

### English House Condition Survey 2005 Annual Report

decent homes and decent places



## English House Condition Survey 2005 Annual Report

Department for Communities and Local Government Eland House Bressenden Place London SW1E 5DU Telephone 020 7944 4400 Web site www.communities.gov.uk

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### Contents

		Page
Acknowled	Igements	
Introductio	n	8
Chapter 1	Housing Stock	9
Chapter 2	Decent Homes	11
Chapter 3	Vulnerable Households	18
Chapter 4	Energy Efficiency	26
Chapter 5	Liveability	39
Chapter 6	Disadvantage and Living Conditions	46
Summary s	statistics	57
Survey det	ails	69
Glossary of	f terms and definitions	70

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The Office for National Statistics (ONS) which manages the EHCS on behalf of Communities and Local Government. It undertakes the household interviews and has responsibilities for sampling, weighting and data validation. ONS also run the Market Value Survey.

ONS also work in partnership with Miller Mitchell Burley Lane (MMBL) who undertake the visual inspection of the properties. MMBL employ a large field force of professional surveyors who work in close co-operation with the ONS interviewers to maximise response rates and deliver high quality data.

The Building Research Establishment (BRE) which is the development partner of Communities and Local Government for the EHCS. It helps develop the physical survey questionnaire and surveyor training materials, and deliver surveyor training sessions. BRE are also involved in validating and analysing the data, developing and running models to create the key measures and analytical variables for the survey, and reporting the findings.

The Valuation Office Agency (VOA) which provides market valuations for each of the EHCS properties and information on the local area and housing market.

The interviewers and surveyors who collect information from households and carry out the visual inspection.

The households who take part in the survey.

Communities and Local Government staff that manage and work on the survey.

### Introduction

- 1. Decent homes and places are essential for encouraging prosperous and cohesive communities where people can live in a safe and healthy environment. This report presents findings from the 2005 English House Condition survey and provides an update of progress made since 1996 and 2001 towards providing better living conditions in England.
- 2. The results are based on continuous fieldwork from April 2004 to March 2006. They are presented as a mid-point survey position of April 2005 that is taken as an 'average' position for the fieldwork period covered.
- 3. Since April 2002 survey fieldwork has operated on a continuous basis to provide annual results for key policy areas (the survey was previously carried out every five years up to and including 2001). The intention is to use this continuous data to monitor trends in living conditions. This is the third annual report since fieldwork moved to a continuous basis.
- 4. Details about the survey methodology and analysis van be found in the Technical Report available from the survey's website www.communities.gov.uk/ehcs
- 5. A set of standard tables providing results since 2001 are available on the survey's website. These are arranged around the main policy themes presented in this report. The data, in SPSS format and associated documentation can be obtained free of charge by contacting the EHCS team via e-mail: ehcs@communities.gov.uk.

#### Focus of the 2005 Annual Report

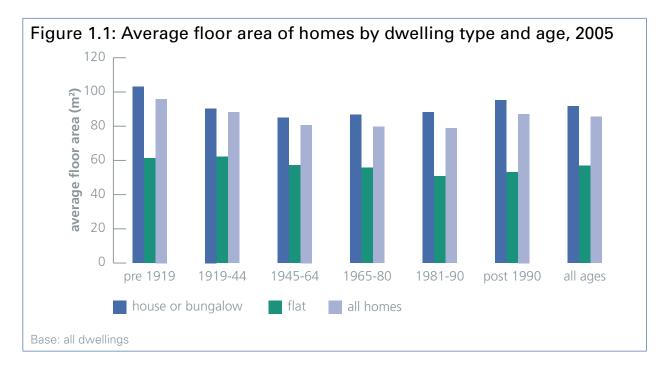
- 6. The 2005 Headline Report (published in January 2007) presented key findings on Government policies related to living conditions in England. This annual report builds on those key findings by providing a more detailed account of living conditions in 2005. As well as updating the profile of the housing stock, the annual report covers a number of key policy areas including:
  - Decent Homes
  - Vulnerable households
  - Liveability; the quality of the local environment
  - Energy efficiency of the housing stock
  - Disparities in living conditions.
- 7. A set of summary statistics drawing together key findings are available at the back of this report.

### Chapter 1 Housing stock

- 9. There are around 21.8 million homes in England in 2005 (of which 4% are vacant at the time of the survey). Some 71% of homes are owner occupied and 11% are privately rented. Social sector homes make up 18% in England, of which 10% are owned by local authorities and 8% by registered social landlords.
- The older stock is dominated by private sector homes- of the 4.7 million homes built before 1919, 94% are privately owned. There is a concentration of social sector homes in the post-war stock – 29% of homes built between 1945 and 1964 are owned and managed by social landlords. One in six homes are flats – 3.8 million homes (17%), of which 45% are owned by social landlords.

#### **Dwelling size**

- 11. In 2005, the average usable floor area of a home was 86m<sup>2</sup>. Social sector homes tend to be smaller than those in the private sector with an average usable floor area of 62m<sup>2</sup> compared with 91m<sup>2</sup>. Average floor area is of course strongly influenced by the composition of the sectors in terms of build types, and particularly by the proportion of flats which comprise 43% of social sector homes compared to 12% of the private sector. Flats have an average area of 57m<sup>2</sup> compared with 92m<sup>2</sup> for houses. Nevertheless, private sector houses tend to be much larger than those in the social sector, as do flats, Table 1.1.
- 12. Surviving older and more recently built homes tend to be larger than the rest of the housing stock, primarily as a result of differences in the size of houses, Figure 1.1.



13. The oldest and most recently built homes are also more polarised than the rest of the housing stock in terms of size. Surviving homes built before 1919 or new construction since 1990 contain higher than average proportions of both small (less than 50m<sup>2</sup>) and very large (110 m<sup>2</sup> or more) homes, Table 1.1. However the trend for recently built homes to be larger than other post war stock arises because more houses are being built with more bedrooms and not because houses with the same numbers of bedrooms are getting bigger. For example, the mean floor area for three bedroom private sector houses has actually reduced over time. The same is also true for four-bedroom private sector houses and private sector detached houses. At the same time, the proportion of private sector houses that are very small (under 50m<sup>2</sup>) increased from about 2% of those built 1945-64 to 15% of those dating during the 1980's. There has been some reduction in the proportion of private sector houses in this very small group since 1990, but they still represent 10% of all private sector houses built in this period.

Table 1.1: Usable floor area by age, type and tenure of home, 2005												
	private h	nouses	private f	lats	social ho	ouses	social fla	ats				
<i>average floor</i> <i>area</i> (m²):	95		60		7	70		53				
percentage of homes within age group:	less than 50m²	110m² or more	less than 50m²	110m² or more	less than 50m²	110m² or more	less than 50m²	110m² or more				
pre 1919	5.3	28.5	44.3	11.0	9.5	9.6	58.5	1.8				
1919-44	1.9	21.2	37.3	8.8	5.5	1.0	43.2	*				
1945-64	1.5	16.2	20.5	*	12.8	*	38.5	*				
1965-80	5.0	19.3	33.7	1.8	18.6	1.1	54.2	2.1				
1981-90	14.8	24.0	51.8	1.8	17.3	*	74.7	1.1				
post 1990	10.0	31.7	47.6	3.0	9.4	4.1	63.3	*				
all age groups	5.1	22.9	39.9	5.4	12.5	1.7	53.4	1.4				
Base: all dwellings ir Note: * denotes less		ing group										

#### Table 1.1: Usable floor area by age, type and tenure of home, 2005

### Chapter 2 – Decent Homes

9. The Government aims to ensure everyone has the opportunity of a decent home to promote social cohesion, well-being and self-dependence. It is committed to ensuring that all social sector homes are decent by 2010 and increasing the proportion of vulnerable households living in decent homes in the private sector (see Chapter 3). This chapter looks at the extent to which homes meet the 'decent homes' standard across and within different sections of the housing stock.

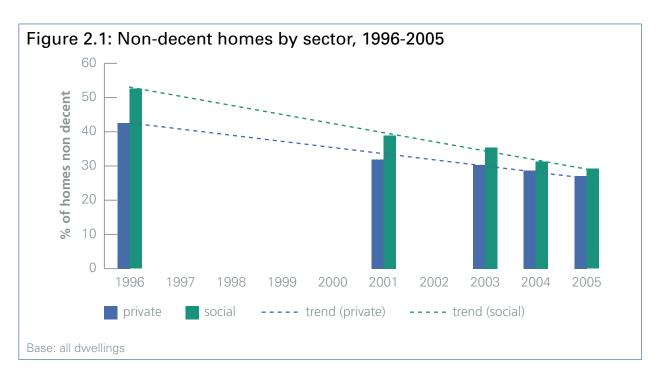
For a dwelling to be considered '**decent**' it must:

- Meet the statutory minimum standard for housing (Fitness Standard for the reporting period of this survey)<sup>1</sup>
- Be in a reasonable state of repair
- Have reasonably modern facilities and services
- Provide a reasonable degree of thermal comfort
- Housing conditions continue to improve. Between 1996 and 2005 the number of non-decent homes has fallen by over 3 million, from 9.1 million (45%) to 6 million (27%) in 2005.
- 11. In 2005, private sector homes are less likely to be non-decent than social sector homes, 4.8 million private sector homes are non-decent as are 1.2 million social sector homes (making up 27% and 29% of their stock respectively), Table 2.1. However conditions in the private rented sector, where 41% of homes are non-decent, are considerably worse than any of the other tenure groups. The RSL sector on the other hand has the best housing conditions with only 24% of homes failing the decent homes standard.

<sup>&</sup>lt;sup>1</sup> From April 2006 the Fitness Standard was replaced by the *Housing, Health and Safety Rating System* (HHSRS). National results for the HHSRS and its incorporation into the Decent Homes Standard will be presented as part of the 2006 EHCS report.

Table	e 2.1: Non-	decent hor	nes by h	ousing te	enure, 1	1996 – 2	005	
		owner occupied	private rented	all private	LA	RSL	all social	all tenures
numb	er (000s):							
1996	decent	8,392	752	9,144	1,600	493	2,092	11,236
	non-decent	5,535	1,246	6,781	1,869	448	2,318	9,099
2001	decent	10,483	1,072	11,554	1,637	952	2,589	14,143
	non-decent	4,316	1,101	5,416	1,174	472	1,647	7,063
2003	decent	10,982	1,149	12,131	1,482	1,154	2,636	14,767
	non-decent	4,219	1,056	5,275	975	467	1,442	6,717
2004	decent	11,213	1,340	12,554	1,520	1,228	2,748	15,301
	non-decent	4,066	994	5,060	816	437	1,252	6,312
2005	decent	11,509	1,464	12,974	1,437	1,384	2,821	15,794
	non-decent	3,822	1,003	4,825	729	433	1,162	5,987
perce	ntage:							
1996	decent	60.3	37.6	57.4	46.1	52.4	47.4	55.3
	non-decent	39.7	62.4	42.6	53.9	47.6	52.6	44.7
2001	decent	70.8	49.3	68.1	58.2	66.8	61.1	66.7
	non-decent	29.2	50.7	31.9	41.8	33.2	38.9	33.3
2003	decent	72.2	52.1	69.7	60.3	71.2	64.6	68.7
	non-decent	27.8	47.9	30.3	39.7	28.8	35.4	31.3
2004	decent	73.4	57.4	71.3	65.1	73.8	68.7	70.8
	non-decent	26.6	42.6	28.7	34.9	26.2	31.3	29.2
2005	decent	75.1	59.4	72.9	66.3	76.2	70.8	72.5
	non-decent	24.9	40.6	27.1	33.7	23.8	29.2	27.5
Base: a	all dwellings							

12. There has been improvement across all tenures since 1996. However progress has been fastest in the social sector and there is now little difference in the rates of non-decency between the two sectors. The gap of 10% points in 1996 has reduced to just 2% points in 2005, Figure 2.1.



- 13. The thermal comfort criterion continues to be the most common reason for failing the Decent Homes Standard. Some 4.4 million homes (73% of non-decent dwellings) lack effective insulation or efficient heating required to meet the thermal comfort criterion. However, there have been considerable improvements with the number failing this criterion reducing by almost 3 million since 1996.
- 14. Some 2.5 million homes fail the standard on any of the other three criteria (fitness, repair, modern facilities and services). This represents only a modest reduction since 2001 (2.7 million) but does not indicate a neglect of these criteria. Rather it suggests that that repairs and improvements to address fitness, repair and modernisation needs have mainly been sufficient only to balance the effects of ongoing deterioration, Table 2.2. As a result these homes now form a slightly higher proportion of the total non-decent stock (41%).

sta	standard 1996 – 2005												
	soci	al sector	priva	ate sector	all	tenures							
	thermal comfort only	failing on fitness, repair or modernisations	thermal comfort only	failing on fitness, repair or modernisations	thermal comfort only	failing on fitness, repair or modernisations							
number (000s):													
1996	1,574	744	3,917	2,864	5,491	3,608							
2001	1,070	577	3,303	2,114	4,372	2,691							
2003	862	579	3,048	2,227	3,910	2,806							
2004	743	510	2,981	2,079	3,724	2,588							
2005	712	450	2,808	2,017	3,520	2,467							
percentage of r	non decent	s:											
1996	67.9	32.1	57.8	42.2	60.3	39.7							
2001	65.0	35.1	61.0	39.0	61.9	38.1							
2003	59.8	40.2	57.8	42.2	58.2	41.8							
2004	59.3	40.7	58.9	41.1	59.0	41.0							
2005	58.2	41.8	61.3	38.7	58.8	41.2							
Base: all non-dece Note: Some dwelli	-	ness, repair or mod	dernisations r	nay also fail the the	rmal comfort	t criterion.							

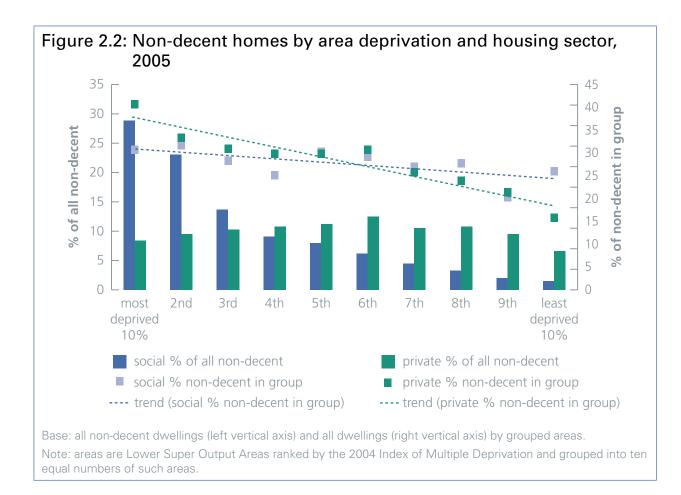
### Table 2.2: Non-decent dwellings by reasons for failing the decent homes standard 1996 – 2005

- 15. In the social sector there has been good progress in reducing the numbers of homes failing the thermal comfort criterion from 2 million to 850 thousand. As a result there has been a steady decrease in the proportion of social sector non-decents which fail solely on the thermal comfort criterion and a consequent rise in the proportion failing on fitness, repair or modernisations. In the private sector however the proportion of homes failing criteria has remained fairly constant.
- 16. This changing balance in the nature of non-decency suggests the average cost to make social sector homes decent will rise if this trend continues. While homes in the social sector which fail on thermal comfort only need £1,203 on average to make them decent, those failing on any of the other criteria require £7,181, Table 2.3.
- 17. On average a non-decent home requires £6,718 of work to make it decent. The average cost to make decent is lower in the social sector compared to the private sector, £3,518 and £7,489 respectively. This is partly due to the high proportion of flats in the social sector which have lower costs on average compared to houses.

sector, 2005											
		thermal comfort only (000s) £		repair or isations	non-d	non-decent					
	(000s)			£	(000s)	£					
owner occupied	2,328	£2,510	1,494	£14,557	3,822	£7,218					
private rented	480	£2,358	523	£14,178	1,003	£8,524					
private sector	2,808	£2,484	2,017	£14,459	4,825	£7,489					
Local authority	413	£1,272	316	£7,290	729	£3,883					
RSL	299	£1,109	134	£6,923	433	£2,905					
social sector	712	£1,203	450	£7,181	1,162	£3,518					
Total	3,520	£2,225	2,467	£13,130	5,987	£6,718					
Base: all dwellings											

### Table 2.3: Costs to make decent by reason for non-decency and housing

- 18. Over a third (38%) of non-decent homes in the private sector were built before 1919. However the majority of non-decent social sector homes were built between 1945 and 1980. While this reflects the age composition of the social sector stock as a whole, it also reflects the high proportion of flats in this sector which tend to have higher levels of non-decency.
- 19. Reductions in the number of non-decent homes reflect more widely based improvements in housing conditions and energy efficiency<sup>2</sup> since 1996. In terms of general disrepair, the proportion of homes with faults to the exterior fabric (eg to chimneys, roofs and windows) has fallen from 72% to 62% and with faults to the interior fabric (eg ceilings, walls and floors) from 49% to 38%. However as with the fitness, repair and modernisations criteria of decent homes, there has been little change in the overall number of general repair faults since 2001.
- 20. Social sector non-decent homes are concentrated in the most deprived areas - over half are found in the 20% most deprived areas in 2005 compared with only 18% of private sector non-decent homes, Figure 2.2. This reflects the distribution of the social sector as a whole, with almost half of social sector homes located in the 20% most deprived areas. Private sector homes are more evenly distributed.
- 21. Social sector homes have similar rates of non-decency in all areas regardless of the level of deprivation but in the private sector homes in the most deprived areas are more likely to be non-decent than those in more affluent areas. Around 40% of private sector homes in the most deprived areas are non decent compared to 16% in the 10% least deprived areas.
- See Energy Efficiency section of this report.



- 22. These relationships with deprivation are reflected in the rates of non-decency in the most deprived 88 districts in receipt of Neighbourhood Renewal Funds. Some 30% of homes in these districts are non-decent compared with 26% elsewhere, Table 2.4. Furthermore homes in the most deprived districts are more likely to fail the repair, fitness or modernisations criteria of the standard which means they require more costly work to become decent, an average of £7,100 compared to £6,400 in other areas.
- 23. However, there has been significant progress in housing conditions in the 88 most deprived districts since 1996.<sup>3</sup> The number of social sector non-decent homes has reduced by 680 thousand since 1996 and 300 thousand since 2001 (accounting for 63% of progress in the social sector since 2001). In the private sector there are almost 900 thousand less non-decent homes in these districts in 2005 than there were in 1996.

<sup>&</sup>lt;sup>3</sup> See Table Fii in the Summary Statistics section at the back of this report.

2005												
		socia	l sector			priva	te sector		all dwellings			
	% non- decent	% fail thermal comfort only	% fail for other reasons	all dwellings in group ('000s)	% non- decent	% fail thermal comfort only	% fail for other reasons	all dwellings in group ('000s)	% non- decent	% fail thermal comfort only	% fail for other reasons	all dwellings in group ('000s)
deprived areas												
NRF 88	31.5	16.9	14.6	2,169	30.1	16.2	13.9	6,370	30.4	15.5	9.9	8,540
other areas	26.4	19.0	7.4	1,814	25.5	15.5	9.9	11,428	25.6	16.2	13.9	13,241
housing demand												
intervention areas	29.1	14.1	15.0	316	40.9	15.6	25.3	526	36.5	15.0	21.4	842
other ares	29.2	18.2	11.0	3,667	26.7	15.8	10.9	17,273	27.1	16.2	10.9	20,939
area type												
urban	34.6	19.2	15.4	1,275	37.2	18.1	19.1	3,728	36.5	18.3	18.2	5,002
suburban	26.1	16.4	9.7	2,283	23.8	15.0	8.8	10,135	24.2	15.2	9.0	12,418
rural	29.5	22.2	7.3	425	26.1	15.6	10.5	3,936	26.4	16.3	10.2	4,361
broad regions												
south east	34.6	19.7	14.9	1,230	28.1	16.6	11.5	5,436	29.3	17.1	12.1	6,666
nothern regions	25.7	15.2	10.5	1,311	27.7	16.1	11.6	5,026	27.3	15.9	11.3	6,337
rest of england	27.7	18.8	9.0	1,442	26.0	15.0	11.0	7,336	26.3	15.6	10.7	8,778
Base: all o	dwelling	js in area	type									

### Table 2.4: Percentage of homes non-decent in different areas by sector,

- 24. In the Market Renewal Pathfinder intervention areas 36% of homes are nondecent (compared to just 27% elsewhere) and are twice as likely as other areas to fail the repair, fitness or modernisations criteria. However it is conditions in the private sector which are driving these differences; 41% of private sector homes are non-decent in the pathfinder areas compared to only 27% elsewhere. Social sector homes in the pathfinder areas are no more likely to be non-decent than average.
- 25. Cities and other urban areas tend to have considerably higher levels of non-decent homes compared to suburban and rural areas. This applies equally for both private and social sector homes. Overall some 37% of urban homes are non-decent in 2005 compared with 24% in suburban areas and 26% in rural areas. Furthermore half of non-decent homes in urban areas fail the repair, fitness or modernisations criteria of the standard compared to less than 40% of homes in other areas.

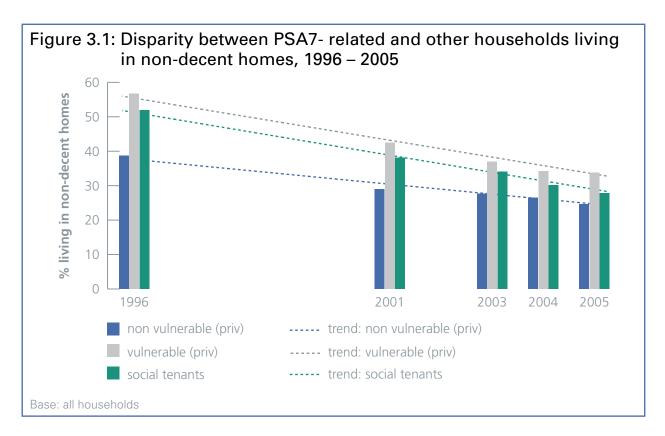
# Chapter 3: Vulnerable households in the private sector

26. Decent homes are important for the health and well-being of those living in them. The focus of this chapter is the private sector where the responsibility for the maintenance and repair falls to the home owner. However some households find their choice of housing or ability to maintain their homes is limited by a lack of resources. Government policy is to target support at these households in order to increase the proportion of private sector vulnerable households living in decent homes.

**Vulnerable households** are those in receipt of at least one of the principle means tested or disability related benefits.

- 27. In 2005, 3.2 million (18% of) private sector households are vulnerable. Some 1.1 million of these vulnerable households include infants (aged under 5) or elderly people (75 years of older) who tend to be more at risk in terms of health outcomes of poor housing.<sup>4</sup>
- 28. Since 1996, there has been substantial progress in reducing the proportion of vulnerable households and also social sector households who together form the target group for the Government's decent homes policies living in non-decent homes, Figure 3.1. Over this period there has been a reduction in the proportion of vulnerable private sector households living in non-decent homes from 57% to just 34% in 2005. In consequence the gap between vulnerable and more affluent private sector households has halved from 18 percentage points to 9. However vulnerable households continue to be more likely to live in non-decent homes than other households in the private sector and social sector tenants, 34% compared to 25% and 29% respectively.

<sup>&</sup>lt;sup>4</sup> Chapter 6 of this report examines the living conditions of vulnerable households which include children or elderly people.

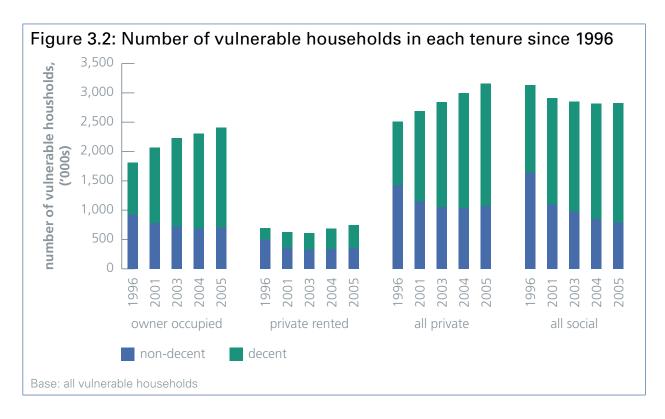


- 29. Within the private sector there are also substantial differences in housing conditions between vulnerable owner occupiers and vulnerable private tenants. Conditions in the private rented sector are much worse where almost a half of vulnerable households live in non-decent homes compared to a third of vulnerable owner occupiers.
- 30. Furthermore vulnerable households are over represented in the private rented sector 24% of vulnerable households in the private sector rent compared to only 11% of their non-vulnerable counterparts.

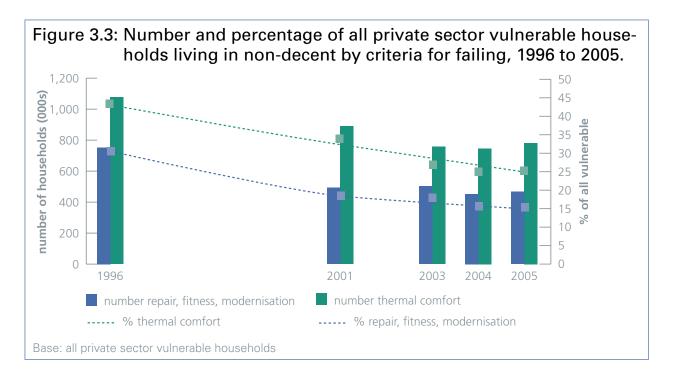
	hon	nes by teni	ure, 1996 -	- 2005			
		owner occupied	private rented	all private	owner occupied	private rented	all private
numb	er (000s):				percentage:		
1996	decent	880	196	1,076	48.6	28.0	42.9
	non- decent	929	504	1,433	51.4	72.0	57.1
2001	decent	1,285	256	1,542	62.1	41.2	57.3
	non- decent	784	366	1,151	37.9	58.8	42.7
2003	decent	1,506	277	1,783	67.6	45.3	62.8
	non- decent	722	335	1,056	32.4	54.7	37.2
2004	decent	1,617	347	1,963	70.1	50.3	65.5
	non- decent	691	342	1,033	29.9	49.7	34.5
2005	decent	1,697	387	2,084	70.5	51.7	66.1
	non- decent	709	362	1,071	29.5	48.3	33.9
Base: a	all private secto	or vulnerable ho	useholds				

### Table 3.1: Vulnerable private sector households living in non-decent homes by tenure, 1996 – 2005

- 31. Since 1996 there has been an overall increase in the numbers of vulnerable households, with the growing number of private sector vulnerable households (from 2.5 million to almost 3.2 million) more than offsetting the reduction in the number of social sector vulnerable households (from 3.1 million to 2.8 million), Figure 3.2. The latter reduction is in line with the overall reduction of the social sector as a whole over this period. Nevertheless these changes are the net outcome not only of trends in housing tenure, but wider demographic and social trends in household composition, changes in the level and pattern of employment and changes in the range and conditions of benefit support.
- 32. The net increase in the private sector is almost entirely accounted for by the growth in the number of vulnerable owner occupiers. In consequence, more vulnerable households now live in the private sector in 2005 than in the social sector.



- 33. Social sector tenants tend to benefit equally from sector-wide programmes to improve their housing conditions and vulnerable households are no more likely to live in non-decent homes than others in this sector (28% for both). As indicated above, despite a closing of the 'gap' in housing conditions, vulnerable households in the private sector are more likely to live in non decent homes (34%) than other private sector households (25%) and than social sector households (28%), with vulnerable households in the private rented sector being most likely to live in non decent homes (48%).
- 34. In 2005 15% of private sector vulnerable households live in homes failing the decent homes standard on any of the repair, fitness and modernisation criteria, and 25% of their homes fail on the thermal comfort criterion (19% on the latter criterion only).
- 35. Overall, the proportion of vulnerable private sector households living in homes that fail fitness, repair or modernisations has halved since 1996 from 30% to 15%, Figure 3.3. However because of increasing numbers of vulnerable households there has been only a modest reduction in their number (470,000 in 2005) since 2001. Similarly for those whose homes fail the thermal comfort criterion: while the proportion of private sector vulnerable households failing this criterion has almost halved since 1996 there has been little change in their number since 2003 and possibly a slight increase.



#### Costs to make decent

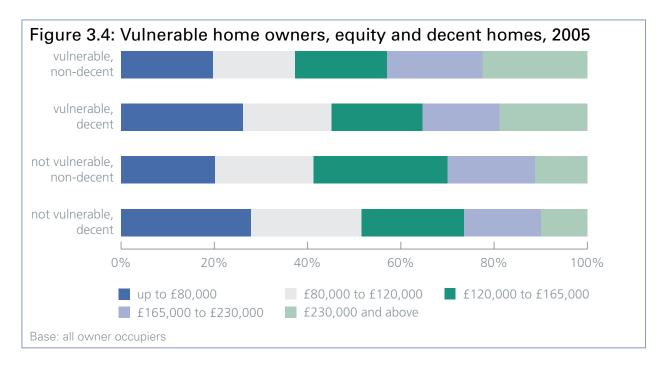
- 36. The costs to make the homes of vulnerable households decent are on average higher than their non-vulnerable counterparts, £8,400 compared to £6,700, Table 3.2. This is partly because vulnerable households are more likely to live in homes which fail the repair, fitness or modern facilities criteria that tend to be more costly to deal with. But it is also because the average cost of carrying out repairs and improvements to meet the fitness, repair and modern facilities criteria are higher for the homes of vulnerable households, as are the costs to meet the thermal comfort criterion for them.
- 37. The highest costs are those to make decent the homes of privately renting vulnerable households. This is because of the high proportion of such tenants living in homes failing on the repair, fitness and modern facilities criteria. The majority of the non-decent homes of vulnerable private tenants fail on these criteria, accounting for a quarter of all vulnerable private tenants.

Table 3.2: Average costs to make decent, 2005										
		vulnerabl	e households	non-vulnerable households						
		average cost to make decent	number of households, ('000s)	average cost to make decent	number of households, ('000s)					
owner occupied	fail repair, fitness or modernisations	£15,637	278	£13,455	1,096					
	fail thermal comfort only	£3,383	431	£2,320	1,839					
	all non-decent	£8,186	709	£6,478	2,935					
private rented	fail repair, fitness or modernisations	£14,351	192	£13,303	284					
	fail thermal comfort only	£2,730	170	£2,082	285					
	all non-decent	£8,891	362	£7,682	568					
private	fail repair, fitness or modernisations	£15,111	470	£13,424	1,379					
	fail thermal comfort only	£3,198	601	£2,288	2,124					
	all non-decent	£8,425	1,071	£6,673	3,503					
Base: all priv	ate sector households living in non-dec	cent homes								

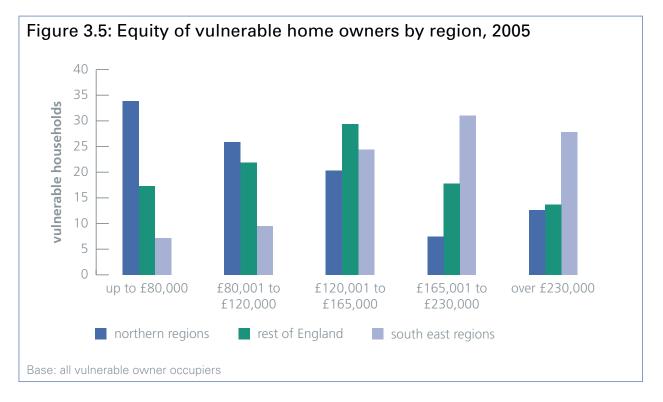
#### Equity in homes

- 38. Around 2.4 million vulnerable households (76% of those in the private sector) own their own homes. Despite being much more likely to own their homes outright (61% of vulnerable homeowners do so) than other homeowners (40%) they tend to have less equity than their non-vulnerable counterparts, Figure 3.4. The amount of equity held by a homeowner is the difference between the value of their home and the amount outstanding on any loan secured against it.
- 39. Vulnerable households living in non-decent homes tend to have the least equity. Around 180,000 vulnerable households in non-decent homes (28%) have equity of less than £80,000<sup>5</sup> this compares to only 20% of non-vulnerable households living in decent homes.

<sup>&</sup>lt;sup>5</sup> These figures represent total housing equity not the amount which could be released through an equity release scheme. The amount that can be accessed varies according to the rates and conditions of different equity release schemes.



40. There are stark differences in the amount of equity held by vulnerable households in different parts of the country. In the north a third of vulnerable households have equity of less than £80,000 while in the south east this figure is less than one in ten (7%), Figure 3.5.



#### Different types of areas

 Private sector households living in the most deprived districts are more likely to be vulnerable than those living in other areas. Those in vulnerable households in deprived districts also have a greater likelihood of living in a non-decent home, 37% compared to 32% living in other areas, Table 3.3.

- 42. There is also a concentration of private sector vulnerable households in the Market Renewal Pathfinder intervention areas. Some 37% of private households in the Market Renewal Pathfinder intervention areas are vulnerable and 45 % of those live in non-decent homes.
- 43. Private sector households living in urban areas are more likely to be vulnerable than those living in suburban or rural areas (22%, 18% and 16% respectively). Those in urban areas also have greater likelihood of living in non-decent homes than vulnerable households in other areas.
- 44. Private sector households living in the northern regions are more likely to be vulnerable than other regions: almost 1 in 4 (23%) in the northern regions are vulnerable compared to 14% in the south east regions and 18% in the rest of the country. Both the northern and the south eastern regions have similar levels of vulnerable households living in non-decent homes (36% and 35% respectively). The incidence of vulnerable households living in non-decent homes is slightly lower in the rest of England where 32% live in non-decent homes.

Table 3.3: Vulnerable private sector households living in different types of areas, 2005									
	% of private sector households vulnerable	% of private sector vulnerable households in non-decent homes	all households in the group ('000s)						
deprived areas									
NRF 88	22.1	36.6	8,233						
other areas	16.1	31.9	12,901						
MRP									
intervention areas	36.8	44.8	133						
other ares	17.7	33.3	1,933						
area type									
urban	21.7	45.9	4,815						
suburban	17.8	28.6	12,097						
rural	16.0	34.1	4,222						
broad regions									
nothern regions	22.5	35.9	6,130						
south east	14.1	35.0	6,503						
rest of england	18.3	31.7	8,501						
Base: Private sector hous	eholds and vulnerable private	sector households							

### Chapter 4 – Energy Efficiency

45. The energy efficiency of homes is an important factor in the provision of comfort for occupants and, particularly important for poorer households, the cost of heating their homes. The health risks from cold homes, particularly for older people, are a key hazard being assessed through the Housing Health and Safety Rating System from April 2006.<sup>6</sup> The energy efficiency of homes is also a key factor in the context of combating climate change through limiting carbon dioxide emissions. This chapter assesses the energy efficiency of the housing stock using the rating provided by the Government's Standard Assessment Procedure (SAP). Chapter 6 looks at disadvantaged households and the extent to which they live in energy inefficient homes (homes with poor SAP ratings).

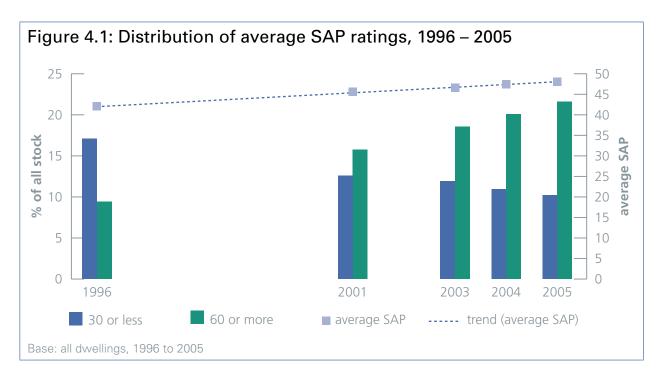
The SAP rating is based on energy costs for space and water heating, ventilation and lighting per square metre of floor area within each home, representing a measure of its energy efficiency. The detailed methodology for calculating SAP ratings was comprehensively updated in 2005 to reflect developments in the energy efficiency technologies and knowledge of dwelling energy performance. The rating scale has also been revised to run between 1 and 100 under the 2005 methodology (the higher the rating the better the standard with 100 now representing zero energy cost).

The 2005 methodology replaces that specified in 2001 (where the scale ran between 1 and 120) and ratings from the two scales are not comparable. SAP figures in the current 2005 report use the revised 2005 methodology retrospectively to provide revised ratings from 1996 to 2005 and therefore all figures presented here are consistent and directly comparable.

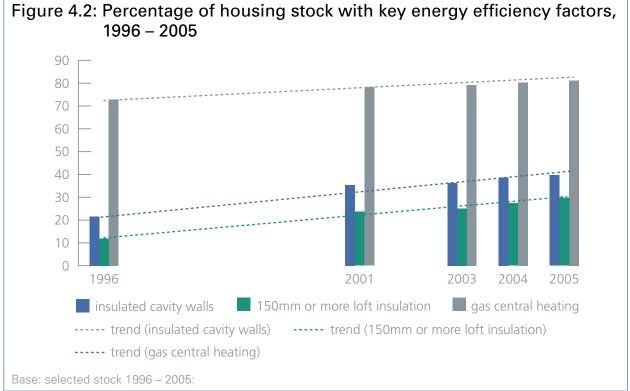
The 2005 EHCS Technical Report provides a more detailed explanation and comparison of results from the 2001 and 2005 methodologies.

#### **Overall trends**

- 46. The average SAP rating for the housing stock in 2005 using the updated methodology is 48, Figure 1. This has progressively increased from 42 in 1996 and reflects energy efficiency improvements in the existing housing stock, new construction under more demanding building regulations, and the demolition of older properties (which tend to be less energy efficient than average).
- 47. In 2005, 2.2 million or 10% of homes have a SAP rating of 30 or less and 4.7 million or 22% achieve a rating greater than 60. The proportion of homes with the highest SAP ratings has increased from 9% since 1996 to 22%, whilst the proportion rated 30 or less has fallen from 17% in 1996 to 10% in 2005, Figure 4.1.
- <sup>6</sup> National estimates of hazards assessed through the Housing Health and Safety Rating System will be reported in the findings of the 2006 English House Condition Survey.



48. Effective insulation and heating are the key factors to improving the energy efficiency of the existing housing stock. Since 1996 there has been a doubling in the number of properties with insulated cavity walls, a more pronounced increase in lofts with at least 150mm insulation and a 19% rise in the number of homes using gas central heating since 1996, Figure 4.2. Some 88% of the housing stock is centrally heated and the most common method of heating the home is gas-fired central heating, which is present in 81% of the stock - an increase of 8 percentage points from 1996.



49. Nevertheless, 9.1 million homes have uninsulated cavity walls (60% of homes with cavity walls), and 6.3 million have poorly or non-insulated lofts (33% of homes with lofts), Table 4.1. One million homes are without central or storage heating systems (5% of the stock). 3.1 million homes also depend on forms of fuel other than gas which tend to be less efficient (14% of the stock).

Table 4.1: Energy eff	iciency rela	ated charac	teristics of	homes, 20	05
	number (000s)	% of all homes	average SAP	% with SAP rating 30 or less	% with SAP rating 60 or more
walls:					
non cavity wall	6,714	30.8	41	20.5	7.9
uninsulated cavity wall	9,093	41.7	48	7.8	20.4
insulated cavity wall	5,974	27.4	56	2.3	38.8
lofts:					
loft with less than 100mm insulation	6,332	29.1	42	15.2	7.8
100mm – 150mm	7,295	33.5	47	9.6	17.4
150mm insulation or more	5,778	26.5	51	7.5	28.3
no loft	2,375	10.9	58	5.2	54.6
heating system:					
central heating	19,179	88.1	49	7.0	22.3
storage heaters	1,609	7.4	43	26.6	22.5
fixed room heating	959	4.4	32	43.0	5.6
portable heating only	34	0.2	14	93.6	0.0
heating fuel:					
gas fired system	18,368	85.7	50	5.4	21.9
oil fired system	857	4.0	35	36.1	3.0
solid fuel fired system	330	1.5	17	83.0	0.0
electrical system	1,888	8.8	39	34.2	19.6
all housing stock	21,781	100.0	48	10.2	21.6
Base: all dwellings.					

### Age and type of home

- 50. The older housing stock is typically less energy efficient. Homes built since 1990 have the highest average SAP rating (65) whilst those built before 1919 have the lowest (39), Table 4.2. In the older stock, the use of central and gas fired heating is similar to the overall average. However this stock is much less likely to be of cavity wall construction, where it has cavity walls these are less likely to be insulated, and lofts are also much less likely to be (well) insulated compared to newer homes.
- 51. Energy efficiency is affected by the proportion of external surfaces over which heat can be lost through the building fabric. Homes that have a lower proportion of external wall area also tend to have higher SAP ratings. Flats have an average SAP rating around 12 points higher than houses, with low-rise purpose built flats in particular having an average SAP rating of 61. Mid terraced properties have the highest average SAP rating of all types of houses (51 compared to an average of 46 for all houses and bungalows). The average SAP ratings of different dwelling types are however also affected by their different age profiles, with a much greater proportion of older properties among houses compared to flats.

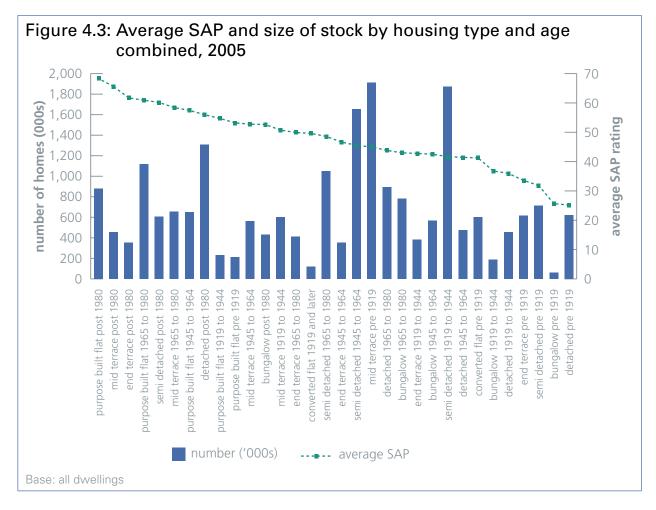
hc	housing stock by dwelling age and type, 2005												
		perce	ntage of s	tock (200	ō) in grou	o with:		avera SA	-				
	cavity walls	cavity walls that are insulated	150mm or more loft insulation	central heating	gas fired heating	SAP rating 30 or less	SAP rating 60 or more	2005	1996				
age:													
pre 1919	14.4	10.1	22.6	85.0	81.6	23.9	3.3	39	36				
1919-44	58.8	27.8	26.9	92.1	92.9	11.4	7.5	43	37				
1945-64	86.2	39.9	31.4	90.0	88.5	7.5	15.2	48	41				
1965-80	92.0	37.0	24.8	88.6	83.7	5.8	26.3	51	46				
all post 1980	97.4	54.3	45.7	85.2	82.9	1.3	57.4	61	54				
1981-90	96.8	47.5	27.3	82.0	79.7	1.8	36.3	56	*				
post 1990	97.9	60.5	61.7	88.2	85.6	0.8	76.4	65	*				
type:													
end terrace	63.0	38.0	30.6	89.9	90.8	12.7	16.1	45	39				
mid terrace	48.1	30.4	26.9	86.3	91.7	5.4	23.7	51	46				
semi detached	75.0	37.7	28.5	93.1	91.0	10.0	10.8	45	38				
detached	81.3	46.2	33.1	97.3	84.7	16.9	13.9	44	38				
bungalow	86.5	48.6	36.2	88.7	78.8	13.8	9.8	44	38				
converted flat	18.5	14.4	17.7	76.3	77.1	17.0	9.9	43	43				
pb low rise	79.8	39.3	26.6	70.9	71.0	3.1	63.1	61	53				
pb high rise	45.9	23.9	9.2	67.4	55.5	4.4	61.4	60	56				
all stock	69.2	39.7	29.8	88.1	85.7	10.2	21.6	48	42				

### Table 4.2: SAP and energy efficiency related characteristics of the housing stock by dwelling age and type, 2005

Base: all dwellings for cavity walls, central heating, gas fired heating and SAP-based figures; all dwellings with cavity walls for cavity wall insulation figures; all dwellings with lofts for loft insulation figures. Note: insufficient sample to calculate 1996 SAP figures for post '80 dwellings.

#### **Energy inefficient homes**

52. Problems are most acute among homes that tend to be older and of an inefficient dwelling type, Figure 4.3. The poorest SAP ratings are found among pre-1919 detached and semi-detached homes (average SAP ratings of 25 and 32 respectively). In contrast post-1980 purpose built flats have an average SAP rating of 68.



53. Detached and semi-detached houses and bungalows comprise 67% of all homes with a SAP rating of 30 or less. As may be expected, these are much larger than average homes (average size of 114m<sup>2</sup>). The combination of their inefficiency and size indicates that these 1.5 million properties will typically account for a disproportionate share of total energy consumption. However these houses are also among the most valued property in the stock with 82% being owner occupied and with an average value of £264,000 compared to £185,000 for the whole stock and £205,000 for all owner occupied stock.

Table 4.3: Size value and tenure of homes by SAP grouping, 2005										
					tenure: %	tenure: % of group that is:				
	number (000s)	% of stock	average size (m²)	average value (£000s)	owner occupied	private rented	social rented			
30 or less	2,222	10.2	101.0	226	75.0	18.2	6.7			
30 or less – semi/ detached	1,491	6.2	114.3	264	82.0	13.9	4.1			
30 or less – other	731	3.0	73.7	147	60.8	27.2	12.0			
over 30 but less than 60	14,860	68.2	87.9	190	76.1	10.3	13.7			
60 or more	4,699	21.6	70.5	152	50.2	11.4	38.4			
all stock	21,781	100.0	85.5	185	70.4	11.3	18.3			
Base: all stock Note: semi-detached and d	etached hous	ses include	bungalows ii	n the sub cat	egory of prope	erties with SA	AP ratings			

Note: semi-detached and detached houses include bungalows in the sub category of properties with SAP ratings of 30 or less.

54. Since 1996, the oldest housing has not improved as much as properties built since 1919, Table 4.2. More generally, the least efficient housing stock is improving less than more efficient stock. For older properties there is more likely to be high costs and, for some, potential improvements may be considered to compromise their value in terms of heritage or other qualities of the property or local setting (eg in the provision of external cladding to solid walls in some areas). In contrast (and see below), it is within the more recently built social sector housing stock that improvements of existing stock have been most focussed, as a result of government programmes to improve the energy efficiency of the homes of poorer, more vulnerable households.

#### Tenure

55. The private and social housing sectors differ markedly in their average SAP ratings. The social sector has an average rating of 57 compared to 46 in the private sector. RSL properties have the highest average rating of 59. Privately rented homes perhaps surprisingly have a similar average SAP rating to owner occupied properties, Table 4.4. Only 4% of the social housing sector stock has a SAP rating of 30 or less, compared to 12% in the private sector. Some 64% of social sector flats have a SAP rating of 60 or more.

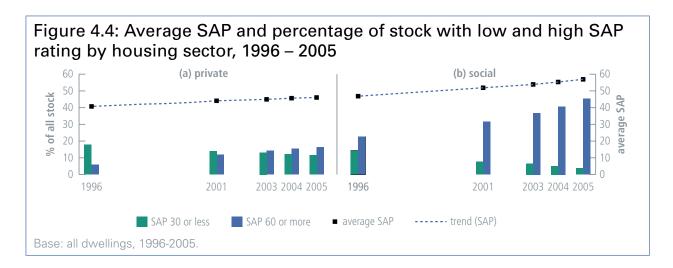
### Table 4.4: SAP and energy efficiency related characteristics of the housing stock by tenure, 2005

	percentage of stock (2005) in group with:								average SAP		
	cavity walls	cavity walls that are insulated	150mm or more loft insulation	central heating	gas fired heating	SAP rating 30 or less	SAP rating 60 or more	2005	1996		
tenure:											
owner occupied	70.1	38.4	28.2	90.6	87.6	10.9	15.4	46	41		
private rented	50.4	29.4	20.1	77.3	75.2	16.4	21.7	46	38		
local authority	74.4	49.5	43.9	87.1	87.0	4.2	38.8	55	46		
RSL	80.9	47.0	44.8	82.8	81.6	3.2	53.1	59	51		
private:											
house	68.5	38.0	27.6	91.6	88.2	12.1	12.6	45	40		
flat	58.5	32.1	20.0	67.2	68.1	8.5	43.8	54	48		
all private	67.3	37.4	27.2	88.7	85.9	11.6	16.3	46	41		
social:											
house	79.9	52.6	48.1	91.1	90.6	4.7	31.2	53	41		
flat	74.1	42.0	30.2	77.1	75.4	2.5	64.2	62	54		
all social	77.4	48.3	44.3	85.1	84.5	3.8	45.3	57	47		
all stock	69.2	39.7	29.8	88.1	85.7	10.2	21.6	48	42		
Base: all dwellings for cavity walls, central heating, gas fired heating and average SAP; all dwellings with cavity walls for cavity wall insulation; all dwellings with lofts for loft insulation.											

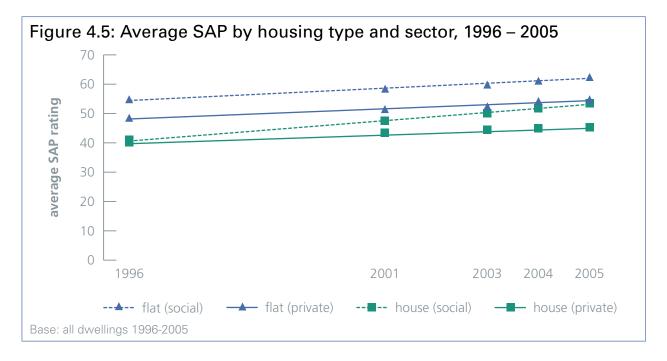
Note: insufficient sample to calculate figures for loft insulation of top floor high rise flats.

56. The private stock tends to be older and have proportionately more houses than flats – particularly more semi-detached and detached houses – which all tend to be less energy efficient. But the social sector has also improved more than the private sector since 1996, benefiting particularly from the Decent Homes programme but also the Energy Efficiency Commitment<sup>7</sup> in recent years, Figure 4.4

<sup>&</sup>lt;sup>7</sup> Under the Energy Efficiency Commitment (EEC), electricity and gas suppliers are required to achieve targets for the promotion of improvements in domestic energy efficiency.



57. Higher average SAP ratings for the social sector do not arise simply from its greater proportion of flats. The relative advantage in terms of energy efficiency is now common across all types of homes whereas, in 1996, social sector semi-detached and detached houses were on average less energy efficient than their private sector counterparts. This reflects the greater improvement achieved across the social sector over this period but which has been greatest for houses compared with flats in the sector, Figure 4.5. Social sector houses are now on average almost as energy efficient as private sector flats.



#### **Regional groups and area types**

58. Average SAP ratings do not differ significantly across regional areas within either the private or social sector stock (ie the regional groups tend to reflect the national averages for both sectors), Table 4.5. However, the difference between the highest and lowest regional averages has decreased since 1996 across both sectors. There are also significant key differences in the proportion of homes with cavity walls and the proportion of those with insulation across the regions. In both

sectors cavity walls are most prevalent in northern regions and least prevalent in south east regions, however the rest of England has the highest proportion of cavity walls that are insulated, particularly in the private sector. The north shows a slightly greater prevalence of thicker loft insulation, with the south east having the least. The rest of England is the least likely to use central heating and gas fired systems.

- 59. In terms of types of areas, social sector city and urban centre homes are generally the most energy efficient, with a higher than average SAP rating of 59. In the private sector city and suburban homes have similar average SAP ratings, although a larger proportion of city centre dwellings have ratings below 30. Key factors here are the relatively high concentrations of older private and privately rented properties in the urban centres, while social sector homes in these areas are more likely to be flats.
- 60. In contrast, the rural stock has the lowest averages SAP rating within both private (41) and social (52) housing sectors. Although rural properties make up only 20% of the total housing stock, 43% of homes with SAP ratings of 30 or below are in rural areas. The heating systems of homes in rural locations differ markedly from those existing elsewhere, and account for 93% of all oil fuelled systems and 63% of solid fuel systems. One third of rural housing is heated by electric, oil or solid fuel compared to 13% of city and urban centre homes and only 8% of suburban dwellings.
- 61. The inefficiency and expense of heating systems in rural stock is partially balanced by higher than average levels of insulation. These dwellings are more likely to have insulated cavity walls, with 44% of cavity walled rural homes being insulated compared to 32% of city and urban centre homes.

stock by types of area, 2005									
	percentage of stock (2005) in group with:							average SAP	
	cavity walls	cavity walls that are insulated	150mm or more loft insulation	central heating	gas fired heating	SAP rating 30 or less	SAP rating 60 or more	2005	1996
regional group:									
private sector:									
northern regions	74.4	34.1	31.4	88.4	90.9	10.4	14.6	46	41
rest of england	68.2	42.0	29.5	88.1	80.6	14.2	14.6	45	39
south east regions	59.7	34.3	19.4	89.9	88.4	9.4	20.0	48	43
social sector									
northern regions	86.6	48.6	49.2	88.4	88.7	4.0	42.8	56	46
rest of england	79.8	49.8	47.9	80.8	78.7	4.7	41.1	56	44
south east regions	64.7	45.6	32.1	86.6	87.2	2.4	52.8	59	51
all sectors									
northern regions	76.9	37.5	34.6	88.4	90.5	9.0	20.5	48	43
rest of england	70.1	43.4	32.1	86.9	80.3	12.7	19.0	46	40
south east regions	60.6	36.5	21.2	89.3	88.2	8.1	26.1	50	45
area type:									
private sector:									
city/urban centres	42.3	27.5	25.3	82.8	87.9	11.0	16.9	46	42
suburban	76.4	37.9	27.3	90.7	92.6	7.4	17.7	48	42
rural	67.9	42.0	28.6	89.3	66.7	23.2	11.9	41	35
social sector									
city/urban centres	63.3	40.0	37.7	84.4	85.2	3.0	50.3	59	52
suburban	83.3	50.4	46.0	87.3	88.0	3.1	44.5	57	46
rural	87.4	55.4	49.4	75.8	64.9	9.6	34.3	52	37
all sectors									
city/urban centres	47.6	31.8	27.7	83.2	87.2	9.0	25.4	50	45
suburban	77.6	40.3	30.3	90.0	91.8	6.6	22.6	50	43
rural	69.8	43.7	30.4	88.0	66.5	21.9	14.1	42	35
all stock	69.2	39.7	29.8	88.1	85.7	10.2	21.6	48	42

### Table 4.5: SAP and energy efficiency related characteristics of the housing stock by types of area, 2005

#### **Deprivation and demand**

- 62. Perhaps surprisingly, homes in the most deprived districts are, on average, more energy efficient than elsewhere, Table 4.6. This is a consequence of a number of factors. Firstly, there is a preponderance of social sector housing (25% of all homes) in these areas which tend to be more energy efficient than private sector stock. Secondly the most deprived districts almost exclusively encompass urban and suburban areas only which results in a higher incidence of gas fired heating systems in both their private and social sector housing stock than the average for other districts. Thirdly it also reflects a relative advantage within the deprived districts' private housing sectors compared with elsewhere. While the private housing sectors of the deprived districts are older than average the lower incidence of cavity wall construction reflecting around half of these homes being built before 1945 this is offset by these homes comprising proportionately more energy efficient dwelling types (particularly terraced houses) compared with the private sectors of other districts.
- 63. While there is little difference in the overall energy efficiency of homes in the Housing Market Renewal Pathfinder intervention areas compared with elsewhere, there are some notable differences in the areas' private sector housing (which forms only 62% of all stock in these areas), Table 4.6. Around half of these areas' private (primarily terraced) housing was built before 1919 and this is reflected in the vary low incidence of cavity wall construction among this sector's stock (although there is a comparable level of cavity wall insulation among those private sector homes that have cavity walls). There is also a lower incidence of central heating among the areas' private sector stock compared with elsewhere although a higher proportion of homes with lofts have 150mm or more of loft insulation.

areas, 2005									
	percentage of stock (2005) in group with:							average SAP	
	cavity walls	cavity walls that are insulated	150mm or more loft insulation	central heating	gas fired heating	SAP rating 30 or less	SAP rating 60 or more	2005	1996
deprivation:									
private sector									
deprived districts	62.3	33.8	29.0	88.0	92.0	8.7	16.2	47	42
other districts	70.1	39.2	26.3	89.1	82.5	13.3	16.3	45	40
social sector									
deprived districts	71.5	47.0	44.5	86.5	87.7	4.0	44.8	57	47
other districts	84.4	49.6	44.2	83.5	80.8	3.5	45.8	57	47
all sectors									
deprived districts	64.7	37.5	32.1	87.6	90.9	7.5	23.4	50	43
other districts	72.1	40.9	28.4	88.3	82.3	11.9	20.4	47	41
demand:									
private sector									
pathfinder areas	54.1	35.5	30.8	82.6	92.0	12.5	9.7	45	41
other areas	67.7	37.5	27.1	88.9	85.7	11.6	16.5	46	41
social sector									
pathfinder areas	80.0	46.4	44.3	88.1	87.4	3.4	43.2	57	47
other areas	77.2	48.4	44.3	84.9	84.3	3.8	45.5	57	47
all sectors									
pathfinder areas	63.9	40.7	35.2	84.7	90.3	9.1	22.3	49	44
other areas	69.4	39.6	29.6	88.2	85.5	10.2	21.5	48	42
all stock	69.2	39.7	29.8	88.1	85.7	10.2	21.6	48	42

## Tables 4.6: SAP and energy efficiency related characteristics of the housing stock by deprivation and demand based intervention areas, 2005

## Chapter 5 – Liveability: Poor Quality Environments

- 64. Successful, thriving and prosperous communities are characterised by streets, parks and open spaces that are safe, clean and attractive 'liveable' places. The Government's Cleaner, Safer, Greener Programme is focusing action to raise the standard of open spaces and ensure quality in their design, management and maintenance and sustain the investment being made in communities.
- 65. In 2005 3.4 million households live with liveability problems relating to the quality of their local environment, Table 5.1. This means that there are substantial problems related to the upkeep, traffic or the utilisation of the area around their homes.

**'Poor quality environment':** the overall assessment is based on whether the immediate environment of the home has any of the three types of liveability problems, see below.

**'Upkeep' problems** associated with the upkeep and misuse of public and private building and space include:

- litter and rubbish dumping
- scruffy/neglected buildings

• scruffy gardens

- dog or other excrement
- graffiti
   condition of dwellings
- vandalism
   nuisance from street parking

**'Traffic' problems** associated with road traffic and other transport issues include:

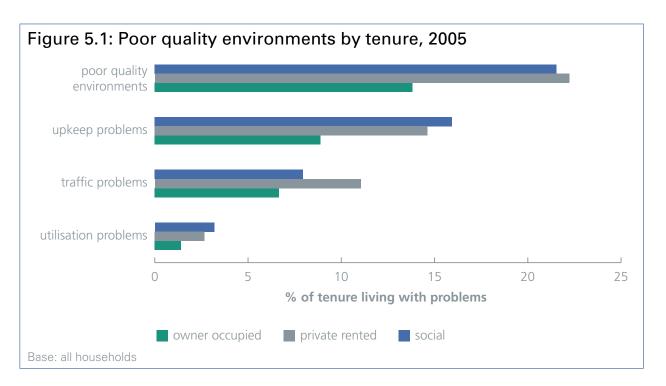
ambient air quality
 heavy traffic
 intrusion from motorways/arterial roads
 'Utilisation' problems associated with abandonment or intrusive use of

**'Utilisation' problems** associated with abandonment or intrusive use of property for non-residential purposes include:

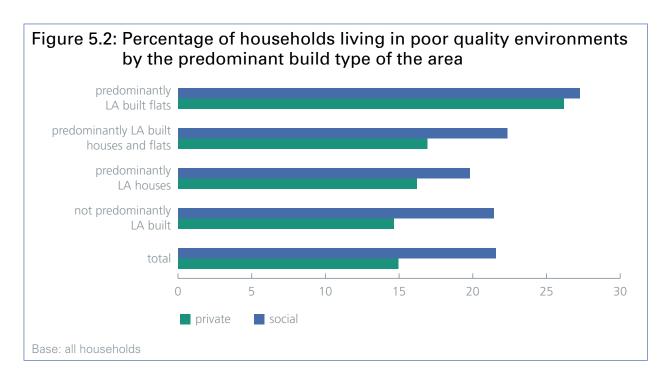
- vacant sites
  intrusive industry
  vacant/boarded up buildings
- 66. One in ten households live in homes with 'upkeep' problems in their immediate environment and it remains the most common of the three types of liveability problems assessed by the survey, Table 5.1. Some 7% live with traffic problems and just 2% with utilisation problems.
- 67. In 2005, 16% of households live in homes with poor quality environments. There has been no significant change in the incidence of poor quality environments since 2003.

Table 5.1: Types of poor	quality environm	nents, 2003–2005	
	2003	2004	2005
number (000s):			
upkeep	2,101	2,115	2,279
traffic	1,596	1,473	1,560
utilisation	453	389	395
poor quality environments	3,291	3,226	3,409
percentage:			
upkeep	10.1	10.1	10.8
traffic	7.7	7.0	7.4
utilisation	2.2	1.9	1.9
poor quality environments	15.9	15.4	16.1
Base: all households Note: Some households will have mo incidence for the three types of probl			ironment therefore the

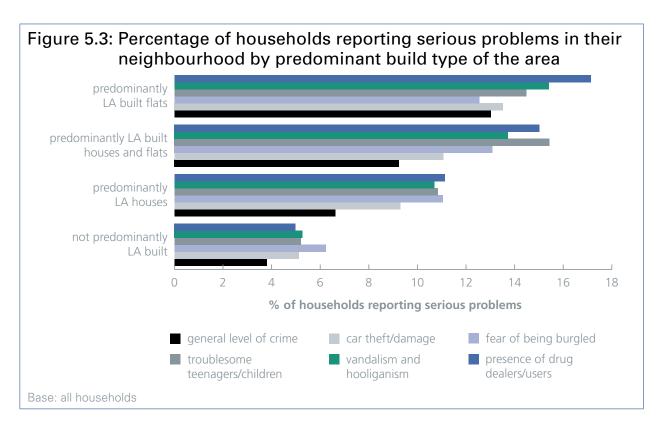
- 68. Both social and private tenants are more likely to be living in areas with liveability problems (particularly upkeep and utilisation) compared to owner occupiers, Figure 5.1. Indeed, tenants, who comprise 29% of all households, make up 40% of all who live in poor quality environments (25% social tenants and 15% private tenants).
- 69. Traffic problems show a different tenure pattern to upkeep and utilisation. Private tenants are much more likely to live in areas where there are problems associated with traffic compared to both social tenants and owner occupiers.



- 70. The majority of social sector housing remains concentrated in post 1945 local authority-built estates. Despite Right to Buy and other sales to private owners, these estates retain much of their original and distinctive physical features and character.
- 71. In areas where homes are predominantly local authority-built flats one in four households live in poor quality environments, Figure 5.2. This is where problems in the local environment are most common for both social and private sector households living on these estates. In other types of areas there is a greater disparity between the two tenures, but particularly where the housing has been predominantly privately built. In areas where liveability problems are most acute they impact equally on private and social sectors whereas where they are less acute they tend to be more likely among the pockets of social housing present.

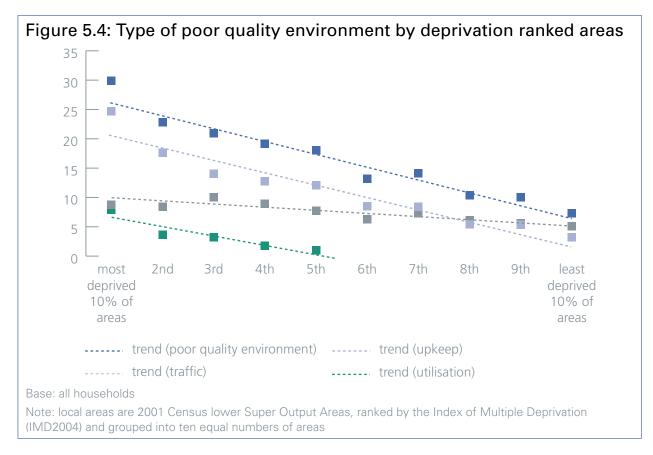


72. Households living in areas where local authority-built flats predominate are not only more likely to live in poor quality environments but are also more likely to be living with a wider set of problems relating to crime and anti-social behaviour, Figure 5.3. Some 17% of households living in local authority-built flatted estates report the presence of drug dealers and users as being a serious problem in their local area. This compares with only 5% of households living in areas where homes are not predominantly local authority-built. The general level of crime, vandalism and hooliganism, car crime and troublesome teenagers are also among the types of problems which households living in local authority-built areas, particularly on flatted estates, are more likely to report as serious than those living in other types of areas.



- 73. The proportion of homes which are "secure" (where the home has secure windows and doors) has increased substantially since 1996; 63% of homes are secure in 2005 compared to less than a third in 1996. Just over half (58%) of households living in poor quality environments live in secure homes which is slightly less than for households living in other areas where 64% reside in secure homes.
- 74. Over a fifth of households living in flats have poor quality environments, compared to only 15% of those living in houses. While this is in part a reflection of the concentration of flats in the social and privately rented sectors, shared areas and facilities, particularly those in high rise blocks, are particularly prone to upkeep problems such as vandalism, graffiti and litter.
- 75. Just over half (55%) of high rise flats have CCTV and a quarter (25%) have a concierge, which compares to 16% and 6% respectively for all flats with shared areas and facilities.
- 76. Of the 3.4 million households living in poor quality environments 1.2 million (35%) also live in non-decent homes. Social tenants account for 330 thousand (24%) of these households, while 220 thousand (17%) are vulnerable households living in the private sector. The average costs to make homes decent that are also in poor quality environments is higher than average at £7,708 compared to £5,975 elsewhere. This is because non-decent homes in poor quality environments are more likely to fail fitness, repair or modernisations criteria of the decent homes standard which are more costly to deal with.

77. The quality of the environment is strongly linked to deprivation particularly problems relating to upkeep and utilisation, Figure 5.4. In 2005 households living in the 10% most deprived areas are almost eight times more likely to be affected by upkeep problems than those in the 10% least deprived areas. Utilisation is also concentrated in the most deprived areas, and becomes insignificant in the 50% lest deprived areas. In contrast traffic problems have a much weaker association with deprivation.



78. This pattern is reflected in the incidence of problems in the most deprived districts supported by the Neighbourhood Renewal Fund. In those districts 1 in 5 households (20%) live in poor quality environments compared to only 13% in other more affluent areas, and this disparity is driven by upkeep problems, Table 5.2. The relationship between deprivation and traffic problems is much less pronounced.

Table 5.2: Poor Quality Enviro				all dwellings
	poor quality environments	upkeep problems	traffic problems	in the group ('000s)
percentage of households within each group:				
Deprived districts				
Neighbourhood Renewal Fund districts	20.4	14.6	8.4	8,233
other districts	13.4	8.3	6.7	12,901
Market Renewal Pathfinders				
intervention areas	35.4	29.6	10.7	792
other ares	15.4	10.1	7.2	20,343
Area type				
urban	27.7	18.4	15.0	4,815
suburban	13.7	9.7	5.1	12,097
rural	9.9	5.3	5.3	4,222
Broad regions				
nothern regions	18.3	14.2	6.3	6,130
south east	16.2	9.0	9.7	6,503
rest of england	14.5	9.7	6.4	8,501
Base: all households within each group Note: Utilisation problems have not been inclu	ided due to small sa	mple sizes.		

#### Table 5.2: Poor Quality Environments in different areas

- 79. Poor quality environments are particularly prevalent in urban and city centres with 28% of households being affected. These areas are subject to above average levels of both upkeep and traffic problems. Households living in rural areas have the least likelihood of living in poor quality environments (10%) and this is reflected in the low incidence of both upkeep and traffic problems in these areas.
- 80. Households living in the Market Renewal Pathfinder intervention areas are more than twice as likely to live in poor quality environments as households living elsewhere, 35% compared to 15%. One in three households is affected by upkeep problems and over 10% have utilisation problems where they live, which is five times the national average.
- 81. There is not a great deal of difference in the overall frequency of poor quality environments in the three broad regional areas, but the types of problems do vary. Households living in the north have the highest incidences of upkeep problems 14% compared to 9% in other regions. Traffic problems are most common in the south east with 10% of households living in areas which have problems.

# Chapter 6 – Disparities in Living Conditions

- 82. A key component of Government policy is to promote sustainable communities by reducing inequalities and tackling social exclusion. Poor living conditions are both symptoms of, and contributory factors towards, wider processes in which inequalities and exclusion are generated. While the links between poor living conditions and the mental and physical well being of people are complex there is a wide range of evidence associating them. This chapter looks at the extent to which poor living conditions are experienced by a range of household groups that include: firstly those with resource and other constraints that limit their capacity or opportunity to affect their housing circumstances (including households in poverty, workless but also ethnic minority households); and secondly households with people who may be more at risk from poor conditions due to their age or to long term illness or disability. Of particular interest and concern are households who are both at risk from poor living conditions and have limited opportunities to affect their circumstances: households with children or elderly people who are also 'vulnerable' (in receipt of means tested and disability related benefits).<sup>8</sup>
- 83. Four indicators of poor living conditions, based on earlier chapters in this report, are used: non-decent homes; 'energy inefficient' homes (those with an energy efficiency or SAP rating of 30 or less); homes in 'serious disrepair' (the 10% of occupied homes with the highest repair costs per square metre of floor area); and homes in poor quality environments. The first section of the chapter looks at disparities in these living conditions in 2005; the second section looks at disparities between vulnerable households that include either children or elderly people compared with their (non vulnerable) peers; and the third section looks at how disparities in non-decent homes have changed since 1996.
- 84. The range of household groups or categories looked at in this chapter are set out below. More details are available in the Glossary.

<sup>&</sup>lt;sup>8</sup> In Chapter 3 vulnerable households are defined in relation to the CLG Public Service Agreement (PSA) target for Decent Homes – that is, private sector households in receipt of the principle means tested and disability related benefits. In this chapter 'vulnerable' applies to households of any tenure who have this benefit status, unless specific reference is being made to the PSA-based private sector group.

children 0-15: households that include at least one person aged under 16.

elderly 75+: households that include at least one person aged 75 or over.

**ethnic minorities:** households where the respondent defines their ethnicity as something other than white.

**illness or disability:** households where the respondent defines a least one person as having a long-term illness or disability.

**in poverty:** households with equivalised income below 60% of the median household income (BHC - before housing costs).

**lone parents:** lone parent households with at least one 'dependent' child (i.e. one or more children aged under 16, or single persons aged 16 to 18 and in full-time education).

older people 60+: households that include at least one person aged 60 or over.

**vulnerable:** vulnerable households are those in receipt of at least one of the principle means tested or disability related benefits.

**workless:** a working age household where no-one aged 16 or over is in employment.

Note: see Glossary for detailed definitions of groups and terms used

#### **Disparities in 2005**

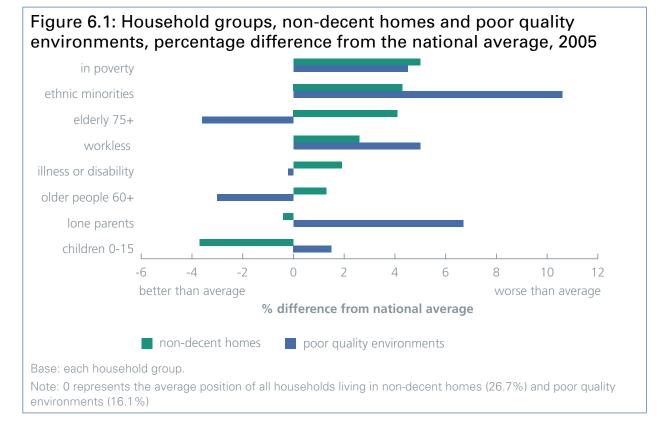
- 85. Households who are disadvantaged, either because they have limited resources to improve their living conditions or because they are more at risk from poor conditions (for example due to their age or to a long term illness or disability), also tend to be more likely than average to experience poor living conditions. Ethnic minority households are also more likely than average to experience poor living conditions, Table 6.1.
- 86. However, the picture is complex. Different problems impact to different degrees on particular groups according to their relative concentrations in particular housing sectors and in locations with distinctive housing stock and local environments.

	non-de hom no. (000s)		ene ineffi		hom	as in				
			hon		nt serious		poor quality environments		all	
		%	no. (000s)	%	no. (000s)	%	no. (000s)	%	no. (000s)	%
ethnicity										
– ethnic minorities	544	31.0	79	4.5	231	13.1	469	26.7	1,754	100
– white	5,095	26.3	2,039	10.5	1,883	9.7	2,940	15.2	19,380	100
disadvantaged										
– in poverty	1,114	31.6	401	11.4	484	13.7	732	20.8	3,527	100
– workless	797	29.3	233	8.8	355	13.1	572	21.1	2,718	100
– illness or disability	1,761	28.6	630	10.2	683	11.1	980	15.9	6,168	100
households with chi	ildren									
all with children 0-15	1,457	23.0	487	7.7	578	9.1	1,112	17.6	6,319	100
– children vulnerable	584	29.0	132	6.6	267	13.3	442	22.0	2,011	100
– children non- vulnerable	873	20.3	354	8.2	310	7.2	670	15.6	4,308	100
– lone parents	407	26.3	109	7.0	212	13.7	353	22.8	1,549	100
households with old	der peopl	e								
all older people 60+	2,105	28.0	890	11.8	812	10.8	982	13.1	7,517	100
– older vulnerable	905	31.2	323	11.2	355	12.3	457	15.8	2,896	100
– older non- vulnerable	1,201	26.0	567	12.3	457	9.9	526	11.4	4,621	100
all elderly 75+	888	30.8	366	12.7	348	12.1	361	12.5	2,880	100
– elderly vulnerable	473	33.7	186	13.3	201	14.4	206	14.7	1,401	100
– elderly non- vulnerable	416	28.1	180	12.2	147	9.9	156	10.5	1,479	100
all households	5,639	26.7	2,118	10.0	2,113	10.0	3,409	16.1	21,134	100

Base: each household group

Note: energy inefficient homes are those with a SAP rating of 30 or less (see Chapter 4), homes in serious disrepair identifies the 10% of households whose dwellings have the highest repair costs per sq m, for non-decent homes see Chapter 2 and for poor quality environments Chapter 5. The Glossary contains further information.

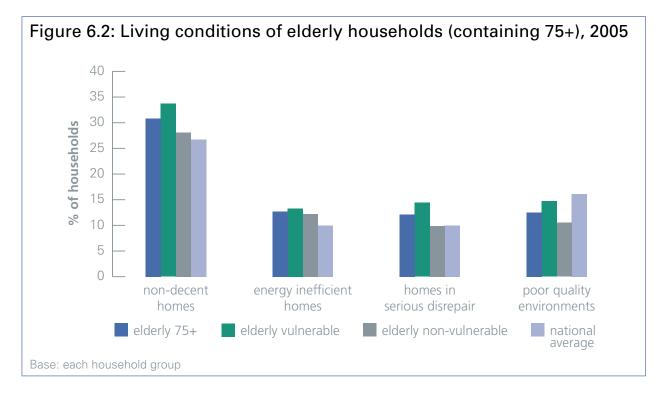
- 87. Household resources have a significant impact on the likelihood of living in poor conditions. Households in poverty are more likely than average to live in non-decent homes, 32% compared to 27%, and to live in poor quality environments, 21% compared to 16%. Workless households are also more likely than average to experience poor living conditions (although to a lesser degree), Figure 6.1.
- 88. Although there will be differences between specific ethnic minority groups, overall a higher than average proportion of ethnic minority households live in non-decent homes (31% compared to the average of 27% for all households). However, they are the least likely of all groups to live in 'energy inefficient' homes, with rates less than half the national average. Ethnic minorities also have by far the greatest likelihood of any group of living in poor quality environments (27%).



## Age-related household groups

- 89. Older people and children are more likely to be at risk if exposed to poor housing conditions. The problem is more acute if such 'at risk' households suffer from resource and other constraints which limit their ability to improve their housing circumstances. The housing conditions of age-related household groups are therefore of particular interest.
- 90. The incidence of non-decency is a little higher than average for households containing older people, Figure 6.1. However, higher levels of non-decency (31%) are experienced by households containing someone aged 75 or over.

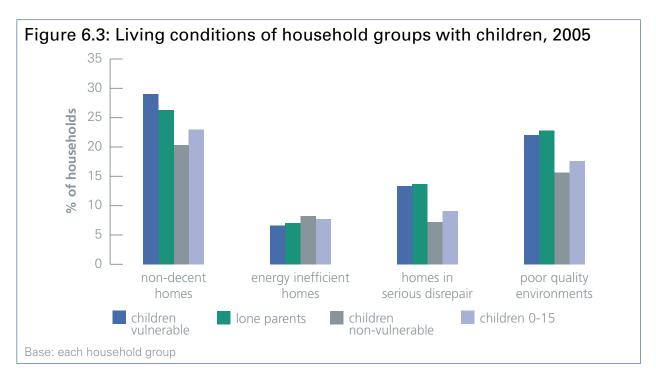
- 91. All older (60+) and elderly (75+) household groups have higher than average proportions living in energy inefficient homes, which are much more likely to be insufficiently heated. However, older and elderly people are less likely than average to live in poor quality environments.
- 92. Vulnerable older and elderly households are generally more likely to experience poor living conditions than their non-vulnerable peers. This is particularly the case for elderly households living in non-decent homes, serious disrepair and poor living environments, Figure 6.2. The disparity between vulnerable and non-vulnerable elderly households living in energy inefficient homes is marginal, reflecting for the most part poorer elderly households being house in the social sector where there are proportionately far fewer energy inefficient homes compared with the private sector (see Chapter 4).



- 93. In general, households with children do not live in worse conditions than average.<sup>9</sup>
   They are less likely than average to live in non-decent homes (23% compared to 27%) or in energy inefficient homes (8% compared to 10%).
- 94. However, vulnerable households with children, and lone parent households (three quarters of whom fall within the vulnerable category) are much more likely to live in non-decent homes, in homes in serious disrepair and in poor quality environments than their peers but a little less likely to live in energy inefficient homes, Figure 6.3.

<sup>&</sup>lt;sup>9</sup> Separate figures have not been included for households containing infants (aged less than 5 years) because the pattern is similar to that of households containing any children.

95. This is primarily because vulnerable households with children are highly concentrated in deprived neighbourhoods – over 40% of all such households reside in the 20% most deprived local areas.<sup>10</sup> The private sector housing in these areas is much more likely to be non decent and in serious disrepair than elsewhere. However, and particularly because of the high proportion of social sector housing in these areas (typically larger estates), homes are much more likely to have a poor quality environment but not be energy inefficient (see the distribution of problems in deprived areas covered by Chapters 2 to 5).



### Progress in narrowing disparities in decent homes

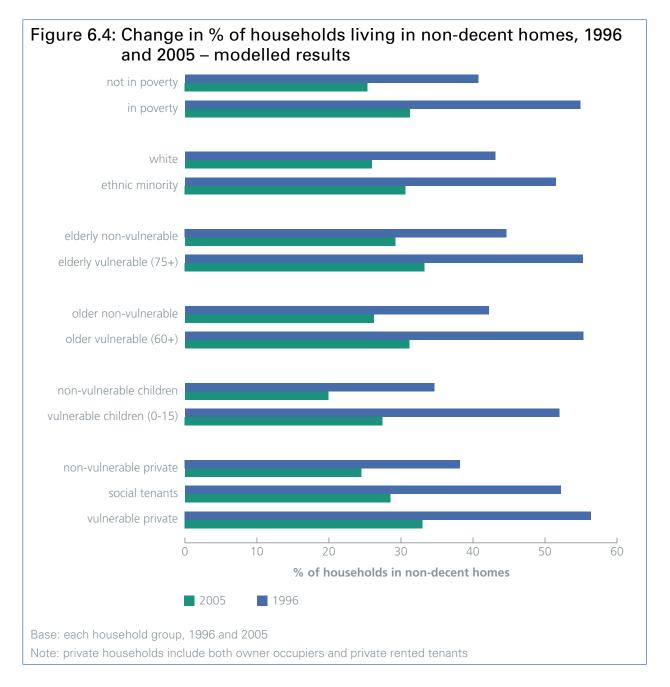
- 96. Although most of the disadvantaged or 'at risk' groups considered here are more likely than average to live in non-decent homes, overall there has been substantial progress in narrowing disparities for many groups since 1996. Regression analysis is used to model trends and the disparities between different groups and forms the basis of the figures presented in this section, Table 6.2. There will be slight differences between these modelled figures and the survey based findings reported earlier in this chapter. Details of the modelling and the reasons for this approach can be found in the associated EHCS technical report.
- 97. Private sector vulnerable households and social sector tenants the two groups of households who together make up almost one third of all households and who form the target group of Government decent homes (and fuel poverty) policies have seen larger falls in the proportion living in non-decent homes than other (private sector non-vulnerable) households.

<sup>&</sup>lt;sup>10</sup> The local areas referred to are the lower layer Super Output Areas ranked by the 2004 Index of Multiple Deprivation.

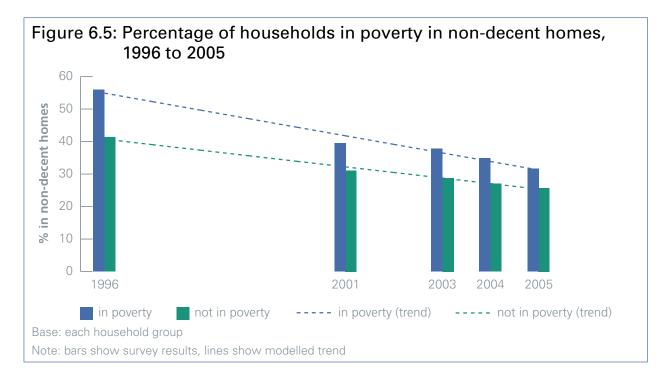
2	2005 – modelled results											
	percentage of group living in non decent home			fro refer	rence om ence oup	ratio to reference group		difference from 1996	ratio to 1996	annual rate of progress		
	1996	2001	2003	2004	2005	1996	2005	1996	2005	2005	2005	1996 - 2005
children (0-15) non-vulnerable	34.6	26.5	23.2	21.5	19.9	0.0	0.0	1.00	1.00	-14.7	0.57	-1.6
children vulnerable	52.0	38.3	32.9	30.2	27.4	17.3	7.5	1.50	1.38	-24.5	0.53	-2.7
older (60+) non-vulnerable	42.2	33.3	29.8	28.0	26.2	0.0	0.0	1.00	1.00	-16.0	0.62	-1.8
older vulnerable	55.3	41.9	36.5	33.8	31.2	13.1	4.9	1.31	1.19	-24.1	0.56	-2.7
elderly (75+) non-vulnerable	44.6	36.1	32.6	30.9	29.2	0.0	0.0	1.00	1.00	-15.4	0.65	-1.7
elderly vulnerable	55.2	43.0	38.1	35.7	33.3	10.6	4.0	1.24	1.14	-22.0	0.60	-2.4
white households	43.1	33.6	29.8	27.9	26.0	0.0	0.0	1.00	1.00	-17.1	0.60	-1.9
ethnic minority households	51.5	39.9	35.3	33.0	30.6	8.4	4.7	1.20	1.18	-20.9	0.59	-2.3
households not in poverty	40.7	32.2	28.8	27.1	25.4	0.0	0.0	1.00	1.00	-15.4	0.62	-1.7
households in poverty	54.9	41.7	36.5	33.9	31.2	14.1	5.9	1.35	1.23	-23.6	0.57	-2.6
non vulnerable private households	38.2	30.6	27.5	26.0	24.5	0.0	0.0	1.00	1.00	-13.7	0.64	-1.5
vulnerable private												
households social tenants	56.4 52.2	43.4 39.0	38.2 33.8	35.6 31.1	33.0 28.5	18.2 14.0	8.5 4.0	1.48 1.37	1.35 1.16	-23.3 -23.7	0.59 0.55	-2.6 -2.6
Base: each house Note: private hou	ehold g	roup								-23.7	0.55	-2.0

# Table 6.2: Disparities in living conditions (non-decent homes), 1996 to 2005 – modelled results

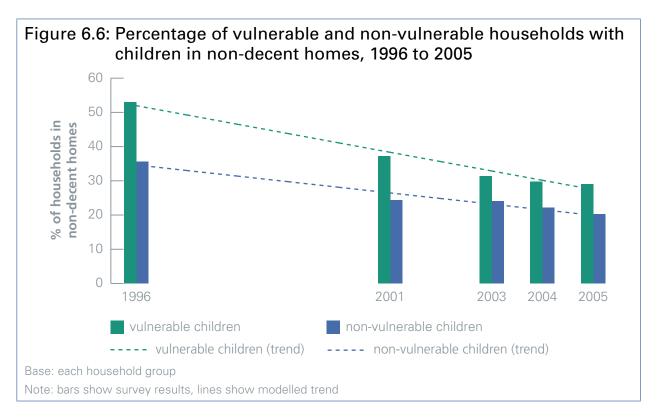
98. The modelled results indicate a 23 percentage point reduction for the proportion of both private sector vulnerable households (56% to 33%) and social sector households (52% to 29%) in non-decent homes, compared to a 14 percentage point reduction for other (private sector non vulnerable) households (38% to 24%), Figure 6.4. This results in a clear narrowing of the disparity between these two target groups and other, generally more affluent, households. Additionally, the rate of progress of wider disadvantaged and at risk groups is influenced by the extent to which they themselves are populated by social tenants and private sector vulnerable households.



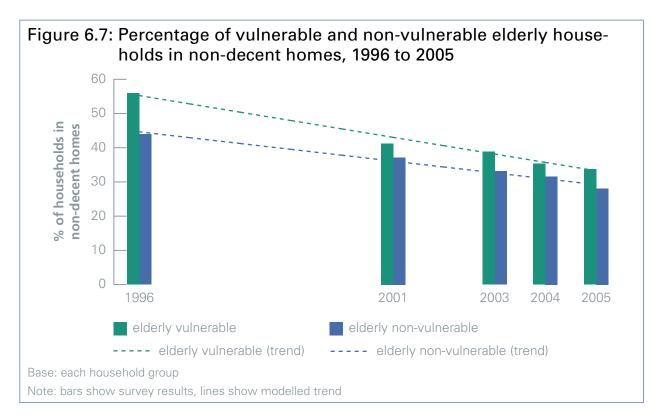
99. The housing conditions of households in poverty, as measured by decent homes, have improved at a greater rate than for more affluent households since 1996 and consequently the 'gap' between these two groups has also narrowed, Figure 6.5. The modelled percentage point reduction, between 1996 and 2005, for households in poverty in non-decent homes is 24, while the corresponding fall for more affluent households is only 16. Therefore, while a disparity remains (of 6 percentage points) this has been getting progressively smaller over the period covered by the survey.



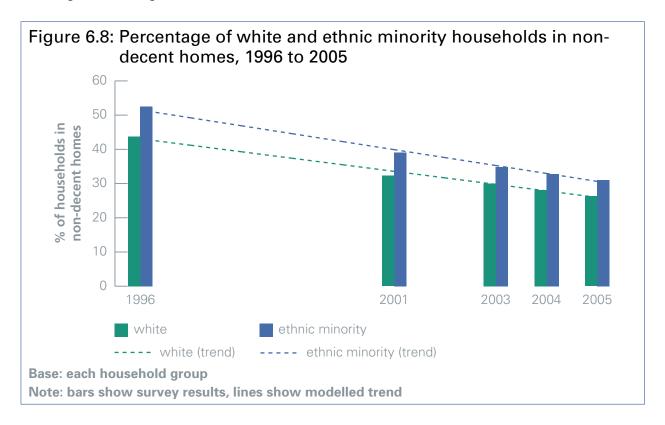
- 100. Households that contain either children or older people are more at risk from living in poor housing conditions and a number of studies have pointed to the potential detrimental effects of poor housing conditions on health. However, within these groups there has also been a significant narrowing of disparities between the proportions of vulnerable and non-vulnerable households in non-decent homes.
- 101. The modelled percentage point reduction, between 1996 and 2005, for vulnerable households with children is 25 (52% to 27%) while the reduction for non-vulnerable households with children is 15 (35% to 20%), Figure 6.6.



102. Older (60+) and elderly (75+) households also saw over 20 percentage point reductions in the proportions of vulnerable households in non-decent homes. For older vulnerable households the proportion fell from 55% in 1996 to 31% in 2005. For elderly vulnerable households, which are at greater risk, the fall was slightly less, from 55% to 33%, Figure 6.7.



103. Both white and ethnic minority households have experienced substantial progress in reducing the proportion in non-decent homes. Whilst results suggest the gap between the two groups is narrowing, sample size limitations mean that the difference in the rate of progress of the two groups is not yet statistically significant, Figure 6.8.



# **Summary Statistics**

## A: Stock Profile, 2005

			ทเ	umbers of dwe	ellings ('000s)
	owner	private	local		
duralling and	occupied	rented	authority	RSL	total
<b>dwelling age</b> pre 1919	3,398	1,042	106	186	4,731
1919 to 1944	2,931	364	362	151	3,808
1945 to 1964	2,931	268	811	421	4,279
1965 to 1980	3,350	363	738	421	4,279
post 1980	2,873	430	149	582	4,928
post 1960	2,073	430	143	502	4,035
dwelling type					
small terraced house	1,704	445	270	246	2,665
medium/large terraced house	2,629	365	325	315	3,634
semi-detached house	4,728	447	419	302	5,897
detached house	3,512	220	9	11	3,753
bungalow	1,535	113	209	172	2,028
converted flat	288	309	42	78	716
purpose built flat, low rise	868	515	747	654	2,783
purpose built flat, high rise	67	54	145	40	305
dwelling size					
under 50m <sup>2</sup>	1,068	573	602	593	2,837
50- up to 70m <sup>2</sup>	3,470	821	842	623	5,756
70- up to 90m <sup>2</sup>	4,749	596	596	473	6,414
90- up to 110m <sup>2</sup>	2,598	220	103	89	3,009
over 110m <sup>2</sup>	3,446	257	23	39	3,765
Neighbourhood Renewal Funded (NRF) districts					
NRF districts	5,335	1,035	1,332	838	8,540
other districts	9,996	1,432	834	979	13,241
market conditions					
Market Renewal Pathfinder areas	411	115	202	114	842
other areas	14,920	2,352	1,964	1,703	20,939
	,	_,	.,	.,	,
broad regional areas	4 400	0.4.4	0.07	500	0.000
south east regions	4,492	944	667	563	6,666
northern regions	4,411	615	710	601	6,337
rest of England	6,428	908	789	653	8,778
nature of area					
city or other urban centre	2,782	946	711	563	5,002
suburban	9,104	1,031	1,260	1,024	12,418
rural	3,445	490	195	230	4,361
occupancy					
vacant	363	253	128	80	824
occupied	14,968	2,214	2,038	1,737	20,957
all dwellings	15,331	2,467	2,166	1,817	21,781
Base: all dwellings					

## **B: Facilities, Services and Accessibility, 2005**

			num	bers of dwell	ings ('000s)
	owner occupied	private rented	local authority	RSL	total
accessibility					
flush thresholds	2,177	424	561	679	3,841
level access	10,873	1,572	1,453	1,277	15,175
bathroom/WC at entrance level	4,795	960	1,003	851	7,609
wider doorsets and circulation	2,209	302	317	358	3,186
all four accessibility features	290	75	128	174	667
facilities and services					
central heating	13,882	1,907	1,886	1,504	19,179
storage heaters	814	326	189	279	1,609
smoke detectors	12,501	1,770	1,676	1,563	17,510
second wc	6,968	570	377	399	8,314
garage	8,535	542	151	104	9,333
secure windows and doors	10,161	1,152	1,165	1,195	13,673
double glazing (partial or full)	13,760	1,719	1,624	1,523	18,627
all dwellings	15,331	2,467	2,166	1,817	21,781
Base: all dwellings					

## C: Condition of Homes, 2005

	% in this	group that						
	are non decent homes	fail thermal comfort only	those failing fitness, repair or modernisations	average floor area (m2)	average SAP rating	average (mean) repair costs (£/m2)	average property value	all dwellings in the group ('000s)
tenure								
owner occupied	24.9	15.2	9.7	94	46	43	£204,971	15,331
private rented	40.6	19.4	21.2	72	46	70	£173,119	2,467
all private sector	27.1	15.8	11.3	91	46	46	£200,556	17,798
local authority	33.7	19.1	14.6	63	55	50	£114,058	2,166
RSL	23.8	16.5	7.4	62	59	32	£120,665	1,817
all social sector	29.2	17.9	11.3	62	57	42	£117,072	3,983
dwelling age								
pre 1919	40.8	25.4	15.4	96	39	71	£213,480	4,731
1919 to 1944	30.0	15.6	14.4	88	43	65	£199,292	3,808
1945 to 1964	25.8	8.2	17.6	81	48	44	£160,943	4,279
1965 to 1980	28.0	5.6	22.3	80	51	34	£164,597	4,928
post 1980	10.8	1.1	9.6	83	61	12	£190,113	4,035
dwelling type small terraced	32.3	16.4	15.9	58	51	56	£127,656	2,665
house medium/large	29.0	14.6	14.4	92	48	49	£172,289	3,634
terraced house semi-detached	23.8	13.8	10.0	86	45	50	£173,138	5,897
house detached house	16.7	10.5	6.2	135	44	30	£311,681	3,753
bungalow	16.7	11.0	5.6	71	44	48	£170,394	2,028
converted flat	44.3	18.8	25.4	61	43	76	£162,483	716
purpose built flat, low rise	44.3	32.2	12.1	55	61	33	£130,456	2,783
purpose built flat, high rise	50.3	29.5	20.8	61	60	45	£169,988	305
Neighbourhood Renewal Funded (NRF) districts								
NRF districts	30.4	16.4	14.0	78	50	52	£155,156	8,540
other districts <b>market</b>	25.6	16.0	9.6	90	47	41	£204,724	13,241
conditions								
Market Renewal Pathfinder areas	36.5	15.0	21.4	72	49	68	£73,210	842
other areas	27.1	16.2	10.9	86	48	45	£173,398	20,939
broad regional areas								
south east regions	29.3	17.1	12.1	85	50	46	£249,277	6,666
northern regions	27.3	15.9	11.3	83	48	49	£133,446	6,337
rest of England	26.3	15.6	10.7	87	46	43	£174,125	8,778
nature of area	0.0 -	10.0					0474.000	5.000
city or other urban centre	36.5	18.3	18.2	75	50	58	£174,630	5,002
suburban	24.2	15.2	9.0	83	50	41	£172,493	12,418
rural	26.4	16.3	10.2	105	42	45	£233,956	4,361
occupancy							04040	
vacant	51.0	20.1	30.9	76	47	95	£164,256	824
occupied	26.6	16.0	10.6	86 85	48	44	£186,117	20,957
<b>all dwellings</b> Base: all dwellings	27.5	16.2	11.3	85	48	46	£185,290	21,781
Dase. all uwellings								

## **Cii: Private Sector Vulnerable Households**

	% in this group tha	t:		
	live in non decent homes		live in homes that fail fitness, repair or modernisations	
tenure				
owner occupiers	29.5	17.9	11.5	2,406
private tenants	48.3	22.7	25.6	750
Neighbourhood Renewal Funded (NRF) districts				
NRF districts	36.6	18.8	17.8	1,365
other districts	31.9	19.2	12.7	1,791
all private sector vulnerable households	33.9	19.1	14.9	3,156
Base: all private sector	vulnerable households			

## **Ciii: Average costs to make decent**

	all non decent homes	those failing thermal comfort only	those failing fitness, repair or modernisations
tenure			
owner occupied	£7,218	£2,510	£14,557
private rented	£8,524	£2,358	£14,178
private sector	£7,489	£2,484	£14,459
local authority	£3,883	£1,272	£7,290
RSL	£2,905	£1,109	£6,923
social sector	£3,518	£1,203	£7,181
all dwellings	£6,718	£2,225	£13,130
Base: all dwellings			

## **D: Poor Quality Environments**

	% households	living problems			
	poor quality environment	'upkeep'	'traffic'	'utilisation'	all households in the group ('000s)
Neighbourhood Renewal Funded (NRF) districts					( 0000)
NRF districts	20.4	14.6	8.4	2.9	8,233
other districts	13.4	8.3	6.7	1.2	12,901
market conditions					
Market Renewal Pathfinder areas	35.4	29.6	10.7	10.2	792
other areas	15.4	10.1	7.2	1.5	20,343
broad regional areas					
south east regions	16.1	9.0	9.7	1.1	6,503
northern regions	18.3	14.2	6.3	2.7	6,130
rest of England	14.5	9.7	6.4	1.9	8,501
nature of area					
city or other urban centre	27.7	18.4	15.0	4.3	4,815
suburban	13.7	9.7	5.1	1.3	12,097
rural	9.9	5.3	5.3	0.8	4,222
decent homes					
non decent	21.3	14.7	9.7	2.9	5,639
decent	14.3	9.4	6.5	1.5	15,495
all households	16.1	10.8	7.4	1.9	21,134
Base: all households					

## E: Disparities in Living Conditions, 2005

	% living in non-decent homes	% living in poor quality environments	% living in energy inefficient homes	% living in serious disrepair	all households in the group ('000s)
ethnic minorities	31.0	26.7	4.5	13.1	1,754
in poverty	31.6	20.8	11.4	13.7	3,527
workless	29.3	21.1	8.8	13.1	2,718
illness or disability	28.6	15.9	10.2	11.1	6,168
all children 0-15	23.0	17.6	7.7	9.1	6,319
– children vulnerable	29.0	22.0	6.6	13.3	2,011
– lone parents	26.3	22.8	7.0	13.7	1,549
all older (60+)	28.0	13.1	11.8	10.8	7,517
– older vulnerable	31.2	15.8	11.2	12.3	2,896
all elderly (75+)	30.8	12.5	12.7	12.1	2,880
– elderly vulnerable	33.7	14.7	13.3	14.4	1,401
	00.7	17.7	10.0	17.7	1,+01
social: all	27.9	21.5	3.6	8.2	3,811
private: vulnerable	33.9	16.5	14.4	16.8	3,156
private: all other	24.7	14.6	14.4	9.0	14,168
private, an other	۷4./	14.0	10.0	9.0	14,100
all households	26.7	16.1	10.0	10.0	21,134
Base: each household g	roup				

	owner occupied	private rented	all private	local authority	RSL	all social	all dwellings
number (000s)							
1996	5,535	1,246	6,781	1,869	448	2,318	9,099
2001	4,316	1,101	5,416	1,174	472	1,647	7,063
2003	4,207	1,048	5,255	972	467	1,439	6,694
2004	4,066	994	5,060	816	437	1,252	6,312
2005	3,822	1,003	4,825	729	433	1,162	5,987
% within tenure							
1996	39.7	62.4	42.6	53.9	47.6	52.6	44.7
2001	29.2	50.7	31.9	41.8	33.2	38.9	33.3
2003	27.7	47.5	30.2	39.6	28.8	35.3	31.2
2004	26.6	42.6	28.7	34.9	26.2	31.3	29.2
2005	24.9	40.6	27.1	33.7	23.8	29.2	27.5
Base: all dwelling	JS						

## Fi: Non-decent homes by tenure, 1996 – 2005

# Fii: Non-decent homes in the 88 districts supported by the Neighbourhood Renewal Fund, 1996 – 2005

	private	social	all non- decent dwellings in the NRF88
number (000s)			
1996	2,790	1,362	4,152
2001	2,383	988	3,370
2003	2,188	854	3,041
2004	2,102	747	2,848
2005	1,915	683	2,598
% within tenure			
1996	47.8	54.2	49.8
2001	36.9	41.1	38.0
2003	33.9	37.2	34.8
2004	32.3	32.8	32.5
2005	30.1	31.5	30.4
Base: dwellings in the NRF	-88		

### Fiii: Private Sector vulnerable households living in nondecent homes

	owner occupied	private rented	all private			
number (000s)						
1996	929	504	1,433			
2001	784	366	1,151			
2003	719	337	1,056			
2004	691	342	1,033			
2005	709	362	1,071			
% within tenure						
1996	51.4	72.0	57.1			
2001	37.9	58.8	42.7			
2003	32.3	55.1	37.2			
2004	29.9	49.7	34.5			
2005	29.5	48.3	33.9			
Base: all private sector vulnerable households						

## Fiv: Average SAP 1996 – 2005

	owner occupied	private rented	all private	local authority	RSL	all social	all dwellings
1996	41.1	37.9	40.7	45.7	50.9	46.8	42.1
2001	44.4	41.9	44.1	49.6	56.4	51.9	45.7
2003	45.0	44.4	44.9	52.0	56.7	53.9	46.6
2004	45.6	45.7	45.6	53.9	57.3	55.3	47.4
2005	46.1	46.0	46.1	55.3	58.9	56.9	48.1
Base: all dwellings							

## Fv: Facilities and Services change 1996 – 2005

	central heating	storage heaters	smoke detectors	partial or full double glazing	second wc	garage	secure windows and doors
number (000s)							
1996	16,196	1,643	13,089	12,082	6,357	8,791	6,181
2001	18,123	1,626	15,250	15,991	7,415	8,877	11,256
2003	18,604	1,587	16,187	17,390	7,652	9,262	11,676
2004	18,919	1,616	16,953	18,115	8,050	9,399	12,656
2005	19,179	1,609	17,510	18,627	8,314	9,333	13,673
% of dwellings							
1996	79.6	8.1	66.6	59.4	31.3	43.2	30.4
2001	85.5	7.7	74.1	75.4	35.0	41.9	53.1
2003	86.6	7.4	78.1	80.9	35.6	43.1	54.3
2004	87.5	7.5	81.0	83.8	37.2	43.5	58.9
2005	88.1	7.4	82.9	85.5	38.2	42.8	62.8
Base: all dwellings except for smoke detectors which is based on all households							

	flush thresholds	level access	bathroom/ WC at entrance level	wider doorsets and circulation	all four features
number (000s)					
1996	4,155	14,893	7,541	3,334	693
2001	4,049	14,926	8,626	3,333	717
2003	4,242	14,632	8,551	3,256	716
2004	3,912	14,837	8,092	3,168	676
2005	3,841	15,175	7,609	3,186	667
% of dwellings					
1996	20.4	73.2	37.1	16.4	3.4
2001	19.1	70.4	40.7	15.7	3.4
2003	19.7	68.1	39.8	15.2	3.3
2004	18.1	68.6	37.4	14.7	3.1
2005	17.6	70.0	34.9	14.6	3.1
Base: all dwellings					

## Fvi: Accessibility change 1996 – 2005

# Survey Details

104. The 2005 EHCS findings are based on data collected from 16,670 dwellings and 16,059 households from April 2004 to March 2006. The fieldwork was carried out throughout the period but with 50.6% of dwelling surveys (and 50.6% of household interviews) being achieved during the first year (April 2004 to March 2005). The achieved sample by housing sector is provided below (the renting sectors are over sampled and owner occupied housing under sampled to support key analyses). Full details on the sample design, structure and response rates are available in the Technical Report.

#### Achieved sample for 2005 findings

	dwellings	households
private sector	10,984	10,611
social sector	5,686	5,448
all sectors	16,670	16,059

- 105. The statistics and figures included in this report are estimates using the full sample for the two year period April 2004 to March 2006. They therefore provide an 'average' position for the period nominally presented as 'April 2005'. The next results to be published will cover the period April 2005 to March 2007 to provide an 'April 2006' position. The overlapping of the survey periods covered by each successive set of findings will allow an annual series of results.
- 106. Each estimate from the survey (as with all sample surveys) has a margin of error associated with it arising from sampling and design effects and from measurement error. The report comments on differences and trends only where these are significant after taking survey error into account. Details on the level of survey error for key measures in the survey will be published in the Technical Report.

# Glossary of definitions and terms

#### Age/construction date of dwelling

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

#### Cost to make decent

The cost of making the dwelling fully decent. This represents the required expenditure (ie take into account regional and tenure variations in building prices).

For other cost bases not included in this report see the technical report.

#### **Decent homes**

A decent home is one that meets the following four criteria:

- a) It meets the current statutory minimum standard for housing (fitness standard for the reporting period of this survey<sup>11</sup>).
- b) It is in a reasonable state of repair (related to the age and condition of a range of building components including walls, roofs, windows, doors, chimneys, electrics and heating systems).
- c) It has reasonably modern facilities and services (related to the age, size and layout/ location of the kitchen, bathroom and WC and any common areas for blocks of flats, and to noise insulation).
- d) It provides a reasonable degree of thermal comfort (related to insulation and heating efficiency).

The detailed definition for each of these criteria is included in *A Decent Home: Definition and guidance for implementation,* Communities and Local Government, June 2006.

#### **Double glazing**

This covers factory made sealed window units only. It 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).

<sup>11</sup> From April 2006 the fitness standard was replaced by the Housing Health and Safety Rating System (HHSRS). The EHCS began collecting data on the HHSRS from April 2005. Results will be presented as part of the 2006 EHCS report when the HHSRS will form part of the decent homes standard.

#### **Dwelling**

A dwelling is a self-contained unit of accommodation (normally a house or flat) where all the rooms and amenities (ie kitchen, bath/shower room and WC) are for the exclusive use of the household(s) occupying them. In rare cases, amenities may be located outside the front door but provided they are for the exclusive use of the occupants, the accommodation is still classed as a dwelling.

For the most part a dwelling will be occupied by one household but may contain none (vacant dwelling) or may contain more than one (HMO).

#### **Energy efficiency**

The main measure of energy efficiency used in the report is the energy cost rating as determined by the Government's Standard Assessment Procedure (SAP). This is the energy cost rating as determined by the Government's Standard Assessment Procedure (SAP) and is used to monitor the energy efficiency of homes. It is an index based on calculated annual space and water heating costs for a standard heating regime and is expressed on a scale of 1 (highly inefficient) to 100 (highly efficient with 100 representing zero energy cost).

The detailed methodology for calculating the Government's Standard Assessment Procedure (SAP) to monitor the energy efficiency of homes was comprehensively updated in 2005 to reflect developments in the energy efficiency technologies and knowledge of dwelling energy performance. The rating scale has also been revised to run between 1 and 100 under the 2005 methodology (the higher the rating the better the standard with 100 now representing zero energy cost). Under the 2001 methodology the scale ran between 1 and 120.

The 2005 methodology replaces that specified in 2001. Therefore, a SAP rating using the 2001 method is not directly comparable to one calculated under the 2005 methodology, and it would be incorrect to do so. SAP figures reported in the 2003 and 2004 EHCS reports were based on the 2001 methodology.

The 2005 EHCS Technical Report provides a more detailed explanation and comparison of results from the 2001 and 2005 methodologies.

Energy inefficient homes are those with a SAP rating of 30 or below.

#### Equity

The estimated value of the property minus the total amount outstanding on all mortgages/loans secured against the home.

#### **Equivalised income**

Household incomes have been 'equivalised', that is adjusted (using the modified OECD scale for equivalised income) to reflect the number of people in a household, allowing the comparison of incomes for households with different sizes and compositions.

#### **Fitness**

The Fitness Standard is defined by the 1989 Local Government and Housing Act:

section 604: under Section 604 covering all the stock a dwelling is fit for human habitation unless in the opinion of the local housing authority it fails to meet one or more of the following requirements and by reason of that failure is not reasonably suitable for occupation: it is free from disrepair; it is structurally stable; it is free from dampness prejudicial to the health of the occupants (if any); it has adequate provision for lighting, heating and ventilation; it has an adequate piped supply of wholesome water; it has an effective system for the draining of foul, waste and surface water; it has a suitably located WC for the exclusive use of the occupants; it has for the exclusive use of the occupants (if any) a suitably located bath or shower and wash-hand basin, each of which is provided with a satisfactory supply of hot and cold water; and there are satisfactory facilities in the dwelling home for the preparation and cooking of food, including a sink with a satisfactory supply of hot and cold water.

section 352: in addition to the requirements for dwellings laid down in Section 604, the additional requirements for an HMO as laid down in Section 352 are: there are satisfactory facilities for the storage, preparation and cooking of food including an adequate number of sinks with a satisfactory supply of hot and cold water; it has an adequate number of suitably located water-closets for the exclusive use of the occupants; it has, for the exclusive use of the occupants, an adequate number of suitably located fixed baths or showers and wash hand basins each of which is provided with a satisfactory supply of hot and cold water; there are adequate means of escape; and there are adequate other fire precautions.

#### **Floor space**

The usable internal floor area of the dwelling as measured by the surveyor, rounded to the nearest square metre. It excludes integral garages, balconies, stores accessed from the outside only and the area under partition walls.

#### **Heating system**

**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 any boiler (including programmable gas convector heaters);

storage heaters: electric storage heaters which run on off-peak electricity;

**fixed heaters:** other individual heaters/fires, either fixed to the fabric of the building or not readily moved;

**non-fixed heaters:** individual heaters/fires which are not fixed or wired into a fused spur which can be easily carried by a single person from room to room.

#### Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

#### Household reference person (HRP)

This is the person in whose name the dwelling is owned or rented or who is otherwise responsible for the accommodation. In the case of joint owners and tenants, the person with the highest income is taken as the HRP. Where incomes are equal, the older is taken as the HRP. This procedure increases the likelihood that the HRP better characterises the household's social and economic position.

#### Homes not fully secure

These are homes without secure windows and doors.

#### **Household groups**

children 0-15: includes persons aged under 16

elderly 75+: includes at least one person aged 75 or over.

**ethnic minorities:** where the respondent defines their ethnicity as something other than white.

**illness or disability:** whether anybody in the household has a long-tern illness or disability. The respondent assesses this and long-term is defined as anything that has troubled the person, or is likely to affect them, over a period of time.

**in poverty:** A household with income below 60% of the equivalised median household income (before housing costs)

**lone parents:** lone parent with dependent children: single parent with dependent child/ children (i.e. persons aged under 16, or single persons aged 16 to 18 and in full-time education);

low income: A household with income in the lowest 20% of all households income.

older people 60+: includes at least one person aged 60 or over.

**workless:** A workless household is a working age household where no-one aged 16 or over is in employment.

#### Income

This is the annual net income of household reference person and any partner from wages, pensions, savings and benefits. It does not include council tax benefit, housing benefit, Income Support Mortgage Interest or any payments made under a Mortgage Payment Protection Insurance policy.

#### Indices of Deprivation (IMD) 2004

This is a super output area (SOA) level measure of multiple deprivation and is made up of seven domain indices. The domains relate to Income deprivation, Employment deprivation, Health deprivation and disability, Education, skills and training deprivation, Barriers to housing and services, Living environment deprivation and Crime. They replace the Indices of Deprivation 2000 (ID2000).

**Super Output Areas:** They are a statistical geography. Their key aspects are stability and uniformity of size. In general SOAs should be seen as building bricks from which other areas can be built up, rather than as socially distinct areas in their own right. There are 32,482 in England.

#### Liveability

The liveability problems from the survey are based on the professional surveyors' assessments of problems in the immediate environment of the home on a scale of 1 ('no problems') to 5 ('major problems'). These assessments are based on observed problems (in some cases verified with the resident) rather than any specialised measurement instruments or recourse to other environment data. In all sixteen specific environmental problems (separately assessed by the surveyors) are grouped together (through content and factor analysis) into three types of liveability problems related to:

**'upkeep'** – the upkeep, management or misuse of the private and public space and buildings (specifically, the presence of: scruffy or neglected buildings, poor condition housing; graffiti; scruffy gardens or landscaping; litter, rubbish or dumping; vandalism; dog or other excrement, nuisance from street parking);

**'traffic'** – road traffic and other forms of transport (specifically the presence of: intrusive motorways and main roads; railway or aircraft noise; heavy traffic; and ambient air quality);

**'utilisation'** – abandonment or non residential use of property (specifically, vacant sites; vacant or boarded up buildings; intrusive industry; or non conforming use of a residential area).

**'poor quality environment'** – The overall assessment (providing the estimate of 3.4 million households with liveability problems) is based on whether the home is in an area with any of the three types of liveability problems.

A home is regarded as having a liveability problem of a given type if it is assessed to have 'significant' or 'major' problems (codes 4 and 5 of the scale) in respect of any of the specific environmental problems assessed and grouped under that type. It has not been possible to retrospectively provide fully comparable findings on liveability problems for 1996 and 2001 because of differences in the environmental data collected.

#### **Market Renewal Pathfinder Areas**

There are 9 Market Renewal Pathfinders across the North and West Midlands. These are areas where demand for housing is relatively weak and which have seen significant decline in population, dereliction, poor services and poor social conditions as a result. The objective of the pathfinder programme is to renew failing or weak housing markets and reconnect them to regional markets.

#### **Market value**

The market value survey asks experienced professional valuers to provide a market value for each case in the survey. The valuers are given photographs and details of the property including information such as the number of bedrooms, type of garden, parking provision, visual appearance of the area, and a list of the repairs needed to the property. From this information and their own intelligence of the local market, the valuers estimate the price that the property would sell for to an owner-occupier on the open market. For the social sector properties, this is the price that the sitting tenant would expect to pay before any discount is applied.

The valuers also provide an assessment of the relative demand for housing in the area, using the categories 'high', 'moderate', 'limited' and 'negligible'. For this report, 'limited' and 'negligible' are combined. Neither 'limited' or 'negligible' demand equate to the ODPM estimate of low demand but does seek to identify the general popularity of certain neighbourhoods in comparison to others.

#### Mean

Simple average, equal to the sum of all values divided by the number of values.

#### Median

One type of average, found by arranging the values in order and then selecting the one in the middle. The median is a useful number in cases where the distribution has very large extreme values which would otherwise skew the data.

#### Neighbourhood Renewal Funded (NRF) areas

The Neighbourhood Renewal Fund (NRF) aims to enable England's most deprived local authorities to improve services, narrowing the gap between deprived areas and the rest of the country. 88 local authorities receive NRF funding.

#### **Poor quality environment**

See 'liveability'.

#### Poverty

See 'household groups'.

#### **Predominant age**

Estimate the age of the majority of dwellings in the area. This will not necessarily include the surveyed dwelling since it may not be part of the majority of dwellings.

#### **Predominant built tenure**

This assessed by the surveyor in the field. This classification ignores current tenure characteristics of the area (eg changes that might have arisen from Right to Buy or large scale transfers of formerly local authority stock) and the tenure of the property surveyed. If there is no clear predominant tenure then the area is classified as 'mixed'.

#### Predominant residential built type

This relates to the current built form of the majority of dwellings in the area. This will not necessarily include the surveyed dwelling since it may not be part of the majority. These dwelling types are split broadly into houses, flats, and mixed houses and flats.

#### **Regional areas**

**Northern regions:** includes the following Government Office Regions: North East, North West, and Yorkshire and the Humber;

**South east regions:** includes the following Government Office Regions: London, South East;

**Rest of England:** includes the following Government Office Regions: East Midlands, West Midlands, South West, East of England.

#### Repair

Faults: a fault is any problem which is not of a purely cosmetic nature and which either represents a health or safety hazard, or threatens further deterioration to the specific element or any other part of the building.

#### SAP

See energy efficiency.

#### Secure windows and doors

Homes with secure windows and doors have both of the following:

- main entrance door is solid or double glazed; the frame is strong; it has an auto deadlock or standard Yale lock plus mortise lock;
- all accessible windows (ground floor windows or upper floor windows in reach of flat roofs) are double glazed, either with or without key locks.

#### Serious disrepair

This is defined for households only, and identifies the 10% of households whose dwellings have the highest repair costs per sq m.

#### Tenure

Four categories are used for most reporting purposes:

**owner-occupied:** includes all households who own their own homes outright or buying them with a mortgage/loan; also includes shared-ownership schemes.

**private rented or private tenants:** includes all households living in privately owned property which they do not own. Includes households living rent free, or in tied homes. Includes un-registered housing associations tenants;

**local authority:** includes all households who rent from a local authority or (former) new town.;

**registered social landlord (RSL):** includes all households living in the property of registered housing associations.

Alternative categories include:

**homeowner with mortgage:** includes all households who have bought their home with a mortgage/loan;

**homeowner no mortgage/outright owner:** includes all households who own their homes outright;.

#### Traffic

See 'liveability'.

#### Type of dwelling

Dwellings are classified, on the basis of the surveyors' inspection, into the following categories:

**small terraced house:** a house less than 70m<sup>2</sup> forming part of a block where at least one house is attached to two or more other houses;

**medium/large terraced house:** a house 70m<sup>2</sup> or more forming part of a block where at least one house is attached to two or more other houses;

semi-detached house: a house that is attached to one other house;

**detached house:** a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.);

**bungalow:** a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses;

**purpose built flat, low rise:** a flat in a purpose built block less than 6 storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes;

**purpose built flat, high rise:** a flat in a purpose built block of at least 6 storeys high; **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 (typically corner shops).

#### Unfitness

See 'fitness'.

#### Upkeep

See 'liveability'.

#### Urban/rural

#### City or other urban centre includes:

**City centre:** this is an area around the core of towns and small cities, and also older urban areas which have been swallowed up by a metropolis;

**Urban/other urban centre:** this is the outer area of towns or cities, characterised by large planned housing estates;

#### Suburban includes:

**Suburban residential:** this is the outer area of towns or cities; characterised by large planned housing estates;

Rural includes:

**Rural residential:** these are the suburban areas of villages, often meeting the housing needs of people who work in nearby towns and cities;

**Village centre:** these are traditional villages or the old heart of villages which have been suburbanised;

**Isolated rural:** these areas are predominantly rural eg agricultural with isolated dwellings or small hamlets.

#### Utilisation

See 'liveability'.

#### Vacant dwellings

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

#### Vulnerable household

Vulnerable households are households in receipt of at least one of the principal means tested or disability related benefits. The definition of vulnerable households for April 2004 to March 2006 was households in receipt of: income support, housing benefit, attendance allowance, disability living allowance, industrial injuries disablement benefit, war disablement pension, pension credit, child tax credit and working tax credit. For child tax credit and working tax credit the household is only considered vulnerable if the household has a relevant income of less than £15,050.

The focus of the report is on vulnerable households in the private housing sector where choice and achievable standards are constrained by resources available to the household. This focus reflects the Public Service Agreement target (ODPM PSA7) to increase the proportion of private sector vulnerable households living in decent homes.

The survey has not been able to include two benefits listed in the decent homes guidance (A Decent Home – the definition and guidance for implementation, Communities and Local Government, June 2006), council tax benefit and income based job seekers allowance. Any households in receipt of either of these two benefits only will therefore be excluded from the survey's estimate of vulnerable households.

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