



Private Sector House Condition Survey 2008 November 2008

FINAL REPORT

North Devon District Council Working in partnership with





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Executive Summary

Introduction

Private sector House Condition Surveys (HCS) are conducted on a regular basis by local authorities as a means of maintaining a detailed picture of housing conditions in the private sector. Such a picture forms a useful evidence base on which to build strategies and inform investment decisions, and feed into statistical returns and other internal reports. The information is also useful in presenting the potential obligations on the authority in relation to current housing legislation:

- Section 3 Housing Act 2004
- Regulatory Reform Order (RRO)

The survey was a sample survey of a nominal 2,000 dwellings, covering all private sector tenures and registered social landlord (RSL) properties. The survey was based on a stratified random sample of addresses in North Devon, in order to gain a representative picture across the District. A sample of 2,000 was drawn in order to achieve a total survey of 1,000 dwellings.

Comparisons to the position for all England are drawn from, in some instances, the 2004 English House Condition Surveys (EHCS) but more specifically from the 2005 EHCS and, where possible, from the headline results of the EHCS 2006, all of which are published by Communities and Local Government (CLG) and available as a download document from their website.

The tenure profile of the housing stock is shown below.



Tenure	North	EHCS 2005	
Owner occupied	29,700	70%	71%
Private rented	8,300	20%	11%
Housing association (RSL)	4,400	10%	8%
Local Authority*	0	0%	10%
Total	42,400	100%	100%

Source: North Devon Private Sector House Condition Survey 2008

* Local authority figures are shown here for comparative purposes. Figures given generally throughout the report are in relation to the private sector and RSL stock only.

General survey characteristics

The following list gives some of the key features of North Devon's housing stock and population.

- A Greater proportion of the housing stock was built pre 1919 and after 1964 with fewer in between these dates.
- The stock has high proportions of bungalows, medium/large terraced houses and detached houses.
- More older residents (60 and over).
- Average household incomes are lower than those reported in the EHCS 2005 even when adjusted to take account of inflation, with 36.1% below £15,000.
- Benefit receipt at 25% is above average (the highest rates being for lone parent with dependant child and one person households).

Decent Homes Standard

It is Government policy that everyone should have the opportunity of living in a "decent home". The Decent Homes Standard contains four broad criteria that a property should:

- A be above the legal minimum standard for housing, and
- B be in a reasonable state of repair, and



- C have reasonably modern facilities (such as kitchens and bathrooms) and services, and
- D provide a reasonable degree of thermal comfort (effective insulation and efficient heating).

If a dwelling fails any one of these criteria it is considered to be "non decent". The following characteristics were identified in relation to non decency in North Devon:

	Private Sector and RSL Non Decent	% Private Sector and RSL Non Decent	England % Non decent
North Devon	17,200	40.6%	36.8%

- Non decency, at 40.6%, is higher than the national average (EHCS 2006 = 36.8%)
- Failure rate largely driven by energy efficiency standards and Category 1 hazards
- Non decency has become a greater problem since April 2006 with the introduction of the Housing Health and Safety Rating System

The following diagram illustrates the position in relation to the government's former Public Service Agreement 7 (PSA7). This agreement was aimed at ensuring vulnerable occupiers in private sector housing (excluding RSL dwellings) had the opportunity of living in a decent home. It required that 70% of vulnerable occupiers be able to live in a decent home by the year 2010. Although this standard ceased to exist from April 2008, it is still a Communities and Local Government departmental strategic objective under DSO2 (2.8) with the indicator considering the percentage of vulnerable households in decent homes in the private sector.



Decent Homes Standard and Vulnerable Occupiers Private Sector Dwelling Stock 38,000



The diagram illustrates that there is currently a 1,140 dwelling shortfall against the 2010 decent homes target. This means that 55.2% of vulnerable households, in the private sector, are living in decent homes, a figure that needs to be raised to 70%.

Impact of the Housing Act 2004

The Housing Act 2004 removed many of the powers of the Housing Act 1985 and a number of other Acts and changed the obligations on local authorities in terms of private sector housing.

- Change from the Fitness Standard to the Housing Health & Safety Rating System.
- The survey found 140 HMO's (shared houses, bedsits, hostels etc of 3 or more storeys with 5 or more tenants forming two or more households) which now fall under mandatory licensing, introduced by the Housing Act 2004.



- Powers to grant Empty Dwelling Management Orders (EDMOs) and deal with empty properties better. North Devon has 1,275 vacant properties, 430 of which are long term vacant (6 months or more)
- New options for serving overcrowding notices.

Category 1 hazards

One of the most significant changes under the Housing Act 2004 was a change in the minimum standard for housing. The fitness standard was removed and replaced by the Housing Health and Safety Rating System (HHSRS). The Housing Health and Safety Rating System (HHSRS) is a prescribed method of assessing individual hazards, rather than a general standard to give a judgment of fit or unfit. The HHSRS is evidence based – national statistics on the health impacts of hazards encountered in the home are used as a basis for assessing individual hazards.

The HHSRS system deals with a much broader range of issues than the previous fitness standard. It covers a total of 29 hazards in four main groups:

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

Examples of a category 1 might be:

- A dwelling that has little or no insulation and is using electric fires for heating.
- A dwelling with a steep, narrow poorly lit staircase that has no handrails.
- A dwelling with loose and uneven crazy paving over a large area with a high risk of causing a trip resulting in a fall.
- There are 29 potential hazards under the system, but many of these (such as radiation) are very uncommon.

The following indicates some of the key points in relation to hazards:

• Local authorities are required to take action where a category 1 hazard has been identified (as formerly with unfitness).



- Shift from unfitness to category 1 hazards is a major change with implications for training and resources.
- Primary hazard failures in North Devon are Excess Cold and Falls on level and stairs etc.
- Category 1 hazards are strongly associated with older dwellings occupied by those under 25, those in receipt of a benefit and those with a disability.
- Category 1 hazards are strongly associated with the privately rented sector.



The distribution of Category 1 hazards by tenure is given below.

Energy Efficiency

Energy efficiency is a key consideration in private sector housing and the following illustrates some of the issues:

- The cost to remedy the 4,300 owner occupied dwellings in fuel poverty (i.e. spending more than 10% of income on heating) is £8.9 million.
- The mean SAP (energy rating on a scale of 0 (poor) to 100 (good) is 49 in North Devon which is higher than that found nationally (46).
- The less energy efficient dwellings are older dwellings (pre 1919); converted flats and owner occupied dwellings
- Improving energy efficiency will contributes towards a range of North Devon's corporate priorities
- The level of excess cold hazards is an issue given the numbers of older residents in North Devon



Cost implications for repair and improvement

The following graph illustrates the total cost of remedying each of the causes of non decency listed. These costs are the total sum that would be needed for remedial work, regardless of the source of funding.



What of the future?

The comprehensive spending review by the government, published in late 2007, will have a significant impact on private sector housing. The principal change relates to the priorities that local authorities are expected be measured against. All previous targets, including Best Value Performance Indicators (BVPIs) have been removed and replaced with Public Service Agreements (PSAs) relating to 198 national indicators.

Effects of the recent comprehensive spending review are yet to be fully considered but include:

- Removal of the PSA7 target for decent homes (as a national indicator, but monitoring likely to continue at a regional level)
- Flexible target setting for individual authorities from the list of 198 PSA and national targets. Most relevant to the condition of private sector housing are:
 - PSA17 Tackle poverty and promote greater independence and wellbeing in later life;
 - PSA20 Increase long term housing supply and affordability;
 - > NI 187 Fuel Poverty



The national housing agenda is changing priorities, and moving away from dwelling condition toward:

- provision of sufficient affordable housing for all
- the health, safety and well being of occupiers
- reduction in carbon emissions through improved energy efficiency

North Devon's private sector housing stock has a higher level of non decency than that found nationally, with poor degree of thermal comfort failure and properties in need of repair being higher than their national comparators. Practical issues regarding improvement to older dwellings still exist, and meeting national priorities especially for improving energy efficiency will be challenging in many cases.



1 Introduction

1.1 <u>Purpose of the survey</u>

- 1.1.1 Private sector House Condition Surveys (HCS) are conducted on a regular basis by local authorities as a means of maintaining a detailed picture of housing conditions in the private sector. Such a picture forms a useful evidence base that can feed into statistical returns and other internal reports. The information is also useful in presenting the potential obligations on the authority in relation to current housing legislation, which is outlined in more detail in Appendix E.
- 1.1.2 In 2008 North Devon District Council commissioned a comprehensive House Condition Survey to address this legal requirement, and also to inform the housing strategy and other housing policies. The house condition survey was conducted in the mid part of 2008.
- 1.1.3 In addition to the mandatory duties outlined in Appendix E there are a number of non-mandatory powers available to the Authority under the Housing Act 2004. These include: taking the most satisfactory course of action in relation to category 2 hazards under the HHSRS (hazard categories are defined in chapter 5 of this report); additional licensing of HMOs that do not fall under the definition for mandatory licensing and serving of overcrowding notices. Part 3 of the Housing Act 2004, provides for selective licensing of other private rented sector accommodation subject to certain conditions being met.
- 1.1.4 This report will provide much of the evidence base, recommended under the ODPM guidance 05/2003, for the Authority's private sector renewal strategy. In addition, information in the report is likely to prove useful as a source for a wide variety of private sector housing issues.

1.2 <u>Nature of the survey</u>

- 1.2.1 The survey was a sample survey of a nominal 1,000 dwellings and covered all private sector tenures as well as including registered social landlord (RSL) properties. The survey was based on a stratified random sample of addresses in North Devon, in order to gain a representative picture across the District. A sample of 2,000 was drawn with, in practice, 995 surveys being undertaken in total.
- 1.2.2 Each of the 995 surveys conducted contained information on the following areas: General characteristics of the dwelling; condition of the internal and external fabric; provision of amenities; compliance with the fitness standard; compliance with housing health and safety; age and type of elements; energy efficiency measures; compliance with the



Decent Homes Standard and socio-economic information about the household (where occupied).

- 1.2.3 Prior to the survey information was provided from the Building Research Establishment's (BRE) Housing Stock Modelling Service (HSMS). This service provides detailed projections of housing stock conditions down to the Census Output Area (COA) level. COAs are the smallest sub-area used by the Census and usually constitute between 100 and 150 addresses that are geographically adjacent.
- 1.2.4 The HSMS uses a combination of Census data and data from the English House Condition Survey (EHCS) to predict the likely level of non decency under the Decent Homes Standard. The Decent Homes Standard and its sub-criteria are explained in detail in chapter four and in the appendices. A more detail description of the HSMS is also given in the appendices.
- 1.2.5 On the basis of the detailed projections produced by this model, survey sampling was conducted on four sub areas: Ilfracombe, Barnstaple, Lynton & East and West & Central. The rationale behind selecting these sub-areas is described in section 1.5 on sub-area analysis.

1.3 <u>Central Government Guidance on house condition surveys</u>

- 1.3.1 The 1993 Department of the Environment Local House Condition Survey Guidance Manual sets out a methodology that includes a detailed survey form in a modular format, and a step-by-step guide to survey implementation.
- 1.3.2 The 1993 guidance was updated in 2000 and under the new guidance local authorities are encouraged to make full use of the data gathered from house condition surveys in conjunction with data from other sources. Also included is guidance on the Housing Health and Safety Rating System. The 2008 North Devon District Council HCS followed the ODPM 2000 guidance.
- 1.3.3 The Comprehensive Local Authority Stock Survey Information Collation (CLASSIC) software system (a CPC package) was used to analyse the results of the survey and to produce the outputs required from the data to write this report.

1.4 <u>Comparative statistics</u>

1.4.1 Comparisons to the position for all England are drawn from the 2005 English House Condition Survey (EHCS), published by the ODPM and available as a download document from their website. This document is considerably shorter than the 2003 EHCS and in some cases comparisons are still made to the 2003 and 2004 EHCS or to figures modelled up to the 2005 position based on 2003 EHCS ratios applied pro rata. The headline results from the 2006 EHCS have been



published but these are partial only. At the time of the production of this report the full EHCS 2006 report had not been published.

1.5 <u>Sub-area analysis</u>

1.5.1 The sampling was based on a very detailed regime to give a representative picture of the stock as a whole. Although the sample was drawn at the neighbourhood level, these areas are far too small to allow for meaningful reporting due to the level of statistical variance that occurs when looking at extremely small samples. As a consequence the survey findings were grouped into four geographic areas (a number of sub-areas which still allows effective analysis of the results given the overall sample size).



Figure 1.1 Sub areas

Areas	Dwellings	Percent
Ilfracombe	5,600	13.2%
Barnstaple	14,100	33.3%
Lynton & East	7,900	18.6%
West & Central	14,800	34.9%
Total	42,400	100%



1.5.2 Whilst the bulk of this report considers all of the tenure groups surveyed (owner occupied, privately rented and RSL) where vulnerability is concerned and the authority's position in respect of the former PSA 7 target which dealt with the number of vulnerable private sector households in non decent homes, only the private sector stock is included and not the RSL stock. Even though the PSA 7 target ceased to apply after 1 April 2008, it is still included in the Communities and Local Government (CLG), Departmental Strategic Objective DSO2 (To improve the supply, environmental performance and quality of housing that is more responsive to the needs of individuals, communities and the economy) indicator 2.8 (percentage of vulnerable households in decent houses in the private sector).

1.6 Statistical Variance and Standard Deviation

- 1.6.1 By definition, sample surveys are seeking to give an accurate representation of a larger number of dwellings than those surveyed. The total to be represented is referred to in statistical terms as the 'population', and in the case of this survey the population is all private sector dwellings in North Devon. Because any figure from a survey is based on a sample, it will be subject to some degree of variation. This statistical variance can be expressed in terms of 'confidence limits' and 'standard deviation'.
- 1.6.2 Standard deviation is the amount by which a given figure may be inaccurate either above or below its stated level. Confidence limits state that if the entire survey process were repeated, out of how many of these repetitions would there be confidence in staying within the variation. Traditionally, and in the case of this report, 95% confidence limits have been used, which state that if the survey were carried out 100 times, in 95 cases the standard deviation would be a given amount.
- 1.6.3 It should be borne in mind, therefore, that the figures in this report are estimates, and it is for this reason that figures are rounded, as described below. More detail on the calculation of standard deviation is given in the appendices.



1.7 <u>Presentation of figures</u>

1.7.1 Due to the nature of statistical variation, as outlined above, it is not necessary to quote each individual figure to the nearest dwelling, as this implies a spurious level of accuracy. As with the English House Condition Survey (EHCS), figures in this report are either quoted to the nearest 100 dwellings or 10 dwellings, dependent upon the size of any given figure. Percentages within the report are only quoted to 1 decimal place for the same reason.



2 Profile of the private sector housing stock

2.1 <u>Size of the dwelling stock</u>

2.1.1 At the time of the survey there were an estimated 42,400 private sector dwellings in North Devon. The 42,400 total for the stock is the current estimated private sector and RSL stock total, as provided by North Devon District Council and based on Council Tax Records. Individual weights were created for each dwelling surveyed, in accordance with the stratified sampling regime, such that each survey would represent a specific number of dwellings within North Devon. Details of the sample stratification and weighting method are given in the Appendices.

2.2 Age of the dwelling stock

2.2.1 The age profile of the total private and RSL stock of 42,400 dwellings in North Devon differs from the average for England in that both the pre 1919 and 1965 to 1980 age groups have higher proportions than that of the all England profile, but with lower proportions within the 1919 to 1944, 1945 to 1964 and post 1980 age groups.



Figure 2.1 Dwelling age profile England and North Devon

Source: 2008 House Condition Survey & 2005 EHCS



2.3 <u>Dwelling type profile</u>

2.3.1 The building type profile in North Devon again differs from the national pattern with lower levels of small terraced houses, semi detached and detached houses. There are however, significantly higher proportions of bungalows and higher proportions of medium/large terraced houses, converted and low rise purpose built flats (five or less storeys).

Figure 2.2 Dwelling type profile North Devon and England



2.4 <u>Tenure</u>

2.4.1 Table 2.1 draws tenure comparisons between the stock profile for North Devon and that for England as a whole.

 Table 2.1 Tenure proportions

Tenure	Dwellings	Percent	EHCS 2005
Owner occupied	29,700	70%	71%
Privately Rented	8,300	20%	11%
Private Sector Stock	38,000	90%	82%
Housing Association (RSL)	4,400	10%	8%
Local Authority	0	0%	10%
Social Housing	4,400	10%	18%
All Tenures	42,400	100%	100%

Source: 2008 House Condition Survey & 2005 EHCS



- 2.4.2 The breakdown given in Table 2.1 includes local authority tenure for the sake of comparative purposes with the EHCS, even though North Devon has transferred their housing stock.
- 2.4.3 The tenure profile in North Devon differs from the national averages in that there is a higher proportion of privately rented properties (20% compared to 11%) with similar proportions of owner occupied dwellings (70% compared to 71%). The overall level of social housing is significantly lower than that found nationally (10% compared to 18%).

2.5 <u>Tenure and age comparisons</u>

2.5.1 Figure 2.3 illustrates the differing dwelling age profile between the main private tenures.



Figure 2.3 Tenure by date of construction

2.5.2 As would be expected, the owner occupied stock (at 70% of all dwellings) has a similar age profile to the overall stock position, with 47% of the stock built post 1964 compared with 46.7% in the overall stock. The privately rented sector has a higher proportion of pre 1919 dwellings with 44.4% built before this date, compared with 31.4% overall.

2.6 **Dwelling Use and Houses in Multiple Occupation**

2.6.1 Dwellings may be one of several different building types but these types may have different uses, for example a semi-detached house may have been converted into flats or be occupied as a House in Multiple Occupation (HMO).

Source: 2008 House Condition Survey



Table 2.2 Dwelling use

Dwelling use	Dwellings	Percent
House	34,840	82.2%
Purpose Built Flat	4,240	10.0%
Converted Flat	2,760	6.5%
Other HMO	420	1.0%
Licensable HMO	140	0.3%
Total	42,400	100%

Source: 2008 House Condition Survey

- 2.6.2 The vast majority of dwellings (82.2%) are houses generally occupied as built. Of the remainder, most are purpose built or converted flats. An estimated 1.3% of dwellings are HMOs, representing 660 buildings being used to house multiple households. The national average for HMOs is approximately 2%.
- 2.6.3 The definition of HMO is that used in the Housing Act 2004, of which only some will potentially be subject to mandatory licensing (described below). Some converted flats are now within the new HMO definition as it explicitly includes converted flats where the work does not meet specified standards (generally the Building Regulations 1991) and where less than two thirds are owner occupied.
- 2.6.4 HMOs form only a small proportion of North Devon's stock with 140 being identified as potentially licensable HMOs. It should be borne in mind, however, that figures from the survey are estimates derived from the sample of properties inspected and are therefore subject to variation.

2.7 Vacant dwellings

- 2.7.1 Vacant dwellings can be difficult to identify and there are frequently problems in gaining access. By using a combination of sources, including the survey, Council Tax lists, the Census and the council's own figures, it has been possible to estimate that there are 1,275 dwellings, 3% of the private housing and RSL stock, within North Devon, that are considered vacant. The national average is approximately 3.5%.
- 2.7.2 From the stock condition survey it is estimated that 430 (1%) of the private sector and RSL dwellings within North Devon are long-term vacant, defined as any dwelling vacant for six months or more, or subject to unauthorised occupation.



Vacancy Status	Dwellings	Percent
Occupied	41,125	97.0%
Unlicensed occupation	0	0.0%
Vacant awaiting new owner	550	1.30%
Vacant awaiting new tenant	210	0.5%
Vacant awaiting demolition	0	0.0%
Vacant being modernised	0	0.0%
New never occupied	50	0.1%
Utilised non-res purposes	0	0.0%
Other	35	0.1%
Long term vacant*	430	1.0%
Total vacant dwellings	1,275	3.0%
Total stock	42,400	100.0%

Table 2.3 All dwellings by Occupancy Status

* Includes vacant dwellings to let where they are being modernised prior to letting or have not been let for over 6 months

2.7.3 The overall estimated proportion of long term vacant properties at 1% is below the average for England (approximately 1.5%), with the estimated 430 long-term vacant properties representing a wasted resource, something that the Council may wish to pursue having regard to the additional powers granted by the Housing Act 2004 to deal with long term vacant dwellings.



3 Profile of Residents

3.1 Introduction

3.1.1 This chapter will look at some of the key characteristics of households within the surveyed dwellings to determine whether links exist with dwelling condition. As the data can only be collected from occupied dwellings the results are set against a total occupied stock of 40,970.

3.2 Age Profile

3.2.1 The following chart examines the age distribution, of heads of household within the stock, both for North Devon and for England as a whole.

Figure 3.1 Age of head of household North Devon and England



Source: 2008 House Condition Survey & 2005 EHCS

3.2.2 Data collected as part of the survey indicates that the age profile of heads of household in North Devon differs from the national position. There are lower proportions of heads of household in those age bands 16 to 59 years but with much higher proportions in those age bands 60 and over (52.9% compared with 33.8%). The higher proportions of those aged 60 and over does have potential implications for private sector housing policy due to the greater need for support associated with older households.

3.3 <u>Household types</u>

3.3.1 The following table gives the distribution of different household types, within the stock, and compares this to England as a whole. Household



types are derived from interviewing occupiers and determining the number of adults and children within the household. These figures are then used to determine household type. For example, two or more adults who are not a couple are considered an 'Other multi-person household' for the purposes of this analysis which follows the convention used in the Survey of English Housing.

Table 3.1 Household type distribution

Household type	North Dev	on 2008	England 2007
Couple no dependents	17,150	40%	37%
Couple with dependents	8,620	20%	22%
Single parent	1,360	3%	6%
One person household	12,410	29%	27%
Other multi-person household	1,430	3%	6%
Vacant	1,430	3%	2%
Total Household Type	42,400	100%	100%

Source: 2008 House Condition Survey & Survey of English Housing 2006/2007

3.3.2 In general terms the household type distribution is, in the majority of cases, very similar to that found nationally. However, there are lower proportions of lone parent with dependent child and other multi-person households with slightly higher proportions of couple no dependent child.

3.4 Length of residence

3.4.1 When asked how long has someone in the present household lived in the property, the following results were obtained, which show that significant proportions have lived in the same property for five years or less, particularly in the Ilfracombe sub-area (68.7%). Similar data taken from the Survey of English Housing 2006/2007, shows that 35.8% of residents had lived in their dwellings for between one and five years, which compares against the 51.5% for the authority area as a whole. The reason for short residence in Ilfracombe is the high proportion of privately rented dwellings in the town.

Area Name	1 to 5 years	6 to 10 years	11 to 15 years	16 to 20 years	21 to 25 years	26 to 30 years	Over 30 years
Ilfracombe	68.7%	6.7%	4.6%	4.0%	7.1%	4.6%	4.2%
Barnstaple	49.5%	16.8%	9.1%	9.1%	1.2%	4.2%	10.0%
Lynton &							
East	48.9%	21.2%	6.3%	7.4%	3.2%	3.7%	9.3%
West &							
Central	48.3%	20.6%	12.8%	6.7%	3.1%	5.8%	2.7%
North							
Devon	51.5%	17.6%	9.3%	7.3%	3.0%	4.7%	6.6%

Table 3	3.2 Le	ngth of	residence
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Source: 2008 House Condition Survey



3.5 <u>Income</u>

3.5.1 Residents were asked about the income of the head of household and, where appropriate, the partner of the head of household. Responses were combined to give a gross household income and the results of these are given below.

Vacant dwellings £50,000 and above 3.3% Under £10,000 per 5.9% annum £40,000 - £49,999 18.6% 7.3% £30,000 - £39,999 15.6% £10,000 - £14,999 17.5% £20,000 - £29,999 £15,000 - £19,999 20.0% 11.8%

Figure 3.2 Household incomes in bands

Source: 2008 House Condition Survey

 Table 3.3 Number of households within each income band

Income band	nd No. of households North Devon 2008		
Under £10,000 per annum	18.6%	7,900	22%
£10,000 - £14,999	17.5%	7,400	15%
£15,000 - £19,999	11.8%	5,000	11%
£20,000 - £29,999	20.0%	8,500	18%
£30,000 - £39,999	15.6%	6,600	13%
£40,000 - £49,999	7.3%	3,100	8%
£50,000 and above	5.9%	2,500	13%
Vacant dwellings	3.3%	1,400	n/a
Total	100%	42,400	100%

* Source: Family Resources Survey 2005/2006 Department of Works and Pensions Source: 2008 House Condition Survey



- 3.5.2 The figures in the chart and the table indicate that there are slightly higher proportions than the national average of households on an income of between £10,000 and £39,999, but with lower proportions where there is an income of less than £10,000 (18.6% compared to 22%) and particularly with incomes of £50,000 and above (5.9% compared with 13%). There are however, substantial proportions within North Devon on an income of under £15,000 (36.1%), which will potentially make affordability an issue affecting repair and improvement in the private sector dwelling stock.
- 3.5.3 The table below takes the average weekly income figure for the three tenures, as such figures are available nationally, and a comparison is therefore possible. In addition, the England 2005 figures have been increased to reflect the Consumer Price Index inflationary factor to April 2008 which is shown in a separate column.

Tenure	North Devon HCS 2008	England 2005	Consumer Price Index Inflation Factored
Owner occupied	£462	£506	£544
Privately rented	£420	£377	£406
Housing Association (RSL)	£247	£234	£252
Average	£376	£372	£401

Table 3.4 Average weekly income North Devon and England

Source: 2008 House Condition Survey & EHCS 2005

3.5.4 These figures demonstrate that recent average incomes in North Devon are, for the owner occupied tenure group, lower than both the England 2005 and the index linked national averages, with the privately rented sector being higher for both comparators. The RSL tenure group has a higher average than the EHCS 2005 figure but is slightly less when increased to take account of the consumer price index.

3.6 Income and age of head of household

3.6.1 Variations in income level are often associated with social characteristics such as the age of head of household, household type, disability etc. This section will look at the data from the survey to see what links can be shown and the possible associations between these links and unsatisfactory housing conditions described later.





Source: 2008 House Condition Survey

3.6.2 The chart illustrates that low income (annual household income below $\pounds 10,000$ per annum) is mostly associated with the younger (16 to 24) and older age groups (60 and over). The greatest proportions of low income households are where the head of household is aged 60 and over, with the highest rate being for the over 85 age group. As is commonly the case, households between 25 and 59 years have the lowest proportion of low incomes and the greatest proportion of high incomes. This pattern indicates that the greatest need for assistance to vulnerable occupiers is at the youngest and oldest end of the age range.

3.7 Income and household type

3.7.1 The following table compares low and high annual household income figures by household type.



Household Type	Low income (household income less than £10,000 per annum)	Middle income (household income £10k- £30k per annum)	High income (household income above £30,000 per annum)
Couple no dependents	7%	62%	31%
Couple with dependents	5%	49%	46%
Single parent	31%	69%	0%
One person household	46%	53%	1%
Other multi-person household	24%	41%	35%

Table 3.5 Low and High household incomes by household type

Source: 2008 House Condition Survey

3.7.2 The table does show that clear associations exist. One person and lone one parent with dependent child households are strongly associated with low incomes, with other multi-person households also being elevated.

3.8 Income and residents with disabilities

- 3.8.1 It is important to note that this survey used a broad definition of disabled person. This included residents that are frail elderly, as well as registered disabled persons and other persons with a disability.
- 3.8.2 There is a strong association between disability and income, as 41.4% of households with a disabled resident have a household income below £10,000 per annum, compared with 13.9% where there is no person with a disability. This represents approximately 3,300 such dwellings in North Devon. The residents of these dwellings may not only have physical difficulty dealing with repairs, but may be less likely to be able to afford alternative provision.

3.9 <u>Benefit receipt</u>

3.9.1 In addition to income, householders were asked if anyone within the dwelling was in receipt of one or more of a range of means tested benefits. Overall 10,300 (25%) households are estimated to be in receipt of a benefit, which reflects the earlier findings on households on low income. At the national level 17% of private sector households have at least one resident in receipt of a benefit which is less than that found within this survey. The distribution of benefit receipt by tenure shows the highest proportion for the RSL tenure type (56%) followed by the privately rented sector (45%) compared with 14% in the owner occupied sector.



Figure 3.4 Benefit receipt by tenure

Source: 2008 House Condition Survey

3.10 <u>Affordability issues</u>

3.10.1 Residents were asked to identify, from a range of options, whether or not they had difficulty in affording each of those options. The results show that Council Tax is the biggest affordability issue with 14.5% indicating that they had difficulty meeting the cost followed by heating costs, electricity bills, water and finally the mortgage, as illustrated in the table below.

Table 3.6 Difficulty affording payment

Difficulty affording	Percentage
Mortgage	3.6%
Heating	12.4%
Electric	8.5%
Water	6.3%
Council tax	14.5%

Source: 2008 House Condition Survey

3.11 Value of dwellings and equity

3.11.1 Owner occupiers were asked about the value of their dwelling, the level of any outstanding mortgage, any other debt and the consequent total equity. This was to allow the relationship between available equity and dwelling condition to be examined. Such relationships are relevant to the Regulatory Reform Order 2002; Government guidance focuses on local authorities moving towards facilitating loans/equity release rather than giving grants when offering financial assistance to householders.



- 3.11.2 The average value of a dwelling in North Devon is £227,000. This figure is based on the average sale prices in North Devon compiled by the Land Registry from April to June 2008. The figure is just above the average value across England of £222,000. Within the ten Devon authorities, North Devon has the fourth highest average property value.
- 3.11.3 The average mortgage level for owner-occupied dwellings in North Devon, based upon occupier responses, is £59,000, resulting in an average equity of £168,000 per dwelling using the Land Registry average value.
- 3.11.4 Respondents were asked if they would be interested in a shared ownership scheme, with only 0.6% indicating that they would be.

3.12 **Residents with disabilities**

- 3.12.1 Residents were asked if any member of the household suffers from a long term illness or disability. It is estimated from the results of this question that 7,900 (19%) occupied dwellings have at least one resident with a long term illness or disability. Residents were further asked to choose the condition that best described their disability and the following chart illustrates the results of this.
- 3.12.2 Initially it may seem that 19% is a relatively high proportion of households where at least one household member has a disability. The definition used, however, is very broad and it can be seen from the graph (Figure 3.5) that 43.4% of people who responded stated that their disability was either walking using a frame or walking unaided, but unsteadily. The vast majority of these residents are frail elderly, but do represent people who are likely to have specific housing needs.





Figure 3.5 Residents with disabilities by type

Source: 2008 House Condition Survey

3.12.3 In order to address the specific housing needs of residents with a disability,) the provision of Disabled Facilities Grants (DFG) by local authorities remains mandatory. The potential requirement for adaptations for disabled occupiers and the potential DFG demand are discussed in more detail below.

3.13 Adaptations

Where it was indicated that a member of the household suffered from a long term illness or disability, the survey form included a section regarding the existing provision of adaptations and also whether the occupier felt there was the need for further adaptations.

3.13.1 The provision of adaptations for disabled residents is mandatory under the Disabled Facilities Grants (DFG) scheme, and local authorities must consider this when assigning budgets to housing provision. There are two factors that mitigate this demand: firstly, DFGs are subject to means testing and secondly, the Council must consult with Social Services for an assessment by an Occupational Therapist who will decide whether an adaptation is necessary and appropriate.



3.13.2 The following chart illustrates the proportion of dwellings, with residents who have existing adaptations and their perceived need for further adaptations; although it should be made clear that the following need data has not been included as a direct result of a formal assessment of need. The chart is broken down by adaptation type.





Proportion of all dwellings with a resident who is disabled

Source: 2008 House Condition Survey

- 3.13.3 The chart shows that a redesigned bathroom has the highest level of current provision, present in 20.9% of dwellings occupied by a resident with a disability, followed by grab/hand rails at 16.3%. The most needed are a redesigned bathroom (11.3%) closely followed by a lift or stair lift (9.5%). When looking at the ratio of need to have, an extension has the highest rate followed by a redesigned kitchen.
- 3.13.4 The following table takes the figures for adaptations a step further and looks at the numbers of adaptations needed and the cost of carrying out those adaptations.



Adaptations	Adaptations*	Adaptations Cost	Cost after means testing
Wider doors	300	£301,000	£106,000
Stair Lift or lift	700	£2,242,000	£1,774,000
Ramps	200	£563,000	£165,000
Grab/hand rails	700	£347,000	£261,000
Hoists	400	£893,000	£363,000
Redesigned kitchen	100	£444,000	£0
Redesigned WC	600	£1,410,000	£1,131,000
Redesigned bath	900	£4,443,000	£2,429,000
Door answering	500	£1,416,000	£411,000
Emergency alarms	600	£629,000	£398,000
Extension	400	£3,939,000	£2,150,000
Other	100	£51,000	£7,000
Total	5,500	£16,678,000	£9,195,000

 Table 3.7 Cost of adaptations for the disabled

*Figures are for numbers of adaptations, some dwellings may need multiple adaptations Source: 2008 House Condition Survey

- 3.13.5 The total cost of all adaptations that could potentially be fitted to benefit residents with a disability is just under £16.7 million. When means testing has been applied this total reduces to just under £9.2 million, which reflects the fact that many residents with disabilities may be on average or above average incomes.
- 3.13.6 It should be considered that two factors will affect the £9.2 million figure in terms of DFGs. Firstly, the figure does not contain any reduction for occupiers that would not be considered after a visit by an occupational therapist, as this cannot easily be factored in. Secondly, many of the residents may not be aware of the need for an adaptation, may not want an adaptation or may not be aware that DFGs are available. The £9.2 million figure is an estimate of the amount that would need to be spent by the authority on adaptations, although this would be spread over a period of five years. The figure is, however, indicative only and could vary substantially if there are significant adaptations for children (applications for which are no longer subject to the test of resources), which would significantly increase the authorities overall contribution. The figure does however; give some indication of the scope that future DFG budgets should be aware of.

3.14 <u>Health Issues</u>

3.14.1 Residents within occupied properties were asked to provide information on a number of health related questions including accidents at home, asthma and mental health problems. The following table gives a complete breakdown of the results. Of the 3.3% of respondents that had suffered a fall in the home or garden within the past year, 55.7% of these falls resulted in a visit to the hospital. Asthma suffers



accounted for 7.8% of the respondents and those with mental health problems 2.6%

Table 3.8 Health issues

Health Issue	No	Percentage affected
Accident (Fall)	1,410	3.3%
Of which resulting in a visit to the hospital	790	55.7%
Asthma	3,190	7.8%
Mental Health Problems	1,070	2.6%

Source: 2008 House Condition Survey

3.15 <u>Ethnic origin</u>

3.15.1 Residents were asked to specify the majority ethnic origin type within their household and the results are given in the following table:

Table 3.9 Ethnic origin

Ethnic Origin	Dwellings	Per cent
White British	40,050	94.46%
White Irish	270	0.64%
White Other	460	1.08%
White/Black Caribbean	20	0.05%
White/Black African	30	0.07%
White/Asian	0	0.00%
Other mixed	30	0.07%
Indian	10	0.02%
Pakistani	10	0.02%
Bangladeshi	0	0.00%
Asian Other	10	0.02%
Black Caribbean	0	0.00%
Black African	0	0.00%
Black Other	0	0.00%
Chinese	0	0.00%
Other	80	0.19%
Vacant	1,430	3.37%
Total	42,400	100.0%

Source: 2008 House Condition Survey

3.15.2 The majority of households described their ethnic origin as being predominantly White British (over 94%). Due to the other ethnic groups being represented at such low levels they are not statistically robust enough to provide any meaningful comparisons.

3.16 <u>Repair Issues to Dwelling</u>

3.16.1 Residents were asked if they were aware of any repair issues to the dwelling within which they lived. A total of 7,100 (17.4%) indicated that they were aware of repair issues, with an average cost to remedy,



as estimated by the occupier, of £6,200. The distribution of estimated repair costs is given in the following table:

Repair Cost Band	Percentage
£1 to £4,999	74.0%
£5,000 to £9,999	11.3%
£10,000 to £14,999	7.2%
£15,000 to £19,999	1.9%
£20,000 to £24,999	0.7%
£25,000 +	4.8%

 Table 3.10 Occupiers estimated cost of repair issues

Source: 2008 House Condition Survey

- 3.16.2 Where it was indicated that repair work was required occupiers were asked if they could afford to carry out the work or not with 70.4% saying that they were not affordable.
- 3.16.3 For those that indicated that the repairs were affordable, residents were asked how they would fund the works. The largest proportion was from the other option (40.9%) followed by Council assistance (28.9%) and savings (23.7%). Personal loans recorded a 6.5% response.
- 3.16.4 As an alternative, residents were asked if they would consider a flexible loan for repairs, with 2.5% indicating that they would be interested. This represents just over 1,000 dwellings in the District where the owners would consider such a scheme.

3.17 <u>Overcrowding</u>

- 3.17.1 In the ODPM report Overcrowding in England: the national and regional picture it states that "Households that are statutorily overcrowded are so rare that a reliable estimate of numbers cannot be produced at a national (England) level even using data from the Survey of English Housing and the 2001 English House Condition Survey, which are relatively large surveys. It follows that estimates for individual regions cannot be produced using these sources".
- 3.17.2 As with the above comments, this survey, which is considerably smaller than both of those mentioned, cannot produce any results that would be of any statistical relevance. Given that and issues revolving around the sample size, this section attempts to provide some basic information on the level of estimated overcrowding within North Devon.
- 3.17.3 The existing statutory overcrowding standards were set in 1935 and restated in Part 10 of the Housing Act 1985, and include both a room standard and a space standard.
- 3.17.4 In the Court of Appeal case Elrify and City of Westminster Council (2007) it was established that both of the Housing Act measurements



must be calculated to establish if a statutory overcrowding situation existed.

- 3.17.5 The Survey of English Housing uses a Bedroom standard as an indicator of occupation density, allocating a number of bedrooms to each household according to the age, sex and marital status composition coupled with the relationship of the members to one another.
- 3.17.6 If the Housing Act overcrowding measurement is taken, the estimated level of overcrowding by sub-area is contained within the following table:

Table 3.11 Statutory measurement of overcrowding

Area Name	Overcrowded	Not Overcrowded
Ilfracombe	0.6%	99.4%
Barnstaple	1.2%	98.8%
Lynton & East	1.2%	98.8%
West & Central	0.3%	99.7%
North Devon	0.8%	99.2%
Courses 2000 House Condition Curs		Harris Can dition Comment

Source: 2008 House Condition Survey

3.17.7 Looking at the Survey of English Housing bedroom standard of occupation density, the following table again provides a breakdown by sub-area:

Table 3.12 Bedroom standard measurement of overcrowding

Area Name	Overcrowded	Not overcrowded
Ilfracombe	0.9%	99.1%
Barnstaple	2.2%	97.8%
Lynton & East	3.6%	96.4%
West & Central	0.3%	99.7%
North Devon	1.7%	98.3%

Source: 2008 House Condition Survey

- 3.17.8 With the bedroom standard the Lynton & East sub-area has the highest level at 4% which also has the joint highest rate for the statutory measurement of overcrowding with Barnstaple (1.2%). This is to be expected as the bedroom standard uses a more limited room indicator of occupation density. It must, however, be taken in the context described by the ODPM report mentioned above that a reliable estimate of numbers cannot be produced. Both these systems result in an estimated total of between 300 and 700 overcrowded dwellings within the District. However, this data should be treated with caution due to the small sample sizes involved.
- 3.17.9 Sections 139 to 144 of the Housing Act 2004 relate to the service of an overcrowding notice. It applies to a HMO if it has no interim or final management order in force and it is not required to be licensed under Part 2 of the Act. No HMOs were found to be overcrowded, but again this is affected by the number of surveys, which does not allow for


analysis of numbers so small. In reality there are likely to be a small number of overcrowded HMOs at any given time.

3.17.10 Under the Housing Health and Safety Rating Scheme, one of the elements to be considered is that of Crowding and Space, which takes into account a number of matters that are deemed likely to affect the likelihood and harm outcomes. This also indicates that the average likelihood of an illness or injury occurring is 1 in 8,000, which indicates the low average potential for harm. No properties during the survey were scored under this heading.



4 The Decent Homes Standard

4.1 <u>Introduction</u>

- 4.1.1 It is Government policy that everyone should have the opportunity of living in a "decent home". The Decent Homes Standard contains four broad criteria that a property should:
 - A be above the legal minimum standard for housing, and
 - B be in a reasonable state of repair, and
 - C have reasonably modern facilities (such as kitchens and bathrooms) and services, and
 - D provide a reasonable degree of thermal comfort (effective insulation and efficient heating).
- 4.1.2 If a dwelling fails any one of these criteria it is considered to be "non decent". A detailed definition of the criteria and their sub-categories are described in the ODPM guidance: "A Decent Home The definition and guidance for implementation" June 2006.
- 4.1.3 The revised guidance does not substantially change the criteria for the decent homes standard laid out in 2002 with the exception of thermal comfort. This has changed from a calculated, energy efficiency based approach to a simpler, but more practical system which takes into account the heating systems, fuel and insulation in a dwelling to determine if it provides adequate thermal comfort.
- 4.1.4 Obligations under the Decent Homes Standard were originally directed solely at the social housing sector. Under "The Decent Homes Target Implementation Plan" June 2003 as modified April 2004, the ODPM outlined its commitments under Public Service Agreement (PSA) 7. These stated that PSA 7 will have been met if:
 - There is a year on year increase in the proportion of vulnerable private sector households in decent homes;
 - If the proportion of vulnerable private sector households in decent homes is above 65% by 2006/07.
 - If the proportion of vulnerable private sector households in decent homes is above 70% by 2010/11.
 - If the proportion of vulnerable private sector households in decent homes is above 75% by 2020/21.
- 4.1.5 In the Comprehensive Spending Review 2007, the Government set out its intention to scrap the PSA7 target with effect from 1 April 2008.



This has now been implemented. However, the percentage of vulnerable households in decent homes in the private sector remains part of CLG's Departmental Strategic Objectives (DSO2, 2.8)

4.1.6 Accordingly the North Devon house condition survey collected adequate and appropriate data to allow judgement of dwellings across all tenures against the Decent Homes Standard.

4.2 <u>Change of emphasis and the Housing Act 2004</u>

- 4.2.1 Whilst the changes under the revised definition and guidance for the decent homes standard apply, there has been a change in criterion A of the standard from April 2006. Prior to this change criterion A used the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard. From April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 replaced the existing statutory fitness standard.
- 4.2.2 The new system assesses "hazards" within dwellings and categorises them into Category 1 and Category 2 hazards. Local housing authorities will have a duty to take action to deal with Category 1 hazards. The Housing Health and Safety Rating System also applies to the Decent Homes Standard if there is a Category 1 Hazard at the property it will fail Criterion A of the standard.
- 4.2.3 As the new HHSRS regime came into effect in April 2006, this report will present findings relating to decent homes using Category 1 Hazards only. Detailed definitions of both the Rating System and Housing Fitness Standard are given in the following chapter.

4.3 <u>The meaning of non decency</u>

- 4.3.1 Concern has been raised by a number of local authorities over the term 'non decent', which tends to conjure up images of dilapidated houses and serious disrepair issues. It is the case, however, that a dwelling can fail the Decent Homes Standard on a single item, such as the heating system, whilst being in a very good state of repair. The owner of such a property may well not think that there is anything wrong with their home.
- 4.3.2 It is possible to regard the Decent Homes Standard as an ideal standard or a level to aspire to. In practice, it is a relatively low standard and failure to meet the standard should be regarded as a trigger for action. In some cases, however, it may not be practical to make a dwelling decent and it may also not be in the best interests of the occupiers to do so. The guidance on recording of outcomes recognises that there may be instances where it is appropriate to record cases where work to achieve only partial compliance with the standard has been achieved, or where non compliance results from the occupier refusing to have work carried out.



4.4 Overall level of non decency

- 4.4.1 Based on the House Condition Survey data 17,200 dwellings (40.6%) can be classified non decent. In England as a whole the rate is 36.8% (owner occupied, privately rented and RSL stock) making the North Devon rate higher than the national rate. The all England figure is taken as the proportion of non decent private sector dwellings from the 2006 EHCS, which used the HHSRS for criterion A for the first time. This led to a significant increase in criterion A failure (homes not meeting the statutory component of the Decent Homes standard) from 4% under the old fitness standard to 22.4% under the HHSRS Category 1 hazard rate, increasing the overall non decency rate from 26.8% for privately and RSL occupied dwellings in 2005 to 36.8% in 2006.
- 4.4.2 The Decent Homes Standard contains 4 criteria. The table below gives a breakdown of the reasons for failure. The table lists dwellings with a Category 1 Hazard (the new criterion A):

Reason	Dwellings	Percent (of non decent)	Percent (of stock)	Percent (EHCS 2006)
Presence of category 1 hazard(s)	9,400	54.6%	22.3%	22.4%
In need of repair	3,700	21.5%	8.6%	7.9%
Lacking modern facilities	500	2.9%	1.1%	2.2%
Poor degree of thermal comfort	11,700	68.0%	27.7%	18.3%

Table 4.1 Reasons for failure of dwellings as a decent home.

Source: 2008 House Condition Survey & 2006 EHCS

- 4.4.3 The percentages by non decent do not total 100%. This reflects the fact that the categories are not mutually exclusive; although any dwelling can fail on just one criterion, it may fail on two or more.
- 4.4.4 In North Devon, the hierarchy of reasons for failure differs slightly to that of the national profile with thermal comfort failure and Category 1 hazards being reversed hierarchically. This follows the general trend prior to the EHCS 2006 headline report, when poor degree of thermal comfort was the usual primary reason for failure of the Decent Homes Standard. It should be borne in mind that excess cold is the main Category 1 hazard reason for failure (see chapter 5) and this overlaps heavily with poor thermal comfort.

4.5 <u>Numbers of failures per dwelling</u>

4.5.1 As mentioned above, dwellings can fail to be decent for more than one reason. The total number of failures per dwelling can give an indication of the severity of problems in particular dwellings. The following chart looks at the number of failures per dwelling in non decent dwellings.





Figure 4.1 Degree of failure of the Decent Homes Standard

Source: 2008 House Condition Survey

4.5.2 It is clear that a majority of failures are in respect of one criterion only, with the number of properties with two failures being just under 31%. Realistically in the majority of cases this will relate to heating/insulation issues whether as a failure for an excess hazard or failure of the thermal comfort criterion.

4.6 Non decency by general characteristics

4.6.1 Figure 4.2 shows the proportions of non decent private sector dwellings by tenure. The distribution by tenure is typical of the national picture in that privately rented dwellings have the highest rate of non decency at 44.7%, followed by owner occupied dwellings (40.4%). RSL dwellings have the lowest rate (34.1%). Overall, the pattern shows higher rates than those found in the EHCS 2005.





Source: 2008 House Condition Survey & 2005 EHCS

4.6.2 The next chart examines decent homes failures by dwelling type.





Source: 2008 House Condition Survey

4.6.3 The highest rate of non decency, by some margin, is found converted flats (67%), which generally have an association with the private rented sector and poor repair. The next highest rate is for low rise



purpose built flats (less then 6 storeys) at 54.5%. The lowest rate of non decency is found in detached houses at 21.1%.



Figure 4.4 Non decent dwellings by date of construction

- 4.6.4 The rate of failure of the Decent Homes Standard follows the usual pattern of increasing failure rate with age of dwelling with the pre 1919 age group having the highest rate (58.9%) and the post 1980 age group the lowest (7.7%).
- 4.6.5 The distribution by sub-area is shown in the next figure. The highest rate is recorded in the Ilfracombe sub-area at 49.5%, with the Barnstaple sub-area having the next highest at 41.6%. Both of theses sub-areas have rates that are above the District average. The lowest rate was found in the Lynton & East sub-area (36.5%).

Figure 4.5 Non decent dwellings by sub-area



Source: 2008 House Condition Survey



Source: 2008 House Condition Survey



4.7 <u>Cost to Remedy</u>

- 4.7.1 Having determined the reasons for dwellings being classified as non decent, it is possible to indicate what level of repairs / improvements would be needed to make all dwellings decent.
- 4.7.2 The cost to remedy non decency has been determined by examining the specific failures of each non decent dwelling and determining the work necessary to make the dwelling decent. This is done for each criterion of the standard and the table below shows the cost distribution for all non decent dwellings in the stock.

Table 4.2 Repair cost by non-decency reason

Reason	Total Cost (£ million)	Cost per dwelling (£)
Category 1 Hazard	£52.8	£5,600
Repair	£21.8	£6,100
Amenities	£7.3	£16,100
Thermal comfort	£23.0	£1,600
Total	£104.9	£6,100
Courses 2000 House Condition Courses		

Source: 2008 House Condition Survey

4.7.3 The costs are based on the assumption that only the items that cause dwellings to be non decent are dealt with. Comprehensive repairs (referred to later) most closely resemble traditional renovation grant costs, but the costs given here are lower as they relate to the works necessary to deal only with items that fail the standard and not all repair issues.

4.8 Age of Head of Household and non decency

- 4.8.1 As part of the social survey a grid was filled in containing basic details for each of the residents in a dwelling, such as their age, working status, sex etc. It was left to residents to determine who was considered the head of the household, and therefore what the relationship between all other residents and the head was (e.g. spouse, child, parent lodger etc).
- 4.8.2 Age of head of household is a useful indicator as it generally gives an impression of the age of the household and its profile. It has also been found that dwelling conditions often vary according to the age of the head of household.
- 4.8.3 The following chart illustrates the relationship between age of head of household and levels of non decency. Within age groups, the highest rate of non decency is for households where the age of head of household is aged 75 to 84 (51.5%) with the next highest being for households where the head of household is aged 16 to 24 (50.8%). The earlier low and high income findings showed that the highest percentages of those on incomes below £10,000 were to be found in the younger and older age groups.





Source: 2008 House Condition Survey

4.9 Household income and non decency

4.9.1 The relationship between income and non decency can be analysed by combining household income figures with failures under the Decent Homes Standard. The largest proportion of dwellings found to be non decent are occupied by residents with an income of between £10k and $\pm 15k$ (45.5%), followed by those on an income under $\pm 10k$ (43.3%). Rates for those on an incomes between £30k and £40k (42.7%) are also inflated. but this is likely to reflect the fact that Category 1 failures are less often linked to deficiencies in the fabric of the building than failures for the former fitness standard.

Figure 4.7 Non decency by annual household income band



Household Income

Source: 2008 House Condition Survey



4.10 <u>Private sector vulnerable occupier base-line</u>

- 4.10.1 Up until the 1 April 2008, the government target for achieving decency standards in the private sector was that set by PSA7, where 65% of all dwellings occupied by vulnerable residents should be made decent by 2006/07. In practice, the most challenging target was the 70% to be met by 2010/11. As indicated previously, although the PSA7 target no longer exists, it is still a CLG Departmental Strategic Objective under DSO2, 2.8). It is highly likely therefore, that Regional Housing bodies will continue to apply targeting in respect of vulnerable households in decent homes when making capital allocations.
- 4.10.2 Vulnerable households are defined as those in receipt of the benefits listed below, certain of which are means tested:
 - Income support
 - Housing benefit
 - Council tax benefit
 - Income based job seekers allowance
 - Attendance allowance
 - Disabled living allowance
 - Industrial injuries disablement benefit
 - War disablement pension
 - Pension credit
 - Working tax credit (with a disability element) [total income < £15,460]
 - Child tax credit [total income < £15,460]
- 4.10.3 In North Devon, at present there are 7,670 private sector dwellings (owner occupied and privately rented but excluding RSL dwellings) that are occupied by residents in receipt of one of the benefits listed above. Of these an estimated 3,440 are classified non decent, which represents 44.8% of dwellings occupied by a vulnerable resident. Conversely this means that 55.2% are decent. The EHCS 2005 found that 33.9% of vulnerable households were living in non decent homes.
- 4.10.4 On this basis North Devon failed to meet the target for 2006/07 for 65% of vulnerable households to be living in decent homes.
- 4.10.5 In order to raise the proportion of private sector dwellings, occupied by vulnerable people, above the 2010/11 70% threshold for decency, 1,140 dwellings will need to be made decent by 2010/11. As these figures are based on a sample survey they will be subject to statistical



variance, but nonetheless this indicates some extensive work needs to be done to meet the 70% target.

- 4.10.6 When the proportions of vulnerable households in non decent properties by tenure is considered, the results show that there is a 590 dwelling shortfall in the owner occupied sector and a 550 dwelling shortfall in the much smaller privately rented sector.
- 4.10.7 The proportion of non decent dwellings by sub-area has already been considered earlier. The table below gives the numbers of non-decent dwellings within each sub-area with the rate of non decency, and also lists the level of shortfall for each sub-area in terms of meeting the 70% target for vulnerable occupiers in the private sector.

Sub-area	Vulnerable households in non decent dwellings	Percent vulnerable households in non decent dwellings	Shortfall vulnerable occupiers
Ilfracombe	890	53.2%	389
Barnstaple	1,660	49.7%	659
Lynton & East	230	30.4%	3
West & Central	660	34.8%	91
Total	3,440	44.8%	1,140

Table 4.3 Non decent dwellings with vulnerable households by sub-area

Source: 2008 House Condition Survey

- 4.10.8 Ilfracombe has the highest proportion of its vulnerable households living in non decent dwellings (53.2%). This reflects, to a large extent, the tenure mix within the town with a much higher proportion of privately rented dwellings, which as seen earlier, are more strongly associated with decent homes failures. Barnstaple has the second highest rate of non decent dwellings occupied by vulnerable people. Whilst the total shortfall for Barnstaple is higher than Ilfracombe, 659 compared to 389, it should be remembered that the private sector housing stock of Ilfracombe is roughly half that of Barnstaple.
- 4.10.9 Whilst there is no requirement to tackle non decency and vulnerable occupiers on a geographical or tenure basis, logic would dictate that with limited resources, Ilfracombe continues to be a sensible target for improvement and enforcement activity.



5 Category 1 Hazards

5.1 <u>Requirement to remedy poor housing</u>

- 5.1.1 Formerly, under Part XI of the Housing Act 1985, local authorities had a statutory duty to take: 'The most satisfactory course of action', with regard to unfit dwellings and the Act was supported by relevant statutory guidance. A range of enforcement measures were available including service of statutory notices to make properties fit. Closure or demolition was only appropriate in the most extreme cases.
- 5.1.2 With owner occupied dwellings in particular, many local authorities looked to offer financial assistance, especially where owners were on low incomes. In the private rented sector enforcement action was much more likely in respect of unfit homes.
- 5.1.3 From April 2006 Part XI of the Housing Act 1985 was replaced by Part 1 of the Housing Act 2004. The new Act repeals the existing housing fitness standard and through statutory instruments and statutory guidance replaces it with the Housing Health and Safety Rating System.
- 5.1.4 As described in chapter one, the Act differentiates between Category 1 and Category 2 hazards. Local authorities have a duty to take 'the most appropriate course of action' in respect of any hazard scored under the HHSRS as Category 1 and in effect this duty replaces the existing fitness standard. Authorities have discretionary power to take action with Category 2 hazards (which do not score past the threshold for Category 1). Further information on the HHSRS is given in chapter one and below.

5.2 Definition of Hazards under the HHSRS and Category level

- 5.2.1 The Housing Health and Safety Rating System (HHSRS) is intended to be a replacement for the fitness standard and is a prescribed method of assessing individual hazards, rather than a conventional standard to give a judgment of fit or unfit. The HHSRS is evidence based national statistics on the health impacts of hazards encountered in the home are used as a basis for assessing individual hazards.
- 5.2.2 After the trial, the system for collecting hazard information was subsequently reviewed, along with the underlying statistics and a new, second version produced. Guidance on Version 2 of the HHSRS was subsequently published in November 2004 and it is Version 2 that has been brought into force from April 2006, by statutory instruments made under the Housing Act 2004. The results from this survey will give an indication of likely future problems and will provide a useful comparative tool.



- 5.2.3 The new system deals with a much broader range of issues than the previous fitness standard. It covers a total of 29 hazards in four main groups:
 - *Physiological Requirements* (e.g. damp & mould growth, excess cold, asbestos, carbon monoxide, radon, etc)
 - *Psychological Requirements* (crowding and space, entry by intruders, lighting, noise)
 - *Protection Against Infection* (domestic hygiene, food safety, personal hygiene, water supply)
 - *Protection Against Accidents* (e.g. falls on the level, on stairs & steps & between levels, electrics, fire, collision...).
- 5.2.4 The HHSRS scoring system combines two elements: firstly, the probability that deficiency (i.e. a fault in a dwelling (whether due to disrepair or a design fault) will lead to a harmful occurrence (e.g. an accident or illness) and the spread of likely outcomes (i.e. the nature of the injury or illness). If an accident is very likely to occur and the outcome is likely to be extreme or severe (e.g. death or a major or fatal injury) then the score will be very high.
- 5.2.5 All dwellings contain certain aspects that can be perceived as potentially hazardous, such as staircases and steps, heating appliances, electrical installation, glass, combustible materials, etc. It is when disrepair or inherent defective design makes an element of a dwelling significantly more likely to cause a harmful occurrence that it is scored under the HHSRS.
- 5.2.6 Surveyors were required to score all hazards under the HHSRS and the survey form allowed for this. Excess Cold was modelled from survey data, at the individual dwelling level, in order to provide a more accurate picture for this hazard type. The modelling of excess cold hazards by use of SAP (energy efficiency) information was outlined in CLG guidance in June 2006 and has been used by the BRE as part of the housing stock projections for excess cold hazards.
- 5.2.7 The modelling of excess cold hazards is based on the use of the individual SAP rating for each dwelling, which is scaled to give a hazard score. Where a dwelling has a SAP rating of less than 35, this produces a category 1 hazard score.
- 5.2.8 The exact scores generated under the HHSRS can be banded into one of ten bands from A to J, with bands A to C being further defined as Category 1 Hazards and those in bands D to J as category 2. The threshold score for a Category 1 Hazard is 1,000. As stated earlier, a Local Authority has a duty to deal with any Category 1 Hazards found and a discretionary power to deal with Category 2 hazards. This survey focuses particularly on Category 1 Hazards, but describes all hazards, including category 2, for comparative purposes.



5.3 **Overall dwelling conditions**

5.3.1 The overall proportion of dwellings with a Category 1 Hazard is 22.3% compared to 22.4% (owner occupied, privately rented and RSL dwellings) found in the EHCS 2006. This represents 9,500 dwellings across North Devon having a category 1 hazard with 7,800 being houses and 1,700 being flats.

5.4 <u>Reasons for Category 1 Hazards</u>

5.4.1 The following graph provides a breakdown of the proportions with a Category 1 hazard.

Figure 5.1 Category 1 Hazards by reason, as % of Category 1 Hazards





5.4.2 The figures for Category 1 Hazards are dominated by excess cold hazards by a substantial margin. As commonly found, this is followed by falls on the stairs etc. and fall on the level. Initial trials of the system suggested that these hazards would be the most commonly found. There are no direct English House Condition Survey figures available at the moment or other national sources, but excess cold has been found to be the most common hazard in other recent house condition surveys.

5.5 <u>Severity of Category 1 Hazards</u>

5.5.1 One indication of the severity of Category 1 hazard failure is the number of items that a dwelling fails the standard on. Overall, 27% of dwellings have multiple Category 1 Hazards. There are no comparative figures from the 2005 EHCS for Category 1 Hazards.

5.6 <u>Category 1 Hazards by general characteristics</u>

- 5.6.1 This section examines the relationship between those general stock characteristics set out in chapter two, with the level of Category 1 Hazards. The following charts and commentary examine the rates of Category 1 Hazards by tenure, dwelling type and construction date.
- 5.6.2 The highest rate of Category 1 Hazard failure is found in the privately rented stock (29.4%), followed by the owner occupied sector (22.1%). Housing association dwellings have a very low rate of category 1 hazards at one quarter the level for the District average overall.



Figure 5.2 Rates of Category 1 Hazards by tenure

Source: 2008 House Condition Survey

5.6.3 Figure 5.3 shows the rates of Category 1 Hazards by build type. The highest rate is found in medium/large terraced houses (34.5%)



followed by converted flats (33.1%) and small terraced houses (32.2% the lowest rate is found in detached houses (11.2%).





5.6.4 Category 1 Hazards are generally much less closely linked with the deterioration of building elements, than the former fitness standard, as the HHSRS system is concerned primarily with the effect of deficiencies, which may be due to design faults, as well as disrepair. There is, nevertheless, a trend of increasing Category 1 hazard rates as dwellings become older.

Figure 5.4 Rates of Category 1 Hazards by construction date



Source: 2008 House Condition Survey

Source: 2008 House Condition Survey



5.6.5 The final division to be considered are Category 1 Hazard failures by sub-area. The highest rate of failure, by a small margin, is found in the Ilfracombe sub-area (25.5%) followed by the Barnstaple sub-area (22.9%). The lowest rate is found in the Lynton & East sub-area (19.9%).



Figure 5.5 Rates of Category 1 Hazards by sub-area

5.7 <u>Category 1 hazards by social characteristics</u>

- 5.7.1 This section looks at the impact that Category 1 hazards have on a number of social variables, including age, benefit receipt and disability.
- 5.7.2 The following table shows that for three of the variables, those on benefit, those under 25 and residents with a disability, the level of Category 1 hazard failure is higher than the District average. However, for those with an income of under £10k and those aged over 65 the rate is slightly below the District average.

Table 5.1 Category 1 Hazards by social characteristics

Group	Category 1 hazard
Income under 10k	20.7%
On Benefit	26.0%
Under 25	28.8%
Over 65	20.7%
Resident with disability	25.5%
North Devon average	22.3%

Source: 2008 House Condition Survey

Source: 2008 House Condition Survey



5.8 Cost of works to dwellings with a Category 1 Hazards

- 5.8.1 This section seeks to present the cost not only basic failure items, but also the comprehensive cost of repairs in Category 1 Hazard dwellings. Comprehensive repair is the level of repair and improvement needed such that no new work is required to the dwelling, in the next 10 years. This level of work most closely resembles the former mandatory renovation grant regime. The table below shows the basic remedial costs, the cost for urgent works and works required within 5 years and 10 years.
- 5.8.2 The total level of comprehensive repair in dwellings with a Category 1 hazard in North Devon is an average of £23,200 per dwelling, with owner occupied dwellings having the highest average cost.

Tenure	Remedial	Urgent ²	5 year ²	Comprehensive ²
Owner occupied (£millions) ¹	38.6	43.4	82.8	163.9
Average (£s)	6,000	6,800	12,900	25,600
Privately Rented (£millions) ¹	11.0	11.5	20.3	45.3
Average (£s)	4,600	4,800	8,500	18,900
Housing Association (£millions) ¹	1.1	1.1	1.9	5.1
Average (£s)	2,600	2,700	4,400	11,900
All tenures (£millions) ¹	50.8	56.0	105.0	214.3
Average (£s)	5,500	6,100	11,400	23,200

Table 5.2 Repair costs in Category 1 Hazard dwellings by tenure

1. Figures given in millions of pounds sterling

2. Figures are cumulative and therefore include the previous column Source: 2008 House Condition Survey

5.9 Category 2 hazards in bands D and E

- 5.9.1 There are an estimated 16,100 (just under 38%) dwellings in North Devon that have at least one category 2 hazards (Bands D and E). Of those 12,300 (76.5%) have no corresponding category 1 hazard.
- 5.9.2 The following graph Figure 5.6 illustrates the distribution of category 2 hazards (Bands D and E) by age, building type and tenure.





Figure 5.6 Category 2 hazards by general characteristics

Source: 2008 House Condition Survey

- 5.9.3 The proportion of category 2 hazards (Bands D and E) by construction date, in general terms, increases with dwelling age although the 1945 to 1964 age group buck that trend having the joint highest rate at 49% with the pre 1919 age group.
- 5.9.4 Small terraced houses are the most likely dwelling type to have a Category 2 hazards (Bands D and E), with 49% having at least one hazard within bands D and E.
- 5.9.5 The highest category 2 hazards (Bands D and E) rate by tenure is to be found in the owner occupied stock (39%), which is marginally higher than that for the privately rented stock (37%). It should be considered that this is largely due to more hazards being severe enough to be category 1 among privately rented dwellings.



5.9.6 The following graph illustrates the distribution of category 2 hazards (Bands D and E) by hazard type.



Figure 5.7 Category 2 hazards by hazard type



- 5.9.7 As with category 1 hazards, category 2 hazards (Bands D and E) hazards are heavily influenced by Excess cold issues, with falls on the level and stairs etc, having the next highest rates.
- 5.9.8 The following chart looks at the extent of Category 2 hazards (Bands D and E) by sub-area, with Ilfracombe, Barnstaple and Lynton & East



having very similar rates of dwellings with a category 2 hazard. As with the tenure distribution, the fact that Ilfracombe has a higher proportion of category 1 hazards than the other areas necessarily reduces the proportion that might otherwise have a category 2 hazard.



Figure 5.8 Category 2 hazards by sub-area



6 Disrepair

6.1 <u>Introduction</u>

- 6.1.1 Criterion B of the Decent Homes Standard looks at the issue of the state of general repair of a dwelling, with a dwelling failing if it meets one or more of the following:
 - One or more key building components are old (which are specifically defined in the criteria) and, because of their condition need replacing or major repair or:
 - Two or more other building components are old and, because of their condition need replacing or major repair.
- 6.1.2 A building that has component failure before the components expected lifespan does not fail the decent homes standard.
- 6.1.3 In North Devon 3,700 dwellings fail this criterion which is above the national level (8.6% compared to 7.9%).

6.2 <u>Repair costs and general characteristics</u>

6.2.1 The overall repair cost within North Devon is $\pounds 21.8$ million, an average of $\pounds 6,100$ per dwelling. The following section gives a breakdown of the total repair costs by a number of key variables.





Figure 6.1 Repair cost by general characteristics

Source: 2008 House Condition Survey

- 6.2.2 Disrepair by construction date shows that the pre1919 age band has the highest total costs (£13.4 million), followed by the 1945 to 1964 age band (£6.1 million). The lowest total repair cost is recorded in the post 1980 age band (below £0.1 million).
- 6.2.3 All three house types generate comprehensive costs to remedy disrepair of just over £5 million per type. The lowest overall total cost is for purpose built flats at only £200,000.
- 6.2.4 Owner occupied dwellings dominate the figures by tenure and are higher even when the relative sizes of the tenure dwelling stock is taken into account.

6.3 <u>Repairs cost by sub-area</u>

6.3.1 The following chart provides a breakdown of the average repair costs by sub-area.





Figure 6.2 Average repair costs by sub-area

6.3.2 The highest repair costs are recorded in the Lynton & East sub-area at \pounds 7,700 closely followed by the Barnstaple sub-area (\pounds 7,400). The lowest cost is found in the West & Central sub-area (\pounds 4,100).

6.4 **Disrepair by social characteristics**

- 6.4.1 The impact that disrepair has on a range of social variables, including age, benefit receipt and disability, is shown in the following table.
- 6.4.2 For most of the variables, the disrepair rate is higher than the District average, although for those with a disability and those aged under 25. For those in receipt of a benefit the rate is lower.

Source: 2008 House Condition Survey



Table 6.1 Category 1 Hazards by social characteristics

Group	In disrepair
Income under £10k	12.2%
On Benefit	7.6%
Under 25	21.6%
Over 65	11.7%
Resident with disability	25.3%
North Devon average	8.6%

Source: 2008 House Condition Survey



7 Modern Facilities

7.1 <u>Introduction</u>

- 7.1.1 So far this report has considered Criterion A of the Decent Homes Standard: Category 1 Hazards (and the former fitness standard) and Criterion B: dwellings failing due to disrepair issues. The third criterion of the Decent Homes Standard is that a dwelling should have adequate modern facilities, and this chapter deals with that issue.
- 7.1.2 Few dwellings within the private sector fail on this criterion at national level (2.2%). In North Devon, the rate is substantially lower than the national average with 500 (1.1%) dwellings failing for this reason. The low level of failure nationally, and in North Devon, reflects the fact that a dwelling only fails if it lacks *three* or more of the following:
 - A kitchen which is 20 years old or less
 - A kitchen with adequate space and layout
 - A bathroom that is 30 years old or less
 - An appropriately located bathroom and WC
 - Adequate noise insulation
 - Adequate size and layout of common parts of flats
- 7.1.3 For example, if a dwelling had a kitchen and bathroom older than the specified date, it would not fail unless the kitchen had a poor layout or the bathroom was not properly located. With the geographical make up of North Devon, and with a reasonable turnover in the housing stock, failure on this criterion is unusual.
- 7.1.4 As a result of the relatively small number of dwellings failing the Decent Homes Standard on this criterion, it is not possible to further subdivide those failures to examine their tenure distribution or other characteristics. However, this chapter will examine the general provision of facilities and in particular consider the potential for a greater level of failure in the future.

7.2 Key amenities bathrooms and kitchens

7.2.1 Under the Decent Homes Standard the age of bathrooms and kitchens is of importance to the modern facilities criterion. The following charts examine the age of these two facilities in dwellings within North Devon.



Figure 7.1 Bathroom and Kitchen age



Source: 2008 House Condition Survey

7.2.2 It is possible to see from the two charts that potential for failure under the facilities criterion of the Decent Homes Standard is fairly low with bathrooms as the great majority (70%) are less than 20 years old but greater with kitchens as 46% are either older than the age specified in the criterion or will become so in the next 10 years. For these dwellings to fail, however, it would be necessary that one of the other elements of this criterion be breached (such as inadequate noise insulation). It is unlikely therefore that failure to replace older kitchens and bathrooms will cause any significant increase in non decency.



8 Thermal Comfort

8.1 <u>Thermal comfort failures</u>

- 8.1.1 Failure of the thermal comfort criterion, and consequently the work required to remedy that failure, is based on the combination of heating system type and insulation present within a dwelling. In North Devon 11,700 dwellings (27.7%) fail the thermal comfort criterion compared to the national average of 18.3%.
- 8.1.2 The following are the three requirements under the thermal comfort criterion of the Decent Homes Standard:
 - For dwellings with gas/oil programmable heating, cavity wall insulation (if there are walls that can be insulated effectively) or at least 50mm loft insulation (if there is a loft space) is an effective package of insulation.
 - For dwellings heated by electric storage heaters/ LPG/ programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are walls that can be insulated effectively).
 - All other heating systems fail (i.e. all room heater systems are considered to fail the thermal comfort standard).
- 8.1.3 The next chart provides a range of key variables with their mean cost to remedy.





Figure 8.1 Average Thermal comfort costs by general characteristics

Source: 2008 House Condition Survey

- 8.1.4 The average thermal comfort remedial cost by construction date has pre 1919 dwellings with the highest mean cost at \pounds 2,120 followed by the 1965 to 1980 age band (\pounds 1,590).
- 8.1.5 The dwelling type with the highest mean cost is converted flats $(\pounds 2,310)$ followed by medium/large terraced houses $(\pounds 2,110)$ and small terraced houses $(\pounds 2,050)$. The lowest average cost is for low rise purpose built flats $(\pounds 1,240)$.
- 8.1.6 The privately rented stock has the highest average costs (\pounds 2,100), followed by the owner occupied stock (\pounds 1,730).

8.2 <u>Thermal comfort cost by sub-area</u>

8.2.1 The following chart provides a breakdown of the average thermal comfort costs by sub-area.





Figure 8.2 Average thermal comfort costs by sub-area

Source: 2008 House Condition Survey

8.2.2 The highest thermal comfort cost is recorded in the Lynton & East subarea (£1,990) followed by the Barnstaple sub-area (£1,750). The lowest cost is recorded in the West & Central sub-area (£1,660). The higher costs for Lynton & East reflect the greater need to provide alternative solutions for heating, given the lack of mains gas supply to rural dwellings.



9 Cost of Repair

9.1 <u>Improving the stock</u>

- 9.1.1 This chapter seeks to examine the extent of work required to rectify further defects in private sector housing. It looks at the wider issues of disrepair in the dwelling stock. In order to do this, three key questions must be considered:
 - What is the cost of carrying out repairs and renewal?
 - Where are the problems concentrated: what types of dwelling; which tenures; what ages of dwellings and what geographical areas?
 - What are the financial circumstances of residents occupying these dwellings and how likely is it that they will be able to afford necessary repairs?

9.2 <u>Cost calculation</u>

- 9.2.1 Costs derived from the house condition survey are calculated for each individual dwelling surveyed. Costs are calculated in four separate areas: external repairs, internal repairs, amenities costs and costs relating to common parts of flats (where common parts exist). A schedule of rates is used that lists the unit cost of all elements of the dwelling, recorded during the survey (for example: the cost of roofing slates per square metre or the cost of guttering per metre length). The schedule of rates is derived from national information on building costs.
- 9.2.2 For external repair, a spatial model of the building is created using the dimension information. The proportion of repair is multiplied by the overall quantity for a given element and then by the unit cost for that element. For internal repair to elements, such as plasterwork, flooring etc, the actual quantity of repair required is recorded. Amenities are recorded on the basis of whether they require no work, repair, replacement or installation. Common parts repairs are recorded on the basis of the specific quantity noted by the surveyor.
- 9.2.3 Once all costs have been calculated, they are assigned to a time frame. Where a dwelling has a Category 1 hazard, certain works relating to this are indicated as being urgent and these costs are isolated to form the basic remedy costs. The remaining urgent costs represent those works that should be carried out within the next year. All other costs are generated based on the age of element and renewal period of that element. These costs are banded into 5 year, 10 year and 30 year costs.



9.2.4 The term 'works' is used in relation to not only repair costs but to other activities in relation to housing condition. The term is used, as frequently the cost described does not solely relate to repair, but can relate to replacement of building elements or installation of elements and/or amenities (i.e. improvements).

9.3 <u>Overall repair costs</u>

9.3.1 The total comprehensive cost, for all private sector dwellings in North Devon, whether they meet the Decent Homes Standard or not, is just over \pounds 604 million, an average of \pounds 14,400 per dwelling. This average reflects the fact there is a very wide range of repair costs with many modern dwellings having only minor repair requirements compared with many unfit dwellings with major repair costs. Repair costs for the dwellings in poorest condition are considered further later in this chapter.

9.4 <u>Repair costs and general characteristics</u>

9.4.1 Repair costs vary depending on the age, type and tenure of dwellings. The following section gives a breakdown of comprehensive costs by a number of key variables.



Figure 9.1 Comprehensive repair cost by general characteristics

Source: 2008 House Condition Survey



- 9.4.2 The repair by construction date follows the usual pattern of repair costs being higher in earlier construction periods, with the pre 1919 stock having the highest average cost (£19,900) with the post 1980 stock having the lowest average cost at £2,200.
- 9.4.3 Medium/large terraced house have the highest average cost (£16,400) followed by semi detached houses (£15,900) and detached houses (£15,000). The lowest average cost is for low rise purpose built flats (£6,700).
- 9.4.4 Owner occupied dwellings in North Devon at £15,600 have the highest average repair costs, with privately rented properties having the next highest at £12,600. RSL dwellings (£9,300) have the lowest average costs.

9.5 <u>Cost of repairs by sub-area</u>

9.5.1 Having already examined the various criterion that comprises the Decent Homes Standard, and their impact at sub-area level, it may prove useful to examine the overall repair costs by sub-area, with the following chart illustrating the different repair cost bands by sub-area.



Figure 9.2 Repair cost bands by sub-area

Source: 2008 House Condition Survey

- 9.5.2 The highest repair costs are for the West & Central sub-area at $\pm 15,900$, followed by the Ilfracombe sub-area ($\pm 15,300$). The lowest cost is recorded in the Lynton & East sub-area ($\pm 11,600$).
- 9.5.3 The English House Condition Survey (EHCS) uses a form of costs known as 'standardised costs', which are derived from comprehensive costs, divided by the floor area of the dwelling (as a useful indicator of size).



This method is used to 'factor-out' the overall size of dwellings, as larger dwellings tend, inherently, to produce higher costs. If such a calculation is carried out on the dwelling stock of North Devon District Council, the average standardised cost per dwelling is £125 per square metre of floor area.





Figure 9.3 Standardised costs by sub-area

Source: 2008 House Condition Survey

9.5.5 Unlike with the figures for general repair costs, the Barnstaple sub-area has the highest rate with the Ilfracombe sub-area having the next highest. Whilst the West & Central sub-area had the highest average cost it has the third highest standardised cost indicating that dwelling size in the West & Central area was distorting cost averages.



10 Energy Efficiency

10.1 <u>Energy efficiency and SAP ratings</u>

- 10.1.1 The Standard Assessment Procedure or SAP is a government rating for energy efficiency. It is used in this report in conjunction with annual CO2 emissions figures, calculated on fuel consumption, and the measure of that fuel consumption in kilo Watt hours (kWh), to examine energy efficiency.
- 10.1.2 The SAP rating in this report is the energy rating for a dwelling and is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result. It is expressed on a 0-100 scale. The higher the number the better the energy rating for that dwelling.
- 10.1.3 Originally SAP was produced with figures on a scale from 1 to 100, but in 2001 a new calculation was introduced with SAP ratings on a scale of 1 to 120. This revised SAP rating made minor alterations to take into account new dwellings with very high energy efficiency. The software used to calculate SAP ratings for this report uses SAP2005.
- 10.1.4 Further changes to the calculation of SAP ratings occurred with the introduction of SAP2005. This recalculation of SAP has now been introduced returning to the SAP scale of 1 to 100. As previously mentioned, this report uses SAP2005.

10.2 <u>Distribution of SAP ratings</u>

- 10.2.1 The average SAP rating for a (private sector) dwelling in North Devon is 49. This compares to an average SAP rating of just under 46 nationally, based on the findings of the 2005 EHCS, which also used SAP2005.
- 10.2.2 Figure 9.1 shows the distribution of SAP ratings for private sector dwellings within North Devon compared to the EHCS 2005.


Figure 10.1 Frequency distribution of SAP in North Devon and England

Source: 2008 House Condition Survey & 2005 EHCS

10.2.3 The majority of dwellings (63.3%) have a SAP rating between 31 and 59, compared with all England at 72.1%. The target SAP for all dwellings is a minimum of 65 described under the Home Energy Conservation Act (HECA) 1995. A SAP of less than 30 is considered unacceptably low and represents a difficult and expensive dwelling to heat. In North Devon just over 5,400 dwellings (12.8%) have a SAP rating of less than 30, which is higher than the 11.6% found in the EHCS 2005. For SAP ratings of 60 or above there is a substantial difference with North Devon having 23.8% of dwellings within this band compared to 16.3% nationally.

10.3 SAP by general characteristics

10.3.1 The physical characteristics of dwellings have a major effect on the efficiency of a dwelling. The number of exposed external walls and the construction materials and methods all affect the overall heat loss and therefore the energy efficiency. Different types and ages of dwellings will have different energy characteristics.





Figure 10.2 SAP by general characteristics

- 10.3.2 Increases in SAP are usually associated with a reduction in dwelling age; the most modern stock has the highest SAP. This pattern in seen in North Devon; the lowest mean SAP is for pre-1919 properties at 38 and the highest in post 1980 properties at 65.
- 10.3.3 When examining SAP ratings by built form, converted flats have the lowest mean SAP rating (42), followed by semi detached houses (48).
- 10.3.4 The privately rented stock has the lowest average SAP rating at 46, followed by owner occupied (49) with housing association dwellings having the highest mean SAP at 55.
- 10.3.5 The following chart shows the distribution of mean SAP ratings by subarea.

Source: 2008 House Condition Survey



Figure 10.3 Mean SAP by sub-area

10.3.6 Tenure, dwelling type, age and area are helpful in establishing the efficiency of the stock, but insulation and heating provision need to be examined to give a full picture.

10.4 <u>Carbon Dioxide emissions</u>

- 10.4.1 As part of the 2007 Comprehensive Spending Review the Government announced a single set of indicators which would underpin the performance framework as set out in the Local Government White Paper "Strong and Prosperous Communities". To provide a more powerful and consistent incentive to LAs, to develop and effectively implement carbon reduction and fuel poverty strategies, included within the set of indicators were a per capita reduction in Carbon Dioxide (CO_2) emissions in the Local Authority area and the tackling of fuel poverty.
- 10.4.2 PSA Delivery Agreement 27 (Lead the global effort to avoid dangerous climate change) states that "The overall framework for the Government's domestic action is set out in the draft Climate Change Bill for which Parliamentary approval will be sought" It is proposed that CO₂ reduction targets are set for a 26% to 32% reduction by 2020 and

Source: 2008 House Condition Survey



a 60% reduction by 2050 with these targets being introduced through primary legislation.

- 10.4.3 The CO_2 data provided as part of this survey indicates that emissions within the private sector stock of North Devon are 219,500 tonnes per annum an average of 4.9 tonnes per annum per property or 2.4 tonnes per capita. The most recent national comparison is available under DEFRA's report 'Local Authority CO_2 Emissions 2006' combined with dwelling totals from the EHCS. This produces a per capita figure of 2.5 tonnes and a per dwelling average of 4.7 tonnes, virtually the same as the position for North Devon.
- 10.4.4 The following figure shows the range of dwelling CO₂ emissions released per annum. The majority of dwellings (65.9%) have emissions of between 2 and 6 tonnes per annum, with 26.5% having annual emissions above this, 11.1% of which have emissions above 8 tonnes per annum.



Figure 10.4 Annual dwelling CO2 emissions

Source: 2008 House Condition Survey

10.4.5 Emissions per main fuel type are given below, with smokeless fuel having by the highest average at 13 tonnes followed by anthracite 12.7 tonnes.



Table 10.1 Main fuel CO₂ emissions

Fuel main	CO ₂ (tonnes)	Avg CO ₂ Per property
Mains Gas	103,103	3.9
LPG/Bottled Gas	1,850	3.6
Oil	41,004	7.8
Coal/Wood	10,353	8.1
Anthracite	343	12.4
Smokeless Fuel	1,015	13.2
On Peak Electricity	4,492	6.1
Off Peak Electricity	46,628	6.1

Source: 2008 House Condition Survey

10.4.6 The following table examines the total CO_2 emissions by each of the survey sub-areas as well as the average CO_2 .emissions per dwelling within each area.

Table 10.2 Areas CO₂ emissions

Area	CO ₂ (tonnes)	Avg CO ₂ Per property
Ilfracombe	26,300	4.7
Barnstaple	56,251	4.0
Lynton & East	47,736	6.0
West & Central	78,501	5.3

Source: 2008 House Condition Survey

10.4.7 The Lynton & East sub-area has the highest average level of carbon dioxide output per dwelling at 6 tonnes, followed by the West & Central sub-area at 5.3 tonnes. These results directly reflect the lower use of mains gas in these rural areas.

10.5 SAP and National Indicator 187

- 10.5.1 Following the 2007 comprehensive spending review guidance was issued on a change in measuring local authority performance through a revised set of indicators. There are 198 indicators covering every aspect of Councils' responsibilities, but of primary interest here is National Indicator 187. NI187 requires local authorities to measure the proportion of households on an income related benefit living in dwellings with SAP ratings below 35 and 65 and above; the intention being to decrease the former and increase the latter. The indicator refers to 'fuel poverty' but the measure is actually a surrogate for fuel poverty (see 10.9). It is anticipated that Councils will measure progress using an annual postal survey.
- 10.5.2 The following table gives a breakdown of dwellings with SAP ratings below 35 and 65 and over, as well as combining this with information on income related benefit receipt. This information can be used as a baseline for NI187 against which future progress can be measured.



North Devon				
	Dwellings total	Households with an income benefit recipient	Rate	
SAP less than 35	8,500	1500	17.6%	
	20.0%	16.5%		
SAP 35 to 64	29,000	6,500	22.4%	
	68.4%	71.4%		
SAP 65 and over	4,900	1100	22.4%	
	11.6%	12.1%		
	42,400	9,100	21.5%	

Table 10.3 SAP bands and NI187

Source: 2008 House Condition Survey

10.5.3 The figures given in red are those required under NI187. They illustrate that 16.5% of households in receipt of an income related benefit live in a dwelling with a SAP rating below 35 and that 12.1% live in a dwelling with a SAP of 65 and over.

10.6 <u>Energy efficiency improvement</u>

10.6.1 The 1995 Home Energy Conservation Act (HECA) aims to improve the energy efficiency of dwellings across the country. The Act is part of a broader government strategy to reduce the consumption of fossil fuels and thereby reduce the impact of energy use on the environment. The provision of effective insulation and more efficient heating systems (e.g. condensing boilers) reduces the fuel burnt to provide space heating and domestic hot water. The Act places a duty on local authorities as follows:

"It shall be the duty of every energy conservation authority to prepare a report in accordance with this section.

(2) The report shall set out energy conservation measures that the authority considers practicable, cost-effective and likely to result in significant improvement in the energy efficiency of residential accommodation in its area.

(3) The report shall include—

(a) an assessment of the cost of the energy conservation measures set out in it;

(b) an assessment of the extent to which carbon dioxide emissions into the atmosphere would be decreased as a result of those measures; and

(c) a statement of any policy of the authority for taking into account, in deciding whether to exercise any power in connection with those measures, the personal circumstances of any person.

Nothing in this subsection shall be taken as requiring the authority to set out in the report energy conservation measures to be taken in relation to any particular dwelling or building.

(4) The report may, if the energy conservation authority considers it desirable, include—



(a) an assessment of the extent of decreases in emissions into the atmosphere of oxides of nitrogen and sulphur dioxide which would result from the implementation of the measures set out in the report;

(b) an assessment of the number of jobs which would result from the implementation of those measures;

(c) an assessment of the average savings in fuel bills and in kilowatt hours of fuel used that might be expected to result from the measures by different types of household in different types of accommodation;

(d) such other matters as it considers appropriate."

- 10.6.2 The target local authorities were asked to achieve, was a 30% reduction in energy consumption over 15 years (1996 to 2011). As part of this strategy, local authorities were required to implement schemes that would encourage and assist with measures to reduce energy usage, to submit an annual return detailing the amount of energy being consumed by dwellings in their area and to indicate how much of a reduction in consumption has occurred. The energy audit component of the HCS will provide a useful evidence base to determine if measures have been successful and identify new areas that can be tackled in future.
- 10.6.3 The provision of different heating systems and insulation within the dwelling stock does allow scope for some dwellings to have additional insulation, improved heating, draught proofing etc. Such improvements can lead to a reduction in energy consumption with consequent reduction in the emission of gases such as carbon dioxide implicated in climate change.
- 10.6.4 However, it should be noted that improving energy efficiency does not necessarily equate to a reduction in energy consumption. In the majority of cases there will be a reduction, but, for example, where a household is in fuel poverty and improvements are made, energy consumption may well go up. In such dwellings the occupiers may well have been heating the dwelling to an inadequate level using expensive fuel. Use of cheaper fuels can create affordable warmth, but also lead to increased energy consumption.

10.7 The cost and extent of improvement

- 10.7.1 The following figures are based on modelling changes in energy efficiency, brought about by installing combinations of items listed below. These are based on measures that have been provided by many local authorities and are loosely based on the Warm Front scheme.
 - Loft insulation to 270mm
 - Cylinder insulation to 70mm Jacket (unless foam already)
 - Double Glazing to all windows
 - Cavity wall insulation



- Installation of a modern high efficiency gas boiler where none is present
- Full central heating where none is present
- 10.7.2 The computer model enters whatever combination of these measures is appropriate for a particular dwelling taking into account the provision of heating and insulation shown by the survey.

10.8 <u>Future improvement</u>

- 10.8.1 If all combinations of improvements listed above were carried out to all dwellings, the total cost would be just over \pounds 70 million, an average of \pounds 1,760 per dwelling, where improvements are required.
- 10.8.2 The total cost of improvements given above is distributed among 40,000 dwellings, 94% of the stock. The majority of these dwellings will have complied with Building Regulations current at the time they were built and realistically most of them will currently provide an adequate level of thermal efficiency. In most cases, however, there is still scope for improvement even if only minor.
- 10.8.3 The following analysis looks at how many dwellings could have each type of measure applied.

Table 10.4 All energy efficiency measures that could be carried out

Measure	Dwellings	Percent of stock
Loft insulation	34,800	82.1%
Wall insulation	15,200	35.9%
Double glazing	7,700	18.2%
Cylinder insulation	17,000	40.1%
New boiler	6,800	16.0%
New central heating	800	1.9%
Any measures	40,000	94.4%

Source: 2008 House Condition Survey

10.8.4 The wide range of measures indicates that, in most cases, two or more improvements could be carried out. Generally loft insulation will be an improvement on existing insulation, rather than an installation where none exists. With cylinder insulation, most improvements would be the replacement of old cylinders with jackets, for new integral foam insulated cylinders. Installation of new central heating is only indicated where the dwelling currently relies solely on room heaters as the primary heating source.



10.9 <u>Tackling fuel poverty</u>

- 10.9.1 A key issue in reducing energy consumption is tackling fuel poverty. The occupiers of a dwelling are considered to be in fuel poverty if more than 10% of their net household income would need to be spent on heating and hot water to give an adequate provision of warmth and hot water. Not only do dwellings where fuel poverty exists represent dwellings with poor energy efficiency, they are, by definition, occupied by residents with low incomes least likely to be able to afford improvements. In "Fuel Poverty in England: The Government's Plan for Action" published in 2004, the government set a target for the total eradication of fuel poverty by November 2016.
- 10.9.2 There are an estimated 6,300 (14.9%) dwellings in fuel poverty in North Devon compared to approximately 13.9% in England based on the fuel poverty projection issued in the Sixth Annual Report of the Fuel Poverty Advisory Group. These figures will potentially however, be affected by the significant rise in energy costs seen over recent months.
- 10.9.3 A higher proportion than the national average, the 6,300 dwellings represent a significant number of households that are in fuel poverty and will present issues in terms of both energy efficiency and occupier health. The highest rate of fuel poverty is found in the RSL sector stock where 22.9% are in fuel poverty, compared with 14.5% in the owner occupied stock and 15.6% in the privately rented stock. High fuel poverty in the RSL stock is a function of large proportions of residents on low incomes, not poor energy efficiency.
- 10.9.4 Intervention programmes such as Warm Front have been set up to tackle fuel poverty among vulnerable households in the private rented and owner occupied sectors, and provide grant packages to undertake energy efficiency measures for those eligible.
- 10.9.5 By the very nature of fuel poverty, it is almost always associated with those residents on the lowest incomes. 3,000 (45%) households were found to be in fuel poverty where household incomes were above £10,000 per annum, with the remaining 3,600 (55%) being found where household incomes are below £10,000 per annum. This means the rate of fuel poverty in the households with income below £10,000 is 45.6%.
- 10.9.6 Fuel poverty is usually associated with dwellings where one or more residents are in receipt of a means tested benefit as such benefits are indicative of low income. In North Devon fuel poverty is found in 1,900 households (18.8%) where a benefit is received.
- 10.9.7 For owner-occupiers, assistance in the form of advice can be given, as well as grants and other partnership schemes with energy efficiency companies and other organisations. The total cost of energy efficiency



improvements to dwellings in fuel poverty in the owner-occupied sector, is just over \pounds 8.9 million. This expenditure requirement is distributed between the 4,300 owner-occupied dwellings in fuel poverty where works are possible at an average cost per dwelling of \pounds 2,100.

10.10 Area focus on fuel poverty

10.10.1 The chart below shows the proportions of fuel poverty by sub-area. The highest proportion of fuel poverty is found in the Lynton & East sub-area at 28% followed by the Ilfracombe sub-area at 14.4%. Since fuel poverty is strongly associated with income, these areas are liable to have a higher proportion of low income households.



Figure 10.5 Fuel poverty by sub-area

Source: 2008 House Condition Survey

10.11 Beyond fuel poverty

- 10.11.1 Tackling dwellings where fuel poverty exists helps those least able to afford either to heat their homes properly or to afford the improvement works necessary.
- 10.11.2 Beyond fuel poverty, however, the Authority has a duty under the Home Energy Conservation Act (1995) to help reduce energy consumption in dwellings within North Devon.



10.12 Energy efficiency works to all other dwellings

- 10.12.1 The cost of carrying out all works to all dwellings where the residents are not in fuel poverty but where potentially improvements could be made is just under £61.6 million. This represents an average expenditure of approximately £1,700 per dwelling in 36,000 properties.
- 10.12.2 Targeting all these dwellings would not involve selecting any specific areas or types, as it involves the majority of the stock. Perhaps the best targets are likely to be those most in need of improvement, in particular those dwellings that are the least energy efficient at present.
- 10.12.3 There are 1,900 dwellings where the household is not in fuel poverty but where the mean SAP is less than 30. To carry out all improvement works required for these dwellings would cost just over £5.7 million, with almost all of this cost being required for the owner-occupied stock. The mean cost per dwelling in the owner-occupied stock would be $\pm 3,000$. The reason the average cost of improvements is higher is that many of these dwellings would require the installation of full central heating, insulation and other measures to bring their SAP above 30.

10.13 Achieving the 30% target

- 10.13.1 Given the work that has already been carried out on reducing energy consumption since 1996, the target of 30% is achievable. However households that have already improved energy efficiency are likely to be those more able, it is likely that those remaining will be more difficult to identify and therefore the targets will still be difficult to achieve.
- 10.13.2 To achieve a total reduction in energy consumption of 30% by 2011 will require a comprehensive range of measures to most dwellings where this is possible, although, as previously mentioned, households that have already improved energy efficiency are likely to be those more able and that those remaining will be more difficult to identify and therefore the targets will still be difficult to achieve. It is therefore, likely to prove difficult to locate sufficient dwellings to carry out these works and any strategy will need considerable engagement with residents.



11 Conclusions and Policy Implications

11.1 <u>Introduction</u>

11.1.1 This chapter summarises the key findings from each chapter of this report in turn. It seeks to give a summary of findings rather than specific recommendations as these should be dealt with separately in the context of current private sector housing strategy.

11.2 Stock Profile

- 11.2.1 The age profile of the total private and RSL stock of 42,400 dwellings in North Devon differs from the average for England in that both the pre 1919 and 1965 to 1980 age groups have higher proportions than that of the all England profile, but with lower proportions within the 1919 to 1944, 1945 to 1964 and post 1980 age groups.
- 11.2.2 The building type profile in North Devon again differs from the national pattern with lower levels of small terraced houses, semi detached and detached houses. There are however, significantly higher proportions of bungalows and higher proportions of medium/large terraced houses, converted and low rise purpose built flats (five or less storeys).
- 11.2.3 The tenure profile in North Devon differs from the national averages in that there is a higher proportion of privately rented properties (20% compared to 11%) with similar proportions of owner occupied dwellings (70% compared to 71%). The overall level of social housing is significantly lower than that found nationally (10% compared to 18%).
- 11.2.4 The estimated proportion of houses in multiple occupation (HMOs) is 660, which is 1.3% of the stock compared with 2% across England. 140 dwellings (0.3% of the stock) were identified as mandatory licensable HMOs, which are buildings consisting of three or more storeys with shared amenities and containing five or more tenants forming two or more households. However, as this is a sample survey and the authority may wish to take steps to confirm the numbers and location of any HMOs.
- 11.2.5 It has been possible to estimate that there are 1,275 vacant dwellings, 3.0% of the private housing stock, which is slightly below the national average of 3.5%. Of these, an estimated 430 are considered to be long-term vacant properties (vacant for more than 6 months). This represents some 1.0% of the stock. This is lower than the national average of 1.5% and represents a wasted housing resource. Under the Housing Act 2004, local authorities have increased powers and responsibilities in relation to empty properties and action to identify and deal with the 430 long-term vacant dwellings may be an issue that the Council should consider implementing.



11.3 **Profile of Residents**

- 11.3.1 The average income and benefit levels within North Devon give a slightly conflicting picture. There is generally a higher proportion than the national average of households in the income bands of between $\pounds 20,000$ and $\pounds 39,999$. However, affordability will still be an issue affecting repair and improvement in the private sector dwelling stock of North Devon as a little over 36% of households have an annual income of $\pounds 15,000$.
- 11.3.2 The average weekly incomes of owner occupied dwellings are lower than either the EHCS 2005 averages or when this is increased to take account of the consumer price index. For the privately rented sector, income levels are higher for both comparators, with the RSL sector being higher than the ECHC 2005 average but slightly lower when increased to take account of the consumer price index. The proportion of households in receipt of benefit is estimated at 25%, which is higher than the national average of 17%.
- 11.3.3 House prices are just above the national average, but, due to the level of average house prices, affordability of housing for younger residents and first time buyers is likely to be an issue, because of the level of low incomes found. There may also be maintenance/adaptation issues with 'equity rich cash poor' older owner occupiers.
- 11.3.4 The majority of households (nearly 95%) described themselves as White British.
- 11.3.5 There are an estimated 7,900 households (19%) where there is a resident with a disability. The cost of necessary adaptations, after allowing for means testing, is estimated to be £9.2 million.
- 11.3.6 The overall levels of household income and benefit receipt do have a bearing on the affordability of repairs, meeting decent homes targets, vulnerability and fuel poverty.

11.4 The Decent Homes Standard

- 11.4.1 An estimated 17,200 dwellings in North Devon (40.6% of the stock) are non decent. The majority of dwellings are non decent because of thermal comfort failure (27.7%) followed by Category 1 Hazards (22.3%). An estimated 8.6% of the stock fails the disrepair criterion and only 1.1% due of lack of modern facilities and amenities.
- 11.4.2 In North Devon non decent dwellings are most associated with pre 1919 properties, the private rented sector and converted flats. There are also associations with occupiers on the lowest incomes and those in receipt of benefit. Non decency is also associated with heads of households aged under 25 and 60 and over.



- 11.4.3 The highest non decency score by sub-area is recorded in the Ilfracombe sub-area (49.5%). The cost to remedy all the items that make dwellings non decent is £105 million, an average of £6,100 per non decent property.
- 11.4.4 Until the 1 April 2008, the government target for achieving decency standards in the private sector was that set by PSA7, where 65% of all dwellings occupied by vulnerable residents should be made decent by 2006/07. In practice, the most challenging target was the 70% to be met by 2010/11. As indicated previously, although the PSA7 target no longer exists, it is still a CLG Departmental Strategic Objective under DSO2, 2.8). It is highly likely therefore, that Regional Housing bodies will continue to apply targeting in respect of vulnerable households in decent homes when making capital allocations.
- 11.4.5 At present it is estimated that North Devon failed to meet the 65% target and also falls short of the 70% target by 1,140 dwellings. The highest rate of non decency in dwellings occupied by vulnerable people was found in Ilfracombe.

11.5 Housing Health and Safety Rating System

- 11.5.1 At present 9,400 (22.3%) dwellings are estimated to have at least one Category 1 Hazard. Category 1 Hazards are associated with pre 1919 dwellings, medium/large terraced houses and the privately rented sector. There is a clear association between Category 1 Hazards and households on benefit, households with a disabled occupant and heads of household under 25.
- 11.5.2 The highest proportion of Category 1 Hazards by sub-area was found in the Ilfracombe sub-area at 25.5% followed by the Barnstaple sub-area at 22.9%.
- 11.5.3 The cost to remedy all Category 1 Hazards is ± 50.8 million, at an average of $\pm 5,500$ per dwelling. If a more comprehensive standard were adopted (no further work required for at least 10 years) to dwellings with a Category 1 Hazard, rather than just remedying the hazard(s), the costs would be ± 214 million; an average of $\pm 23,200$ per dwelling.
- 11.5.4 The main reason for the presence of a Category 1 Hazard is excess cold followed by falling on the level and stairs etc.

11.6 <u>Repair Costs</u>

- 11.6.1 Maintaining the repair condition of dwellings is a key requirement of the Decent Homes Standard.
- 11.6.2 The total requirement for repair in all dwellings that fail under the repair criterion of the Decent Homes Standard is \pounds 21.8 million, an average of \pounds 6,100 per dwelling. Due to the distribution of household



income levels in North Devon, a significant part of the demand for repairs is likely to come from households where income is below $\pounds 15,000$ per annum and where vulnerable occupiers live.

- 11.6.3 In addition to making repairs to dwellings that fail the Decent Homes Standard, there are repair, and more particularly renewal, requirements on all dwellings. The total cost of comprehensive repairs, to include all private sector dwellings in North Devon, is £602 million or an average of £14,400 per dwelling.
- 11.6.4 Repair costs by geographical area, as an average per dwelling, are highest in the West & Central sub-area, but when standardised costs are used to take account of dwelling size, they are higher in the Barnstaple sub-area.

11.7 <u>Modern Facilities</u>

11.7.1 500 dwellings, 1.1% of the private sector housing stock, fail the Decent Homes Standard because they provide inadequate modern facilities. This is below the national average of 2.2%. The nature of this criterion of the Decent Homes Standard means that this number is unlikely to increase significantly in the coming years.

11.8 Thermal Comfort and Energy Efficiency

- 11.8.1 Tackling fuel poverty is an important issue for the Authority as it aids those residents most in need, as well as improving thermal comfort (required under the Decent Homes Standard). It also potentially reduces the number of dwellings where a Category 1 Hazard exists. There are estimated to be 6,300 (14.9%) dwellings which contain households in fuel poverty within North Devon. The national average is approximately 13.9%.
- 11.8.2 The greatest impact, in terms of reducing fuel poverty, can be achieved by focusing on making energy efficiency improvements to dwellings with: younger and older heads of household; dwellings with benefit recipients; households on low incomes, households with disabled occupants and the owner occupied and privately rented stock. The Authority may wish to consider how to encourage landlords to improve the energy efficiency of their dwellings in the private rented sector.
- 11.8.3 In terms of tackling fuel poverty on a geographical basis, the survey indicates that the highest rate of fuel poverty was found in the Lynton & East sub-area (27.4%) followed by the Ilfracombe sub-area (14.6%).
- 11.8.4 The average energy efficiency level in North Devon, using the Government's Standard Assessment Procedure, is 49 (on a scale of 1 to 100). This is above the all England average of 46 from the 2005 EHCS.
- 11.8.5 Achieving targets for energy efficiency is possible, although it is likely to be to become increasingly difficult to maintain the previous rates of





Appendix A - Index of tables and figures

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Appendix B- Methodology

- B.1 The survey used a stratified random sample of 2,000 dwellings from an address file supplied by North Devon District Council. The sample was a stratified random sample to give representative findings across the authority and by five sub-areas. The address file supplied was divided between the five areas with the objective of gaining as many surveys in each as possible.
- B.2 All addresses on the original address list were assigned an ID number and a random number generating computer algorithm was used to select the number of addresses specified within each sub area.
- B.3 The survey incorporates the entire private sector stock, including registered social landlords (Housing Associations).
- B.4 Each dwelling selected for survey was visited a minimum of three times where access failed and basic dwelling information was gathered including a simple assessment of condition if no survey was ultimately possible. To ensure the sample was not subject to a non-response bias, the condition of the dwellings where access was not achieved was systematically compared with those where the surveyors were successful. Where access was achieved, a full internal inspection was carried out including a detailed energy efficiency survey. In addition to this, where occupied, an interview survey was undertaken.
- B.5 The basic unit of survey was the 'single self-contained dwelling'. This could comprise a single self-contained house or a self contained flat. Where more than one flat was present the external part of the building, encompassing the flat and any access-ways serving the flat were also inspected.
- B.6 The house condition survey form is based on the survey schedule published by the ODPM in the 2000 guidelines (Local House Condition Surveys 2000 HMSO ISBN 0 11 752830 7).
- B.7 The data was weighted using the CLASSIC Reports software. Two approaches to weighting the data have been used.
- B.8 The first method is used for data such as building age, which has been gathered for all dwellings visited. In this case the weight applied to the individual dwellings is very simple to calculate, as it is the reciprocal of the sample fraction. Thus if 1 in 10 dwellings were selected the sample fraction is 1/10 and the weight applied to each is 10/1.



- B.9 Where information on individual data items is not always present, i.e. when access fails, then a second approach to weighting the data is taken. This approach is described in detail in the following appendix, but a short description is offered here.
- B.10 The simplest approach to weighting the data to take account of access failures is to increase the weight given to the dwellings where access is achieved by a proportion corresponding to the access failures. Thus if the sample fraction were 1/10 and 10 dwellings were in a sample the weight applied to any dwelling would be 10/1 which would give a stock total of 100. However, if access were only achieved in 5 dwellings the weight applied is the original 10/1 multiplied by the compensating factor, 10/5. Therefore $10/1 \times 10/5 = 20$. As there are only 5 dwellings with information the weight, when applied to five dwellings, still yields the same stock total of 100. The five dwellings with no data are ignored.
- B.11 With an access rate above 50% there may be concern that the results will not be truly representative and that weighting the data in this manner might produce unreliable results. There is no evidence to suggest that the access rate has introduced any bias. When externally gathered information (which is present for all dwellings) is examined the stock that was inspected internally is present in similar proportions to those where access was not achieved suggesting no serious bias will have been introduced.
- B.12 Only those dwellings where a full survey of internal and external elements, energy efficiency, fitness, housing health and safety and social questions were used in the production of data for this report. A total of 995 such surveys were produced.
- B.13 The use of a sample survey to draw conclusions about the stock of the four areas as a whole introduces some uncertainty. Each figure produced is subject to sampling error, which means the true result will lie between two values, e.g. 5% and 6%. For ease of use, the data are presented as single figures rather than as ranges. A full explanation of these confidence limits is included in the following appendix.



Appendix C - Survey Sampling

<u>Sample Design</u>

C.1 The sample was drawn from the North Devon District Council address file derived from Council Tax records. The total number of dwellings on the list was 44,700 including Housing Association dwellings. These totals constituted all addresses within the Local Authority boundaries. The Council Tax register contains a reference for each individual address, whether or not it is occupied. In addition, there will be a number of dwellings with multiple addresses, such as certain houses in multiple occupation (HMOs), and non-residential address within the register.

Stock total

- C.2 The stock total is based initially on the address list; this constitutes the sample frame from which a proportion (the sample) is selected for survey. Any non-dwellings found by the surveyors are marked as such in the sample; these will then be weighted to represent all the non-dwellings that are likely to be in the sample frame. The remaining dwellings surveyed are purely dwellings eligible for survey. These remaining dwellings are then reweighted according to the original sample fractions and produce a stock total.
- C.3 In producing the stock total the amount by which the total is adjusted to compensate for non-dwellings is estimated, based on how many surveyors found. With a sample as large as the final achieved data-set of 995 dwellings however, the sampling error is likely to be very small and the true stock total is likely, therefore, to be very close to the 44,700 private sector and housing association dwellings reported. Sampling error is discussed later in this section. Table C.1 shows the response rates to the survey.

Weighting the data

C.4 The original sample was drawn from North Devon District Council Address file. The sample fractions used to create the sample from this list can be converted into weights. If applied to the basic sample these weights would produce a total equal to the original address list. However, before the weights are applied the system takes into account all non-residential and demolished dwellings. This revised sample total is then weighted to produce a total for the whole stock, which will be slightly lower than the original total from which the sample was drawn.



Dealing with non-response

- C.5 Where access fails at a dwelling selected for survey the easiest strategy for a surveyor to adopt is to seek access at a neighbouring property. Unfortunately this approach results in large numbers of dwellings originally selected subsequently being excluded from the survey. These are the dwellings whose occupiers tend to be out all day, i.e. mainly the employed population. The converse of this is that larger numbers of dwellings are selected where the occupiers are at home most of the day, i.e. older persons, the unemployed and families with young children. This tends to bias the results of such surveys as these groups are often on the lowest incomes and where they are owner-occupiers they are not so able to invest in maintaining the fabric of their property.
- C.6 The methods used in this survey were designed to minimise the effect of access failures. The essential features of this method are; the reduction of access failures to a minimum by repeated calls to dwellings and the use of first impression surveys to adjust the final weights to take account of variations in access rate.
- C.7 Surveyors were instructed to call on at least three occasions and in many cases they called more often than this. At least one of these calls was to be outside of normal working hours, thus increasing the chance of finding someone at home.
- C.8 Where access failed this normally resulted in a brief external assessment of the premises. Among the information gathered was the surveyor's first impression of condition. This is an appraisal of the likely condition of the dwelling based on the first impression the surveyor receives of the dwelling on arrival. It is not subsequently changed after this, whatever conditions are actually discovered. The first impression groups and descriptions are listed in table C.2.



Table C.2 First impression	groups and description
----------------------------	------------------------

First Impression	Short Description	Full description
Group		
1	Seriously defective	Exterior condition suggests that dwelling/module is probably unfit.
2	Defective	Dwelling/module has serious problems and is likely to be 'borderline fit'.
3	Defective	Dwelling/module has major problems but is unlikely to be unfit. Dwelling/module in need of fairly major/extensive repairs.
4	Just Acceptable	Dwelling/module is in generally poor condition with some faults but with no major problems. Dwelling/module in need of several minor repairs.
5	Just acceptable	Dwelling/module is in reasonable condition with a few minor repairs needed.
6	Satisfactory	Dwelling/module is in good condition with enhanced maintenance only required.
7	Satisfactory	Dwelling/module is in excellent condition and well maintained.

- C.9 Where access fails no data is collected on the internal condition of the premises. During data analysis weights are assigned to each dwelling according to the size of sample fraction used to select the individual dwelling.
- C.10 The final weights given to each dwelling are adjusted slightly to take into account any bias in the type of dwellings accessed. Adjustments to the weights (and only the weights) are made on the basis of the tenure, age and first impression scores from the front-sheet only surveys.

Sampling error

- C.11 Results of sample surveys are, for convenience, usually reported as numbers or percentages when in fact the figure reported is at the middle of a range in which the true figure for the population will lie. It is usual to report these as the 95% confidence limits, i.e. the range either side of the reported figure within which one can be 95% confident that the true figure for the population will lie.
- C.12 For this survey the estimate of dwellings with a category 1 hazard is 22.2% and the 95% confidence limits are + or 2.6%. In other words one can say that 95% of all samples chosen in this way would give a result in the range between 19.6% and 24.8%.



Table C.3 95% per cent confidence limits for a range of possible results and sample sizes

	Sample size									
Expected result as per cent	100	200	300	400	500	600	700	800	900	1,000
10	5.9	4.2	3.4	2.9	2.6	2.4	2.2	2.1	2	1.9
20	7.8	5.5	4.5	3.9	3.5	3.2	3	2.8	2.6	2.5
30	9	6.4	5.2	4.5	4	3.7	3.4	3.2	3	2.8
40	9.6	6.8	5.5	4.8	4.3	3.9	3.6	3.4	3.2	3
50	9.8	6.9	5.7	4.9	4.4	4	3.7	3.5	3.3	3.1
60	9.6	6.8	5.5	4.8	4.3	3.9	3.6	3.4	3.2	3
70	9	6.4	5.2	4.5	4	3.7	3.4	3.2	3	2.8
80	7.8	5.5	4.5	3.9	3.5	3.2	3	2.8	2.6	2.5
90	5.9	4.2	3.4	2.9	2.6	2.4	2.2	2.1	2	1.9



Appendix D – Legislative Requirements

- D.1 Section 605 of the Housing Act 1985 (as amended) placed a duty on Local authorities to consider the condition of the stock within their area, in terms of their statutory responsibilities to deal with unfit housing, and to provide assistance with housing renewal. Section 3 of the Housing Act 2004 replaced this with a similar duty to keep housing conditions under review.
- D.2 The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 came into effect on the 19 July 2003 and led to major change in the way Local authorities can give financial help for people to repair or improve private sector homes. Before the Order, the Government set clear rules which controlled the way financial help could be given and specified the types of grant which could be offered. The Order set aside most of these rules (apart from the requirement to give mandatory Disabled Facility Grants). It now allows Local authorities to adopt a flexible approach, using discretion to set up their own framework for giving financial assistance to reflect local circumstances, needs and resources.
- D.3 The Office of the Deputy Prime Minister (ODPM), published guidance under Circular 05/2003. In order to use the new freedom, a Local Authority must prepare and publish a Private Sector Renewal Policy. The policy must show that the new framework for financial assistance is consistent with national, regional and local policies. In particular, it has to show that the local priorities the strategy is seeking to address have been identified from evidence of local housing conditions including stock condition.
- D.4 The Housing Act 2004 received Royal Assent in November 2004. The Act makes a number of important changes to the statutory framework for private sector housing, which came into effect in April 2006:
 - The existing fitness standard and the enforcement system have been replaced by the new Housing Health and Safety Rating System (HHSRS).
 - The compulsory licensing of higher risk houses in multiple occupation (HMO) (three or more storeys, five or more tenants and two or more households).
 - New discretionary powers including the option for selective licensing of private landlords, empty dwelling management orders and tenancy deposit protection.



- D.5 Operating Guidance was published on the Housing Health and Safety Rating System in February 2006. This guidance describes the new system and the methods for measurement of hazards, as well as the division of category 1 and 2 hazards. Guidance has been issued by the ODPM on the licensing provisions for HMOs, which describes the high risk HMOs that require mandatory licensing and those that fall under additional, voluntary licensing.
- D.6 As the Rating System has now replaced the fitness standard, this report will deal with findings based on statutory hazards, not unfitness.

Mandatory Duties

• Unfit houses (Housing Act 1985) - to take the most satisfactory course of action – works to make property fit, closure/demolition or clearance declaration.

With effect from April 2006 replaced by:

- Category 1 Hazards, Housing Health and Safety Rating System (HHSRS) (Housing Act 2004) – to take the most satisfactory course of action – improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declaration.
- - Houses in Multiple Occupation (Housing Act 1985) to inspect certain HMOs, to keep a register of notices served, to require registration where a registration scheme is in force.

With effect from April 2006 replaced by:

• HMO Licensing by the Authority (Housing Act 2004) of all HMOs of three or more storeys, with five or more residents and two or more households. Certain exceptions apply and are defined under sections 254 to 259 of the Housing Act 2004.

 Overcrowding - (Housing Act 1985) - to inspect and report on overcrowding

Now In Addition

• Overcrowding – (Housing Act 2004) – to inspect and report on overcrowding as defined under sections 139 to 144 of the Housing Act 2004 along with statutory duty to deal with any category 1 overcrowding hazards found under the HHSRS.

- The provision of adaptations and facilities to meet the needs of people with disabilities (Housing Grants, Construction and Regeneration Act 1996) - to approve applications for Disabled Facilities Grants for facilities and/or access
- Energy Conservation (Home Energy Conservation Act 1995) to have in place a strategy for the promotion and adoption of energy efficiency measures and to work towards specified Government targets to reduce fossil fuel use.



Appendix E - Definition of a Non Decent Home

Measure of a decent home

E.1 A dwelling is defined as non decent if it fails any one of the following 4 criteria:

Table D.1 Categories for dwelling decency

A	It meets the current statutory minimum standard for housing – at present that it should not have a Category 1 hazard under the HHSRS
В	It is in a reasonable state of repair – has to have no old and defective major elements*
С	It has reasonably modern facilities and services – Adequate bathroom, kitchen, common areas of flats and is not subject to undue noise
D	Provides a reasonable degree of thermal comfort

* Described in more detail below

E.2 Each of these criteria has a sub-set of criteria, which are used to define such things as 'providing a reasonable degree of thermal comfort'. The exact details of these requirements are covered in the aforementioned ODPM guidance (see 4.1.2).

Applying the standard

- E.3 The standard is specifically designed in order to be compatible with the kind of information collected as standard during a House Condition Survey (HCS). All of the variables required to calculate the standard are contained within a complete data set.
- E.4 The four criteria used to determine the decent homes standard have specific parameters. The variables from the survey used for the criteria are described below:



Criterion A:

E.5 Criterion A is simply determined as whether or not a dwelling fails the current minimum standard for housing. This is now the Housing Health and Safety Rating System (HHSRS) – specifically Category 1 hazards. All dwellings surveyed were marked on the basis of the HHSRS and if any one or more Category 1 hazards was identified the dwelling was deemed to fail under criterion A of the Decent Homes Standard.

Criterion B:

E.6 Criterion B falls into 2 parts: firstly, if any one of a number of key major building elements is both in need of replacement and old, then the dwelling is automatically non decent. Secondly, if any two of a number of key minor building elements are in need of replacement and old, then the dwelling is automatically non decent. The elements in question are as follows:

Element	Age to be considered old
Major Walls (Repair/Replace >10%)	80
Roofs (Replace 50% or more)	50 for houses 30 for flats
Chimney (1 or more needing partial rebuild)	50
Windows (Replace 2 or more windows)	40 for houses 30 for flats
Doors (Replace 1 or more doors)	40 for houses 30 for flats
Gas Boiler (Major Repair)	15
Gas Fire (Major Repair)	10
Electrics (Major Repair)	30

Table D.2 Major Elements (1 or more)

Table D.3 Minor Elements (2 or more) 1

Element	Age to be considered old
Kitchen (Major repair or replace 3+ items)	30
Bathroom (Replace 2+ items)	40
Central heating distribution (Major Repair)	40
Other heating (Major Repair)	30



Criterion C:

E.7 Criterion C requires the dwelling to have reasonably modern facilities. These are classified as the following:

Table D.4 Age categories for amenities

Amenity	Defined as
Reasonably modern kitchen	Less than 20
	yrs
Kitchen with adequate space and	If too small or
layout	missing
	facilities
Reasonably modern bathroom	Less than 30
	yrs
An appropriately located bathroom	If unsuitably
and W.C.	located etc.
Adequate noise insulation	Where
	external noise
	a problem
Adequate size and layout of common	Flats
parts	

E.8 You may notice that the age definition for kitchens and bathrooms differs from criterion B. This is because it was determined that a decent kitchen, for example, should generally be less than 20 years old but may have the odd item older than this. The same idea applies for bathrooms.

Criterion D:

- E.9 The dwelling should provide an adequate degree of thermal comfort. It is currently taken that a dwelling, which is in fuel poverty, is considered to be non decent. A dwelling is in fuel poverty if the occupiers spend more than 10% of their net income (after Tax, N.I and housing cost e.g. mortgage or rent) on heating and hot water.
- E.10 A number of Local authorities criticized this approach, as it requires a fully calculated SAP for each dwelling that is being examined. Whilst this is fine for a general statistical approach, such as this study, it does cause problems at the individual dwelling level for determining course of action.
- E.11 The alternative, laid out in the new guidance, is to examine a dwelling's heating systems and insulation types. The following is an extract from the new guidance:



E.12 The revised definition requires a dwelling to have both:

Efficient heating; and

Effective insulation

Efficient heating is defined as any gas or oil programmable central heating or electric storage heaters or programmable LPG/solid fuel central heating or similarly efficient heating systems, which are developed in the future. Heating sources, which provide less efficient options, fail the decent homes standard.

Because of the differences in efficiency between gas/oil heating systems and other heating systems listed, the level of insulation that is appropriate also differs:

For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation;

For dwellings heated by electric storage radiators/LPG/programmable solid fuel central heating a higher specification of insulation is required: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavities that can be insulated effectively).

E.13 For the purposes of this study the above definition will be used in calculating the proportion of dwellings that are considered non decent.



Appendix F - Housing Stock Models

Introduction

F.1 As was described in chapter one, the Housing Stock Modelling Service (HSMS) provided by the Building Research Establishment (BRE) was used prior to the selection of a sample for the House Condition Survey. The modelling produces a variety of maps based on predictions of the level of certain key characteristics at the census output area level.



Figure E.1 Non decent dwellings

- F.2 As can be seen from the map, the distribution of non decent dwellings is not quite as focused as that for HHSRS Category 1 hazards (see figure E.3). However there is still a general distribution across the areas with regard to non decent dwellings. The main reason that the relationship is not stronger is due to the influence of thermal comfort, which tends to affect certain dwelling types rather than geographical areas.
- F.3 The next map again looks at non decent dwellings, but combines these with vulnerable occupiers to provide a map of the proportion of private sector dwellings, occupied by vulnerable people and non decent.





Figure E.2 Vulnerably occupied non decent dwellings (% of stock)

- F.4 The map indicates the level of vulnerable residents living in non decent dwellings.
- F.5 The next map illustrates predicted levels of HHSRS Category 1 hazards.







Figure E.4 Disrepair dwellings





- F.6 The predicted levels of disrepair more strongly match those for category 1 hazards.
- F.7 The next graph plots the predicted levels of failure to have adequate modern facilities under the Decent Homes Standard, as presented by the (HSMS)



Figure E.5 Dwellings lacking modern facilities

- F.8 The distribution of failures due to lack of adequate modern facilities generally indicates at what a low level dwellings tend to fail this criterion.
- F.9 The next map looks at the anticipated distribution of dwellings that do not provide adequate thermal comfort for their occupiers.





Figure E.6 Inadequate Thermal Comfort

F.10 As was suggested when examining the pattern for non decency, the pattern for failure due to inadequate thermal comfort is less clear than for any other variable. This predominantly due to age of stock and construction method, as well as the choice of heating system installation.



Appendix G - Additional amenities

- G.1 The following charts examine the position for electrical systems and boilers. Electrical systems over 30 years of age are considered as reaching a point where regular inspection and testing is advisable to ensure that they are not likely to present a hazard. Many boilers over the age of 15 will still be working satisfactorily but they will be reaching the end of their economic life and their energy efficiency is likely to be declining. Boilers installed now have much higher levels of efficiency in order to meet current Building Regulations.
- G.2 69% of boilers and 59% of electrical systems are either older than the age specified in the criterion or will become so in the next 10 years.



Figure F.1 Electrics and boiler age

Source: 2008 House Condition Survey

G.3 The age bands used in these charts and those used in chapter 7 differ, dependent upon the design life of the amenity in question. The second band in each chart represents where the amenity will become older than its design life during the next ten years.