Final Report prepared for

Copeland Borough Council

Private Sector
Housing Stock Condition Survey

April 2012

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Executive Summary

Key findings from the survey

The 2011 Copeland Private Sector Housing Stock Condition Survey (HCS) was conducted to gain an understanding of housing conditions in owner occupied and privately rented dwellings. This report provides detail on the findings of the survey and, wherever possible, compares these results to established figures relating to private sector housing across England.

The survey was a sample survey of a target 1,000 dwellings which have been weighted to represent the private sector housing stock as a whole.

Key findings from the survey are:

- There are 32,530 domestic residential dwellings in Copeland of which nearly 82% are owned privately and either occupied by the owner or rented to private tenants.
- A roughly equal proportion of dwellings are rented privately compared to the case for England, but this tenure has expanded rapidly over the past ten years, increasing by nearly two-fold to now encompass nearly 16% of dwellings in Copeland.
- There are more of the oldest (pre 1919) dwellings in Copeland and those built between 1945 and 1964, with fewer in all other age bands when compared to the national average; more terraced houses, semi-detached houses and bungalow's, with fewer of most other types of dwelling.
- Residents are, on average, older than is the case for England overall, reflecting a larger retired population. There are more households consisting of adults sharing with no children and more single person households than average.
- Average household incomes are significantly lower than for England as a whole, but fewer than average households have a resident in receipt of a benefit, reflecting incomes based on pensions and low wage jobs.
- There are a slightly below average proportion of residents with some form of disability.
- Approximately 1% of households in Copeland classify themselves as being from a Black or Minority Ethnic (BME) group.
- Average house prices are well below the average value across the UK and slightly below the average for the North West of England.

A summary of dwellings conditions and issues affecting these are outlined in the following table (Figure E1) which gives a breakdown of key dwelling condition characteristics and compares these to the national average.

Figure E1 Summary of Key Statistics (Source: House Condition Survey 2011, English Housing Survey 2009)

Statistic	Owner Occupied		Privately Rented		All Private Sector[5]		EHS 2009
Dwellings[1]	21,460	66.0%	5,070	15.6%	26,530	81.6%	82.0%
Benefit receipt[2 3]	2,490	12.2%	2,790	58.3%	5,280	20.9%	21.0%
Household with resident over 65 years of age [3]	7,500	35.6%	1,000	20.3%	8,400	32.3%	25.0%
Households with a disabled resident	2,990	14.2%	970	19.7%	3,960	15.2%	13.0%
Non-Decent	7,650	35.7%	1,870	36.9%	9,520	35.9%	31.5%
Category 1 hazards	5,610	26.2%	1,300	25.6%	6,910	26.1%	22.5%
Disrepair	1,250	5.8%	130	2.6%	1,380	5.2%	6.3%
Thermal Comfort Failure	3,200	14.9%	980	19.3%	4,180	15.7%	10.9%
Mean SAP[4]	49		50		50		53
Fuel Poverty	5,500	26.9%	1,890	36.6%	7,390	28.8%	21.0%

1. *Percentages given as a proportion of total housing stock, the remaining 20% is all social housing, which was not surveyed as part of this study*
2. *Refers to households in receipt of an income or disability benefit, as defined under former Public Service Agreement 7 objectives*
3. *As a total and percentage of occupied dwellings*
4. *SAP is the government's Standard Assessment Procedure for rating energy efficiency on a scale of 1 (poor) to 100 (excellent)*
5. *The private rented sector figures should be treated with caution, due to the nature of the initial sample, which may have contained a small number of registered provider properties*

The most notable feature is that due to the age of dwelling stock and significant rural dwelling stock in Copeland the rate of non-decency is above to the national average. Category one hazards are more frequent than is the case nationally, and thermal comfort failures are also marginally more common. These two factors relate to the energy efficiency issues inherent in older dwellings and rural dwellings off the mains gas supply.

In order to prioritise, it is logical to draw out the key factors likely to affect the private sector housing team in Copeland:

- A notable increase in the size of the private rented sector
- A low level of HMOs with a very small number (only two) licensable HMOs

- A well above average number of households on low incomes
- Moderate housing demand, low average house prices, but low incomes leading to affordability issues when coupled with lack of incentive to improve housing for private sector landlords
- Similar conditions in private rented dwellings when compared to owner-occupied ones, resulting from the rapid expansion in private rented dwellings and positive enforcement action by the council
- Hard-to-treat solid wall pre 1919 dwellings, particularly terraced houses and off mains gas supply rural dwellings
- Thermal comfort failures relating to use of electric heating and issues around wall insulation

Whilst energy efficiency measures have been added to many dwellings, there is still significant scope for improvement, as indicated by the level of thermal comfort failures. Energy companies are now obliged to have schemes to assist in this area and many offer free insulation. The Council may wish to try and implement initiatives that maximise people's awareness of this. In addition, the Council may wish to look at how to tackle hard-to-treat homes. Insulating solid walls with internal or external cladding is typically between five and ten times as expensive as insulating a cavity wall. Due to income levels, most residents will not be able to afford this without assistance and the Council may need to look at central government funding to be able to provide this type of work at any useful level.

Disrepair is at a lower level than is the case nationally and given the statutory obligation to tackle category one hazards and the issues around thermal comfort it is unlikely that the Council, in the current economic climate, will be able to assist with disrepair issues in any way. The most severe disrepair issues will tend to cause category one hazards anyway, so these will be picked up under the HHSRS. It is therefore recommended that no significant time or resources be invested in trying to tackle disrepair, as opposed to category one hazards, at the moment.

In the long term, affordability to carry out works to dwellings will remain an issue without an increase in household incomes and disposable cash. With an older than average stock and an aging population, unless there is an improvement in financial circumstances in Copeland, the long term is likely to see a decline in housing conditions.

1. Introduction

What is the purpose of the survey and how was it done?

Why conduct a housing stock condition survey (HCS)?

1.1 Local authorities have an obligation under the Housing Act 2004 to keep housing conditions in their area under review. This includes all tenures of housing, not just stock that may be owned by the local authority. To meet this obligation, Copeland Borough Council commissioned Opinion Research Services (ORS) to carry out a survey on a random sample of private sector housing within Copeland.

1.2 Councils have an obligation to enforce certain statutory minimum standards in housing and have powers that they can use to do this. These mandatory duties are outlined in Appendix D. There are a number of non-mandatory powers available to the Authority under the Housing Act 2004. In addition to statutory obligations on the Council, in relation to all housing tenures, the Council also has broader policies and decisions on the nature of these policies, and any alteration to them, can be strongly influenced by the findings of a housing stock condition survey. Finally, local authorities are required by government to complete certain returns indicating the distribution of their housing stock by tenure and the condition of certain aspects of the stock.

1.3 This report will summarise the findings of the sample survey conducted on all private sector housing in Copeland. Conclusions will be drawn and recommendations made in the context of improving or adding to existing policies.

How was the survey conducted?

1.4 It would be impractical, time consuming and expensive to survey all dwellings in a Borough such as Copeland. In order to gain a representative picture, therefore, a random sample survey was conducted. This means selecting addresses at random from a list of all private sector dwellings and then surveying these properties. By surveying enough dwellings it is possible to gain an understanding of all housing in the Borough.

1.5 Opinion Research Services (ORS) carried out surveys on 1,000 dwellings across Copeland during the autumn of 2011. A total of 2,000 addresses were sampled in order to gain 1,000 surveys, as not all home-owners and tenants were able to take part. The 2,000 addresses were selected at random from a list of all private sector dwellings.

1.6 For all of the 1,000 surveys conducted information on the following factors was collected: general characteristics of the dwelling; condition of the internal and external fabric; provision of amenities; compliance with housing health and safety standards; age and type of elements; energy efficiency measures; compliance with the Decent Homes Standard and socio-economic information about the household (where occupied).

Knowing how to conduct house condition surveys

1.7 In 1993 the Department of the Environment issued a Guidance Manual setting out how a Local House Condition Survey should be conducted. The guidance included a detailed survey form in a modular format, and a step-by-step guide to implementing a survey.

1.8 The 1993 guidance was updated in the year 2000. In addition to this, guidance was issued in 2004, and updated in 2006, on the Housing Health and Safety Rating System (HHSRS), discussed in chapter 5. Local authorities are encouraged, by both sets of guidance, to make full use of information gathered from house condition surveys in conjunction with data from other sources.

1.9 ORS has a long track record of conducting complex sample surveys and their associated analysis. For this reason, it was decided that ORS should use its own bespoke systems to carry out the data processing and analysis, rather than use off-the-shelf systems, which tend to be inadequate for this type of survey.

How does Copeland compare to the country as a whole?

1.10 HCS are not only conducted by individual local authorities, they are also carried out for England as a whole and updated on an annual basis. This is done through the English Housing Survey (EHS). The EHS combines the former English House Condition Survey (EHCS) and the Survey of English Housing, a social interview survey.

1.11 The EHS takes a lot of work to carry out and a lot of time to input and carefully check the data. A great deal of time is also spent carefully analysing the data before a report is produced. For this reason, EHS results are only available up to 2009/10. Comparisons with national figures in this report are, therefore, based on comparisons with the 2009/10 EHS unless otherwise stated. Additionally, some comparisons were made with the Family Resources Survey 2007-2008 published by the Department for Works and Pensions (DWP).

Accuracy of the findings in the report

1.12 A sample survey works by applying a weight to each dwelling surveyed. Put simply, if we were to survey 1,000 dwellings from a total of 26,500 dwellings, we would assign a weight of approximately 26.5 to each survey. In other words, each property surveyed would represent 26.5 others in the Borough. By using as many as 1,000 surveys and choosing addresses randomly we can be fairly confident that results are representative of the housing stock as a whole.

1.13 Because not all dwellings were surveyed, however, there will always be some difference between the survey results and the real world. This difference is called statistical variance. We described statistical variance in terms of 'confidence limits' and 'standard deviation'.

1.14 Standard Deviation is the extent to which a result from the survey, say percentage of dwellings that are privately rented, 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. More detail on the calculation of standard deviation is given in the appendices.

Presentation of figures

1.15 The figures presented in this report are estimates, since they are based on a sample, not an actual count. Quoting an exact figure for any number, for example: the number of privately rented dwellings is not necessary and would not be accurate. For this reason, as with the EHS, figures are quoted to the nearest 100 dwellings, or nearest 10 for smaller numbers. Percentages within the report are only quoted to 1 decimal place for the same reason. An additional reason for doing this is that most issues will be changing on a daily basis across a housing stock of this size, so the results can only ever be a snap-shot in time.

2. General Housing Characteristics

What is the make-up of the housing in Copeland?

The total dwelling stock

2.1 The total private sector dwelling stock total in Copeland is approximately 26,530. The stock total excludes all social rented dwellings: those owned by Registered Social Landlords (RSL) also referred to as housing associations, which includes Copeland Borough Council's transferred housing stock now with the RSL Copeland Homes. RSL dwellings are therefore only quoted in the tenure section below for completeness and the total dwelling stock of the Borough is 32,530. For the remainder of the report beyond tenure distribution, all totals are based on the private sector housing stock total of dwellings as these were the only ones surveyed.

2.2 The stock total is derived from a list of private sector dwellings drawn from Council Tax records. The total takes into account newly built dwellings, changes of tenure and any demolitions. The total was agreed with the Council, taking into account all these factors.

2.3 Five years ago, in 2006, there were estimated to be 25,700 private sector dwellings and a total of 6,550 social rented dwellings, giving a stock total of 32,250. This suggests an increase in the dwelling stock of approximately 280, but given a slight decrease in the social rented sector (through right-to-buy) the increase in dwellings is mainly private sector. Some of this change has come from the conversion of houses into flats, as described under the next section in this chapter, rather than solely from new build.

Tenure

2.4 Figure 2.1 draws tenure comparisons between the stock profile for Copeland and that for England as a whole.

Figure 2.1 Tenure proportions (Source: 2011 House Condition Survey & EHS 2009)

Tenure	Dwellings	Per cent	EHS 2009
Owner occupied	21,460	66.0%	67%
Privately Rented	5,070	15.6%	15%
Private Sector Stock	***26,530***	***81.6%***	***82%***
Housing Association (RSL)	6,000	18.4%	9%
Local Authority	0	0.0%	9%
Social Housing	6,000	18.4%	***18%***
All Tenures	**32,530**	**100.0%**	**100%**

2.5 The breakdown given in Figure 2.1 includes local authority and other public sector housing for the sake of comparative purposes with the EHS.

2.6 Socially rented dwellings are very similar in Copeland when compared with the national figures; both have private sector stock close to 82%. The size of the privately rented sector at 15.6% of all residential dwellings is virtually the same as the national average, but has increased from approximately 7.8% at the time of the Census in 2001.

Changes in the privately rented dwelling stock

2.7 The past decade, since the 2001 Census has seen a substantial and rapid change in the tenure distribution of housing in England. Privately rented dwellings had increased from approximately 10% of dwellings up to nearly 15% of all dwellings in England by the time of the 2009 EHS and approximately 16% by 2010. This increase has not been evenly distributed, but rather, has been affected by demand and suitability of housing stock.

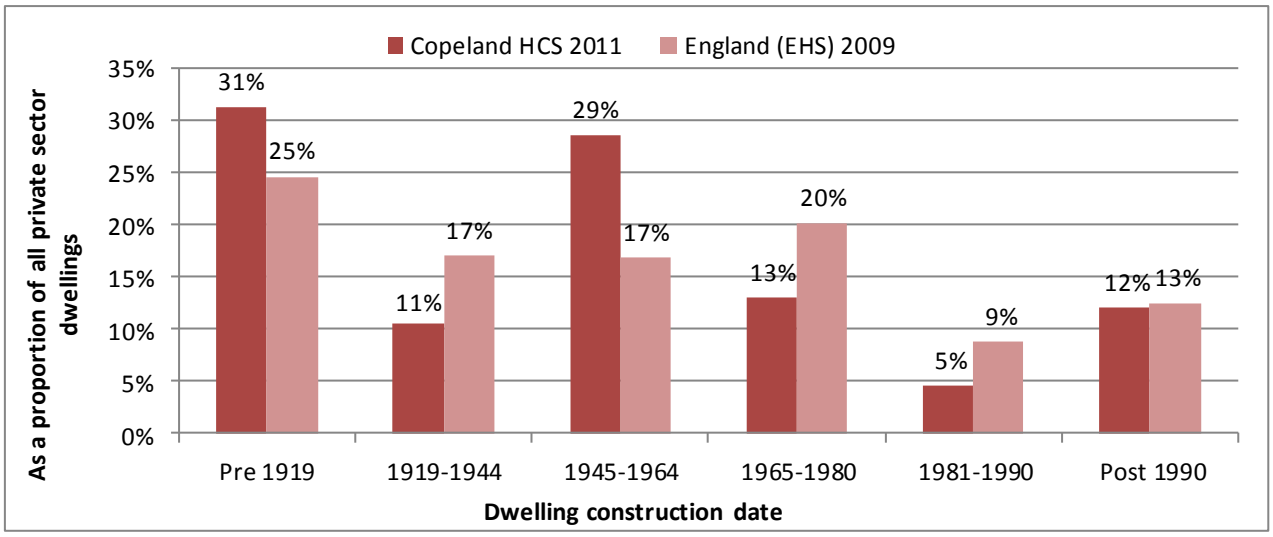
2.8 One of the key regions driving up the national average is London, with an estimated 8% average growth per annum in the capital since 2001. Behind this are larger cities, which have seen slightly lower, but still substantial, growth levels. Copeland has also been involved in this growth but at a slightly lower rate to major cities, around 7% per annum, but from a lower starting point to a lower finishing point.

2.9 A change in the size of the private rented sector in Copeland has implications for the Council in terms of housing conditions, housing need & demand and housing affordability. It increases demand on resources for working with landlords, requesting that they make improvements and carrying out enforcement action where landlords are non-compliant.

Date of construction of private sector dwellings

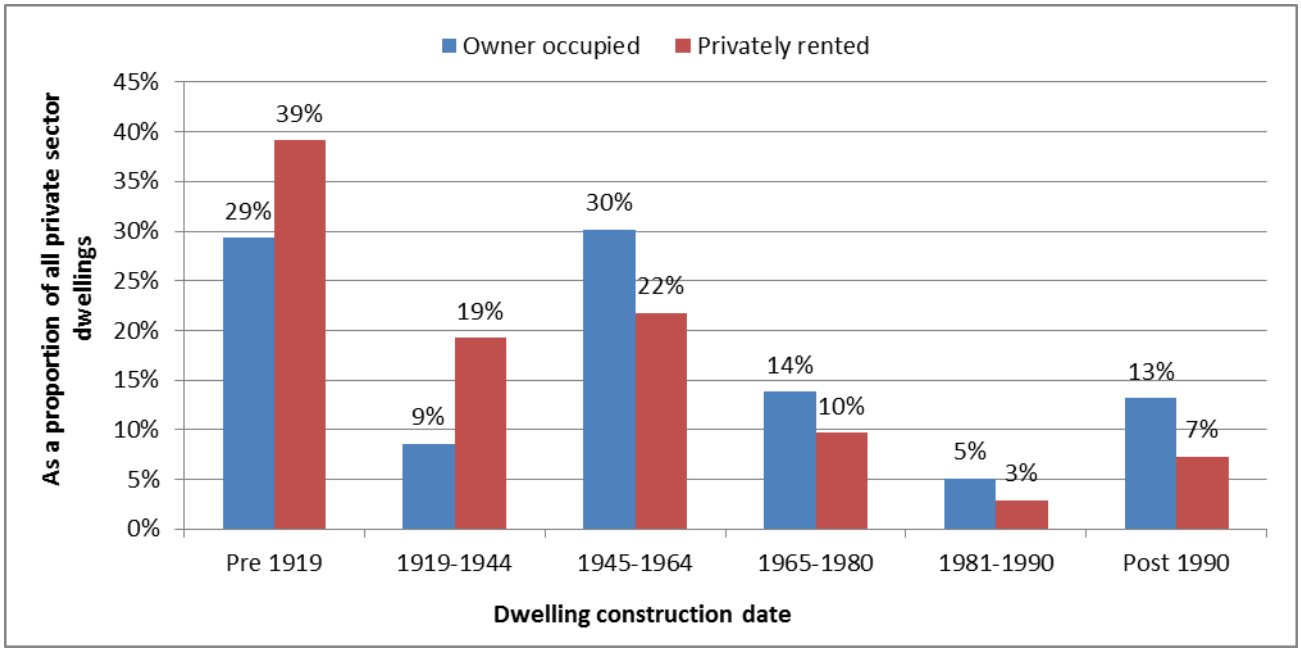
2.10 The following is the construction date profile of owner occupied and privately rented dwellings in Copeland. An above average proportion of housing in Copeland was built before 1919. Buildings in all other construction date bands occur at a lower rate than for England as a whole, except for dwellings built in the post war period between 1945 and 1964. Much of the social housing in the Borough was built between 1965 and the present day, but this is not included in these figures.

Figure 2.2 Dwelling age profile England and Copeland (Source: House Condition Survey 2011 and EHS 2009)



2.11 The following Figure 2.3 provides a breakdown of dwelling construction date by tenure in order to compare owner occupied and privately rented dwellings.

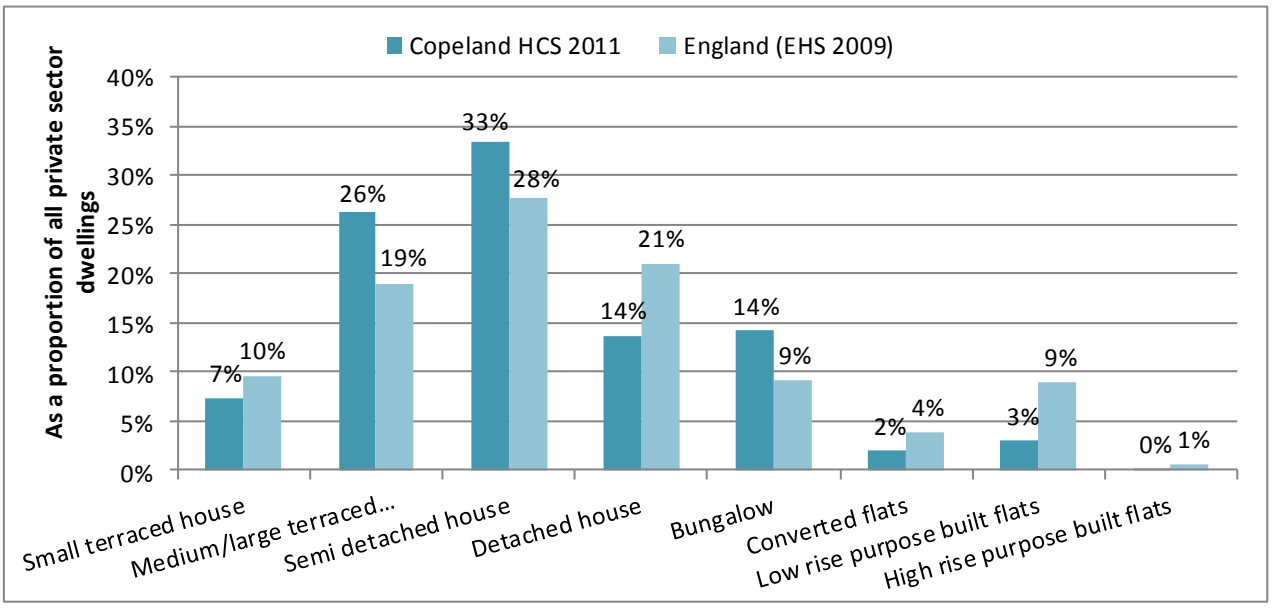
Figure 2.3 Dwelling age profile by tenure in Copeland (Source: House Condition Survey 2011)



2.12 The age distribution of Copeland's dwelling stock by tenure is typical of that found nationally with private rented dwellings tending to be much older than average and owner occupied dwellings slightly more modern than the average for the Borough.

Dwelling type profile

Figure 2.4 Dwelling type profile Copeland and England (Source: House Condition Survey 2011 and EHS 2009)

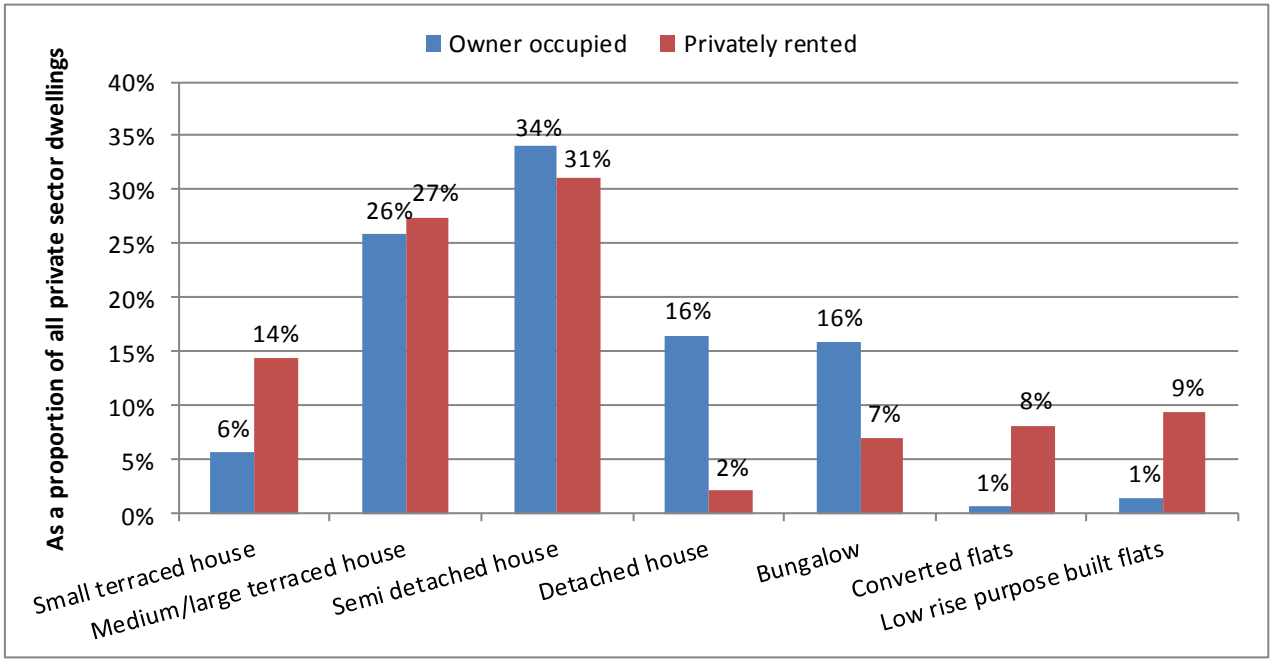


Note: a small number of high rise purpose built flats are in the private sector, but less than half a percent of the stock

2.13 The private sector building type profile in Copeland is also a reflection of the Borough and of the age of the dwelling stock. Semi-detached houses dominate the profile and these are by far the most common

type of 1945-1964 dwelling in England. Bungalows and medium/large terraced houses are slightly more common than nationally, but all other dwellings occur at a lower rate. Too few high rise purpose built flats were recorded in the private sector in Copeland to allow for any further analysis in the report.

Figure 2.5 Dwelling type profile by tenure (Source: House Condition Survey 2011)



2.14 The clearest difference between privately rented and owner occupied dwellings in Copeland is the substantially higher proportion of private rented stock that is formed by low rise purpose built flats as well as small terraced houses and converted flats. By contrast, semi-detached houses are more common in the owner occupied sector as are detached houses and bungalows. It should be noted that these are the rates at which these types occur, not their totals, thus there are actually more semi-detached owner occupied dwellings than privately rented ones, but they form a lower proportion of the overall number of owner occupied dwellings.

Building use and Houses in Multiple Occupation (HMOs)

2.15 'Dwelling' is a term used to describe both flats and houses. Flats are contained in buildings with more than one flat, which means the total number of buildings in an area is always less than the total number of dwellings.

2.16 Houses in Multiple Occupation are properties where three or more people in two or more households live at the same address, for example, a group of adults sharing a house. Flats are listed as separate addresses, but multiple flats will be located within a single building. Where a building that contains flats falls under section 257 of the Housing Act 2004, the building is considered an HMO, with individual flats units within the HMO. For this reason, the total number of dwellings within HMOs will be more than the total number of HMO buildings.

2.17 There are a total of approximately 25,770 buildings in Copeland that provide private sector housing. The 26,530 private sector dwellings are contained within these buildings as described above. The following table (Figure 2.6) gives a breakdown of buildings and dwellings in order to gain a better

understanding of HMO numbers. Where flats are indicated as HMOs these are buildings containing flats that fall under the definition of HMO given within section 257 of the Housing Act 2004. All purpose built flats are listed under one heading as a block containing purpose built flats cannot be an HMO; individual flats may be multiply occupied, but these have not been separated as too few exist to give an accurate picture.

Figure 2.6 Building use profile Copeland (Source: House Condition Survey 2011)

Typology	Buildings	Dwellings	Per cent of buildings	Per cent of dwellings
House (Single household)	25,120	25,110	97.5%	94.6%
Converted Flat (Single household)	180	360	0.7%	1.4%
Purpose built flat (Single household)	280	770	1.1%	2.9%
House (HMO)	120	120	0.5%	0.5%
Converted Flat (S257 HMO)	70	170	0.3%	0.6%
Total	**25,770**	**26,530**	**100.0%**	**100.0%**

** Only individual purpose built flats can be multiply occupied, not the whole building in which they are located.*

2.18 The majority of dwellings (just under 95%) are houses generally occupied by a single household in the form in which they were originally built and these constitute over 97% of private residential buildings. Only 0.5% of private residential buildings are houses that are occupied by multiple households either as shared houses or as bedsits. Individual bedsit units were not considered separate dwellings by the survey and thus the dwelling and building type total for this typology are the same.

2.19 Certain converted buildings fall under Section 257 (S257) of the Housing Act 2004 and these can also be considered as HMOs (converted flats where the work does not meet specified standards (generally the Building Regulations 1991) and where less than two thirds are owner occupied).

2.20 There are approximately 770 purpose built flats either privately rented or owner occupied in the Borough, however, these flats are located in approximately 280 buildings.

2.21 There are just over 530 converted flats (including flats above shops) in Copeland in the private housing sector and these flats are contained in approximately 250 buildings. Of the buildings containing converted flats approximately 70 are classified as HMOs under Section 257, containing 170 flats.

2.22 Including S257 buildings approximately 1.1% of private residential dwellings in Copeland are HMOs. This is less than half the rate found in England overall and therefore represents a small part of the private sector housing stock of the Borough.

2.23 Under the Housing Act 2004 certain types of HMO were defined as licensable. For these HMOs there is an obligation on the landlord to apply to the local authority where the HMO is located for a licence. Local authorities, therefore, must be in a position to manage the application for licences. Specifically, licensable HMOs are those that are of three or more storeys with five or more residents living as two or more households that share some facilities.

2.24 There are only two licensable HMOs in Copeland. This figure is drawn from information collected by the Council as the number is far too small to accurately derive from the survey.

Vacant dwellings

2.25 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 is possible to estimate that there are 914 vacant dwellings, 3.4% of the private housing stock. The national average is approximately 4.1%.

2.26 Based on the results taken from the stock condition survey it was estimated that 702 (2.6%) of private sector dwellings within Copeland were long-term vacant, defined as any dwelling vacant for six months or more, or subject to unauthorised occupation. This figure will be subject to constant fluctuation and is affected by a small sample size making it less reliable; however, it is the best estimate available.

Figure 2.7 All dwellings by Occupancy Status (Source: House Condition Survey 2011)

Vacancy Status	Dwellings	Per cent
Occupied	25,616	96.6%
Vacant awaiting new owner	82	0.3%
Vacant awaiting new tenant	104	0.4%
Vacant being modernised	27	0.1%
Long term vacant*	702	2.6%
Total vacant dwellings	**914**	**3.4%**
Total stock	**26,530**	**100%**

2.27 There is a strong government drive towards bringing vacant dwellings back into use to help ease the housing shortage and maximise the use of existing stock. At around 700 dwellings, long-term vacant dwellings represent a useful resource in Copeland that needs to continue to be addressed.

2.28 It is typically the case that Council Tax records on whether dwellings are void or not (including vacant) are not accurate. This is due to a wide range of reasons, but principally due to lack of accurate information and change of circumstances being put forward by property owners. The 'No Use Empty' scheme in Kent was launched in 2005 and the first stage of this scheme was to visit all empties listed under Council Tax across the County to identify their true status, which discovered that more than 50% were not actually vacant.

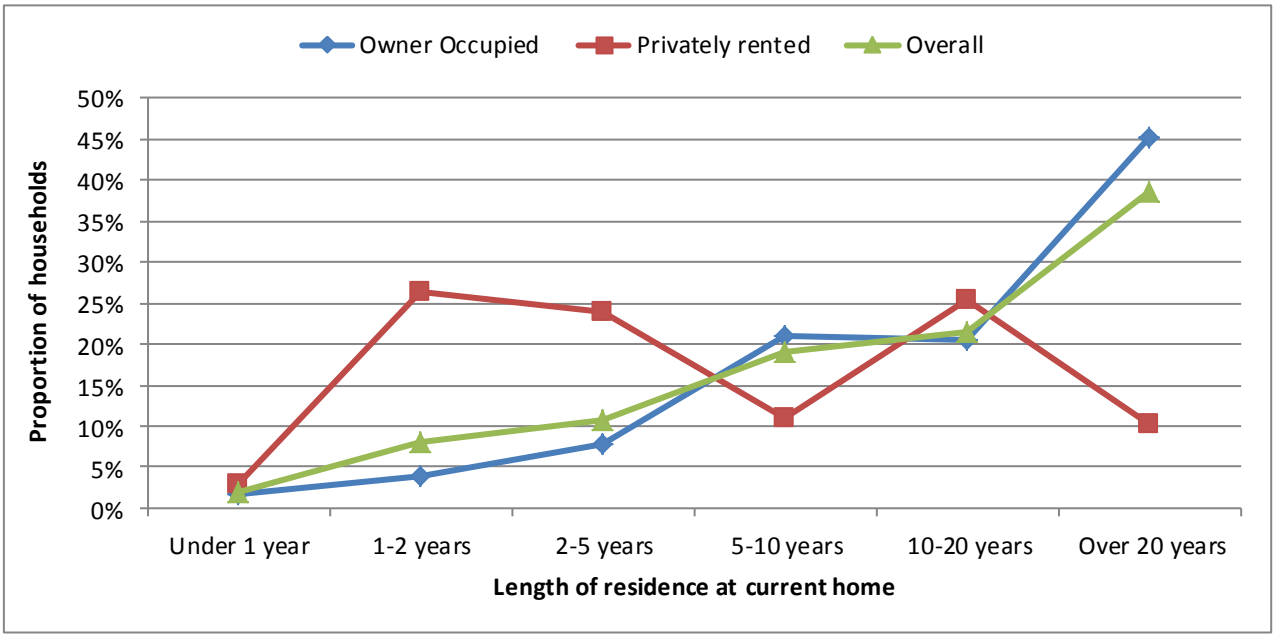
2.29 The Kent scheme has now been adopted by Bristol and the authorities in Cumbria may wish to consider looking at the scheme and deciding if it is appropriate in the County. The scheme initially required a £6m investment to set up an interest free loan scheme for owners to fund works to bring dwellings back into use. The scheme then drew further funding and is now self-sustaining at no additional cost to the tax-payer, whilst bringing over 1,600 dwellings back into use.

2.30 In the most extreme cases, where owners will not bring a dwelling back into use or cannot be identified, the Council has the option to use an Empty Dwelling Management Order (EDMO). These were introduced under the Housing Act 2004 as a further mechanism beyond existing powers for the most difficult to resolve cases. These have been used by a number of authorities, including under the Kent scheme, and have resulted in a number of management orders by Councils. Typically many of those dwellings have been passed on to RSLs to manage in order to bring them back into use.

Length of residence

2.31 The proportion of households who have been resident for a year or less is approximately 1.9%. This is typical for an area with the tenure distribution and housing mix that Copeland has. The average length of time that people live in a dwelling is approximately seventeen years, with owner occupiers averaging just under nineteen years and private tenants just over nine years.

Figure 2.8 Length of residence (Source: House Condition Survey 2011)



3. Private sector residents

A socio-economic profile of homeowners & private tenants

Introduction

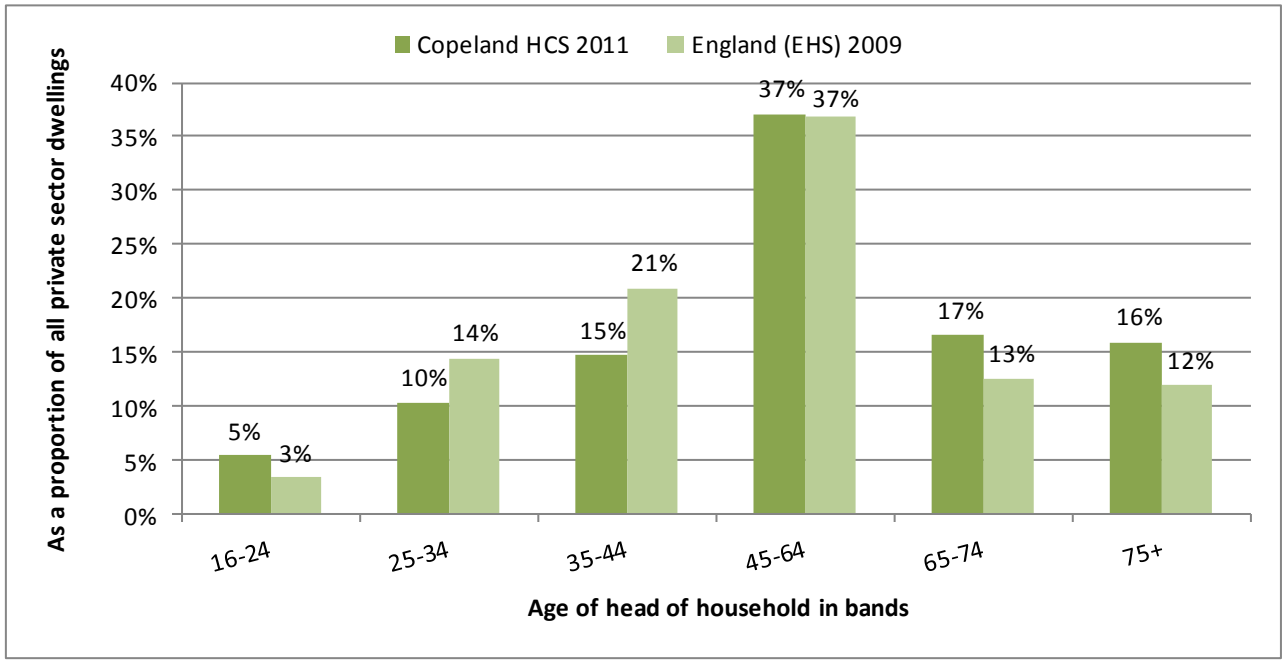
3.1 As part of the survey process, households were asked a selection of socio-economic questions. The principal reason for doing so was to allow cross analysis with physical condition data. This allows for an understanding of issues such as affordability; housing and health; fuel poverty and many other factors where housing conditions and households are inter-related.

3.2 An important issue to consider in relation to the analysis in this chapter is that not all dwellings are occupied. As was made clear in the last chapter, some dwellings are vacant and by definition will provide no socio-economic data. The analysis in this chapter is, therefore, based on the approximately 25,620 occupied private sector dwellings in Copeland.

Age of head of household

3.3 Because this study is a dwelling level survey it would not make sense to include analysis at the level of individual people. In considering the age of residents therefore, the age of the head-of-household is typically used. Head-of-household is self-defined by the resident(s) of a dwelling and not imposed by the surveyor in any way. Figure 3.1 examines the age distribution, of heads of household within the stock, both for Copeland and for England as a whole.

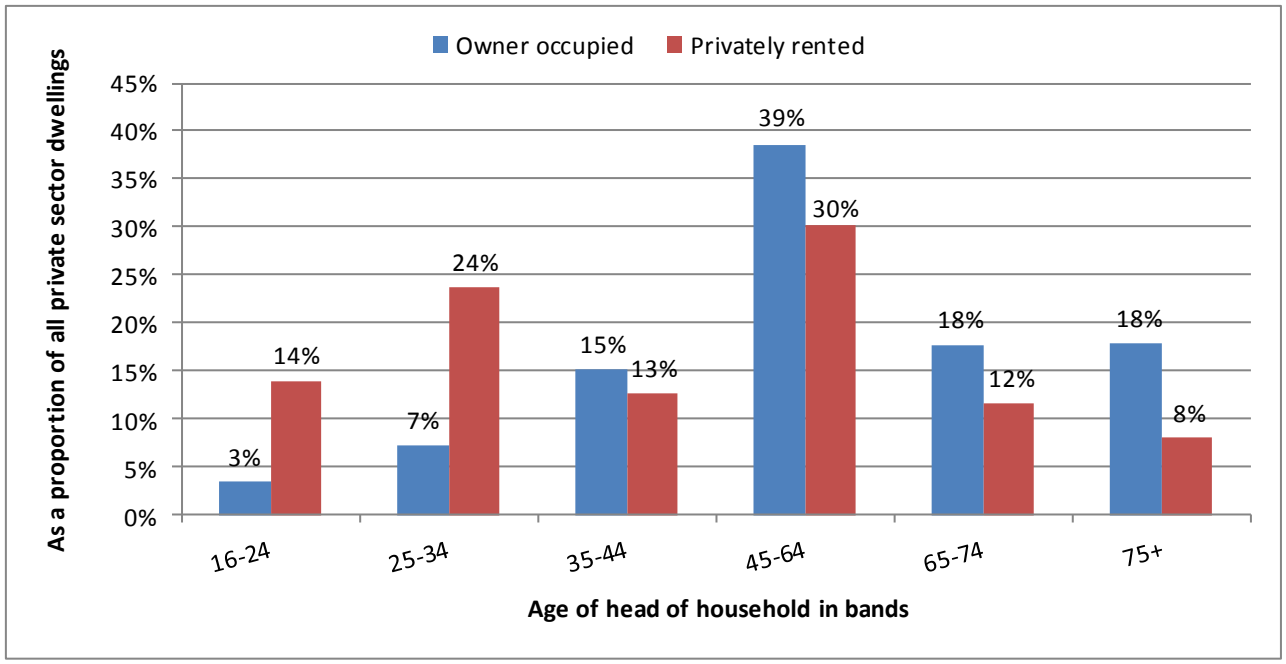
Figure 3.1 Age of head of household Copeland and England (Source: House Condition Survey 2011 and EHS 2009)



3.4 Overall, Copeland's head-of-household profile indicates an older distribution than England as a whole, that is to say more heads of household in the oldest age bands over the age of 65. There are also slightly more heads of household under the age of 25 than is the case nationally, but only marginally so. There are fewer heads of household in all age bands from the age of 25 up to and including the age of 44, while the age group of 45-64 has the same percentage of heads of household in both Copeland and England as a whole.

3.5 Figure 3.2 illustrates the differences in age profile of heads of household by tenure.

Figure 3.2 Age of head of household by tenure (Source: House Condition Survey 2011)



3.6 There is a striking difference between owner occupied and privately rented dwellings. The high 14% level of privately renting heads of household under the age of 24 is reflective of the issue of affordability for first time buyers, which is an issue across all of England. This trend continues into the 25 to 34 age group also reflecting housing affordability and the restrictions on home ownership under the age of 40. Just over half (51%) of all private rental heads of household are under the age of 45 whereas three quarters (75%) of owner occupiers are aged 45 or over.

3.7 The older age profile of residents has some implications for private sector housing policy. Whilst younger residents may be more able to carry out repairs and maintenance and are less likely to be affected by housing condition issues (see chapter 5) older residents are often less able to carry works and may be equity rich (ownership of their dwelling), but cash poor. With a clearly rising demand for private renting, much of which will be occupied by younger residents, there may be issues with sustaining and improving dwelling conditions in the private rented sector.

Household types

3.8 Figure 3.3 gives the distribution of different household types, within the stock, and compares this to England as a whole. Household types were derived from interviewing occupiers and determining the number of adults and children within the household. These figures were then used to determine household type. For example, two or more adults who are not a couple were considered an 'other multi-person household' for the purposes of this analysis which follows the convention used in the Survey of English Housing.

Figure 3.3 Household type distribution (Source: House Condition Survey 2011 and EHS 2009)

Household type	Copeland HCS 2011		England 2009
Couple with Dependent Child	5,010	19.6%	22.9%
Couple no Dependent Child	10,040	39.1%	39.2%
Lone parent with dependent child	1,010	3.9%	4.7%
One person household	6,930	27.0%	25.7%
Other multi-person household	2,630	10.3%	7.5%
Total Household Type	**25,620**	**100.0%**	**100%**

3.9 The household profile in Copeland in many ways reflects the age distribution of heads of household and the tenure make-up of the Borough. Couples with dependent children are less common than average and this is a household type that covers the majority of residents in the middle age bands. Multi-person households largely describes where groups of adults are living together, such as in HMOs and families containing adult children and there is a slightly above average proportion of these. Single person households are also above average and the majority of these are single older persons over the age of 65.

3.10 Figure 3.4 gives a breakdown of household types by tenure.

Figure 3.4 Household type distribution by tenure (Source: House Condition Survey 2011)

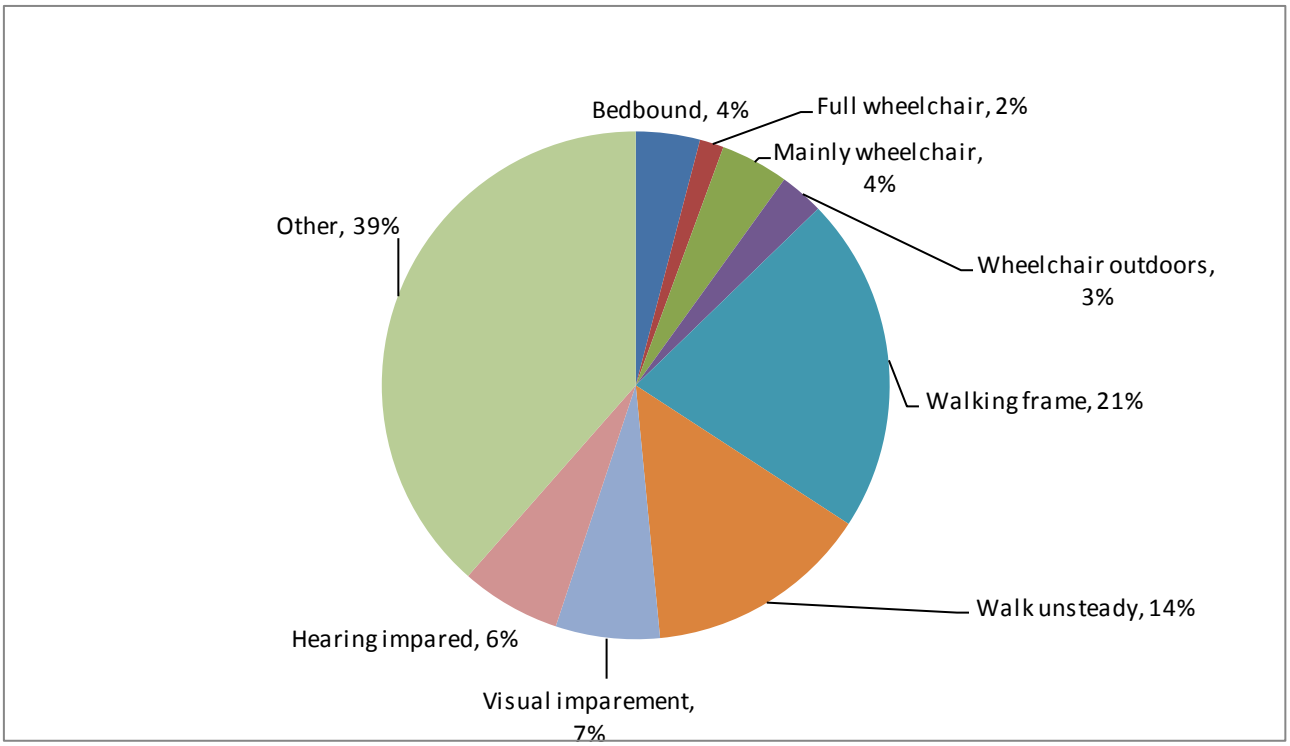
Household type	Owner occupied		Private rented	
Couple with Dependent Child	4,350	21%	660	14%
Couple no Dependent Child	8,670	42%	1,370	28%
Lone parent with dependent child	270	1%	740	15%
One person household	5,160	25%	1,770	36%
Other multi-person household	2,310	11%	320	7%
Total Household Type	**20,760**	**100%**	**4,860**	**100%**

3.11 The greatest difference between tenures is for the 'couples with no dependent children' and 'lone parents with dependent children' household groups. Large numbers of this group are living in the owner occupied sector and a large proportion of these are older retired couples who can afford to own their own home (equity rich), but often have low disposable income (cash poor).

Residents with disabilities

3.12 Residents were asked if any member of the household suffers from a long term illness or disability. Based on the results of this question approximately 3,960 (15.2%) occupied dwellings had at least one resident with a long term illness or disability. At just under one in seven of all households, the number of dwellings with a resident with a disability is below the 17% average across other stock condition surveys. Residents were further asked to choose the condition that best described their disability and the Figure 3.5 illustrates the results of this.

Figure 3.5 Residents with disabilities by type (Source: House Condition Survey 2011)



3.13 Residents who walk using a frame or walk unsteadily represent 35% of all dwellings in total, where there is a resident with a disability occupying the dwelling. This reflects the fact that the question was broad ranging and includes infirm elderly who may have mobility issues, not just those residents who are registered disabled.

Adaptations/Equipment

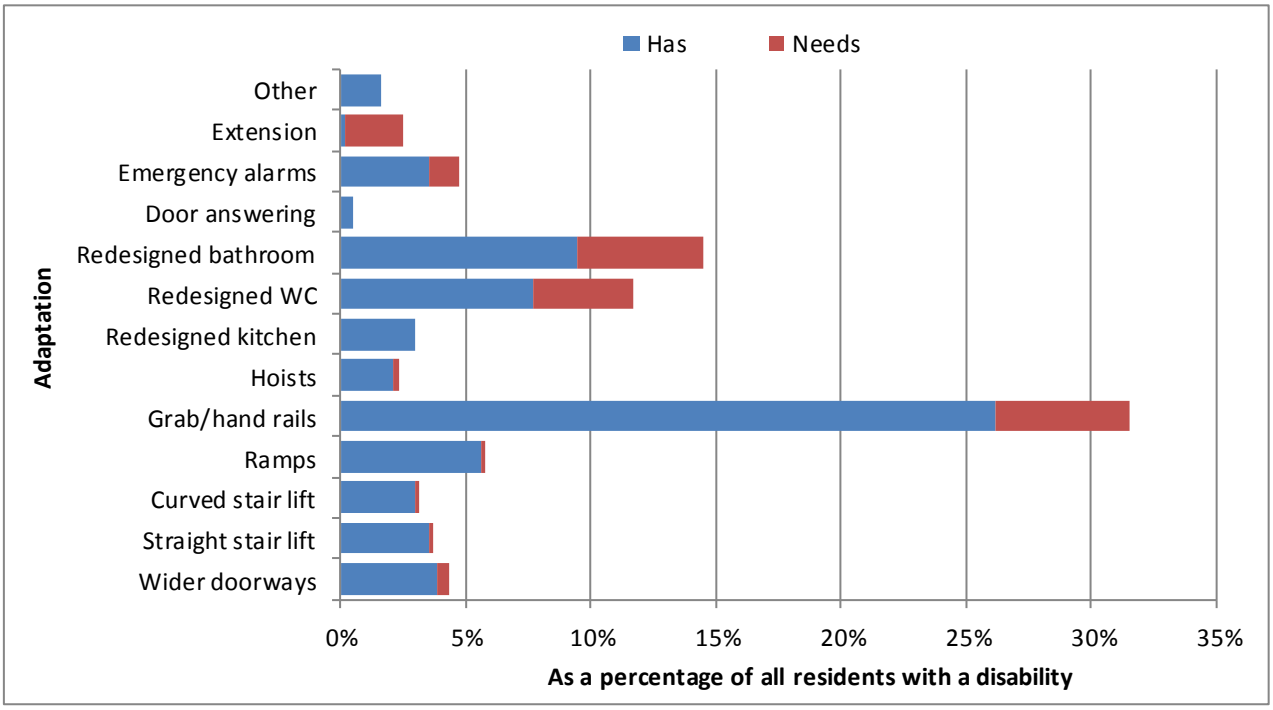
3.14 In order to address the specific housing needs of residents with a disability, the provision of Disabled Facilities Grants (DFG) by local authorities remains mandatory. The potential requirement for adaptations or equipment for disabled occupiers and the potential DFG demand are discussed in more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

3.15 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 or equipment and also whether the occupier felt there was the need for further adaptations or adaptations.

3.16 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 certain factors that mitigate this demand: firstly, DFGs are subject to means testing, except for adaptations for children, and secondly, there needs to be an assessment by an Occupational Therapist who will consider whether an adaptation is necessary and appropriate and also by the authorities disabilities service to establish if any recommended adaptations can be reasonably and practically undertaken taking into account the construction and configuration of the dwelling.

3.17 Figure 3.6 illustrates the proportion of dwellings, with residents who had existing adaptations/equipment and their perceived need for further adaptations or equipment; although it should be made clear that the following needs data have not been included as a direct result of a formal assessment of need. The chart is broken down by adaptation type.

Figure 3.6 Disabled adaptations/equipment present and required (Source: House Condition Survey 2011)



3.18 Figure 3.6 shows that grab/hand rails has the highest level of current provision, present in over 25% of dwellings occupied by a resident with a disability, followed by redesigned bathrooms at just under 10%. The most needed adaptations are also grab/hand rails at just over 5% and redesigned bathrooms at 5% of dwellings occupied by a person with a disability.

Nationality and Ethnic Origin of residents

3.19 Residents were asked to specify the majority ethnic origin type within their household and the results are given in Figure 3.7.

3.20 The majority of households (98.6%) describe their ethnic origin as being predominantly white British. In England as a whole, just under 92% of households describe their ethnic origin as white and thus Copeland is significantly less ethnically diverse to the national average.

3.21 The most common household ethnic group in the Borough, after white British households, is 'White Other' at approximately 0.4% of households. This is followed by White Irish and Bangladeshi which each account for 0.3% of all households. White non British categories have increased significantly over the past ten years, both locally and at a national level, due to in-migration from Europe and specifically Eastern European countries. Information on households' nationality was collected and this is presented after Figure 3.7.

Figure 3.7 Ethnic origin of residents (Source: House Condition Survey 2011)

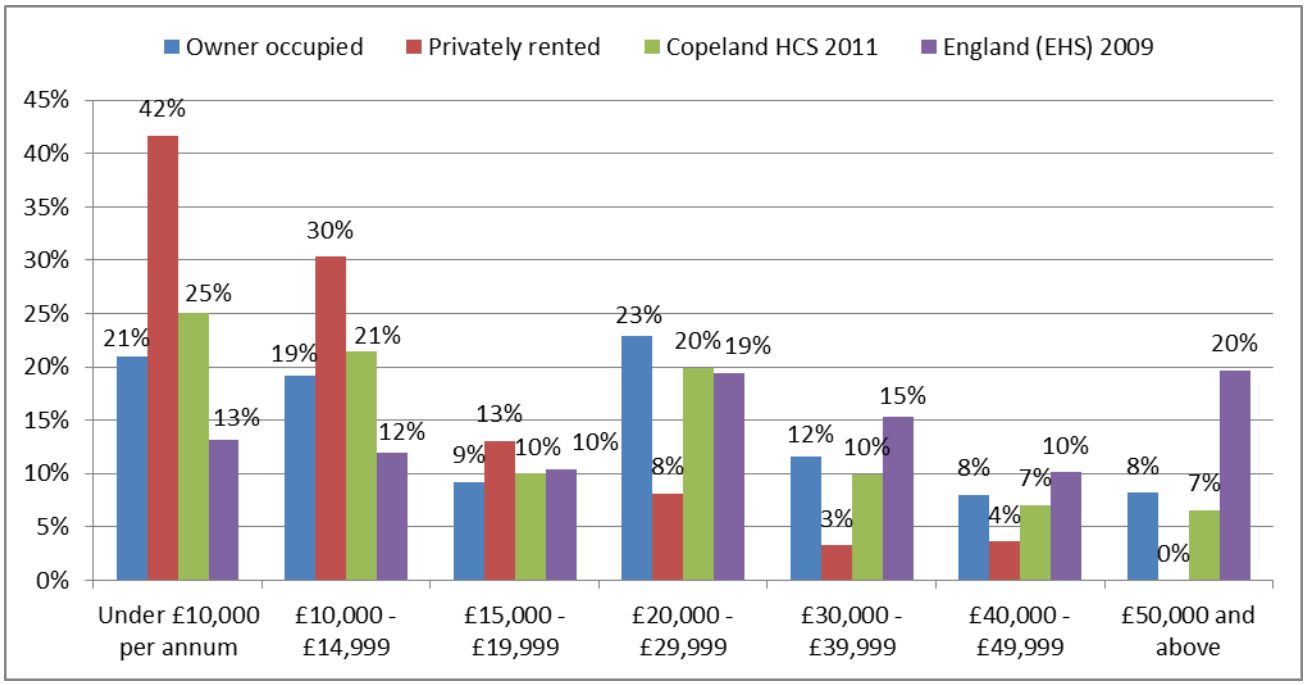
Ethnic Origin	Households	
White British	25,260	98.6%
White Irish	70	0.3%
White Other	110	0.4%
Other European	50	0.2%
White/Black African	20	0.1%
Other mixed	20	0.1%
Bangladeshi	70	0.3%
Black Caribbean	20	0.1%
Total	**25,620**	**100.0%**

3.22 The national identity of households in Copeland is fairly uniform with relatively few households identifying themselves by a nationality other than British. A key issue in terms of nationality is that it does not necessarily overlap with ethnicity in the Borough. It is down to individual households to determine what nationality they feel they are.

Income

3.23 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 in Figure 3.8.

Figure 3.8 Household incomes in bands (Source: House Condition Survey 2010 and Survey of English Housing 2009)



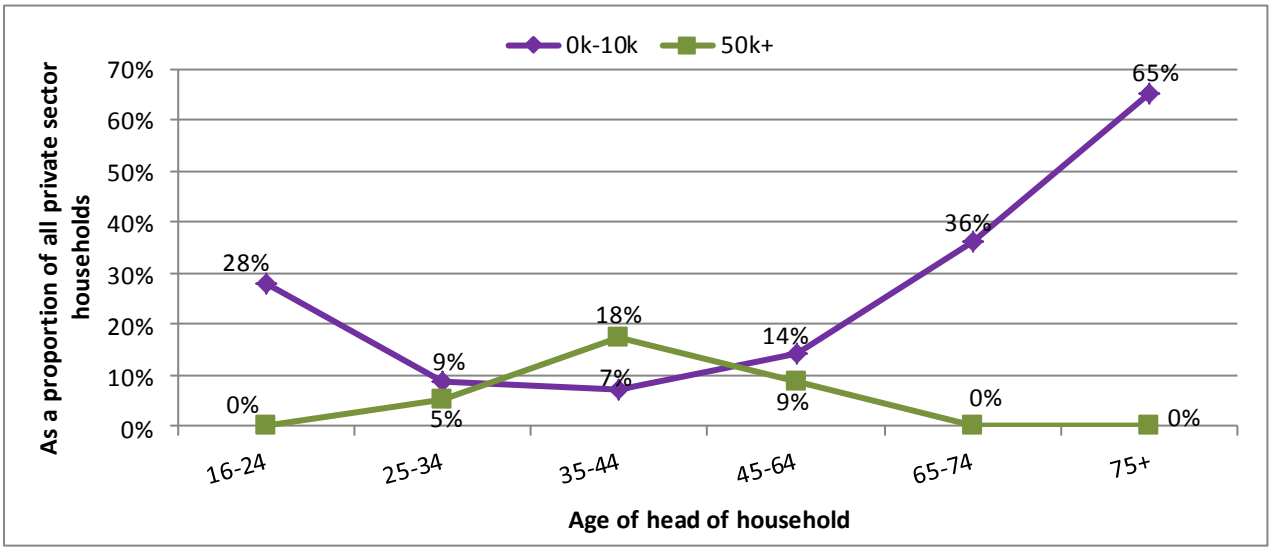
3.24 Average household incomes in Copeland are significantly below those in England overall. A higher proportion of people on low average incomes will impact on people's ability to fund repairs and improvements, as well as the choices they are able to make about affording good condition housing. Low incomes are particularly strongly associated with the private rented sector, a typical finding from surveys.

Figure 3.9 Number of households by income band (Source: House Condition Survey 2011 and Survey of English Housing 2009)

Income band	Copeland owner occupied		Copeland privately rented		England 2009
Under £10,000 per annum	4,350	21.0%	2,020	41.7%	13.2%
£10,000 - £14,999	3,980	19.2%	1,470	30.3%	11.9%
£15,000 - £19,999	1,910	9.2%	630	13.0%	10.4%
£20,000 - £29,999	4,740	22.9%	400	8.1%	19.4%
£30,000 - £39,999	2,420	11.6%	160	3.2%	15.3%
£40,000 - £49,999	1,650	8.0%	170	3.6%	10.1%
£50,000 and above	1,700	8.2%	0	0.0%	19.7%
Total	**20,770**	**100.0%**	**4,850**	**100.0%**	**100%**

3.25 Variations in income level are often associated with social characteristics such as the age of head of household, household type or disability.

Figure 3.10 High and low incomes by age of head of household (Source: House Condition Survey 2011)



3.26 Figure 3.10 above illustrates that low income (annual household income below £10,000 per annum) is strongly associated with the youngest (under 25) and older age groups (65 years and older). High incomes are predominantly associated with households aged between 25 and 64 years although there are relatively few households with high household incomes in Copeland. This pattern suggests that the greatest need for assistance to vulnerable occupiers is at the youngest and oldest ends of the age range.

3.27 Figure 3.11 compares low and high annual household income figures by household type. Figure 3.11 does show that clear associations exist. One person households were most strongly associated with low incomes, followed by lone parent with dependent children households in the private rented sector. Couples with dependent children and couples with no dependent children both had the equal highest proportion of higher incomes in the privately rented sector (14%).

Figure 3.11 Low and high household incomes by household type (Source: House Condition Survey 2011)

Owner occupied	Low income (household income less than £10,000 per annum)	Medium income (household income £10,000 - £30,000 per annum)	High income (household income above £30,000 per annum)
Couple no Dependent Child	2%	43%	55%
Couple with Dependent Child	14%	64%	22%
Lone parent with dependent child	0%	100%	0%
One person household	59%	38%	3%
Other multi-person household	1%	44%	55%
Privately rented			
Couple no Dependent Child	19%	67%	14%
Couple with Dependent Child	26%	60%	14%
Lone parent with dependent child	38%	62%	0%
One person household	63%	34%	4%
Other multi-person household	25%	75%	0%

3.28 When considering income and disability it is important to note that this survey used a broad definition of disabled person. This included residents that were frail elderly, as well as other persons with a disability.

3.29 When looking at the association between disability and income, 45% or 1,450 dwellings, of households with a disabled resident have a household income below £10,000 per annum, which is substantially higher than the 202 where there was no person with a disability. The residents of these dwellings may not only have had physical difficulty dealing with repairs, but may not be able to afford alternative, more suitable accommodation provision.

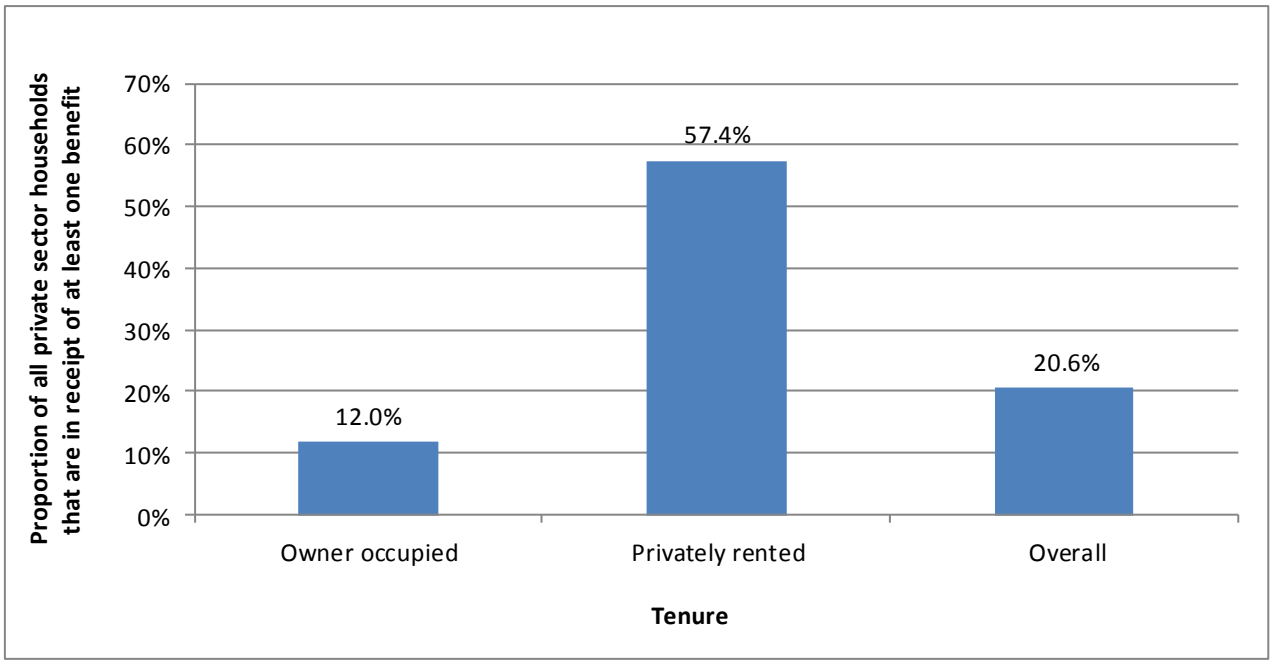
Benefit receipt

3.30 In addition to income, householders were asked if anyone within the dwelling was in receipt of one or more of a range of benefits. 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 < £16,190]
- Child tax credit [total income < £16,190]

3.31 Overall 5,280 (20.6%) households are in receipt of one or more benefits. At the national level 24% of private sector households also had at least one resident in receipt of a benefit. The distribution of benefit receipt by tenure shows the highest proportion, for the privately rented sector, 57.4% compared with 12.0% in the owner occupied sector.

Figure 3.12 Benefit receipt by tenure (Source: House Condition Survey 2011)



3.32 The rate of benefit receipt in the Borough is below the national average and reflects the economic conditions in the Borough and age profile when compared to England overall, with more retired residents on pension rather than benefit income.

Value of dwellings and equity

3.33 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.

3.34 The average value of a dwelling in Copeland is £131,123, as of August 2011. This figure was based on the average sale prices in Copeland compiled by the Land Registry from April to June 2011. The figure is well below the average value across the UK of £241,500; the second lowest average for Cumbria (Cumbria average £162,200) and below the North West average of £159,200. The median house price (as opposed to the mean) is £111,995, the figure being lower as it factors out the influence of a small number of very high priced dwellings and gives a more accurate reflection of the cost of a typical house in Copeland.

3.35 The average mortgage level for owner-occupied dwellings in Copeland, based upon occupier responses, is £13,800. This results in an average equity of £117,323 per dwelling using the Land Registry average value, based on all owner-occupied dwellings, including those owned outright. The average mortgage on mortgaged owner-occupied dwellings is £60,800.

Owner occupiers plans to repair their property

3.36 Owner occupiers were asked whether they were aware of any defects requiring remedial work to their property, how much they estimated this work would cost, how they would finance the proposed work and whether or not they would be interested in considering a low interest repayable loan/grant from the Council to undertake the works.

3.37 The great majority of owner occupied residents (91.5%) indicated that they were not aware of any defects requiring repair to their property. The remaining 1,820 (8.5%) said that they were aware of works or defects that are in need of attention. Figure 3.13 shows the costs estimated by occupiers for the work put into cost bands:

Figure 3.13 Occupiers estimated cost of improvement works (Source: House Condition Survey 2011)

Improvement Cost Band	Owner occupiers	Per cent
Under £2k	1,350	74%
£2k-£5k	160	9%
£5k-£10k	140	8%
£10k-£15k	30	2%
£15k-£20k	130	7%
£20k-£30k	10	1%
Total	**1,820**	**100%**

3.38 Just under three quarters (74%) said that the work would cost under £2,000, but only a handful of householders (1%) estimated that the cost of the work would be £20,000 to £30,000. The average cost of works, based on owner's estimates, is £2,958 per dwelling where work has been identified by the owner, which equates to approximately £7.2 million worth of work across the Borough as a whole, in the owner occupied sector. This relatively low figure is reflected in the figures for disrepair failure quoted in the next chapter.

3.39 Owners were asked if they could afford to carry out these works. Those who said they could afford to carry out these works represent 58% of owners, with a further 17% being unsure and the remaining 25% feeling that the works are unaffordable.

3.40 Figure 3.14 illustrates the responses by owner occupied residents when asked if they would be interested in a range of funding options from the Council to assist their ability to undertake the remedial/improvements works.

Figure 3.14 Owner occupied residents prepared to consider funding from the Council (Source: House Condition Survey 2010)

Option	Interested in loan	Per cent
Flexible loan	240	13.2%
Equity share loan	70	3.9%
Neither	1,510	82.9%
Total	**1,820**	**100%**

3.41 The majority of owners that cannot afford to carry out works are not interested in a flexible loan or an equity share loan. The remainder, however, still represent over 310 owner occupiers that would be interested in assistance, with flexible loans being the more appealing choice.

4. The Decent Homes Standard

Measuring housing condition against the standard

What is the Decent Homes Standard?

4.1 The Decent Homes Standard was created as a broad measure of housing condition. It was intended to be a minimum standard that all housing should meet and that to do so should be easy and affordable. It was determined that in order to meet the standard a dwelling must achieve all of the following:

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).

4.2 If a dwelling was to fail any one of these criteria it would be considered "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.

4.3 Guidance was originally laid out in 2002 and thus the 2006 guidance was an update to this. The revised guidance did not substantially change the criteria for the standard laid out in 2002. What changed was the measurement under two of the criteria, the statutory minimum standard and the thermal comfort criterion. The former changed from the Fitness Standard to the Housing Health and Safety Rating System (HHSRS) and this change is described in more detail in the next chapter. The thermal comfort measure changed from a calculated, energy efficiency based approach to a simpler, but more practical system. This takes into account the heating systems, fuel and insulation in a dwelling to determine if it provides adequate thermal comfort.

4.4 Social housing was originally the sole tenure to be covered by the Decent Homes Standard. The private housing sector fell under "The Decent Homes Target Implementation Plan" June 2003 – as modified April 2004. This gave a commitment, under Public Service Agreement (PSA) 7, which 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.

4.5 PSA7 was scrapped (effective from 1 April 2008) following the Comprehensive Spending Review in 2007. The percentage of vulnerable households in decent homes in the private sector has remained part of CLG's own Departmental Strategic Objectives (DSO2, 2.8)

4.6 Aside from governmental obligations and measures, the Decent Homes Standard has become the norm for measuring housing conditions and is described at the national level. For this reason the 2011 Copeland private sector HCS collected Decent Homes data, which are herein presented.

Change of emphasis and the Housing Act 2004

4.7 Whilst the changes under the revised definition and guidance for the decent homes standard apply, there was 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 Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 replaced the former statutory fitness standard.

4.8 The HHSRS assesses "hazards" within dwellings and categorises them into Category 1 and Category 2 Hazards. Local housing authorities 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.

'Non-decent' terminology

4.9 The term non-decent has, on occasion, proven to be a contentious one. The word decent itself tends to have implications of goodness, honour and virtue. As a consequence, the opposite state, non-decent, can be seen as unduly negative and evocative. In reality, a non-decent dwelling need not be in a terrible state of repair or in appalling condition. Something as simple as inefficient heating and a lack of insulation can cause a dwelling in otherwise pristine condition to be classified as non-decent. The owner of such a property may well not think that there is anything wrong with their home.

4.10 It is perhaps better to consider the Decent Homes Standard as a 'comfort' standard. A standard, which is achieved, would allow any resident to live comfortably and affordably. In practice, the standard is a relatively low one and failure to meet it 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 outcomes recognises that there may be instances where it is appropriate to record cases. For example, 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.

Prevalence of non-decency amongst private sector dwellings in Copeland

4.11 It is estimated that there are 9,520 private sector dwellings (35.9%) that are non-decent in Copeland. The figure for England as a whole is 31.5% (owner occupied and privately rented stock). The all England figure was taken as the proportion of non-decent private sector dwellings from the EHS 2009 and is

likely to have fallen to below 30% by 2011 given the downward trend from all previous EHS. The level of non-decency in Copeland's private sector housing stock reflects a marginally below average level of private renting and the largely urban nature of the housing stock, two factors that reduce non-decency.

4.12 When the HHSRS for Criterion A was used for the first time in the EHCS 2006, a significant increase in Criterion A failure (homes not meeting the statutory component of the Decent Homes standard) was recorded. This rose from just over 4% under the former fitness standard to 22.4% for England under the HHSRS Category 1 Hazard rate, increasing the overall non-decency rate for England from 26.8% for privately occupied dwellings in 2005 to 35.3% in 2006.

4.13 The Decent Homes Standard contains 4 criteria. Figure 4.1 gives a breakdown of the reasons for failure:

Figure 4.1 Reasons for failure of dwellings as a decent home (Source: House Condition Survey 2011 and EHS 2009)

Reason	Dwellings	Per cent (of non-decent)	Per cent (of stock)	Per cent (EHCS 2009)
HHSRS failure	6,910	72.6%	26.1%	22.0%
Disrepair failure	1,380	14.5%	5.2%	6.3%
Modern facilities inadequate	30	0.3%	0.1%	2.8%
Thermal Comfort inadequate	4,180	43.9%	15.7%	10.9%
Total failures	***12,500***			-
Non decent dwellings	**9,520**	**100.0%**	**35.9%**	**31.5%**

**Note: failure reasons total more than the figure for non-decent dwellings as some will fail on more than one criterion*

4.14 It is possible for a dwelling to fail the Decent Homes Standard for more than one reason. As a consequence, the number of dwellings failing in Figure 4.1 totals more than the number of non-decent dwellings overall. As an example, there is often a strong overlap between category 1 hazards and thermal comfort failures.

4.15 The order of reasons for failure of the Decent Homes Standard in Copeland is similar to the national profile. The most common failure type is for category 1 hazards, followed by thermal comfort failures. Thermal comfort failures are more common in Copeland than England, which reflects the older age profile of dwellings, as does the above average disrepair failure rate. Category one hazard failures are also higher than the national average, but this type of failure is strongly associated with the private rented sector and with rural dwellings, both of which are more common in Copeland than England.

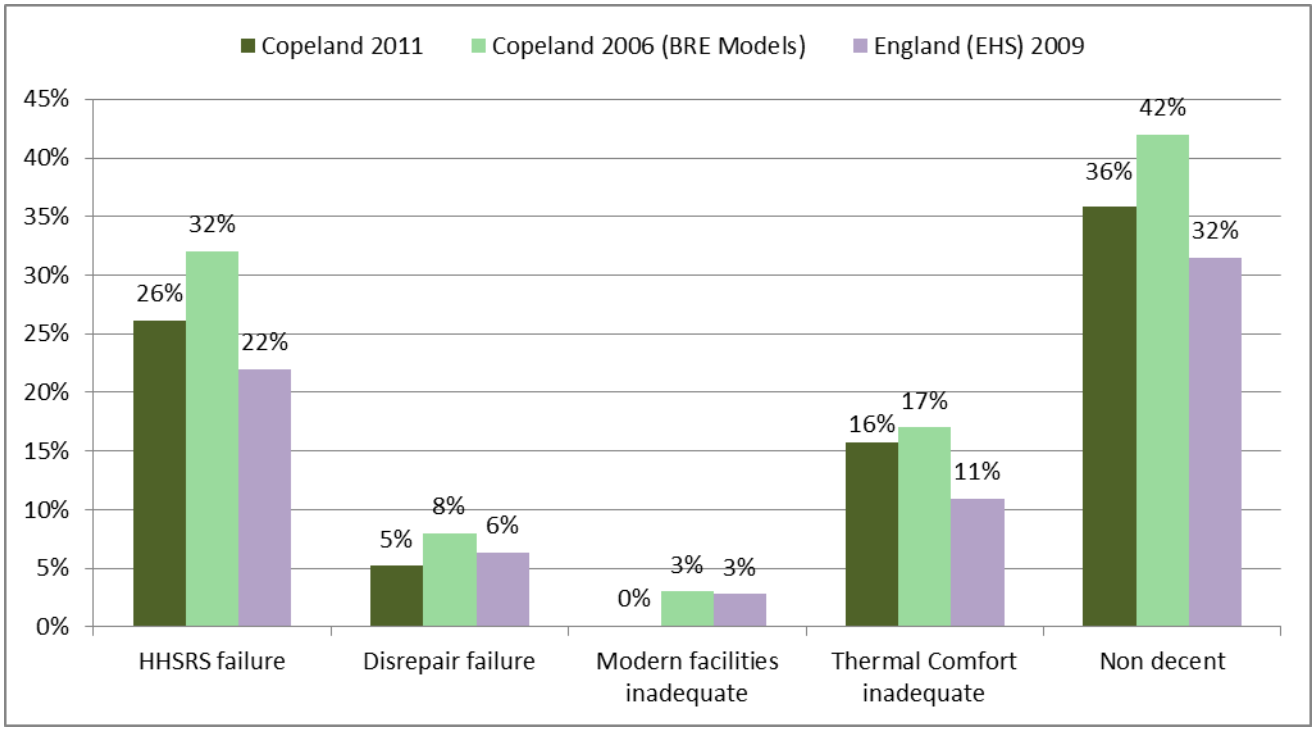
4.16 Prior to the reported data from the EHCS 2006 being published, which used the HHSRS for the first time, poor degree of thermal comfort was the primary reason for failure of the Decent Homes Standard. It should, however, be borne in mind that excess cold is the highest Category 1 Hazard reason for failure (see chapter 5) and this overlaps heavily with poor thermal comfort.

Changes in non-decent homes

4.17 Repairs and improvements by owners and occupiers, as well as interventions by the Council can have a positive impact in reducing the number of non-decent homes and thus increasing the number of Decent Homes in the borough. Figure 4.2 gives a comparison between the reasons for non-decency and failure rates from 2006 and 2011.

4.18 The 2006 figures are taken from the Building Research Establishment (BRE) modelled projections for housing conditions, as compared to the 2011 figures from this survey. The all England figures from the 2009 EHS are also included for comparative purposes.

Figure 4.2 Reasons for non-decency trends over time (Source: HCS 2011 and EHS 2009)

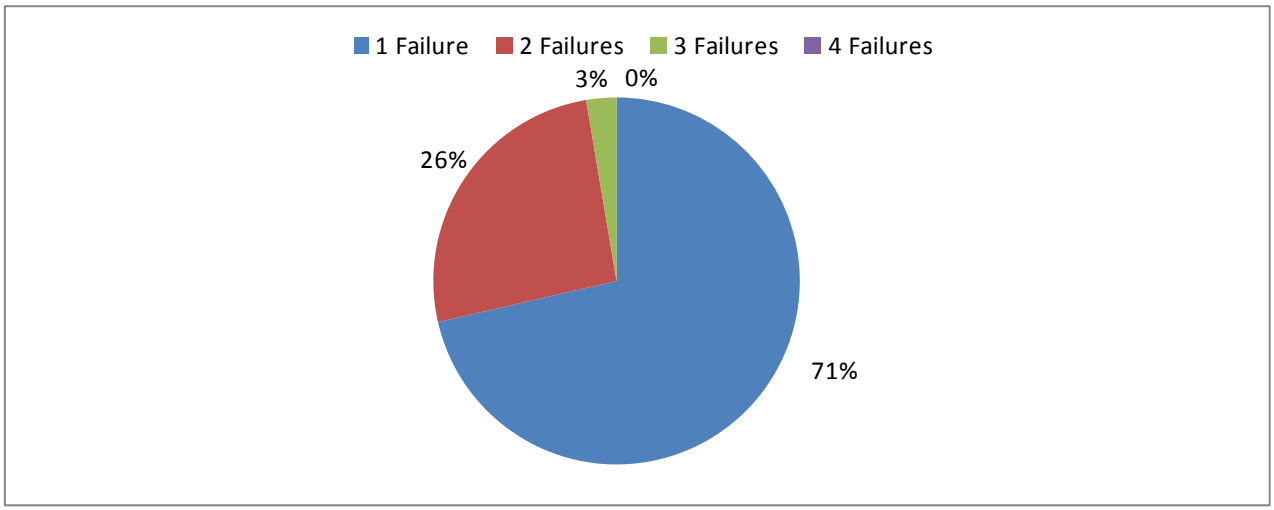


4.19 Figure 4.2 illustrates that there has been a significant improvement in housing stock conditions since 2006. Key areas such as category 1 hazards show a clear downward trend, but it is unlikely that this trend will be able to continue indefinitely as there is a law of diminishing returns in dwelling improvement as non-decent dwellings become harder to find. In addition, the remaining owners are likely to be those least able to help themselves or least willing to make changes.

Extent of non-decency

4.20 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. Figure 4.3 looks at the number of failures per dwelling in non-decent dwellings.

Figure 4.3 Degree of failure of the Decent Homes Standard (Source: House Condition Survey 2011)

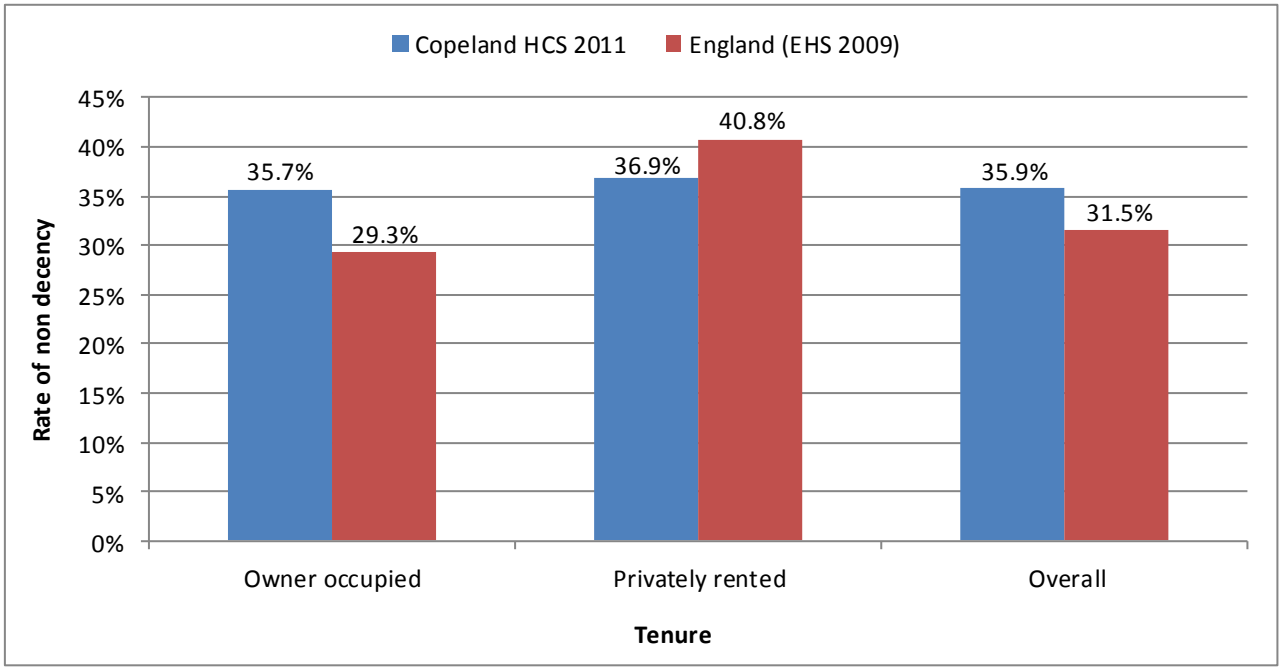


4.21 The majority of failures were in respect of one criterion only (71%), with the number of dwellings with two or more failures being 29%. Realistically in the majority of cases this will have been related to heating/insulation issues as the excess cold hazard and thermal comfort criterion are interlinked.

Non-decency and dwelling stock characteristics

4.22 Figure 4.4 shows the proportions of non-decent private sector dwellings by tenure, which only partially follows the national pattern. In Copeland a higher proportion of dwellings that are privately rented than owner occupied are non-decent, but the gap between the two tenures is much narrower than for England overall. As a result, owner occupied dwellings in Copeland have a rate of non-decency than the national average, whilst the rate of non-decency for privately rented dwellings is below the national average.

Figure 4.4 Tenure distribution of non-decent dwellings (Source: House Condition Survey 2011 and EHS 2009)



4.23 Figure 4.6 examines decent homes failures by tenure in terms of reasons for failure of the standard.

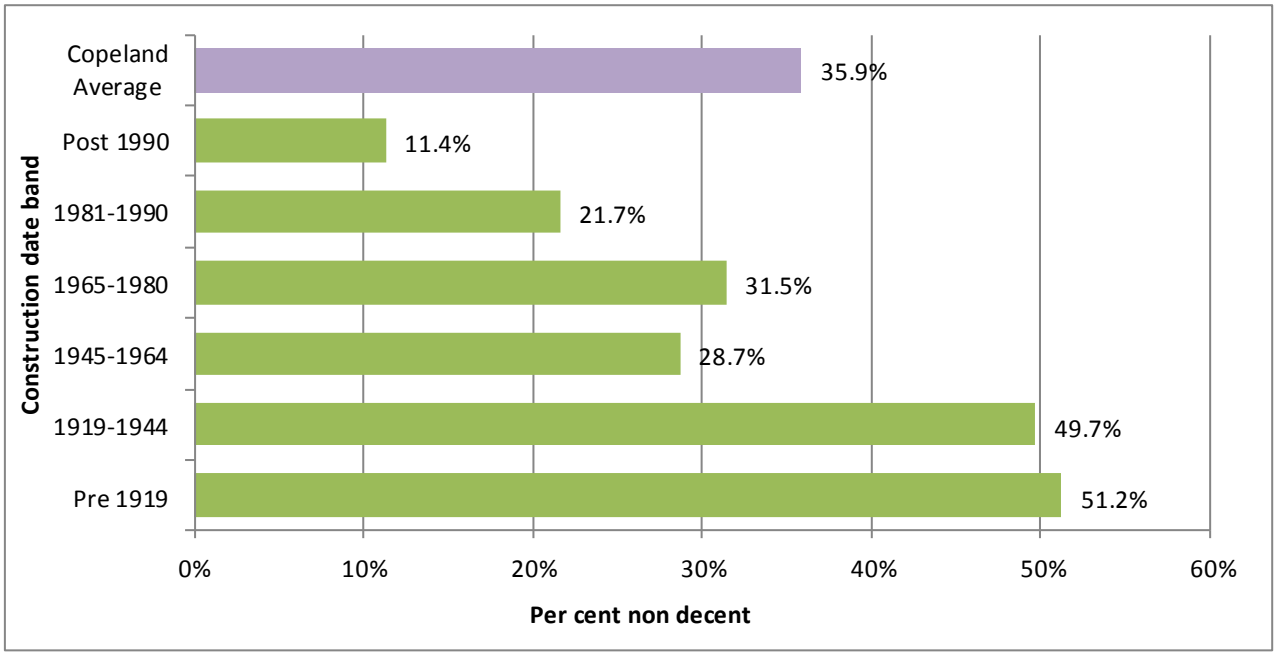
Figure 4.5 Reasons for failure of dwellings as a decent home by tenure (Source: House Condition Survey 2011)

Reason	HHSRS failure	Disrepair failure	Modern facilities inadequate	Thermal Comfort inadequate
Owner occupied	26.2%	5.8%	0.1%	14.9%
Privately rented	25.6%	2.6%	0.0%	19.3%
Overall	**26.1%**	**5.2%**	**0.1%**	**15.7%**

4.24 Private rented dwelling non-decency is driven largely by category one hazards and inadequate thermal comfort. Dwelling disrepair is substantially different between the two tenures, but at this low level it cannot be considered statistically significant.

4.25 Figure 4.6 gives the rate of non-decency among dwellings in each construction date band.

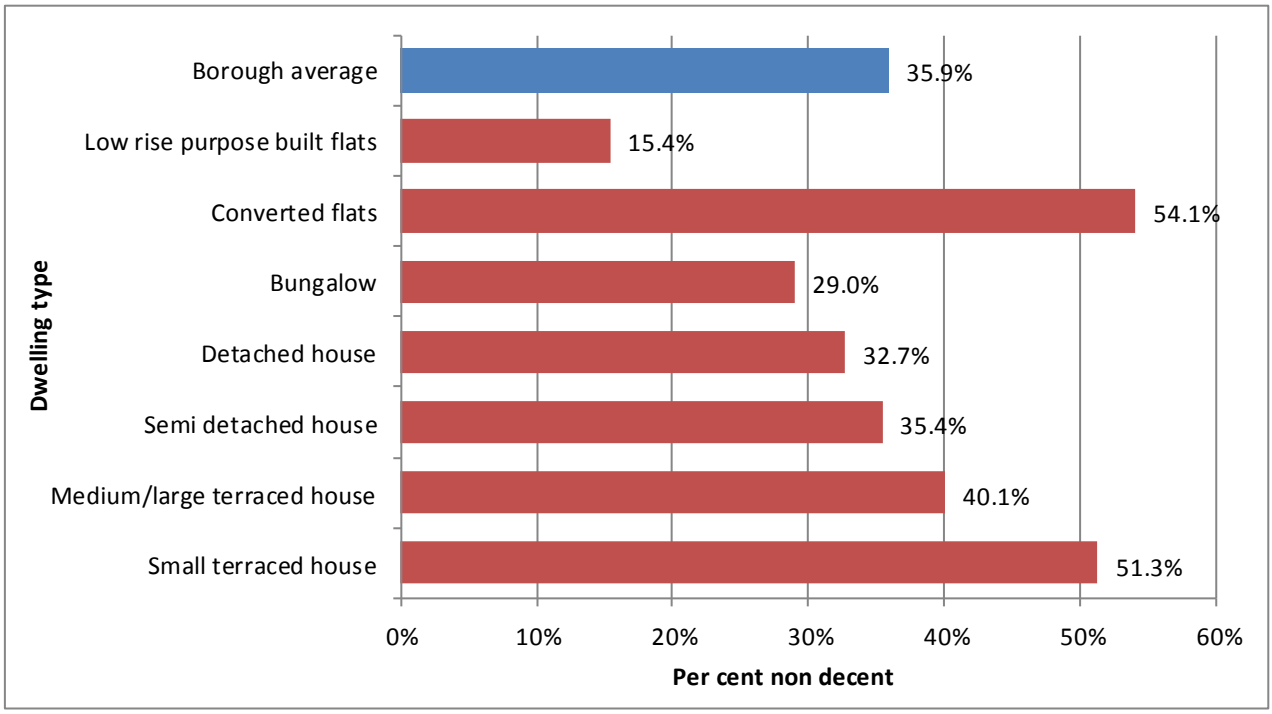
Figure 4.6 Non-decent dwellings by date of construction (Source: House Condition Survey 2011)



4.26 Copeland follows the trend typically found with the highest rates of non-decency for the oldest dwelling stock and the lowest rate in the modern stock. The only exception is for households built between 1945 and 1964 which show slightly lower rates of non-decency than those households built between 1965 and 1980.

4.27 Figure 4.7 examines decent homes failures by dwelling type.

Figure 4.7 Non-decent dwellings by dwelling type (Source: House Condition Survey 2011)



4.28 The highest rates of non-decency were found in converted flats followed by small terraced houses (terraced houses with a total floor area less than 70m^2). The distribution of rate of non-decency by dwelling type is typical of that found in the majority of housing stock condition surveys.

Cost to Remedy

4.29 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.

4.30 The cost to remedy non-decency was determined by examining the specific failures of each non-decent dwelling and determining the work necessary to make the dwelling decent. This was done for each criterion of the standard and Figure 4.8 shows the cost distribution for all non-decent dwellings in the stock, with the costs being based on the assumption that only those items that cause dwellings to be non-decent are dealt with.

Figure 4.8 Repair cost by non-decency reason (Source: House Condition Survey 2011)

Reason	Total Cost (£ million)	*Cost per dwelling (£)
Category 1 hazard dwellings	12.6	1,820
In need of repair	2.9	2,090
Lacking modern facilities	0.4	15,320
Poor degree of thermal comfort	9.4	2,250
Total	**25.3**	**2,660**

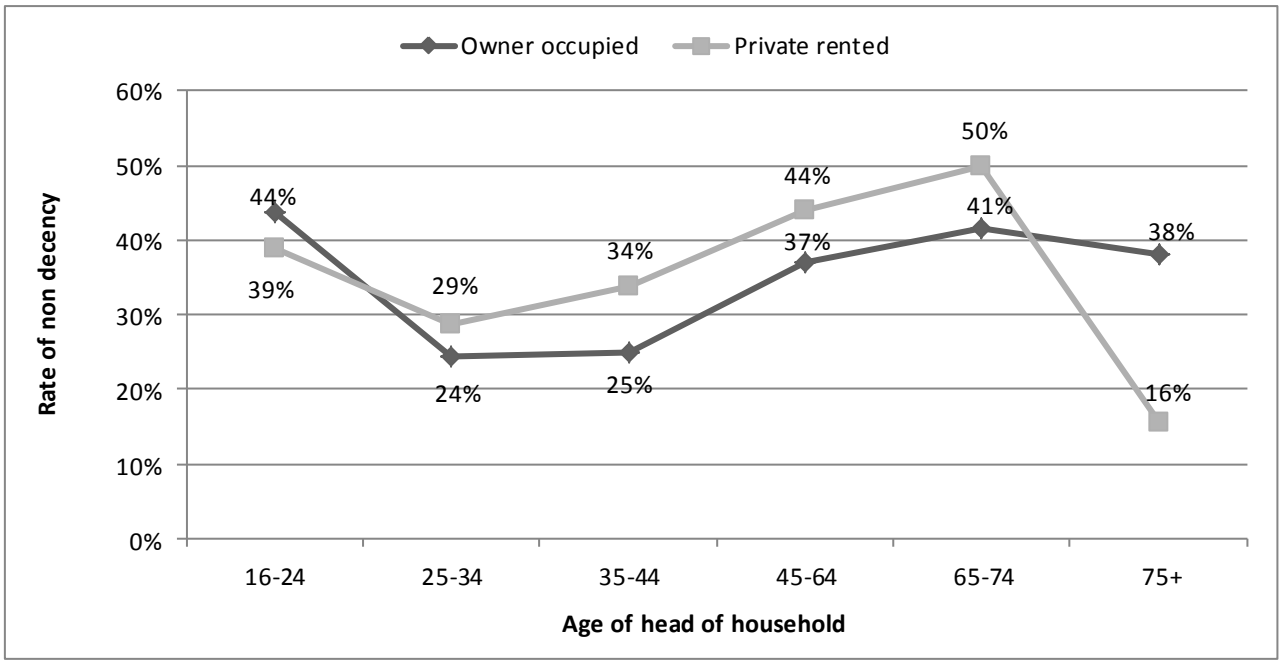
** Rounded to nearest £10*

Non decent dwellings and their residents

4.31 Chapter three examined the results of the interview survey with residents carried out at the same time as the physical inspection. By combining interview responses with survey data it is possible to see what, if any, relationships exist between a dwelling's condition and the characteristics of its residents.

4.32 It was established in chapter three that age of head of household is a good indicator of the overall age profile of people living in a dwelling. It also tends to be a key differentiating factor between households. Figure 4.9 gives a breakdown of dwelling condition by age of head of household.

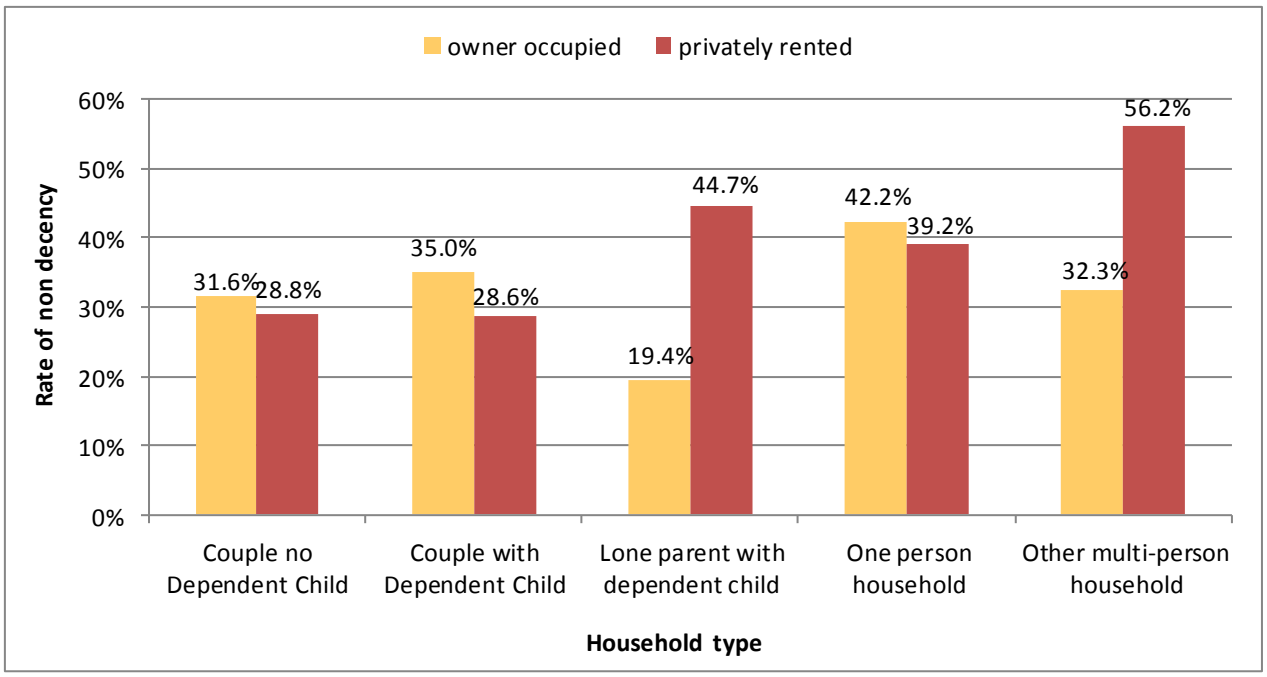
Figure 4.9 Non-decency by age of head of household (Source: House Condition Survey 2010)



4.33 The rate of non-decency in owner occupied dwellings starts at an above average rate for the youngest heads of household (16-24) then drops below average before beginning to rise again across the age bands up to the age of 65 where it goes up above average once more. For the private rented sector the picture is much the same, but with a steeper initial drop and longer climb, but with a substantial drop off for the over 75s. For the youngest heads of household (typical student accommodation and HMOs) non decency is around average, but this drops down below average for the middle age group. Beyond retirement age however, housing conditions worsen, but it should also be noted that there are very few residents over the age of 65 that live in privately rented accommodation.

4.34 The next chart, Figure 4.10, looks at the relationship between dwelling decency and household type.

Figure 4.10 Non-decency by household type (Source: House Condition Survey 2011)

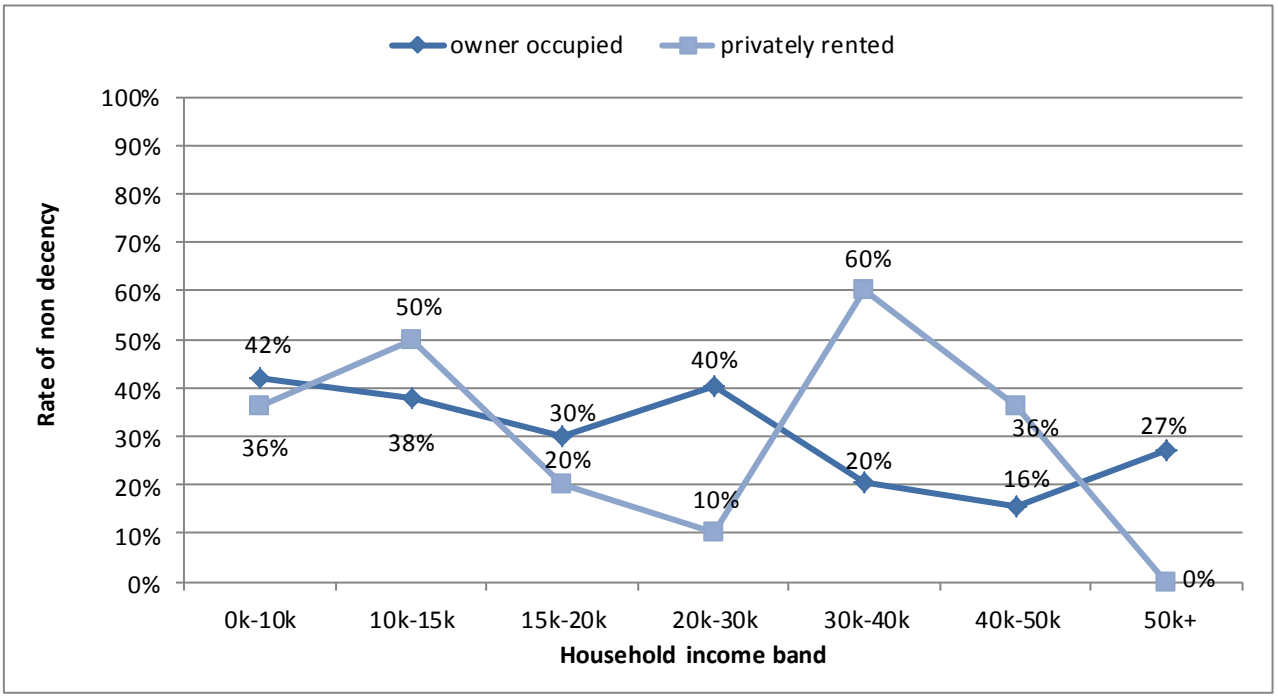


4.35 For all household types non decent dwellings are more prevalent in the owner occupied sector apart from for lone parents with dependent children and other multi person households. The most pronounced difference is for lone parent with dependent children households where the rate of non-decency of dwellings is nearly two and a half times that found in owner occupied dwellings. The next largest disparity is for other multi person households. For couples with no dependent children and one person households there is little difference in dwelling non-decency between dwelling tenures.

4.36 The relationship between income and non-decency can be analysed by combining household income figures with failures under the Decent Homes Standard.

4.37 The usual pattern of the highest rate of non-decency associated with the lowest household incomes is evident in Copeland. The highest rates of non-decency for owner occupiers are found where household income is below £15,000 per annum. For private rental tenants non-decency is high for low income households, before dropping away and then picking up again. The anomalies within these results are for households earning between £30,000 and £50,000 per annum. It should be remembered, however, that only a tiny proportion of people in this income band choose to rent property and as a consequence, this result is a statistical anomaly and should be disregarded when considering the pattern outlined in the graph.

Figure 4.11 Non-decency by annual household income band (Source: House Condition Survey 2011)



Non-decency and vulnerable residents

4.38 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 < £16,190]
- Child tax credit [total income < £16,190]

4.39 Vulnerable residents make up 18.4% of private sector households in Copeland, equating to 4,870 households. Of these households 1,800 are living in non-decent homes, which is 37.0% of all vulnerable households. The remaining 3,070 (approximately 63.0%) households with vulnerable residents are therefore living in decent homes.

5. Statutory minimum standard

The Housing Health and Safety Rating System (HHSRS)

Obligation to tackle housing health and safety hazards

5.1 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 dwellings fit. Closure or demolition was only appropriate in the most extreme cases.

5.2 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.

5.3 From April 2006 Part XI of the Housing Act 1985 was replaced by Part 1 of the Housing Act 2004, which repealed the former housing fitness standard and through statutory instruments and statutory guidance replaced it with the Housing Health and Safety Rating System.

5.4 As described in Appendix D, 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. 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 Appendix D and below.

Definition of Hazards under the HHSRS and Category level

5.5 The Housing Health and Safety Rating System (HHSRS) replaced the former 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.

5.6 The HHSRS 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…).

5.7 The HHSRS scoring 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.

5.8 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.

5.9 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. It is also the methodology adopted by the English Housing Survey.

5.10 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.

5.11 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.

Presence of category one hazards in private sector housing

5.12 The overall proportion of dwellings with a Category 1 Hazard is 26.1% compared with 22.0% (owner occupied and privately rented dwellings) found in the EHS 2009. This represented 6,910 private sector dwellings across Copeland having a category 1 hazard.

Changes in the level of category one hazards

5.13 As outlined in chapter four, there has been a reduction in the proportion of private sector dwellings that have a category one hazard over the past five years. It is not wise, however, to solely rely on the base figure from the previous survey, or the breakdown of reasons for failure of the standard. At the time of the last Copeland HCS the HHSRS was still in its early stages in terms of HCS use and version two of the calculation system (the current version is version two) had not come into use. As a consequence, many hazards were under-scored by current standards. In addition, the system was relatively new to surveyors and many of them were not used to identifying and scoring hazards.

5.14 For the past three to four years results from house condition surveys have been far more consistent and far more in line with expectations given the results from the EHS and the BRE's housing stock

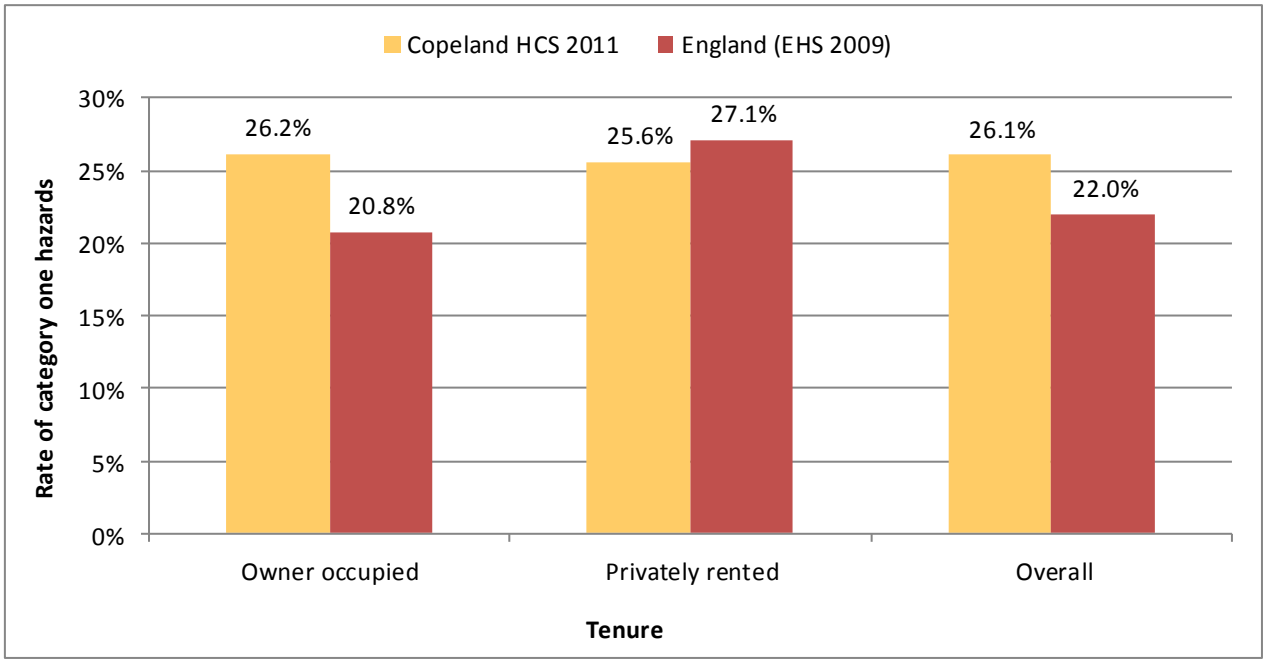
models. As a consequence, it is possible to be far more comfortable about the level of category one hazards present and that this is a genuine reduction in hazards when compared to previous years.

Category one hazards and dwelling stock characteristics

5.15 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.

5.16 Owner occupied dwellings, unlike is the case nationally, have the highest proportion of category one hazards. There is no statistically significant difference between tenures in Copeland, however, but this is unusually in that it is typically the case that private rented dwellings have a higher rate of category one hazards.

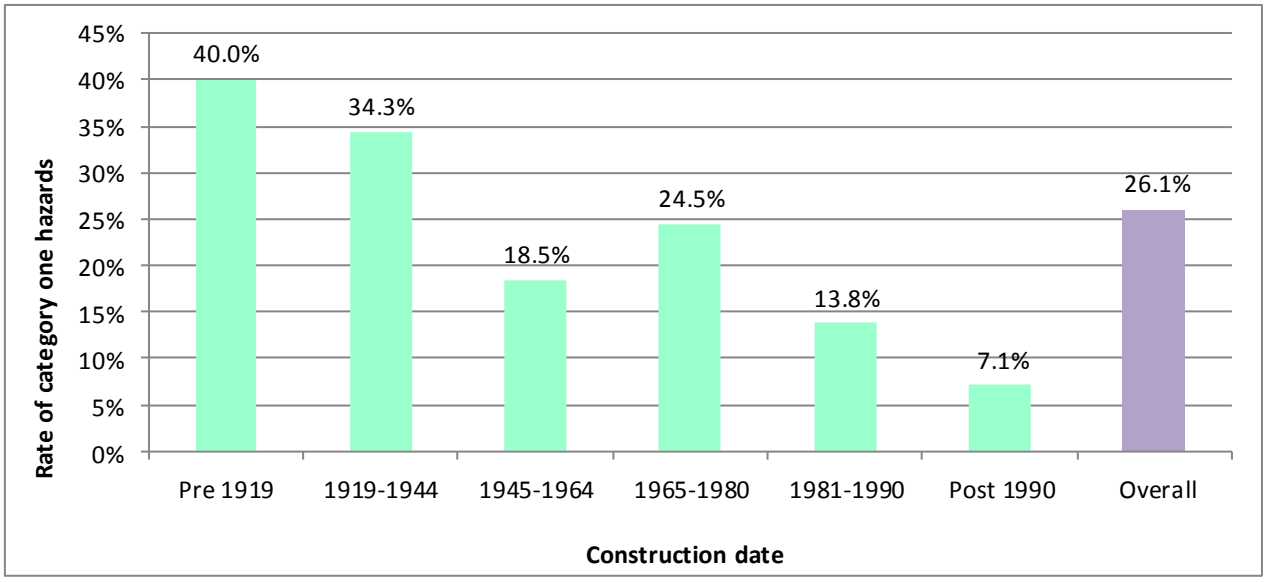
Figure 5.1 Rates of Category 1 Hazards by tenure (Source: House Condition Survey 2011 and EHS 2009)



5.17 Category 1 Hazards are generally much less closely linked with the deterioration of building elements than the former fitness standard, as the HHSRS is concerned primarily with the effect of deficiencies, which may be due to design faults, as well as disrepair. Despite this fact, HHSRS hazards are often associated with other factors relating to older properties (e.g. no built in insulation provision, solid walls, narrower and steeper staircases etc.). The profile of category one hazards by age of dwelling largely reflects this, but with some variations.

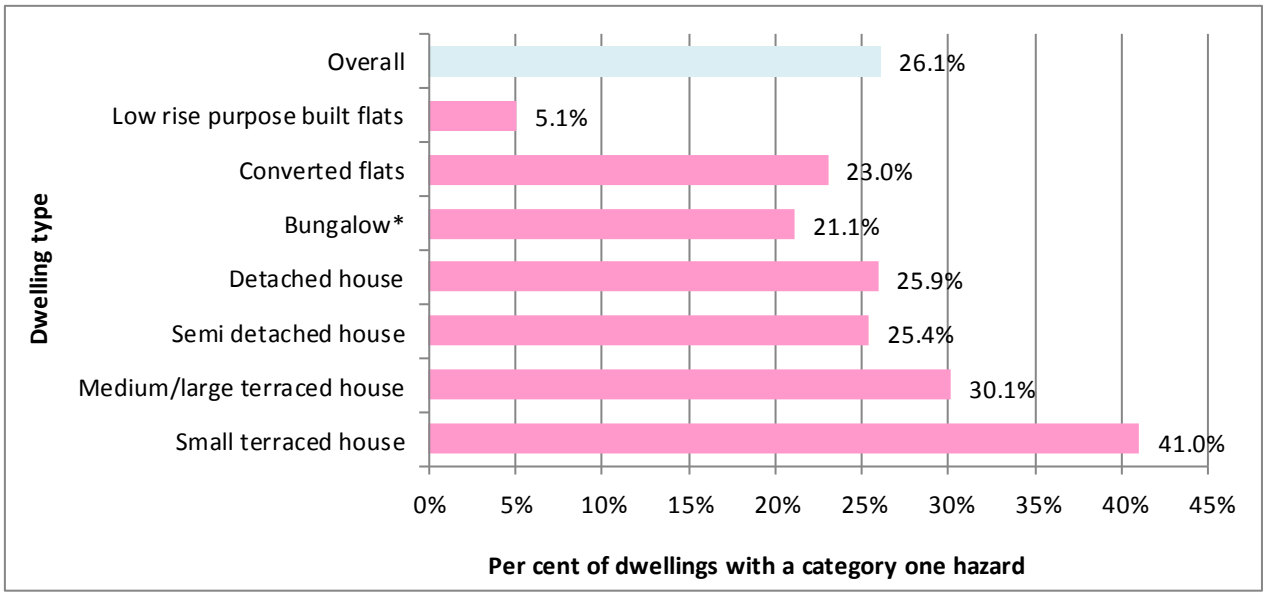
5.18 The most notable issue is a dip in category one hazards in dwellings built between 1945 and 1964. This is a reflection of the tenure and occupancy of dwellings from this era as most are owner occupied semi-detached houses in urban parts of the Borough. It should also be remembered that there are relatively few dwellings in these age bands overall and that category one hazards in pre 1919 dwellings are still the most numerous failures.

Figure 5.2 Rates of Category 1 Hazards by construction date (Source: House Condition Survey 2011)



5.19 Figure 5.3 gives the rate of category one hazards by dwelling type for the private sector housing stock in Copeland. The highest rate of category one hazards was found in small terraced houses followed by medium/large terraced houses. Low rise purpose built flats have by far the lowest rates of category one hazards. Reasons for this are the older age of the dwelling stock within these building type categories and the number of dwelling that fall under this dwelling type, i.e. there are very few flats in the Copeland area.

Figure 5.3 Rates of Category 1 Hazards by building type (Source: House Condition Survey 2011 and EHS 2009)



Severity of Category 1 Hazards

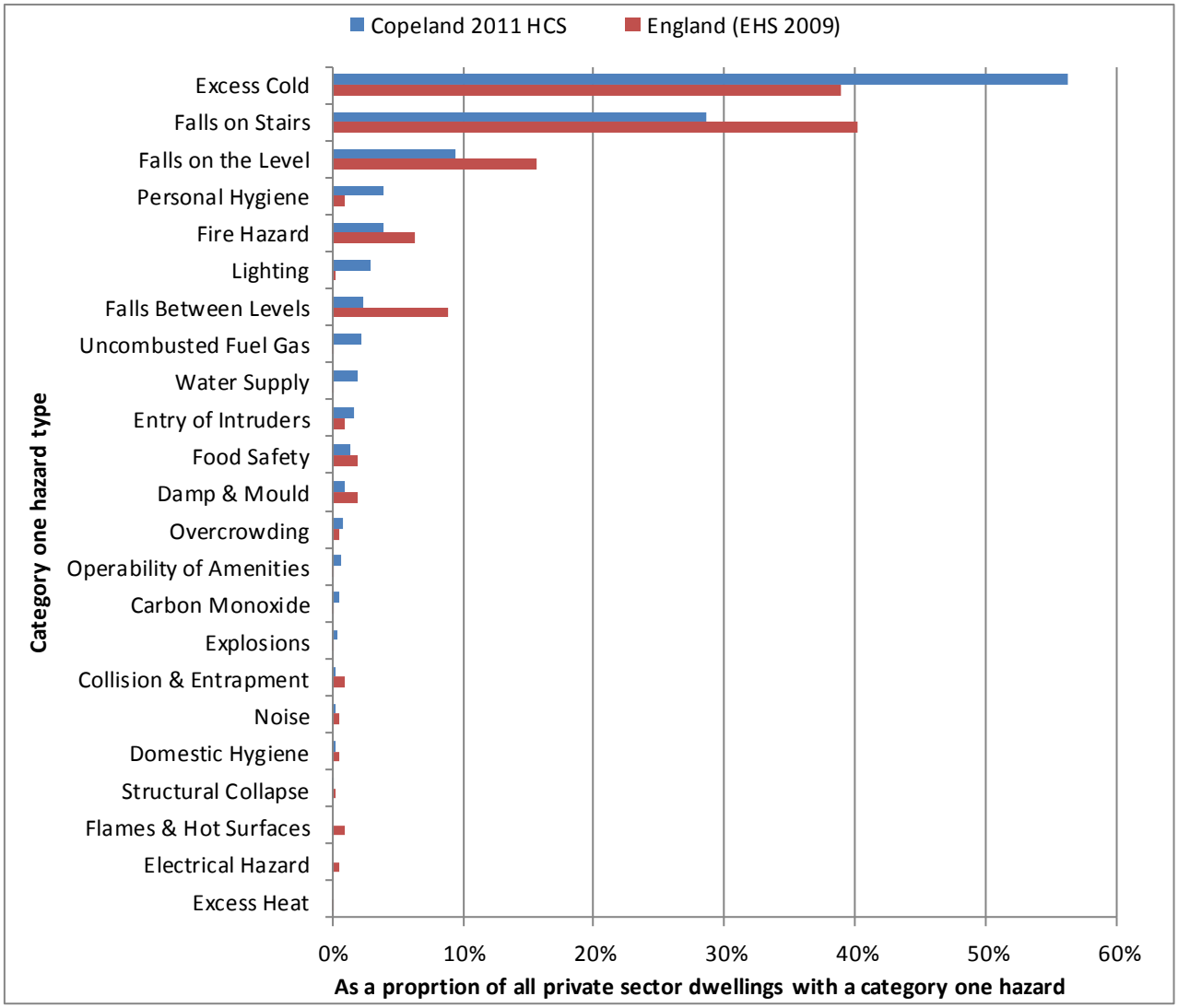
5.20 A dwelling may contain more than one category one hazard, for example, a falls on stairs hazard and an excess cold hazard. One measure of how severe the risk to health is in a given dwelling is the proportion of dwellings with multiple category one hazards. Of the 6,920 private sector dwellings in Copeland with a category one hazard, 5,740 have only one category one hazard, representing 83% of all

dwellings with a category one hazard. This leaves 1,180 (17%) dwellings actually having multiple category one hazards.

Types of Category 1 Hazard present

5.21 Figure 5.4 provides a breakdown of category one hazards by hazard type. The figures are as a percentage of all category one hazards, not all dwellings. Note: the chart excludes those hazards where there was a nil return.

Figure 5.4 Category one hazards by reason, as % of Category 1 Hazards (Source: House Condition Survey 2011 and EHS 2009)



5.22 The occurrence of category one hazards generally follows the national trend, with some explicable variations. The two main hazards, Falls-on-stairs and excess cold are reversed in Copeland due to the above average proportion of hard-to-treat older dwellings and the low proportion of dwellings above two storeys (the hazard type also includes falls on steps). Falls between levels are significantly lower than the national average, which is largely due to the low proportion of tall buildings within the Borough. Most other hazards are within a tolerable margin of the national average, or are at such low levels as to not be comparable.

5.23 A breakdown of category one hazards by hazard type for each tenure is given in Figure 5.5 below.

Figure 5.5 Category 1 hazard reasons for failure by tenure (Source: House Condition Survey 2011)

Category 1 hazard	Owner occupied		Privately rented	
Excess Cold	2,978	53%	917	71%
Falls on Stairs	1,691	30%	287	22%
Falls on the Level	485	9%	164	13%
Falls Between Levels	163	3%	0	0%
Electrical Hazard	0	0%	0	0%
Fire Hazard	239	4%	27	2%
Flames & Hot Surfaces	0	0%	0	0%
Damp & Mould	0	0%	69	5%
Entry of Intruders	110	2%	7	1%
Overcrowding	55	1%	0	0%
Excess Heat	0	0%	0	0%
Lighting	123	2%	76	6%
Water Supply	129	2%	7	1%
Food Safety	95	2%	0	0%
Personal Hygiene	275	5%	0	0%
Operability of Amenities	41	1%	7	1%
Uncombusted Fuel Gas	143	3%	7	1%
Explosions	7	0%	20	2%
Carbon Monoxide	27	0%	7	1%
Domestic Hygiene	20	0%	0	0%
Structural Collapse	0	0%	7	1%
Noise	0	0%	20	2%
Collision & Entrapment	20	0%	0	0%
Total	**6,601**	**100%**	**1,621**	**100%**

5.24 Owner occupied dwellings largely follow the trends for overall distribution of category one hazards by type. For private rented dwellings, however, there is a higher proportion of failure for falls on the level and damp.

Remedying category one hazards

5.25 As part of the survey process surveyors were required to record remedial action wherever a hazard was identified under the HHSRS. During the analysis it is possible to collate these remedial works specifically for dwellings where the hazard score indicated a category one hazard. For each remedial action a cost can be assigned and these costs can be cumulated to determine the cost to remedy each category one hazard and then further to give the overall cost of remedying category one hazards. Figure 5.6 gives a breakdown of category one hazard remedial costs by tenure.

Figure 5.6 Category one hazard remedial costs by tenure (Source: House Condition Survey 2011)

Tenure	Total Cost (£ million)	*Cost per dwelling (£)
Owner Occupied	10.0	1,780
Privately Rented	2.6	2,010
Overall	**12.6**	**1,820**

** Rounded to nearest £10*

5.26 Whilst is useful to understand the overall cost for remedial works, the average cost per dwelling can mask wide variations in the cost of works required. For this reason Figure 5.7 gives a breakdown of category one hazard remedial costs by hazard type.

Figure 5.7 Category one hazard remedial costs by hazard (Source: House Condition Survey 2011)

Tenure	Total Cost (£000s)	*Cost per dwelling (£)
Excess Cold	7,727	1,980
Falls on Stairs	2,092	1,060
Falls on the Level	264	410
Falls Between Levels	45	280
Electrical Hazard	0	3,500
Fire Hazard	48	180
Flames & Hot Surfaces	0	850
Damp & Mould	141	2,050
Entry of Intruders	361	3,100
Overcrowding	82	1,500
Excess Heat	0	1,200
Lighting	100	500
Water Supply	381	2,800
Food Safety	170	1,800
Personal Hygiene	440	1,600
Operability of Amenities	43	900
Uncombusted Fuel Gas	421	2,800
Explosions	81	3,000
Carbon Monoxide	12	350
Domestic Hygiene	44	2,200
Structural Collapse	87	12,500
Noise	26	1,300
Collision & Entrapment	30	1,500
Total	**12,597**	**1,820**

** Rounded to nearest £10*

5.27 Figure 5.7 it is immediately clear that the majority of remedial costs for category one hazards are as a result of excess cold failures and falls on stairs. This is due to a combination of the average remedial

cost for these hazards being higher or only a little below the average for all remedial costs, coupled with the fact that excess cold and falls on stairs are the most common category one hazards.

5.28 Even within each hazard there will be large variations in remedial costs and thus the figures here are only indicative of the overall scale of remedial works that are possible.

People living in dwellings with category one hazards

5.29 The socio-economic circumstances of home owners and private tenants will often show a relationship with dwelling conditions. This was observed to be the case in the previous chapter on non-decent dwellings. This section will look at a similar analysis but focussing on dwellings with a category one hazard.

5.30 Figure 5.8 gives a breakdown of the number of dwellings with a category one hazard for certain socio-economic groups and also provides the rate at which category one hazards occur for that group.

Figure 5.8 Category one hazard by socio-economic factors (Source: House Condition Survey 2011)

Group	Occupied Dwellings*	Dwellings with a category one hazard	Per cent of dwellings with a category one hazard
Household income under £10k	10,260	3,080	28.6%
Household income £10k - £50k	14,020	3,550	24.0%
Household income over £50k	1,340	280	20.1%
In receipt of benefit	5,280	1,440	25.9%
Not in receipt of benefit	20,340	5,470	25.6%
Age under 25	1,390	240	16.5%
Aged 25-74	20,140	5,600	26.0%
Age 75 or over	4,090	1,070	24.4%
Resident with disability	3,890	960	23.4%
No residents with a disability	21,730	5,950	26.1%
Overall*	**25,620**	**6,910**	**25.7%**

** Totals based on occupied dwellings NOT all dwellings as, by definition, socio-economic characteristics are not available for unoccupied dwellings*

5.31 Figure 5.8 illustrates that differences in socio-economic characteristics of occupiers can have an impact on whether a household lives in a dwelling with a category 1 hazard, but only in certain cases. Those households on the highest incomes are less likely to live in a dwelling with a category one hazard. Households where one or more people are in receipt of a benefit are marginally more likely to live in a dwelling with a category one hazard. Dwellings occupied by a resident with a disability are slightly less likely to have a category one hazard than those dwellings where there are no residing residents with a disability, which bucks the usual trend for this group.

Category 2 Hazards in bands D and E

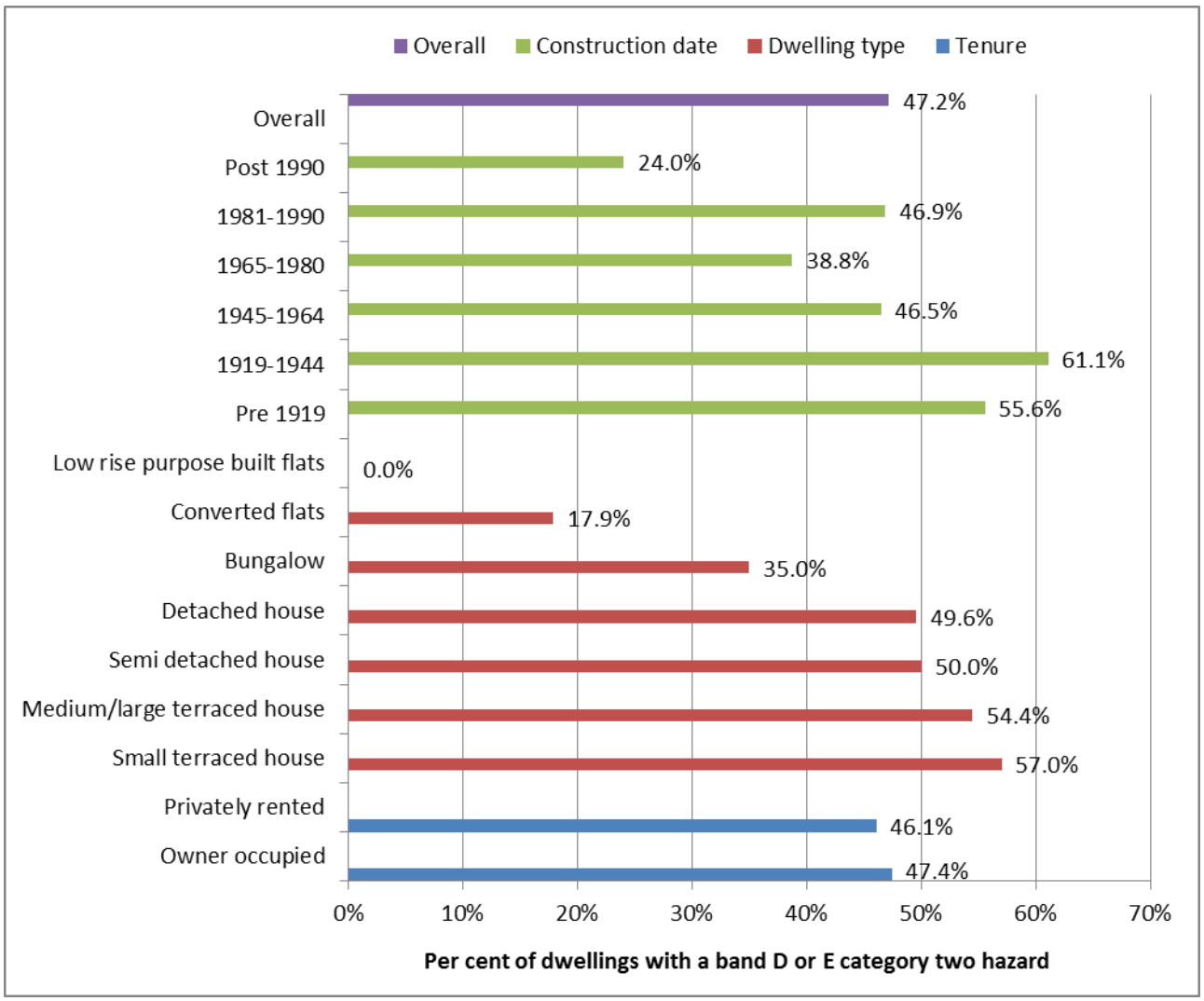
5.32 Local authorities have a statutory obligation to take action where a category one hazard is identified. Local authorities also have powers to choose to take action where a category two hazard is deemed

sufficiently severe. A dwelling may not have one of the hazard types, for example: a bungalow with no steps cannot have a falls on stairs hazard, but most dwellings will contain most hazard types. Any hazard that is present, but scores below band C is a category two hazard (bands A to C being category one hazards). In the vast majority of cases the risk and the hazard are so minimal as to be inconsequential. It is therefore reasonable to consider only the higher scoring category two hazards in bands D and E.

5.33 There are estimated to be 12,520 dwellings, just over 47% of the private sector housing stock, that have a band D or E category two hazard. Category one and category two band D and E hazards are not mutually exclusive. In other words, a dwelling may be category one on a particular hazard and may be band D or E on an entirely different hazard.

5.34 Figure 5.9 illustrates the distribution of Category 2 Hazards (Bands D and E) by tenure, building type and age.

Figure 5.9 Category two hazards by dwelling characteristics (Source: House Condition Survey 2011)



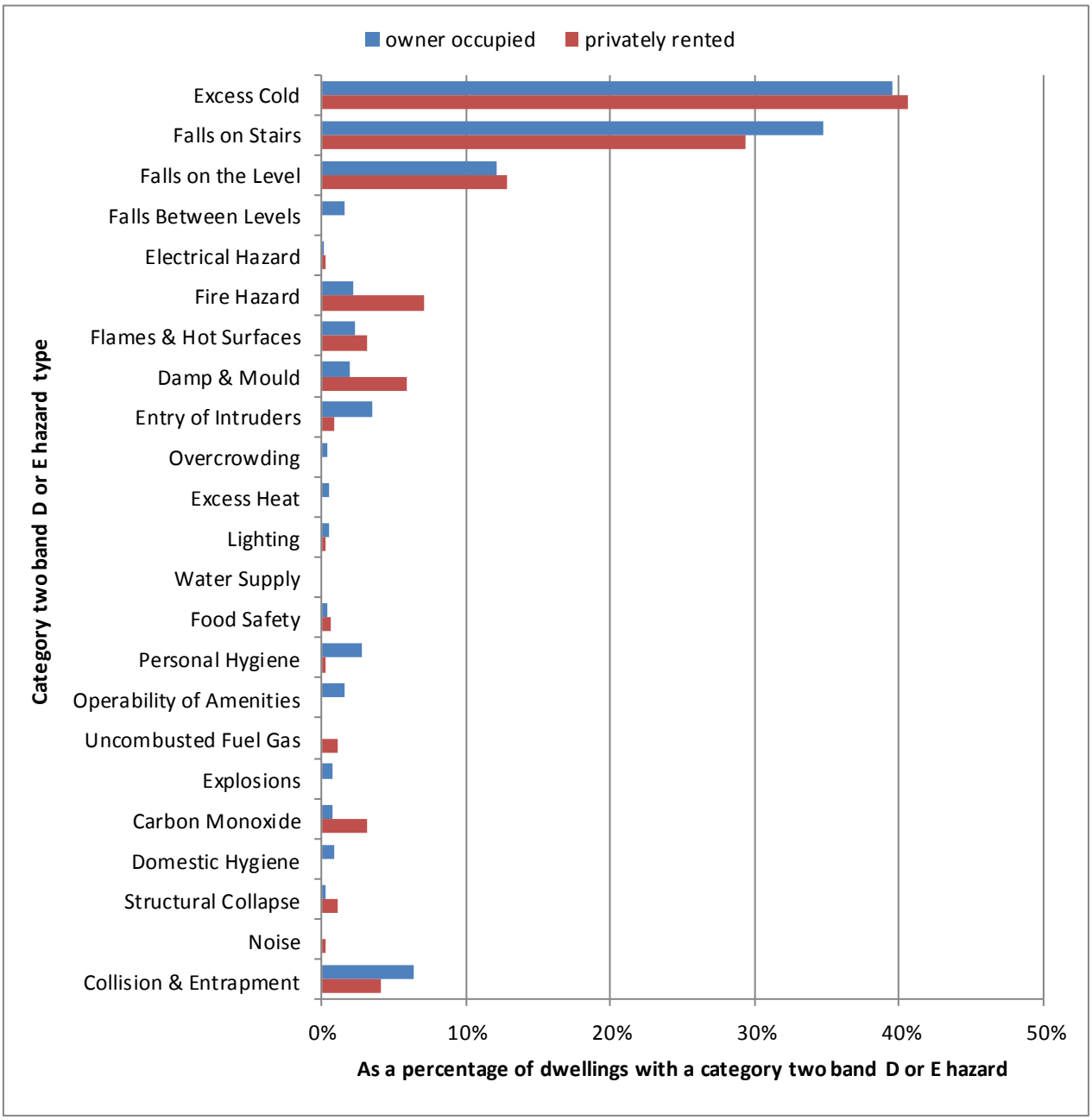
As with category one hazards, band D and E hazards are slightly less common in privately rented dwellings than they are in owner occupied homes.

5.35 The presence of high category two hazards by dwelling type is similar to the pattern for category 1 hazards. Small terraced houses and medium/large terraced houses have the highest proportion of band D and E category two hazards.

5.36 Category two hazards, band D and E, become less common the more modern a dwelling is, as was the case for category one hazards. Also, as with category one hazards, this trend does not completely follow a descending path with dwelling age among category two hazards, the exceptions being dwellings built between 1919 and 1944 and 1981 and 1990.

5.37 Figure 5.10 illustrates the distribution of Category 2 Hazards (Bands D and E) by hazard type and ranked highest to lowest.

Figure 5.10 Category two hazards by reason, as % of Category 2 Hazards (Source: House Condition Survey 2011)



5.38 Category two band D and E hazards generally follow the pattern for category one hazards for the top three hazards. Beyond this there is some variation in how common hazards are when compared to category one hazards. It is also the case that more types of hazard were identified as having a band D or E score than was the case for category one hazards.

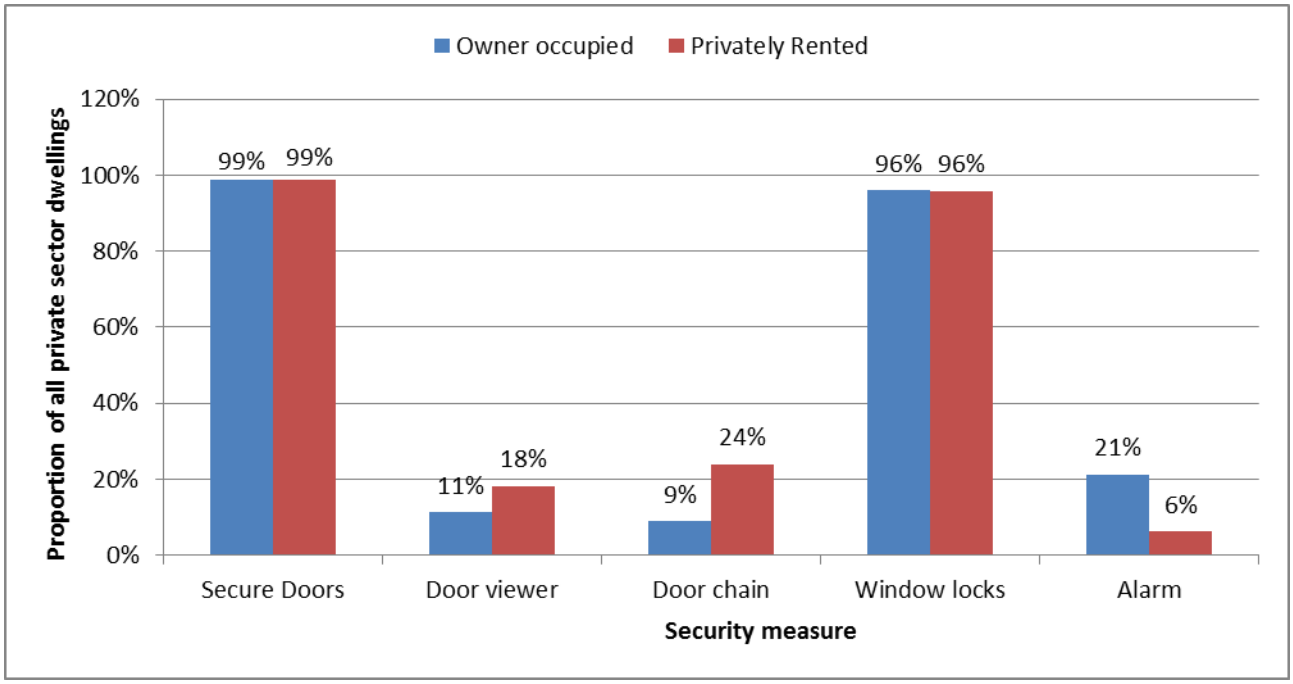
Entry by Intruders (Security)

5.39 Entry by intruders was identified as a significant hazard both for category one and category two hazards.

5.40 Residents were asked if a range of security measures were present in their property. Figure 5.11 gives a breakdown of residents' responses to these questions.

5.41 The two highest levels of provision are secure doors and window locks, which are almost universal for dwellings in both tenures. Door viewers and doors chains are found at very low levels. Alarms are the least common for privately rented dwellings, but even amongst owner occupied dwellings only around one-in-five dwellings has an alarm. All security measures occurred at the same level or less frequently in owner occupied dwellings than privately rented ones apart from alarms. Secure doors and window lock occurred at the same rate for dwellings in both tenures.

Figure 5.11 Presence of security measures (Source: House Condition Survey 2011)



Overcrowding

5.42 In the ODPM report Overcrowding in England: the national and regional picture it stated 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".

5.43 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 Copeland.

5.44 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.

5.45 In the Court of Appeal case Elrify v. Borough 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.

5.46 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.

5.47 Levels of overcrowding in Copeland are so low that it is difficult to provide meaningful analysis. It must, however, be taken in the context described by the ODPM report mentioned above that a reliable estimate of numbers cannot be produced. No dwellings were found that rated a category one hazard for overcrowding, but this is largely due to extremely infrequent severe negative outcomes for such a hazard

5.48 Sections 139 to 144 of the Housing Act 2004 relate to the service of an overcrowding notice. It applies to an 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.

5.49 Under the Housing Health and Safety Rating System, 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, showing the low average potential for harm. No dwellings during the survey found to have a category one hazard under this heading.

6. Dwelling state of repair

Disrepair to major building elements and amenities

Introduction

6.1 Criterion B of the Decent Homes Standard looks at the issue of the state of general repair of a dwelling which will fail 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.

6.2 A building that has component failure before the components expected lifespan does not fail the decent homes standard. A dwelling will be considered to be in disrepair if it fails on one or more major element or two or more minor elements. Major and minor element failures are listed below:

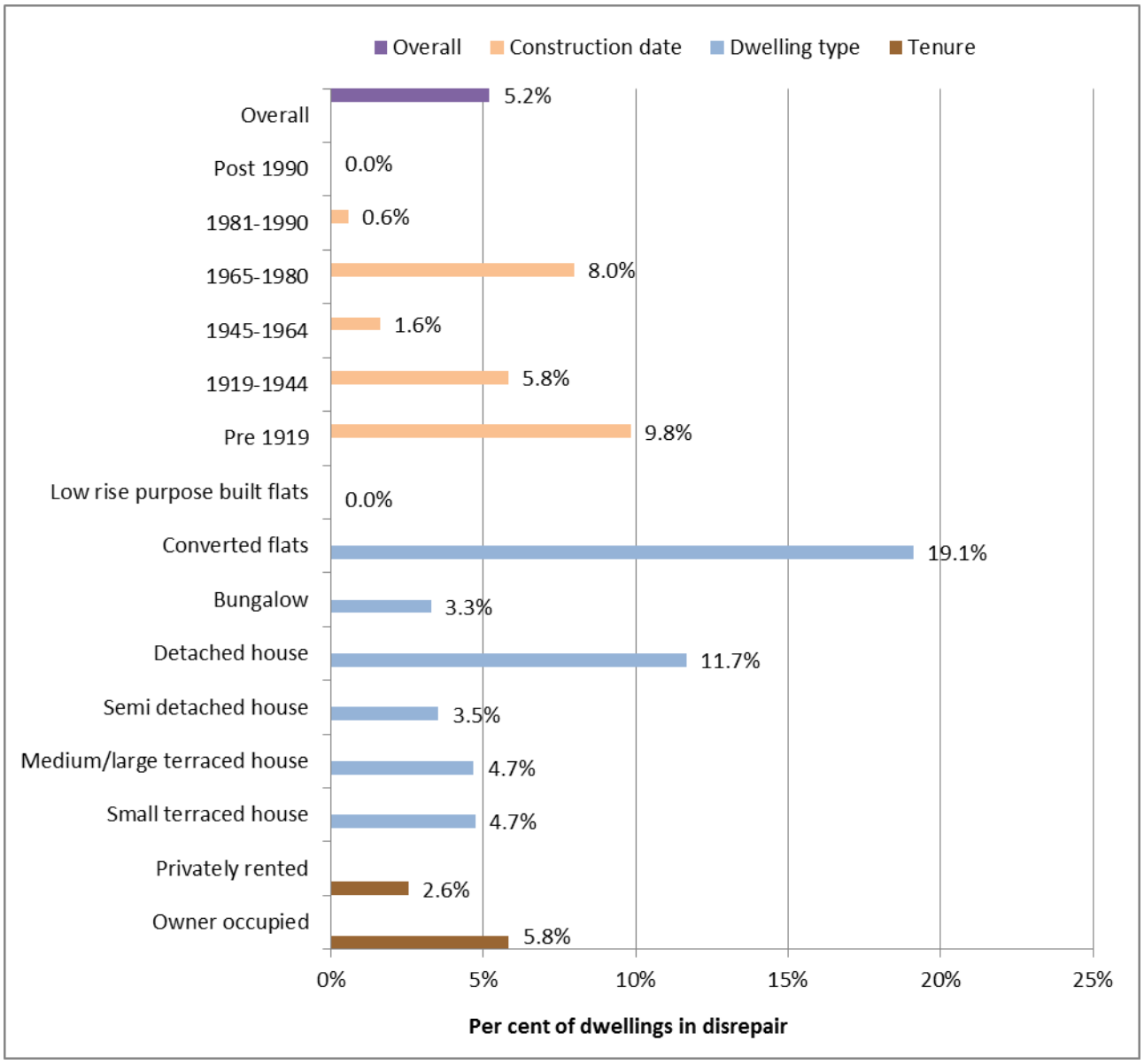
Figure 6.1 Major building element anticipated life-span (Source: A decent home – guidance for implementation 2006)

Element	Age to be considered old
Major Walls (Repair/Replace >10%)	80
Lintels	60
Brickwork (spalling)	30
Roof structure (Replace 50% or more)	50 for houses 30 for flats
Roof cover (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
Kitchens	30
Bathrooms	40
Gas Boiler (Major Repair)	15
Central heating distribution	40
Gas Fire (Major Repair)	10
Electrics (Major Repair)	30

Disrepair and dwelling stock characteristics

6.3 Dwelling disrepair affects 1,380 private sector properties in Copeland, which equates to 5.2% of all private sector dwellings within the Borough. The following chart, Figure 6.2, shows the distribution of disrepair failures by tenure, dwelling type and age of property.

Figure 6.2 Disrepair by dwelling characteristics (Source: House Condition Survey 2011)



6.4 Disrepair failures follow much the same pattern as for other dwelling characteristics. Disrepair in pre 1919 dwellings is at just under 10% falling to 1.6% from 1945 to 1964, increasing to 8% between 1965 and 1980 then tailing off further with virtually no disrepair after 1981. Converted flats have the highest rates of disrepair, but it must be taken into consideration the relatively low number of dwellings of this type within Copeland. The next highest rate of disrepair is for detached houses. As with other indicators owner occupied dwellings have the highest failure rate. The higher rate for privately rented dwellings reflects their association with pre 1919 dwellings, particularly converted flats.

Remedying dwellings in disrepair

6.5 As with category one hazards, it is possible to provide costs to remedy disrepair failures under the Decent Homes Standard. Surveyors were required to indicate works required to building elements and amenities and these were converted to costs. Chapter four of this report indicated that the sum total of these remedial costs is £2.9 million, an average of £2,090 per dwelling in 2,020 dwellings.

6.6 Figure 6.3 gives a breakdown of remedial costs for elements failing the disrepair criterion of the Decent Homes Standard. On average, each dwelling failing the disrepair criterion has approximately one-and-a-half reasons for failure. As a consequence, the total number of disrepair elements is 2,020 compared to the 1,380 dwellings listed as failing. The average cost of remedying disrepair is also, therefore, well above the average cost of remedying any single disrepair item.

6.7 Costs have not been split down by tenure due to the fact that such a detailed breakdown for such a small category is statistically unreliable.

Figure 6.3 Major building element remedial repair costs (Source: House Condition Survey 2011)

Element	Disrepair failures	Total cost £millions	Average cost per dwelling £s
Major Walls (Repair/Replace >10%)	0	0.0	0
Brickwork (spalling), Lintels	50	0.0	650
Roof structure (Replace 50% or more)	0	0.0	0
Roof cover (Replace 50% or more)	160	0.2	1,400
Chimney (1 or more needing partial rebuild)	170	0.0	190
Windows (Replace 2 or more windows)	110	0.3	2,800
Doors (Replace 1 or more doors)	0	0.0	0
Kitchens	200	0.1	750
Bathrooms	60	0.0	330
Gas Boiler (Major Repair)	320	0.3	1,020
Central heating distribution	60	0.2	3,650
Gas Fire (Major Repair)	180	0.1	450
Electrics (Major Repair)	710	1.5	2,110
Overall	**2,020**	**2.9**	**2,090**

**Note: dwellings may have more than one failure, thus all disrepair failures total more than the number of dwellings with disrepair failures. Because of multiple failures, the average cost for dwelling disrepair is higher than the averages for remedying individual failures.*

6.8 It is important to note that with a disrepair rate as low as 5.4% in Copeland, the results in Figure 6.3 can only be considered indicative.

People living in dwellings in disrepair

6.9 As with other condition indicators, there can be relationships between dwelling disrepair and socio-economic characteristics of residents. Figure 6.4 explores these relationships.

Figure 6.4 Dwellings in disrepair by socio-economic factors (Source: House Condition Survey 2010)

Group	Dwellings	Dwellings in disrepair	Per cent of dwellings in disrepair
Household income under £10k	6,440	450	7.0%
Household income £10k - £30k	17,500	820	4.7%
Household income over £30k	1,680	100	6.0%
In receipt of benefit	5,270	300	5.7%
Not in receipt of benefit	20,350	1,080	5.3%
Age under 25	1,390	80	5.8%
Aged 25-74	20,270	940	4.6%
Age 75 or over	3,960	340	8.6%
Resident with disability	3,900	200	5.1%
No residents with a disability	21,720	1,180	5.4%
Overall	**25,620**	**1,380**	**5.4%**

** Lower than total for all disrepair dwellings, excludes vacant dwellings in disrepair*

6.10 Dwelling disrepair is similar for all households regardless of household income. Residents with a disability are slightly less likely to be in dwellings that suffer disrepair. Households in receipt of benefits are slightly more likely to be in dwellings that suffer disrepair. The oldest heads of household are most likely to live in a dwelling in a state of disrepair.

7. Lacking modern facilities

Provision of kitchens, bathrooms and other features

Introduction

7.1 The third criterion of the Decent Homes Standard is that a dwelling should have adequate modern facilities. A dwelling fails the modern facilities test only 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

7.2 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.

7.3 As a result of the relatively small number of dwellings failing the Decent Homes Standard on this criterion, it was not possible to further subdivide those failures to examine their tenure distribution or other characteristics.

Remedial costs for non-modern facilities

7.4 Figure 7.1 examines the cost to remedy failures under the non-modern facilities criterion of the Decent Homes Standard.

Figure 7.1 Remedial costs for dwellings lacking modern facilities (Source: House Condition Survey 2011)

Element	Modern facilities failures	Total cost £millions	Average cost per dwelling £s
Modernise kitchen	30	0.1	4,800
Extend to accommodate kitchen	10	0.2	6,460
Modernise bathroom	30	0.1	3,200
Add WC to bathroom	20	0.0	850
Add secondary glazing other noise insulation	0	0.0	0
Alter common parts layout	0	0.0	0
Total	**90**	**0.4**	**4,590**

**Note: by definition dwellings will have more than one failure, thus all failures total more than the number of dwellings with failures. Because of multiple failures, the average cost is higher than the averages for remedying individual items.*

7.5 The total number of modernisations required is 90, which is only just over three times the number of dwellings failing the modern facilities criterion (25). This means that whilst it takes three or more items to fail the Decent Homes Standard on this criterion, the vast majority of failures are for exactly three reasons. The need to modernise kitchens and bathrooms were the most common failures. In most HCS it is typical to find that it is the need to modernise both the kitchen and bathroom, coupled with one other element that causes failure for non-modern facilities.

7.6 Figures have not been split down by tenure due to the fact that such a detailed breakdown for such a small category is statistically unreliable.

8. Thermal comfort failures

Provision of heating systems and insulation

Introduction

8.1 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. 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).

Thermal comfort failures and dwelling characteristics

8.2 A total of 4,180 private sector dwellings fail to meet the Thermal Comfort Standard, representing 15.7% of the private sector housing stock of the Borough, compared to 10.9% nationally.

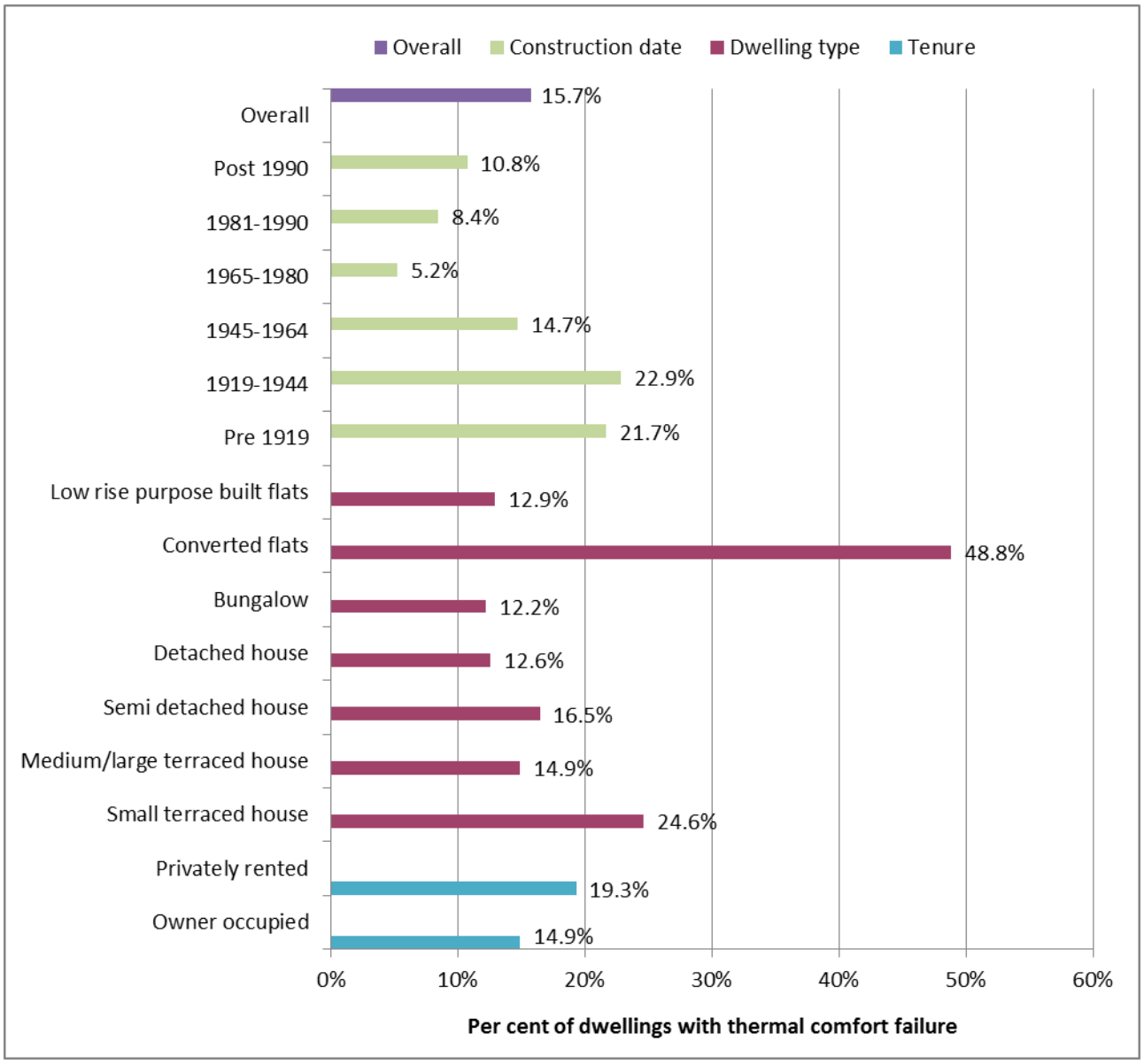
8.3 Figure 8.1 overleaf shows the distribution of thermal comfort failure by tenure, building type and age. It should be noted that the thermal comfort standard does not relate directly to energy efficiency and thus does not necessarily follow the same trends as found for energy efficiency.

8.4 Private rented dwellings have a higher rate of thermal comfort failure when compared to owner occupied dwellings. This is principally because of the age and dwelling type distribution for this tenure, being associated with pre 1919 hard-to-treat dwellings and converted flats.

8.5 Thermal comfort failure by dwelling type shows converted flats as being the most likely to have a thermal comfort failure, followed by small terraced houses. In the case of converted flats this is due to the age of buildings that tend to be converted and a reliance on room heaters as the primary heating type in many cases. It is not unusual for purpose built flats to fail as many have storage heaters, which require a much higher insulation provision to the dwelling in order to pass.

8.6 Thermal Comfort failures by dwelling age follow the usual trend of decreasing failure rates as dwellings become more modern. The highest failure rate is for 1919 to 1944 dwellings and pre 1919 dwellings, relating to the point above regarding solid walls and loft insulation, the age bands after pre 1919 are all significantly lower.

Figure 8.1 Thermal comfort failure by dwelling characteristics (Source: House Condition Survey 2011)



Remedial costs for Thermal Comfort failures

8.7 As with the other criteria of the Decent Homes Standard it is possible to quantify remedial costs to remove Thermal Comfort failures. The following table, Figure 8.2, gives a breakdown of the number of dwellings needing heating systems, boilers, controls, loft insulation or cavity wall insulation in order to meet the Thermal Comfort standard. The average cost for each remedy is given along with total costs. As with disrepair and non-modern facilities it is possible for a dwelling to need more than one piece of work and thus the total number of remedial works is greater than the total number of dwellings failing.

Figure 8.2 Remedial costs for dwellings with thermal comfort failures (Source: House Condition Survey 2010)

Energy efficiency measure	Average unit cost (£s)	Owner occupied		Privately rented	
		Measures	Cost (£millions)	Measures	Cost (£millions)
Install central heating	5,700	1,050	6.0	250	1.4
Install new boiler	1,800	900	1.6	380	0.7
Install loft insulation	550	1,770	1.0	550	0.3
Install cavity wall insulation	650	1,170	0.8	300	0.2
Add heating controls	420	170	0.1	140	0.1
Average Cost/Total measures/total cost*	**2,890**	**5,060**	**9.4**	**1,620**	**2.7**
Total dwellings		**3,200**		**980**	

**Note: by definition dwellings will have more than one failure, thus all failures total more than the number of dwellings with failures. Because of multiple failures, the average cost is higher than the averages for remedying individual items.*

8.8 The greatest amount of work required for owner occupiers is for central heating and as this is the most costly measure, it accounts for the majority of all remedial costs. The most common requirement amongst owner occupied dwellings is for loft insulation, but as this has a low average cost, the total for this measure is not high. A higher proportion of privately rented dwellings require loft insulation than any other measure.

8.9 The total number of measures needed is around 6,680, but as with dwellings lacking modern facilities, some dwellings require multiple interventions.

9. Energy Performance

Energy ratings, CO2 and energy costs

Energy performance and SAP ratings

9.1 The Standard Assessment Procedure or SAP is a government rating for energy efficiency. It is used in this report in conjunction with annual CO_2 emissions figures, calculated on fuel consumption, and the measure of that fuel consumption in kilo Watt hours (kWh), to examine energy efficiency.

9.2 The SAP rating in this report was the energy rating for a dwelling and was 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 did 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.

Changes in the SAP standard

9.3 The Government's SAP rating has been changed a number of times over the years and these changes can have an important effect on comparing SAP ratings. The most significant changes came in 2001 and 2005, which involved a shift to a 1 to 120 scale in 2001 and then a reversion to a 1 to 100 scale in 2005. By using a 1 to 120 scale SAP ratings were effectively 'stretched' meaning that average SAP ratings cannot be compared like-for-like between now and some earlier figures.

9.4 The software used to calculate SAP ratings for this report uses SAP2005.

Distribution of SAP ratings

9.5 The average SAP rating in Copeland for private sector dwellings is 50, a similar SAP rating when compared to an average SAP rating of 51 nationally (for private sector dwellings only), based on the findings of the EHCS 2009, which also used SAP2005. As described above, the mean SAP rating can be measured under SAP2005 or SAP2001. Based on the SAP 2001 scale from 1 to 120 the mean SAP of 50 for Copeland would equate to 2001 system SAP of approximately 59.

9.6 SAP ratings are affected by the age of dwellings, their heating types, fuel, insulation and exposure levels. The age profile of Copeland's private sector housing stock is older than average, but dwellings are largely on mains gas (84% coverage and 82% use for main heating fuel). The national average also includes rural dwellings that are off the mains gas supply which must, therefore, use other fuels and some less efficient heating systems. These two factors balance each other out to give Copeland a similar average private sector domestic energy efficiency rating when compared to the national average.

9.7 Figure 9.1 shows the energy performance distribution by tenure incorporating the same banding system used since the EHCS 2007. The majority for each tenure group were contained within the 39 to 68 bandings, being 78.2% for owner occupied dwellings and 65.3% for the privately rented stock. The overall stock rate is 75.8% within those bands, which is slightly above the national rate (73.2%). However fewer dwellings in Copeland are in the more efficient bands A to C than nationally.

Figure 9.1 Energy Performance SAP banded (Source: House Condition Survey 2011 and EHS 2009)

EPC SAP Range Banded	Owner occupied	Privately rented	Whole Stock	EHCS 2009
Band A (92-100)	0.4%	0.1%	0.3%	0.0%
Band B (81-91)	0.0%	0.0%	0.0%	0.1%
Band C (69-80)	1.9%	8.9%	3.3%	5.0%
Band D (55-68)	39.0%	38.9%	39.0%	30.4%
Band E (39-54)	39.2%	26.4%	36.8%	42.8%
Band F (21-38)	16.4%	23.2%	17.7%	17.3%
Band G (1-20)	3.1%	2.4%	3.0%	4.4%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**

Energy efficiency and dwelling characteristics

9.8 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.

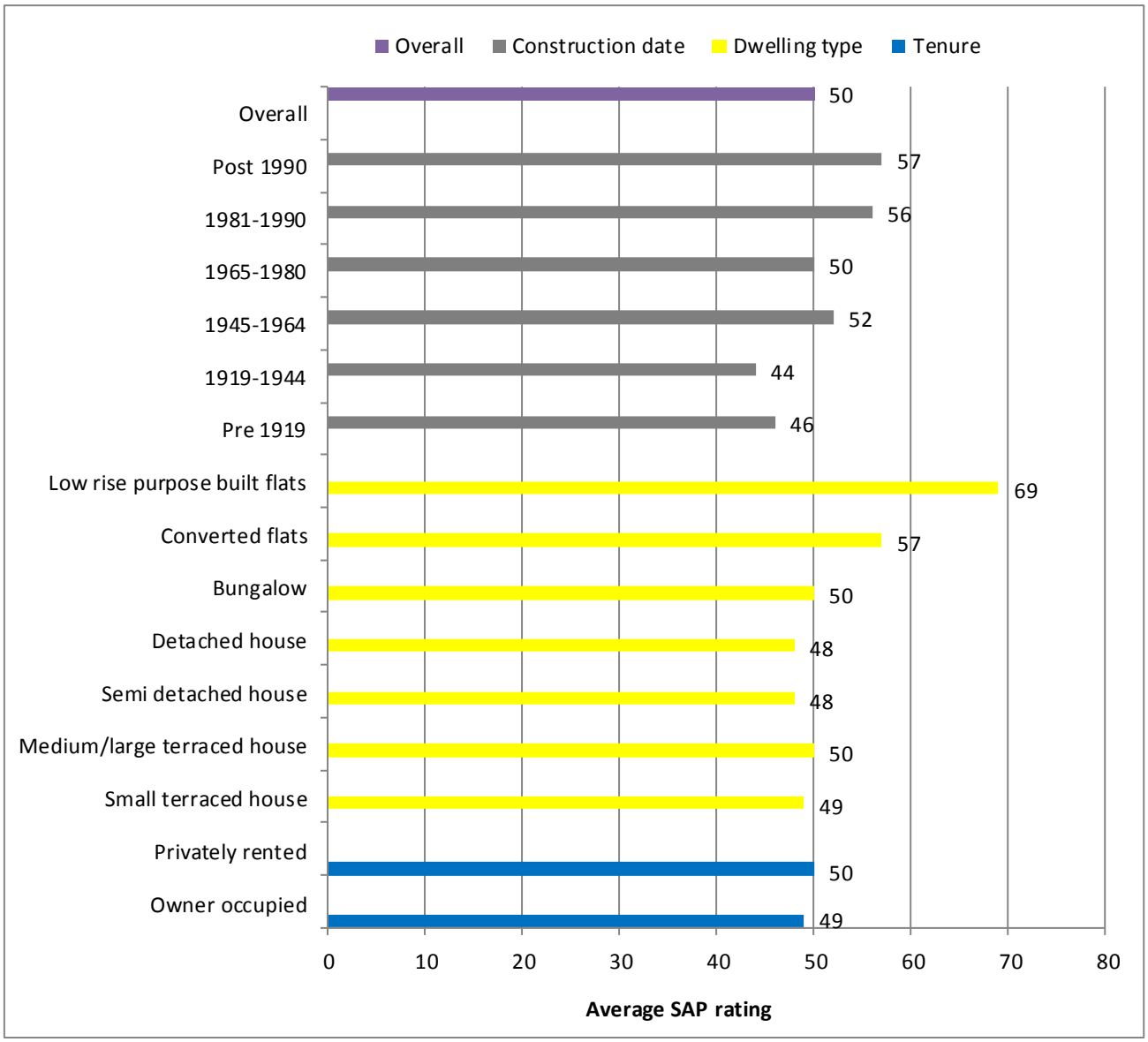
9.9 Figure 9.2 gives a breakdown of average SAP ratings by tenure, building type and construction date.

9.10 The average SAP rating for owner occupied dwellings is 49 and for the private rented sector it is 50. This is the same as the all England position from the EHS where mean SAP for owner occupied dwellings is 51 and for privately rented dwellings 52. Mean SAPs are higher in privately rented dwellings due to the high correlation with urban dwellings and small average dwelling sizes and exposure.

9.11 When examining SAP ratings by built form, semi-detached and detached houses have the lowest SAP rating, which reflects their older age profile. Converted flats have lower SAP ratings than low rise purpose built ones, which is due to less efficient heating systems and fewer insulation upgrades, but flats in general all have above average SAP ratings.

9.12 Increases in SAP tend to be associated with a reduction in dwelling age; the most modern stock tends to have the highest SAP. This pattern is followed in Copeland apart from dwellings built between 1945 and 1965 having a SAP rating of 52 whereas dwellings built between 1965 and 1980 having a SAP rating of 50.

Figure 9.2 SAP by general characteristics (Source: House Condition Survey 2011)



Carbon Dioxide emissions

9.13 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 local authorities, 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.

9.14 PSA Delivery Agreement 27 (Lead the global effort to avoid dangerous climate change) stated that "The overall framework for the Government's domestic action is set out in the Climate Change Bill for which Parliamentary approval will be sought". This was subsequently passed into legislation on 26 November 2008, through the Climate Change Act 2008, which included legally binding targets to achieve greenhouse gas emission reductions through action in the UK and abroad of at least 80% by 2050, and reductions in CO_2 emissions of at least 26% by 2020, against a 1990 baseline.

9.15 The former Labour government launched a consultation document entitled "Heat and energy saving strategy consultation" in February 2010. However, since the general election in May 2010, the new coalition government has set out its broad energy strategy through an Annual Energy Statement in June 2010. The following information may therefore, be subject to change.

9.16 The overall aim of the consultation was to reduce annual emissions by up to 44 million tonnes of CO_2 in 2020, the equivalent of a 30% reduction in emissions from households compared to 2006, making a significant contribution to meeting the government's carbon budgets.

9.17 One key aspect of the government's approach was to consider the energy needs of the 'whole house', putting together a more comprehensive programme of work for the whole house rather than the installation of individual measures one at a time. It was considered that modern heating offered the potential to cut energy bills and reduce CO_2 emissions, and the government wanted to help the development of heating networks within communities where it made sense to do so.

9.18 The Government's strategy for saving energy and decarbonising heating both now and into the future, has four main objectives:

- to help more people, especially in the current difficult economic climate, as well as over the longer term, to achieve a reduction in their energy bills by using less energy;
- to reduce the UK's emissions and increase the use of renewable energy in line with the demands of the government's carbon budgets, their renewables target and the ultimate objective of reducing greenhouse gas emissions by 80% by 2050;
- to help maintain secure and diverse energy supplies; and
- to take advantage of the economic opportunities presented by the shift to a low carbon economy in the UK and in the rest of the world. This to help during the current economic downturn and over the longer term.

9.19 By 2015, it is the government's aim to have insulated all the lofts and cavity walls where it is practicable to do so. Although it is considered that this will not be enough to achieve the ambitions for the 2050 target of cutting emissions by 80%. Once these options have been exhausted, more substantial changes are being considered, such as small-scale energy generation and solid wall insulation, with the aim of helping up to seven million homes by 2020.

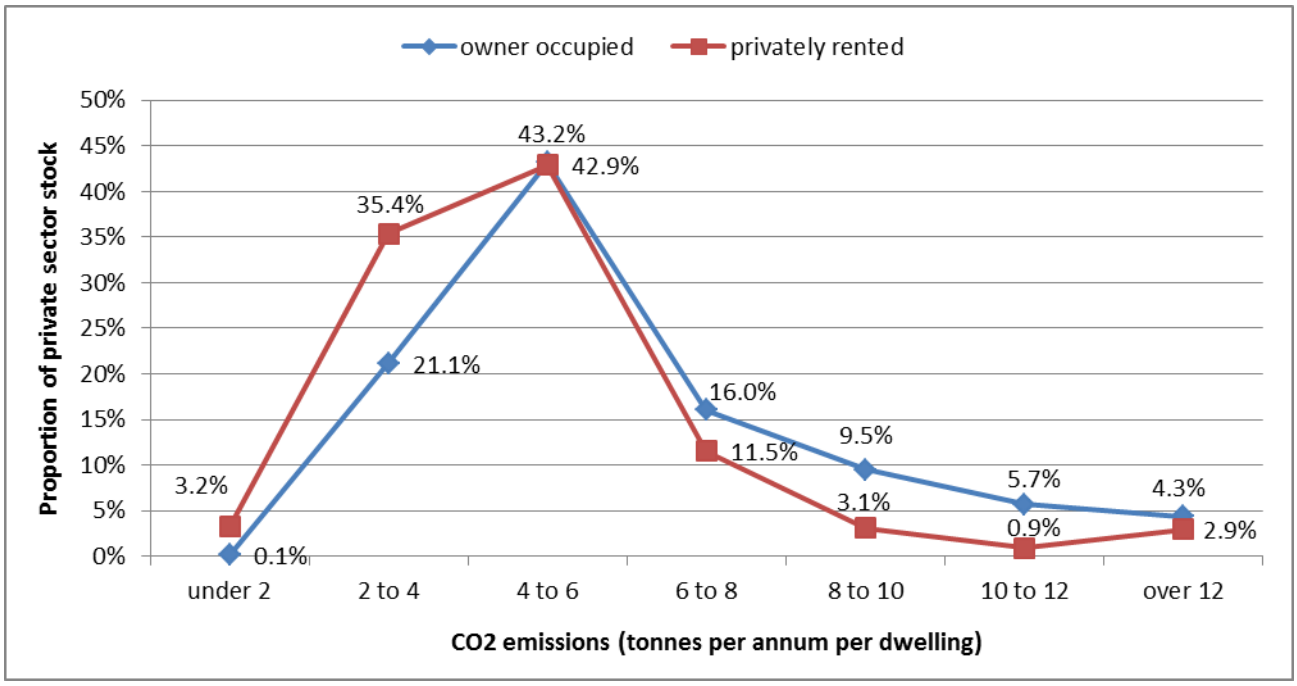
9.20 It is proposed to retain the current Carbon Emissions Reduction Target (CERT) until 2012, when it is thought that a more coordinated, community-based approach, working door-to-door and street-to-street to cover the needs of the whole house. This more coordinated approach is piloted under a new Community Energy Savings Programme (CESP), launched in September 2010 with a completion date of 2012.

9.21 Copeland has three Lower Super Output areas contained within the list of areas of low income that the Government proposes qualify for the Community Energy Saving Programme.

9.22 The CO_2 data provided as part of this survey indicated that emissions within the private sector stock of Copeland are 156,100 tonnes per annum, an average of 5.9 tonnes per annum per property or 2.6 tonnes per annum per capita. The EHCS 2009 reported total CO_2 emissions of 130 million tonnes per annum or 7.1 tonnes per dwelling (owner occupied and privately rented).

9.23 Figure 9.3 shows the range of dwelling CO_2 emissions released per annum. The majority of owner occupied dwellings (80.3%) had emissions of between 2 and 8 tonnes per annum, with the equivalent for private rented dwellings being 89.8%. Private rented dwellings on average have lower emissions reflecting their smaller size rather than their energy efficiency level.

Figure 9.3 Annual dwelling CO_2 emissions (Source: House Condition Survey 2011)



9.24 Emissions per main fuel type are given in Figure 9.4. Anthracite nuts have the highest average emissions level, followed by House coal/pearl. In the case of on-peak electricity in the Borough all the CO_2 is produced at source, i.e. during power generation. The loss of energy during transmission means that more electricity in the Borough needs to be produced than is actually used to heat the dwelling, a process that is inherently inefficient. Mains gas is the most efficient heating fuel, followed by LPG then off-peak electricity.

Figure 9.4 Main fuel CO_2 emissions (Source: House Condition Survey 2011)

Fuel main	CO_2 (tonnes)	Average CO_2 (kg per annum) per property
Mains gas	123,900	5,400
LPG	3,800	7,070
Oil 35 Sec	10,500	11,110
Oil 28 Sec	1,400	8,510
House Coal/pearl	4,600	12,600
Smokeless process	1,000	10,430
Anthracite nuts	200	26,800
Wood	200	8,050
On-peak	1,000	8,680
Econ 7 off peak	9,500	7,840

Energy efficiency improvement

9.25 The survey found that 89.8% of dwellings had a central heating system, virtually the same as the 90% found in the EHS 2009. This is partially down to mains gas coverage (84%), and the significant proportion of flats using electric storage heating.

9.26 Figure 9.5 shows the heating type found by dwelling type.

Figure 9.5 Heating type by dwelling type (Source: House Condition Survey 2011)

	Central heating	Community heating	Heat pumps	Room heaters	Storage heating	Warm air System
Small terraced house	75.4%	0.0%	0.0%	17.1%	7.5%	0.0%
Medium/Large terraced house	89.0%	0.0%	0.0%	6.5%	4.1%	0.4%
Semidetached house	90.2%	0.0%	0.1%	5.4%	3.9%	0.5%
Detached house	97.2%	0.0%	0.0%	0.8%	0.8%	1.3%
Bungalow	91.8%	0.0%	0.0%	2.6%	3.6%	2.0%
Converted flat	53.8%	0.0%	0.0%	7.6%	38.6%	0.0%
Low rise purpose built flat	87.1%	0.0%	0.0%	0.0%	7.8%	5.1%
All dwellings	**89.8%**	**0.0%**	**0.0%**	**4.9%**	**4.4%**	**0.9%**

9.27 Converted flats have the lowest rates of central heating provision, followed by small terraced houses. This is common in converted flats which often rely on electric storage heating. Detached houses have the highest proportion of central heating. Medium/large terraced houses, semi-detached houses and bungalows all show a rate of over 89% using central heating, which is as a result of a strong association with the owner-occupied sector and high use of mains gas.

9.28 Electric storage heating is most common in converted flats, showing a significantly higher rate than all the other dwelling types. Electric storage heating is also common in purpose built flats, as many flats in Whitehaven were specifically built with storage heating rather than mains gas, because of the number of people who were gas risk averse. These flats were particularly marketed to residents over the age of 55 as sheltered accommodation.

9.29 Level of insulation provision is also an important factor in energy efficiency:

Figure 9.6 Loft insulation by dwelling type (Source: House Condition Survey 2011)

Dwelling Type	No insulation	Less than 100mm	100mm	150mm	200+ mm	*No loft
Small terraced house	0%	8%	11%	19%	54%	8%
Medium/Large terraced house	3%	5%	20%	17%	49%	5%
Semi-detached house	1%	2%	12%	13%	69%	3%
Detached house	4%	1%	15%	12%	64%	5%
Bungalow	0%	3%	12%	19%	62%	4%
Converted flat	10%	0%	23%	4%	5%	58%
Low rise purpose built flat	0%	7%	0%	3%	40%	51%
All dwellings	**2%**	**3%**	**15%**	**15%**	**59%**	**7%**

** Note: this is a dwelling based survey, thus any flat not directly under a pitched roof counts as having no loft*

9.30 Given the considerable amount of retro-fitting of loft insulation, there are only approximately 530 (2%) dwellings that have a loft but do not have loft insulation. A further 800 (3%) have less than 100mm, much of this retrofitted, but newer standards expect 250mm+ as a good level of insulation. There is, therefore, some scope to improve loft insulation in private sector dwellings in the Borough, but this is relatively limited.

9.31 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.

The cost and extent of improvement

9.32 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
- Cavity wall insulation
- Cylinder insulation to 70mm Jacket (unless foam already)
- Full central heating where none is present
- Installation of a modern high efficiency gas boiler where none is present
- Double Glazing to all windows

9.33 The computer model entered whatever combination of these measures is appropriate for a particular dwelling taking into account the provision of heating and insulation shown by the survey.

Future improvement

9.34 If all combinations of improvements listed above were carried out to all dwellings, the total cost would be just over £26 million, an average of £2,310 per dwelling, where improvements were required.

9.35 The total cost of improvements given above is distributed among 14,450 dwellings, 54% of the private sector housing 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.

9.36 The following analysis looks at how many dwellings could have each type of measure applied.

Figure 9.7 All energy efficiency measures that could be carried out (Source: House Condition Survey 2011)

Measure Owner occupied	Dwellings	Per cent of private sector	Total cost £millions	Average cost per dwelling £s
Loft insulation	1,160	5%	0.6	550
Wall insulation	5,230	24%	3.4	650
Cylinder insulation	6,120	29%	0.6	95
Double glazing	1,070	5%	6.1	5,700
New boiler	3,420	16%	6.2	1,800
New central heating	1,560	7%	4.3	2,778
Any measures*	**11,450**	**53%**	**21.2**	**1,850**
Privately rented				
Loft insulation	320	6%	0.2	550
Wall insulation	1,600	32%	1.0	650
Cylinder insulation	1,000	20%	0.1	95
Double glazing	260	5%	1.5	5,700
New boiler	630	12%	1.1	1,800
New central heating	560	11%	1.2	2,126
Any measures*	**3,000**	**59%**	**5.1**	**1,710**

** The total for 'any measure' is less than the sum of measures as some dwellings can have more than one measure*

9.37 The wide range of measures indicates that, in most cases, two or more improvements could be carried out. Generally loft insulation would 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 relied solely on room heaters as the primary heating source.

Renewable energy

9.38 As conventional energy efficiency improvements eventually reach all dwellings it will become necessary to consider alternative forms of improving energy efficiency if we intend to make dwellings use less energy and produce less carbon dioxide.

9.39 Surveyors were asked to identify, or confirm with householders, the proportion of lights in the dwelling that use low energy light-bulbs. They were also asked to establish whether the dwelling currently uses solar water heating. The results, divided by tenure, are illustrated in Figure 9.8.

Figure 9.8 Low energy light-bulbs and solar water heating (Source: House Condition Survey 2011)

Low energy bulbs	owner occupied		privately rented	
no low energy bulbs	1,490	6.9%	510	10.0%
up to 50% low energy bulbs	5,000	23.3%	1,550	30.6%
more than 50% low energy bulbs	13,700	63.9%	2,680	52.8%
100% low energy bulbs	1,270	5.9%	330	6.6%
Solar water heating	**owner occupied**		**privately rented**	
No solar water heating	21,460	100.0%	5,070	100.0%
Solar water heating	0	0.0%	0	0.0%

9.40 Low energy light-bulbs are an established energy efficiency measure and the figures indicate a substantial take up already. The removal from sale of all conventional light bulbs means these figures will inevitably increase and within five years it is likely that virtually all light-bulbs will be low energy.

Tackling fuel poverty

9.41 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 that are 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.

9.42 For the purposes of this survey fuel poverty was calculated at the level of each individual dwelling. The software used to calculate energy efficiency also generates a cost to heat the dwelling, with this cost being based on unit price of the fuel used for heating and hot water, as recorded by the surveyor. The more energy efficient a dwelling, based on efficiency of the heating system; levels of insulation and other energy factors, the less fuel needed and therefor the lower the fuel cost. Fuel costs are based on the energy efficiency software's standardised assumption of heating the living rooms of a dwelling to 21 degrees Celsius and bedrooms and other rooms to 18 degrees Celsius over a typical winter.

9.43 For each dwelling information on household income is collected and a total household income calculated. The cost of fuel needed to heat the dwelling, as described in the previous paragraph, is then divided into the household income and if the result is greater than 10% the record is flagged as having a

household in fuel poverty. The summation of the weights of all flagged dwellings gives the total number of dwellings in fuel poverty and when divided into the stock total gives the overall rate of fuel poverty. Records can be grouped and divided into any number of ways in order to illustrate the level of fuel poverty by different characteristics, for example, the rate of fuel poverty by tenure.

9.44 There are an estimated 7,390 (28.8%) of occupied, private sector, dwellings in fuel poverty in Copeland compared to approximately 21% based on the findings of the latest 'Annual Fuel Poverty Report' published by the Department for Energy and Climate change (DECC 2011).

9.45 A higher proportion than the national average, the 7,390 dwellings represent a massive number of households that are in fuel poverty and will present issues in terms of both energy efficiency and occupier health. The highest proportionate rate of fuel poverty was found in the private rented sector at 36.6% (1,890 households) compared with 26.9% (5,500 households) in the owner occupied sector.

9.46 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.

9.47 By the very nature of fuel poverty, it is almost always associated with those residents on the lowest incomes. 4,790 households (74% of all households in fuel poverty) were households with incomes below £10,000 per annum, with most of the remaining 2,600 having household incomes between £10,000 and £20,000 per annum. A small number (130) of dwellings have households in fuel poverty where household income is above £20,000 per annum. Households with incomes this high being in fuel poverty is a recent trend driven by huge fuel price increases.

9.48 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 Copeland fuel poverty was found in 2,540 households where a benefit was received, compared with 4,850 households where occupiers did not receive benefit. This means that 47% of households in receipt of benefit were in fuel poverty, compared to 23% in households not on benefit.

Fuel bills

9.49 As part of the survey residents were asked to specify by what means they pay for gas and electricity in the Borough. Different payment methods usually incur different tariffs, which can compound the issues of affordability and fuel poverty.

Figure 9.9 Electricity bill (Source: House Condition Survey 2011)

Electricity Borough bill payment type	Dwellings	Per cent
Direct debit	19,110	74.6%
On-line	110	0.4%
Monthly billing	2,240	8.7%
Key card or meter	3,030	11.8%
Other	1,130	4.4%
Occupied private sector dwellings	**25,620**	**100.0%**

9.50 Pre-payment card meters invariably have the highest tariffs, but are almost always associated with dwellings where occupiers are on the lowest incomes. In Copeland over one-in-eight households is using a key card or payment meter to pay for their electricity in the Borough. Reducing this number would go a long way to help make electricity in the Borough more affordable for those on the lowest income.

9.51 The average electricity in the Borough bill, based on those residents that were able to provide information about the cost of their electricity in the Borough, is £52 per month or £624 per annum.

9.52 The next table provides the same analysis by gas bills instead of electricity in the Borough bills.

Figure 9.10 Gas bill (Source: House Condition Survey 2011)

Gas bill payment type	Dwellings	Per cent
Direct debit	15,350	59.9%
On-line	50	0.2%
Monthly billing	1,930	7.5%
Key card or meter	2,240	8.7%
Other	2,920	11.4%
Don't use gas	3,130	12.2%
Occupied private sector dwellings	**25,620**	**100.0%**

9.53 Perhaps unsurprisingly, payment for gas follows much the same trend as payment for electricity in the Borough, other than for mains gas as some dwellings do not use the fuel.

9.54 The average gas bill, based on those residents that were able to provide information about the cost of their gas is £68 per month or £816 per annum. Combined with electricity in the Borough bills, this gives a total average monthly energy bill of £120, which equates to an annual average energy bill of £1,440 amongst private sector dwellings in Copeland.

10. Private rented dwellings

Responses from private tenants

10.1 Where a private rented dwelling was surveyed, a series of questions were asked of the tenants within the surveyed dwelling:

- Is the landlord resident in the building?
- Do you have a written tenancy agreement?
- Was your deposit paid into the deposit guarantee scheme?
- Does your landlord respond to requests for repair/maintenance issues?
- Have you asked to see your property's Energy Performance Certificate?
- Have you actually seen your property's Energy Performance Certificate?
- Do you know the name and contact details of your landlord?

10.2 The results of these questions are listed below.

Figure 10.1 Private tenancy, landlords and privately rented dwellings (Source: House Condition Survey 2011)

Tenant interaction with Landlords	Private rental tenants	
Landlord resident	200	4.1%
Tenancy agreement	3,760	76.2%
Deposit	2,560	51.9%
Landlord respond	3,660	74.2%
Asked to see EPC	1,680	34.1%
Seen the EPC	700	14.2%
Who the landlord is	2,770	56.1%
Occupied private rented dwellings only*	**4,930**	**100%**

** Note: this is lower than the figure for all private rented dwellings as it excludes vacant privately rented dwellings that are empty awaiting a new tenant*

10.3 The findings in Figure 10.1 generally indicate that the privately rented sector is well managed, however, there are a significant number where action has not been taken or duty has not been met. There is still room for improvement, especially given the overall size of the private rented stock and steps need to be taken to improve tenant satisfaction with their landlords.

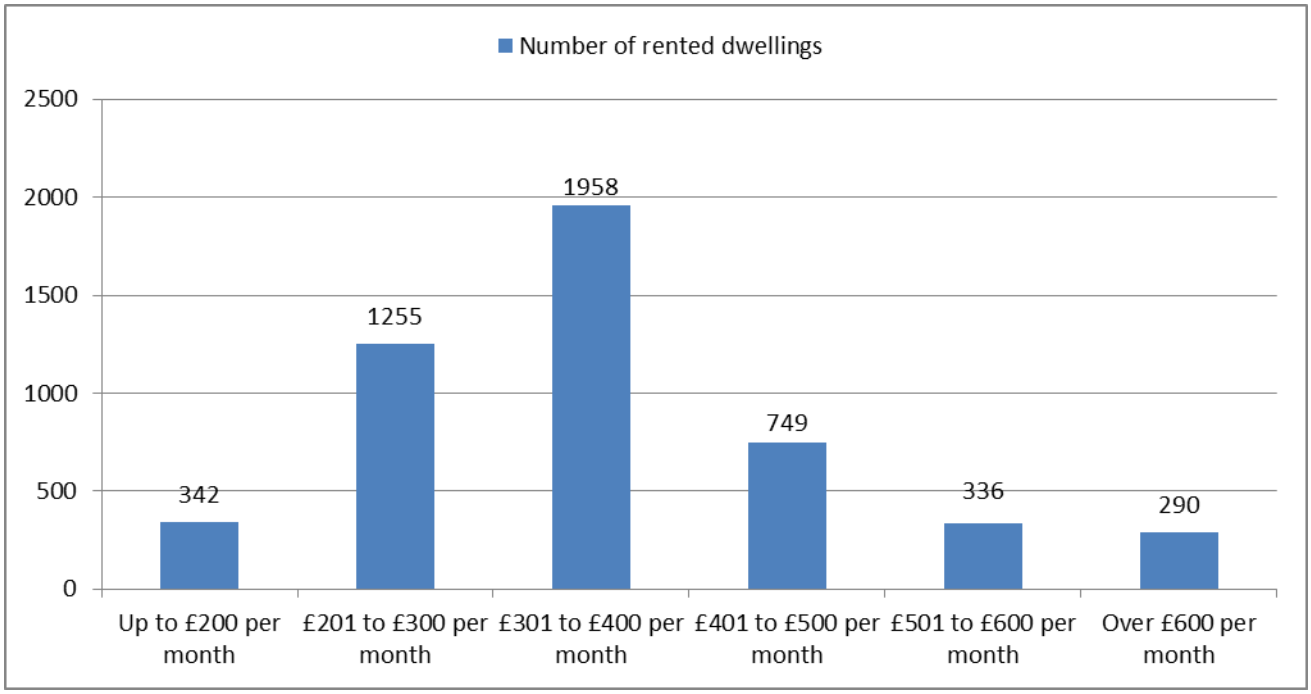
10.4 By combining questions two, three, four and six from Figure 10.1 above it is possible to see the concentration of problem landlords. Around 36% of tenants experience no problems with a further 54% experience only one of the problems listed. What might be considered 'problem' landlords are those

where the tenant has experienced two problems with their landlord (7%) or even three or more problems (less than 3%).

10.5 A significant proportion of tenants do not know who their landlord is, (56.1%) however, since a proportion of dwellings are let through letting agents this is not necessarily a surprising result.

10.6 Tenants were asked how much rent per month they are paying and the results of this are given in Figure 10.2 below.

Figure 10.2 Private tenancy rent levels per month (Source: House Condition Survey 2011)



10.7 The majority of tenants are paying between £200 and £400 per month in rent with very few tenants paying over £600 or under £200 per month.

11. Summary & Recommendations

Addressing findings in future strategies and policies

Introduction

11.1 This chapter draws together the key findings of the private sector housing stock condition survey. It sets these findings in the context of the national position and highlights areas of substantial difference. It then seeks to identify the policy implications of these findings in the context of current legislation and obligations on the Local Authority. The key pieces of legislation driving private sector housing policy are:

- Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 (RRO)
- Section 3 Housing Act 2004

11.2 In particular, the specific items arising from these are:

- The requirement to have and up-to-date Private Sector Housing Strategy that is evidence based
- The requirement to license high risk Houses in Multiple Occupation (HMO)
- The option to apply for additional licensing of other types of HMO
- The obligation to take action wherever a category one health and safety hazard is identified
- The option to take action where an atypical category two health and safety hazard is identified
- The requirement to update statutory overcrowding provisions
- The requirement to provide Disabled Facilities Grants for those who are eligible
- The requirement to bring long-term empty properties back into use
- The power to use Empty Dwelling Management Orders

11.3 Additional requirements were placed on local authorities in relation to Public Service Agreement (PSA) 7: to monitor the proportion of vulnerable residents living in Decent Homes; and National Indicator 187: to monitor the proportion of households in income benefit living in dwellings with a SAP (energy efficiency) rating below 35 or above 65 (with a view to reducing the former and increasing the latter). Both of these obligations have now been abolished, but many Councils, and even Communities and Local Government (CLG) continue to monitor these.

11.4 For the purposes of this summary, results for private sector dwellings only will be provided unless otherwise stated. Obligation for Housing Association (RSL) dwellings does not fall upon the Local Authority, but certainly legislation will. In addition, Copeland Borough Council will wish to continue to maintain its strong relationship with these organisations.

General survey characteristics

11.5 The following list gives some of the key features of Copeland's housing stock and population compared with national averages:

- An older dwelling stock age profile than is the case nationally, which leads to expectations of more disrepair and energy efficiency issues than are found in England as a whole.
- Private renting is approximately as common as is the case nationally. Privately rented dwelling numbers have increased over the past ten years, but at a slightly faster rate than has been the case nationally.
- The increase in the private rented sector is also associated with an increase in flat conversions. Semi-detached and terraced houses make up the bulk of the private sector housing stock.
- There is a well below average proportion of Houses in Multiple Occupation (HMO) in the Borough. This includes only two licensable HMOs, for which there is a mandatory requirement to carry out inspections and take enforcement action where landlords are non-compliant.
- Long-term empty properties are slightly less common than is the case nationally. The pressure to bring long-term empties back into use and for councils to be actively involved in this process continues to increase.
- The age profile of residents in Copeland is older than the national average, particularly for the over 65 age range. There are more single person households in Copeland than for England as a whole.
- Overall average incomes are significantly below those reported for England as a whole. Distribution is somewhat different, with larger numbers of households in the lowest income bracket (household income below £10,000 per annum).
- Receipt of a range of benefits is used to define vulnerability, which are mainly income related with the exception of some disability benefits, and are closely associated with the qualifying criteria used under the Warm Front scheme. In Copeland the proportion of households receiving a benefit is slightly below the national average reflecting the fact that many low income households are retire people on a pension income or people in low paid jobs.

Dwelling and condition summary by tenure

11.6 In general, due to the older age profile of the dwelling stock, conditions are slightly worse than the national average, with dwelling types more prone to hazards.

11.7 Non decent dwellings are slightly more common than is the case nationally, but failures are distributed differently to the national position. The age of dwelling stock and rural nature of parts of the authority results in higher than average failures for thermal comfort and category one hazards under the HHSRS.

Cost implications for repair and improvement

11.8 The cost to make dwellings decent in the private sector provides an idea of the cost of bringing dwellings up to a good standard. The costs are the total sum that would be needed for remedial and improvement work, regardless of the source of funding. They take no account of longer term maintenance or improvements, which would be in addition to these costs.

Figure 11.1 Cost to remedy dwelling condition issues (Source: House Condition Survey 2011)

Failure reason	Dwellings failing	Total Cost (£s million)	Average Cost
HHSRS failure	6,910	12.6	1,820
Disrepair failure	1,380	2.9	2,090
Modern facilities inadequate	30	0.4	15,320
Thermal Comfort inadequate	4,180	9.4	2,250
Total failures*	**12,500**		
Dwellings/cost/cost per dwelling	**9,520**	**25.3**	**2,660**

** The total number of failures is greater than the total for non-decent dwellings as some dwellings fail for more than one reason*

11.9 A significant amount of the costs outlined will be met by owners and landlords as a part of maintenance and improvement. This will not, however, account for all costs as many owners will not be able to afford to carry out these works themselves, particularly older residents who are equity rich, but cash poor.

Category 1 hazards

11.10 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.

11.11 The HHSRS deals with a much broader range of issues than the previous fitness standard. It covers a total of 29 hazards in four main groups described in more detail in the main report. Primary hazard failures in Copeland are excess cold, falls associated with stairs or steps, fire and falls on level surfaces.

11.12 Fire hazards are typically strongly associated with privately rented dwellings, particularly converted flats and HMOs, especially where these are in dwellings of three or more storeys. Fire safety measures are in evidence in a large proportion of privately rented dwellings, but there is still significant scope for improvement, particularly in relation to mains wired smoke detectors.

11.13 Private rented dwellings tend to have poorer security on the whole. Private rented dwellings were found, on average, to have far fewer dwelling security measures.

Energy Efficiency

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

- The mean SAP (SAP 2005 energy rating on a scale of 0 (poor) to 100 (good)) is 50 in Copeland, which is the same as that found nationally in private sector properties.
- The least energy efficient dwellings are older dwellings (pre 1919); and converted flats/small terraced houses. Privately rented properties have the higher mean SAP rating at 50 compared with 49 in owner occupied properties.
- Fuel poverty at 28.8% is significantly higher than the rate found in England at 21.0%, and this is increasing rapidly. The continual increase in fuel prices has affected fuel poverty figures which are constantly changing as a consequence.

Impact on housing policy

11.15 The Regulatory Reform Order 2002 and the Housing Act 2004 significantly reduced the number of compulsory obligations on local authorities. At the same time, new indicators such as the HHSRS replacing the Fitness Standard and the changes in HMO definition, including HMO licensing, affect more dwellings than the standards they replaced.

11.16 The reduction in budgets for local authorities seen in the last eighteen months has led to a serious question mark over what obligations and demands can be prioritised as most local authorities, Copeland included, only have a fraction of the budget needed to tackle housing condition issues.

11.17 In order to prioritise, it is logical to draw out the key factors likely to affect the private sector housing team in Copeland:

- A notable increase in the size of the private rented sector
- A small number of HMOs and only two licensable HMOs
- A well above average number of households on low incomes
- Moderate housing demand, low average house prices, but low incomes leading to affordability issues when coupled with lack of incentive to improve housing for private sector landlords
- Above average proportions of dwellings with Damp hazards in the private rented sector

11.18 Due to budgetary constraints there are certain key issues that have not been listed above. Since Public Service Agreement (PSA) 7 has been abandoned in favour of a Departmental Strategic Objective, it is not recommended that any policy to specifically address non-decent housing in the private sector be

adopted. The HHSRS is the only mandatory part of the Decent Homes Standard and it is recommended that from a housing condition perspective, this become the key focus.

The Private Rented Sector

11.19 Given the size of the private rented sector and modest numbers of HMOs it is possible for policy to tackle the whole private rented sector. In general, the private rented sector is in a similar condition to the owner occupied sector. Whilst it will remain necessary to be responsive to issues arising in the general private rented stock, it is recommended that resources be focused primarily on heating systems and insulation and tackling excess cold hazards and thermal comfort failures as they represent the greatest risk to occupier health and safety.

11.20 The Council may wish to consider selective or additional licensing of HMOs as part of its strategy; however, the evidence does not support a strong rationale for doing so (too few properties in this sector to warrant extra work). Whilst a number of local authorities have had additional licensing schemes approved, it is not always the case that having a particular set of HMO characteristics leads to additional licensing. Factors such as HMO density, type, condition and the views of tenants and landlords all need to be considered. Additional licensing would bring in additional revenue, but the purpose of this revenue is for running the scheme, which in itself is intended to reduce health and safety hazards and improve conditions for tenants.

11.21 The Council will need to continue to work closely with the fire and rescue service to improve fire safety, particularly in private rented dwellings and especially in HMOs. Substantial improvements in fire safety has been made over recent years, however, there is still scope for fire safety improvements.

Owner Occupiers

11.22 The Council will need to continue to work closely with the Police in crime prevention in order to reduce the number of dwellings at risk of Entry by Intruders. Whilst category one hazards for Entry by Intruders are no worse than the figure for all England, they still represent a preventable risk that can be tackled in conjunction with other stakeholders. Highlighting the issues of burglary to owners and encouraging them to fit better security measures will help to reduce this.

11.23 Only Disabled Facilities Grants (DFG) remains mandatory and it is extremely unlikely that the Council will be able to afford to implement any type of repairs grant scheme for the foreseeable future.

11.24 Approximately 1,820 owner occupiers identified that repair works were needed to their dwelling. Of these approximately 13% (240) said that they would be interested in a flexible loan with only 70 preferring an equity share loan option. On this basis, a flexible loan scheme may be the best option for helping owners who are unable to afford to carry out works from their own funds. Loan schemes require an initial capital pot from the Council, but once they have been running for a number of years tend to become self-funding with repayments from the initial loans forming the capital for new loans.

11.25 Whilst a significant number of home owners indicate an interest in a flexible loan scheme to carry out repairs to their dwelling, take up of such a scheme may be an issue. A flexible loan may initially be appealing to an occupier, but when the terms of the loan are seen and the level of paperwork involved fewer may actually be willing to take up such a scheme. This is not to say that terms or paperwork need necessarily be onerous, but rather that this is to be avoided.

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Appendix B

Survey sampling, fieldwork and weighting the data

The survey used a stratified random sample of 2,000 dwellings from an address file supplied by Copeland Borough Council. The sample was a stratified random sample to give representative findings across the authority, with the objective of gaining as many surveys as possible.

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 the area.

The survey incorporates the entire private sector stock, but excludes registered social landlords (Housing Associations) and council owned stock.

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.

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.

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).

The data were weighted using ORS reporting software. Two approaches to weighting the data have been used.

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.

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.

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 x 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.

With an access rate below 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.

Only those dwellings where a full survey of internal and external elements, energy efficiency, housing health and safety and social questions were used in the production of data for this report. A total of 973 such surveys were produced from an original target of 1,000 surveys; the lower total being due to a significant number of social rented dwellings that slipped through into the sample reducing the number of private sector swellings available for survey.

The use of a sample survey to draw conclusions about the stock within the area 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.

Sample Design

The sample was drawn from the Copeland address file derived from Council Tax records, using the Building Research Establishment (BRE) stock modelling data. This allocated dwellings into four bands (strata), based on the projection of vulnerably occupied non-decent dwellings. This form of stratification concentrates the surveys in areas with the poorest housing conditions and allows more detailed analysis. This procedure does not introduce any bias to the survey as results are weighted proportionally to take account of the over-sampling.

The models are based on information drawn from the Office of National Statistics Census data, the Land Registry, the English House Condition Survey and other sources. It is these data that are used to predict dwelling condition and identify the 'hot-spots' to be over-sampled.

Stock total

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 re-weighted according to the original sample fractions and produce a stock total.

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 973 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 26,530 private sector dwelling total reported. Sampling error is discussed later in this section.

Weighting the data

The original sample was drawn from Copeland 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

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.

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.

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.

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.

Where access fails no data are 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.

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

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. This is due to the fact that a sample will be subject to error since one dwelling is representing more than one dwelling in the results. The larger the sample, the smaller the error range of the survey and if the sample were the same size as the population the error range would be zero. Note: population is a statistical term referring to the whole; in this case the population is the total number of private sector dwellings.

The error range of the survey can be expressed in terms of the amount above or below a given figure that the true result is expected to lie. For example, in what range does the true figure for the proportion of dwellings with a category one hazard lie. This error range is also affected by how confident we want to be about the results. 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. In other words, if we re-ran the whole survey 100 times, we would expect that 95 times out of 100 the result would fall within a given range either side of the reported figure. This range is referred to as the standard deviation.

The calculation for standard deviation, within 95% confidence limits, is the standard error multiplied by 1.96. The following is the formula for calculating standard error:

$$s.e.(p_{srs}) = \sqrt{(1 - \frac{n}{N})\frac{p(1-p)}{n}}$$

Where $s.e.(p_{srs})$ is the notation to describe the general formula for the standard error for a simple random sample.

N = the number of dwellings in the population.

n = the number of dwellings in the sample.

p = the proportion of dwellings in the sample with a particular attribute such as category one hazards.

This formula can be used to calculate the confidence limits for the results of any attribute such as category one hazards. Figure B.1 gives a number of sample sizes and the confidence limits for a range of different possible results.

For this survey the estimate of dwellings with a Category 1 Hazard is 26.1%. Calculating the standard deviation for this figure, and using the 95% confidence limits, we find that the true figure lies in a range of + or – 2.7%. In other words one can say that 95% of all samples chosen in this way would give a result in the range between 23.4% and 28.8%.

The standard deviation figure of + or – 2.7%, however, would only stand true if this were a simple random sample. In other words, it would only be true if the 1,000 surveys had been selected totally at random from the whole private sector housing stock. This was not the case for this survey as stratified random sampling was used in order to concentrate on non-decent dwellings occupied by vulnerable residents.

Because the survey was a stratified random sample, an altered version of the standard deviation calculation needs to be used. This more complex formula takes into account the results for each individual stratum within the survey. When this formula is applied the standard deviation for the survey increases to + or – 3.0%. In other words, we can be 95% confident that the level of category one hazards present in the private sector housing stock will fall somewhere between 23.1% and 29.1%.

The following formula is that used to calculate the standard error of a stratified random sample. Multiplying the result by 1.96 then gives the standard deviation within 95% confidence limits:

Where $s.e.(p_{st})$ is the notation to describe the general formula for the standard error for a stratified random sample.

$$s.e.(p_{st}) = \sqrt{\frac{1}{N^2}\sum \frac{N_i^2 p_i (1 - p_i)}{n_i - 1}}$$

N = the number of dwellings in the population.

N_i = the population of dwellings in an individual stratum of the sample.

n_i = the number of dwellings in an individual stratum of the sample.

p_i = the proportion of dwellings in the sample with a particular attribute such as category one hazards.

Figure B.1 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

Very small samples and zero results

When sub-dividing the results of a sample survey by multiple variables, it is possible to produce a result where no survey carried out matches these criteria. In such a case the result given will be zero, however, this can give a false impression that no such dwellings exist. In reality, it may well be possible that a very small number of dwellings, with the given characteristics, are present, but that in numbers that are too low to have been randomly picked by the sample.

In the case of the 2011 Copeland HCS, the average weight is approximately 27 (26,530 private sector and RSL dwellings divided by 973 surveys). As a consequence, if there are fewer than 27 dwellings of a certain type within the Council area, the result from the survey will tend to be a very crude measure. This is

because, based on the average weight, only a result of 0, 27, 54 or 81 could be given, which if, in reality, there are 50 dwellings with a certain characteristic, is fairly inaccurate.

Because of the points outlined above, the reader is encouraged to view extremely small or zero results with caution. It should be considered that these represent a small but indeterminate total, rather than none at all.

Appendix C

Housing Legislation and Requirements

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.

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.

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.

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 previous 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.

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.

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 D

The Decent Homes Standard

Measure of a decent home

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

Figure 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
B	It is in a reasonable state of repair – has to have no old and defective major elements*
C	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*

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

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.

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:

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:

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:

Figure D.2 Major Elements (1 or more)

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

Figure D.3 Minor Elements (2 or more)

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:

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

Figure D.4 Age categories for amenities

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

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:

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.

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.

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:

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).

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