15.6
Bungalow	£909	£1,289	£3,841	£17.5
Purpose built flat	£392	£482	£1,657	£9.8
Converted flat	£2,539	£3,428	£5,478	£48.4
Average	£1,156	£1,713	£4,338	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.8 Repair costs by location (private sector excluding RSLs)				
Sub-area	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Wisbech and villages	£1,225	£1,681	£4,284	£17.8
Chatteris	£805	£1,098	£3,118	£12.0
March and villages	£1,219	£1,866	£5,077	£21.5
Whittlesey and villages	£1,106	£1,895	£3,888	£18.2
Average	£1,156	£1,713	£4,338	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Repair costs and household characteristics

4.14 The tables below shows repair costs by household type, support needs, vulnerable households and ethnic group.

4.15 The data shows that single non-pensioner households have the highest repair costs for all categories except comprehensive repair. Lone parent households have the highest average comprehensive repair cost. Other pensioner only households also record high repair costs. Households with two adults and one child show the lowest standardised repair cost.

4.16 Support needs households show significantly higher repair costs to those with no support needs members. The same is the case for vulnerable households. By ethnic group the data suggests that the highest repairs costs are generally found in dwellings occupied by ‘European’ households. ‘Other’ households show the lowest repair costs, although this group is based on a small sample of households.

Table 4.9 Repair costs by household type (private sector excluding RSLs)				
Household type	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Single pensioner	£1,210	£1,652	£4,504	£19.8
2 or more pensioners	£1,001	£1,434	£3,923	£13.8
Single non-pensioner	£1,602	£2,319	£4,386	£29.9
2 or more adults, no children	£840	£1,425	£3,798	£13.8
Lone parent	£1,169	£1,587	£5,365	£20.5
2+ adults, 1 child	£931	£1,244	£4,716	£12.8
2+ adults, 2+ children	£812	£1,611	£4,514	£13.8
Average	£1,020	£1,577	£4,218	£16.7

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.10 Repair costs and support needs (private sector excluding RSLs)				
Support needs	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Support needs	£1,223	£1,761	£4,855	£19.4
No support needs	£956	£1,519	£4,017	£15.8
Average	£1,020	£1,577	£4,218	£16.7

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.11 Repair costs and vulnerable households (private sector excluding RSLs)				
Vulnerable households	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
Vulnerable	£1,302	£1,976	£4,944	£21.3
Not vulnerable	£925	£1,443	£3,975	£15.2
Average	£1,020	£1,577	£4,218	£16.7

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 4.12 Repair costs and ethnic group (private sector excluding RSLs)				
Ethnic group	Urgent repairs	Basic repairs	Comprehensive repairs	Standardised repair cost
	Repair cost per dwelling £			£ per sq. m
White	£1,017	£1,567	£4,226	£16.6
European	£1,227	£2,126	£4,566	£21.5
Other	£656	£846	£2,832	£9.1
Average	£1,020	£1,577	£4,218	£16.7

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

4.17 The survey studied faults to dwellings and associated repair costs. Some of the main findings of the analysis were:

- The average cost per dwelling of urgent repairs (i.e. those needing to be done within the next year) was £1,156 – this totals £43.0m across the District.
- The average cost per dwelling for basic repairs (i.e. all work needing to be done within the next five years) was £1,713 – totalling £63.7m across the District.
- The main problem areas (in terms of the amount needing to be spent) were heating systems, external walls and bathrooms.
- Empty homes showed the highest repair costs, as did older dwellings.
- Vulnerable and support needs households have considerably higher average repair costs.

5. Decent Homes

Introduction

5.1 The Government defines a home as 'decent' if it meets all of the following four criteria:

- No Category 1 hazards
- Is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort

5.2 Previously the first of these four criteria was based on the fitness standard, however Government Guidance published in June 2006 amended the definition of Decent Homes replacing unfitness with Category 1 hazards.

Applying the standard

5.3 The 2006 CLG decent homes implementation guidance sets out what factors would be considered to make a dwelling 'non-decent'. The table below shows the four criteria along with suggested measurements by the Guidance; this is followed by our comment about how the current survey data has been used to meet the criteria.

Table 5.1 Decent homes criteria and comment on calculation		
Decent home criterion	Summary of Government guidance	Application in this survey
Does it meet the current minimum standard?	Does dwelling contain any Category 1 hazards?	All dwellings deemed to have at least one Category 1 hazard are included here.
Is it in reasonable state of repair?	Key components: external wall structure, wall finish/applied surface, chimney stacks, roof structure, roof covering, external doors, windows, gas system, electrical supply, heating boiler Non key components: kitchen amenities, bathroom amenities, heating system	The definition used in the survey is consistent with the EHCS and considers urgent work required to any of the key components or urgent work required to two or more of the non-key components.
Has it reasonably modern facilities?	Kitchen: modern (<20 years old), adequate space and layout Bathroom: modern (<30 years old) Appropriately located bathroom and WC Adequate noise insulation Flats: common areas adequate size and layout	A dwelling must fail on at least three of these categories to be considered as non-decent. This is consistent with the EHCS. A home lacking two or less of the facilities described is still classed as decent therefore it is not necessary to modernise kitchens and bathrooms if a home passes the remaining criteria.
Does it provide a reasonable degree of thermal comfort?	For gas/oil heating: does it have a programmable heating system and cavity wall insulation and/or at least 50mm of roof insulation where appropriate? For electric storage heaters/LPG/programmable solid fuel central heating: does it have cavity wall insulation and at least 200mm of roof insulation where appropriate?	All of this information is available from the survey data and hence this part of the standard is replicated in full.

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Decent homes in Fenland

5.4 Having worked through each of the four headings used to determine decent (or non-decent) homes in the private sector in Fenland, the survey estimates that in the private sector 27.7% of dwellings would be categorised as non-decent, representing 10,298 dwellings in the District. This compares with the latest CLG estimate for 2006 of 36.3% nationally.

5.5 The table below highlights the reasons for homes being considered as non-decent. The results suggest that the main reason for non-decency is Category 1 hazards with some 70.2% of dwellings failing on this criterion. The figures in Fenland show broadly the same pattern as found nationally (2006 EHCS).

Table 5.2 Causes of non-decent homes in Fenland and England (private sector excluding RSLs)			
Non-decent due to	No. of non-decent dwellings	% of non-decent dwellings	England (2006)
Category 1 hazard	7,227	70.2%	62.8%
Disrepair	1,689	16.4%	22.0%
Modern facilities	1,165	11.3%	5.7%
Thermal comfort	4,670	45.3%	49.0%

Note: Percentages add up to more than 100 because some dwellings fail on more than one criterion

Source: Fenland District Council Private Sector Stock Condition Survey 2008

5.6 The table below shows the number of reasons for dwellings being considered non-decent. The table shows that the majority of non-decent dwellings (68.2%) are considered such on just one of the various items.

Table 5.3 Number of non-decent items (private sector excluding RSLs)		
Number of items	Number of non-decent dwellings	% of non-decent dwellings
One	7,021	68.2%
Two	2,389	23.2%
Three	602	5.8%
Four	287	2.8%
Total	10,298	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Characteristics of non-decent homes

5.7 The tables below show some dwelling and household characteristics of non-decent homes. The first table shows the percentages of various groups that fail the Decent Homes Standard (and under the different measures) whilst the second table provides the actual estimated number of dwellings or households involved.

5.8 The data shows that of the three tenures, private rented dwellings are most likely to be considered non-decent. Unoccupied dwellings were more likely than occupied dwellings to be non-decent. An estimated 56.2% of pre-1919 dwellings are non-decent, compared with only 9.4% of those built since 1980. Additionally, a large proportion of flats are non-decent. The results from the four sub-areas suggest that the highest level of non-decent housing is found in the March and villages sub-area.

5.9 National data from 2006 suggests that 34.6% of owner-occupied dwellings are non-decent, with a figure of 46.8% found in the private rented sector. In both tenures therefore the position in Fenland is noticeably better than found across England.

5.10 By household type, single non-pensioner households show high levels of non-decency. Vulnerable households are more likely to live in non-decent homes than non-vulnerable households. There was little difference between households with support needs and those without support needs. By ethnic group, European households had particularly high levels of non-decency.

Table 5.4 Non-decent homes and dwelling/household characteristics (percentages) - private sector excluding RSLs

Dwelling characteristic	% of dwellings in group that:				
	Non-decent	Category 1 hazard	Fail disrepair	Fail modernisation	Fail thermal comfort
Tenure					
Owner-occupied (nm)	29.9%	21.8%	5.4%	4.7%	13.6%
Owner-occupied (wm)	22.5%	16.4%	3.5%	1.5%	8.9%
Private rented	38.4%	22.7%	5.6%	4.1%	21.6%
Empty homes					
Occupied	27.5%	19.1%	3.9%	2.8%	12.1%
Unoccupied	36.4%	32.2%	30.7%	17.0%	33.2%
Age of dwelling					
Pre-1919	56.2%	42.5%	15.9%	6.9%	24.3%
1919-1944	48.5%	41.5%	4.5%	2.2%	26.5%
1944-1964	34.1%	16.8%	6.8%	6.8%	17.4%
1965-1980	24.0%	16.7%	2.3%	4.5%	8.6%
Post-1980	9.4%	5.6%	0.0%	0.0%	3.8%
Type of dwelling					
Terraced house	28.3%	19.3%	4.3%	1.8%	12.1%
Semi-detached house	33.6%	24.6%	4.5%	1.0%	16.0%
Detached house	25.2%	19.8%	5.5%	3.0%	6.0%
Bungalow	21.9%	16.5%	3.3%	5.1%	10.8%
Purpose built flat	45.6%	6.1%	2.4%	0.0%	41.9%
Converted flat	49.0%	16.7%	15.6%	14.2%	48.3%
Location					
Wisbech and villages	28.8%	20.8%	4.6%	2.8%	12.6%
Chatteris	11.8%	7.0%	3.0%	2.6%	4.0%
March and villages	35.3%	24.1%	5.7%	4.2%	17.9%
Whittlesey and villages	21.3%	15.6%	3.2%	2.2%	8.1%
All dwellings	27.7%	19.4%	4.5%	3.1%	12.5%
Household type					
Single pensioners	28.6%	16.1%	6.9%	5.4%	10.9%
2 or more pensioners	22.3%	15.3%	2.4%	3.5%	10.3%
Single non-pensioners	42.6%	26.5%	3.7%	7.2%	20.3%
2+ adults, no children	26.2%	17.8%	3.3%	1.4%	12.8%
Lone parent	25.9%	18.8%	0.0%	0.0%	9.9%
2+ adults, 1 child	27.4%	23.6%	3.3%	0.3%	8.9%
2+ adults, 2+ children	21.2%	19.6%	6.1%	2.0%	8.2%
Support needs					
Support needs	27.9%	15.9%	6.3%	4.7%	15.1%
No support needs	27.3%	20.1%	3.2%	2.2%	11.1%
Vulnerable households					
Vulnerable	29.9%	17.6%	6.8%	3.7%	17.9%
Not vulnerable	26.6%	19.6%	3.0%	2.5%	10.1%
Ethnic group					
White	26.9%	18.3%	4.1%	2.9%	12.4%
European	42.7%	38.2%	2.1%	1.1%	7.0%
Other	27.4%	23.1%	0.0%	0.0%	4.3%
All households	27.5%	19.1%	3.9%	2.8%	12.1%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

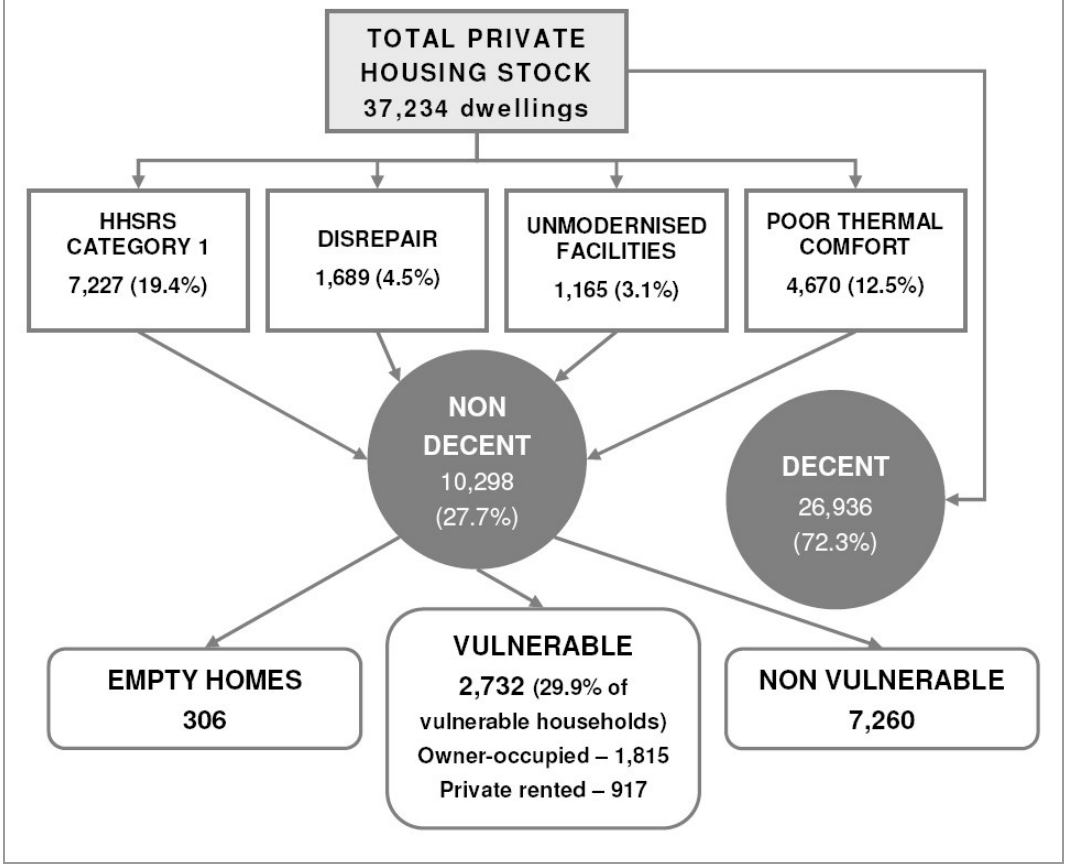
Table 5.5 Non-decent homes and dwelling/household characteristics (numbers) - private sector excluding RSLs

Dwelling characteristic	Number of dwellings in group that:				
	Non-decent	Category 1 hazard	Fail disrepair	Fail modernisation	Fail thermal comfort
Tenure					
Owner-occupied (nm)	4,386	3,200	788	694	1,991
Owner-occupied (wm)	3,883	2,825	607	254	1,538
Private rented	2,030	1,202	295	217	1,141
Empty homes					
Occupied	9,992	6,956	1,431	1,022	4,391
Unoccupied	306	270	258	143	279
Age of dwelling					
Pre-1919	3,559	2,690	1,007	438	1,542
1919-1944	2,074	1,778	193	96	1,134
1944-1964	1,681	826	334	336	856
1965-1980	1,559	1,082	150	295	559
Post-1980	1,425	851	5	0	579
Type of dwelling					
Terraced house	1,377	936	210	86	586
Semi-detached house	3,002	2,198	400	87	1,435
Detached house	2,566	2,018	566	308	609
Bungalow	2,503	1,888	374	581	1,235
Purpose built flat	496	66	27	0	456
Converted flat	353	121	113	103	348
Location					
Wisbech and villages	4,209	3,038	671	411	1,839
Chatteris	489	290	124	109	166
March and villages	4,210	2,875	682	500	2,138
Whittlesey and villages	1,391	1,024	212	145	527
All dwellings	10,298	7,227	1,689	1,165	4,670
Household type					
Single pensioners	1,377	778	335	261	525
2 or more pensioners	1,056	728	115	164	490
Single non-pensioners	1,864	1,158	161	317	888
2+ adults, no children	3,405	2,310	426	180	1,663
Lone parent	375	271	0	0	143
2+ adults, 1 child	935	806	114	9	303
2+ adults, 2+ children	979	905	280	91	378
Support needs					
Support needs	2,432	1,387	547	409	1,313
No support needs	7,560	5,569	884	613	3,078
Vulnerable households					
Vulnerable	2,732	1,612	621	338	1,631
Not vulnerable	7,260	5,344	811	684	2,760
Ethnic group					
White	9,299	6,343	1,405	1,007	4,279
European	550	492	27	14	90
Other	143	121	0	0	22
All households	9,992	6,956	1,431	1,022	4,391

Source: Fenland District Council Private Sector Stock Condition Survey 2008

5.11 A key measure in terms of decent homes and the local authority is the proportion of vulnerable households living in decent accommodation; the survey estimates that 70.1% of vulnerable households live in decent housing. This compares with a national average (from the 2006 EHCS) of 58.8%.

Figure 5.1 Decent Homes – summary of results (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

5.12 The table below takes the above data further by looking at vulnerable/non-vulnerable households by tenure. The table shows for both owner-occupiers and private tenants that vulnerable households are more likely than non-vulnerable households to be living in non-decent accommodation (the difference being most marked in the private rented sector). The data is also interesting in showing for both tenure groups a high level of failure for modernisation (which is typically the most expensive criteria to remedy).

Table 5.6 Non-decent homes – summary of results for vulnerable households by tenure (private sector excluding RSLs)

Dwelling characteristic		Number of dwellings in group that: Non-decent	Category 1 hazard	Fail disrepair	Fail modernisation	Fail thermal comfort
Owner-occupied – vulnerable	No.	1,816	1,209	453	255	958
	%	26.2%	17.4%	6.5%	3.7%	13.8%
Owner-occupied – non-vulnerable	No.	6,220	4,596	734	614	2,366
	%	25.5%	18.8%	3.0%	2.5%	9.7%
Private rented – vulnerable	No.	917	403	168	82	673
	%	41.7%	18.3%	7.6%	3.8%	30.6%
Private rented – non-vulnerable	No.	1,040	749	76	70	395
	%	36.3%	26.2%	2.7%	2.5%	13.8%
All households	No.	9,992	6,956	1,431	1,022	4,391
	%	27.5%	19.1%	3.9%	2.8%	12.1%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Cost to make homes decent

5.13 In addition to estimating the number of homes considered as non-decent it is possible to estimate the likely costs of making these homes decent. The table below shows estimated costs for rectifying each reason for non-decency and the total cost across the District. The table shows that the cost to make the average non-decent home decent would be £2,974. Across the whole District this would entail a total cost of £30.6m.

Table 5.7 Costs for remedying non-decent homes in Fenland (private sector excluding RSLs)

Non-decent due to	Number of non-decent dwellings	Average cost per non-decent dwelling	Total cost across the District
Category 1 hazard	7,227	£1,790	£12.9m
Disrepair	1,689	£4,054	£6.8m
Modern facilities	1,165	£3,894	£4.5m
Thermal comfort	4,670	£1,350	£6.3m
Average/total	10,298	£2,974	£30.6m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

5.14 The costs to make dwellings decent for vulnerable households are generally significantly higher than for all occupied dwellings. Survey data suggests that the average cost for vulnerable households is £3,738 per dwelling, making for a total spend requirement of £10.2m. The finding of higher costs for vulnerable households is consistent with the national trend reported in the EHCS.

5.15 The table below summarises the costs to make decent split between tenure and vulnerable households. To this has been added empty homes for reasons of completeness. The table shows that the biggest differences occurs in the owner occupied (no mortgage) sector and the private rented sector, where vulnerable households are estimated to have an average cost to make decent of at least twice the equivalent figure for non-vulnerable households. Empty homes show very high costs to make decent.

Table 5.8 Costs for remedying non-decent homes in Fenland by tenure and vulnerability (private sector excluding RSLs)

Tenure	Vulnerable	Not vulnerable	All households /dwellings
Owner-occupied (no mortgage)	£5,088	£2,375	£2,980
Owner-occupied (with mortgage)	£2,242	£1,612	£1,757
Private rented	£3,778	£1,884	£2,772
Empty homes	-	-	£19,347
Average/total	£3,738	£1,996	£2,974

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

5.16 Survey information was used to calculate a measure of 'decent homes' which was based on published Government Guidance. In assessing decent homes four factors are taken into account. These are:

- Category 1 hazards
- Disrepair
- Modern facilities
- Thermal comfort

5.17 The results suggested that 27.7% of dwellings failed the standard under one or more of these headings. This figure compares with a national estimate (for private sector dwellings) of 36.3%. Some of the main findings relating to 'non-decent' homes were:

- The main reason for failure was a Category 1 hazard; 70.2% of non-decent homes failed under this heading
- Some 68.2% of 'non-decent' homes fail on only one of the four factors.
- Dwellings with high levels of 'non-decency' included: private rented dwellings, empty homes, pre-1919 dwellings and flats
- Households that show high levels of non-decency include single (non-pensioner) households, vulnerable households and European households
- The total cost of remedying non-decent homes in the District is estimated to be £30.6m (which equates to approximately £2,974 per non-decent dwelling).

6. Houses in Multiple Occupation

Introduction

6.1 This chapter looks at the characteristics of Houses in Multiple Occupation (HMOs). The Housing Act 2004 provides the legal definition of HMO (covered under Sections 254 and 257). Under the changes in the Housing Act 2004, if a landlord lets a property which is one of the following types it is a House in Multiple Occupation:

- an entire house or flat which is let to **three or more** tenants who form **two or more** households and who share a kitchen, bathroom or toilet
- a house which is being entirely used as bedsits or other non-self-contained accommodation and which is let to **three or more** tenants who form **two or more** households and who share kitchen, bathroom or toilet facilities
- a converted building that contains one or more flats which are not wholly self contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by **three or more** tenants who form **two or more** households
- a building which is converted entirely into self-contained flats if the conversion does not meet the standards of the 1991 Building Regulations and less than two-thirds are owner-occupied

6.2 For the purposes of analysis we can split HMOs up into two broad categories, the first based on the first three groups defined above and the second based on the final category. In doing this the data will also fit in with Sections 254 and 257 of the Housing Act as defined below.

- Section 254 HMOs would mainly be described as bedsit or shared house/shared flat accommodation
- Section 257 HMOs are buildings converted into self-contained flats that do not meet the 1991 Building Regulations and where less than two-thirds of the flats are owner-occupied

6.3 The situation can also arise where the building has been converted into self-contained flats and is considered to be an HMO under Section 257 and where an individual unit is occupied as an HMO under Section 254.

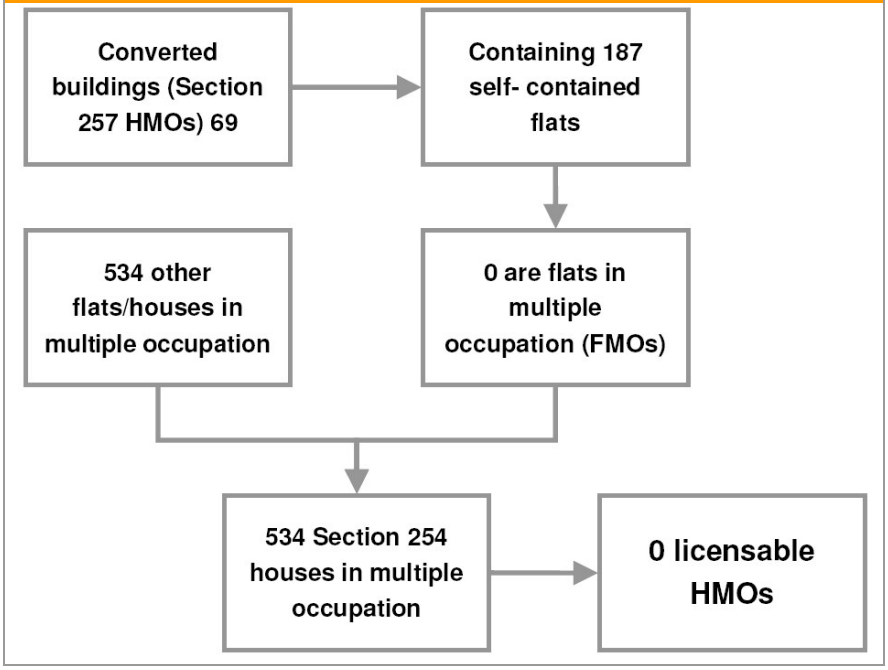
6.4 In addition the 2004 Act introduced the mandatory licensing of certain types of higher risk HMOs, and enables local authorities to establish discretionary additional HMO licensing schemes. The definition of a licensable HMO is an HMO "which comprises three storeys or more and is occupied by five or more persons, who comprise two or more households". In this study the 'storeys' test is based on the number of storeys in an individual building – for example, a single storey flat in multiple occupation in a building with three or more storeys would be considered as licensable (if the number of persons and households tests were also met).

Number and location of HMOs

6.5 The figure below shows the survey's estimates of the number of HMOs in each of these two categories and the degree of overlap between them. The figure also provides an estimate of the number of licensable HMOs.

6.6 Overall, it was estimated that there are 69 Section 257 HMOs containing 187 self-contained flats, of these none were also Section 254 HMOs (Flats in Multiple Occupation – FMOs). In addition it was estimated that there are 534 Section 254 HMOs although none were estimated to fall into the category of being licensable.

Figure 6.1 Houses in Multiple Occupation in Fenland



Source: Fenland District Council Private Sector Stock Condition Survey 2008

6.7 The table below shows the locations of HMOs found in the survey (based on the four sub-areas). The data suggests that Section 254 HMOs are more likely to be found in the Wisbech and villages sub-area, with Section 257 HMOs particularly likely to be found in Whittlesey and villages

Table 6.1 Locations of Houses in Multiple Occupation				
Sub-area	Section 254		Section 257	
	Number	%	Number	%
Wisbech and villages	502	93.2%	7	9.5%
Chatteris	25	4.6%	10	13.7%
March and villages	12	2.2%	14	20.0%
Whittlesey and villages	0	0.0%	39	56.7%
Total	538	100.0%	69	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Characteristics of Section 254 HMOs

6.8 The table below looks at some characteristics of Section 254 HMOs (mainly bedsit and shared house/flat accommodation). The data shows that significantly more are pre-1919 dwellings than in the whole of the private sector stock. The data also suggests that profile of dwelling types for Section 254 HMOs is noticeably different – with a greater proportion of terraced houses and no bungalows (despite this latter category being the main property type in the district). Finally, the data suggests that a significant proportion (around 90%) of all Section 254 HMOs are from a European background – this compares with only 3.5% of all households.

Table 6.2 Dwelling/household characteristics of Section 254 HMO (compared to whole private sector stock (excluding RSLs))

Dwelling/household characteristic	Section 254 HMOs		All private sector dwellings	
	Number of dwellings	% of dwellings	Number of dwellings	% of dwellings
Age of dwelling				
Pre-1919	272	50.5%	6,335	17.0%
1919-1944	74	13.8%	4,281	11.5%
1945-1964	16	2.9%	4,929	13.2%
1965-1980	24	4.5%	6,494	17.4%
Post-1980	153	28.4%	15,195	40.8%
Total	538	100.0%	37,234	100.0%
Type of dwelling				
Terraced house	188	34.9%	4,860	13.1%
Semi-detached house	161	29.9%	8,946	24.0%
Detached house	131	24.3%	10,200	27.4%
Bungalow	0	0.0%	11,418	30.7%
Purpose-built flat	54	10.0%	1,088	2.9%
Converted flat	5	1.0%	721	1.9%
Total	538	100.0%	37,234	100.0%
Ethnic group				
White	48	9.0%	34,584	95.0%
European	482	89.5%	1,289	3.5%
Other	8	1.5%	522	1.4%
Total	538	100.0%	36,394	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

6.9 The table below shows some stock condition characteristics of Section 254 HMOs and the whole of the private sector stock. The data suggests that Section 254 HMOs are more likely to have Category 1 hazards and are also more likely to be non-decent. Despite this, the Section 254 HMOs have the same mean SAP rating as other dwellings.

Table 6.3 Stock condition characteristics of Section 254 HMOs (contrasted with all private sector (excluding RSLs) dwellings)				
Stock condition measure	All Section 254 HMOs		All private sector dwellings	
	Number of dwellings	%	Number of dwellings	%
HHSRS				
Category 1 hazard	183	34.0%	7,227	19.4%
Excess cold	151	28.1%	4,195	11.3%
Falls	102	18.9%	2,547	6.8%
Fires, scalds & burns	32	5.9%	770	2.1%
Other hazards	9	1.8%	1,146	3.1%
Disrepair				
Standardised repair cost (/m^2)	£24.0		£18.4	
Decent homes				
Total non-decent	199	36.9%	10,298	27.7%
Category 1 hazard	183	34.0%	7,227	19.4%
Disrepair	0	0.0%	1,689	4.5%
Modern facilities	14	2.7%	1,165	3.1%
Thermal comfort	16	2.9%	4,670	12.5%
Energy efficiency				
Mean SAP rating	53		53	
SAP below 30	8.4%		9.3%	
TOTAL DWELLINGS	538		37,234	

Note: Some dwelling have more than one Category 1 hazard and are non-Decent under more than one heading

Source: Fenland District Council Private Sector Stock Condition Survey 2008

6.10 The table below shows the availability of amenities in Section 254 HMOs. The results indicate that all HMOs have the use of all basic amenities. There are however a number of dwellings sharing facilities up to (and worse than) a ratio of 1:5. There are a total of 113 Section 254 HMOs where one or more amenities are shared at a ratio of more than 1:5.

Table 6.4 Amenities in Section 254 HMOs				
Use	Amenity			
	Kitchen	Wash hand basin	Bath/shower	WCs
Exclusive use all/most lets	0	43	43	43
Shared up to 1:5	425	405	405	405
Shared worse than 1:5	113	90	90	90
None	0	0	0	0
Total	538	538	538	538

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Characteristics of Section 257 HMOs

6.11 The table below looks at age of Section 257 dwellings. The data shows that all Section 257 HMOs are pre-1919 dwellings.

Table 6.5 Section 257 HMOs – dwelling age

Dwelling age	Number of dwellings	% of dwellings
Pre-1919	69	100.0%
1919-1944	0	0.0%
1945-1964	0	0.0%
1965-1980	0	0.0%
Post-1980	0	0.0%
Total	69	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

6.12 The table below looks at some stock condition characteristics of Section 257 HMOs compared to the whole of the private sector. Some caution should be exercised when using this data as most will be based on individual units within a converted building and technically not the whole building. The analysis therefore essentially assumes that all units within the building have similar characteristics. Across the whole stock this is probably a fair assumption to make.

6.13 The data suggests that stock conditions in Section 257 HMOs are generally worse than for other dwellings with the HMO group showing higher levels of Category 1 hazards and a significantly higher level of non-decency. In addition, the data suggests that such dwelling tend to have a much lower average SAP rating and a greater proportion of homes with a low SAP.

Table 6.6 Stock condition characteristics of Section 257 HMOs (compared with all private sector dwellings)

Stock condition measure	Section 257 HMOs		All private sector dwellings	
	Number of dwellings	%	Number of dwellings	%
HHSRS				
Category 1 hazard	16	23.3%	7,227	19.4%
Excess cold	16	23.3%	4,195	11.3%
Falls	7	9.5%	2,547	6.8%
Fires, scalds & burns	0	0.0%	770	2.1%
Other hazards	0	0.0%	1,146	3.1%
Disrepair				
Standardised repair cost (/m^2)	£26.1		£18.4	
Decent homes				
Total non-decent	35	50.4%	10,298	27.7%
Category 1 hazard	16	23.3%	7,227	19.4%
Disrepair	5	7.0%	1,689	4.5%
Modern facilities	10	13.7%	1,165	3.1%
Thermal comfort	35	50.4%	4,670	12.5%
Energy efficiency				
Mean SAP rating	29		53	
SAP below 30	50.4%		9.3%	
TOTAL DWELLINGS	69		37,234	

Note: Some dwelling have more than one Category 1 hazard and are non-Decent under more than one heading

Source: Fenland District Council Private Sector Stock Condition Survey 2008

HMO management issues

6.14 The table below shows the adequacy of management of Section 254 HMOs, measured by level of compliance with the Housing (Management of Houses in Multiple Occupation) Regulations 1990. The majority of properties have been categorised in the 'good' or 'adequate' categories. However, some 41.3% are categorised as 'just adequate'. The results below should be treated with some caution as it may be difficult for a surveyor to accurately assess the management regulations – the surveyor's judgment is most likely to be based on observations about the general state of common parts and would not involve a full investigation of the management of the dwelling.

Table 6.7 Management regulations (Section 254 HMOs)		
Management regulations	Number of dwellings	% of dwellings
Good	62	11.5%
Adequate	254	47.2%
Just adequate	223	41.3%
Inadequate	0	0.0%
Poor	0	0.0%
Total	538	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

6.15 In the survey particular attention is given to Houses in Multiple Occupation (HMOs). The Housing Act 2004 provides the legal definition of HMOs (covered under Sections 254 and 257). The definitions can be summarised as:

- Section 254 HMOs would mainly be described as bedsit or shared house/shared flat accommodation
- Section 257 HMOs are buildings converted entirely into self-contained flats which do not meet the 1991 Building Regulations and less than two-thirds of the flats are owner-occupied.

6.16 In addition to these two categories of HMO the data was also used to provide an estimate of the number of licensable HMOs. The definition of a licensable HMO is an HMO "which comprises three storeys or more and is occupied by five or more persons, who comprise two or more households". In this study the 'storeys' test is based on the number of storeys in an individual building – for example, a single storey flat in multiple occupation in a building with three or more storeys would be considered as licensable (if the number of persons and households tests were also met).

6.17 Overall, it was estimated that there are 69 Section 257 HMOs containing 187 self-contained flats, of these none were also Section 254 HMOs (Flats in Multiple Occupation – FMOs). There were also an estimated 534 Section 254 HMOs – none of which were estimated to fall into the category of being licensable.

6.18 The survey data also suggested that Section 254 HMOs are more likely to be found in Wisbech and villages area of the District, with Section 257 HMOs particularly likely to be found in Whittlesey and villages. Further characteristics of HMOs are summarised below:

- Section 254 HMOs are more likely to have a Category 1 hazard than other private sector dwellings and higher levels of non-decency.
- An estimated 113 Section 254 HMOs share amenities at a ratio of worse than 1 per 5 lets, although all HMOs were estimated to have access to all basic amenities (kitchen, wash hand basin, bath/shower and WC).
- Section 257 HMOs were entirely pre-1919 dwellings and both stock condition and energy efficiency were worse than for the private sector in general. For example, some 50.4% of Section 257 HMOs were deemed to be non-decent compared with only 27.7% of the whole private sector stock.

7. Energy efficiency

Introduction

7.1 This chapter looks at the energy efficiency of dwellings in Fenland. An energy rating is intended to give a measure of the overall energy efficiency of a dwelling. The Standard Assessment Procedure (SAP) is the Government's recommended system for home energy rating. The SAP rating is standardised for floor area so that the size of the dwelling does not strongly affect the result. The box below gives a general description of the SAP rating.

Box 7.1 Definition of SAP rating

This is a Government-specified energy rating for a dwelling. It is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-100 scale. The higher the number the better the standard.

7.2 The first aspect of analysis relates to the amount of thermal insulation followed by a discussion of heating systems – these are two of the main factors which determine the SAP rating of a dwelling. It should be noted that the assessment carried out by surveyors is not intrusive; estimates of elements such as loft or wall insulation are largely based on asking survey respondents (along with surveyors knowledge of particular building types or any evidence of works) hence the results should be treated with some degree of caution. Overall, however, it is expected that the results of the survey are broadly correct across the whole housing stock.

Thermal insulation

Cavity walls

7.3 It is estimated that 74.6% of private sector dwellings in Fenland have cavity walls, of these a total of 39.6% have no cavity insulation. The data therefore suggests that there is considerable scope for improving energy efficiency through the insulation of unfilled cavities. The table below shows this information by age of dwelling. It is clear that pre-1919 dwellings are least likely to have cavity walls, with only 4.3% of the survey sample doing so, whilst all dwellings built since 1965 have cavity walls.

Table 7.1 Cavity walls and insulation by dwelling age (private sector excluding RSLs)				
Age of dwelling	Number of dwellings	Number with cavity walls	% with cavity walls	% of these with insulation
Pre-1919	6,335	273	4.3%	39.7%
1919-1944	4,281	1,134	26.5%	24.7%
1945-1964	4,929	4,684	95.0%	59.9%
1965-1980	6,494	6,494	100.0%	48.1%
Post-1980	15,195	15,195	100.0%	68.9%
Total	37,234	27,781	74.6%	60.4%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Double-glazing

7.4 In the private sector 94.3% of dwellings have some form of double-glazing. A total of 79.9% have all windows double-glazed and 14.4% have some double-glazing. The results below show presence of double-glazing by age of dwelling and tenure. There is a clear trend with a greater proportion of dwellings having full double glazing as the age of the property increases. By tenure we find that dwellings in the private rented sector are less likely to have full double-glazing than those in the owner-occupied sector.

Table 7.2 Double-glazing by dwelling age (private sector excluding RSLs)				
Age of dwelling	Number of dwellings	Number with full double-glazing	Number with partial double-glazing	% with full double-glazing
Pre-1919	6,335	3,386	1,817	53.4%
1919-1944	4,281	2,628	1,395	61.4%
1945-1964	4,929	3,860	929	78.3%
1965-1980	6,494	5,546	589	85.4%
Post-1980	15,195	14,342	634	94.4%
Total	37,234	29,762	5,364	79.9%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table 7.3 Double-glazing by tenure (private sector excluding RSLs)				
Tenure	Number of dwellings	Number with full double-glazing	Number with partial double-glazing	% with full double-glazing
Owner-occupied (no mortgage)	14,685	11,792	2,250	80.3%
Owner-occupied (with mortgage)	17,261	14,205	2,308	82.3%
Private rented	5,288	3,765	806	71.2%
Total	37,234	29,762	5,364	79.9%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Loft insulation

7.5 The last insulation element to be considered is loft insulation. It is estimated that 95.2% of dwellings have loft insulation (1.8% have no loft). A great many dwellings with insulation (85.2%) have 100mm or more of insulation. Only 16.7% were estimated to have over 200mm.

Table 7.4 Loft insulation (private sector excluding RSLs)

Insulation thickness	Number of dwellings	% of dwellings	% with insulation
Zero insulation	1,132	3.0%	-
Less than 50mm	1,387	3.7%	3.9%
50mm	940	2.5%	2.7%
75mm	2,907	7.8%	8.2%
100mm	8,891	23.9%	25.1%
150mm	9,727	26.1%	27.4%
200mm	5,651	15.2%	15.9%
More than 200mm	5,932	15.9%	16.7%
No loft	666	1.8%	-
Total	37,234	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Heating systems and fuel use

Main heating systems

7.6 For the purpose of this survey the 'main heating system' is taken as the system which heats the majority of the dwelling. In the District, it is estimated that 87.2% of dwellings have boilers with radiator central heating and a further 7.4% have electric storage heaters. A small proportion of dwellings (3.3%) had room heaters as the main source of heating.

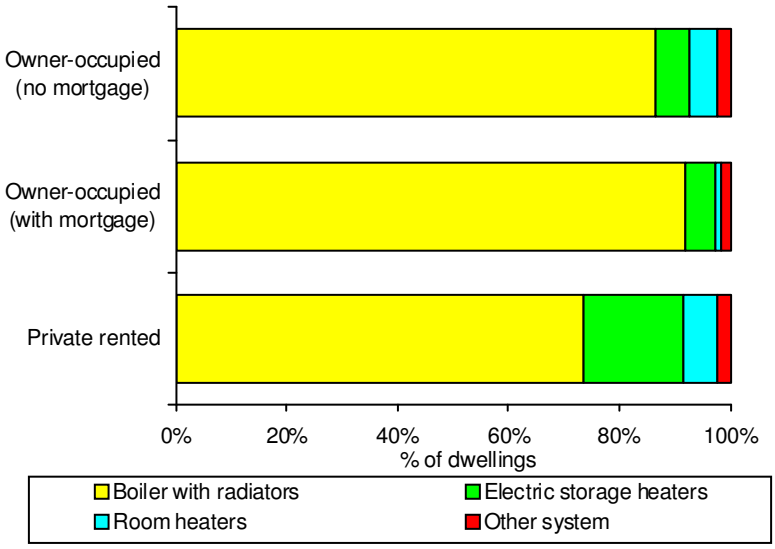
Table 7.5 Main heating systems (private sector excluding RSLs)

Main heating system	Number of dwellings	% of dwellings
Boiler with radiators	32,469	87.2%
Electric storage heaters	2,766	7.4%
Room heaters	1,214	3.3%
Other system	784	2.1%
Total	37,234	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

7.7 The figure below shows heating system by tenure. The data shows that owner-occupied (with mortgage) dwellings are particularly likely to have central heating via a boiler with radiators. In total, 91.9% of all owner-occupied (with mortgage) dwellings have this type of central heating. Private rented properties are more likely to have electric storage heaters or room heaters than dwellings in the owner-occupied sector.

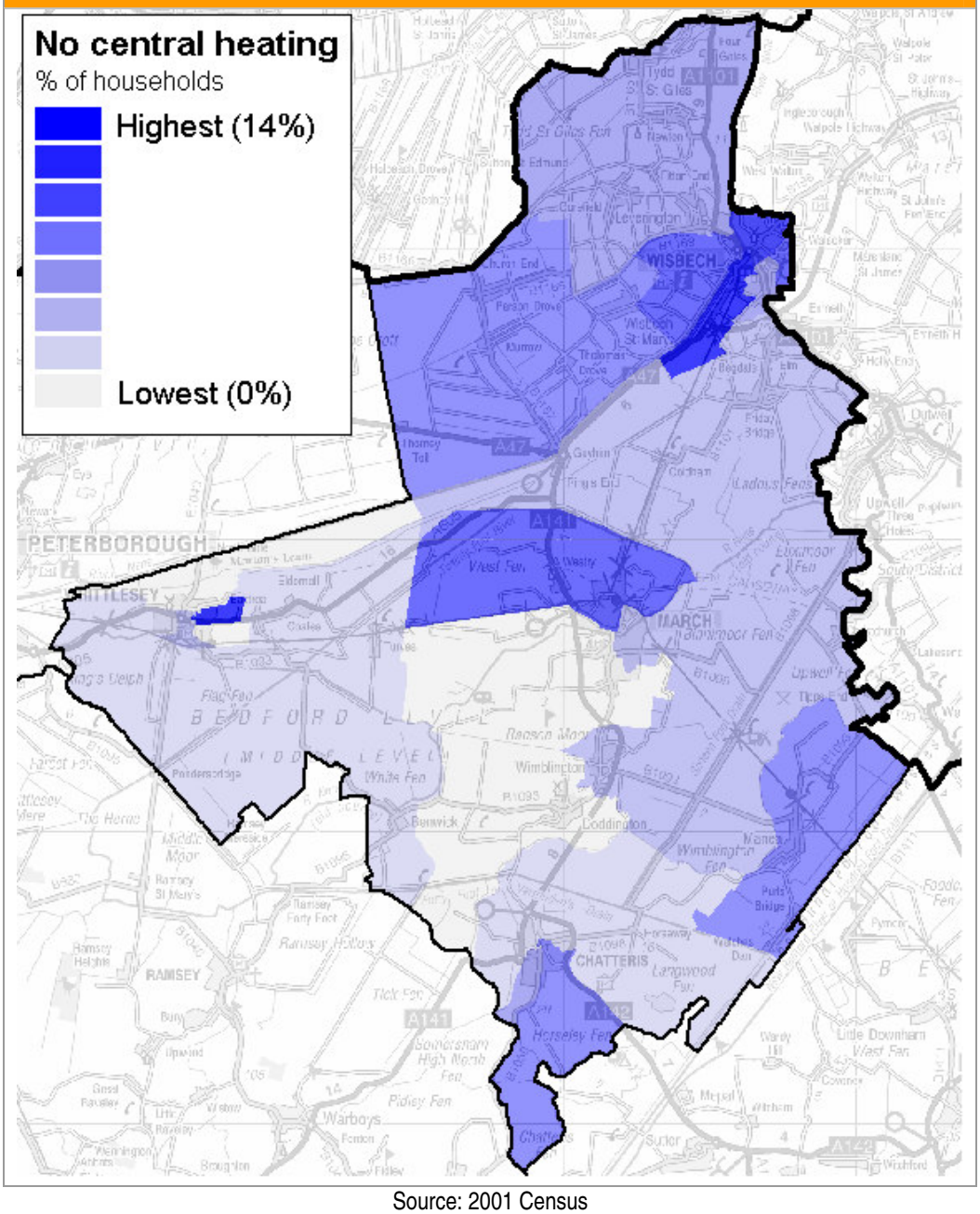
Figure 7.1 Heating system and tenure (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

7.8 The map below uses 2001 Census data to study the geographical distribution of households without central heating (at ward level). Although the information is now dated, it is likely that the pattern is still roughly the same today. The data shows that there are pockets of households within the District who are less likely to have central heating, including around the Wisbech area.

Figure 7.2 Proportion of households without central heating (2001) (private sector excluding RSLs)



Source: 2001 Census

Fuel use

7.9 In terms of the fuel used for heating, the data shows the main type used is gas (78.4% of dwellings), this is followed by oil then off-peak electricity; these three fuel types account for 96.7% of all fuel used in the District.

Table 7.6 Fuel used for main heating system (private sector excluding RSLs)		
Fuel used	Number of dwellings	% of dwellings
Gas	29,182	78.4%
On-peak electric	905	2.4%
Off-peak electric	2,918	7.8%
Solid fuel	345	0.9%
Oil	3,883	10.4%
Total	37,234	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

The SAP rating

7.10 The SAP rating depends upon a range of factors that contribute to energy efficiency, namely:

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

7.11 The rating is not affected by factors that depend on the individual characteristics of the household occupying the dwelling when the rating is calculated, for example:

- Household size and composition
- The ownership and efficiency of particular domestic electrical appliances
- Individual heating patterns and temperatures

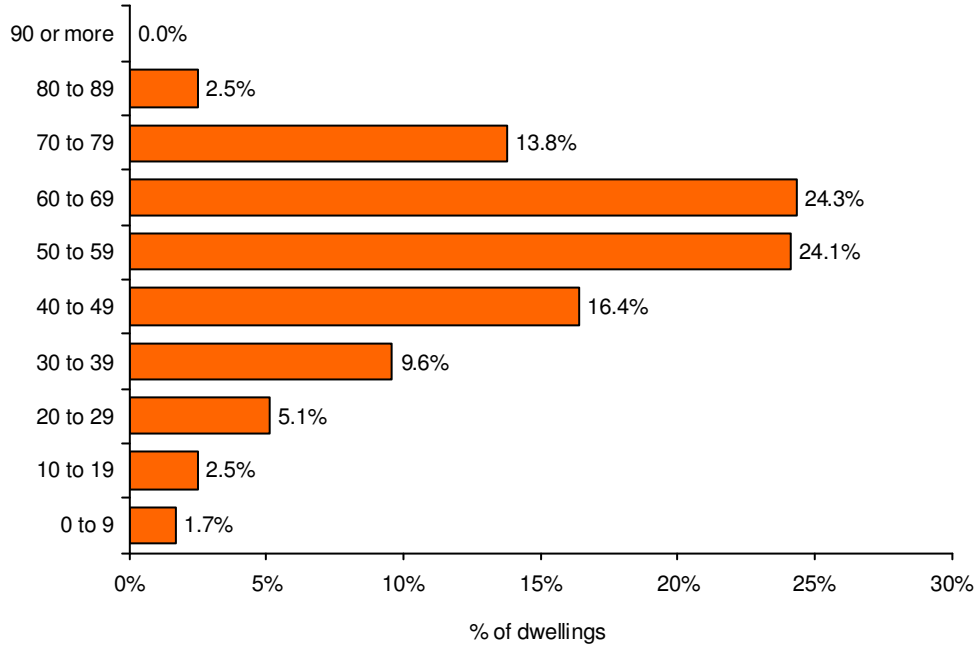
7.12 Nor is it affected by geographical location, so that a given type of dwelling has the same rating in all parts of the United Kingdom. The SAP rating is based on a scale of 1 to 100, although it was formerly assessed on a scale of 1 to 120 (until October 2005). The higher the SAP rating, the more energy efficient the dwelling.

General results

7.13 The average SAP rating for the private sector in Fenland is 53. This compares with an average private sector SAP of 47 for England in 2006. The most recent SAP estimate for the East of England (2003) for the private sector is 50, although this would have been estimated under a slightly different version of the SAP calculation.

7.14 The figure below shows the distribution of SAP ratings. An estimated 9.3% of dwellings have a SAP of below 30, this compares with an estimate across the East of England (2003) of 10.7%.

Figure 7.3 Frequency distribution of SAP rating (private sector excluding RSLs)



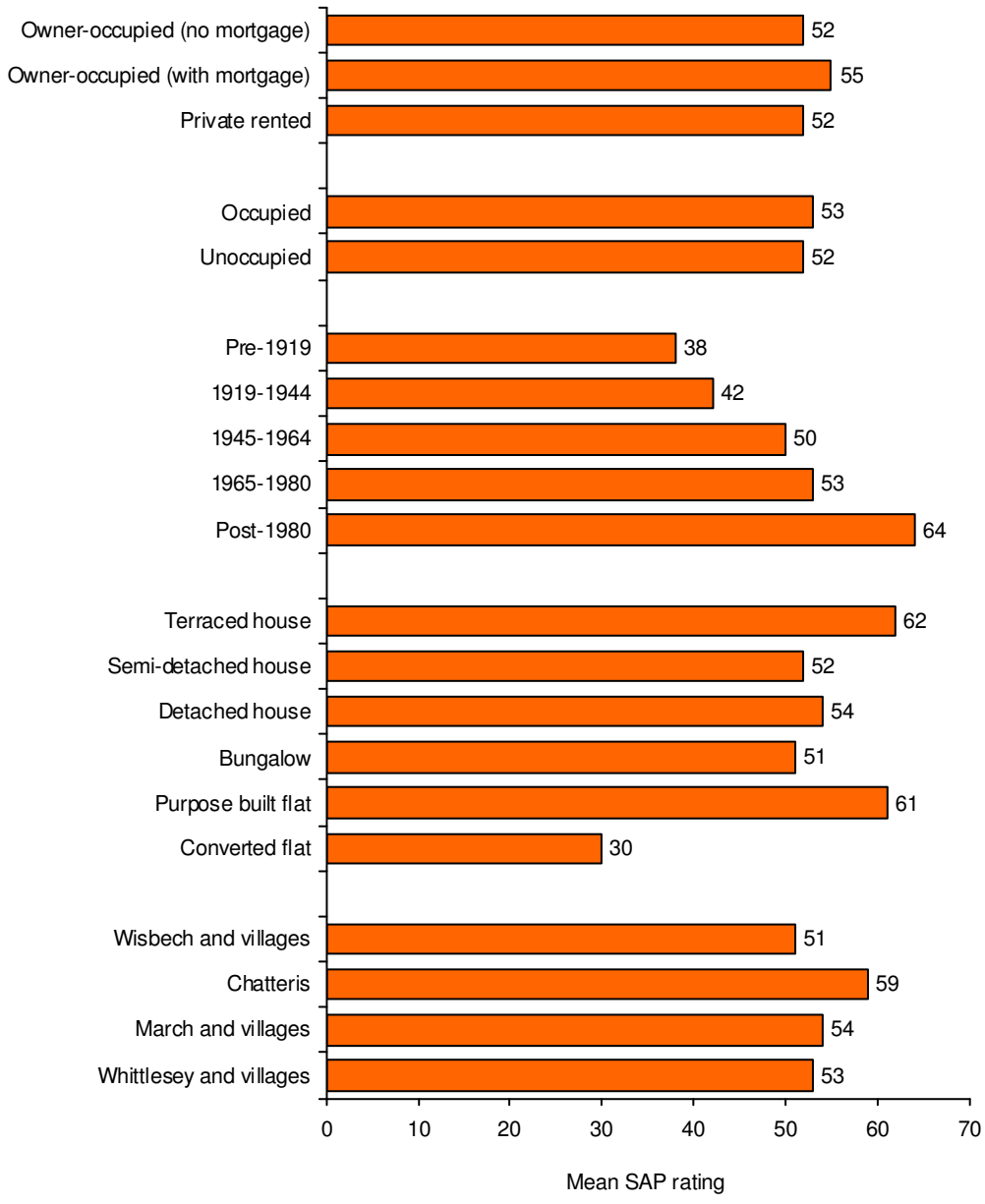
Source: Fenland District Council Private Sector Stock Condition Survey 2008

SAP ratings and dwelling characteristics

7.15 The figure below shows SAP ratings by tenure, occupancy, dwelling age, building type and location. Results show that the lowest mean SAP ratings are found in the owner-occupied (no mortgage) and private rented sectors. By dwelling age a clear trend emerges with the highest mean SAP (of 64) being found in post-1980 dwellings and the lowest (38) in pre-1919 homes.

7.16 In terms of building type, exposure is often a key factor and this is reflected to some degree in the survey findings. The highest average SAP can be seen for terraced houses (at 62) whilst the lowest is for converted flats (30). Of the house types, bungalows show the lowest average SAP (at 51). Finally, the data suggests some difference in average SAP ratings in different parts of the District with the highest being in Chatteris and the lowest in Wisbech and villages.

Figure 7.4 Average SAP rating by dwelling characteristics (private sector excluding RSLs)

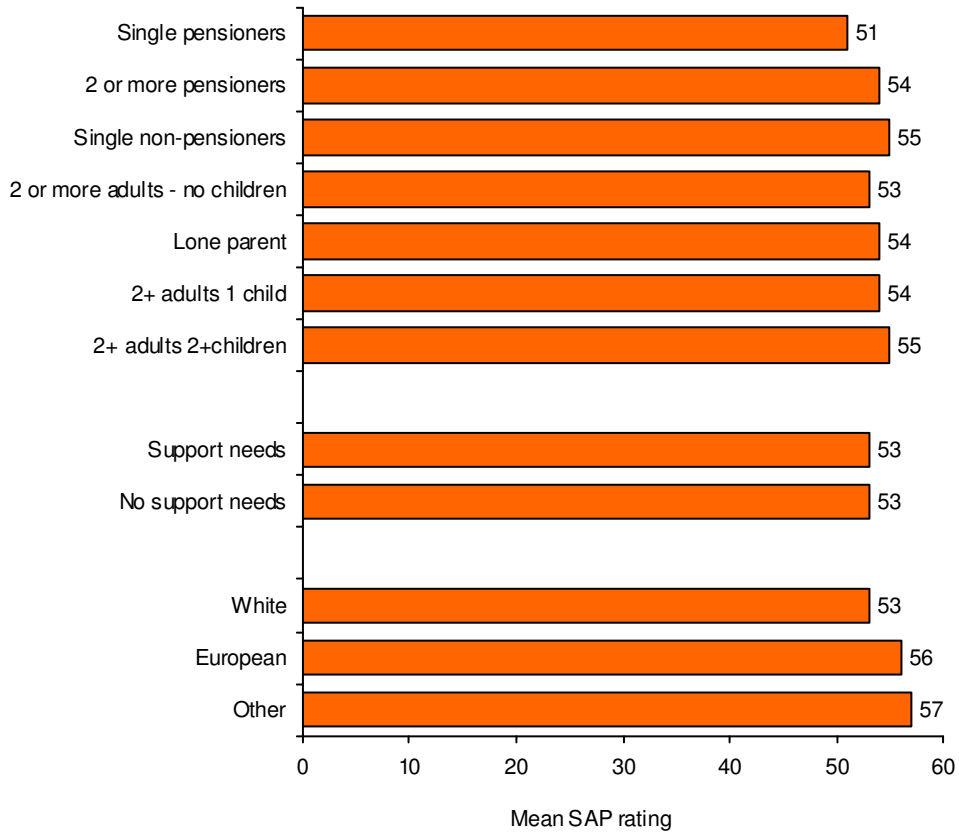


Source: Fenland District Council Private Sector Stock Condition Survey 2008

SAP ratings and household characteristics

7.17 The SAP rating is largely dependent on age of dwelling and building type, however it is of interest to see how SAP ratings vary between different types of household group. The figure below shows SAP ratings by household type, support needs and ethnic group. Results show that SAP ratings do not vary much between the different household groups. Indeed, of all the groups studied only single pensioner households show a lower SAP rating than the average (at 51).

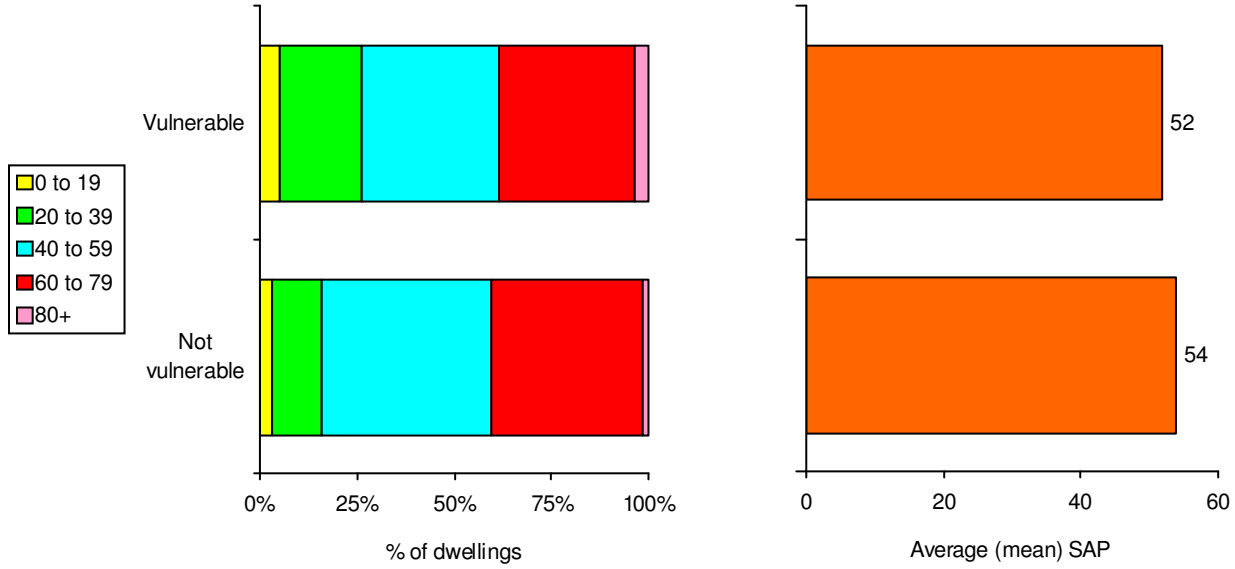
Figure 7.5 Average SAP rating by household type, support needs and ethnic group (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

7.18 Finally, we can look at how SAP ratings differ between vulnerable and non-vulnerable households. The results of this analysis are shown in the table below. The data shows that the average SAP for vulnerable households is only slightly lower than the average for the District. However, it is notable that a greater proportion of vulnerable households have very low SAP ratings. Overall it is estimated that 25.9% of vulnerable households have a SAP of less than 40, this compares with only 16.1% of other households.

Figure 7.6 SAP rating by vulnerable households (private sector excluding RSLs)



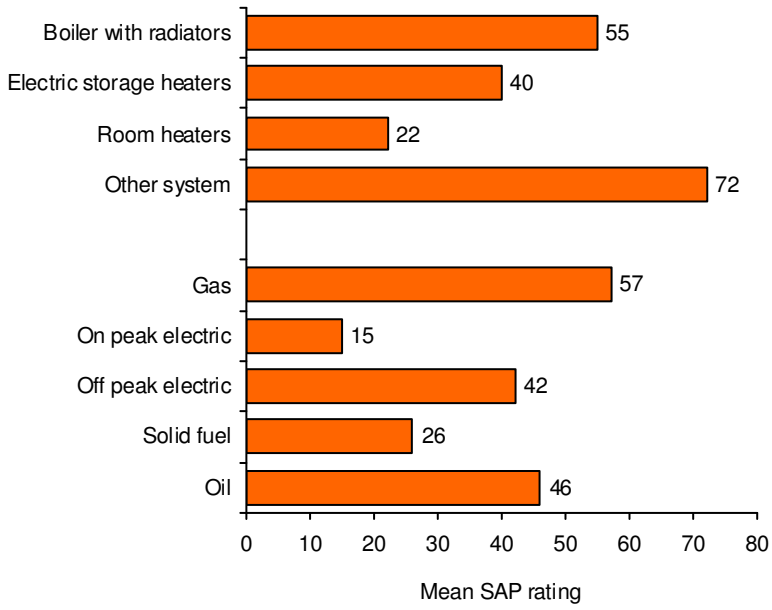
Source: Fenland District Council Private Sector Stock Condition Survey 2008

SAP ratings and heating types and fuel use

7.19 The figures below show SAP ratings and heating type and fuel use. These two factors have a significant impact on the SAP rating. By heating type, dwellings with central heating generally have higher SAP ratings than other dwellings. The mean SAP of dwellings with a boiler with radiator system is 55, this figure compares with an average SAP of 22 for dwellings whose main heating type is room heaters.

7.20 Dwellings using gas as their main fuel type have a mean SAP rating of 57. At the other end of the scale, dwellings using on-peak electricity have a mean SAP of only 15.

Figure 7.7 Average SAP rating by heating type and fuel used (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

7.21 Additionally, the survey provides some details about how the SAP rating varies depending on the loft insulation and wall construction of the dwelling. The table below gives the mean SAP ratings by each of these factors. The table shows that dwellings with 100mm or more of insulation have the highest SAP ratings. The data also shows that dwellings with insulated cavity walls have the highest SAP ratings; dwellings with non-cavity walls show a much lower mean SAP.

Table 7.7 SAP ratings and loft insulation and cavity walls (private sector excluding RSLs)

Loft insulation	Mean SAP	Cavity walls	Mean SAP
Less than 100mm	40	Non-cavity walls	39
100mm or more	56	Insulated cavity walls	61
No loft	48	Un-insulated cavity walls	54
Average	53	Average	53

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Carbon dioxide emissions and cost of heating

7.22 A by-product of the SAP assessment is the calculation of Carbon Dioxide emissions and the costs for space and water heating. Overall it is estimated that households' current heating systems make for an average (mean) requirement to spend £616 on space and water heating per year (£616 is the average amount a household would need to spend in order to keep their dwelling to a temperature of 21 degrees if regulated properly). Households may choose to spend more (or indeed less) on heating/hot water and so the £616 figure does not represent what is actually spent on heating in the home. Further data suggests that at optimum efficiency the average dwelling would produce 6.7 tonnes of CO_2 per year.

Fuel Poverty

7.23 Households are defined as in fuel poverty if, to maintain a satisfactory heating regime, they are required to spend more than 10% of their income on all households fuel use. (The definition of a satisfactory heating regime is considered to be where the main living room is at 21°C with other occupied rooms at 18°C). The table below shows the three main components that calculate fuel poverty; household income, housing costs and fuel costs.

Table 7.8 Background data required for measurement of fuel poverty (private sector excluding RSLs)

	Average per annum
Average net income	£19,361
Average housing costs	£3,794
Average net disposable income	£15,567
Average fuel costs	£613
% of income spent on fuel	3.9%

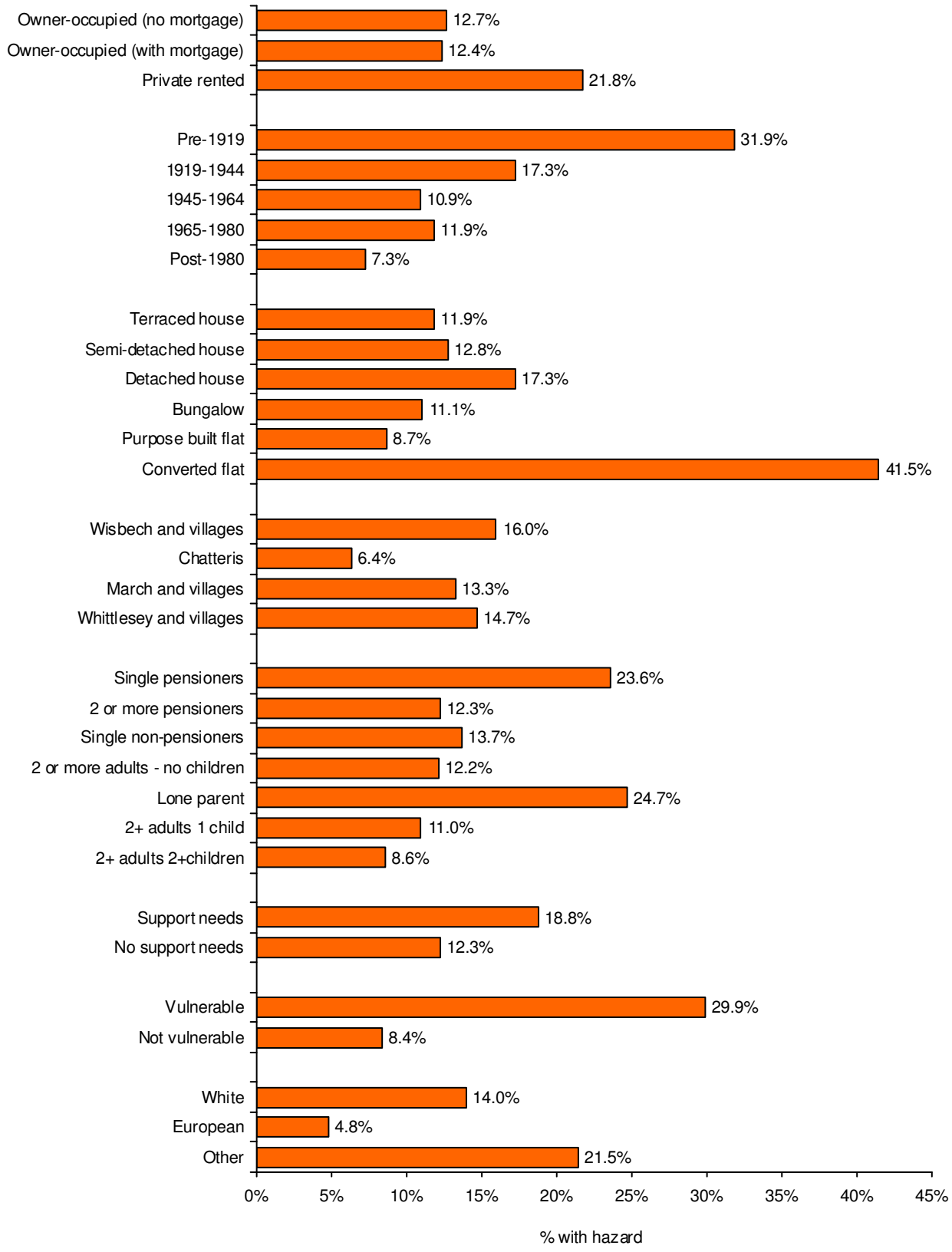
Source: Fenland District Council Private Sector Stock Condition Survey 2008

7.24 The table shows that the estimated average net income (including all benefits) is £19,361. Taking away average housing costs leave a net disposable income of £15,567. Taking into account fuel costs it is estimated that on average a household in Fenland spends around 3.9% of net disposable income of fuel.

7.25 Overall, 5,032 private sector households in Fenland are in fuel poverty. This represents 13.8% of private sector households in the District. Households in the private rented sector are most likely to be considered fuel poor, with 21.8% of those in the private rented sector in fuel poverty. Generally, newer (particularly post-1980) dwellings are less likely to contain households who are in fuel poverty. Converted flats show the highest levels of fuel poverty (41.5%), whilst only 18.7% of households in purpose-built flats are fuel poor.

7.26 In terms of household type, single pensioners are particularly likely to be fuel poor as are lone parent households. Additionally, there are distinct differences between support needs households and non support needs households and vulnerable/non-vulnerable households. Finally, the data shows that by ethnic group the lowest level of fuel poverty is amongst the European community.

Figure 7.8 Fuel poverty and dwelling/household characteristics (private sector excluding RSLs)



Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

7.27 An important part of any stock condition survey is the measurement of energy efficiency. The Standard Assessment Procedure (SAP) is the Government's recommended system for home energy rating – where a high score (on a scale from 1 to 100) means a dwelling is more energy efficient. Some of the main findings in the private sector in Fenland were:

- 96.7% of dwellings have central or programmable heating.
- 94.3% of dwellings have full or partial double-glazing.
- The average SAP rating in the private sector is 53, which is well above the average for England (47).
- Older dwellings typically display lower SAP ratings.
- It is estimated that households' current heating systems make for an average (mean) requirement to spend £616 on space and water heating and that the average dwelling produces 6.7 tonnes of CO_2 per year.

8. Improving energy efficiency

Introduction

8.1 It is clear from the analysis carried out so far that energy efficiency is a key part of the assessment of poor house condition in Fenland. This can be seen by the fact that the main reason for Category 1 hazards is 'excess cold' and that a great many dwellings fail the decent homes standard for 'thermal comfort'. It is therefore of use to consider what measures could be taken to improve energy efficiency in the District.

8.2 We have assessed potential measures to improve SAP ratings and reduce the amount required to be spent on fuel. In looking at fuel costs it is possible to calculate a 'payback' period which is simply calculating the amount of time it would take for the cost of improvements to equal the cost savings. The report studies three main ways in which the energy efficiency of dwellings can be improved, these are:

- Add or increase insulation to hot water cylinders, lofts and cavity walls
- Upgrade or install heating systems to gas powered programmable central heating
- Upgrade all windows to double-glazing

8.3 The analysis looks at the costs and savings of each of these measures in isolation as well as combinations of these. The analysis also studies the effects of only carrying out improvements to particular dwellings, e.g. those with initially low SAP ratings, the elderly, this can help the Council in working out the most cost effective package of measures for energy efficiency improvement in the local area.

8.4 It should be noted that whilst this chapter is comprehensive in its analysis, there may be other improvements which might more suitable for some dwellings (e.g. solar/wind power) or alternatively limitations for some dwellings (e.g. those in areas without mains gas or in conservation areas where standard double-glazing might not be appropriate). These points should be considered when looking at results although it is unlikely to have any significant impact on the results provided (e.g. dwellings in those areas without mains gas could (presumably) have oil powered central heating which is likely to be at least as efficient as mains gas).

The cost of improving energy efficiency

8.5 The table below shows the costs of improving the various measures mentioned in the introduction. It can be seen that in the case of insulation there are three elements, and for central heating there are two. In the case of double-glazing the actual cost per dwelling will depend on the amount of double-glazing already present. The cost shown is an estimate of the cost per window to reflect the double-glazing for each individual dwelling.

8.6 In the case of insulation, a dwelling can be improved on between one and all three of the elements shown (e.g. if cavity walls do not exist then insulation is not an option) and no adjustments are made for size of the dwelling. In the case of central heating, an upgrade is considered to be the option where a relatively inefficient central heating system already exists and full installation is the option where there is currently no central heating provision.

8.7 Hence whilst the costs of insulation measures can be cumulative, the costs of heating systems can only be one or other of those shown – in this way the maximum cost per average sized dwelling (with ten windows) will be £9,225 (£25+£300+£400+£4,000+ £4,500).

Table 8.1 Cost of energy improvement measures (per dwelling)

Energy efficiency improvement measure	Cost per dwelling
Insulation	
Hot water cylinder jacket to minimum 80mm	£25
Loft insulation to minimum 200mm	£300
Cavity wall insulation	£400
Double-glazing	
Install full double-glazing per window (@£400 per window – assumes typical dwelling has 10 windows, figure will therefore vary on a dwelling by dwelling basis)	£4,000
Central heating	
Upgrade current system	£2,000
Install new central heating system	£4,500

Source: Fenland District Council Private Sector Stock Condition Survey 2008

8.8 The costs assumed here are based on the full cost of the measure. In practice there are a number of grant and funding streams which are available to households to help reduce the cost of energy efficiency improvements. Examples of such schemes will include CERT funding (a scheme under which energy suppliers are obliged to encourage people to use energy more efficiently by helping with the supply and costs of installation of energy saving measures and providing advice on energy efficiency), Warm Front funding (funding to improve insulation and heating systems for vulnerable households) and local authority grant funding.

Improvements to dwellings requiring energy efficiency measures

8.9 The table below shows the impact of applying various energy efficiency measures on dwellings requiring specific action (e.g. the insulation and double-glazing group would only include those dwellings requiring both measures). This impact is measured in improvements to SAP ratings and also 'payback' periods (based on the cost of measures compared with the estimated reduction in running costs).

Table 8.2 Impact of energy improvement measures (private sector excluding RSLs)

Energy improvement measure required	Number of dwellings requiring measures	Cost per dwelling requiring improvement	Previous SAP	New SAP	Previous energy cost	New energy cost (per dwelling)	Payback period (years)	Total cost of measure
Insulation only	16,782	£393	56	61	£565	£505	6.5	£6.6m
Double-glazing only	319	£2,144	47	50	£602	£562	54.1	£0.7m
Central heating only	2,308	£3,288	54	75	£589	£331	12.7	£7.6m
Insulation and double-glazing	4,165	£2,463	45	51	£728	£638	27.5	£10.3m
Insulation and central heating	4,903	£3,392	45	74	£697	£333	9.3	£16.6m
Double-glazing & central heating	540	£5,292	40	76	£724	£301	12.5	£2.9m
All three measures	2,448	£6,190	33	68	£1,022	£428	10.4	£15.2m
No additional measures	5,769	-	67	67	£440	£440	-	-
Total	37,234	-	-	-	-	-	-	£59.8m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

8.10 The table shows for example that a total of 2,448 dwellings require improvements to all of insulation, double-glazing and central heating. Carrying out these measures would increase the SAP rating of these dwellings from 33 to 68. The consequent improvement in running costs would be a reduction of £594 per dwelling per annum (from £1,022 to £428). With a cost per dwelling of £6,190 it would take 10.4 years for the costs to be recouped.

Improvements to energy efficiency throughout the District

8.11 It is of more interest to the Council to study the impact of energy improvement measures on the District overall. Whilst the table above divided dwellings into mutually exclusive groups, the table below shows them in a cumulative way (e.g. all those dwellings requiring insulation will automatically be in the 'insulation and/or double-glazing' group even if they do not require double-glazing). Without any improvements, the current housing has a mean SAP rating of 53 with average heating costs (for space and hot water) of £616 per dwelling.

Table 8.3 Impact of energy improvement measures (private sector excluding RSLs)

Energy improvement measure	Number of dwellings requiring measures (including upgrades)	Cost per dwelling requiring improvement	New SAP	New energy cost (per dwelling)	Average cost of improvements (per dwelling in the District)	Payback period (years)	Total cost of measures (Across the District)
No extra measures	-	-	53	£616	-	-	-
Only insulation	28,298	£364	57	£567	£276	5.6	£10.3m
Only double-glazing	7,472	£2,226	54	£607	£447	53.4	£16.6m
Only central heating	10,200	£3,220	61	£515	£882	8.8	£32.8m
Insulation and/or double-glazing	29,157	£923	57	£559	£723	12.7	£26.9m
Insulation and/or central heating	31,146	£1,385	64	£475	£1,159	8.2	£43.1m
Double-glazing &/or central heating	14,683	£3,369	61	£509	£1,329	12.5	£49.5m
Any of the three measures	31,465	£1,899	64	£469	£1,605	11.0	£59.8m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

8.12 The table shows for example that altogether 10,200 dwellings could benefit from central heating improvements. Carrying out such an improvement would improve the SAP rating for the District from 53 to 61 and reduce average energy costs per dwelling to £515 per annum (from £616); a reduction of £101. The total cost per dwelling of these measures (including dwellings not requiring any improvement) would be £882 hence the payback period is 8.8 years. The total cost of improving central heating in the whole District is estimated to be £32.8m. For insulation the payback period is considerably shorter, whilst installing double-glazing has a much longer payback period of 53.4 years.

8.13 Combining measures suggests that insulation and central heating improvements together could improve the mean SAP to 64 with a cost per dwelling of £1,159 – this would reduce running costs by £141 giving a payback period of 8.2 years. Combining all three measures shows an improved SAP to 64 at a cost per dwelling of £1,605 and a payback period of 11.0 years. In general any package of measures which includes installing double-glazing has a considerably longer payback period.

Targeted energy improvements

8.14 It is uncommon for any local authority to look at improvements for all types of dwellings/households, mainly due to the cost of such improvements. The table below suggests a few groups which might be targeted for energy improvement measures and the relative improvement possible to be made to the relevant dwellings. All the figures are based on the 'insulation and central heating' category although it should be recognised that where a group of households or dwellings show particularly high improvements it is likely that a lesser package of measures would still be more beneficial than if targeted towards other groups.

8.15 Targeting households where people are on benefit is often a starting point for any scheme, however this has the drawback that such households do not necessarily live in dwellings which are less energy efficient than dwellings in general. The table below shows characteristics of improving efficiency for dwellings with low SAP ratings (below 40), elderly households, vulnerable households, support needs households and low income households (gross annual income including benefits less than £15,050) plus low income owner-occupiers. The bottom row of the table repeats the District-wide data for comparative purposes.

Table 8.4 Impact of energy improvement measures for different dwelling/household groups (private sector excluding RSLs)

Dwelling/household group	Number of dwellings in group	Cost per dwelling requiring improvement	Previous SAP	New SAP	Previous energy cost	New energy cost (per dwelling)	Payback period (years)	Total cost of measure (Across District)
SAP < 40	7,249	£2,014	27	50	£1,068	£684	5.2	£14.6m
Elderly households	9,562	£1,235	52	63	£593	£453	8.8	£11.8m
Vulnerable households	9,132	£1,361	52	63	£620	£464	8.8	£12.4m
Support needs households	8,716	£1,263	53	64	£609	£466	8.8	£11.0m
Income < £15.05k	14,807	£1,262	51	63	£602	£452	8.4	£18.7m
Owner-occupied (income < £15.05k)	12,177	£1,120	52	62	£609	£471	8.1	£13.6m
All dwellings	37,234	£1,159	53	64	£616	£475	8.2	£43.1m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

8.16 The table shows that only two groups have a payback period which is less than the figure for all dwellings (and therefore targeting might be beneficial). The one group which shows a significantly shorter payback period (dwellings with SAP ratings below 40) is unfortunately the group which is most likely to be difficult to identify.

Summary

8.17 There are significant potential improvements which can be made to the energy efficiency of private sector dwellings in the District. An improvement in SAP of around 20% appears possible although this will be difficult to achieve. To achieve an improvement of 20% would mean improving virtually every dwelling in the area to some degree.

8.18 The most cost effective package of measures is likely to concentrate on insulation and central heating. By applying these two measures it would be possible to increase the average SAP rating in the District from 53 to 64. Small further improvements could be made through double-glazing although this it not very cost-effective.

8.19 Maximum improvements to central heating and insulation across the whole of the private sector in the District would entail a total cost of £43.1m.

9. The private rented sector

Introduction

9.1 Throughout the report information has been provided on stock condition and energy efficiency for the whole of the District and for individual tenure groups. Overall the private rented sector can be seen as having a different stock profile to the owner-occupied sector (e.g. more flatted accommodation). This chapter summarises the survey's findings for private rented dwellings and compares these to the owner-occupied sector.

9.2 In total 201 valid surveys were conducted in private rented dwellings and it is estimated that this number is representative of around 5,288 dwellings (including 229 empty homes). This represents a significant rise in the size of the sector over the past few years.

Characteristics of private rented dwellings/households

9.3 The tables below show the age and dwelling type profile of private rented properties compared with the owner-occupied stock. The data suggests that the private rented stock contains a higher proportion of older dwellings, with a third of dwellings being built prior to 1919. The owner-occupied stock contains a higher proportion of dwellings built between 1945 and 1980.

9.4 In addition, the private rented sector contains higher proportions of terraced houses and flats than the owner-occupied sector. Almost two-thirds of owner-occupied dwellings are detached houses or bungalows compared to only around a quarter of private rented sector dwellings.

Table 9.1 Age of dwellings in the private rented and owner-occupied sectors

Dwelling age	Private rented	Owner-occupied
Pre-1919	34.1%	14.2%
1919-1944	11.5%	11.5%
1945-1964	3.7%	14.8%
1965-1980	10.7%	18.6%
Post-1980	40.1%	40.9%
All ages	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

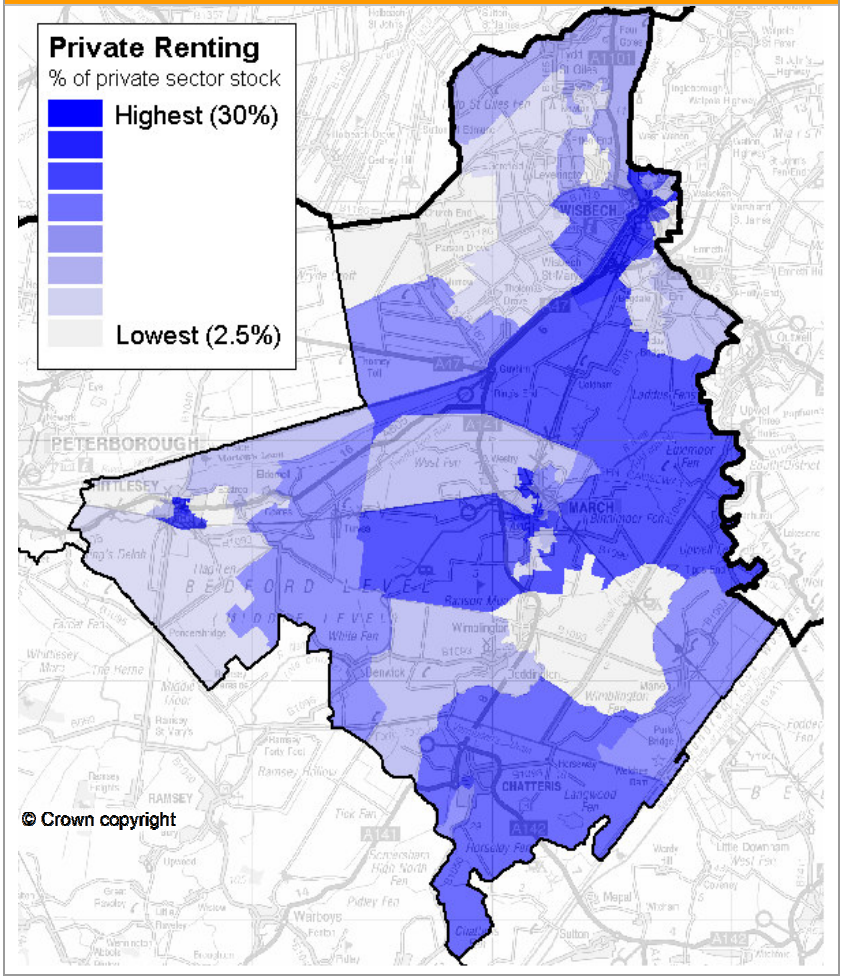
Table 9.2 Type of dwellings in the private rented and owner-occupied sectors

Building type	Private rented	Owner-occupied
Terraced house	26.9%	10.8%
Semi-detached house	24.2%	24.0%
Detached house	9.6%	30.3%
Bungalow	15.4%	33.2%
Purpose built flat	12.9%	1.3%
Converted flat	11.0%	0.4%
Total	100.0%	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

9.5 The map below shows the locations of private rented dwellings at Lower Super Output Area level as a proportion of the private sector stock from 2001 Census data (it is likely that the general pattern shown remains unchanged). The data shows that the middle part of the District appears to contain the highest proportions of private rented sector stock.

Figure 9.1 Private rented sector as a proportion of the total private sector stock (excluding RSLs) (2001)



Source: 2001 Census

9.6 It is estimated that just over half of private tenants are non-pensioner households without children – this compares with just over 40% of owner-occupied households. Only 8.4% of private renting households are pensioner households – significantly below the figure for all owner-occupied sector households (36.3%). The private rented sector contains a higher proportion of lone parent households (16.3%, compared to 1.6% in the owner-occupied sector).

9.7 Some 43.4% of private renting households are considered to also be vulnerable households. This is much higher than the figure for owner-occupied households where only 22.1% are considered to be vulnerable.

9.8 Average income levels of private sector households in the Chatteris sub-area are the highest of the four areas at £22,565; the lowest average incomes were found in the March and villages sub-area, where the average private rented sector households income was £15,871.

Housing Health and Safety Rating System

9.9 In terms of the HHSRS, the survey data suggests that 22.7% of private rented dwellings have a Category 1 hazard. This figure is slightly above the estimated figure for the owner-occupied sector (18.9%).

9.10 As with findings generally the main reason for a Category 1 hazard is 'excess cold'. Private rented dwellings are more likely to have a Category 1 excess cold hazard than owner-occupiers.

9.11 The average cost per dwelling to remedy these hazards is estimated to be £1,794, with a total cost District-wide of £2.2m.

Disrepair

9.12 The table below shows that dwellings in the private rented sector generally show higher levels of disrepair than dwellings in the owner occupied sector. Overall the 'basic' (five year) repair cost in the private rented sector is estimated to be £2,148 per dwelling, and the standardised repair cost £27.2.

Table 9.3 Repair costs in the private rented and owner-occupied sectors

Repairs category	Private rented sector		Owner-occupied sector	
	Cost per dwelling	Total cost	Cost per dwelling	Total cost
Urgent repair	£1,456	£7.7m	£1,106	£35.3m
Basic repair	£2,148	£11.4m	£1,641	£52.4m
Comprehensive repair	£4,936	£26.1m	£4,239	£135.4m
Standardised repair cost (/m²)	£27.2	-	£16.9	-

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Decent homes

9.13 In total it is estimated that 38.4% of private rented dwellings fail the decency standard (2,030 dwellings); this is higher than the figure for owner-occupied dwellings (25.9%). Private rented dwellings show higher than average failures for thermal comfort (but lower in the other three categories).

Table 9.4 Causes of non-decent homes in Fenland (private sector excluding RSLs)		
Non-decent due to	% of non-decent dwellings	
	Private rented sector	Owner-occupied sector
Category 1 hazard	59.2%	72.9%
Disrepair	14.5%	16.9%
Modern facilities	10.7%	11.5%
Thermal comfort	56.2%	42.7%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

9.14 The table below shows the overall proportion of households in the private rented sector living in non-decent homes split between vulnerable and non-vulnerable households. Overall, vulnerable households in the private rented sector are more likely to live in non-decent accommodation than non-vulnerable households and have higher failure rates under all but one of the criterion.

Table 9.5 Non-decent homes – summary of results for vulnerable households in the private rented sector						
Dwelling characteristic		Number of dwellings in group that:				
		Non-decent	Category 1 hazard	Fail disrepair	Fail modernisation	Fail thermal comfort
Private rented – vulnerable	No.	917	403	168	82	673
	%	41.7%	18.3%	7.6%	3.8%	30.6%
Private rented – non-vulnerable	No.	1,040	749	76	70	395
	%	36.3%	26.2%	2.7%	2.5%	13.8%
Private rented – empty homes	No.	74	51	51	64	73
	%	32.2%	22.2%	22.2%	28.1%	32.1%
All private rented	No.	2,030	1,202	295	217	1,141
	%	38.4%	22.7%	5.6%	4.1%	21.6%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

9.15 The average cost to make non-decent private rented dwellings decent is estimated to be £3,022 per dwelling (a figure noticeably higher than for the owner-occupied sector (£2,962 per dwelling)). The total cost to make all private rented sector dwellings decent is £6.1m. The average cost to make non-decent private rented homes occupied by vulnerable households decent is £3,778 per dwelling – making for a total District-wide of £3.5m.

Energy efficiency

9.16 The energy efficiency characteristics of private rented dwellings differ slightly from those of the owner-occupied sector. The proportion of dwellings with cavity walls is lower in the private rented sector than the owner-occupied sector. In addition, the private rented stock is less likely to have 100mm or more of loft insulation (where a loft exists), although a greater proportion have no loft (which typically makes the dwelling more energy efficient).

9.17 In addition, the survey data suggests that the majority of private rented dwellings have full double-glazing (71.2%), although this is lower than the figure for the owner-occupied sector (81.4%). Private rented dwellings are more likely than owner-occupied dwellings to have room heaters or storage heaters as the main source of heating, although almost three-quarters do have full central heating.

9.18 The average SAP rating in the private rented sector was found to be slightly lower than that recorded for owner-occupied dwellings (52 compared with 54 respectively). There are a number of dwellings with very low SAP ratings; an estimated 13.8% of private rented dwellings have a SAP of less than 30 compared with 8.5% of owner-occupied dwellings.

9.19 There are significant potential improvements which can be made to the energy efficiency of private rented dwellings in the District. The most cost effective package of measures is likely to concentrate on insulation and central heating. By applying these two measures it would be possible to increase the average SAP rating in the private rented sector from 52 to 65 (an increase of 26%). Small further improvements could be made through double-glazing although this does not appear to be very cost-effective.

9.20 Maximum improvements to central heating and insulation across the whole of the private rented sector in the District would entail a total cost of £8.7m.

Summary

9.21 This chapter has brought together some key findings in relation to private rented dwellings in Fenland, of which there are estimated to be 5,288. Over half of all private rented dwellings are terraced or semi-detached houses and 23.9% are flats; the majority (52.2%) are occupied by non-pensioner households without children (although the sector does have a high proportion of lone parents).

9.22 Other findings include:

- An estimated 22.7% of private rented dwellings have a Category 1 hazard (1,202 dwelling). The average cost per dwelling to remedy these hazards is estimated to be £1,794, with a total cost District-wide of £2.2m.
- The average SAP rating in the private rented sector is 52 – this compares with an average for owner occupied sector properties of 54.
- 38.4% of private rented dwellings were found to be non-decent; significantly higher than owner-occupied sector dwellings and the costs to remedy non-decency (on a per dwelling basis) are slightly higher (£3,022 per dwelling compared with £2,962 in the owner-occupied sector).
- It is estimated that 917 vulnerable households live in non-decent accommodation in the private rented sector – this represents 41.7% of all vulnerable households in the sector. The average cost to make these homes decent is £3,778 per dwelling – making for a total District-wide of £3.5m.

10. Intervention and financial assistance

Introduction

10.1 This chapter examines the ability of owner-occupiers to afford the improvements required to their dwellings. We look at both household income and also equity/savings to assess the extent to which improvements can be funded without the need for grants from the local authority. This section concentrates on the costs to make homes meet the Decent Homes Standard and in particular the issue of vulnerable households in non-decent homes.

10.2 In addition, the chapter summarises some of the costs for improvement associated with the private rented sector. Whilst in these cases the financial situation of the occupiers is irrelevant, it is important to set out the scale of problems likely to be faced by local landlords to improve or maintain their properties to a reasonable standard.

Owner-occupiers' ability to fund

10.3 An owner-occupiers' ability to fund any improvements will depend on their overall financial capacity. This will involve income and savings/equity as well as households' willingness to use their finances to meet the Decent Homes Standard.

10.4 Overall the survey estimates that 8,036 owner-occupiers live in dwellings that fail the Decent Homes Standard. Of these, 22.6% are considered to be vulnerable households (1,816 households). The average cost of meeting the Decent Homes Standard is £2,400 per dwelling with a higher figure (of £3,718) for vulnerable households.

Income levels

10.5 The start point for analysis is to look at income levels. Incomes have been put into bands to reflect whether or not a household would be likely to afford to make necessary improvements. Broadly we make the assumption that those with an income of less than £15,050 per annum could not afford improvements whilst those in the band £15,050 to £30,100 could afford half the cost of improvements. The bands selected are arbitrary although the first of the figures used do reflect typical cut-off points for some means tested benefits.

10.6 The table below shows income levels for households in non-decent homes (split by vulnerable and non-vulnerable households) as well as figures for those in decent homes. The data shows that over two-thirds of vulnerable households in non-decent homes have an income below £15,050. Non-vulnerable households in non-decent homes typically have much higher incomes and would be less likely to require any grant assistance.

Table 10.1 Broad income levels of owner-occupiers			
Income band	Non-decent		Decent
	Vulnerable	Non-vulnerable	
Under £15,050	70.2%	33.3%	37.9%
£15,050 to £30,100	14.3%	21.5%	18.3%
Over £30,100	15.5%	45.2%	43.8%
Total	100.0%	100.0%	100.0%
Average income	£15,912	£27,963	£27,512

Source: Fenland District Council Private Sector Stock Condition Survey 2008

10.7 The table below sets out the likely grant requirement for vulnerable households in non-decent homes based on the above information. The data shows that to make all vulnerable owner-occupied non-decent homes decent would cost £6.8m. Using the above assumptions about ability to pay this figure is reduced to £6.2m.

Table 10.2 Likely grant requirement to meet Decent Homes Standard for vulnerable owner-occupiers				
Income band	Number of households	Average cost	Total cost	Grant requirement
Under £15,050	1,275	£4,593	£5.9m	£5.9m
£15,050 to £30,100	259	£2,376	£0.6m	£0.3m
Over £30,100	281	£977	£0.3m	£0.0m
Total	1,816	£3,718	£6.8m	£6.2m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Equity release schemes

10.8 However, in the context of the above situation the owner-occupiers involved will in most cases have some equity. There may be means of releasing some of this equity to repair the dwellings.

10.9 The Fenland survey asked all owner-occupiers the following questions:

"How much money (equity) you estimate you would get if you sold your home now, after paying off any remaining mortgages and other associated debts?"

and

"Would you be prepared to use the equity in your home to fund any repairs that you may need now or in the future?"

10.10 Using information collected from these questions it is possible to make some broad estimates about the scope for equity release schemes to help fund repairs to owner-occupiers dwellings.

10.11 In terms of equity release itself a limit of 30% of a current dwelling value has been assumed. It is then assumed that the amount available to borrow could be used to directly offset any repairs/improvements required. Again it is assumed that households with over £30,100 income would be able to fund any repairs and those with an income of £15,050 to £30,100 would fund half of all repairs.

10.12 Additionally, the analysis does not take account of the additional mortgage/loan payments that would arise from releasing equity on a property. In many cases this will be an additional barrier to access such schemes although this may well have been taken into account when households answered the survey questions.

10.13 This analysis considers both the possibility of using equity release schemes and also the willingness of owner-occupiers to use this form of finance to carry out repairs/improvements. Hence, any household who is unwilling to use equity release is not considered in this analysis. In total, 39.4% of owner-occupiers stated that they would be prepared to release equity to carry out repairs/improvements to their accommodation. However, a slightly lower proportion (33.4%) of those with no mortgage (likely to be the main focus for such schemes) have stated that they would be prepared to use equity release.

10.14 The analysis in this section concentrates on the ability and willingness of vulnerable households living in non-decent homes to use equity to improve their accommodation.

10.15 The amount of equity available to households is set out in the table below. It can be seen that many households have significant amounts of equity. The average figure for those with no mortgage is close to £180,000 whilst for those with a mortgage the figure is around £80,000. Average equity levels for vulnerable households are lower for outright owners but slightly higher for those with a mortgage. This trend is continued when looking at vulnerable households in non-decent homes.

10.16 Since the survey was carried out there have continued to be changes in property prices in the District which will have an impact on the levels of equity available to households. Although it is not easy to adjust these figures to reflect price changes (given that equity estimates were made by households themselves) it is worth noting that the midpoint of fieldwork for the study was September 2008 and so figures will be reflective of that time.

Table 10.3 Equity levels in the owner-occupied sector				
Equity level	All owners		Vulnerable owners	
	No mortgage	With mortgage	No mortgage	With mortgage
Up to £30,000	0.0%	28.6%	0.0%	18.2%
£30,000 - £70,000	1.2%	26.0%	1.4%	30.4%
£70,000 - £125,000	20.2%	23.3%	31.0%	31.3%
£125,000 - £200,000	59.1%	16.5%	54.7%	12.7%
Over £200,000	19.5%	5.5%	12.9%	7.3%
Total	100.0%	100.0%	100.0%	100.0%
Average equity	£179,700	£82,100	£155,600	£87,700
Vulnerable non-decent	-	-	£154,300	£102,200

Source: Fenland District Council Private Sector Stock Condition Survey 2008

10.17 The table below shows the possible contribution equity release could make to meeting the Decent Homes Standard for vulnerable owner-occupiers in non-decent homes. Overall, it was estimated that for all vulnerable owner-occupiers to meet the Decent Homes Standard there would be a need to spend £6.8m. When income is taken into account this figure is reduced to £6.2m. Around two-fifths of the relevant households also stated that they would be prepared to use equity release and so the grant requirement after taking this into account reduces to £3.7m

Table 10.4 Likely grant requirement to meet Decent Homes Standard for vulnerable owner-occupiers (with potential use of equity release)					
Income band	Number of households	Average cost	Total cost	Grant requirement	After equity release
Under £15,050	1,275	£4,596	£5.9m	£5.9m	£3.5m
£15,050 to £30,100	259	£2,376	£0.6m	£0.3m	£0.2m
Over £30,100	281	£977	£0.3m	£0.0m	£0.0m
Total	1,815	£3,718	£6.8m	£6.2m	£3.7m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

The private rented sector

10.18 In the case of private rented dwellings, it is the financial ability of the landlord that matters rather than the income of the tenant. However, it is useful to set out some of the key findings in terms of costs to remedy non-decency in the sector overall and for vulnerable households so as to establish the level of investment which might be expected from local landlords to maintain and improve their dwellings to a reasonable standard.

10.19 The table below shows the number (and related costs) of non-decent dwellings/households in the private rented sector. The table shows that the lowest costs (on a per dwelling basis) are for non-vulnerable households. In total the survey estimates that 917 vulnerable households are living in non-decent accommodation in the private rented sector, the average cost to make decent is £3,778 per dwelling leading to a total spend requirement of £3.5m.

Table 10.5 Costs for remedying non-decent homes in Fenland (occupied private rented homes)

	Number of non-decent dwellings	Average cost per non-decent dwelling	Total cost across the District
Vulnerable households	917	£3,778	£3.5m
Non-vulnerable households	1,040	£1,884	£2.0m
Empty homes	73	£9,685	£0.7m
Average/total	2,030	£3,022	£6.1m

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

10.20 This chapter looked at the total costs of action required to meet the Decent Homes Standard. The analysis concentrated on vulnerable owner-occupiers in non-decent homes although the situation of private tenants was also briefly examined.

10.21 The data showed that vulnerable owners (in non-decent homes) typically had lower levels of income and similar levels of equity than other owners. The financial data would suggest that there is considerable potential scope for owners to meet the requirements of the Decent Homes Standard through their own means.

10.22 Overall, it was estimated that for all vulnerable owner-occupiers to meet the Decent Homes Standard there would be a need to spend £6.8m. When income is taken into account this figure is reduced to £6.2m. Many of the relevant households also stated that they would be prepared to use equity release and taking this into account reduces the potential grant requirement to £3.7m.

10.23 Therefore it is suggested that at least £3.1m of the cost needed to meet the Decent Homes Standard could reasonably be expected to come from owner-occupiers. There is also considerable additional equity available which owners are currently stating they are not prepared to release for home improvements.

10.24 In the private rented sector, the data suggested that there are 917 vulnerable households living in non-decent accommodation. With an average cost to make decent of £3,778 there is a total spend requirement for these households of £3.5m.

11. Conclusions and policy implications

Introduction

11.1 Private sector housing policy is constantly evolving. The 2008 Fenland Private Sector Stock Condition Survey should influence the Local Authority's overall Housing Strategy, as well as the Private Sector Renewal Strategy. The results should also be considered in the context of the Local Authority's Energy Strategy. This chapter discusses current legislation and targets shaping the Council's housing policies and considers how the current condition of stock should influence future policy decisions. Finally, the chapter includes key findings of the survey and summarises the options available to the Council.

11.2 The findings on stock condition/energy efficiency were based on a sample survey with 968 valid responses – sample sizes for key sub-groups (such as the private rented sector) are generally high and so the results when extrapolated district-wide can be treated with some confidence.

Current requirements

11.3 The Regulatory Reform Order (RRO) 2002 gave the Council greater flexibility to customise financial assistance, creating a more locally suited package with a wider range of measures. However, this freedom brings increased responsibility for ensuring that a number of the Council's duties towards housing are fulfilled. Specifically, these include:

- Reducing the number of dwellings with a Category 1 hazard under HHSRS standards (as stated in the Housing Act 2004)
- Increase the number of households living in decent homes - specifically the proportion of private sector housing in decent condition occupied by vulnerable households
- Reducing energy consumption and domestic carbon dioxide emissions of private sector stock under the 1995 Home Energy Conservation Act
- Reducing the number of vacant properties as part of an Empty Homes Strategy
- Licensing Houses in Multiple Occupation (HMOs) and improving the number in a good condition, under the Housing Act (December 2004)

Relevant findings for Fenland

11.4 Particular results that will be of interest to the Council regarding these commitments are:

- 19.4% of private sector dwellings have a Category 1 hazard under HHSRS.
- The most frequently recorded Category 1 hazard is excess cold.
- 27.7% of private sector homes are non-decent, mainly due to thermal comfort.
- The mean SAP rating is 53.
- 84.5% of dwellings could benefit from some improvement that would increase energy efficiency.
- 2.3% of dwellings in the private sector are estimated to be vacant.
- An estimated 2,732 vulnerable households are thought to be living in non-decent housing in the private sector (29.9% of vulnerable households).

Targeting dwellings requiring action

11.5 Surveyors have indicated that the majority of dwellings require action on an individual basis rather than improvement to blocks or groups of dwellings (or indeed within specific areas). This makes identification of dwellings requiring some sort of remediation difficult.

11.6 In determining a suitable localised strategy to implement an appropriate package of measures, targeting dwellings by tenure, age and vulnerable household groups may prove beneficial. More specifically, account could be taken of those categories where the highest incidence of non-decency as well as low energy efficiency was identified.

- Private rented dwellings
- Vacant dwellings
- Pre-1919 stock
- Converted flats
- Houses in Multiple Occupation
- Pensioner households
- Vulnerable households
- Households with support needs

Policy recommendations

11.7 Strategies to identify these dwellings would provide a basis for action.

- Households occupying properties with existing or potential condition problems should be encouraged to make themselves known to the Council. To facilitate this, the Council must provide information to households throughout the District, promoting schemes of education and advice regarding proper maintenance where necessary. This will reduce the likelihood of dwellings currently in disrepair becoming non-decent in the future.

- In the owner-occupied sector, the Council should encourage the use of equity to fund repairs to reduce grant assistance.

- In the private rented sector, the Council must work closely with landlords and tenants to create policies to ensure action and enforcement where necessary, by advising them of their responsibilities under current legislation.

- The Council must remain aware that new categories of action may become necessary now that HHSRS has permanently replaced the unfitness measure, shifting focus from clearly defined (yes or no) dwelling faults to a more continuous measure of hazards affecting the health of occupants.

- Improving the energy efficiency of dwelling stock is of particular interest to the Council; any policy that improves energy efficiency will consequentially improve the decent homes level (under thermal comfort) and reduce the likelihood of action against the HHSRS Category 1 hazard 'excessive cold'. The Council should continue to develop and maintain partnerships with energy efficiency organisations providing advice and installation services. They should also continue partnerships with other agencies to promote energy efficiency improvements and tackle fuel poverty.

- Although at present 11.3% of private sector dwellings in the District are classified as having a Category 1 excessive cold hazard, encouraging or part-funding improvements to insulation and central heating systems should be seriously considered in terms of long term cost and energy savings. Such improvements could pay for themselves within a relatively short period of time.

- Vacant properties should be studied; any strategy regarding empty homes may need to be updated in the light of the survey. Such properties can be detrimental to areas but may also be relevant to addressing the backlog of housing need by returning property to the housing stock. The proportion of vacant properties in the District is not particularly high but does exhibit some acute conditions. Given the relatively small sample of vacant homes, we recommend that the Council carries out further work to identify and assess such dwellings as the opportunity arises.

- Additional inspections of private rented dwellings could be carried out on account of the generally poorer condition.

Summary

11.8 The Stock Condition Survey in Fenland generally shows better dwelling conditions than those found nationally. The costs of making the necessary improvements to dwelling conditions and the suggested improvements to energy efficiency may however be quite prohibitive.

11.9 The Council will therefore need to consider a wide range of measures (including finance from the local authority and the use of landlords'/owners' own finances, as well as advice) to achieve improvements to the housing stock and, importantly, to prevent further deterioration.

11.10 The Council does not possess the resources to identify each individual dwelling requiring action and therefore requires policies to bring those that require assistance to their attention. Information and education can play an important role in this, as will advice to ensure occupants can carry out required improvements with as little financial involvement from the Council as possible.

Glossary

Age/construction date of dwelling

The age of the dwelling refers to the date of construction of the oldest part of the building.

Average

The term ‘average’ when used in this report is taken to be a mean value unless otherwise stated.

Basic repairs

All works identified by the surveyor as needing to be done within 5 years, including any urgent work required within the next 12 months. These do not include replacement of building elements nearing the end of their life where the surveyor recorded that this action could be delayed by more than 5 years, often by short term patch repairs.

Category 1 hazards

A Category 1 hazard is one that is sufficiently serious to trigger the general duty on the local authority to take appropriate enforcement action. The assessment of a hazard has two elements: how likely it is that there will be an occurrence resulting in harm and the potential outcome of that occurrence (i.e. likelihood of harm and severity of the harm if it occurs). Hazard scores are banded A to J. Category 1 hazards are those falling in bands A, B and C. (See also Housing Health and Safety Rating System (HHSRS)).

Central heating system

A heating system with a distribution system sufficient to provide heat in at least one room in addition to the room or space containing the boiler. In this report, the definition also includes electric storage heaters which run on off-peak electricity and programmable gas convector heaters.

Comprehensive repair

This includes all repairs required together with any replacements the surveyor has assessed as being needed in the next 10 years. Replacement periods are only defined for external elements and are given whether or not any repair work has been identified as needed. The replacement period is given as the number of years before the element needs replacing either following specified repair work or simply as the remaining life expectancy.

Cost to make decent

The cost of carrying out all works required to ensure that the dwelling meets the Decent Homes standard.

Cost to remedy HHSRS hazards

This is the nominal cost of making the dwelling reasonably safe and healthy – reducing any Category 1 hazard to a level that is 'average' for that type and age of dwelling.

Decent home

The Government defines a home as 'decent' if it meets all of the following four criteria:

- No Category 1 hazards
- Is in a reasonable state of repair
- It has reasonably modern facilities and services
- It provides a reasonable degree of thermal comfort

Double-glazing

Factory made sealed window units. Does not include windows with secondary glazing or external doors with double or secondary glazing (other than double-glazed patio doors which count as two windows).

Dwelling

A dwelling is a self-contained unit of accommodation where all the rooms and facilities are available for the exclusive use of the household(s) occupying them. For the most part a dwelling will contain one household, but may contain none (empty home), or may contain more than one (HMO).

Dwelling types

A range of five dwelling types were identified as part of the survey, which are defined below.

Detached – No other dwelling adjoins any part of the structure.

Semi-detached – A house/bungalow that is only attached to one other dwelling. The two dwellings taken together should be detached from any other dwellings.

Terrace – A house/bungalow forming part of a block where at least one house/bungalow is attached to two or more other houses/bungalows.

Purpose-built flat – A flat in a purpose-built block.

Converted flat – A flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises.

Empty homes

The assessment of whether or not a dwelling was empty was made at the time of the interviewer's visit. Clarification of vacancy was sought from neighbours. Surveyors were required where possible to gain access to empty dwellings and undertake full inspections.

Fixed heating

Heating which is permanently stationed in a room whether it is fixed in place or not. It has a designated space in which it remains, and is connected via a gas point, fused spur, dedicatable 13 amp power socket or is run from a centrally-located boiler or heat exchanger, either dedicated to the dwelling or as part of a District or common heating system. It also includes open fireplaces which are capable of use with minimum effort (not permanently blocked) and 'Aga' type cookers or ranges which also emit heat into the room.

Household

The following are 'households' for the purposes of the Housing Act 2004:

Members of the same family living together including:

- Couples married to each other or living together as husband and wife (or in an equivalent relationship in the case of persons of the same sex)
- Relatives living together, including parents, grandparents, children (and step-children), grandchildren, brothers, sisters, uncles, aunts, nephews, nieces or cousins
- Half-relatives will be treated as full relatives. A foster child living with his foster parent is treated as living in the same household as his foster parent.
- Any domestic staff are also included in the household if they are living rent-free in accommodation provided by the person for whom they are working.

Therefore three friends sharing together are considered three households. If a couple are sharing with a third person that would consist of two households. If a family rents a property that is a single household. If that family had an au-pair to look after their children that person would be included in their household.

Houses in Multiple Occupation (HMOs)

The Housing Act 2004 provides the legal definition of HMO (covered under Sections 254 and 257). Under the changes in the Housing Act 2004, if a landlord lets a property which is one of the following types it is a House in Multiple Occupation:

- an entire house or flat which is let to **three or more** tenants who form **two or more** households and who share a kitchen, bathroom or toilet
- a house which has been converted entirely into bedsits or other non-self-contained accommodation and which is let to **three or more** tenants who form **two or more** households and who share kitchen, bathroom or toilet facilities
- a converted house which contains one or more flats which are not wholly self contained (i.e. the flat does not contain within it a kitchen, bathroom and toilet) and which is occupied by **three or more** tenants who form **two or more** households
- a building which is converted entirely into self-contained flats if the conversion does not meet the standards of the 1991 Building Regulations and less than two-thirds are owner-occupied

Housing Health and Safety Rating System (HHSRS)

The HHSRS is a risk assessment tool used to assess potential risks to the health and safety of occupants in residential properties. The system grades the severity of any dangers present in the dwelling. It also provides a means of differentiating between dwellings that pose a low risk to health and safety and those which pose a higher risk such as an imminent threat of serious injury or death.

Modern bathroom

A bathroom which was installed less than 30 years ago.

Modern kitchen

A kitchen which was installed less than 20 years ago.

SAP rating

The energy rating as determined by the Government's Standard Assessment Procedure (SAP). This is an index of the notional annual cost of heating a dwelling to achieve a standard heating regime and is expressed on a scale from 1 (highly inefficient) to 100 (highly efficient).

Standardised costs

These are costs in £ per square metre (£/sqm). By reducing costs to a £/sqm basis the effect of the size of buildings on the amount of disrepair recorded is omitted, otherwise the extent of the disrepair measured is substantially determined by the size of the building.

Support needs households

Support needs households are defined as households where any member has any of the following disabilities:

- Frail elderly
- Physical or mobility disability
- Learning difficulty
- Mental health problem
- Deafness or a hearing impairment or blindness or a visual impairment
- Non-visible condition such as epilepsy or diabetes
- Other

Tenure types

A range of four tenure types were identified as part of the survey. These are defined below.

Owner-occupied (no mortgage) - Includes all households who own their home outright.

Owner-occupied (with mortgage) - Includes all households buying their own home with a mortgage or loan. Includes shared ownership schemes.

RSL - Includes all households living in the property of registered social landlords

Private rented - Includes all households living in privately owned property which they do not own. Includes households living rent free or in tied homes.

Urgent repairs

All exterior building work recorded by the surveyor as being required within the next 12 months plus any interior work identified (regardless of the time period).

Vulnerable households

Vulnerable households are defined as those in receipt of at least one of the principal means tested or disability related benefits. In this survey the following list of benefits were used:

- Income support
- Housing Benefit
- Council Tax Benefit
- Job seekers Allowance
- Working Tax Credit (where household income is less than £15,050)
- Child Tax Credit (where household income is less than £15,050)
- Pension Credit
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement Benefit
- War Disablement Benefit

Appendix A1: Unfitness

Introduction

A1.1 Although the main measure in terms of enforcement action for local authorities is now the Housing Health and Safety rating system (HHSRS) it is of interest to look at the number of dwellings failing under the fitness standard (in use up to April 2006). This will help the council to monitor progress in improving local stock conditions as previous stock condition surveys will have used unfitness as the main measures of the condition of homes in the area. The box below sets out the fitness standard which has been applied in this survey.

Box A1.1 Fitness standard (*1985 Housing Act* as amended by *1989 Local Government and Housing Act*)

Under the provisions of Section 604 of the Housing Act 1985 a dwelling house is fit for human habitation unless it fails to meet one or more of the following requirements and as a result of that failure, is not reasonably suitable for occupation:

- Structural stability
- Free from serious disrepair
- Free from serious dampness prejudicial to the health of the occupants (if any)
- Adequate provision for lighting, heating and ventilation
- Adequate piped supply of wholesome water
- Satisfactory facilities in the dwelling house for the preparation and cooking of food, including a sink with a satisfactory supply of hot and cold water
- Suitably located WC for exclusive use of occupants (if any)
- Suitably located fixed bath or shower and wash-hand basin, each of which is provided with a satisfactory supply of hot and cold water for the exclusive use of the occupants (if any)
- Effective drainage system for waste and surface water

In addition, a flat may be not reasonably be suitable for occupation if the building in which it is located fails to meet one or more of the following requirements:

- Structural stability of the building or part of the building
- Free from serious disrepair
- Free from dampness and surface water

Level of unfitness

A1.2 The table below shows the reasons for unfitness in the private sector in Fenland. An estimated 1,463 private sector dwellings are unfit, accounting for 3.9% of the private sector housing stock. The most common reason for unfitness in Fenland is bath/shower, wash hand basin – 637 dwellings (43.6% of unfit dwellings). The figure of 3.9% compares with a figure of 4.6% in the 2003 survey.

Table A1.1 Number of dwellings in each unfitness group (private sector excluding RSLs)

Reason	Number of dwellings	% of unfit dwellings
Bath/shower, WHB	637	43.6%
Disrepair	599	41.0%
Food preparation	332	22.7%
Water closet	254	17.3%
Dampness	206	14.1%
Heating	177	12.1%
Drainage	172	11.7%
Lighting	56	3.8%
Structural stability	55	3.7%
Water supply	15	1.0%
Ventilation	15	1.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Severity of unfitness

A1.3 It will be clear from the table above that it is possible for a dwelling to fall into more than one of the unfitness criteria used. The table below shows the number of unfit dwellings with more than one reason for unfitness. It can be seen that 73.2% of unfit dwellings fail on one item only, whilst 9.2% fail on four or more.

Table A1.2 Unfit dwellings and number of items unfit (private sector excluding RSLs)

Number of items unfit	Number of dwellings	% of unfit dwellings
One	1,071	73.2%
Two	171	11.7%
Three	87	5.9%
Four or more	135	9.2%
Total	1,463	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Unfitness and HHSRS

A1.4 A cross-tabulation of unfitness with Category 1 Hazards is shown in the table below. The table shows that there is some link between hazards and unfitness but these links are far from clear. Of all dwellings with a Category 1 Hazard some 13.3% are also considered to be unfit; this compares with 1.7% of dwellings without significant hazards. Of unfit dwellings, 65.6% have a Category 1 Hazard, this compares with 17.5% of 'fit' dwellings.

A1.5 The data therefore shows that whilst unfit dwellings are highly likely to contain Category 1 Hazards the overlap between the two groups is relatively minor. The vast majority of dwellings with Category 1 Hazards are not unfit. This finding serves to show how different the two standards are.

Table A1.3 Unfitness and Category 1 Hazards (private sector excluding RSLs)

Hazard rating	Unfitness		
	Unfit	Not unfit	Total
Category 1	960	6,267	7,227
Not Category 1	503	29,504	30,007
Total	1,463	35,771	37,234

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

A1.6 An analysis of dwellings under the fitness standard is a useful addition to the main survey analysis to allow the council to monitor progress in improving the condition of homes locally. The following were some of the main findings in relation to unfitness in the private sector in Fenland:

- It is estimated that 3.9% of private sector dwellings are unfit (1,463 dwellings)
- The main cause of unfitness is bath/shower, wash hand basin (43.6% of unfit dwellings)
- Whilst most unfit dwellings have Category 1 Hazards, most dwellings with Category 1 Hazards are not unfit

Appendix A2: Comparison with 2003 survey

Introduction

A2.1 This Appendix looks briefly at some of the key findings from this report compared with the results from a similar survey (also carried out by Fordham Research) in 2003. In all cases we look only at data for the private sector (i.e. excluding RSLs). In the 2003 survey report, data for RSLs was included within the main analysis and so it has been necessary to revisit the 2003 database to pull of the comparable data. As a result the figures presented here for 2003 do not match those found in the printed report.

A2.2 It should be remembered that as both reports have been based on sample surveys there will be some variation due to sampling error. In addition it should be noted that some definitions have changed since 2003. These are highlighted in the text accompanying each of the tables below. Finally, it is worth noting that due to the timing of the 2003 report there is no analysis of Category 1 hazards under the HHSRS although to some degree stock conditions can be monitored through the fitness and decent homes standards.

Stock profile

A2.3 The table below shows key stock variables for 2003 and 2008. The data shows that generally the two surveys show similar results with the differences likely to be due additional newbuild properties in the District over the past few years as well as changes in the occupation of dwellings.

A2.4 The data suggest that there has been little change in the tenure split in the private sector in the district – although in all cases the numbers will have risen noticeably as the total number of private sector dwellings is estimated to have risen from 32,555 to 37,234. The ages of dwellings have remained roughly the same although the data does suggest an sharp increase in the newest properties (as would be expected) along with a proportionate drop in the numbers of all other ages.

A2.5 The types of dwellings in the private sector have also remained roughly the same although the data suggests an increase in the number of purpose-built flats. Finally, the data suggests similar dwelling sizes (in terms of rooms per dwelling) and average floorspace.

Table A2.1 Comparing stock profile characteristics in 2003 and 2008 (private sector excluding RSLs)		
	2003	2008
Tenure		
Owner-occupied (no mortgage)	40.2%	39.4%
Owner-occupied (with mortgage)	45.7%	46.4%
Private rented	14.1%	14.2%
Total	100.0%	100.0%
Age of dwelling		
Pre-1919	20.7%	17.0%
1919-1944	13.0%	11.5%
1945-1964	14.4%	13.2%
1965-1980	18.8%	17.4%
Post-1980	33.2%	40.8%
Total	100.0%	100.0%
Type of dwelling		
Terraced house	15.4%	13.1%
Semi-detached house	27.1%	24.0%
Detached house	24.5%	27.4%
Bungalow	29.4%	30.7%
Converted flat	1.8%	1.9%
Purpose-built flat	1.8%	2.9%
Total	100.0%	100.0%
Dwelling size		
Average number of rooms	4.6	4.8
Average floor space (m^2)	100	105

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Disrepair

A2.6 The table below looks at repair costs in 2003 and 2008. The data suggests that repair costs have decreased for both Urgent and Basic repair categories (as well as a decrease in the standardised repair cost). This is likely to be mainly due to the recent additions to the stock along with improvements carried out by the current owners of dwellings over the period – although any improvement is slightly off-set by increase building costs. The 10-year (comprehensive) repair cost appears to have increased significantly, however, as this is the hardest of the cost categories to predict and analyse this change should be treated with some caution.

Table A2.2 Comparing repair costs in 2003 and 2008 (private sector excluding RSLs)		
	2003	2008
Repair costs		
Urgent repair	£1,427	£1,156
Basic repair	£2,167	£1,713
Comprehensive repair	£2,663	£4,338
Standardised repair cost (/m²)	£21.7	£18.4

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Decent homes

A2.7 The table below looks at the proportion of dwelling failing the decent homes standard under each of the four criteria as well as the overall proportion estimated to fail the standard. As the 2003 survey did to contain an assessment of Category 1 hazards we have used the 2008 survey data to construct a measure of non-decency which includes unfitness.

A2.8 The table suggests that for all of the four criteria that there has been a reduction in the proportion of dwellings failing the standard. The difference is particularly noticeable in the case of thermal comfort where the estimated proportion failing the standard has dropped from 19.8% in 2003 to 12.5% in 2008. Overall, calculating non-decency for 2008 using the same method as in 2003 makes for an estimated 16.9% of homes being non-decent. This is significantly lower than the 2003 figure of 25.1%.

Table A2.3 Comparing non-decency in 2003 and 2008 (private sector excluding RSLs)		
	2003	2008
Non-decency		
Unfit	4.6%	3.9%
Disrepair	8.1%	4.5%
Modern facilities	3.2%	3.1%
Thermal comfort	19.8%	12.5%
Total non-decent	25.1%	16.9%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Energy efficiency

A2.9 The table below looks at a series of energy efficiency variables and overall energy efficiency levels. The data shows that universally the energy efficiency characteristics of dwellings have improved over time with an increase in dwellings with cavity walls, a greater proportion of dwellings with 100mm or more of loft insulation, a significant increase in double glazing and an increase in dwellings with central heating (and a consequent drop in the use of room heaters).

A2.10 As a consequence of the above the data suggests a noticeable increase in the mean SAP rating of dwellings (rising from 51 in 2003 to 53 in 2008). The proportion of dwellings with a SAP of less than 30 has also dropped slightly. It should be noted that the measurement of SAP has changed slightly since 2003 although this will only have a minimal impact on the results.

A2.11 Interestingly, despite the improvements in energy efficiency, running costs have actually increased. This will reflect increases in the cost of fuels over the five year period since the last survey was carried out.

Table A2.4 Energy efficiency characteristics of dwellings in 2003 and 2008 (private sector excluding RSLs)		
	2003	2008
Cavity walls		
Non-cavity walls	33.3%	25.4%
Insulated cavity walls	34.5%	45.1%
Un-insulated cavity walls	32.2%	29.5%
Total	100.0%	100.0%
Loft insulation		
Less than 100mm	27.8%	14.2%
100mm or more	69.4%	84.0%
No loft	2.8%	1.8%
Total	100.0%	100.0%
Double glazing		
Full	71.3%	79.9%
Partial	18.8%	14.4%
None	9.9%	5.7%
Total	100.0%	100.0%
Heating systems		
Boiler with radiators	82.5%	87.2%
Electric storage heaters	8.2%	7.4%
Room heaters	6.9%	3.3%
Other system	2.3%	2.1%
Total	100.0%	100.0%
SAP ratings		
Mean SAP	51	53
SAP less than 30	10.2%	9.3%
Fuel cost and CO_2 emissions		
Average annual fuel cost	£467	£616
CO_2 emissions (tonnes/annum)	6.0	6.7

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Summary

A2.12 Comparing the results of this survey with a similar one carried out in 2003 shows almost universally that there have been significant improvements to both stock condition and energy efficiency in the District. Whilst this may partly be explained by the development of new homes over the period it does seem likely that existing dwellings have also in many cases been improved or upgraded.

Appendix A3: Data tables

A3.1 This appendix provides further detailed information from the stock condition survey. The tables below cross-tabulate some of the main variables used in the report. These are:

- Tenure
- Dwelling age
- Dwelling type
- Sub-area
- Household type
- Support needs
- Vulnerable households
- Ethnic group

A3.2 To this list has been added the size of dwelling. This has been measured using the average number of habitable rooms and also the average (mean) floor space of dwellings.

Table A3.1 Summary of dwelling/household characteristics and tenure (private sector excluding RSLs)

Dwelling characteristic	Tenure			
	Owner-occupied (no mortgage)	Owner-occupied (with mortgage)	Private rented	Total
Age of dwelling				
Pre-1919	1,867	2,666	1,802	6,335
1919-1944	1,673	1,998	609	4,281
1945-1964	1,881	2,854	194	4,929
1965-1980	3,353	2,578	564	6,494
Post-1980	5,911	7,165	2,119	15,195
Total	14,685	17,261	5,288	37,234
Type of dwelling				
Terraced house	787	2,654	1,420	4,860
Semi-detached house	2,586	5,079	1,281	8,946
Detached house	3,871	5,821	509	10,200
Bungalow	7,156	3,448	814	11,418
Purpose built flat	237	171	680	1,088
Converted flat	49	89	583	721
Total	14,685	17,261	5,288	37,234
Sub-area				
Wisbech and villages	5,665	6,654	2,300	14,619
Chatteris	1,445	2,119	587	4,150
March and villages	5,053	5,587	1,282	11,922
Whittlesey and villages	2,523	2,902	1,119	6,543
Total	14,685	17,261	5,288	37,234
Household type				
Single pensioners	4,069	335	417	4,820
2 or more pensioners	4,132	520	90	4,742
Single non-pensioners	1,360	2,049	968	4,377
2+ adults, no children	4,257	7,049	1,673	12,979
Lone parent	101	467	878	1,447
2+ adults, 1 child	283	2,636	498	3,417
2+ adults, 2+ children	284	3,795	534	4,613
Total	14,485	16,850	5,059	36,394
Support needs				
Support needs	4,625	2,743	1,347	8,716
No support needs	9,860	14,107	3,711	27,678
Total	14,485	16,850	5,059	36,394
Vulnerable households				
Vulnerable	3,313	3,622	2,198	9,132
Not vulnerable	11,172	13,229	2,861	27,262
Total	14,485	16,850	5,059	36,394
Ethnic group				
White	14,164	16,332	4,087	34,584
European	178	231	880	1,289
Other	143	287	92	522
Total	14,485	16,850	5,059	36,394
Size of dwelling				
Av no. of rooms	4.8	5.1	3.8	4.8
Av floor space (m^2)	104	114	79	105

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.2 Summary of dwelling/household characteristics and age of dwelling (private sector excluding RSLs)

Dwelling characteristic	Age of dwelling					
	Pre-1919	1919-1944	1945-1964	1965-1980	Post-1980	Total
Tenure						
Owner-occupied (nm)	1,867	1,673	1,881	3,353	5,911	14,685
Owner-occupied (wm)	2,666	1,998	2,854	2,578	7,165	17,261
Private rented	1,802	609	194	564	2,119	5,288
Total	6,335	4,281	4,929	6,494	15,195	37,234
Type of dwelling						
Terraced house	1,573	240	489	307	2,252	4,860
Semi-detached house	2,036	1,591	2,218	1,319	1,782	8,946
Detached house	1,827	1,085	519	1,532	5,237	10,200
Bungalow	306	1,323	1,587	3,075	5,126	11,418
Purpose built flat	0	42	65	194	787	1,088
Converted flat	593	0	51	67	10	721
Total	6,335	4,281	4,929	6,494	15,195	37,234
Sub-area						
Wisbech and villages	2,311	1,698	2,260	2,517	5,833	14,619
Chatteris	660	201	323	807	2,160	4,150
March and villages	1,918	1,971	1,627	1,585	4,822	11,922
Whittlesey and villages	1,447	410	718	1,587	2,381	6,543
Total	6,335	4,281	4,929	6,494	15,195	37,234
Household type						
Single pensioners	787	528	514	1,016	1,975	4,820
2 or more pensioners	474	485	761	1,221	1,800	4,742
Single non-pensioners	937	505	606	408	1,921	4,377
2+ adults, no children	2,050	1,349	1,849	2,007	5,723	12,979
Lone parent	362	244	155	107	578	1,447
2+ adults, 1 child	807	525	415	399	1,272	3,417
2+ adults, 2+ children	632	576	616	1,223	1,566	4,613
Total	6,049	4,213	4,916	6,382	14,835	36,394
Support needs						
Support needs	1,331	1,132	1,530	1,643	3,080	8,716
No support needs	4,718	3,081	3,386	4,738	11,755	27,678
Total	6,049	4,213	4,916	6,382	14,835	36,394
Vulnerable households						
Vulnerable	2,089	1,321	1,293	1,449	2,982	9,132
Not vulnerable	3,961	2,892	3,623	4,933	11,853	27,262
Total	6,049	4,213	4,916	6,382	14,835	36,394
Ethnic group						
White	5,553	4,076	4,753	6,036	14,166	34,584
European	397	137	163	155	437	1,289
Other	99	0	0	191	232	522
Total	6,049	4,213	4,916	6,382	14,835	36,394
Size of dwelling						
Av no. of rooms	4.9	4.5	5.0	4.7	4.8	4.8
Av floor space (m^2)	109	99	104	99	108	105

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.3 Summary of dwelling/household characteristics and type of dwelling (private sector excluding RSLs)

Dwelling characteristic	Type of dwelling						
	Terraced house	Semi-detached house	Detached house	Bungalow	Purpose built flat	Converted flat	Total
Tenure							
Owner-occupied (nm)	787	2,586	3,871	7,156	237	49	14,685
Owner-occupied (wm)	2,654	5,079	5,821	3,448	171	89	17,261
Private rented	1,420	1,281	509	814	680	583	5,288
Total	4,860	8,946	10,200	11,418	1,088	721	37,234
Age of dwelling							
Pre-1919	1,573	2,036	1,827	306	0	593	6,335
1919-1944	240	1,591	1,085	1,323	42	0	4,281
1945-1964	489	2,218	519	1,587	65	51	4,929
1965-1980	307	1,319	1,532	3,075	194	67	6,494
Post-1980	2,252	1,782	5,237	5,126	787	10	15,195
Total	4,860	8,946	10,200	11,418	1,088	721	37,234
Sub-area							
Wisbech and villages	1,569	4,186	3,374	4,919	411	160	14,619
Chatteris	996	1,107	1,007	929	67	45	4,150
March and villages	1,255	2,145	4,133	3,750	442	197	11,922
Whittlesey and villages	1,040	1,509	1,686	1,820	168	320	6,543
Total	4,860	8,946	10,200	11,418	1,088	721	37,234
Household type							
Single pensioners	394	906	849	2,473	174	24	4,820
2 or more pensioners	292	899	1,010	2,487	54	0	4,742
Single non-pensioners	1,088	640	414	1,543	380	311	4,377
2+ adults, no children	1,120	3,187	4,438	3,637	278	319	12,979
Lone parent	490	578	196	66	116	0	1,447
2+ adults, 1 child	834	928	1,121	520	0	15	3,417
2+ adults, 2+ children	372	1,722	2,040	478	0	0	4,613
Total	4,590	8,859	10,069	11,205	1,002	669	36,394
Support needs							
Support needs	647	1,866	1,825	4,091	221	66	8,716
No support needs	3,943	6,993	8,244	7,114	781	603	27,678
Total	4,590	8,859	10,069	11,205	1,002	669	36,394
Vulnerable households							
Vulnerable	1,459	2,033	1,988	2,952	488	213	9,132
Not vulnerable	3,131	6,826	8,080	8,253	515	456	27,262
Total	4,590	8,859	10,069	11,205	1,002	669	36,394
Ethnic group							
White	4,222	8,218	9,687	11,051	787	618	34,584
European	287	552	143	62	215	28	1,289
Other	81	88	238	91	0	22	522
Total	4,590	8,859	10,069	11,205	1,002	669	36,394
Size of dwelling							
Av no. of rooms	4.1	4.7	6.2	4.3	2.8	3.0	4.8
Av floor space (m^2)	83	99	150	88	56	59	105

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.4 Summary of dwelling/household characteristics and sub-area (private sector excluding RSLs)

Dwelling characteristic	Sub-area				
	Wisbech and villages	Chatteris	March and villages	Whittlesey and villages	Wisbech and villages
Tenure					
Owner-occupied (nm)	5,665	1,445	5,053	2,523	14,685
Owner-occupied (wm)	6,654	2,119	5,587	2,902	17,261
Private rented	2,300	587	1,282	1,119	5,288
Total	14,619	4,150	11,922	6,543	37,234
Age of dwelling					
Pre-1919	2,311	660	1,918	1,447	6,335
1919-1944	1,698	201	1,971	410	4,281
1945-1964	2,260	323	1,627	718	4,929
1965-1980	2,517	807	1,585	1,587	6,494
Post-1980	5,833	2,160	4,822	2,381	15,195
Total	14,619	4,150	11,922	6,543	37,234
Type of dwelling					
Terraced house	1,569	996	1,255	1,040	4,860
Semi-detached house	4,186	1,107	2,145	1,509	8,946
Detached house	3,374	1,007	4,133	1,686	10,200
Bungalow	4,919	929	3,750	1,820	11,418
Purpose built flat	411	67	442	168	1,088
Converted flat	160	45	197	320	721
Total	14,619	4,150	11,922	6,543	37,234
Household type					
Single pensioners	1,966	462	1,604	787	4,820
2 or more pensioners	1,801	499	1,508	934	4,742
Single non-pensioners	1,527	472	1,663	715	4,377
2+ adults, no children	5,503	1,488	3,916	2,072	12,979
Lone parent	495	140	536	276	1,447
2+ adults, 1 child	1,414	362	1,036	605	3,417
2+ adults, 2+ children	1,681	667	1,325	940	4,613
Total	14,388	4,090	11,588	6,329	36,394
Support needs					
Support needs	3,528	1,029	3,169	990	8,716
No support needs	10,860	3,060	8,419	5,338	27,678
Total	14,388	4,090	11,588	6,329	36,394
Vulnerable households					
Vulnerable	3,646	1,020	3,299	1,168	9,132
Not vulnerable	10,741	3,070	8,289	5,161	27,262
Total	14,388	4,090	11,588	6,329	36,394
Ethnic group					
White	13,241	3,945	11,197	6,202	34,584
European	941	103	244	0	1,289
Other	205	42	147	127	522
Total	14,388	4,090	11,588	6,329	36,394
Size of dwelling					
Av no. of rooms	4.7	4.7	4.9	4.9	4.8
Av floor space (m^2)	107	101	104	105	105

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.5 Summary of dwelling/household characteristics and household type (private sector excluding RSLs)

Dwelling characteristic	Household type							
	Single pensioners	2+ pensioners	Single non-pensioners	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
Tenure								
Owner-occupied (nm)	4,069	4,132	1,360	4,257	101	283	284	14,485
Owner-occupied (wm)	335	520	2,049	7,049	467	2,636	3,795	16,850
Private rented	417	90	968	1,673	878	498	534	5,059
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Age of dwelling								
Pre-1919	787	474	937	2,050	362	807	632	6,049
1919-1944	528	485	505	1,349	244	525	576	4,213
1945-1964	514	761	606	1,849	155	415	616	4,916
1965-1980	1,016	1,221	408	2,007	107	399	1,223	6,382
Post-1980	1,975	1,800	1,921	5,723	578	1,272	1,566	14,835
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Type of dwelling								
Terraced house	394	292	1,088	1,120	490	834	372	4,590
Semi-detached house	906	899	640	3,187	578	928	1,722	8,859
Detached house	849	1,010	414	4,438	196	1,121	2,040	10,069
Bungalow	2,473	2,487	1,543	3,637	66	520	478	11,205
Purpose built flat	174	54	380	278	116	0	0	1,002
Converted flat	24	0	311	319	0	15	0	669
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Sub-area								
Wisbech and villages	1,966	1,801	1,527	5,503	495	1,414	1,681	14,388
Chatteris	462	499	472	1,488	140	362	667	4,090
March and villages	1,604	1,508	1,663	3,916	536	1,036	1,325	11,588
Whittlesey and villages	787	934	715	2,072	276	605	940	6,329
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Support needs								
Support needs	2,254	2,143	788	2,203	73	483	772	8,716
No support needs	2,566	2,598	3,589	10,777	1,374	2,933	3,841	27,678
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Vulnerable households								
Vulnerable	1,942	1,154	960	1,958	1,093	1,010	1,016	9,132
Not vulnerable	2,878	3,588	3,417	11,021	354	2,407	3,597	27,262
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Ethnic group								
White	4,757	4,658	4,309	12,037	1,368	2,968	4,486	34,584
European	62	54	68	618	78	303	105	1,289
Other	0	30	0	324	0	146	21	522
Total	4,820	4,742	4,377	12,979	1,447	3,417	4,613	36,394
Size of dwelling								
Av no. of rooms	4.2	4.7	3.8	5.1	4.0	5.3	5.6	4.8
Av floor space (m^2)	88	100	77	114	80	124	127	106

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.6 Summary of dwelling/household characteristics and support needs households (private sector excluding RSLs)

Dwelling characteristic	Support needs		
	Support needs	No support needs	Total
Tenure			
Owner-occupied (nm)	4,625	9,860	14,485
Owner-occupied (wm)	2,743	14,107	16,850
Private rented	1,347	3,711	5,059
Total	8,716	27,678	36,394
Age of dwelling			
Pre-1919	1,331	4,718	6,049
1919-1944	1,132	3,081	4,213
1945-1964	1,530	3,386	4,916
1965-1980	1,643	4,738	6,382
Post-1980	3,080	11,755	14,835
Total	8,716	27,678	36,394
Type of dwelling			
Terraced house	647	3,943	4,590
Semi-detached house	1,866	6,993	8,859
Detached house	1,825	8,244	10,069
Bungalow	4,091	7,114	11,205
Purpose built flat	221	781	1,002
Converted flat	66	603	669
Total	8,716	27,678	36,394
Sub-area			
Wisbech and villages	3,528	10,860	14,388
Chatteris	1,029	3,060	4,090
March and villages	3,169	8,419	11,588
Whittlesey and villages	990	5,338	6,329
Total	8,716	27,678	36,394
Household type			
Single pensioners	2,254	2,566	4,820
2 or more pensioners	2,143	2,598	4,742
Single non-pensioners	788	3,589	4,377
2+ adults, no children	2,203	10,777	12,979
Lone parent	73	1,374	1,447
2+ adults, 1 child	483	2,933	3,417
2+ adults, 2+ children	772	3,841	4,613
Total	8,716	27,678	36,394
Vulnerable households			
Vulnerable	5,024	4,108	9,132
Not vulnerable	3,692	23,570	27,262
Total	8,716	27,678	36,394
Ethnic group			
White	8,656	25,928	34,584
European	60	1,229	1,289
Other	0	522	522
Total	8,716	27,678	36,394
Size of dwelling			
Av no. of rooms	4.7	4.9	4.8
Av floor space (m^2)	100	107	106

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.7 Summary of dwelling/household characteristics and vulnerable households (private sector excluding RSLs)

Dwelling characteristic	Vulnerable households		
	Vulnerable	Not vulnerable	Total
Tenure			
Owner-occupied (nm)	3,313	11,172	14,485
Owner-occupied (wm)	3,622	13,229	16,850
Private rented	2,198	2,861	5,059
Total	9,132	27,262	36,394
Age of dwelling			
Pre-1919	2,089	3,961	6,049
1919-1944	1,321	2,892	4,213
1945-1964	1,293	3,623	4,916
1965-1980	1,449	4,933	6,382
Post-1980	2,982	11,853	14,835
Total	9,132	27,262	36,394
Type of dwelling			
Terraced house	1,459	3,131	4,590
Semi-detached house	2,033	6,826	8,859
Detached house	1,988	8,080	10,069
Bungalow	2,952	8,253	11,205
Purpose built flat	488	515	1,002
Converted flat	213	456	669
Total	9,132	27,262	36,394
Sub-area			
Wisbech and villages	3,646	10,741	14,388
Chatteris	1,020	3,070	4,090
March and villages	3,299	8,289	11,588
Whittlesey and villages	1,168	5,161	6,329
Total	9,132	27,262	36,394
Household type			
Single pensioners	1,942	2,878	4,820
2 or more pensioners	1,154	3,588	4,742
Single non-pensioners	960	3,417	4,377
2+ adults, no children	1,958	11,021	12,979
Lone parent	1,093	354	1,447
2+ adults, 1 child	1,010	2,407	3,417
2+ adults, 2+ children	1,016	3,597	4,613
Total	9,132	27,262	36,394
Support needs			
Support needs	5,024	3,692	8,716
No support needs	4,108	23,570	27,678
Total	9,132	27,262	36,394
Ethnic group			
White	8,941	25,643	34,584
European	123	1,166	1,289
Other	69	453	522
Total	9,132	27,262	36,394
Size of dwelling			
Av no. of rooms	4.5	4.9	4.8
Av floor space (m^2)	96	109	106

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A3.8 Summary of dwelling/household characteristics and ethnic group (private sector excluding RSLs)

Dwelling characteristic	Ethnic group			
	White	European	Other	Total
Tenure				
Owner-occupied (nm)	14,164	178	143	14,485
Owner-occupied (wm)	16,332	231	287	16,850
Private rented	4,087	880	92	5,059
Total	34,584	1,289	522	36,394
Age of dwelling				
Pre-1919	5,553	397	99	6,049
1919-1944	4,076	137	0	4,213
1945-1964	4,753	163	0	4,916
1965-1980	6,036	155	191	6,382
Post-1980	14,166	437	232	14,835
Total	34,584	1,289	522	36,394
Type of dwelling				
Terraced house	4,222	287	81	4,590
Semi-detached house	8,218	552	88	8,859
Detached house	9,687	143	238	10,069
Bungalow	11,051	62	91	11,205
Purpose built flat	787	215	0	1,002
Converted flat	618	28	22	669
Total	34,584	1,289	522	36,394
Sub-area				
Wisbech and villages	13,241	941	205	14,388
Chatteris	3,945	103	42	4,090
March and villages	11,197	244	147	11,588
Whittlesey and villages	6,202	0	127	6,329
Total	34,584	1,289	522	36,394
Household type				
Single pensioners	4,757	62	0	4,820
2 or more pensioners	4,658	54	30	4,742
Single non-pensioners	4,309	68	0	4,377
2+ adults, no children	12,037	618	324	12,979
Lone parent	1,368	78	0	1,447
2+ adults, 1 child	2,968	303	146	3,417
2+ adults, 2+ children	4,486	105	21	4,613
Total	34,584	1,289	522	36,394
Support needs				
Support needs	8,656	60	0	8,716
No support needs	25,928	1,229	522	27,678
Total	34,584	1,289	522	36,394
Vulnerable households				
Vulnerable	8,941	123	69	9,132
Not vulnerable	25,643	1,166	453	27,262
Total	34,584	1,289	522	36,394
Size of dwelling				
Av no. of rooms	4.8	4.4	5.9	4.8
Av floor space (m^2)	105	90	150	106

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Appendix A4: Statistical issues

Sampling errors

A4.1 Estimates of dwelling and household characteristics produced from a sample survey may differ from the true population figures because they are based on a survey rather than a complete census. This is known as sampling error, and it is important to know the extent of this error when interpreting the results.

A4.2 The size of the sampling error depends on the size of the sample. In general, the smaller the sample size the larger the potential error. For example, in this survey, estimates for dwellings in the private rented sector will be subject to a larger sampling error than owner-occupied dwellings. A way of taking account of sampling error is to calculate a confidence interval for an estimate. This is an interval within which it is fairly certain the true percentage figure lies. This section explains how 95% confidence intervals can be calculated for the key survey estimates – and comes from standard statistical theory for large samples.

A4.3 The 95% confidence interval for a percentage estimate p, is given by the formula:

$$p+/-1.96\times se(p)$$

where se(p) represents the standard error of the percentage and is calculated by:

$$se(p)=\sqrt{(p(100-p)/n)} \qquad \text{(n is the unweighted sample size)}$$

A4.4 Estimating standard errors for results based on a simple random sample, which has no stratification, is fairly straightforward. However samples in stock condition surveys are rarely simple random ones so the standard errors could be corrected using a sample design factor. The design factor is calculated as the ratio of the standard error with a complex sample design to the standard error that would have been achieved with a simple random sample of the same size. Overall, design effects were assumed to be small and so no adjustment has been made in the example below (this is also the position taken by the EHCS).

A4.5 A 95% confidence interval for a percentage may be calculated using the equations above. The width of the confidence interval depends on the value of the estimated percentage and the sample size on which the percentage was based.

A4.6 Example:

The estimated number of dwellings with a Category 1 hazard is 7,227 or 19.4%. This percentage is based on the core sample of dwellings of 968. Using the equations above it is found that the margin of error based on this information is 2.5% (to 1 decimal place) giving a confidence interval of between 16.9% and 21.9%. In terms of the total number of dwellings (based on an estimated number of dwellings of 37,234) this is a confidence interval of 928, hence the estimate of the accuracy of the 7,227 figure is +/- 928 or between 6,299 and 8,155.

Non-response and missing data

A4.7 Missing data is a feature of all stock condition surveys: mainly due to the difficulty in accessing parts of a dwelling. For all missing data in the survey standard statistical imputation procedures were applied. In general, throughout the survey the level of missing data was minimal.

A4.8 Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population.
- Variables which are derived from the combination of a number of responses, each of which may be affected by item non-response (e.g. calculating repair costs where a particular element was not included), may exhibit high levels of non-response.
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias in the results.

A4.9 To overcome these problems missing data was ‘imputed’. Imputation involves substituting for the missing value, a value given by a suitably defined ‘similar’ dwelling, where the definition of similar varies depending on the actual item being imputed.

A4.10 The specific method used was to divide the sample into sub-groups based on relevant characteristics and then to ‘Probability Match’ where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, dwelling age, and building type.

Sample sizes for key groups

A4.11 Below we present a series of tables showing the estimated number of dwellings/households and the number of sample responses achieved (figures for tenure/empty homes are provided in chapter 1 and so are not repeated here). Although in some cases it is clear that the proportion of survey responses is close to the 'expected' situation, there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the dwelling/household population in Fenland.

Table A4.1 Dwelling age (private sector excluding RSLs)

Dwelling age	Estimated dwellings	% of dwellings	Number of returns	% of returns
Pre-1919	6,335	17.0%	180	18.6%
1919-1944	4,281	11.5%	94	9.7%
1945-1964	4,929	13.2%	110	11.4%
1964-1980	6,494	17.4%	177	18.3%
Post-1980	15,195	40.8%	407	42.0%
Total	37,234	100.0%	968	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.2 Dwelling type (private sector excluding RSLs)

Dwelling type	Estimated dwellings	% of dwellings	Number of returns	% of returns
Terraced house	4,860	13.1%	172	17.8%
Semi-detached house	8,946	24.0%	233	24.1%
Detached house	10,200	27.4%	226	23.3%
Bungalow	11,418	30.7%	277	28.6%
Purpose built flat	1,088	2.9%	33	3.4%
Converted flat	721	1.9%	27	2.8%
Total	37,234	100.0%	968	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.3 Location (private sector excluding RSLs)

Location	Estimated dwellings	% of dwellings	Number of returns	% of returns
Wisbech and villages	14,619	39.3%	367	37.9%
Chatteris	4,150	11.1%	241	24.9%
March and villages	11,922	32.0%	191	19.7%
Whittlesey and villages	6,543	17.6%	169	17.5%
Total	37,234	100.0%	968	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.4 Household type (private sector excluding RSLs)				
Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioners	4,820	13.2%	126	13.6%
2 or more pensioners	4,742	13.0%	158	17.0%
Single non-pensioners	4,377	12.0%	75	8.1%
2+ adults, no children	12,979	35.7%	330	35.6%
Lone parent	1,447	4.0%	43	4.6%
2+ adults, 1 child	3,417	9.4%	90	9.7%
2+ adults, 2+ children	4,613	12.7%	106	11.4%
Total	36,394	100.0%	928	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.5 Support needs (private sector excluding RSLs)				
Support needs	Estimated households	% of households	Number of returns	% of returns
Support needs	8,716	23.9%	227	24.5%
No support needs	27,678	76.1%	701	75.5%
Total	36,394	100.0%	928	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.6 Vulnerable households (private sector excluding RSLs)				
Vulnerable households	Estimated households	% of households	Number of returns	% of returns
Vulnerable	9,132	25.1%	239	25.8%
Not vulnerable	27,262	74.9%	689	74.2%
Total	36,394	100.0%	928	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Table A4.7 Ethnic group (private sector excluding RSLs)				
Ethnic group	Estimated households	% of households	Number of returns	% of returns
White	34,584	95.0%	855	92.1%
European	1,289	3.5%	59	6.4%
Other	522	1.4%	14	1.5%
Total	36,394	100.0%	928	100.0%

Source: Fenland District Council Private Sector Stock Condition Survey 2008

Appendix A5: The hazard scoring procedure

Introduction

A5.1 The scoring procedure, based on the surveyor's assessment of the dwelling, provides a numerical hazard score for each of the hazards identified at the property. The higher the score, the greater the severity of that hazard. The highest hazard score for an individual dwelling indicates the most serious hazard at that dwelling. A comparison of the hazard scores for a number of dwellings provides a means of grading those dwellings from the most dangerous to the safest.

Potential hazards

A5.2 All hazards that can be assessed using the HHSRS are listed in the following box. Those which were fully assessed through the survey form have been highlighted in bold.

Box A5.1 List of all potential hazards

Type of hazard	Hazard
Hygrothermal conditions	• **Damp and mould growth** • **Excess cold** • Excess heat
Pollutants (non-microbial)	• Asbestos (and MMFs) • Biocides • **Carbon Monoxide and fuel combustion products** • Lead • Radiation • Uncombusted fuel gas • Volatile Organic Compounds
Space, security, light & noise	• Crowding and space • Entry by intruders • Lighting • Noise
Hygiene, sanitation & water supply	• Domestic hygiene, pests and refuse • Food safety • Personal hygiene, sanitation and drainage • Water supply
Falls	• Falls associated with baths etc • **Falls on the level** • **Falls associated with stairs and steps** • **Falls between levels**
Electric shocks, fires, burns & scalds	• **Electrical hazards** • **Fire** • **Hot surfaces and materials**
Collisions, cuts & sprains	• Collision and entrapment • Explosions • Ergonomics • **Structural collapse and falling elements**

Generating hazard scores

A5.3 A formula is used to generate a hazard score. For this formula:

- The likelihood is expressed as a ratio
- A weighting is given to each class of harm
- The spread of health outcomes is indicated as a percentage

A5.4 The hazard score is the sum of the products of the weightings for each class of harm which could result from the particular hazard, multiplied by the likelihood of an occurrence, and multiplied by the set of percentages showing the spread of harms.

Class of harm weightings

A5.5 The weightings given to each class of harm reflect the degree of incapacity associated with each class as shown in the box below.

Box A5.2 Weightings give to each of the four classes of harm

Class of harm		Weighting
I	Extreme	10,000
II	Severe	1,000
III	Serious	300
IV	Moderate	10

Spread of health outcomes

A5.6 While there will be a most likely health outcome, there could also be a possibility of other outcomes, which may be less and/or more serious.

A5.7 For example, it may be judged that there is a 60% chance that a vulnerable person falling to the ground out of a window on the second floor will suffer serious fractures (Class II). It may also be considered that there are other possible outcomes – a 10% chance of death (Class I), a 20% chance of concussion or sprains (Class III) and a 10% chance of severe bruising (Class IV). Another example is a fall out of a window on the fifteenth floor where it may be judged that there is a 100% chance of death (Class I).

The formula

A5.8 An example of a hazard score using the formula is shown in the box below. In this example, the likelihood of an occurrence has been judged to be 1 in 100, with a 60% chance of a Class IV outcome, a 30% chance of a Class III outcome and a 10% chance of a Class II outcome.

Box A5.3 Formula for calculating a hazard score

	Class of harm weighting		Likelihood 1 in		Spread of harm (%)		
I	10,000	÷	100	×	0	=	0
II	1,000	÷	100	×	10	=	100
III	300	÷	100	×	30	=	90
IV	10	÷	100	×	60	=	6
					Hazard score	**=**	**196**

To score a hazard

Likelihood

A5.9 To score a hazard, the surveyor judges the likelihood of the occurrence resulting in a Class I to IV harm to **a vulnerable person** over the following twelve months. For stairs, the surveyor determines the likelihood of a fall occurring which would result in a Class I to IV harm to a vulnerable person. This involves taking account of such matters as the going, the presence or absence of handrails, the state of repair of the treads and the available lighting. For dampness, the surveyor determines the likelihood of the dampness causing Class I to IV harm to a vulnerable person over the next twelve month period, taking into account the extent and degree of the dampness and its position.

A5.10 Assessing likelihood is not determining that there **will** be an occurrence. The likelihood that there will be an occurrence over the next twelve months also means that it may not happen. Even where it is judged that there is a very high likelihood, such as a 1 in 10 probability, it is accepted that the likelihood of no occurrence is nine times greater than that of an occurrence.

Spread of outcomes

A5.11 Next, the surveyor judges the most likely and other possible health outcomes to **a vulnerable person** from an occurrence.

A5.12 In the case of a fall while using stairs, determining the spread of outcomes should take account of any secondary hazards such as a window or other glazing at the base of the stairs. It will also be influenced by factors such as the position of any fault which could result in a fall. If the occurrence happens at the base of the stairs there will be only a short distance to fall, but if the person is at the top there will be the full length of the stairs to fall.

A5.13 Judging the extent to which individual features may increase or reduce the likelihood of an occurrence and the severity of the outcome is a matter of professional expertise. This is particularly so where disrepair may increase the risk of an occurrence. Guidance to inform professional judgement is given in the Profiles of Hazards.

A5.14 While there is some information on the contribution individual features may make to hazards, it is limited. It relies on injuries or other health outcomes resulting from occurrences being reported by General Practitioners, hospitals or identified in research surveys. The surveyor indicates the spread of the classes of harm likely to result from an occurrence using percentages, giving the highest to the most likely outcome.

Appendix A6: Stock condition survey form