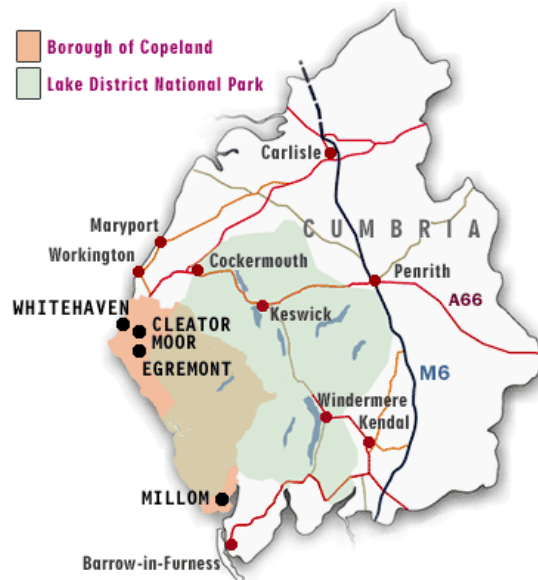




# Private Sector House Condition Survey 2007

## EXECUTIVE SUMMARY



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Prepared on behalf of

**Copeland Borough Council**



**David Adamson & Partners Ltd.**

**May 2007**

Ref : E1712

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### 1. INTRODUCTION

- 1.1 This report presents a summary of key findings to emerge from a comprehensive sample of private sector housing conditions across the Borough of Copeland. The study has been conducted by David Adamson and Partners Ltd. on behalf of Copeland Borough Council.
- 1.2 Using national guidance issued by the Department for Communities and Local Government the study has involved a sample of 1000 randomly selected dwellings representative of all areas, house types and age. The survey has covered all private sector tenures (excluding RSL dwellings). At each sampled dwelling a full internal and external survey of housing attributes and physical conditions has been completed; supported by a short interview with occupying households.
- 1.3 This headline summary is supported by a detailed report of survey findings and by a computerised database of information on sampled properties.

### 2. HOUSING CONDITIONS AN OVERVIEW

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

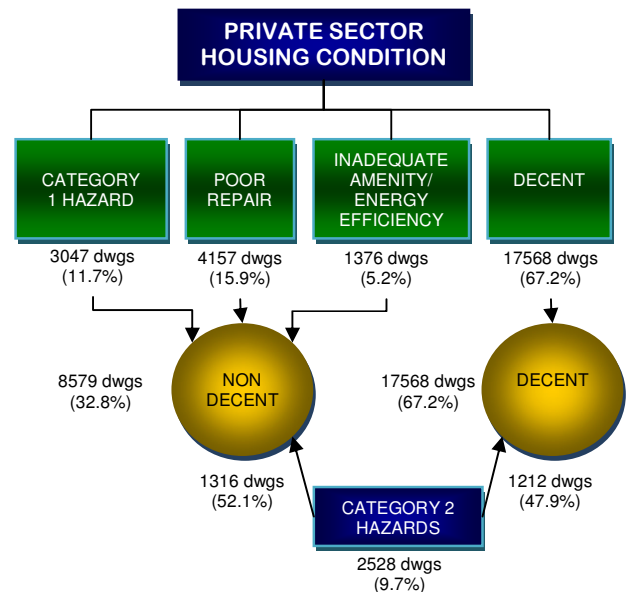
- ◆ **65% of vulnerable households live in decent housing by 2007**
- ◆ **70% of vulnerable households live in decent housing by 2011; and**

- ◆ **75% of vulnerable households live in decent housing by 2021**

- 2.2 The survey found that 17568 private dwellings (67.2%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 8579 dwellings (32.8%) fail the requirements of the Decent Homes Standard and are unsatisfactory. Reasons for non compliance with the Decent Homes Standard are;

- ◆ **Subject to Category 1 hazard within the Housing Health and Safety Rating System (HHSRS): 3047 dwellings (11.7%).**
- ◆ **Failure to be in reasonable repair (but not Category 1) : 4157 dwellings (15.9%).**
- ◆ **Failure to provide reasonable modern amenities (but not Category 1 or in disrepair) : 192 dwellings (0.7%).**
- ◆ **Failure to provide effective insulation and/or efficient heating (but not Category 1 or in disrepair) : 1184 dwgs (4.5%).**

FIGURE 1 : HOUSE CONDITION OVERVIEW





- 2.3 2528 dwellings (9.7%) exhibit Category 2 hazards within the HHSRS. Of these dwellings, 1316 dwellings (52.1%) are also non Decent. The remaining 1212 dwellings (47.9%) are otherwise decent.
- 2.4 The survey has revealed that the 2007 PSA Target 7 has been met. Currently, 66.6% of economically vulnerable households in the Borough live in Decent housing ( target 65%).
- 2.5 Using the previous Fitness Standard as a condition benchmark, 1710 dwellings or 6.5% were assessed as unfit. While remaining above the national average this indicates a continued reduction in unsatisfactory housing within the Borough, with unfitness rates reducing from 9.1% in 1999 and 13.5% in 1994.
- 2.6 At the time of survey 23754 dwellings (90.8%) were occupied; the remaining 2393 dwellings (9.2%) were vacant. Of these 2091 dwellings (87%) are transitional in nature whilst 302 dwellings (13%) are long-term problematic vacants. These were configured as single occupation units confirming the Council's own estimates of a limited need for mandatory HMO licenses.

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

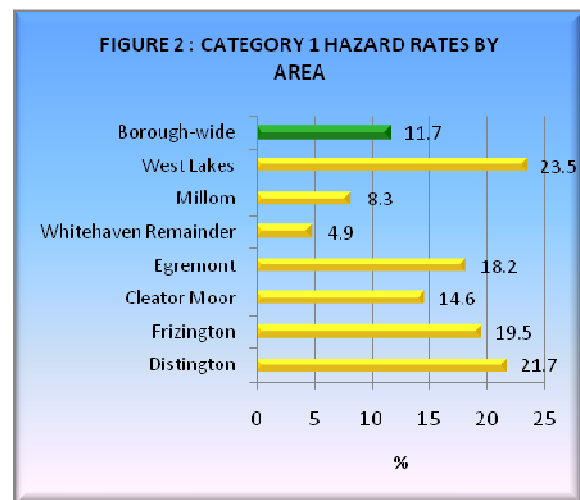
- 3.1 The minimum housing standard applied for Decent Homes assessment is that contained within the HHSRS. Unsatisfactory dwellings are those exhibiting Category 1 hazards i.e. Hazard Bands A, B and C. The survey estimates that 3047 private dwellings in the Borough exhibit Category 1 hazards representing 11.7% of total private housing stock.

- 3.2 Category 1 hazards have been identified in three main areas:

- ◆ *Excess cold related to energy efficiency*
- ◆ *Risk of falls related to internal design*
- ◆ *Electrical risks*

Excess cold which affects 2740 dwellings (10.5%) dominates the HHSRS risk profile.

- 3.3 Dwellings exhibiting Category 1 hazards are not evenly distributed across the Borough but are proportionately more concentrated in the pre-1919 housing stock and in the Distington, Frizington, Egremont and West Lakes areas. No significant differences by tenure were identified.

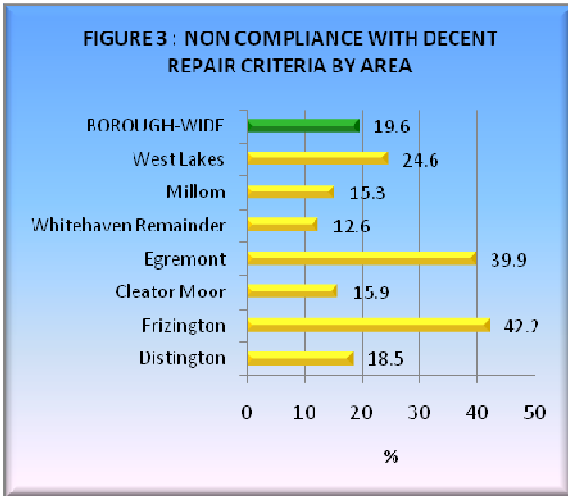


### 4.0 NON DECENT HOUSING : DISREPAIR

- 4.1 A further 4157 dwellings (15.9%) while not exhibiting Category 1 hazards fail to meet the repair criterion of the Decent Homes Standard. Overall 5119 dwellings (19.6%) fail Decent Homes Repair criteria. These dwellings are at risk of further deterioration.



4.2 Rates of disrepair are highest in the Frizington (42.2%) and Egremont (39.9%) areas, in the pre-1919 (31.4%) and inter-war (39.0%) construction eras, and in the private-rented sector (49.4%).



## 5.0 NON DECENT HOUSING : AMENITIES AND FACILITIES

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

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

5.2 Kitchen and bathroom amenities within the Borough exhibit a modern age profile. 23335 dwellings (89.2%) have kitchens aged under 20

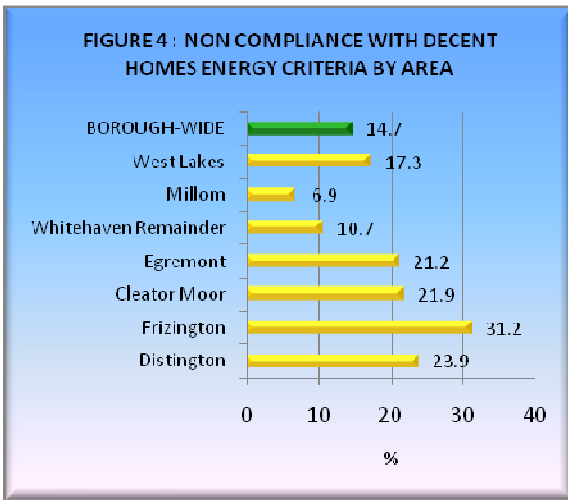
years old; 23936 dwellings (91.5%) offer bathrooms under 30 years old. Linked to this modern age profile amenity defects are few and represent under 5% of the housing stock:

- ◆ *1223 dwellings (4.7%) have inadequate kitchen space/layout*
- ◆ *611 dwellings (2.3%) have an unsatisfactory WC location*
- ◆ *462 dwellings (1.8%) have an unsatisfactory bathroom location*

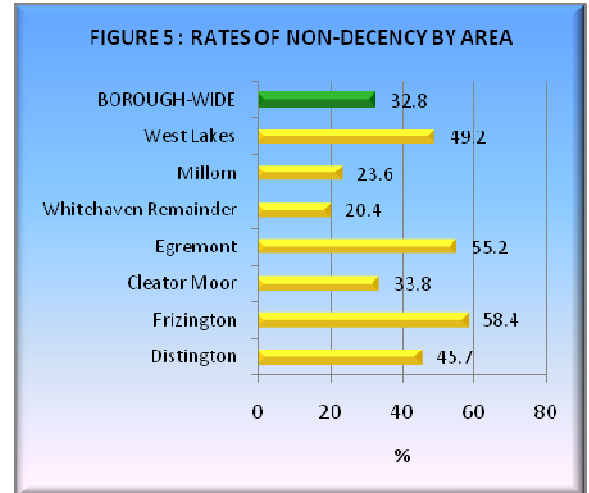
5.3 To fail the decent homes standard a dwelling must be deficient on three or more facility requirements. This results in a limited pattern of failure within the standard. Only 549 dwellings, or 2.1% fail the Decent Homes amenity criteria.

## 6.0 NON DECENT HOUSING : ENERGY EFFICIENCY

6.1 The Decent Homes Standard requires that dwellings must offer efficient heating and effective insulation. 3831 dwellings, or 14.7% are estimated to fail these requirements. Highest rates of failure are associated with the Distington (23.9%), Frizington (31.2%), Cleator Moor (21.9%) and Egremont (21.2%) areas, with private-rented dwellings (23.5%) and with dwellings constructed pre-1919 (22.3%).



7.2



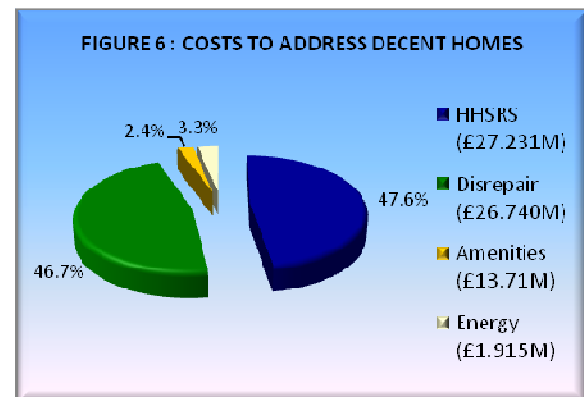
6.2 The average SAP (Standard Assessment Procedure) Rating for the Borough is 50. SAP Ratings are in line with the National average of 46. Average annual CO2 emissions are estimated at 7.49 tonnes (195953 tonnes total per annum) with annual running costs calculated at £769 per dwelling.

7.2

Costs to address non decency are estimated at £57.257M averaging £6674 per dwelling across the non-decent housing stock. Individual dwelling costs range from £500 linked to energy improvement measures to over £25000 linked to HHSRS and Repair failures. Almost 48% of the outstanding cost is associated with Category 1 hazards within the HHSRS.

## 7.0 COSTS TO REMEDY NON-DECENT HOUSING

7.1 Overall, 8579 private dwellings fail the requirements of the Decent Homes Standard and are non-Decent. This represents 32.8% of all private housing in the borough. Rates of non Decency are significantly higher for pre-war housing, the private-rented sector and in the Distington, Frizington and Egremont Areas.



## 8.0 NON DECENT HOUSING AND HOUSEHOLD CIRCUMSTANCE

8.1 Poor housing conditions within the Borough are associated with households in social and economic disadvantage. This affects the ability

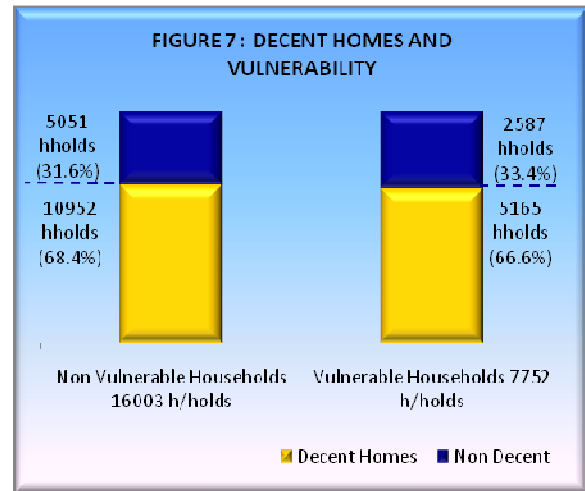


of households to repair and improve their dwellings;

- ◆ *Elderly households comprise 42.1% of all households living in non-Decent housing.*
- ◆ *Economically vulnerable households account for 33.9% of all households in non-Decent housing.*

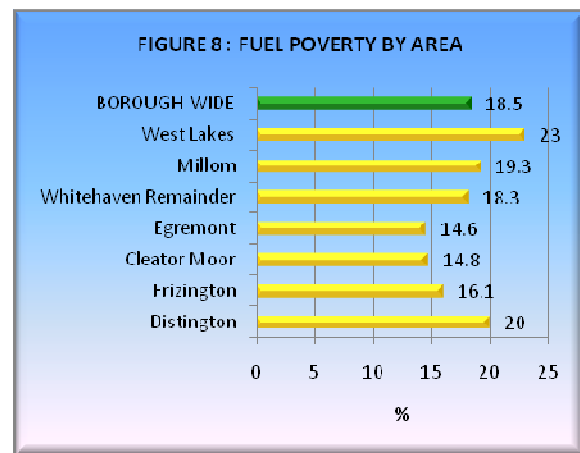
8.2 PSA TARGET 7 - DECENT HOMES implies that 65% of vulnerable households will live in Decent Homes by 2007, rising to 70% by 2011 and 75% by 2021. The survey estimates that 7752 households (32.6%) are economically vulnerable. Currently, 66.6% of economically vulnerable households live in Decent Homes, meeting the Government's overall 2007 target of 65%. Overall performance does however mask sub-area and sectoral variations of key importance to policy development. These include:

- ◆ *The Frizington, Egremont and West Lakes areas where under 50% of vulnerable households live in Decent Homes.*
- ◆ *The private-rented sector where only 38% of vulnerable households live in Decent Homes.*
- ◆ *Pre-1919 housing where only 50% of vulnerable households live in Decent Homes.*



## 9.0 FUEL POVERTY

9.1 4391 private sector households (18.5%) are in fuel poverty. Rates of fuel poverty are above average in the Distington Millom and West Lakes areas, in the private-rented sector and for economically vulnerable and generally elderly households.



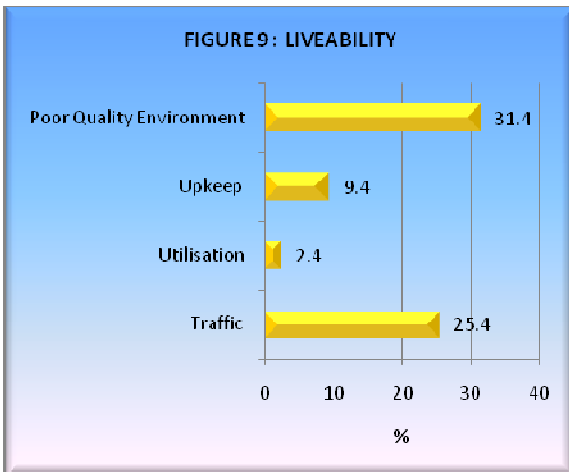
## 10.0 DECENT PLACES

10.1 The quality of local environments (Decent Places) are assessed on the extent of liveability problems existing in the local area. Three groups of problems are measured comprising:



- a) *Upkeep problems related to litter, rubbish, vandalism, graffiti and general condition/appearance of streets and buildings.*
- b) *Traffic problems related to traffic volume and intrusion from major arterial routes.*
- c) *Utilisation problems related to vacant sites and buildings, to intrusive industry and non-conforming uses.*

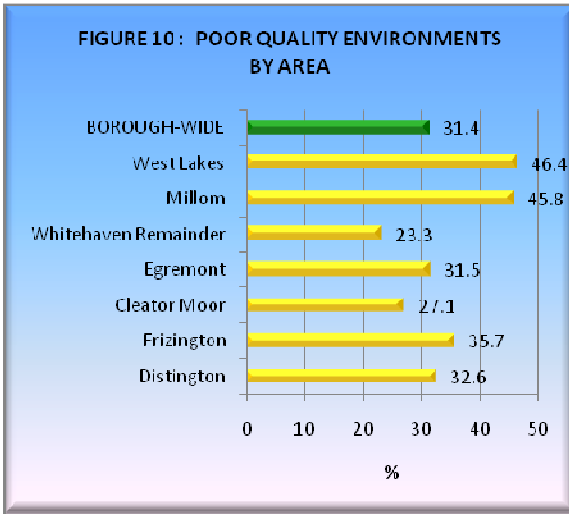
10.2 Overall, 17948 dwellings (68.6%) are located in a Decent Place. However, 8199 dwellings (31.4%) are located in areas affected by liveability problems. Traffic problems affect 6650 dwellings (25.4%), utilisation problems affect 628 dwellings (2.4%) and upkeep problems affect 2448 dwellings (9.4%).



Liveability problems are significantly above the Borough average in the Millom and West Lakes areas.



*scheme to release equity in their homes from home improvement.*



## 11.0 HOUSEHOLD SUPPORT AND ENCOURAGEMENT

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

11.3 Considerable equity exists within the Borough - 12090 owner occupied households (54.1%) have no outstanding mortgage or loan on their property - although the release of this equity may prove problematic. Thus only:

- ◆ *2392 households (10.7%) would re-mortgage to improve or repair their homes.*
- ◆ *3233 households (14.5%) would be interested in Council assistance on low interest loans; 2748 households (12.3%) would be interested in a mixed grant/loan package from the Council.*
- ◆ *821 households (3.7%) would be interested in a Council supported*

## 12.0 LOCAL CONDITIONS IN A NATIONAL CONTEXT

12.1 Using information from the English House Condition Survey 2005 Headline Report it is possible to benchmark housing conditions in the Copeland Borough against the average national position of private housing. For the purposes of comparison the Decent Homes standard has been re-assessed using the Fitness Standard (Section 604) as opposed to the HHSRS. National HHSRS data will not become available until publication of the EHCS 2006 Report.

**TABLE 1 : LOCAL CONDITIONS IN A NATIONAL CONTEXT**

CONDITION INDICATOR	ENGLAND 2005	COPELAND 2007
	%	%
Thermal Comfort Only	15.8	8.0
Fitness, Repair, Facilities	11.3	15.8
Non Decent Homes	27.1	30.3
Vulnerable Households in Decent Homes	66.1	66.6

12.2 Rates of non-Decency locally at 30.3% are slightly above the 2005 national average of 27.1%. The proportion of vulnerable households in decent homes is above the national average. Within the Decent Homes Standard itself, fitness/repair/facilities failures are higher than national averages.

## 13.0 CONCLUDING REMARKS

13.1 This report has presented the headline findings to emerge from the private sector house condition survey programme. They have been extracted from the findings contained in the main survey report presented to the Council which also includes a recommended framework for future housing renewal strategy.





COMPARATIVE CONDITION AND INVESTMENT PROFILE BY AREA								
AREA	TOTAL HOUSING STOCK	HOUSING CONDITIONS						COSTS TO MAKE DECENT
		CATEGORY 1 HAZARDS		UNFIT (Section 604)		NON DECENT		
	dwgs	dwgs	%	dwgs	%	dwgs	%	£M
Distington	1740	378	21.7	57	3.3	794	45.6	4.820
Frizington	978	191	19.5	165	16.9	572	58.5	4.938
Cleator Moor	1179	172	14.6	94	8.0	398	33.8	2.800
Egremont	3153	575	18.2	481	15.3	1740	55.2	14.266
Whitehaven Remainder	12449	604	4.9	363	2.9	2538	20.4	13.036
Millom	2860	238	8.3	318	11.1	675	23.6	4.940
West Lakes	3788	889	23.5	233	6.2	1862	49.2	12.458
<b>COPELAND B.C.</b>	<b>26147</b>	<b>3047</b>	<b>11.7</b>	<b>1711</b>	<b>6.5</b>	<b>8579</b>	<b>32.8</b>	<b>57.257</b>

