

Private Sector House Condition Survey 2013

Report of Survey

Prepared by David Adamson & Partners Ltd.

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SUMMARY OF MAIN FINDINGS

1.0 BACKGROUND

- 1.1 David Adamson & Partners Ltd. was commissioned by Reading Borough Council to complete a review of housing and household conditions across the private housing sector. The study updates a previous survey completed in 2006. Information from the current study permits an analysis of recent changes in housing conditions throughout the borough. The study also provides a benchmark for private sector housing locally against national housing conditions and provides a base of information for the review and further development of private sector housing strategies.
- 1.2 The 2013 study has involved a comprehensive survey programme across a sample of 1,000 dwellings representing 2% of all private dwellings in the Borough. Survey investigation has included physical housing conditions (HHSRS and Decent Homes), energy efficiency (RdSAP) and the circumstances and attitudes of occupying households. Sample addresses were selected and provided by the Building Research Establishment (BRE) and targeted towards areas of suspected poor condition. Household response to and cooperation with the survey programme was high with fewer than 3% of private sector households refusing to take part.
- 1.3 The size and structure of the sample were designed to provide a hierarchy of reporting across the Borough with detailed reporting available Borough-wide and for the main tenure groups and key condition indicators available at Electoral Ward level.

2.0 KEY FINDINGS : HOUSING STOCK AND HOUSEHOLDS

- 2.1 Reading Borough Council Area contains a private sector housing stock 52,236 dwellings occupied by 59,121 households and a population of 143,462 persons.
- 2.2 Private sector housing in Reading varies from the national profile by age and tenure. The Borough has higher concentrations of both older (pre-1919) and more modern housing (post-1980) and has significantly higher rates of private-rental. In Reading, 14,704 dwellings (28.1%) were constructed pre-1919 compared to 23.7% of private housing nationally; 13,969 dwellings (26.7%) were constructed post-1980 compared to 21.8% of private housing nationally. The proportion of flats in Reading is also above the national average, whilst 27% of private sector dwellings in Reading are flats the equivalent figure for England is 15%.

- 2.3 Owner-occupation represents the predominant form of private sector tenure - 36,795 dwgs (70.4%) but rates of private-rental have increased significantly since 2006 in line with national trends. In 2013, 14,863 dwellings in Reading are privately rented representing 28.5% of private sector housing stock and this has increased from 24.2% since 2006.

HOUSING TENURE	READING 2013		ENGLAND 2011-12
	dwgs	%	%
Owner-occupied	36795	70.4	78.6
Private-rented	14863	28.5	21.4
Unobtainable ¹	577	1.1	-

- 2.4 Using current national classifications, 5,241 dwellings (10% of private sector dwellings) fall within the definition of a house in multiple occupation², nationally 2.3% of all private sector dwellings are HMOs. 3,038 dwellings in Reading were classified as flats in converted buildings, 681 dwellings as bedsits and 1,522 dwellings as shared houses or flats. A minimum of 1,001 HMO's in Reading are estimated to fall within mandatory licensing requirements (1.9% of all private sector dwellings), and this is above the national estimate for the number of verifiable HMOs (0.44% of private sector dwellings are verifiable HMOs) (HSSA,2011).
- 2.5 Highest rates of private-rental (in excess of 50% of ward housing stock) are associated with Katesgrove, Abbey, Redlands and Park wards. HMO housing stock is again highest in Redlands and Park wards but also in the wards of Church and Battle.
- 2.6 Household demographic and social characteristics vary by tenure reflecting a younger, more mobile private-rented sector and an older, residentially established owner-occupied sector. 51% of private-rented households are headed by a person aged under 25 years, 32% of owner-occupied households are headed by a person aged 65 years and over. Household type distributions reflect the demographic differences between tenures. 76% of private-rented households comprise a single person aged under 60 years; 31% of owner-occupied households are elderly in composition.
- 2.7 38,801 heads of household (66%) are in full or part-time employment, 1,459 heads of household (2.5%) are unemployed and 11,392 heads of household (19.3%) are economically retired. Average household income is estimated at £31,675 compared to a current UK average of £33,000.

¹ Unobtainable refers to those dwellings that were vacant at the time of survey with no obvious indication of tenure, for example for sale or to let sign outside.

² A HMO is a house, or a flat, that is:

Occupied by 3 or more tenants forming 2 or more households who share (or the building lacks) a basic amenity such as cooking facilities, bathroom or toilet;

Occupied by more than 1 household and is a converted building but is not entirely self-contained flats;

Converted into self-contained flats, but does not meet the requirements of the 1991 Building Regulations and at least 1/3 of the flats are occupied under short tenancies.

2.8 14,184 households (24.0%) are in receipt of means-tested or disability related benefits and are economically vulnerable; 4,782 households (8.1%) are on low incomes. There is a significant degree of overlap between these groups, such that 2,700 households are both classified as economically vulnerable and also as on low income.

2.9 Household economic circumstances are significantly worse in the private-rented sector:

KEY FACTS:

4.6% of heads of household in the private-rented sector are unemployed compared to 1.2% of owner-occupied households;

20.4% of heads of household in the private-rented sector are students compared to 0.2% of owner-occupied households;

Average household income within the private-rented sector is estimated at £28,563 compared to £33,526 in the owner-occupied sector;

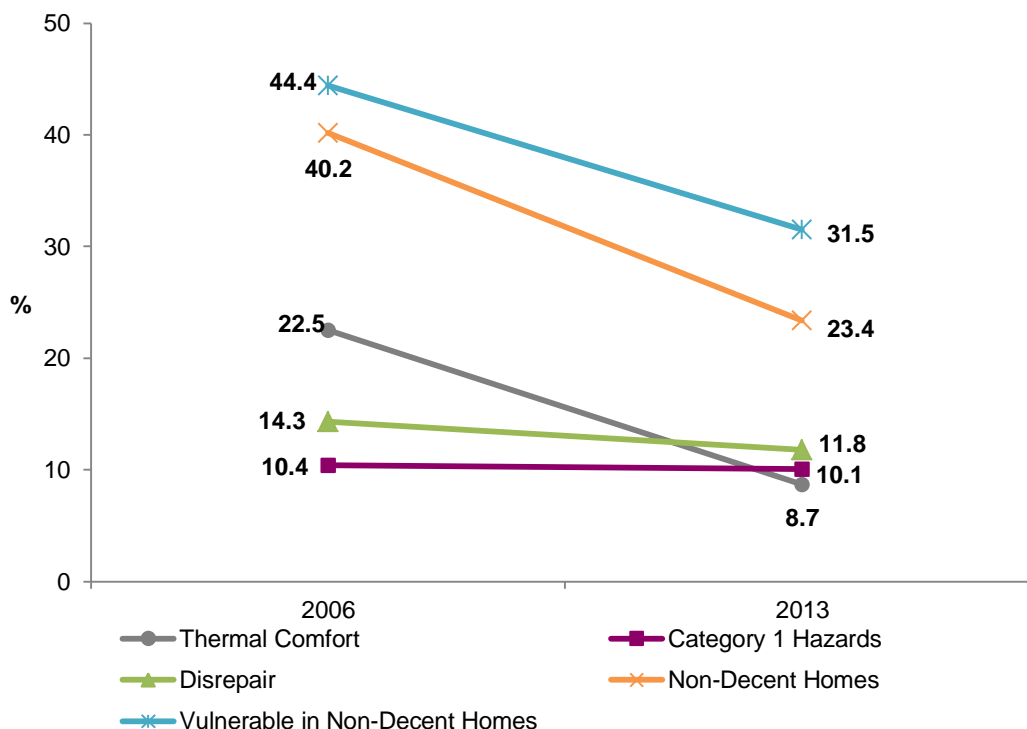
17.1% of private-rented households are on low incomes compared to 2.7% of owner-occupied households.

3.0 KEY FINDINGS - CHANGE IN HOUSING CONDITION : 2006 - 2013

3.1 Private sector housing conditions in Reading have improved substantially in the seven year period from 2006 as evidenced by a reduction in the number of non-Decent homes from 20,500 dwellings in 2006 to 12,200 dwellings in 2013: a reduction of 8,300 non-Decent homes or 40%. Over the same period rates of non-Decency in the private housing sector have declined from 40.2% to 23.4%. Within the Decent Homes Standard the area of greatest improvement is thermal comfort linked to energy efficiency of domestic dwellings. The number of dwellings non-compliant on Decent Homes thermal comfort declined by 6,969 dwellings or 61% between 2006 - 2013. Over the same period the average SAP Rating for private dwellings has increased from 51 to 66 - an increase just under 30%.

3.2 One factor that has not improved over the period 2006 – 2013 is the level of Category 1 hazards in Reading; this has remained static at around 10% of private sector dwellings.

TRENDS IN PRIVATE SECTOR HOUSING CONDITIONS 2006 - 2013



3.3 Improvements in housing condition are recorded for all tenures but particularly for the owner-occupied sector. Rates of non-Decency within the owner-occupied sector have reduced by 48.4%, from 34.7% in 2006 to 17.9% in 2013. Rates of non-Decency have declined within the private-rented sector by 39.3%, from 57.3% in 2006 to 34.8% in 2013. The decline within the private-rented sector has been slightly below that of the owner-occupied sector, however overall rates of non-Decency in the private-rented sector are now in line with the national average of 35% (EHS, 2011).

4.0 KEY FINDINGS- HOUSING CONDITIONS 2013

4.1 While housing conditions have improved since 2006 significant condition issues remain in the private housing sector. 12,200 dwellings (23.4%) fail the requirements of the Decent Homes standard with estimated improvement costs of £85.599M net.

KEY FACTS:

5,265 dwellings (10.1%) exhibit Category 1 hazards within the Housing Health and Safety Rating System (HHSRS);

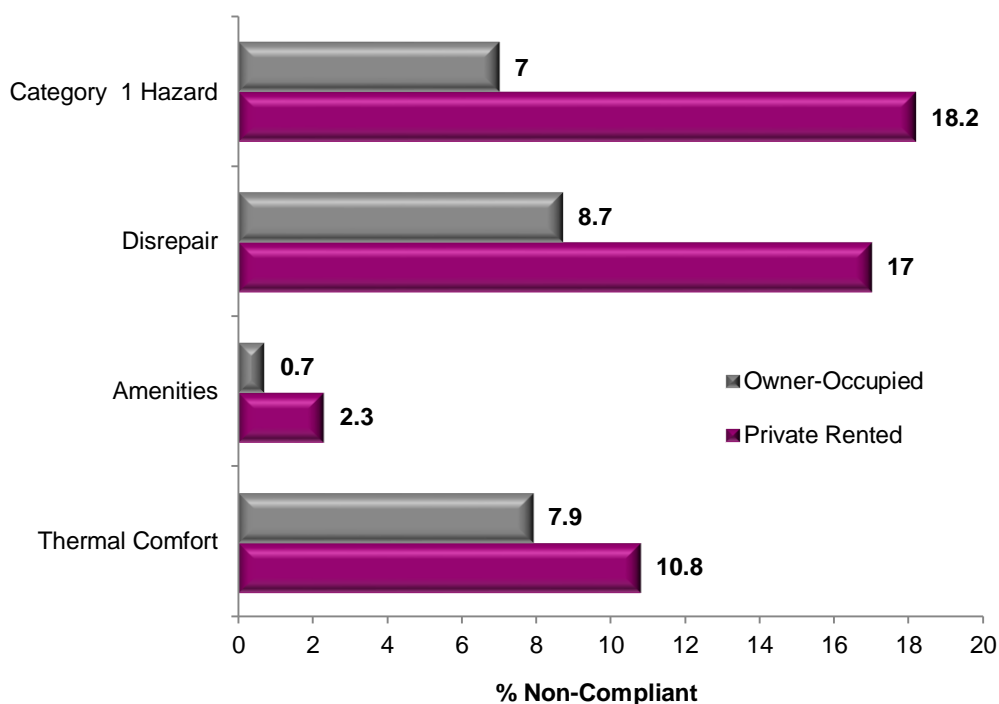
6,164 dwellings (11.8%) are in disrepair;

596 dwellings (1.1%) lack modern facilities and services;

4,531 dwellings (8.7%) fail to provide a reasonable degree of thermal comfort.

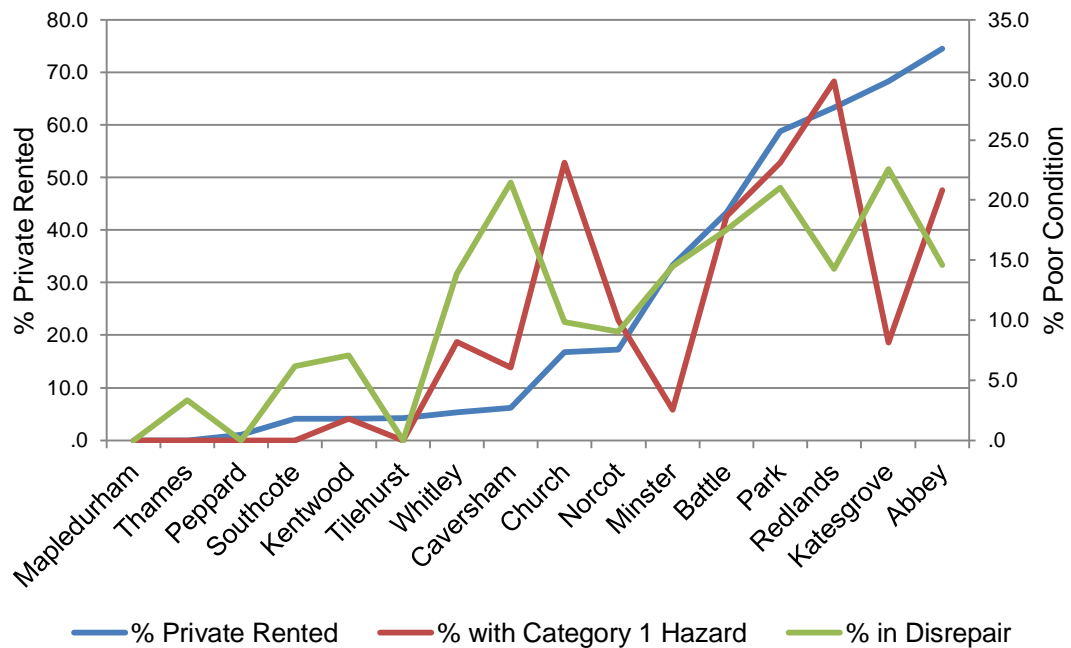
- 4.2 A range of Category 1 hazards are present although the overall profile is strongly influenced by 'excess cold' and the risk of 'falls on steps/stairs.' Of the 5,265 dwellings with a Category 1 hazard, 3,672 dwellings (69.7%) fail on excess cold; 1,026 dwellings (19.5%) fail on risk of falls on steps/stairs.
- 4.3 Housing conditions vary sectorally across the housing stock providing initial targets for intervention. These targets include: The private-rented sector, HMO's, Flats in converted buildings and dwellings constructed pre-1919. Housing conditions are particularly poor within the private-rented and HMO housing sectors.

HOUSING CONDITIONS IN THE OWNER-OCCUPIED AND PRIVATE RENTED SECTORS

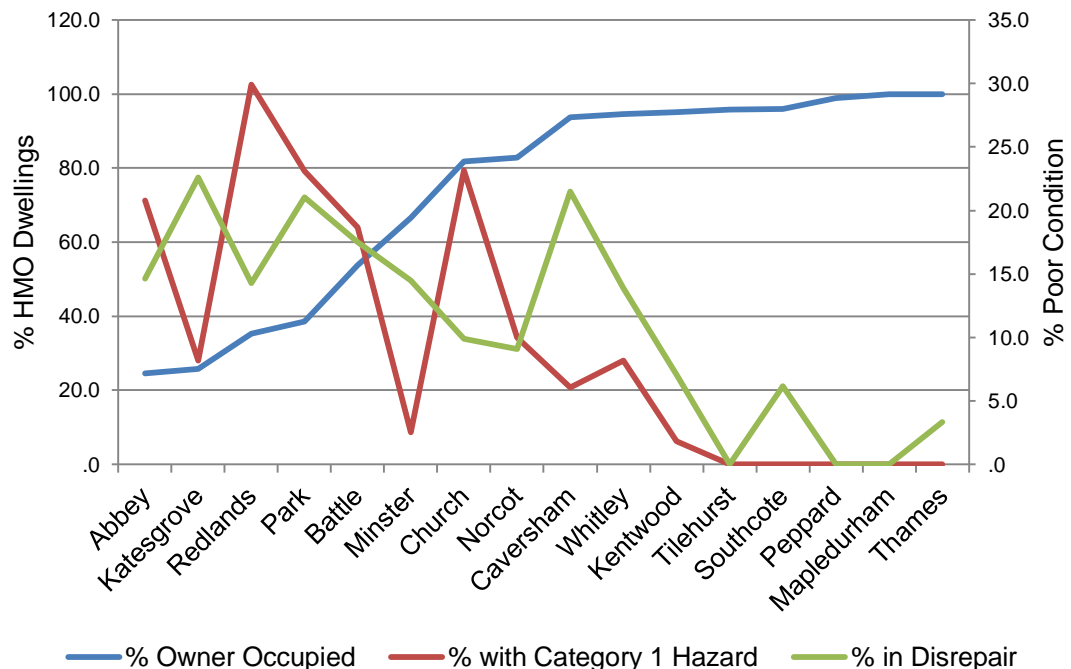


- 4.4 Geographically, the distribution of poor condition housing is strongly related to the location of the private rented and HMO housing sectors. Conditions are significantly worse in the wards of Abbey, Battle, Park and Redlands. Conversely, as the percentage of owner-occupation increases the prevalence of poor condition housing decreases.

RELATIONSHIP BETWEEN PREVALENCE OF PRIVATE RENTED DWELLINGS AND POOR CONDITION



RELATIONSHIP BETWEEN PREVALENCE OF OWNER OCCUPIED DWELLINGS AND POOR CONDITION



5. KEY FINDINGS - HOUSING AND HOUSEHOLD ISSUES

- 5.1 Poor housing conditions are compounded by the socio-economic characteristics of private sector households. As such, poor housing conditions are over-represented in economically

and socially disadvantaged households including younger single person households, lone parent families, the elderly, the economically vulnerable and those on low incomes.

- 5.2 3,844 households containing children occupy non-Decent dwellings; 54.8% of these live in a property with a Category 1 hazard, primarily related to the risk of excess cold, but also overcrowding and lack of space. Just under two fifths of family households in non-Decent properties experience significant disrepair to their home and 30% live in properties that fail the thermal comfort requirements of the Decent Homes Standard.
- 5.3 The private housing sector contains 14,184 vulnerable households³. Currently 9,712 vulnerable households (68.5%) live in Decent homes. This figure remains below the Government's previous PSA Target 7 guidelines for 2011 (70%) and 2021 (75%). Key sectors remaining below these targets include pre-1919 housing in general and converted flats in particular; the private-rented sector and HMO's in particular.

KEY FACTS:

*Converted flats where 34.7% of vulnerable households live in decent homes;
Houses in Multiple Occupation where 44.5% of vulnerable households live in Decent Homes;
Private-rented dwellings where 62.7% of vulnerable households live in decent homes;
Pre-1919 housing where 63.7% of vulnerable households live in decent homes.*

- 5.4 While energy efficiency levels have improved since 2006 fuel poverty has increased in the Borough related to increases in energy tariffs and the economic circumstances of households affected. 10,573 households in Reading (17.9%) spend in excess of 10% of annual income on domestic fuel and are in fuel poverty. Levels of fuel poverty have increased from 5,600 households or 11% as reported by the 2006 survey.⁴
- 5.5 The relationship between fuel poverty and household economic circumstances is both obvious and well documented. Demographically, fuel poverty in Reading impacts most strongly on both younger and older households. Within Reading, rates of fuel poverty are above the Borough average for households living in the private-rented sector, in multiple occupation and in pre-1919 terraced housing. Geographically the highest rates of fuel poverty are recorded in Church, Katesgrove, Park and Redlands Wards.
- 5.6 6,171 households in Reading (10.4%) indicated that at least one household member was affected by a long-term illness or disability. The most common complaints were related to mobility impairment or physical disability, respiratory illness and heart/circulatory problems.

³ Vulnerable households are those in receipt of one of the means tested or disability related benefits.

⁴ Private Sector House Condition Survey 2006 (Reading Borough Council in partnership with PPS plc).

- 5.7 Long-term illnesses and disability place significant pressure on local Health Service resources. 87% of affected households had made health service contact in the past year with predominant contact through GP and hospital outpatient services. Statistically significant correlations were identified in the survey between housing conditions, household health and health service contacts.
- 5.8 1,740 households (2.9%) thought that their current housing conditions impacted negatively on their family's health. Among those perceiving a negative effect 1,428 households (82.1%) live in non-Decent homes. Overall 9 per cent of households living in non-Decent homes perceive a negative impact on family health. This compares with just 0.7% of households living in Decent homes.
- 5.9 Linking national data on savings to the NHS from removing Category 1 hazards⁵ with local data on the costs of removing the hazards provides an estimate of the annual NHS savings through one-off intervention to address Category 1 hazards of £0.458M.
- 5.10 While housing conditions are significantly worse for households living in the private-rented sector owner-occupiers are not unaffected. 8,121 owner-occupied households (21.9%) live in homes which are non-Decent with total outstanding improvements of £59.145M. 2,297 households within this sector are economically vulnerable, 3,082 households while not economically vulnerable are elderly.
- 5.11 Economic factors will influence the ability of owner-occupiers to improve their homes but other factors will also impact. 98% of owner-occupiers in non-Decent housing are satisfied with their current home; only 2% expressed direct dissatisfaction. Against this background, 5,802 owner occupiers in non-Decent homes (71%) have completed no major repairs/improvements in the last 5 years; 6,174 households (76%) have no intentions to carry out future repairs/improvements in the next 5 years.
- 5.12 Almost 50% of owner-occupied households have no existing mortgage/financial commitments against their home. Taking into account existing mortgage holdings and local property values equity potential of £6.019 billion exists within the owner-occupied sector. The central issue locally is not the existence of owner-occupied equity but the release of this equity for home improvement/repair. Among owner-occupiers in non-Decent housing 9.5% of households stated that they would re-mortgage for home improvements, 17.4% are interested in Council interest free loans.
- 5.13 Tenant attitudes to private-rented accommodation are on balance positive with limited difference between the HMO and non-HMO sectors. Attitudes are however less positive

⁵ 'Quantifying the economic cost of unhealthy housing – a case study from England', 2011, S. Nichol et al. For full explanation see section 19.11 of full report.

than for owner-occupiers. 1,806 private-rented tenants (8.2%) were dissatisfied with their current accommodation compared to under 1% of owner-occupiers. 1,594 private-rented tenants (7.2%) were dissatisfied with their local areas. This compares to 2.6% of owner-occupiers.

6. KEY FINDINGS - STRATEGY DIRECTIONS

6.1 The 2013 survey provides a comprehensive base of housing and household information to review the effectiveness of existing housing strategies and to determine future strategy directions. Key directions identified include:

- *Continued intervention in the private-rented and HMO sector, which should include consideration of a broader use of powers such as discretionary licensing.*
- *Continued support for vulnerable households in non-Decent homes across all tenure sectors.*
- *Encouragement of owner-occupied home improvement through increased awareness of condition issues and possible use of loan support.*
- *Landlord encouragement for home improvement particularly energy efficiency and exploitation of energy funding streams including Green Deal and ECO funding within a comprehensive fuel poverty strategy.*
- *More detailed examination of health service partnerships for housing intervention against initial evidence of relationships between house condition, household health and health service use.*

ACKNOWLEDGEMENTS

David Adamson & Partners Ltd. wishes to thank the residents of Reading Borough Council Area without whose cooperation this survey would not have been possible. We would also like to thank Reading Borough Council staff for their support and assistance throughout the project and in particular Mr. James Crosbie and Mr. Kevin Crocker.

SECTION 1 : SURVEY BACKGROUND AND METHODOLOGY

Chapter 1 : Introduction and Background to the Study

Chapter 2 : Survey Method and Response

Chapter 3 : The Measurement of Housing Conditions

Chapter 4 : Survey Analysis and Reporting Framework

This section of the report reviews the background to the study together with its underlying methodology and reporting formats.

1.0 INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 This report presents findings through a comprehensive survey of housing conditions across the private housing sector in Reading Borough Council Area. The survey has been completed by David Adamson & Partners Ltd. on behalf of Reading Borough Council.

1.2 The 2013 survey provides an update on changes in housing conditions since the last major survey in 2006. The survey also creates an important new benchmark for the refinement and further development of private sector housing strategies.

1.3 This report provides a detailed overview of survey findings. In seven main sections the report examines:

- ***Section 1 : Survey Background and Methodology;***
- ***Section 2 : A Profile of the Private Housing Sector;***
- ***Section 3 : Private Sector Housing Conditions - An Overview;***
- ***Section 4 : Private Sector Housing Conditions 2013;***
- ***Section 5 : Housing Conditions and Household Circumstances;***
- ***Section 6 : Sectoral Review; and***
- ***Section 7 : Conclusions.***

Survey analyses are supported by appendices, survey questionnaires, advice on sampling error, guidance on the interpretation of statistical data and key survey definitions/housing standards. Data from the survey programme has also been provided electronically for further use by the Council.

1.4 The views expressed in this report are those of the consultants and do not necessarily reflect the official views of Reading Borough Council.

2.0 SURVEY METHOD AND RESPONSE

- 2.1 The Government requires that private sector housing conditions are known, understood and duly acted upon on an ongoing basis. The Housing Act 2004 states that 'a local authority must keep the housing conditions in their area under review with a view to identifying any action that may need to be taken by them.' Good practice dictates that private sector house condition surveys are conducted every five years and no longer than every seven years.
- 2.2 The last survey of private sector housing was conducted by Reading Borough Council in 2006. The Council is aware that there has been substantial change in the condition and use of the private sector housing stock since then. As a result the Council requires up-to-date information to develop private sector housing strategies and to prioritise housing support and investment to areas/individuals in greatest need.
- 2.3 The objectives for the house condition survey were clearly defined by Reading Borough Council. Information from the survey should:
- a) *Improve knowledge on the general condition of the private sector housing stock in the Borough to inform housing policy, including the Council's Housing Strategy and the Housing Investment Programme submission to DCLG. The research will also play a role in providing background data to inform the Local Development Framework.*
 - b) *Identify the number, location and distribution of non-decent homes in the Borough, particularly providing information for assessing progress with the Government target for the number of vulnerable households occupying decent homes.*
 - c) *To assess the extent to which the Council may need to exercise its powers in relation to private sector renewal to address non-decent homes, houses in multiple occupation, area improvement and group repair in relation to both the private rented and privately owned tenures.*
 - d) *To provide information on the energy efficiency rating of dwellings in the Borough using the Government's Standard Assessment Procedure (SAP). Also, to enable the Council to develop its energy conservation strategy and to satisfy the Council's obligations under the Energy Act 2011, the Home Energy Conservation Act 1995 and associated guidance.*
 - e) *To provide information to enable the Council to make more informed decisions about the targeting of housing resources specifically to determine spending priorities. This will include assessing the extent to which households may be*

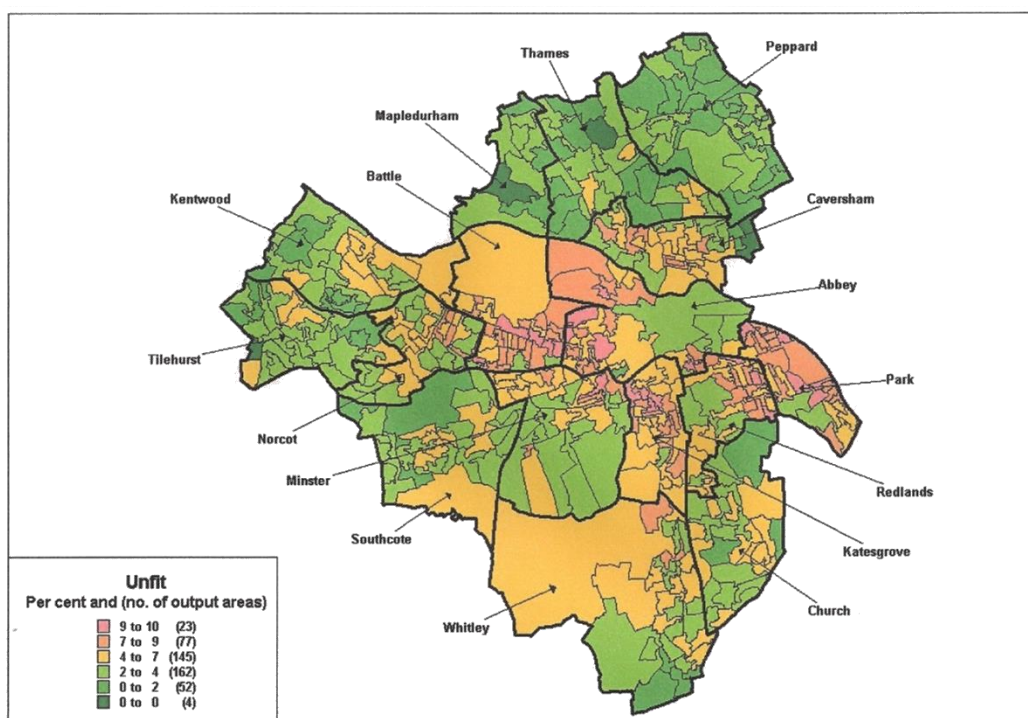
able to afford to undertake the necessary renovation themselves, in line with the test of resources measure.

- f) *To provide information on the type of hazards present in dwellings within HHSRS hazard Bands A - D together with the social, economic and health characteristics of occupants. This will enable cross-referencing with other datasets to support strategic planning between the Council and partners on areas such as public health and community safety.*

The findings of the survey should be set in the context of national or regional data where possible.

- 2.4 The 2013 study has involved a comprehensive survey programme across a sample of 1,000 dwellings representing 2% of all private dwellings in the Borough. Survey investigation has included physical housing conditions (Decent Homes, HHSRS), energy efficiency (RdSAP) and the circumstances and attitudes of occupying households. The sample of dwellings for the survey was selected and provided by the Building Research Establishment (BRE) using a stratified sample design based on anticipated distributions of poor condition and housing tenure. To maximise the efficiency of the sample; sample sizes were increased in known areas of poor condition and private-rented housing. In particular the electoral wards of Abbey, Battle, Katesgrove, Park and Redlands.

**FIGURE 1 : SAMPLE TARGETING -
THE DISTRIBUTION OF UNFIT DWELLINGS BY CENSUS OUTPUT AREA** *Source: BRE*



- 2.5 To achieve the target sample of 1,000 surveys a sample of 2,000 addresses was issued representing an expected access rate of 50%. From the issued sample of 2,000 addresses refusals were received from only 54 households representing a refusal rate of 2.7%. The completed sample of 1,000 surveys permits analysis across the main private sector tenure groups i.e. owner-occupied and private-rented. Also the sample allows an analysis of key survey indicators at electoral ward level.
- 2.6 Sample data has been grossed-upwards statistically to represent total private sector housing stock. Grossing also adjusts for the disproportionate sample sizes across the ward framework and for differential access and response rates. Issues on the interpretation of grossed statistical data are outlined in Appendix A (page 135) while sampling errors associated with survey data are presented in Appendix B (page 136).
- 2.7 The survey generates a wide range of information on the condition of housing and on the circumstances and attitudes of its residents. Copies of the survey questionnaire are attached at Appendix C (page 139). The physical survey inspection has included general housing condition/repair, the Decent Homes Standard, housing health and safety rating system and energy efficiency. Household interviews have included information on;
- the socio economic circumstances of households;
 - housing support needs with regard to illness/disability;
 - household attitudes to housing and local community issues; and
 - owner-occupied interest in equity release and improvement loan support.

3. THE MEASUREMENT OF HOUSING CONDITIONS

3.1 The measurement of housing conditions has been conducted within the decent homes framework. The Government's housing objective is to ensure that everyone has the opportunity of a decent home and so promote social cohesion, wellbeing and self-dependence. A decent home is one that satisfies all of the following four criteria:

- *It meets the current statutory minimum standard for housing;*
- *It is in a reasonable state of repair;*
- *It has reasonably modern facilities and services; and*
- *It provides a reasonable degree of thermal comfort.*

A full definition of this standard is attached in Appendix D (page 140).

3.2 MINIMUM STATUTORY STANDARDS. The Housing Act 2004 (Chapter 34) introduced a system for assessing housing conditions and enforcing housing standards. The assessment aids the identification to the existence of category 1 or category 2 hazards in residential premises as assessed within the Housing Health and Safety Rating System (HHSRS – Version 2). The system replaced the former test of fitness for human habitation (Section 604, Housing Act 1985). For the purposes of the current survey the presence of category 1 hazards has been assumed to represent statutory failure. These are hazards falling within HHSRS bands A, B or C and accruing hazard scores of 1,000 points or more.

3.3 DISREPAIR. Many homes while not exhibiting category 1 hazards may present evidence of disrepair which can threaten the structural integrity of the building and weatherproofing which results in the health and safety of occupants being affected. Identification of such homes provides an important indicator of housing stock 'at risk' of future physical deterioration. Definitions of disrepair have varied nationally over time. For the purposes of this survey, homes in disrepair are defined as those failing to meet decent homes repair criteria. A home is in disrepair under this definition if:

- *One or more key building components are old and because of their condition need replacement or major repair.*
- *Two or more secondary building components are old, and because of their condition need replacement or major repair.*

A full definition of building components, life expectancies and condition defects under the decent homes standard is included in Appendix D (page 140).

3.4 ENERGY EFFICIENCY. Information on home energy efficiency was collected against the thermal comfort requirements of the decent homes standard and also subjected to an energy efficiency audit within the RDSAP³ system. Decent homes thermal comfort requirements are outlined fully in Appendix D (page 140). Key indicators used from the energy efficiency audit include:

- **SAP rating (Standard Assessment Procedure).**
- **Carbon dioxide emissions (CO₂).**
- **Energy costs.**
- **Energy efficiency rating (EER).**

A full definition of these indicators is included in Appendix E (page 146) - glossary of terms.

3.5 REPAIR AND IMPROVEMENT COSTS. Automated schedules of rates have been applied to condition data generated by the survey to assess potential investment needs within the private sector. Key cost outputs include:

- | | |
|-----------------------------------|--|
| a) <i>Patch Repair :</i> | <i>Cost to address visible disrepair. Costs are based on a patch and mend approach, using like-for-like materials and with no guarantee of medium to long-term building integrity.</i> |
| b) <i>Comprehensive Repair:</i> | <i>Patch repair costs together with any additional works required to ensure building integrity and sound condition over a 10 year period.</i> |
| c) <i>Thirty Year Life Cycle:</i> | <i>Patch repair costs together with full building life cycle replacement costs over a typical 30 year planning period.</i> |
| d) <i>Category 1 hazards:</i> | <i>Costs to address Category 1 hazards within the HHSRS.</i> |
| e) <i>Decent Homes:</i> | <i>Costs to improve non-Decent homes.</i> |

Survey costs are at first quarter 2013 and are presented net of fees, preliminaries, contingencies and VAT.

³ SAP is the acronym for Standard Assessment Procedure which is the Government approved system for assessing the energy efficiency and environmental impact of a new-build dwelling. RdSAP is a cut-down version of the procedure specifically for the energy assessment of existing dwellings.

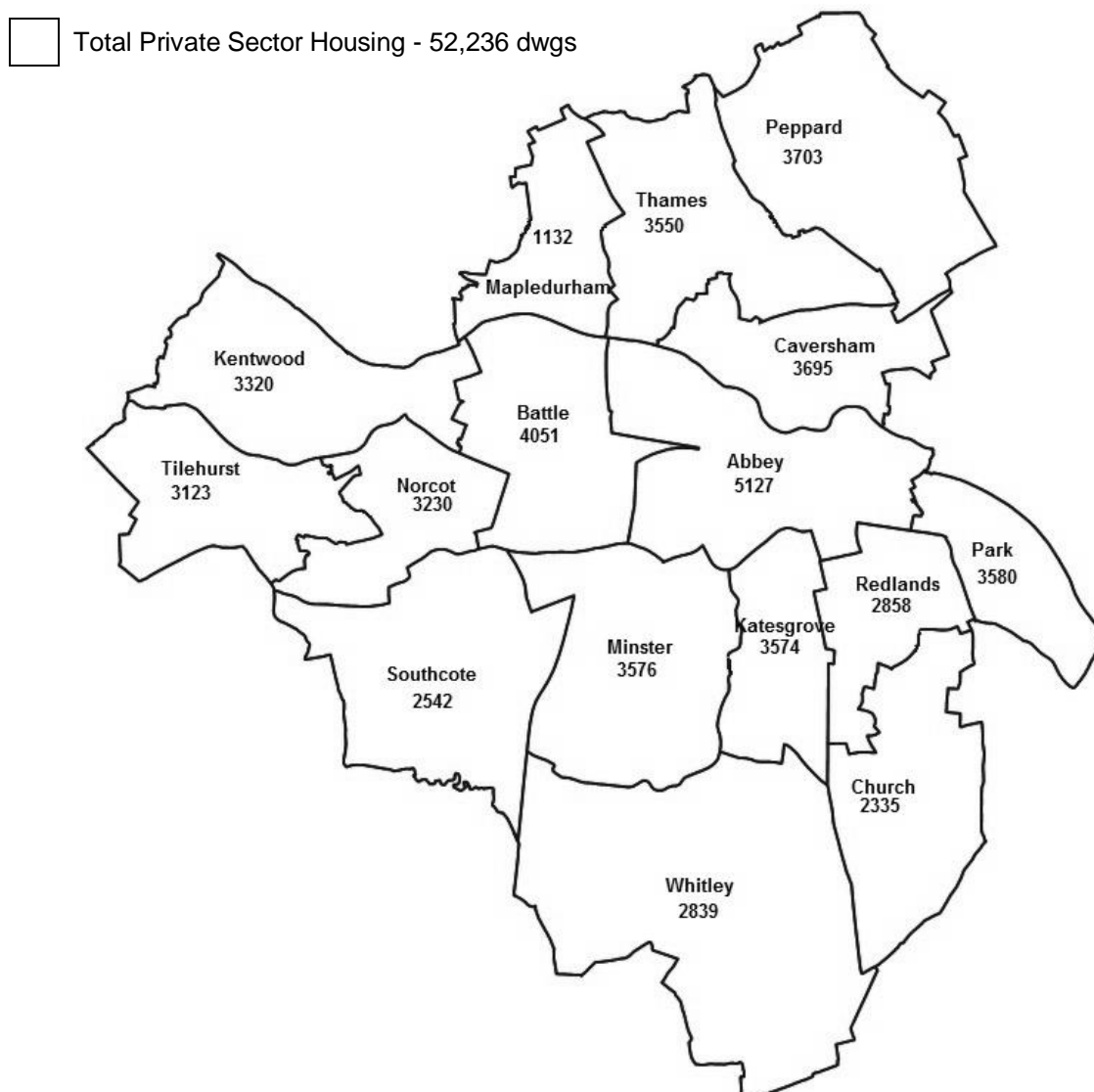
4. SURVEY ANALYSIS AND REPORTING FRAMEWORK

4.1 The sample size of 1,000 completed surveys provides a hierarchy of reporting across the Borough including:

- a) *Detailed survey reporting Borough-wide.*
- b) *Detailed survey reporting within each of the main private sector tenure groups: owner-occupied/private-rented.*
- c) *Key indicator reporting at Electoral Ward level.*

4.2 Private sector housing stock distributions are illustrated in Figure 2, across the electoral ward framework.

FIGURE 2 : PRIVATE SECTOR HOUSING STOCK BY ELECTORAL WARD



SECTION 2 : A PROFILE OF THE PRIVATE HOUSING SECTOR

Chapter 5 : The Characteristics and Distribution of Private Sector Housing

Chapter 6 : The Characteristics and Distribution of Private Sector Households

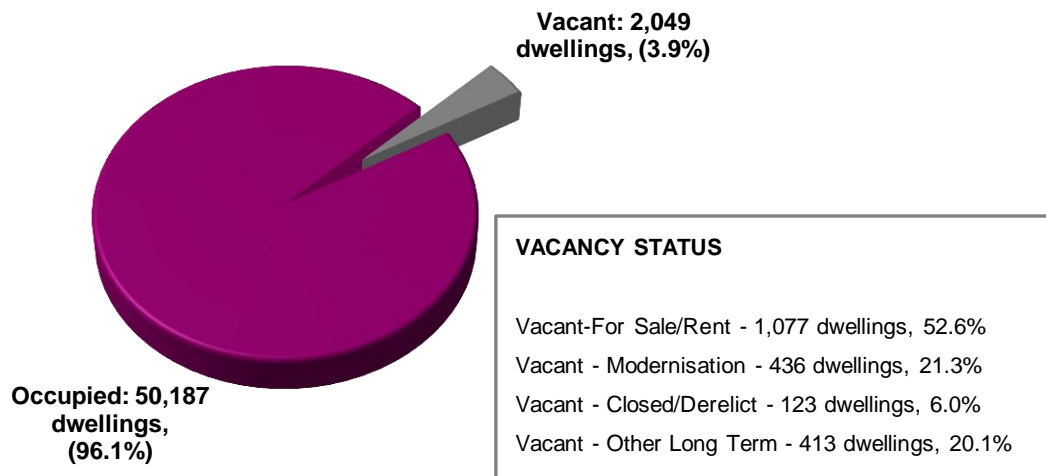
This section of the report examines the distribution and characteristics of private sector housing in the Borough and the characteristics and circumstances of the households who occupy it. The housing stock forms the physical framework for strategy development and implementation; the characteristics and circumstances of private sector households will impact on the direction and need for Council intervention and support.

5. THE CHARACTERISTICS AND DISTRIBUTION OF PRIVATE SECTOR HOUSING

HOUSING OCCUPANCY

- 5.1 Reading Borough Council area contains a private sector housing stock of 52,236 dwellings. At the time of survey, 50,187 dwellings were occupied (96.1%), the remaining 2,049 dwellings (3.9%) were vacant. Within the vacant housing stock, 1,513 dwellings (2.9%) have been vacant for under six months and are expected to return to occupancy in the short-term. The remaining 536 vacant dwellings (1.0%) have been vacant over 6 months.

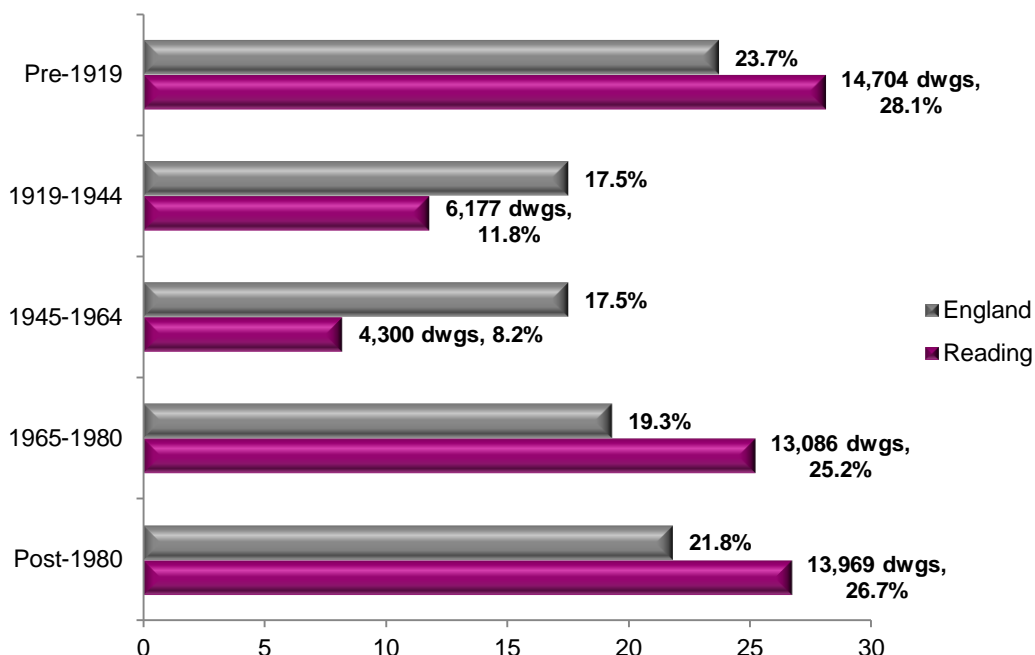
FIGURE 3 : HOUSING OCCUPANCY



HOUSING AGE

- 5.2 Housing age distributions in Reading vary from the national profile for private housing, showing higher concentrations of both older (pre-1919) and more modern (post-1980) housing. 14,704 dwellings (28.1%) were constructed pre-1919 with a further 6,177 dwellings (11.8%) constructed 1919-1944. 31,355 dwellings (60.1%) were constructed post Second World War. Of these dwellings, 13,969 dwellings (26.7%) were constructed post-1980. The proportion of pre-1919 housing in Reading of 28.1% compares to 23.7% of private housing nationally. The proportion of post-1980 housing in Reading of 26.6% compares to 21.8% of private housing nationally.

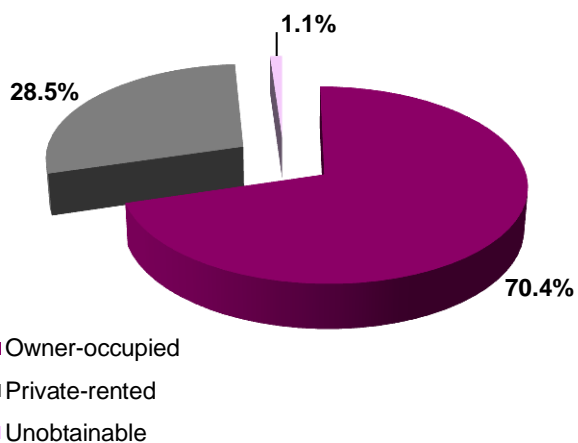
FIGURE 4 : HOUSING AGE DISTRIBUTIONS



HOUSING TENURE

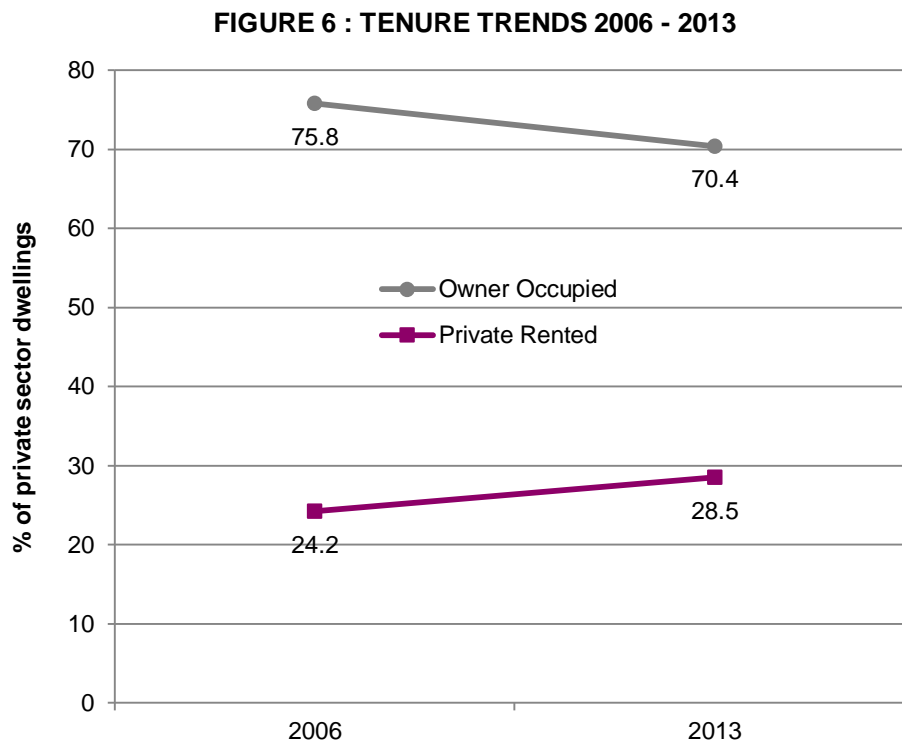
5.3 Owner-occupation is the predominant form of private sector tenure accounting for 36,795 dwellings or 70.4%. 14,863 dwellings (28.5%) are rented privately, while tenure was unobtainable in 578 dwellings (1.1%) due to vacancy. Rates of private-rental in Reading of 28.5% are significantly above the national average (21.4% of private dwellings nationally in 2011-12).

FIGURE 5 : HOUSING TENURE DISTRIBUTIONS



HOUSING TENURE	READING		ENGLAND
	dwgs	%	%
Owner-occupied	36795	70.4	78.6
Private-rented	14863	28.5	21.4
Unobtainable	577	1.1	-

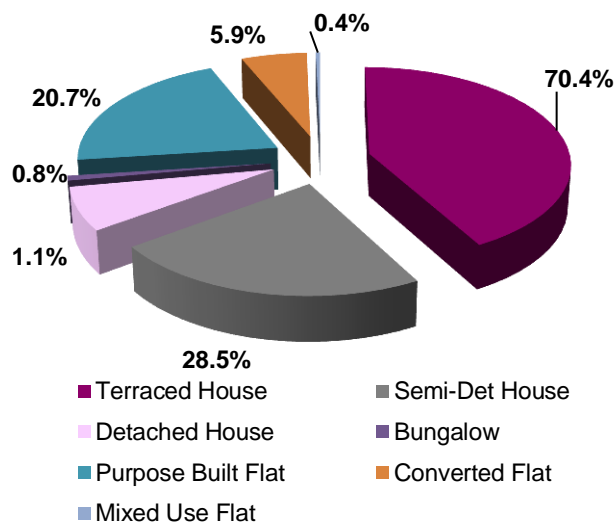
- 5.4 In line with the national trends, rates of private-rental in Reading have increased in recent years with a consequent reduction in the proportion of owner-occupied homes. Rates of private-rental have increased in Reading from 24.2% of private sector dwellings in 2006 to 28.5% in 2013. Conversely owner-occupation has fallen from 75.8% in 2006 to just over 70% in 2013.



BUILDING/DWELLING TYPE

- 5.5 Houses and bungalows comprise 38,143 dwellings (73.0%) with the remaining 14,093 dwellings (27.0%) in flats. Houses and bungalows offer a range of terraced, semi-detached and detached configurations; flats are both purpose-built and located in converted buildings. Purpose-built flats account for 10,821 dwellings (20.7%), flats in converted buildings account for 3,065 dwellings (5.9%). The proportion of flats in Reading is significantly above the national average- estimated at 15.0% in 2011 - 2012.

FIGURE 7 : BUILDING TYPES



BUILDING TYPES	READING		ENGLAND 2011-12
	dwgs	%	%
Terraced House	21962	42.0	28.6
Semi-Det House	12002	23.0	27.9
Detached House	3756	7.2	20.1
Bungalow	424	0.8	8.5
Purpose Built Flat	10821	20.7	10.6
Converted Flat	3065	5.9	4.4
Mixed-use Flat	206	0.4	-

MULTIPLE OCCUPATION

5.6 Using current classifications, 5,241 dwellings (10.0%) fall within the definition of a house in multiple occupation (HMO). A HMO is a house, or a flat, that is:

- Occupied by 3 or more tenants forming 2 or more households who share (or the building lacks) a basic amenity such as cooking facilities, bathroom or toilet;
- Occupied by more than 1 household and is a converted building but is not entirely self-contained flats;
- Converted into self-contained flats, but does not meet the requirements of the 1991 Building Regulations and at least 1/3 of the flats are occupied under short tenancies.

5.7 The Housing Act 2004 introduced three different types of licensing, two of which specifically relate to HMOs:

Mandatory HMO licensing;

Additional HMO licensing; and

Selective licensing of all privately rented housing in specific areas (further criteria apply).

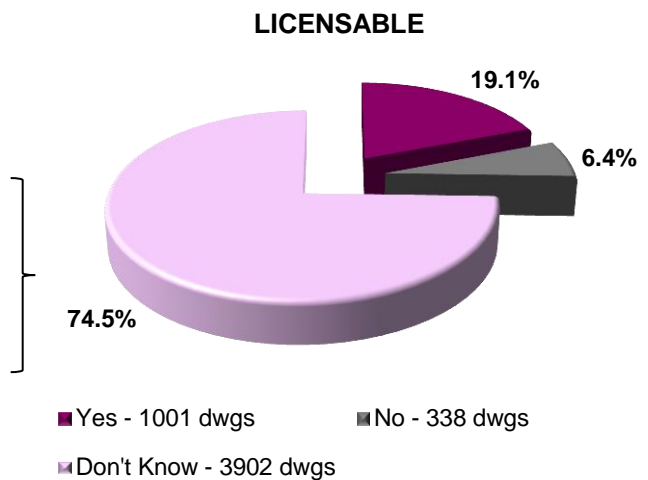
Not all of the dwellings classified as a HMO will be subject to mandatory licensing under the Housing Act 2004. Mandatory HMO licensing applies to all privately rented HMO's of three or more storeys and occupied by five or more people who form more than one household. Local councils have discretion to introduce additional licensing of other types of HMOs which are not subject to mandatory licensing, including poorly converted self-contained flats (also known as Section 257 HMOs after the section in the Act which defines them).

Whilst exact information on Section 257 could not be determined as part of the survey programme, 3,038 dwellings were classified as flats in converted buildings, 681 dwellings as bedsits and 1,522 dwellings as shared houses or flats.

- 5.8 Using Housing Act 2004 definitions a minimum of 1,001 HMO's fall within Mandatory Licensing requirements. This figure excludes possible S257 HMO's where licensing requirements are unknown.

FIGURE 8 : HOUSES IN MULTIPLE OCCUPATION

HMO CLASSIFICATION	dwgs	%
Not HMO	46994	90.0
Flat in Converted Building 3+ storeys	1234	2.4
Flat in Converted Building 2 storey	1804	3.5
Bedsit	681	1.3
Shared House/Flat	1522	2.9



TENURE VARIATIONS

- 5.9 Significant differences exist in the housing characteristics of the main tenure groups reflecting a much more varied owner-occupied sector against an older private-rented sector concentrated in the terraced and flatted housing markets. 7,873 private-rented dwellings (53.0%) were constructed pre-1919 compared to 17.5% of owner-occupied dwellings; 2,849 private-rented dwellings (19.2%) are in converted or mixed-use flats compared to 0.9% of owner-occupied dwellings. A significant factor common to both sectors is more recent development in the purpose-built flat market (post-1980). The private sector contains 10,821 purpose built flats of which 6,771 dwellings (62.6%) were constructed post-1980. The private-rented sector contains 5,557 purpose built flats of which 3,568 dwellings (64.2%) were constructed post-1980. This pattern is indicative of buy-to-let activity in Reading.

TABLE 1: HOUSING CHARACTERISTICS BY TENURE						
	TENURE ¹					
	Owner Occupied		Private Rented		All Dwellings	
	dwgs	%	dwgs	%	dwgs	%
DATE OF CONSTRUCTION						
Pre-1919	6441	17.5	7873	53.0	14704	28.1
1919-1944	5632	15.3	499	3.4	6177	11.8
1945-1964	3638	9.9	662	4.5	4300	8.2
1965-1974	8373	22.8	1115	7.5	9503	18.2
1975-1980	2665	7.2	903	6.1	3583	6.9
Post-1980	10047	27.3	3812	25.6	13969	26.7
MAIN HOUSE TYPE						
Terraced House/Bungalow	16428	44.6	5663	38.1	22386	42.9
Semi-Detached House/Bungalow	11342	30.8	625	4.2	12002	23.0
Detached House/Bungalow	3587	9.7	168	1.1	3755	.2
Purpose Built Flat	5118	13.9	5558	37.4	10820	20.7
Converted/Mixed Use Flat	320	0.9	2849	19.2	3271	6.3
HMO CLASSIFICATION						
Not HMO	36173	98.3	10347	69.6	46994	90.0
Flat in Converted Building 3+ Storeys	199	0.5	1023	6.9	1234	2.4
Flat in Converted Building 2 Storeys	120	0.3	1593	10.7	1803	3.5
Bedsit	21	0.1	660	4.4	681	1.3
Shared House/Flat	282	0.8	1240	8.3	1522	2.9
ALL DWELLINGS	36795	100.0	14863	100.0	52236	100.0

¹Excluding 576 dwellings where tenure unknown.

DISTRIBUTION OF PRIVATE-RENTED DWELLINGS AND HMO'S

5.10 The private-rented sector and HMO housing stock show a marked concentration within the Borough. Highest rates of private-rental are associated with Katesgrove, Abbey, Redlands and Park Wards (in excess of 50% of ward housing stock). HMO housing stock again exhibits its highest concentration in Redlands and Park wards but also in the electoral wards of Church and Battle (in excess of 15% of ward housing stock). Ward distributions are mapped in Figures 8 and 9 using quartile distributions². Four categories are mapped comprising:

1. *Low*
2. *Below Average*
3. *Above Average*
4. *High*

² Individual Ward estimates for Church, Kentwood, Mapledurham, Peppard, Southcote, Thames, Tilehurst and Whitely should be treated as indicative as they are based on small sample sizes as a result of the sampling stratification process.

FIGURE 9 : THE DISTRIBUTION OF PRIVATE-RENTED HOUSING

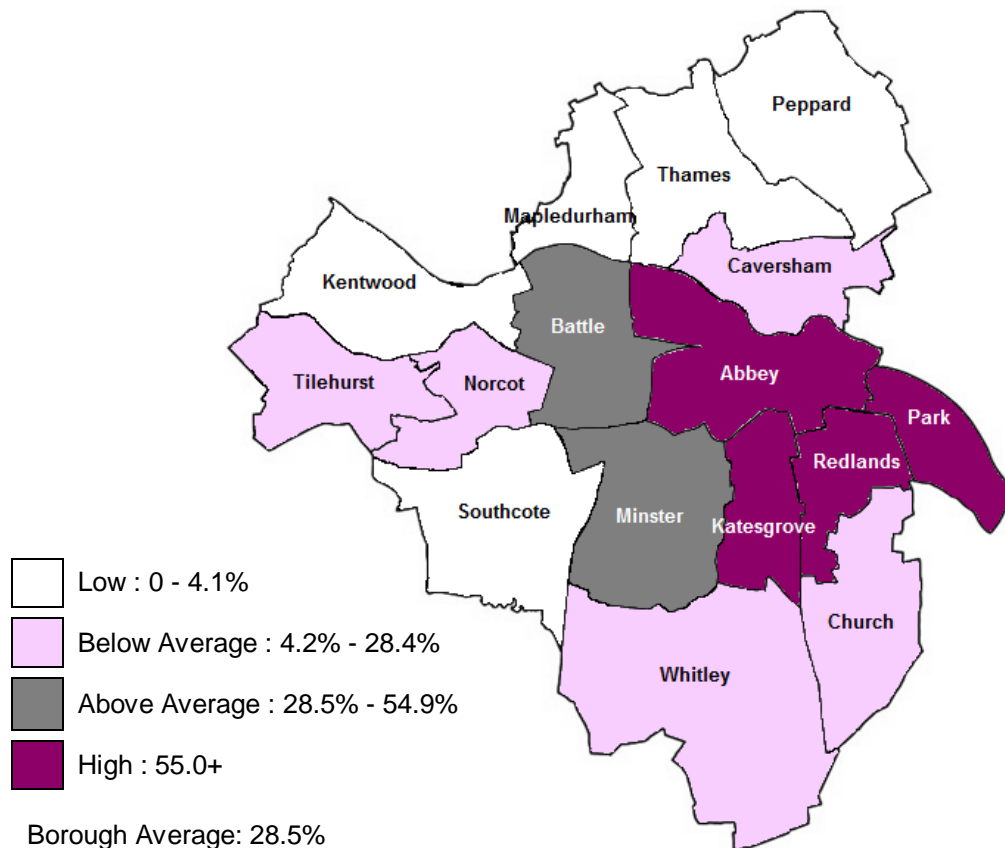
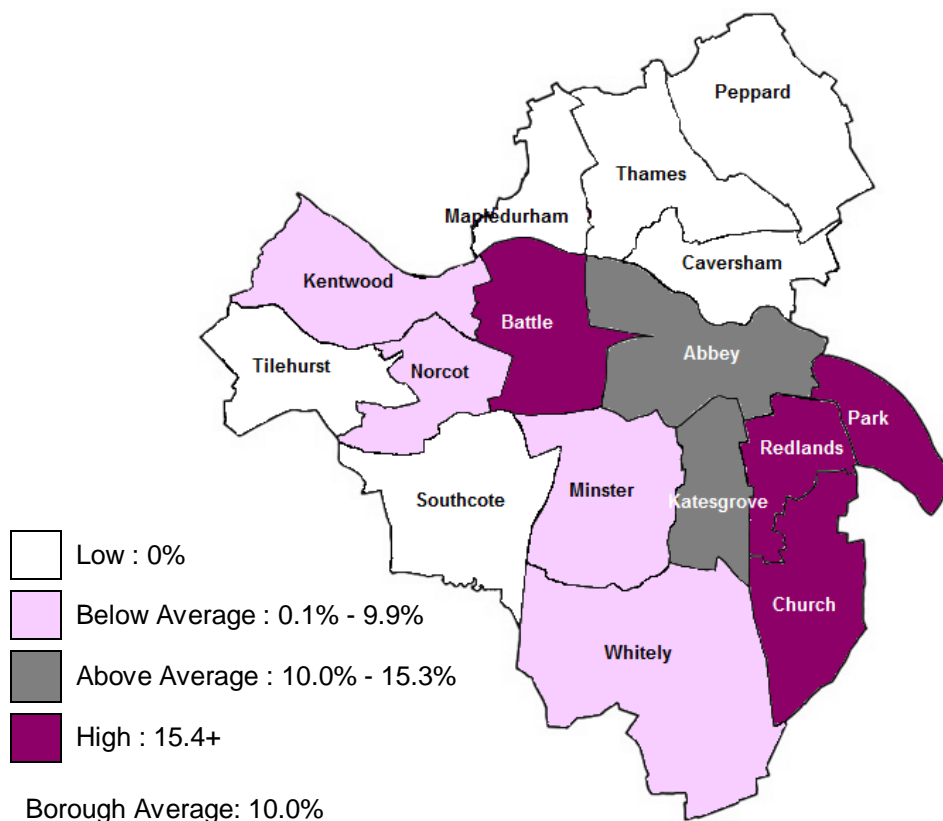


FIGURE 10 : HMO DISTRIBUTION

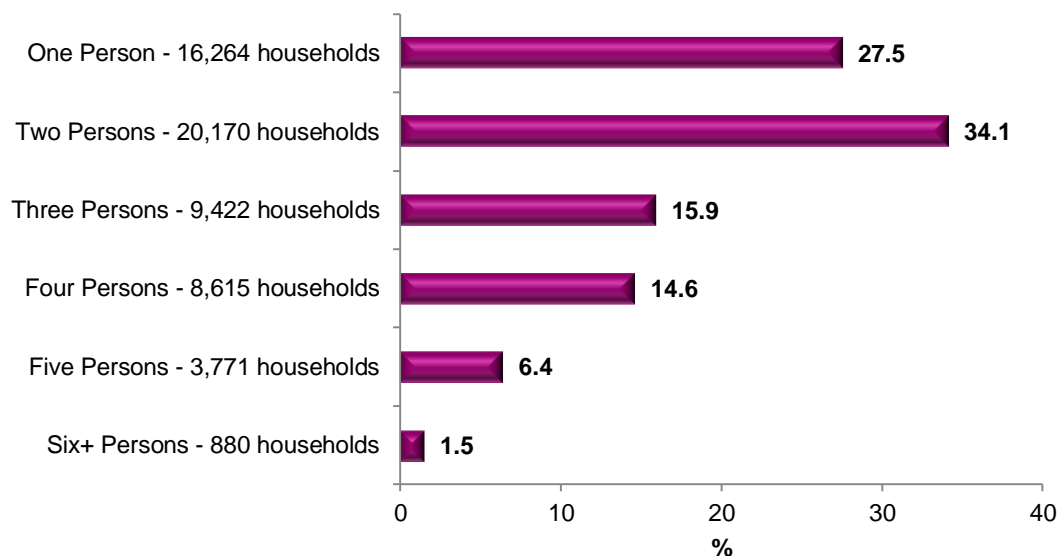


6. THE CHARACTERISTICS AND DISTRIBUTION OF PRIVATE SECTOR HOUSEHOLDS

HOUSEHOLDS AND POPULATION

- 6.1 The occupied housing stock contains 59,121 households and a household population of 143,462 persons. 51,368 households (86.9%) are comprised of a single household; the remaining 7,752 households (13.1%) live in multiple occupation. Private sector households are predominantly small in size. 16,264 households (27.5%) are single person in size; an additional 20,170 households (34.1%) contain two persons. Average household size is estimated at 2.43 persons.

FIGURE 11 : HOUSEHOLD SIZE



HOUSEHOLD DEMOGRAPHICS

- 6.2 Private sector households exhibit a broad demographic profile. 12,289 households (20.8%) are headed by a person aged 65 years and over; 19,930 households (34.7%) are headed by a person aged under 35 years. Household type distributions are also mixed - 12,239 households (20.7%) are elderly in type; 10,347 households (17.5%) comprise a single person aged under 60 years. Married or cohabiting couples with or without children comprise 25,047 households (42.3%).

TABLE 2 : PRIVATE SECTOR HOUSEHOLDS BY AGE OF HEAD OF HOUSEHOLD AND HOUSEHOLD TYPE

AGE OF HEAD OF HOUSEHOLD	HHOLDS	%	HOUSEHOLD TYPE	HHOLDS	%
Under 25 years	5203	8.85	Couple no Children	11666	19.7
25-34 years	14727	24.9	Couple with Children	13381	22.6
35-44 years	11902	20.1	Lone Parent Family	1908	3.2
45-54 years	7334	12.4	Other Multi-Person	9580	16.2
55-64 years	7666	13.0	Single Person Under 60 years	10347	17.5
65 years and over	12289	20.8	Single Person 60+ years	5876	9.9
			Two+ Persons 60+ years	6363	10.8

ETHNICITY

6.3 42,889 households (72.5%) are of White British or Irish origin with a further 4,842 households (8.2%) of other White origin. The Borough contains a large Black and Minority Ethnic population estimated at 10,300 households (17.4%). The largest groupings are of Asian origin - 7,332 households (12.4%). Differences in demographic characteristics are apparent by ethnic origin typified by larger household sizes within the BME population. Average household size for households of Asian origin is 3.26 persons compared to 2.28 persons for households of White British/Irish origin. Households of Asian origin comprise 12.4% of all private sector households yet account for 16.7% of private sector population.

FIGURE 12 : ETHNIC ORIGIN

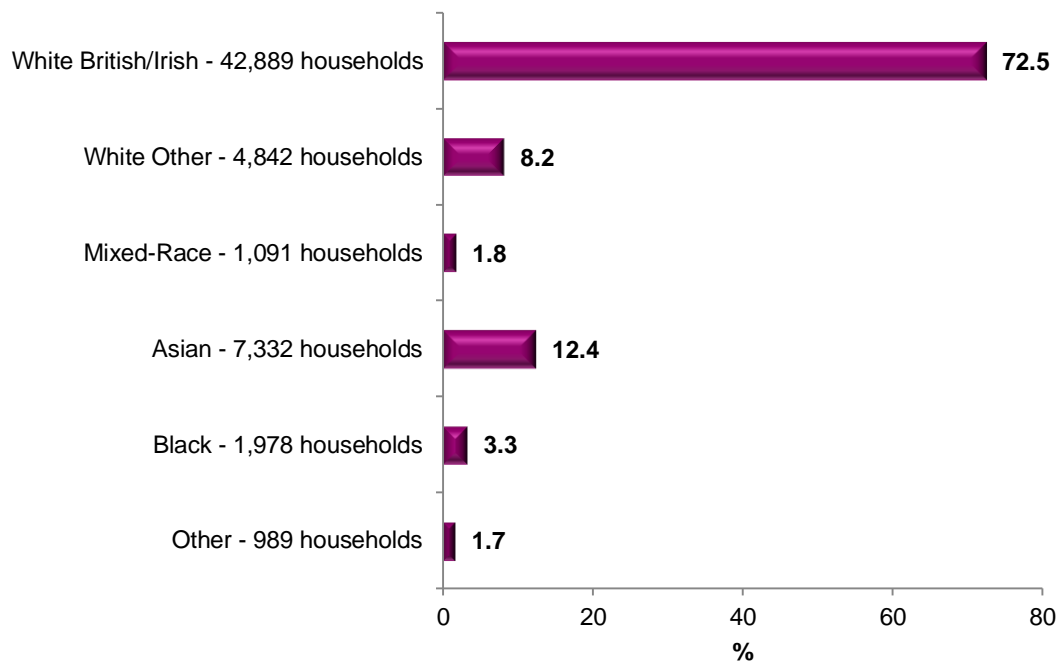


TABLE 3 : ETHNIC ORIGIN

ETHNICITY	HOUSEHOLDS		AVERAGE HOUSEHOLD SIZE	PERSONS	
	Hholds	%	Persons	Persons	%
White British/Irish	42889	72.5	2.28	97670	68.1
White Other	4842	8.2	2.39	11577	8.1
Mixed Race	1091	1.8	2.13	2323	1.6
Asian	7332	12.4	3.26	23926	16.7
Black	1978	3.3	2.94	5820	4.0
Other	989	1.7	2.17	2145	1.5
ALL HOUSEHOLDS	59121	100.0	2.43	143462	100.0

HOUSEHOLD OCCUPANCY

6.4 There are two standards in Part X of the *1985 Housing Act* (which have remained unchanged since 1935) that are used to assess whether a home is ‘statutorily overcrowded’, namely the room standard and the space standard. However, the statutory overcrowding standard is not generous, thus relatively few households ‘pass the test’ – a point which was recognised in research published by the Office of the Deputy Prime Minister (ODPM) in May 2004:

“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”.³

The English Housing Survey now estimates levels of overcrowding based on the number of households living in properties that are one or more bedrooms below the ‘bedroom standard.’ This standard, which differs considerably from the statutory room/space standards, has been used to measure overcrowding nationally since the 1960s.

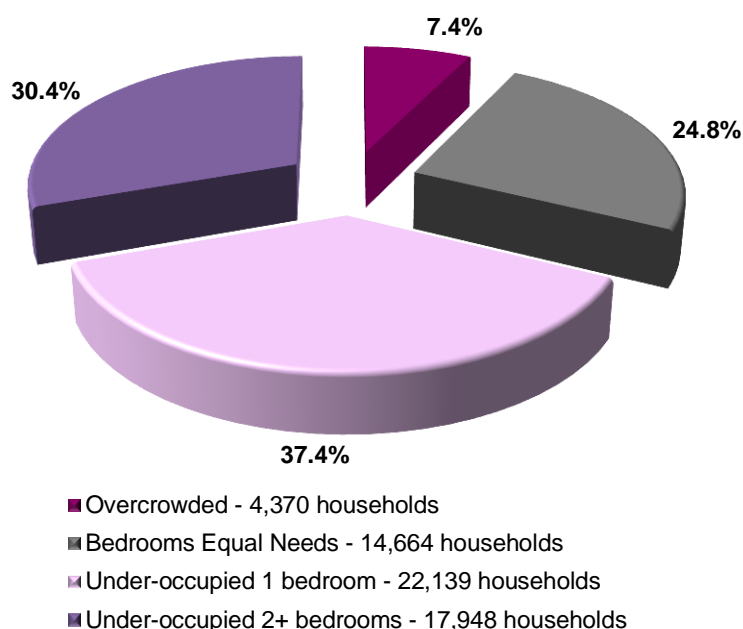
6.5 Linking dwelling size (number of bedrooms) to household demographics through the bedroom standard provides indicators of household occupancy. 4,370 private sector households (7.4%) in Reading have insufficient bedrooms to meet family needs and are overcrowded; 14,664 households (24.8%) have bedrooms equal to their needs; 40,087 households (67.8%) have bedrooms available above their family needs and are in under-occupation. The three year national average (2009-10 to 2011-12) rate of crowding is estimated to be 2.2% of private sector households⁴. Locally, levels of over-crowding show limited variation by tenure. They are above average, however, within the single occupied

³ ODPM, *Overcrowding in England – The national and regional picture*, May 2004, para 7.

⁴ English Housing Survey, Headline Report 2011-2012.

housing stock, for couples with children and other multi-person households, and for households of Asian or Black origin.

FIGURE 13 : HOUSEHOLD OCCUPANCY



RESIDENTIAL MOBILITY

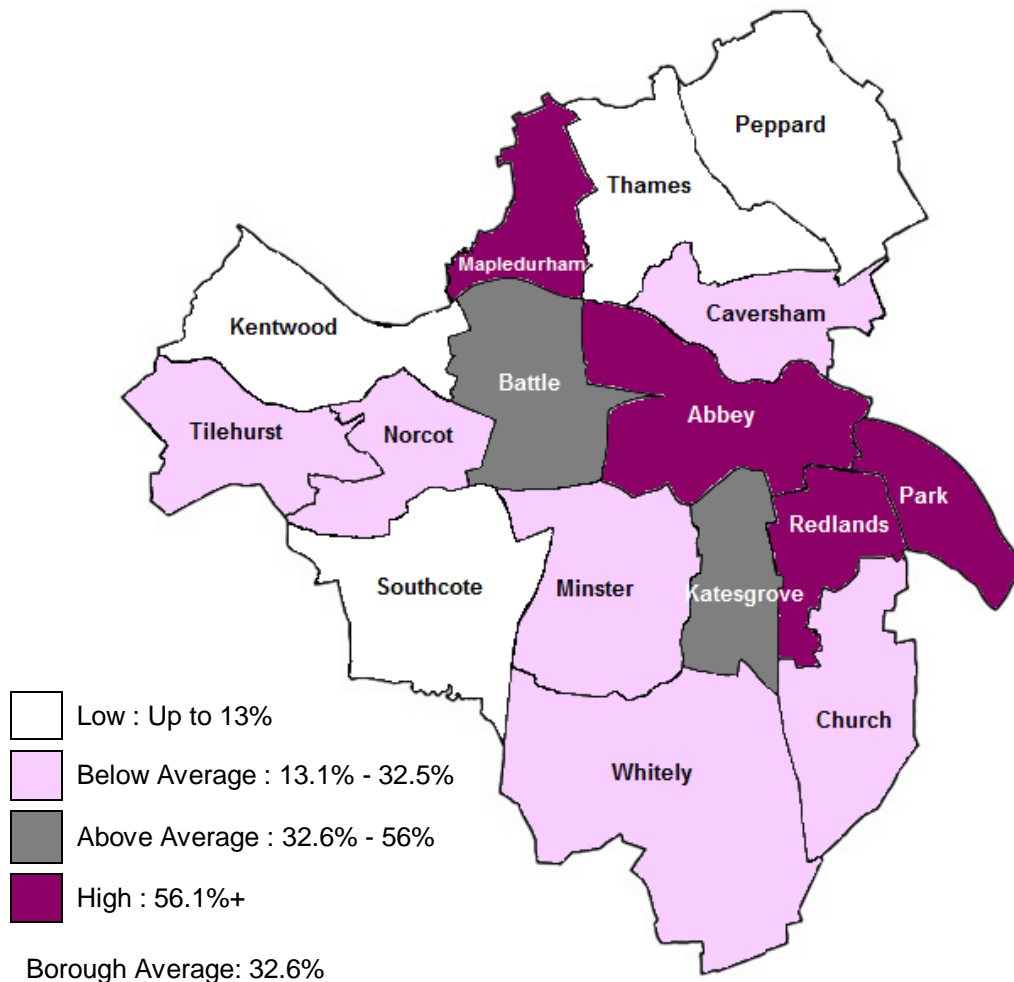
6.6 Patterns of residential mobility within the Borough reflect a distinction between a volatile and highly mobile private-rented sector and a stable and established owner-occupied sector. 22,336 owner-occupied households (60.3%) have been resident in their current dwelling over 10 years compared to 936 private-rented households (4.2%). In contrast, 15,137 private-rented households (68.6%) have been resident in their current dwelling under 2 years. Only 1,235 owner-occupied households (3.3%) intend to move within the next 12 months compared to 3,369 private rented households (15.3%).

TABLE 4 : RESIDENTIAL MOBILITY

LENGTH OF RESIDENCE	Hholds	%	INTENTION TO MOVE	Hholds	%
Under 1 year	10941	18.5	No	43663	73.9
1 - 2 years	8365	14.1	Don't Know	7637	12.9
3 - 5 years	8514	14.4	Yes - Possibly	3217	5.4
6 - 10 years	8029	13.6	Yes - Definitely	4604	7.8
11 - 20 years	9765	16.5			
Over 20 years	13507	22.8			

Relationships between residential mobility and tenure give rise to a concentrated pattern of recent movement within the Borough focussed primarily on areas of high private-rental. The distribution of households resident under 2 years by electoral ward is illustrated in Figure 14.

FIGURE 14 : HOUSEHOLDS RESIDENT UNDER 2 YEARS



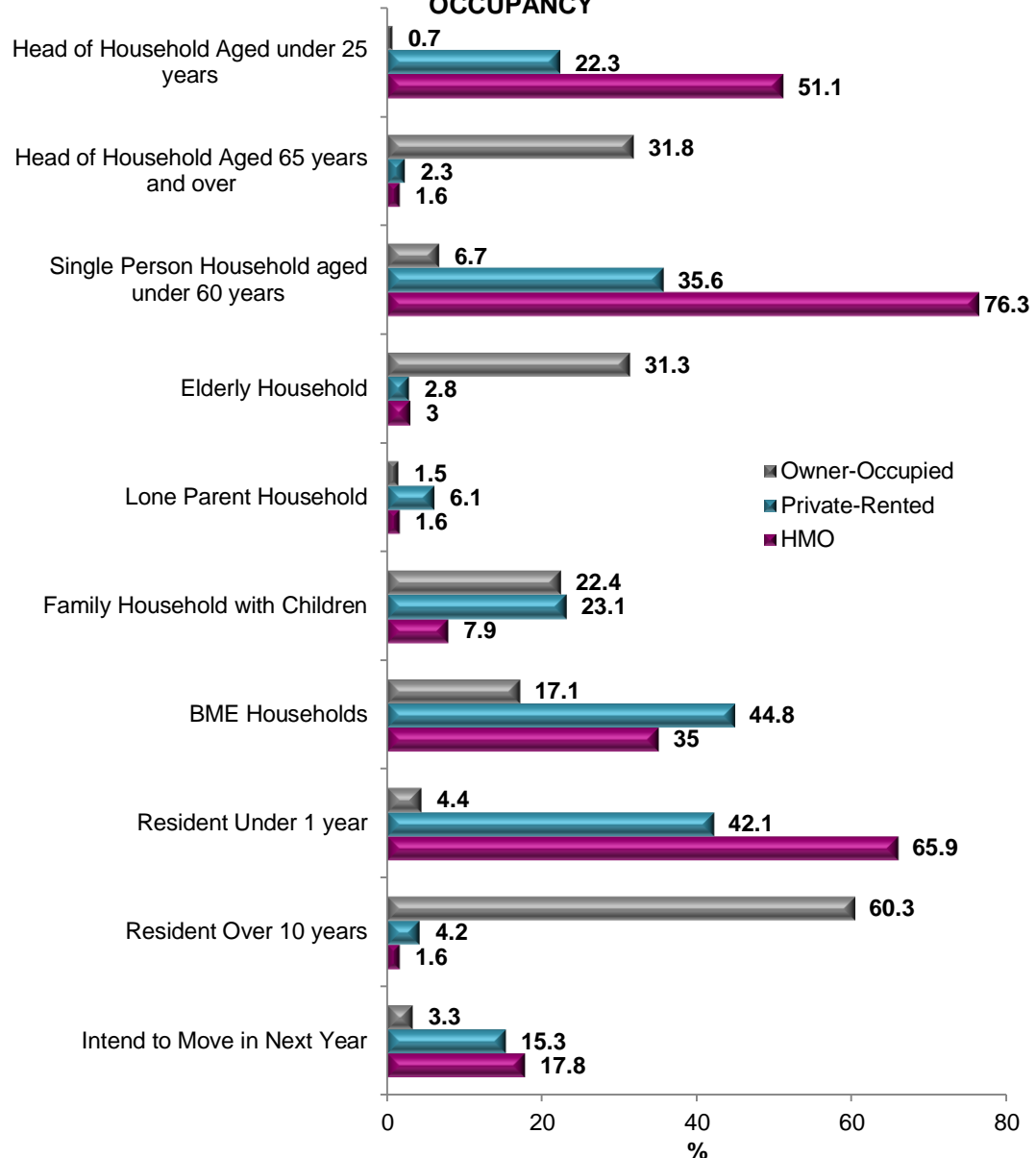
SOCIO-DEMOGRAPHIC VARIATIONS BY TENURE AND OCCUPANCY

- 6.7 Demographic and social characteristics vary by tenure reflecting a younger, more mobile private-rented sector against an older owner-occupied sector. In 51% of private-rented households the head of household is aged under 25 years; 32% of owner occupied households have a head of household aged 65 years and over. Household type distributions reflect the demographic differences between tenures. 76% of private rented households are single person households aged under 60 years; 31% of owner-occupied households are elderly in composition. The private-rented sector exhibits a higher concentration of BME households - 45% compared to 17% in the owner-occupied sector. The private-rented sector is also highly mobile - 42% of private rented households have

been resident in their current dwelling under 1 year; 15.3% definitely intend to move within the next year. In contrast, 60.3% of owner-occupiers have been resident in their current dwelling over 10 years; only 3.3% intend to move within the next year.

- 6.8 The characteristics of private-rented sector households are mirrored and exacerbated within the HMO housing stock.

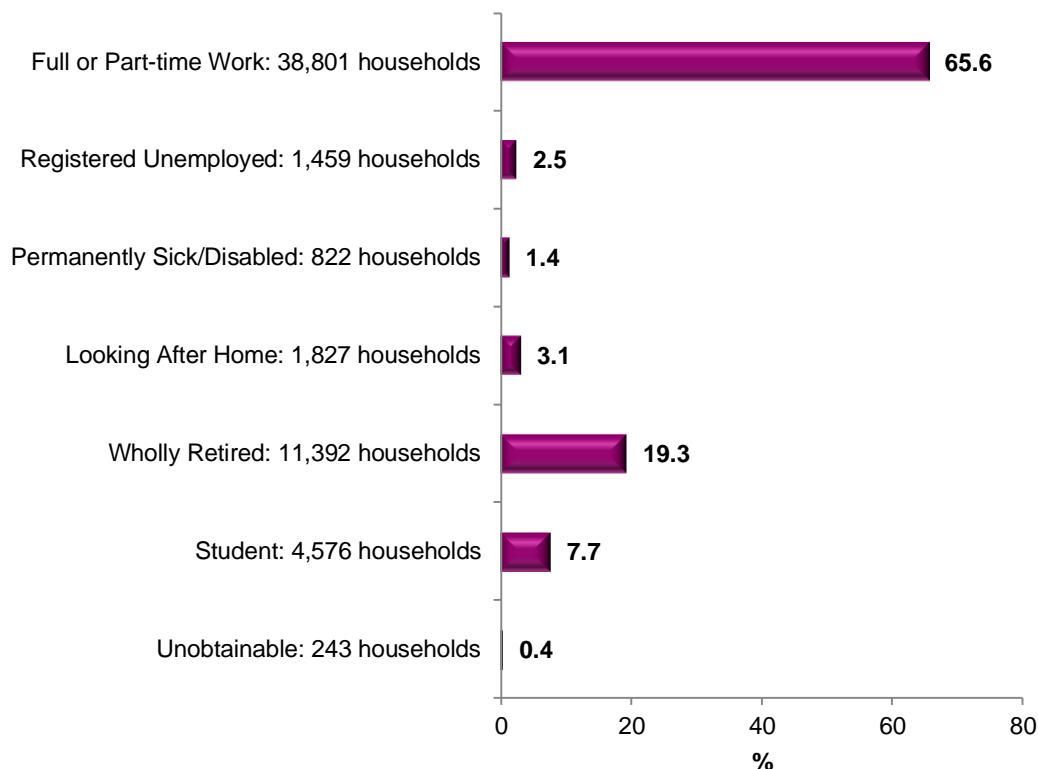
FIGURE 15 : SOCIO-DEMOGRAPHIC VARIATIONS BY TENURE AND OCCUPANCY



HOUSEHOLD ECONOMIC CHARACTERISTICS

- 6.9 38,801 heads of household (65.6%) are in full or part-time employment, 1,459 heads of household (2.5%) are unemployed and 11,392 heads of household (19.3%) are economically retired. The Borough also houses a large student population estimated at 4,576 households (7.7%).

FIGURE 16 : ECONOMIC STATUS OF HEAD OF HOUSEHOLD



6.10 14,184 households (24.0%) are in receipt of means-tested or disability related benefits and are economically vulnerable; 4,782 households (8.1%) are on low incomes according to national definitions. Average household income in the private sector is estimated at £31,675 compared to a current UK average of £33,000. Economic circumstances vary significantly between the owner-occupied and private-rented sectors. Although rates of head of household employment are similar, private-rented sector households exhibit higher levels of economic disadvantage:

KEY FACTS:

4.6% of heads of household in the private-rented sector are unemployed compared to 1.2% of owner-occupied households;

20.4% of heads of household in the private-rented sector are students compared to 0.2% of owner-occupied households;

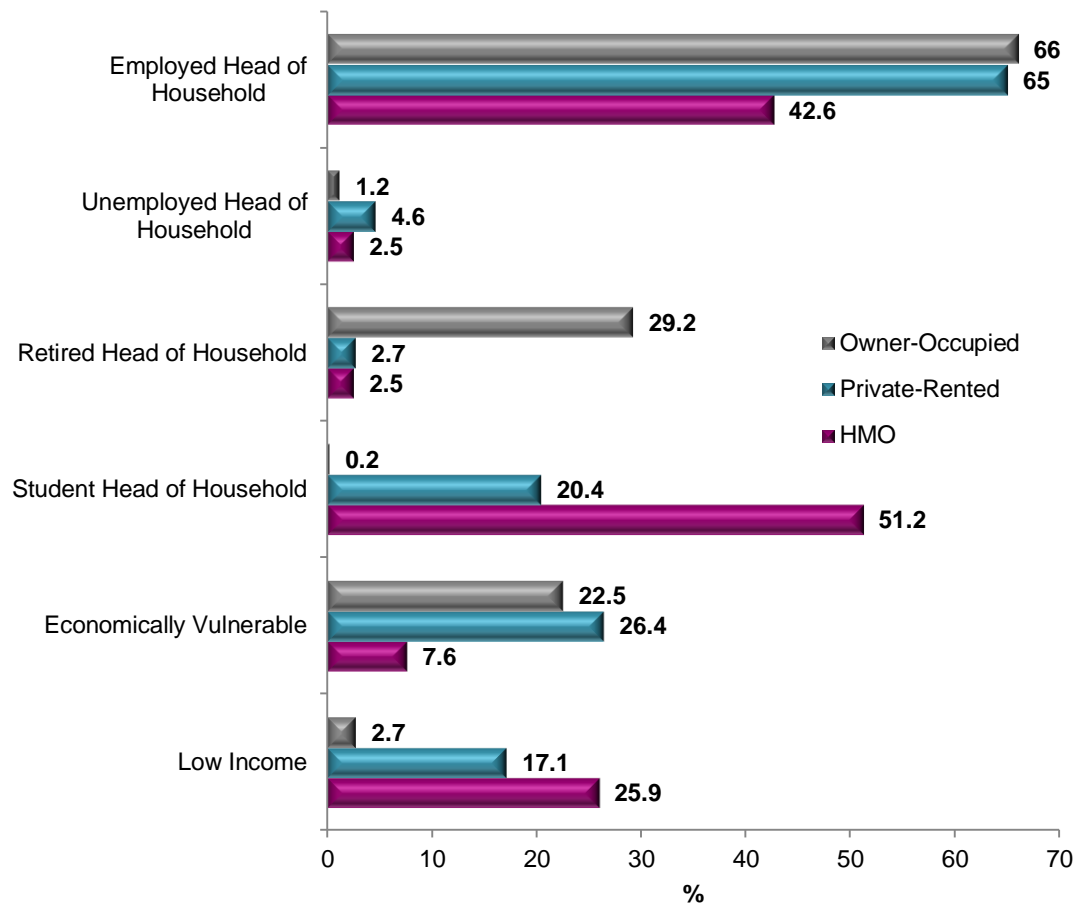
26.4% of private-rented households are economically vulnerable compared to 22.5% of owner-occupied households;

17.1% of private-rented households are on low incomes compared to 2.7% of owner-occupied households.

Average household income within the private-rented sector is estimated at £28,563 compared to £33,526 in the owner-occupied sector. Economic conditions within the HMO

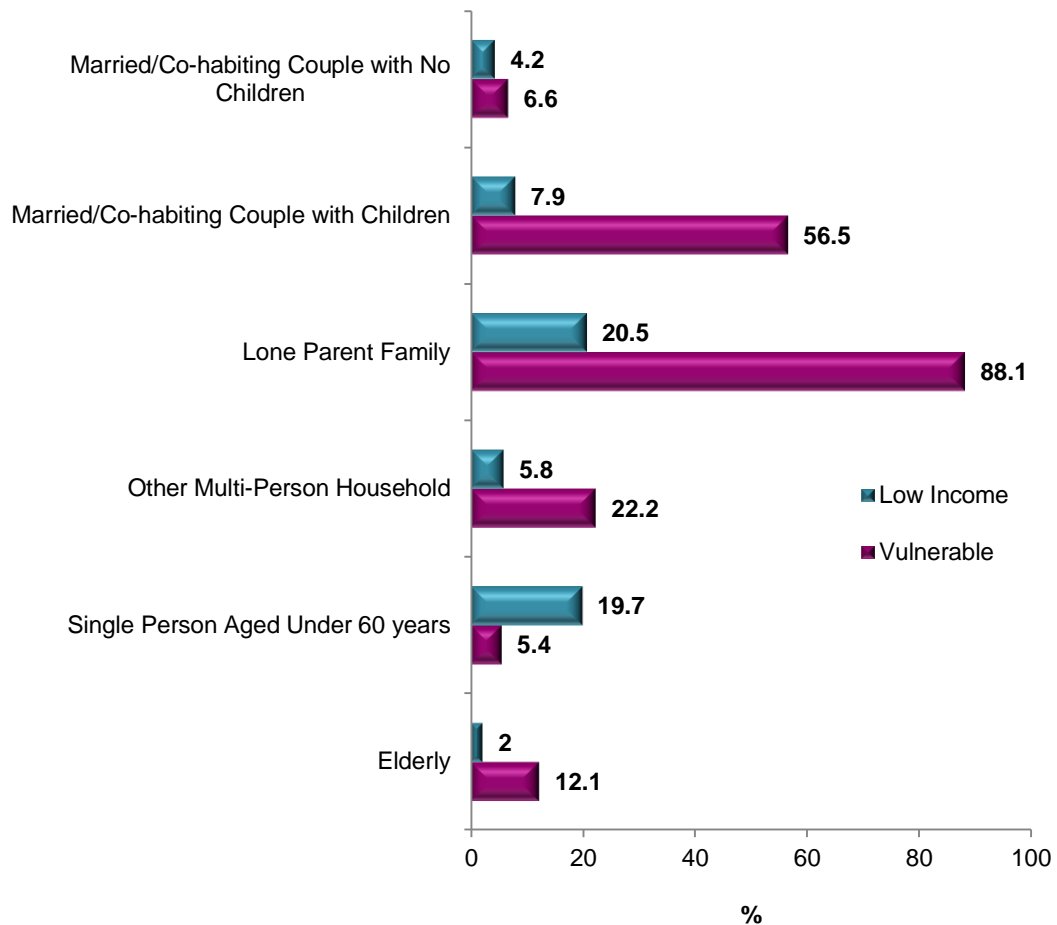
sector are strongly influenced by a large student population resulting in low incomes but also low levels of economic vulnerability due to low benefit accessibility.

FIGURE 17 : ECONOMIC VARIATIONS BY TENURE AND OCCUPANCY



- 6.11 The distribution of economically vulnerable and low income households across the Borough, while in part influenced by the distribution of private-rented and HMO housing, is impacted on by household type where the elderly, families with children, lone parent families and single person households are particularly affected.

FIGURE 18 : ECONOMICALLY VULNERABLE AND LOW INCOME HOUSEHOLDS BY HOUSEHOLD TYPE



6.12 The highest concentrations of economically vulnerable households are found in Thames, Kentwood, Battle and Southcote Wards. Low income households are over represented in Abbey, Redlands and Katesgrove Wards.

FIGURE 19 : THE DISTRIBUTION OF ECONOMICALLY VULNERABLE HOUSEHOLDS

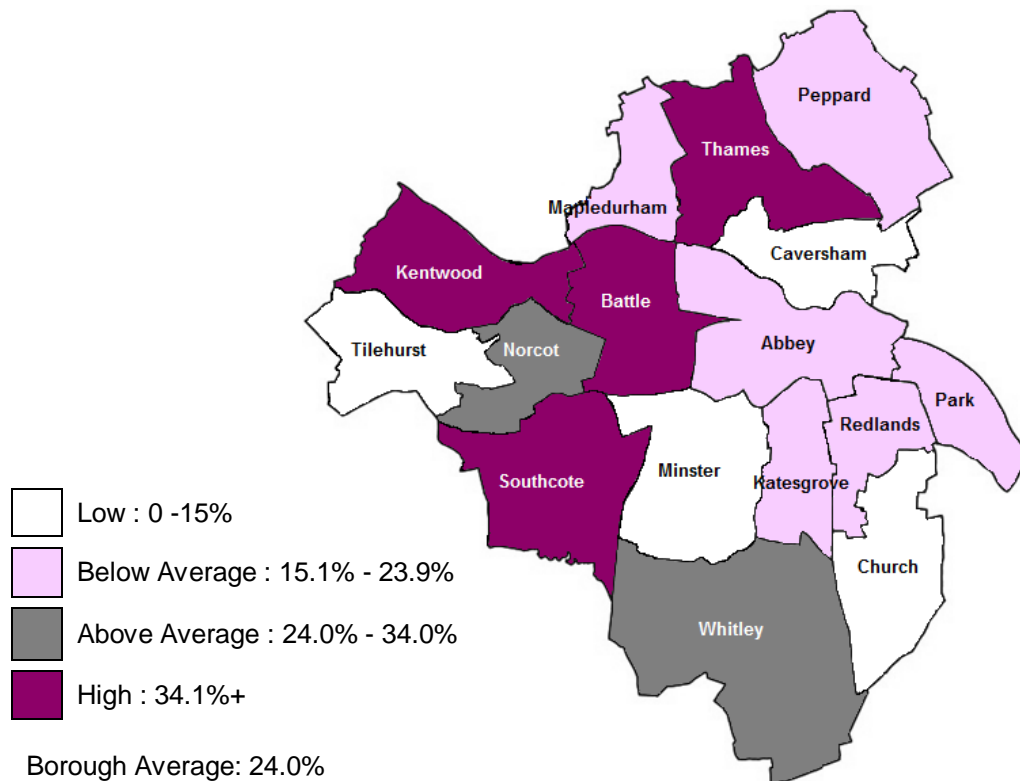
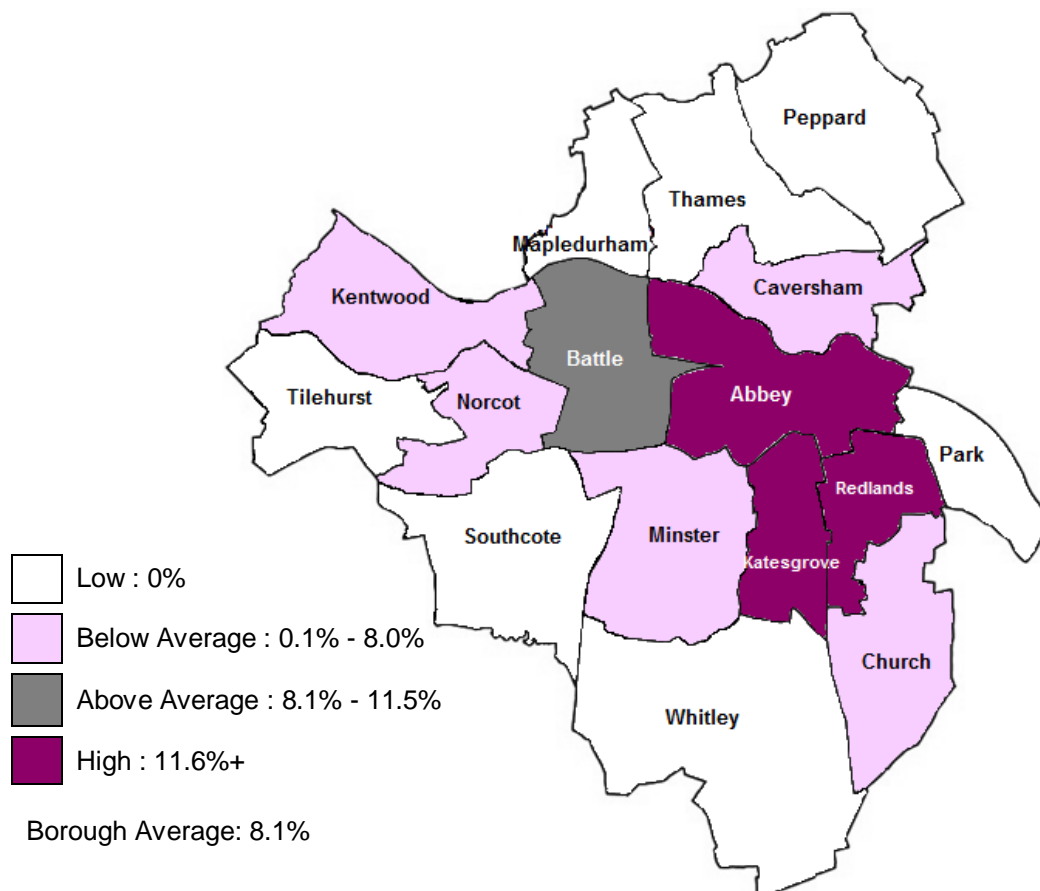


FIGURE 20 : THE DISTRIBUTION OF LOW INCOME HOUSEHOLDS



SECTION 3 :

PRIVATE SECTOR HOUSING CONDITIONS - AN OVERVIEW AND NATIONAL PERSPECTIVE

Chapter 7 : Housing Conditions 2013 - An Overview

Chapter 8 : Housing Conditions 2013 - National Context

Chapter 9 : Changes in Housing Conditions 2006 - 2013

This section of the report provides an overview of the current housing conditions across Reading within the private housing sector. These current estimates are subsequently set within a national context and measured against previous estimates from 2006.

7. HOUSING CONDITIONS 2013 - AN OVERVIEW

7.1 Housing conditions within the private housing sector have been measured against the Decent Homes Standard. A Decent Home is defined as one that satisfies all of the following four criteria:

- *It meets the current minimum standard for housing in England (HHSRS);*
- *It is in a reasonable state of repair;*
- *It has reasonably modern facilities and services; and*
- *It provides a reasonable degree of thermal comfort.*

7.2 40,035 dwellings (76.6%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 12,200 dwellings (23.4%) fail the requirements of the Decent Homes Standard and are non-Decent. Within the Decent Homes Standard itself the following pattern of failure emerges:

KEY FACTS:

5,265 dwellings (10.1%) exhibit Category 1 hazards within the Housing Health and Safety Rating System (HHSRS);

6,164 dwellings (11.8%) are in disrepair;

596 dwellings (1.1%) lack modern facilities and services;

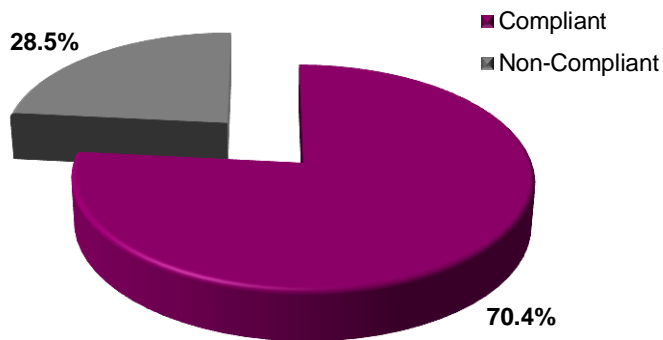
4,531 dwellings (8.7%) fail to provide a reasonable degree of thermal comfort.

The majority of non-Decent homes fail on one item of the standard (9,223 dwellings - 75.6%); the remaining 2,977 non-Decent Homes exhibit multiple failures (24.4%).

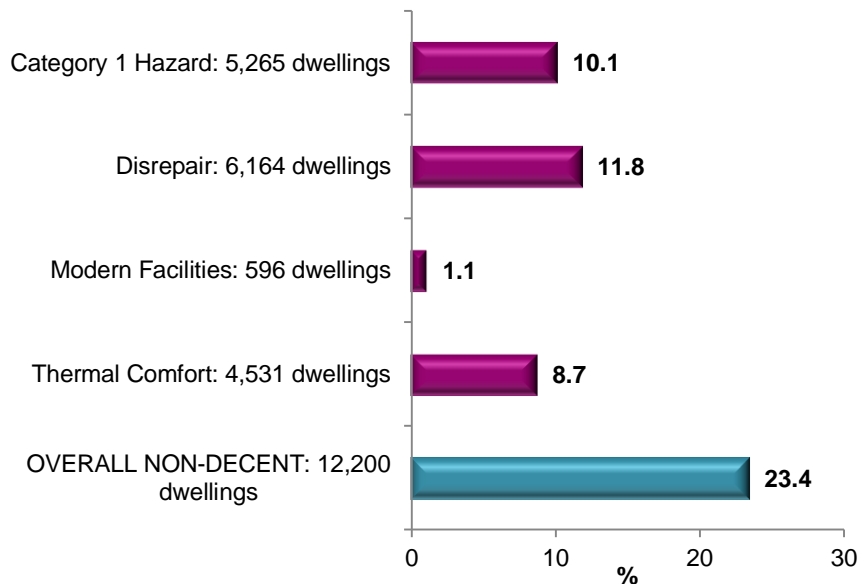
7.3 Costs to achieve Decent Homes within the private-housing sector are estimated at £85.599M averaging £7,016 per non-Decent home.

**FIGURE 21 : DWELLING PERFORMANCE
AGAINST THE DECENT HOMES STANDARD**

OVERALL PERFORMANCE



CATEGORY PERFORMANCE



8. HOUSING CONDITIONS 2013 - NATIONAL CONTEXT

- 8.1 Information available from the English Housing Survey 2011/12 enables housing conditions in Reading to be placed in a national context. Housing conditions locally with regard to the Decent Homes Standard are slightly better than the national average. Locally, 23.4% of private sector housing fails the Decent Homes Standard compared to 25.0% of private sector housing nationally (2011/12). Conditions locally with regard to modern facilities and thermal comfort mirror the national average. Local performance with regard to category 1 hazards is better than the national average while failures on disrepair are above the national average.

FIGURE 22 : LOCAL CONDITIONS IN A NATIONAL CONTEXT



9. CHANGES IN HOUSING CONDITIONS 2006-2013

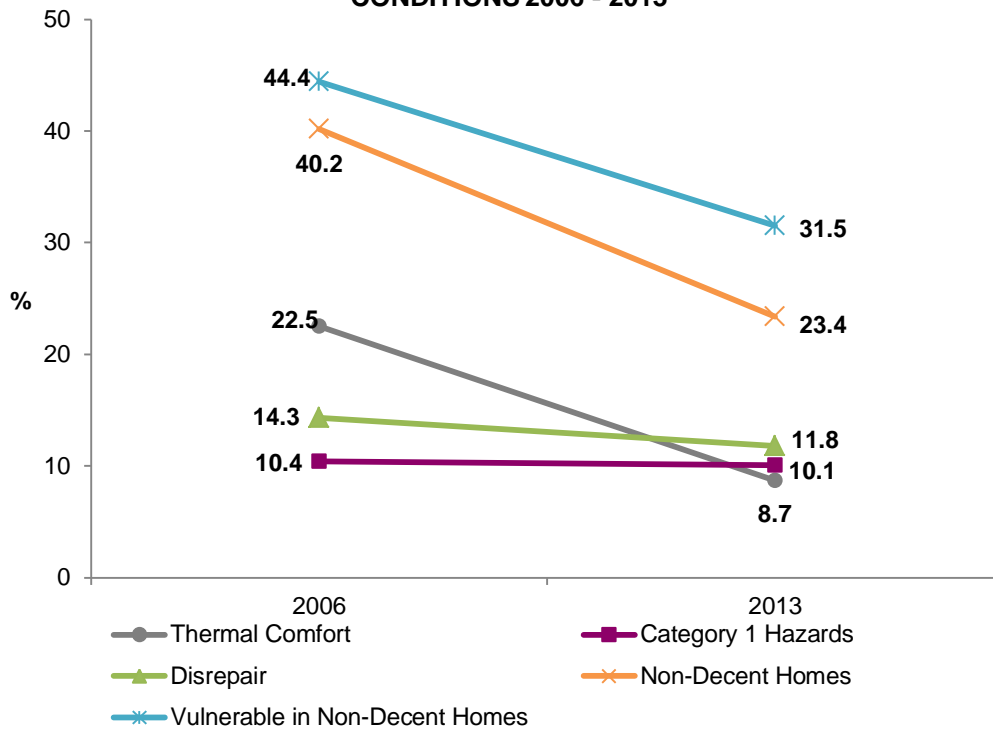
- 9.1 A previous house condition survey programme was completed in Reading in 2006. Information from this study permits an analysis of changes in housing conditions in Reading between 2006 and 2013. The extent of analysis is however restricted by the availability of information from the 2006 study which is largely presented at a Borough-wide scale.
- 9.2 Changes in private sector housing conditions are summarised in Table 5 and Figure 23.

TABLE 5 : CHANGES IN PRIVATE SECTOR HOUSING CONDITIONS 2006 - 2013						
CONDITION INDICATOR	2006		2013		CHANGES 2006 - 2013	
	DWGS	%	DWGS	%	DWGS	%
Category 1 Hazards	5300	10.4	5265	10.1	-35	-0.7
Disrepair	7300	14.3	6164	11.8	-1136	-15.6
Modern Facilities	1700	3.3	596	1.1	-1104	-64.9
Thermal Comfort	11500	22.5	4531	8.7	-6969	-60.6
NON-DECENT	20500	40.2	122200	23.4	-8300	-40.5
Vulnerable Households ⁵ in non-Decent Homes	3460	44.4	4472	31.5	+1012	+29.2
Average SAP Rating	51		66		+29.4%	

Private sector housing conditions in Reading have improved substantially over the seven year period 2006 – 2013, as evidenced by a reduction in the number of non-Decent homes from 20,500 dwellings in 2006 to 12,200 dwellings in 2013: a reduction of 8,300 non-Decent homes or 40.5%. Over the same period rates of non-Decency in the private housing sector have declined from 40.2% to 23.4%. Levels of Category 1 Hazard failure have remained static at round 10% but all other areas of the Decent Homes Standard register improvement. The areas of greatest improvement are modern facilities and thermal comfort. While modern facilities failures represent a small proportion of overall housing stock improvements since 2006, they may well reflect the positive impact of mandatory licensing within the HMO sector. Improvements in thermal comfort are substantiated by an increase in the average SAP rating of private dwellings from 51 in 2006 to 66 in 2013 - an increase of just under 30%. Although the proportion of vulnerable households living in non-Decent homes has decreased since 2006, the absolute number of vulnerable households living in non-Decent housing has actually increased.

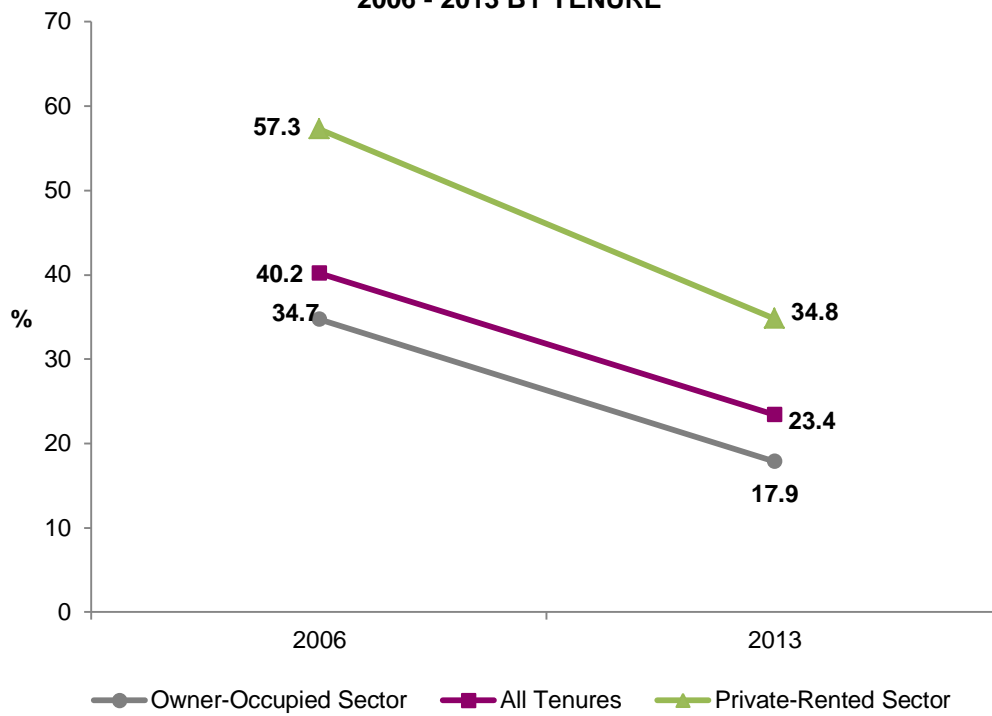
⁵ Vulnerable households are those in receipt of at least one of the means tested or disability related benefits.

**FIGURE 23 : TRENDS IN PRIVATE SECTOR HOUSING
CONDITIONS 2006 - 2013**



9.3 Tenure differentiated data on housing conditions is limited within the 2006 Survey. Overall performance on the Decent Homes Standard by tenure is however available. Decent Homes compliance within both main private sector tenure groups has improved since 2006 with the strongest improvements recorded for the owner-occupied sector. The number of owner-occupied non-Decent homes has declined by approximately 50% from 13,429 non-Decent homes in 2006 to 6593 non-Decent Homes in 2013. Rates of non-Decency within the owner-occupied sector have reduced from 34.7% in 2006 to 17.9% in 2013. Positive improvements have also been recorded in the private-rented sector where the number of non-Decent homes has declined by 27% from 7,105 non-Decent homes in 2006 to 5,179 non-Decent homes in 2013. Rates of non-Decency in the private-rented sector have also reduced from 57.3% in 2006 to 34.8% in 2013.

**FIGURE 24 : TRENDS IN DECENT HOMES NON-COMPLIANCE
2006 - 2013 BY TENURE**



SECTION 4 :

PRIVATE SECTOR HOUSING CONDITIONS 2013

Chapter 10 : HHSRS Category 1 Hazards

Chapter 11 : Housing Disrepair

Chapter 12 : Housing Amenities and Facilities

Chapter 13 : Home Energy Efficiency

Chapter 14 : Decent Homes Overall Performance

Chapter 15 : Non-Decent Homes - Investment Needs

Chapter 16 : Decent Places - Environmental Conditions

This section of the report examines in detail the individual attributes of the Decent Homes Standard. Based upon this examination an overall performance profile is established along with the required level of investment to rectify non-decency. This section concludes with the surveyors' assessment of the local environment.

10. HHSRS - CATEGORY 1 HAZARDS

HOUSING HEALTH AND SAFETY RATING SYSTEM

10.1 The Housing Health and Safety Rating System (HHSRS) is the current approach to the evaluation of the potential risks to health and safety from any deficiencies identified in homes. The HHSRS, although not in itself a statutory standard, was introduced as a replacement for the Housing Fitness Standard (Housing Act 1985, Section 604 as amended).

10.2 Assessment of hazards is a two-stage process, addressing first the likelihood of an occurrence and secondly the range of probable harm outcomes. These two factors are combined using a standard prescribed method to give a score in respect of each hazard. There are 29 hazards, arranged in four main groups reflecting the basic health requirements. These are illustrated in Table 6 and include:

- *Physiological requirements including hygro-thermal conditions and pollutants;*
- *Psychological requirements including space, security, light and noise;*
- *Protection against infection including hygiene, sanitation and water supply; and*
- *Protection against accidents including falls, electric shocks, burns/scalds and collision.*

TABLE 6 : HHSRS - HAZARD GROUPINGS		
HAZARD CATEGORY	SUB-GROUPING	NATURE OF HAZARD
PHYSIOLOGICAL REQUIREMENTS	HYGROTHERMAL CONDITIONS	1. Dampness and Mould
		2. Excess Cold
		3. Excess Heat
	POLLUTANTS	4. Asbestos
		5. Biocides
		6. CO ₂ /Fuel Consumption
		7. Lead
		8. Radiation
		9. Un-combusted Fuel Gas
		10. Volatile Organic Compounds
PSYCHOLOGICAL REQUIREMENTS	SPACE, SECURITY, LIGHT AND NOISE	11. Crowding and Space
		12. Entry by Intruders
		13. Lighting
		14. Noise
PROTECTION AGAINST INFECTION	HYGIENE, SANITATION AND WATER SUPPLY	15. Hygiene, pests, refuse
		16. Food Safety
		17. Personal Hygiene, Sanitation, Drainage
		18. Water Supply
PROTECTION AGAINST ACCIDENTS	FALLS	19. Baths
		20. Level Surfaces
		21. Stairs
		22. Between Levels

TABLE 6 : HHSRS - HAZARD GROUPINGS

HAZARD CATEGORY	SUB-GROUPING	NATURE OF HAZARD
	SHOCKS, FIRES, BURNS, SCALDS	23. Electrical Hazards
		24. Fire
		25. Flames, Hot Surfaces
	COLLISIONS, CUTS AND STRAINS	26. Collision, Entrapment
		27. Explosions
		28. Position of Amenities
		29. Structural Collapse

- 10.3 Hazard scores are banded to reflect the relative severity of hazards and their potential outcomes. There are ten hazard bands ranging from Band 'J' (9 points or less) the safest, to Band 'A' (5,000 points or more) the most dangerous. Hazards can be grouped within these bandings as Category 1 and Category 2. A Category 1 hazard will fall within Bands 'A', 'B' or 'C' i.e. 1,000 points or more.

TABLE 7 : HAZARD BANDINGS AND HAZARD CATEGORISATION

HAZARD SCORE RANGE Points....	HAZARD BAND	HAZARD CATEGORY
5000 or more	A	CATEGORY 1
2000 - 4999	B	
1000 - 1999	C	
500 - 999	D	CATEGORY 2
200 - 499	E	
100 - 199	F	
50 - 99	G	
20 - 49	H	
10 - 19	I	
9 or less	J	

- 10.4 The Housing Act 2004 puts local authorities under a general duty to take appropriate action in relation to a Category 1 hazard. Such action can include:

- **Improvement Notice (Section 11, Housing Act 2004);**
- **Prohibition Order (Section 20, Housing Act 2004);**
- **Hazard Awareness Notice (Section 28, Housing Act 2004);**
- **Emergency Remedial Action (Section 40, Housing Act 2004);**
- **Emergency Prohibition Order (Section 43, Housing Act 2004);**
- **Demolition Order (Section 265, Housing Act 1985); and**
- **Clearance Area Declaration (Section 289, Housing Act 1985).**

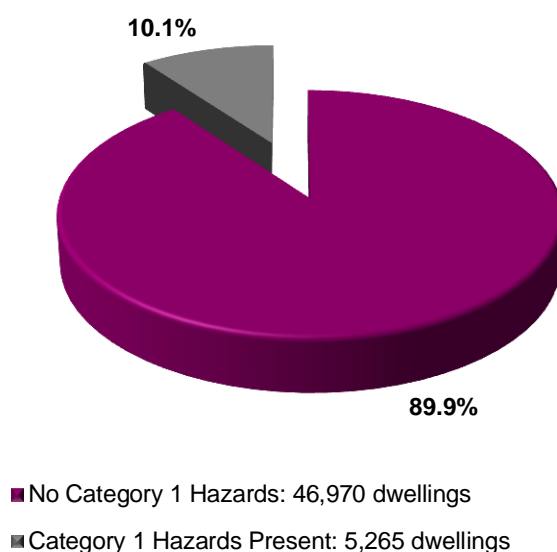
Similar powers exist to deal with category 2 hazards but at the discretion of the local authority. Emergency measures cannot however be used, nor can clearance area or

demolition powers. The presence of category 1 hazards is integrated within the decent homes standard and forms the main focus for our analyses.

CATEGORY 1 HAZARDS

- 10.5 5,265 dwellings (10.1%) experience Category 1 hazards within the HHSRS and as a result fail the requirements of the Decent Homes Standard. Rates of category 1 hazard failure are below the national average (16.4%) and have remained static in the Borough since 2006.

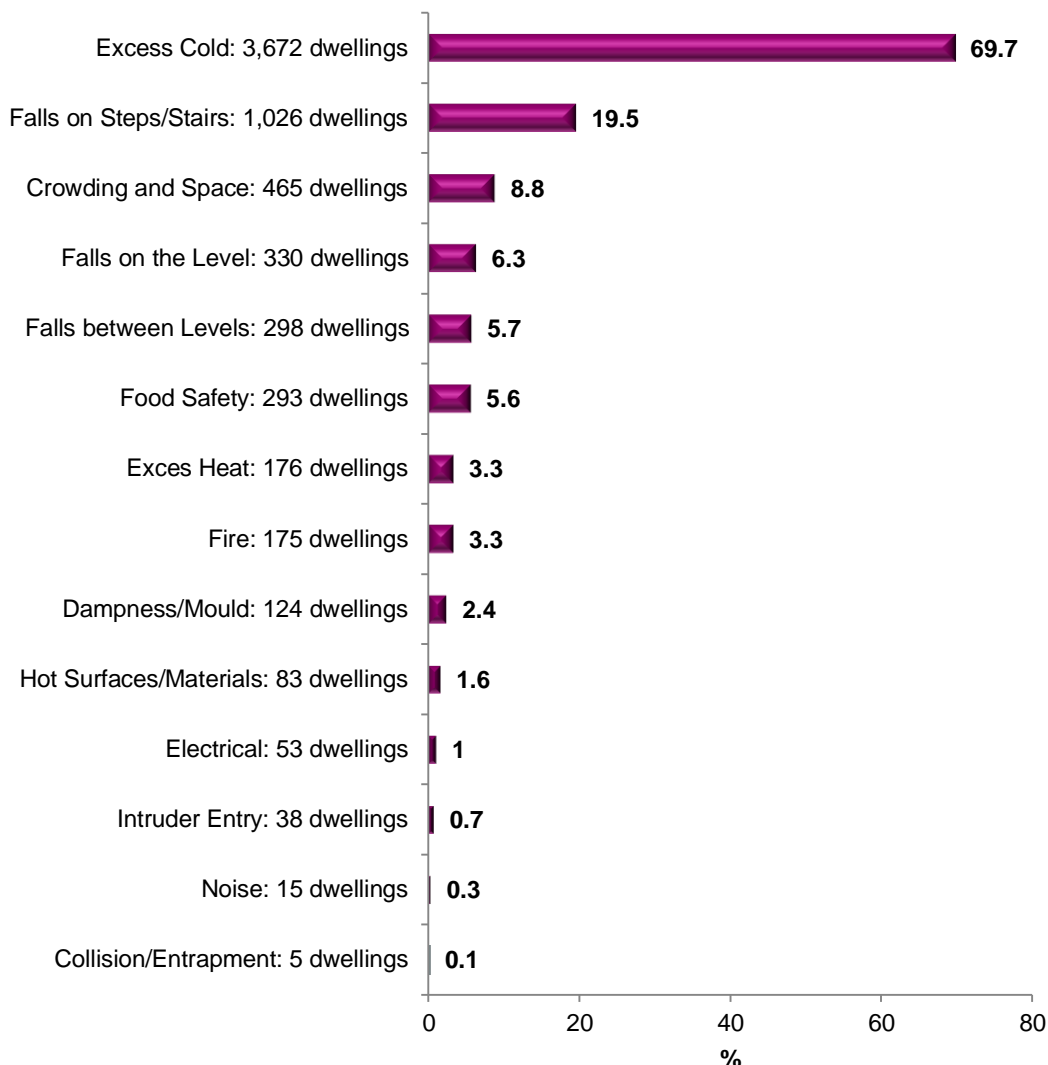
FIGURE 25 : CATEGORY 1 HAZARD FAILURE



- 10.6 A range of Category 1 hazards are present although the overall profile is strongly influenced by 'excess cold' and the risk of 'falls on steps/stairs'. 3,672 dwellings (69.7%) experiencing a Category 1 hazard fail on excess cold; 1,026 dwellings (19.5%) experiencing a Category 1 hazard fail on risk of falls on steps/stairs.

FIGURE 26 : CATEGORY 1 HAZARDS BY HAZARD TYPE

Base = 5,265 dwellings with Category 1 Hazard

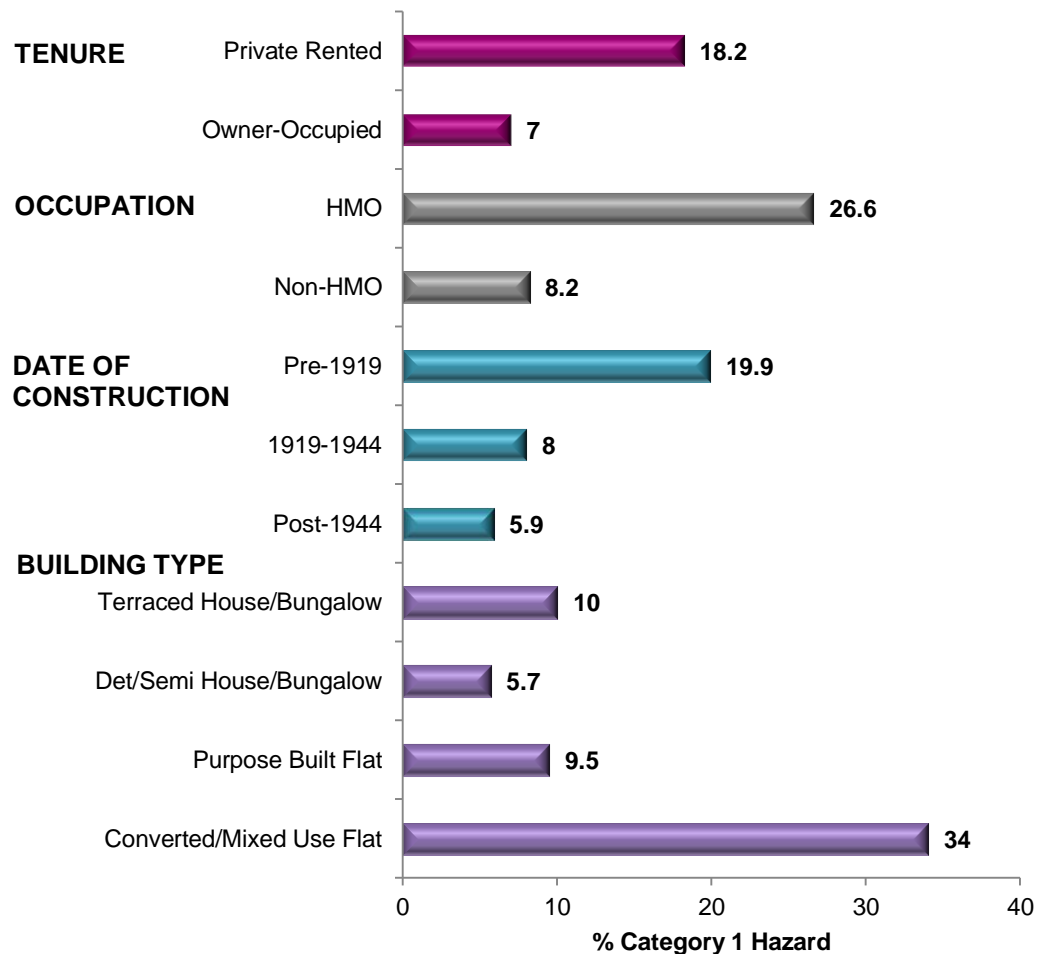


- 10.7 Problems on excess cold dominate performance in all tenure sectors and both in the single and multi-occupied housing stock. Properties experiencing Category 1 hazards on excess cold have an average SAP Rating of 52 compared to the private sector average of 66. A significant proportion of these dwellings (27.8%) lack central heating, and in one third the primary heating fuel is electricity. Dwellings with a Category 1 hazard on excess cold are more likely to contain a household in fuel poverty than those dwellings with no excess cold Category 1 hazard; 28.2% compared with 16.7%.
- 10.8 Category 1 hazards on falls on steps/stairs exhibit a more concentrated pattern and are higher in the private-rented and HMO housing stock and for converted and mixed-use flats.

HAZARD DISTRIBUTIONS

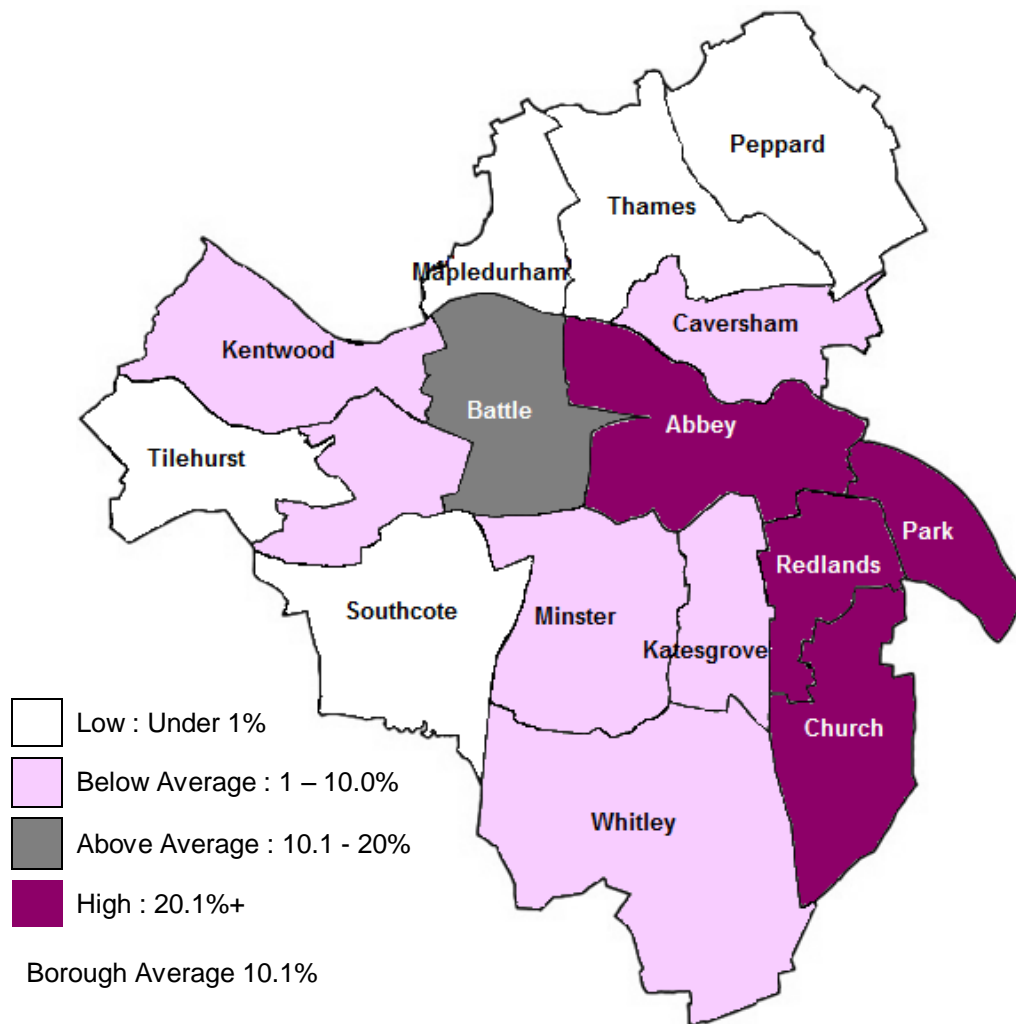
- 10.9 Rates of Category 1 Hazard failure are significantly higher within the private-rented and HMO housing sectors, for flats in converted and mixed-use buildings and for properties constructed pre-1919.

FIGURE 27 : CATEGORY 1 HAZARD FAILURE BY TENURE, OCCUPANCY, BUILDING TYPE AND DATE OF CONSTRUCTION



- 10.10 Geographically across the Borough high rates of Category 1 Hazard failure are associated with high concentrations of private-rented and HMO housing stock. The wards of Abbey, Park, Redlands and Church are particularly affected.

FIGURE 28 : THE DISTRIBUTION OF CATEGORY 1 HAZARDS



CATEGORY 1 HAZARD IMPROVEMENT COSTS

- 10.11 Costs to address Category 1 hazards within the defective housing stock are estimated at £42.750m net averaging £8,120 per defective dwelling. Individual costs range from £2,500 to £27,600 per dwelling. Costs are net of VAT, fees and preliminaries but in addition to HHSRS improvements allow for the completion of outstanding repairs to dwellings experiencing Category 1 hazards. Of the total required expenditure of £42.750M, £22.568M (53%) is required within the private-rented sector; £9.963M (23%) is required within the HMO sector.

11. HOUSING DISREPAIR

DECENT HOMES REPAIR STANDARD

11.1 To meet the decent homes standard, dwellings are required to be in a reasonable state of repair. Dwellings which fail to meet this criterion are those where either:

- *One or more of the key building components are old and because of their condition, need replacing or major repair;*
- *Two or more of the other building components are old and, because of their condition need replacing or major repair.*

Key building components are those which are essential to the future integrity of the home and its continued occupancy. These include:

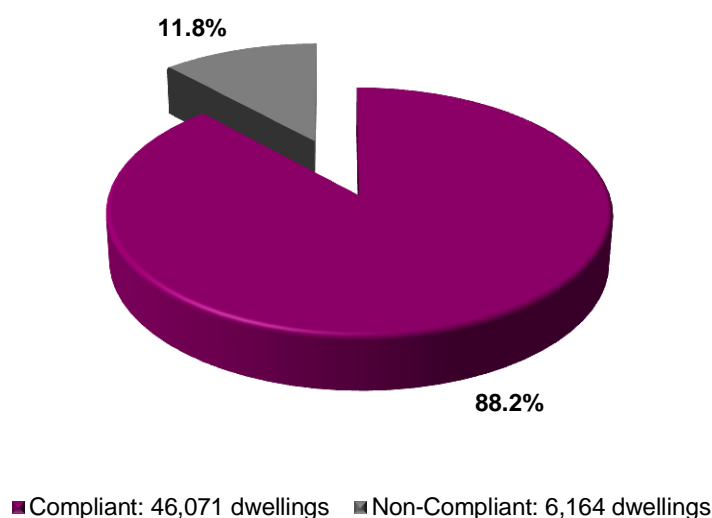
- *External walls;*
- *Roof structure and covering;*
- *Windows and doors;*
- *Chimneys;*
- *Central heating boilers;*
- *Gas fires;*
- *Storage heaters; and*
- *Electrics.*

Full details of the standard of repair required within the Decent Homes Standard are attached as Appendix D (page 140).

DECENT HOMES REPAIR COMPLIANCE

11.2 Overall, 6,164 dwellings (11.8%) fail the repair requirements of the decent homes standard. Repair failures are recorded against both primary and secondary building elements. Rates of repair failure are above the national average, although improving since 2006.

FIGURE 29 : DECENT HOMES REPAIR PERFORMANCE



- 11.3 Elemental repair defects in those dwellings failing the repair requirements of the Decent Homes Standard are illustrated in Tables 8 and 9 with regard to primary and secondary building elements. External repairs are dominated by works to roofs and associated elements and windows and doors. Internally repair needs are dominated by works to kitchens and electrics.

TABLE 8 : DWELLINGS DEFECTIVE ON DECENT HOMES REPAIR - PRIMARY BUILDING ELEMENT PERFORMANCE

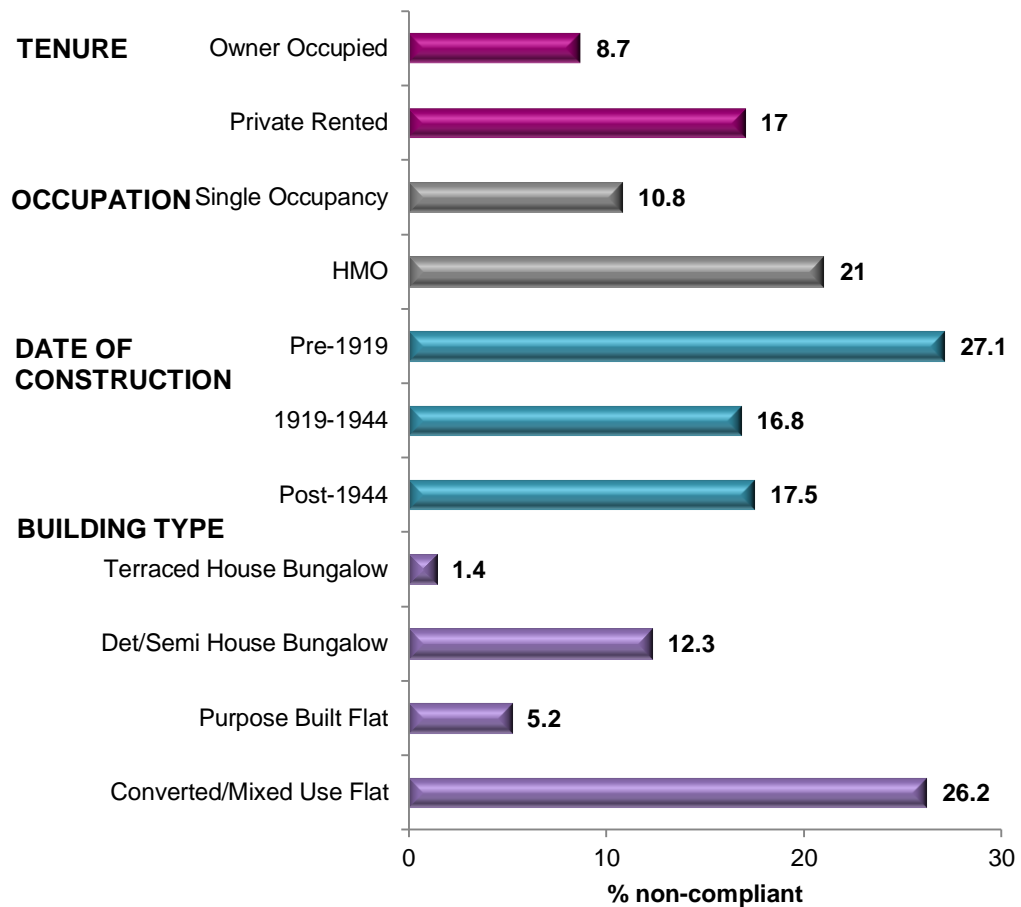
PRIMARY BUILDING ELEMENT	DECENT HOMES CONDITION				ALL DWELLINGS DEFECTIVE ON REPAIR
	COMPLIANT		NON-COMPLIANT		
	dwgs	%	dwgs	%	dwgs
Roof Structure	5356	86.9	808	13.1	6164
Roof Cover	4480	72.7	1684	27.3	6164
Chimney Stacks	5516	89.5	648	10.5	6164
External Wall Finish	6006	97.4	158	2.6	6164
External Pointing	5812	94.3	352	5.7	6164
Lintels	6053	98.2	111	1.8	6164
External Wall Structure	6073	98.5	91	1.5	6164
Windows	5355	86.9	809	13.1	6164
Doors	5373	87.2	791	12.8	6164
Electrics	4855	78.8	1309	21.2	6164
Heating	5923	96.1	241	3.9	6164

TABLE 9 : DWELLINGS DEFECTIVE ON DECENT HOMES REPAIR - SECONDARY BUILDING ELEMENT PERFORMANCE					
SECONDARY BUILDING ELEMENT	DECENT HOMES CONDITION				ALL DWELLINGS DEFECTIVE ON REPAIR
	COMPLIANT		NON-COMPLIANT		
	dwgs	%	dwgs	%	dwgs
Flashings	5275	85.6	889	14.4	6164
Rainwear	5566	90.3	598	9.7	6164
Underground Drainage	6112	99.2	52	0.8	6164
Internal Floor Structure	6126	99.4	38	0.6	6164
Internal Floor Finishes	6078	98.6	85	1.4	6164
Internal Wall Structure	6102	99.0	62	1.0	6164
Internal Wall Finishes	6033	97.9	131	2.1	6164
Internal Ceiling Finishes	6022	97.7	142	2.3	6164
Internal Doors	6035	97.9	129	2.1	6164
Fireplaces/Flues	5576	90.5	587	9.5	6164
Internal Balustrades	5824	94.5	340	5.5	6164
Plumbing	5978	97.0	186	3.0	6164
Kitchens	5490	89.1	674	10.9	6164
Bathrooms	5983	97.1	181	2.9	6164

DISREPAIR BY SECTOR

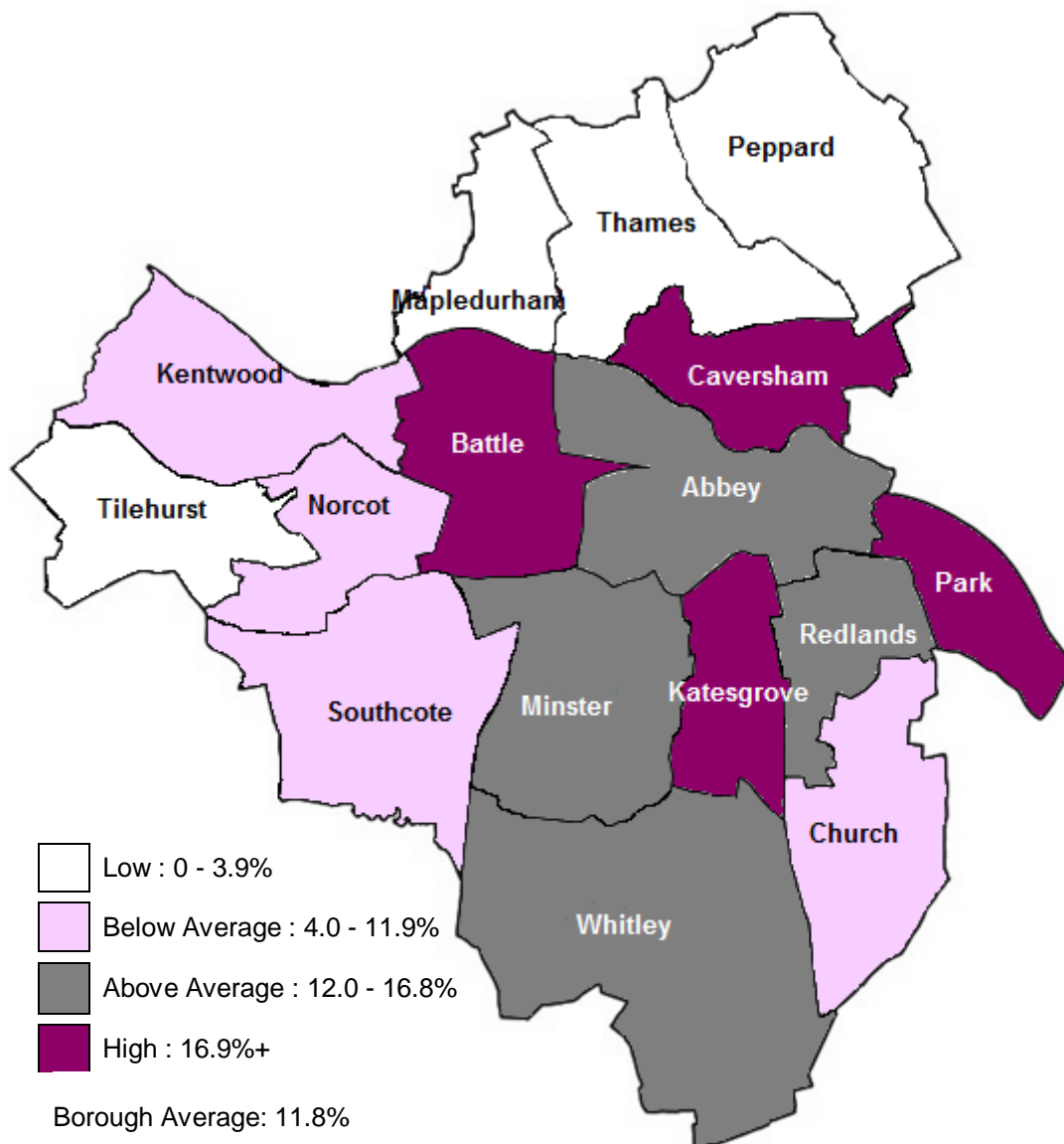
- 11.4 As might be expected, disrepair is strongly related to dwelling age with rates of disrepair significantly higher within the pre-1919 housing stock. This age bias translates across the main house types and tenure groups resulting in higher rates of disrepair within the private-rented and HMO sectors and for flats in converted and mixed use buildings.

FIGURE 30 : DECENT HOMES REPAIR PERFORMANCE BY TENURE, DWELLING AGE, DWELLING TYPE AND OCCUPANCY



- 11.5 Patterns of Decent Homes repair failure at Ward level mirror the distribution of private-rented and HMO housing across the Borough with the highest rates of failure recorded in Battle, Caversham, Katesgrove and Park Wards.

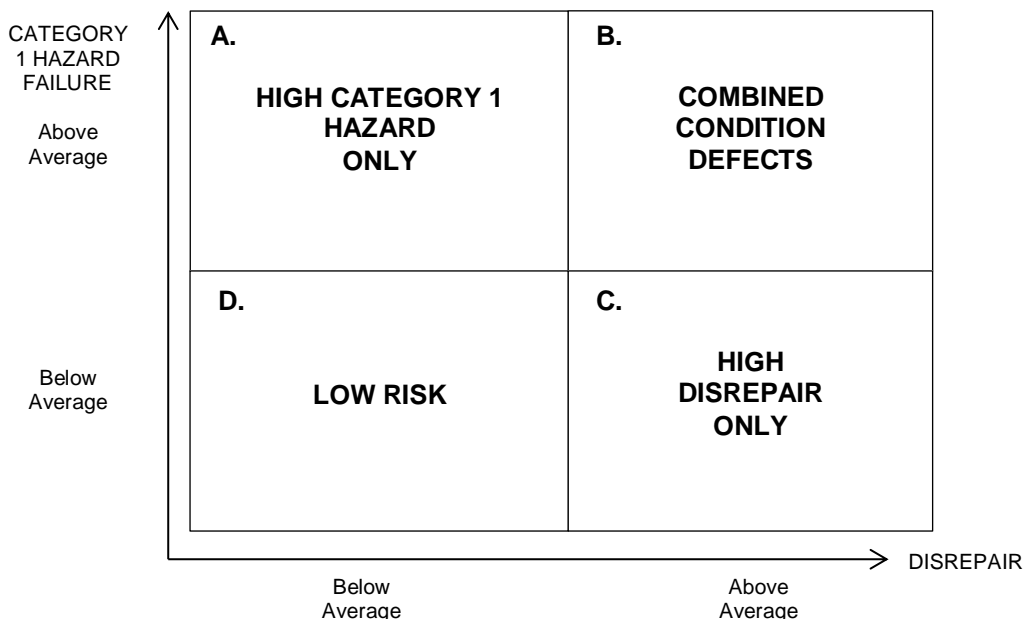
FIGURE 31 : DECENT HOMES REPAIR NON-COMPLIANCE BY WARD



HOUSE CONDITION FRAMEWORK

- 11.6 Poor physical housing conditions have been described with regard to Category 1 hazards and disrepair. These indicators can be combined into an intervention framework as described in Figure 32.

FIGURE 32 : PHYSICAL CONDITION INTERVENTION FRAMEWORK



Category A : Above average Category 1 Hazard failure but below average disrepair. Immediate intervention signalled.

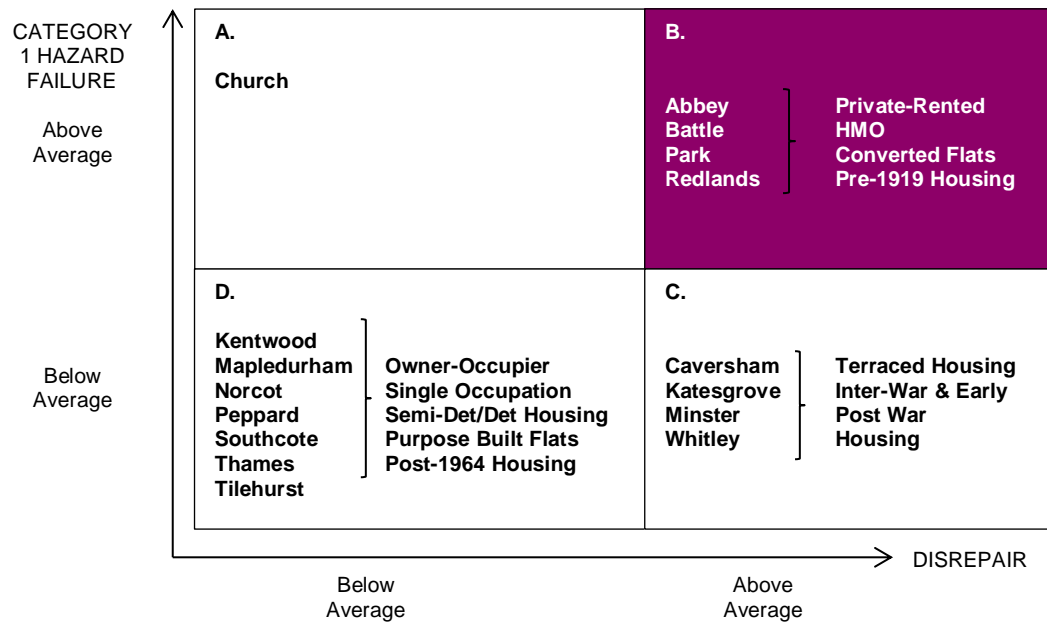
Category B : Above average combined condition defects signalling intervention on Category 1 Hazards and preventative action on disrepair.

Category C : Above average disrepair but low Category 1 Hazard failure. Preventative action on disrepair preventing future deterioration.

Category D : Low risk with below average rates of disrepair and Category 1 Hazards.

- 11.7 Just one ward, Church, falls into Category A exhibiting above Borough average rates of Category 1 hazard failure but below Borough average rates of disrepair. This ward is particularly affected by excess cold risks within the HHSRS. Four wards fall within Category B exhibiting high combined condition failures on both Category 1 Hazards and disrepair. Condition defects within this category are strongly influenced by high concentrations of private-rented and HMO housing stock located within the pre-1919 converted flat sector. Wards affected include Abbey, Battle, Park and Redlands. Four wards fall within Category C, including Caversham, Katesgrove, Minster and Whitley. While exhibiting below average rates of Category 1 hazard failure these wards are at risk of future deterioration through above average rates of disrepair. Disrepair is particularly apparent in the inter-war and early post-war terraced housing stock. Seven wards fall within Category D - Low Risk - representing the more modern and higher quality owner-occupied housing stock with low rates of both Category 1 hazards and disrepair. Wards included are: Kentwood, Mapledurham, Norcot, Peppard, Southcote, Thames and Tilehurst.

FIGURE 33 : SECTORAL CLASSIFICATION OF INTERVENTION POTENTIAL



12. HOUSING AMENITIES AND FACILITIES

AMENITIES & FACILITIES

12.1 The survey has examined the amenities and facilities offered by private sector housing in Reading. Three areas have been examined, including:

- a) The amenity/modern facilities requirements of the Decent Homes Standard;*
- b) Home security arrangements; and*
- c) Dwelling adaptation.*

DECENT HOMES

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

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

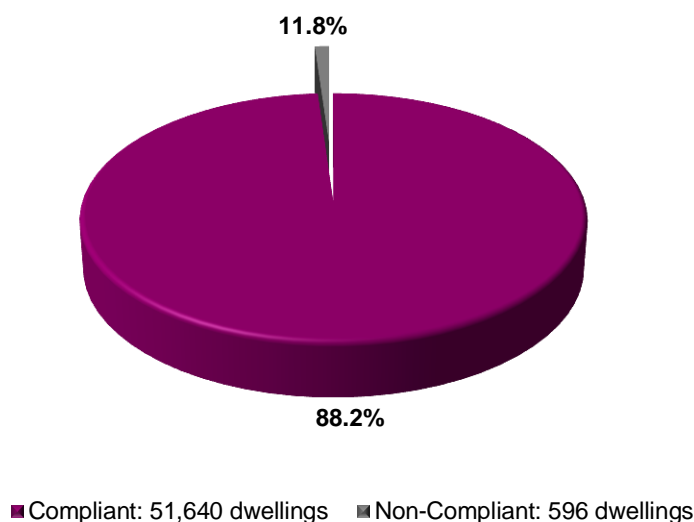
12.3 Kitchen and bathroom amenities exhibit a modern age profile within the private housing sector. 46,593 dwellings (89.2%) offer kitchens under 20 years old, 46,343 dwellings (88.7%) offer bathrooms under 30 years old. Linked to this modern age profile, additional amenity defects are recorded in under 2% of the housing stock:

KEY FACTS:

- 499 dwellings (1.0%) offer inadequate space and layout in the kitchen;*
- 507 dwellings (1.0%) offer an unsatisfactory bathroom location;*
- 471 dwellings (0.9%) offer an unsatisfactory WC location.*

In addition to amenities, no defects were recorded on noise or on the size and layout of common access areas in flats. To fail the Decent Homes Standard a dwelling must be deficient on three or more amenity requirements. This results in a limited pattern of failure within the standard. Only 596 dwellings (1.1%) fail the Decent Homes amenity criteria.

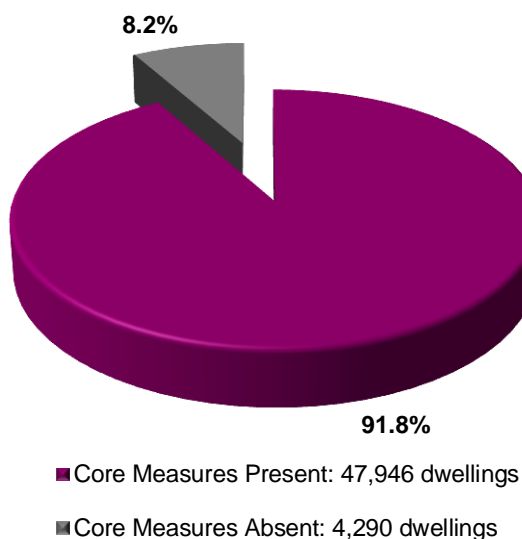
FIGURE 34 : DECENT HOMES AMENITY PERFORMANCE



HOME SECURITY

- 12.4 Rising public awareness of and exposure to crime have placed an increasing emphasis on home security. Core security measures within the home can be assumed to include secure access door locking and window locking to ground floor windows and to upper floor windows where appropriate. Core security measures are present in 47,946 dwellings (91.8%) but absent in 4,290 dwellings (8.2%).

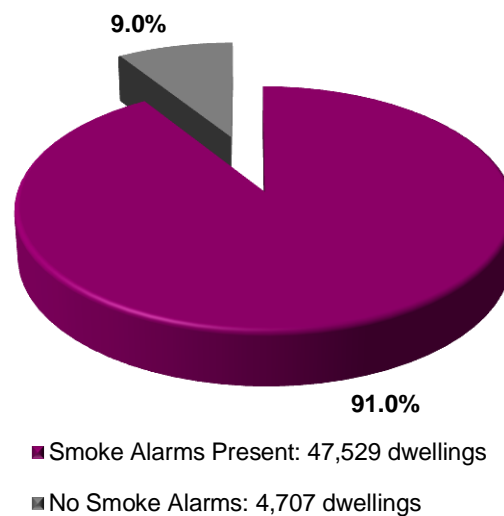
FIGURE 35 : CORE HOME SECURITY MEASURES



Variations in security provision exist across the Borough reflecting lower levels of adequate security in the private-rented and HMO sectors and converted flats.

- 12.5 47,529 dwellings (91.0%) have internal smoke alarms fitted; 4,707 dwellings (9.0%) have no internal smoke alarm provision. Levels of provision are again below average in the private-rented and HMO sectors and in converted flats.

FIGURE 36 : SMOKE ALARM PROVISION

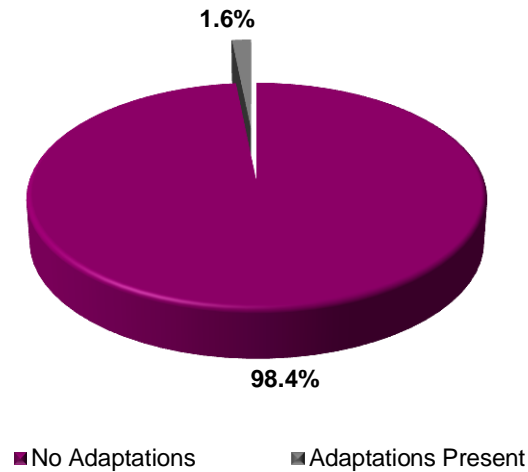


DWELLING ADAPTATION

- 12.6 Levels of adaptation for special needs within the housing stock are low - 833 adapted dwellings (1.6%). Where adaptations are present the most common relate to adapted bathroom/WC amenities, wheelchair accessibility and ground floor amenity provision. Relationships between dwelling adaptation, household illness and special needs are examined in Chapter 19 in this report.

FIGURE 37 : ADAPTATIONS PRESENT

A. THE PRESENCE OF ADAPTATIONS



B. TYPES OF ADAPTATION



13. HOME ENERGY EFFICIENCY

HOME ENERGY INFORMATION

13.1 Information on home energy efficiency was collected within the RdSAP framework in addition to the assessment of thermal comfort performance within the Decent Homes Standard.

13.2 Key indicators used from the energy efficiency audit include:

- ***SAP Rating (Standard Assessment Procedure);***
- ***Carbon Dioxide Emissions (CO₂);***
- ***Energy Costs; and***
- ***Energy Efficiency Rating (EER).***

The SAP Rating is based on each dwelling's energy costs per square metre and is calculated using a simplified form of the Standard Assessment Procedure. The energy costs take into account the costs of space and water heating, ventilation and lighting, less any cost savings from energy generation technologies. The rating is expressed on a scale of 1 - 100 where a dwelling with a rating of 1 has poor energy efficiency (high costs) and a dwelling with a rating of 100 represents a completely energy efficient dwelling (zero net energy costs per year).

Carbon Dioxide (CO₂) emissions are derived from space heating, water heating, ventilation, lighting, less any emissions saved by energy generation and are measured in tonnes per year.

Energy costs represent the total energy cost from space heating, water heating, ventilation and lighting, less the costs saved by energy generation as derived from SAP calculations and assumptions. Costs are expressed in £'s per year using constant prices based on average fuel prices. Energy costs for each dwelling are based on a standard occupancy and a standard heating regime.

The Energy Efficiency Rating (EER) is presented in bands from A - G for an Energy Performance Certificate, where a band A rating represents low energy costs (the most efficient band) and a band G rating represents high energy costs (the least efficient band). The break points in SAP used for the EER bands are:

Band A : 92-100

Band B : 81-91

Band C : 69-80

Band D : 55-68

Band E : 39-54

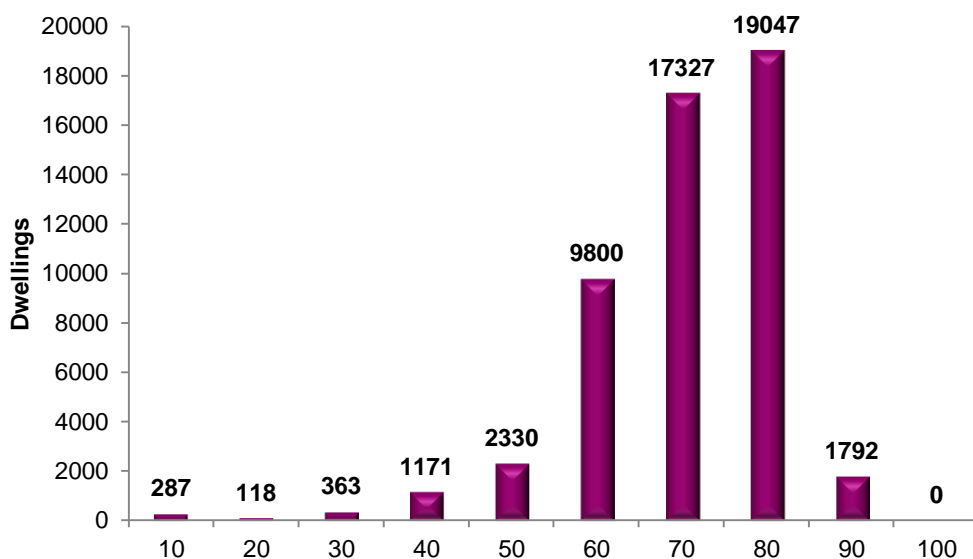
Band F : 21-38

Band G : 1-20

ENERGY EFFICIENCY PERFORMANCE

- 13.3 The current SAP rating for private sector housing in Reading is measured at 66, significantly above the national average of 55 for all private housing in England. Average CO₂ emissions total 3.64 tonnes per annum again significantly better than the national average of 7.1 tonnes for all private housing in England. Average annual energy costs are estimated at £688 per annum giving a total household energy bill for Reading of £35.926M per annum. The lower quartile SAP rating for private housing in Reading is 60; 1,020 private dwellings (1.9%) have a SAP Rating of under 35.

FIGURE 38 : SAP RATING DISTRIBUTION



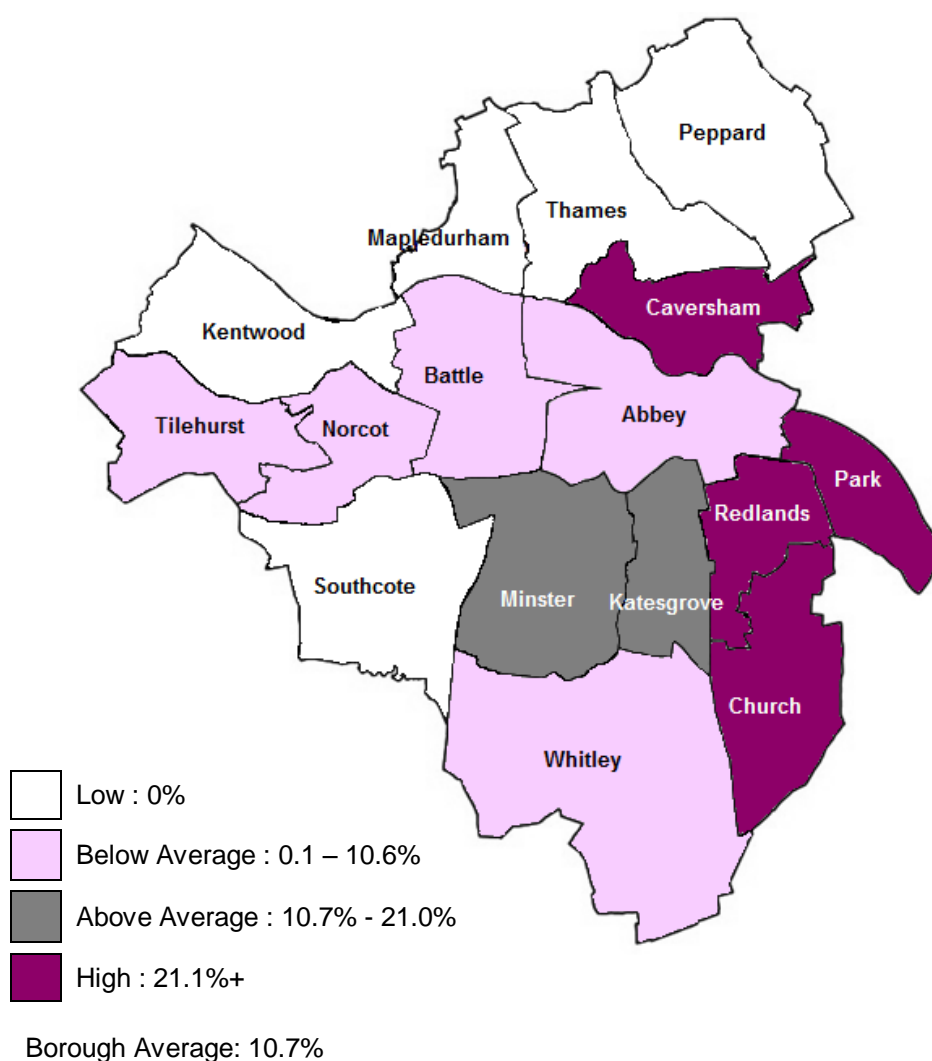
- 13.4 1,792 private dwellings (3.4%) in Reading fall within the highest EER bands (A and B) compared to under 1% of private housing nationally. Conversely the proportion of private dwellings in the lowest EER bands (E to G) is significantly below the national average. 10.7% of private dwellings in Reading (5,569 dwellings) fall within EER bands E, F and G compared to 40.3% of private dwellings nationally.

TABLE 10 : ENERGY EFFICIENCY RATINGS (EER) READING AND ENGLAND

EER BANDING	READING 2013		ENGLAND 2011
	dwgs	%	%
Band A (SAP 92 - 100)	0	0.0	0.0
Band B (SAP 81 - 91)	1792	3.4	0.0
Band C (SAP 69 - 80)	23152	44.3	11.3
Band D (SAP 55 - 68)	21722	41.6	48.3
Band E (SAP 39 - 54)	4270	8.2	31.4
Band F (SAP 21 - 38)	894	1.7	6.9
Band G (SAP 1 - 20)	405	0.8	2.0

- 13.5 Sectoral variations in EER's are limited although the proportion of dwellings in the lower bandings (E, F and G) is above average in the HMO sector and generally for pre-1919 housing. Geographically the highest concentrations of low rated dwellings are located in Caversham, Redlands, Church and Park Wards.

FIGURE 39 : DWELLINGS IN EER BANDS 'E', 'F' and 'G'

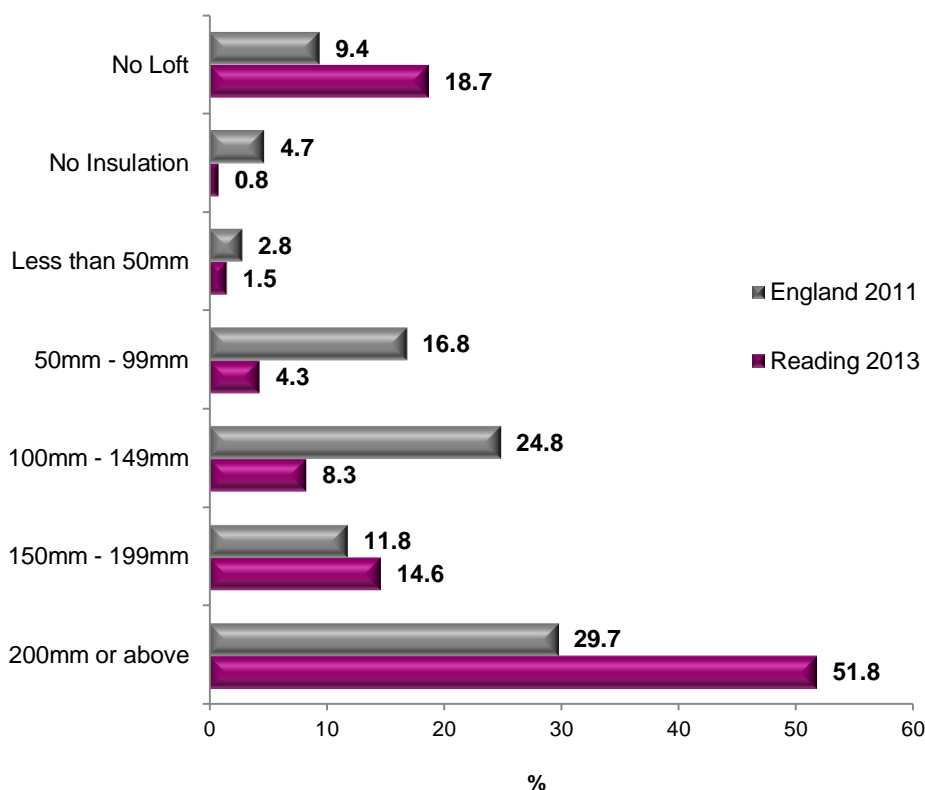


ENERGY EFFICIENCY ATTRIBUTES

13.6 Underlying the energy efficiency of private sector housing the following attributes apply:

- *440 dwellings (0.8%) lack any form of appropriate loft insulation, an additional 3,060 dwellings (5.8%) contain loft insulation levels below 100mm. 4,326 dwellings (8.3%) offer loft insulation to 100mm, 7,603 dwellings (14.6%) to 150mm, and 27,042 dwellings (51.8%) to 200mm or above. In 9,765 dwellings (18.7%) loft insulation is not appropriate due to other uses over. Loft insulation provision in Reading is better than the national average. Nationally, 29.7% of private sector housing has loft insulation of 200mm or above. Locally, 51.8% of private housing meets this target.*

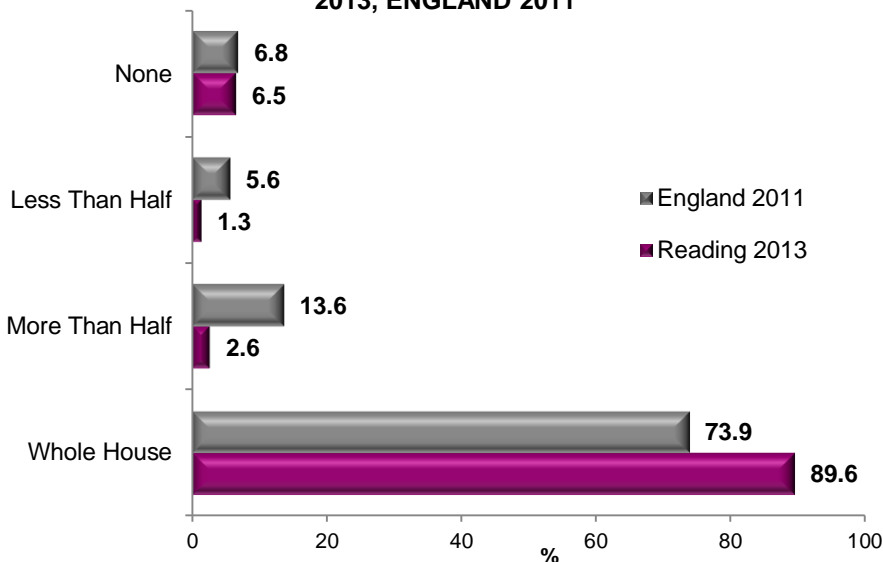
**FIGURE 40 : LOFT INSULATION PROVISION - READING
2013, ENGLAND 2011**



- *Excluding dwellings of solid wall construction, 18,522 dwellings exhibit evidence of cavity wall insulation. This includes cavity insulation as built in more modern dwellings and insulation added since built in older dwellings. This represents 53.4% of dwellings with cavities and is above the national average for private housing in England of 43.4% (dwellings with cavities - 2011).*

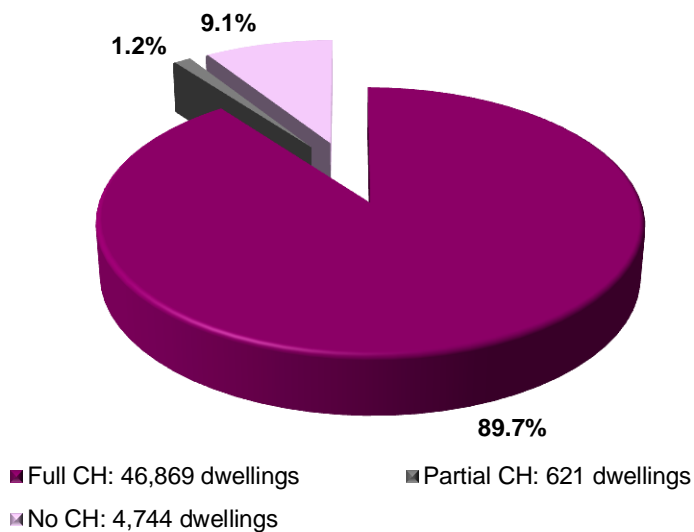
- **48,827 dwellings (93.5%) offer some form of double glazing, the majority of which is whole house. Levels of double glazing in Reading are in line with the national average for private housing in England (93.1% - 2011).**

**FIGURE 41 : DOUBLE GLAZING PROVISION - READING
2013, ENGLAND 2011**



- **46,869 dwellings (89.7%) offer full central heating with an additional 621 dwellings (1.2%) offering partial heating systems. 4,744 dwellings (9.1%) lack central heating. Levels of central heating locally at 89.7% are in line with the national average for private housing (90.5% - 2011).**

FIGURE 42 : CENTRAL HEATING PROVISION

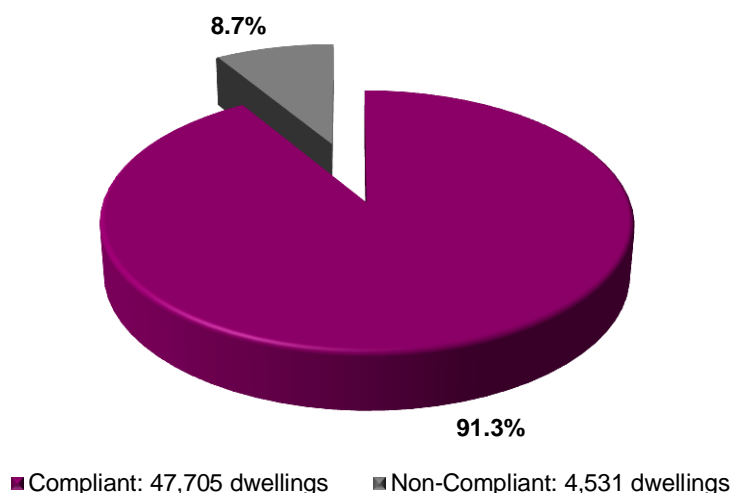


Mains gas represents the primary heating fuel in 45,227 dwellings (86.6%) with electricity representing the next most common fuel (6,869 dwgs - 13.1%).

DECENT HOMES THERMAL COMFORT

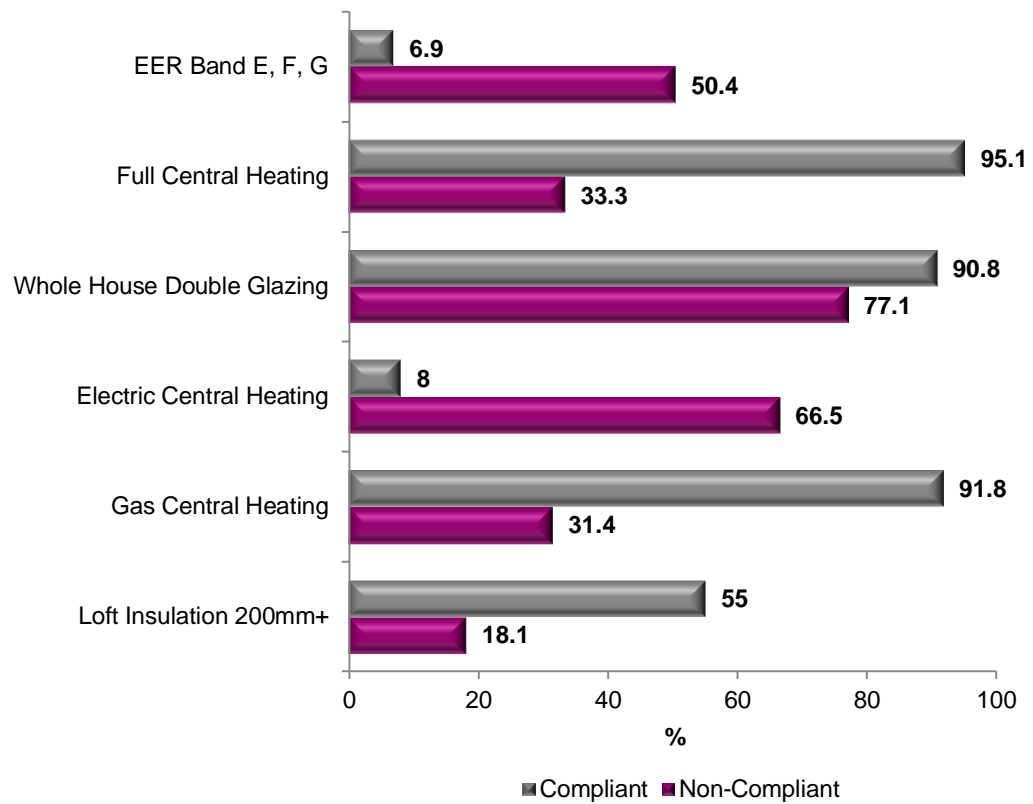
- 13.7 To meet the requirements of the Decent Homes Standard dwellings must offer efficient heating and effective insulation. 4,531 dwellings (8.7%) fail to meet the requirements. Limited sectoral variations in thermal comfort performance are evident although flats in general offer below average compliance.

FIGURE 43 : DECENT HOMES THERMAL COMFORT PERFORMANCE



- 13.8 Geographically, patterns of thermal comfort failure mirror the distribution of properties in EER bands E, F, G with higher levels of failure in Caversham and Redlands wards in particular. Properties failing Decent Homes thermal comfort requirements have an average SAP rating of 53 compared to 67 for dwellings compliant with the standard. 50.4% of non-compliant dwellings are in EER bands E, F, G compared to 6.9% of compliant dwellings. Non-compliant dwellings offer significantly lower levels of central heating, a higher dependency on electricity as a primary heating fuel, and lower levels of insulation.

FIGURE 44 : DECENT HOMES THERMAL COMFORT AND ENERGY ATTRIBUTES

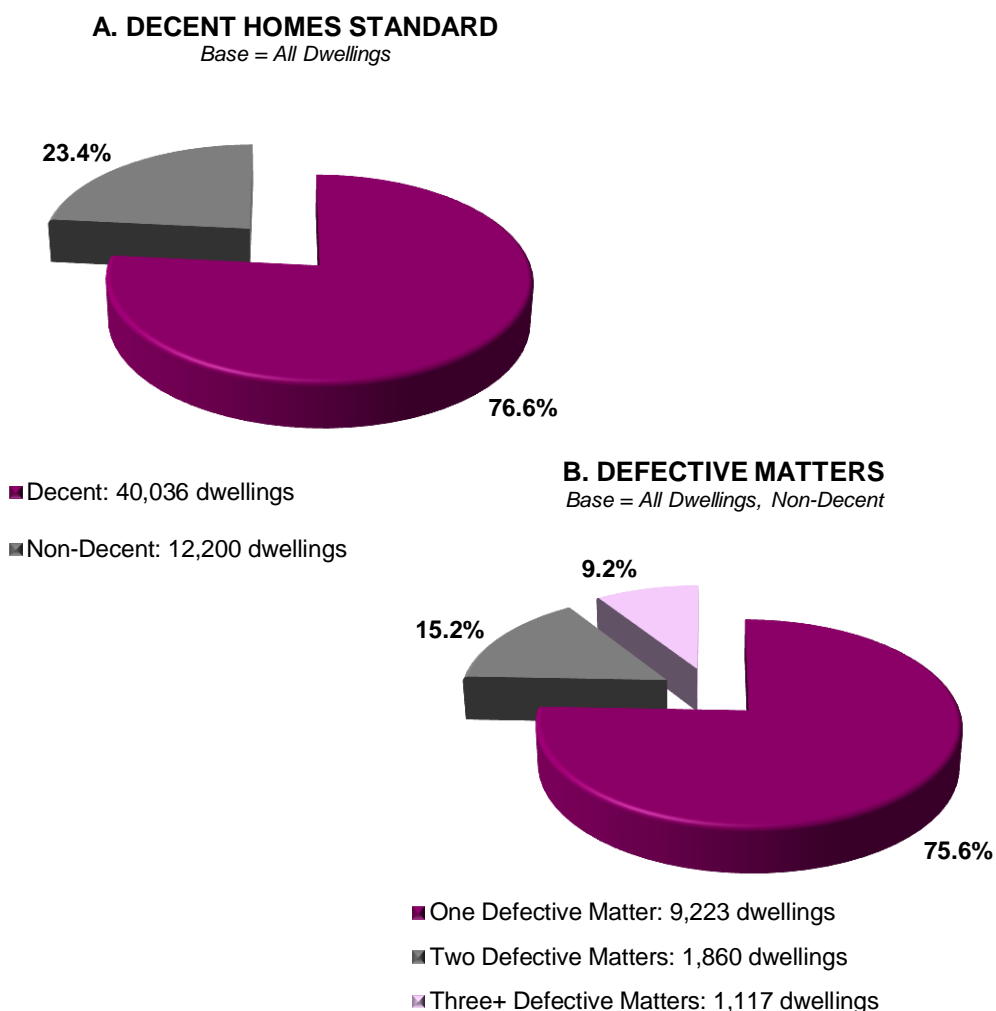


14. DECENT HOMES OVERALL PERFORMANCE

OVERALL PERFORMANCE

- 14.1 Overall, 40,036 dwellings meet the requirements of the decent homes standard and are decent. These represent 76.6% of all private dwellings in Reading. 12,200 dwellings fail to meet the requirements of the decent homes standard and are non-decent. This represents 23.4% of total private sector housing. The majority of dwellings failing the decent homes standard (9,223 dwellings - 75.6%) are defective on one matter only: the remaining 2,977 dwellings or 24.4% are defective on two or more matters.

FIGURE 45 : OVERALL PERFORMANCE ON THE DECENT HOMES STANDARD



- 14.2 The pattern of category failure within the standard is illustrated in Table 11. This stresses the strong individual influence of disrepair and Category 1 hazards. The most common combined defects are those associated with disrepair, category 1 hazards, and energy efficiency.

TABLE 11: NON DECENT DWELLINGS - DEFECT CLASSIFICATION		
	DECENT HOMES DEFECT CLASSIFICATION	
	dwellings	%
HHSRS only	2838	23.3
Disrepair only	4106	33.7
Amenities only	71	0.6
Energy only	2209	18.1
HHSRS and disrepair	391	3.2
HHSRS and amenities	102	0.8
HHSRS and energy	817	6.7
Disrepair and amenity	126	1.0
Disrepair and energy	424	3.5
HHSRS, disrepair and amenity	36	0.3
HHSRS , disrepair and energy	820	6.7
HHSRS, disrepair, amenity and energy	261	2.1
ALL DWELLINGS NON DECENT	12200	100.0

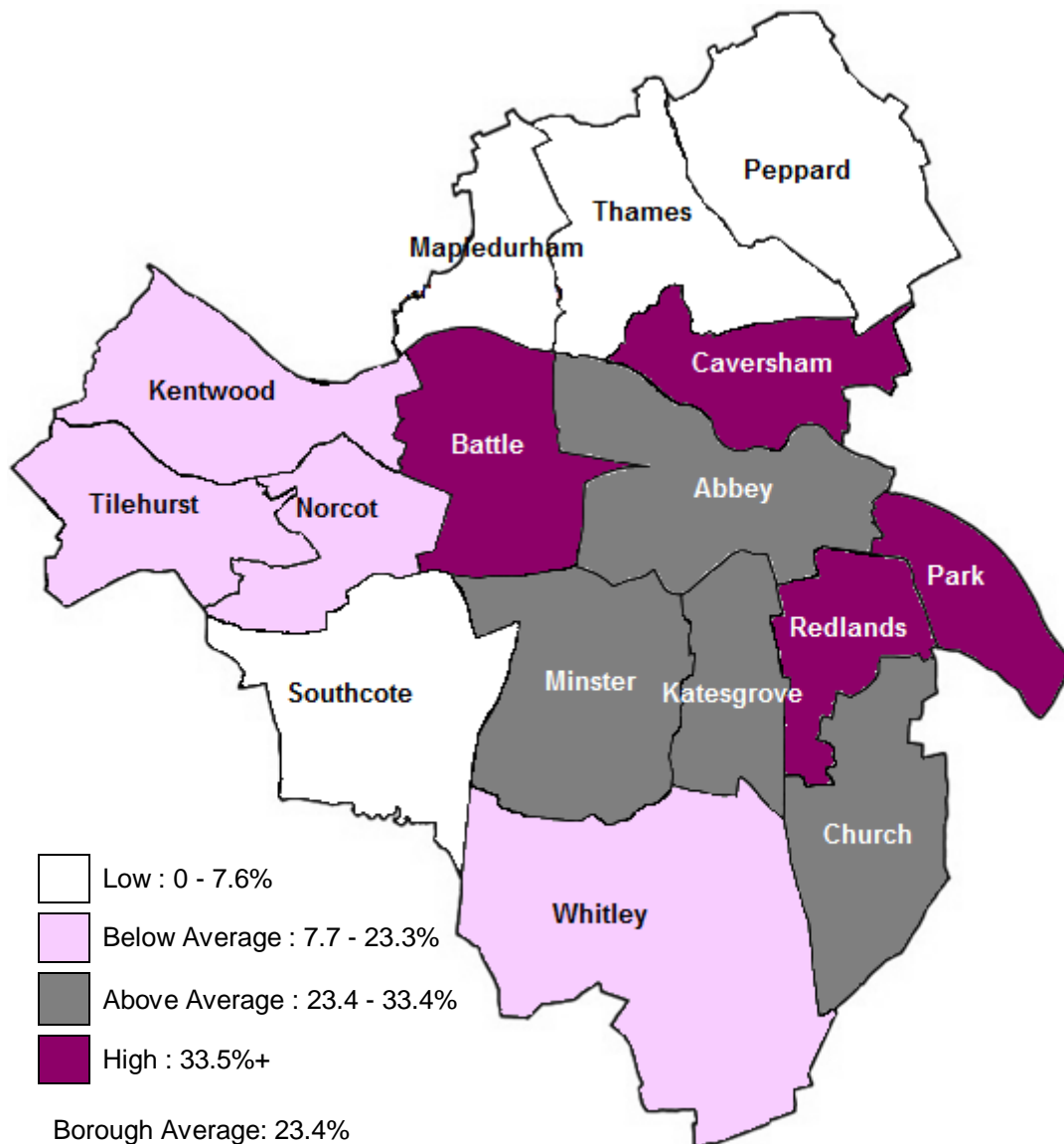
SECTORAL VARIATIONS

- 14.3 Variations in Decent Homes performance reflect significantly higher rates of failure for:

KEY FACTS: LEVEL OF FAILURE	
<i>The private-rented sector:</i>	<i>5,179 dwellings, 34.8%;</i>
<i>HMO's:</i>	<i>2,275 dwellings, 43.4%;</i>
<i>Flats in converted buildings:</i>	<i>1,176 dwellings, 54.3%;</i>
<i>Dwellings constructed pre-1919:</i>	<i>6,339 dwellings, 43.1%.</i>

Geographically, highest rates of Decent Homes failure are recorded for the wards of Battle, Park, Caversham and Redlands. Failure rates in these wards exceed one-third of ward housing stock.

FIGURE 46 : RATES OF DECENT HOMES NON-COMPLIANCE BY WARD



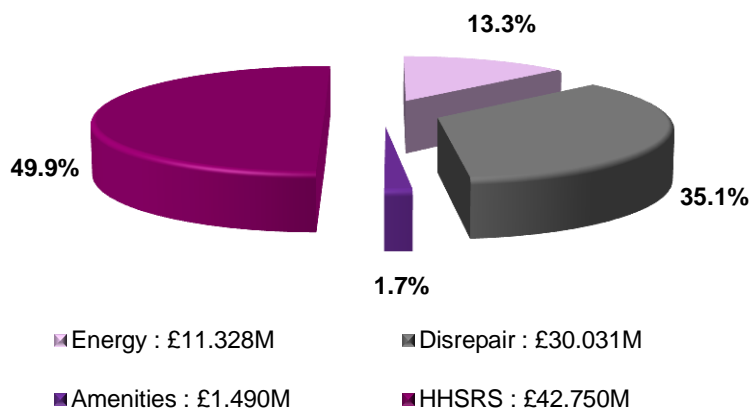
15. NON DECENT HOMES INVESTMENT NEEDS

COSTS TO ACHIEVE DECENTY

- 15.1 Costs to address non decency are estimated at £85.599M averaging £7,016 per dwelling across all non-decent dwellings. Individual costs range from £1,200 linked to energy improvement measures to £31,200 linked to comprehensive failure across the standard. 85% of outstanding costs are associated with category 1 hazards and disrepair - estimated at £72.781M. Costs are at first quarter 2013 and are net of fees, preliminaries, contingencies and VAT.

TABLE 12 : NON DECENT DWELLINGS - COST TO ACHIEVE DECENTY		
	COST TO ACHIEVE DECENTY	
	Average Cost (£)	Total Cost (£M)
DECENT HOMES DEFECT CLASSIFICATION		
HHSRS Only	7,144	20.272
Disrepair Only	6,457	26.512
Amenities Only	2,500	0.177
Energy Only	2,500	5.523
HHSRS And Disrepair	8,350	3.264
HHSRS And Amenities	11,405	1.165
HHSRS And Energy	9,876	8.065
Disrepair And Amenity	12,388	1.558
Disrepair And Energy	7,863	3.335
HHSRS, Disrepair And Amenity	19,884	0.716
HHSRS , Disrepair And Energy	13,609	11.164
HHSRS, Disrepair, Amenity And Energy	14,731	3.848
Total	7,016	85.599

FIGURE 47 : COSTS TO ADDRESS DECENT HOMES



COST DISTRIBUTION BY SECTOR

- 15.2 Costs to achieve decency by housing sector are illustrated in Table 13. Adjusting for variations in sector size outstanding costs are weighted towards the private-rented and HMO housing sectors.

TABLE 13 : COSTS TO ACHIEVE DECENCY BY HOUSING SECTOR					
	Dwellings		Cost to Achieve Decency		
	dwgs	%	Average	Total	%
			£	£M	%
TENURE ⁽¹⁾					
Owner-occupied	36795	70.4	6887	45.412	53.0
Private-rented	14863	28.5	7379	38.216	44.6
OCCUPANCY					
Single Occupancy	46994	90.0	7059	70.074	81.9
Multiple Occupancy	5241	10.0	6825	15.525	18.1
HOUSE TYPE					
Terraced House/Bungalow	22385	42.9	8119	42.605	49.8
Semi-Det. House/Bungalow	12002	23.0	7887	16.221	18.9
Detached House/Bungalow	3756	7.2	6039	0.578	0.7
Purpose-Built Flat	10821	20.7	5367	16.3233	19.0
Converted Flat	3271	6.3	5608	9.961	11.6
DATE OF CONSTRUCTION					
Pre-1919	14704	28.1	7518	47.660	55.7
1919-1944	6177	11.8	8959	12.666	14.8
1945-1964	4300	8.2	7355	6.962	8.1
1965-1980	13086	25.1	5538	13.530	15.8
Post-1980	13969	26.7	4517	4.780	5.6
ALL SECTORS	52236	100.0	7016	85.599	100.0

⁽¹⁾ Excludes Vacant Dwellings.

16. DECENT PLACES - ENVIRONMENTAL CONDITIONS

DECENT PLACES AND LIVEABILITY

- 16.1 Environmental conditions and liveability problems were based on the professional assessment by surveyors of problems in the immediate vicinity of the home. In all, 16 environmental issues were assessed individually but also grouped together into 3 categories related to:

UPKEEP -

The upkeep, management or misuse of private and public space and buildings. Specifically, the presence of: scruffy or neglected buildings, poor condition housing, graffiti, overgrown/unkempt gardens or landscaping; rubbish or dumping, vandalism, dog or other excrement and the nuisance from street parking (i.e. use by non-residents of available street parking).

UTILISATION -

Abandonment or non-residential use of property. Specifically: vacant sites, vacant or boarded-up buildings and intrusive industry.

TRAFFIC -

Road traffic and other forms of transport. Specifically the presence of: intrusive main roads and motorways, railway or aircraft noise, heavy traffic and poor ambient air quality.

ENVIRONMENTAL ISSUES

- 16.2 Environmental issues are apparent but are generally of minor impact. Major impact problems were identified against only 4 indicators; and are predominantly related to traffic and parking:

KEY FACTS:

Nuisance from Street Parking: 6,732 dwellings (12.9%);

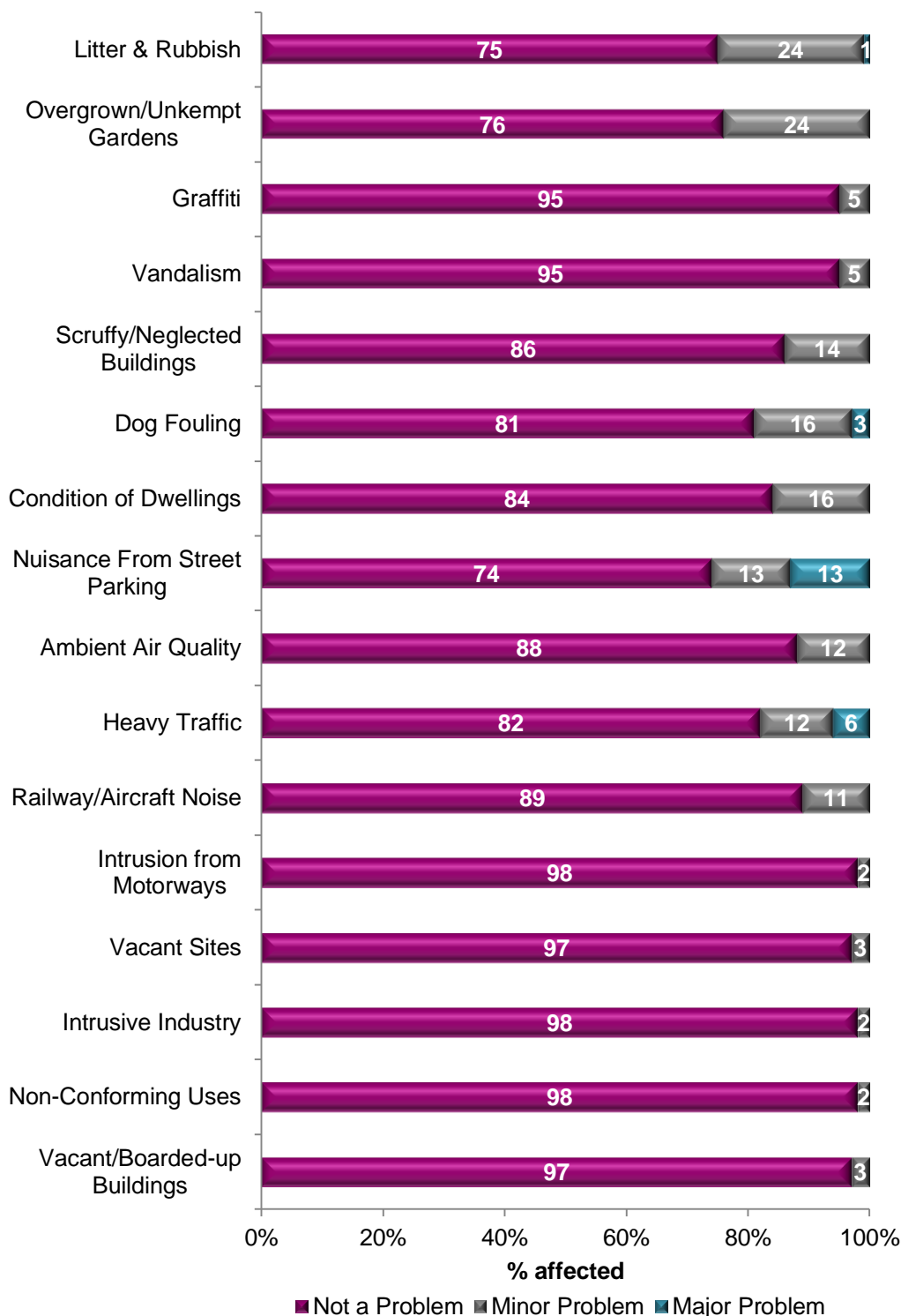
Heavy Traffic: 3,016 dwellings (5.8%);

Dog Fouling: 1,561 dwellings (3.0%);

Litter and Rubbish: 521 dwellings (1.0%).

3,097 non-Decent homes are located in areas affected by environmental problems (25.4%). Only 15.3% of Decent homes are similarly affected.

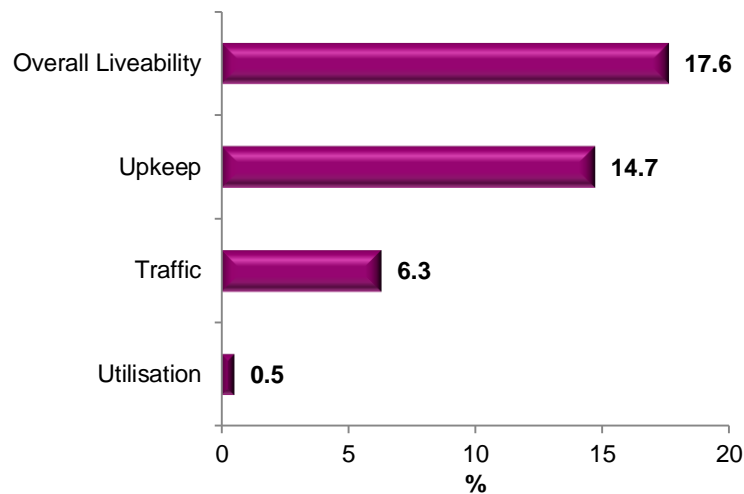
FIGURE 48 : ENVIRONMENTAL ISSUES



LIVEABILITY

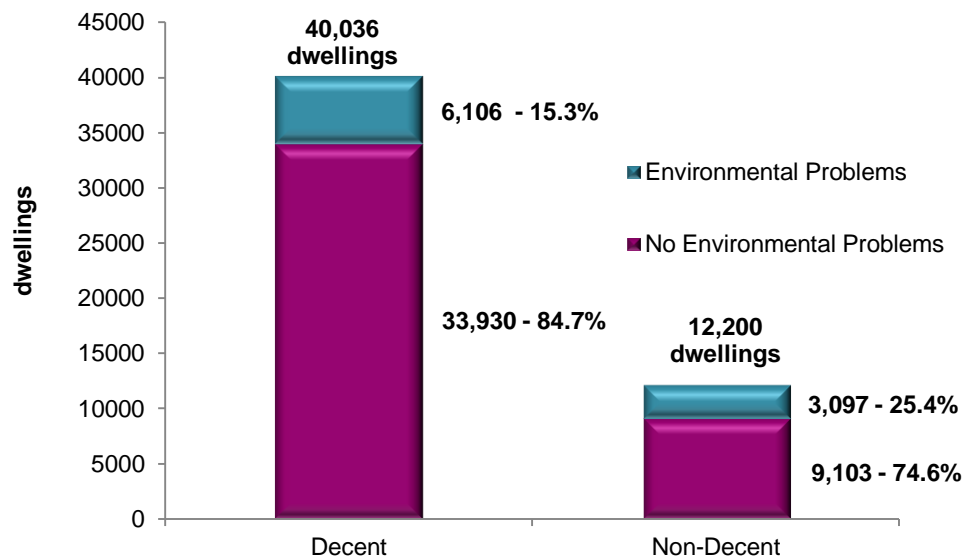
- 16.3 Overall, 9,203 dwellings (17.6%) are located in residential environments experiencing liveability problems. Problems with upkeep affect 7,672 dwellings (14.7%), traffic problems affect 3,267 dwellings (6.3%) and utilisation issues affect 283 dwellings (0.5%).

FIGURE 49 : LIVEABILITY PROBLEMS



- 16.4 Environmental problems are more noted in areas of older terraced housing and converted flats and in areas of private-rental and multiple occupation. A relationship would also appear to exist between environmental conditions and housing conditions such that 15.3% of Decent homes are located in areas of environmental problems compared with 25.4% of non-Decent homes.

FIGURE 50 : ENVIRONMENTAL CONDITIONS AND HOUSING CONDITIONS

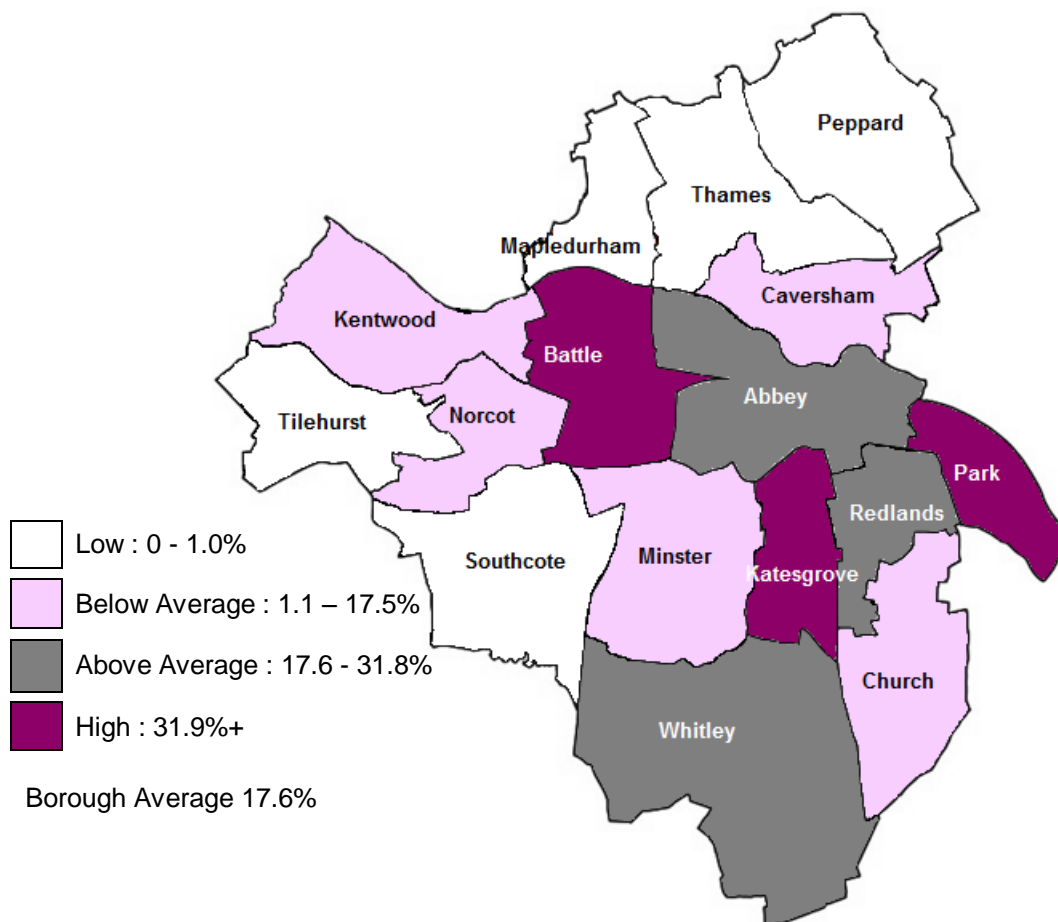


- 16.5 Environmental problems are highest in Battle, Park and Katesgrove wards but also above average in Abbey, Redlands and Whitley wards. Poor housing and environmental conditions combine strongly in five wards including Abbey, Battle, Katesgrove, Park and Redlands.

FIGURE 51 : ENVIRONMENTAL AND HOUSING CONDITIONS



FIGURE 52 : THE PRESENCE OF ENVIRONMENTAL ISSUES BY WARD



SECTION 5 :

HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES

Chapter 17 : Housing Conditions and Household Circumstances

Chapter 18 : Fuel Poverty

Chapter 19 : Housing and Health

Chapter 20 : Household Attitudes to Housing and Local Areas

This section considers the type of households that are more likely to occupy dwellings in poor condition. Chapter 18 links information on household income with recorded energy costs in order to profile fuel poverty in Reading. The distribution of fuel poor households is examined together with underlying factors impacting on fuel poverty. Relationships between housing and health are also considered in this section as are household attitudes to both their accommodation and local environment.

17. HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES

HOUSING AND HOUSEHOLD CONDITIONS

- 17.1 Relationships between housing conditions and household circumstances are summarised in Tables 14 and 15 with regard to household social and economic characteristics. Poor housing conditions are over-represented in economically and socially disadvantaged households including younger single person households, single parent families, elderly households, the economically vulnerable and those on low incomes. Thus:

KEY FACTS:

Single person non-pensioner households comprise 17.5% of all private sector households yet account for 20.5% all households in non-decent dwellings;

Elderly households comprise 20.7% of all private sector households yet account for 26.8% of all households in non-decent dwellings;

Households where the head of household is economically retired comprise 19.3% of all private households yet account for 25.0% of all households in non-decent dwellings;

Economically vulnerable households comprise 24.0% of all private households yet account for 28.2% of all households in non-decent dwellings;

Low income households comprise 8.1% of all private sector households yet account for 15.1% of all households in non-Decent dwellings. Generally the income of households living in poor condition dwellings is consistently below that of households living in dwellings in good condition. Thus households living in non-Decent homes have average annual incomes of £25,371 compared to an average of £33,985 for households living in Decent homes.

- 17.2 No significant difference exists in housing conditions between households of different ethnic backgrounds.

FIGURE 53 : AVERAGE HOUSEHOLD INCOME BY HOUSING CONDITIONS

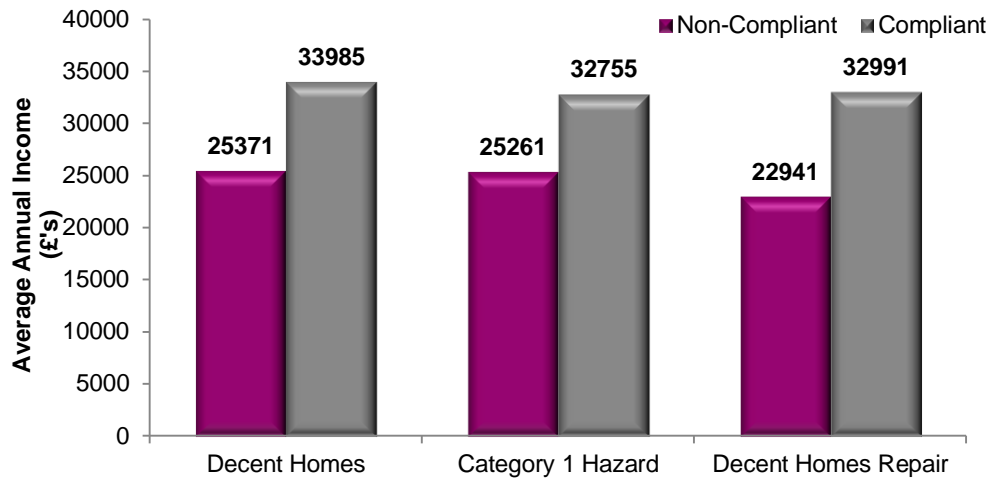


TABLE 14: HOUSEHOLD SOCIAL CHARACTERISTICS BY HOUSING CONDITION

	DECENT HOMES STANDARD (HHSRS)					
	Compliant		Non-compliant		All Households	
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	3065	7.1	2138	13.5	5203	8.8
25 - 34 Years	10709	24.8	4018	25.3	14727	24.9
35 - 44 Years	9195	21.3	2707	17.1	11902	20.1
45 - 54 Years	5729	13.2	1605	10.1	7334	12.4
55 - 64 Years	6390	14.8	1276	8.0	7666	13.0
65 Years And Over	8176	18.9	4113	25.9	12289	20.8
All Households	43265	100.0	15856	100.0	59121	100.0
ETHNICITY						
White British/Irish	31591	73.0	11299	71.3	42889	72.5
White Other	3378	7.8	1464	9.2	4842	8.2
Mixed Race	518	1.2	573	3.6	1091	1.8
Asian	5803	13.4	1529	9.6	7332	12.4
Black	1197	2.8	781	4.9	1978	3.3
Other	778	1.8	211	1.3	989	1.7
All Households	43265	100.0	15856	100.0	59121	100.0
HOUSEHOLD TYPE						
Married/Co-Habiting Couple No Children	8979	20.8	2687	16.9	11666	19.7
Married/Co-Habiting Couple With Children	10220	23.6	3162	19.9	13381	22.6
Lone Parent Family	1226	2.8	682	4.3	1908	3.2
Other Multi-Person Household	7750	17.9	1831	11.5	9580	16.2
Single Person Under 60 Years	7102	16.4	3244	20.5	10347	17.5
Single Person 60 Years Or Over	3497	8.1	2379	15.0	5876	9.9
Two Or More Persons 60 Years Or Over	4491	10.4	1871	11.8	6363	10.8
All Households	43265	100.0	15856	100.0	59121	100.0

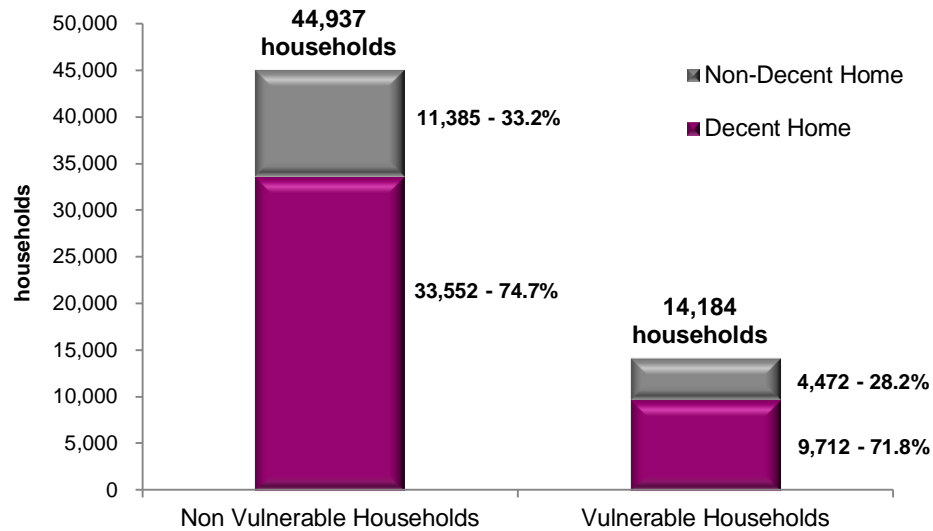
TABLE 15: HOUSEHOLD ECONOMIC CHARACTERISTICS BY HOUSING CONDITION						
	DECENT HOMES STANDARD (HHSRS)					
	Compliant		Non-compliant		All Households	
	hhlds	%	hhlds	%	hhlds	%
ECONOMIC STATUS HOH						
Full-Time Work	26401	61.0	6583	41.5	32983	55.8
Part-Time Work	4116	9.5	1703	10.7	5818	9.8
Unemployed-Registered	735	1.7	724	4.6	1459	2.5
Permanently Sick/Disabled	351	.8	471	3.0	822	1.4
Looking After Home	1295	3.0	532	3.4	1827	3.1
Wholly Retired	7427	17.2	3965	25.0	11392	19.3
Student	2823	6.5	1753	11.1	4576	7.7
Not Applicable	0	.0	0	.0	0	.0
Unobtainable	116	.3	126	.8	243	.4
All Households	43265	100.0	15856	100.0	59121	100.0
LOW INCOME HOUSEHOLDS						
Not On Low Income	40874	94.5	13465	84.9	54339	91.9
Low Income Household	2391	5.5	2391	15.1	4782	8.1
All Households	43265	100.0	15856	100.0	59121	100.0
VULNERABLE HOUSEHOLDS						
Not Economically Vulnerable	33552	77.6	11385	71.8	44937	76.0
Economically Vulnerable	9712	22.4	4472	28.2	14184	24.0
All Households	43265	100.0	15856	100.0	59121	100.0

DECENT HOMES AND VULNERABLE HOUSEHOLDS

- 17.3 The previous Public Service Agreement (PSA) Target 7 - Decent Homes implied that 65% of vulnerable households⁶ would live in decent homes by 2007, rising to 70% by 2011 and 75% by 2021. While the national target has been removed these previous thresholds can still provide a local yardstick for private sector renewal strategy within the borough.
- 17.4 The survey estimates 14,184 private sector households in Reading are vulnerable; this equates to 24.0% of all private sector households. Levels of vulnerability have increased in the borough since 2006, when 15.3% of private sector households were vulnerable. Currently 9,712 vulnerable households (68.5%) live in decent homes. This figure remains below previous PSA Target 7 requirements for 2011.

⁶ A vulnerable household is one in receipt of a means tested or disability related benefit.

FIGURE 54 : DECENT HOMES AND VULNERABILITY



- 17.5 Variations in progress towards decent homes for vulnerable households exist both geographically and by housing sector. Key sectors remaining below the previous 2011 target threshold of 70% include:

KEY FACTS:

Converted flats where 34.7% of vulnerable households live in decent homes;

Houses in Multiple Occupation where 44.5% of vulnerable households live in Decent Homes;

Private-rented dwellings where 62.7% of vulnerable households live in decent homes;

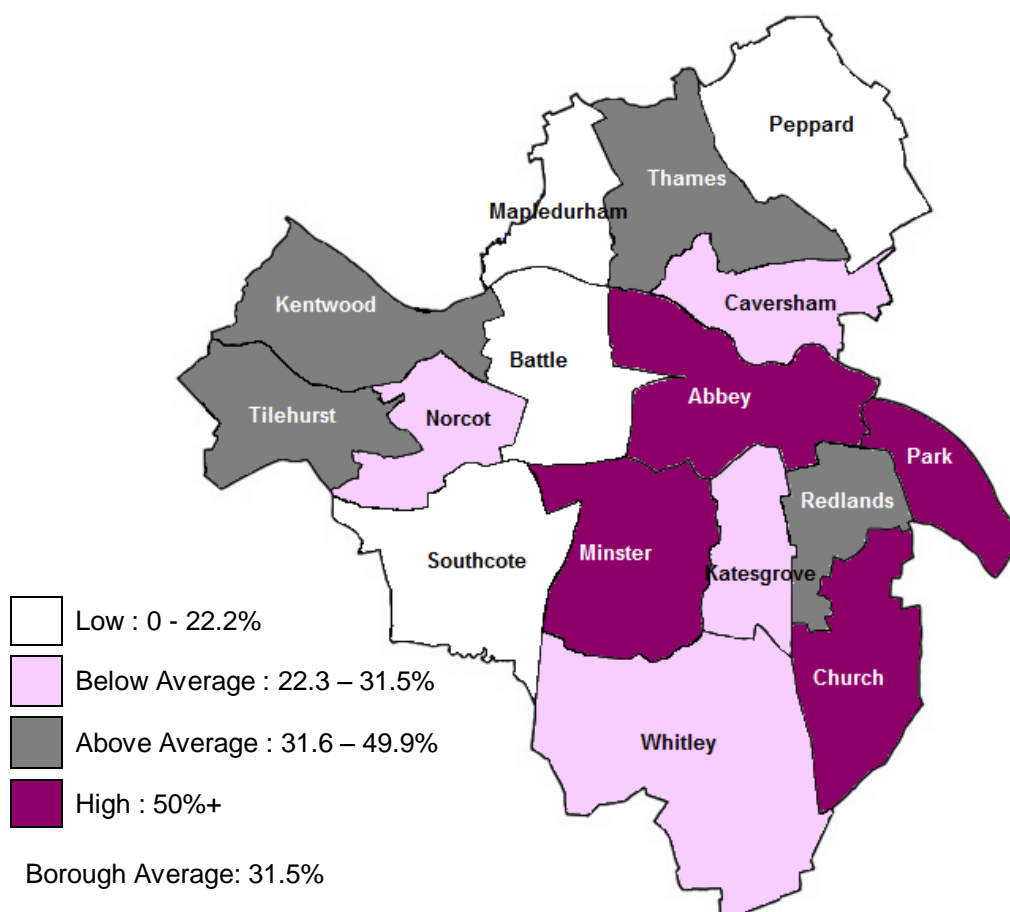
Pre-1919 housing where 63.7% of vulnerable households live in decent homes.

TABLE 16: VULNERABLE HOUSEHOLDS - DECENT HOMES BY TENURE, TYPE, AGE AND OCCUPANCY						
	DECENT HOMES STANDARD (HHSRS)					
	Compliant		Non-Compliant		All Households	
	hholds	%	hholds	%	hholds	%
TENURE						
Owner Occupied	6059	72.5	2297	27.5	8357	100.0
Private Rented	3653	62.7	2174	37.3	5827	100.0
All Households	9712	68.5	4472	31.5	14184	100.0
MULTIPLE OCCUPATION						
No	9448	69.5	4143	30.5	13591	100.0
Yes	264	44.5	329	55.5	593	100.0
All Households	9712	68.5	4472	31.5	14184	100.0
DATE OF CONSTRUCTION						
Pre-1919	3872	63.7	2206	36.3	6078	100.0

TABLE 16: VULNERABLE HOUSEHOLDS - DECENT HOMES BY TENURE, TYPE, AGE AND OCCUPANCY						
	DECENT HOMES STANDARD (HHSRS)					
	Compliant		Non-Compliant		All Households	
	hholds	%	hholds	%	hholds	%
1919-1944	1261	86.0	206	14.0	1467	100.0
1945-1964	1945	70.1	830	29.9	2775	100.0
1965-1974	1667	63.4	962	36.6	2629	100.0
1975-1981	82	41.0	118	59.0	200	100.0
Post-1981	886	85.6	150	14.4	1036	100.0
All Households	9712	68.5	4472	31.5	14184	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	6401	71.7	2521	28.3	8922	100.0
Semi-Detached House/Bungalow	2222	69.3	985	30.7	3207	100.0
Detached House/Bungalow	266	100.0	0	.0	266	100.0
Purpose Built Flat	631	51.1	603	48.9	1234	100.0
Converted/Mixed Use Flat	192	34.7	363	65.3	555	100.0
All Households	9712	68.5	4472	31.5	14184	100.0

- 17.6 Geographically the lowest proportions of vulnerable households in Decent Homes are found in Abbey, Park, Minster and Church wards.

FIGURE 55 : VULNERABLE HOUSEHOLDS IN NON-DECENT HOMES BY WARD



18. FUEL POVERTY

FUEL POVERTY CALCULATION

18.1 Fuel poverty is dependent upon, and calculated using two factors:

- a) Household circumstances (income) and ability to pay for domestic fuel; and*
- b) The cost of domestic energy as reflected in underlying fuel tariffs and the energy efficiency of individual properties.*

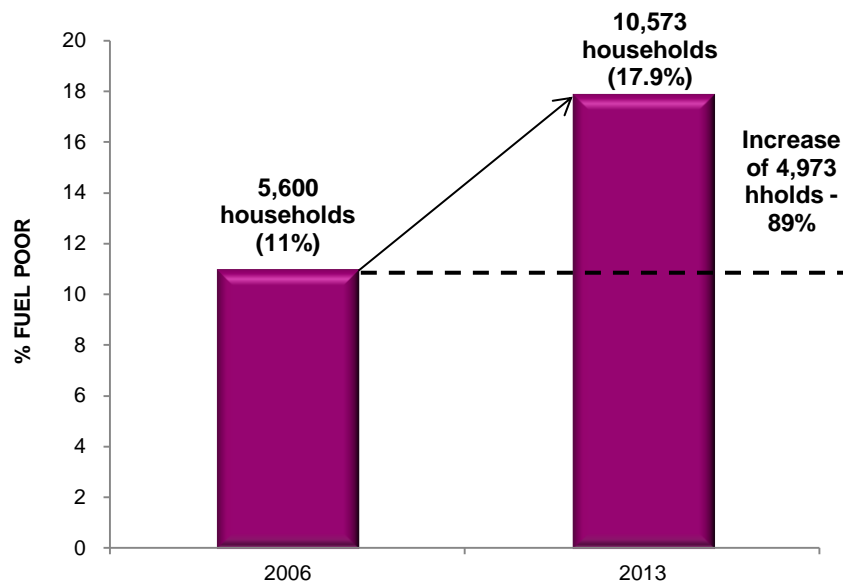
Using these factors, fuel poverty calculation within this report has been based on current definitions within the UK, although these definitions are currently under review. Households are regarded as being in fuel poverty if they spend in excess of 10% of annual income on fuel. A 'full income' approach has been adopted whereby related benefits are deducted from household income prior to fuel poverty calculation. Income data has been derived directly from households together with information on benefit receipt. Annual fuel costs have also been household derived.

FUEL POVERTY LEVELS

18.2 Average annual fuel costs for households in Reading are estimated at £1,132 based on information provided by households themselves. 10,573 households in Reading (17.9%) spend in excess of 10% of annual income in meeting these costs and are in fuel poverty. Levels of fuel poverty in Reading, in line with reported national trends, have increased since 2006 when the previous house condition survey reported 5,600 households or 11% in fuel poverty. This increase reflects to a large extent the increase in fuel prices since 2006. The Department of Energy and Climate Change⁷ calculate that in 2013 equivalent prices, the average annual domestic gas bill increased from £589 in 2006 to £890 in 2013, during the same period the average annual domestic electricity bill rose from £424 to £534.

⁷ Department of Energy and Climate Change, Quarterly Energy Prices.

FIGURE 56 : RECENT TRENDS IN FUEL POVERTY



HOUSEHOLDS AFFECTED

- 18.3 Demographically, fuel poverty impacts most strongly on younger and older households. 3,304 households headed by a person aged under 25 years are in fuel poverty representing 63.5% of all younger households and 31.2% of all households in fuel poverty. 2,999 elderly households are in fuel poverty representing 24.5% of all elderly households and 28.3% of all households in fuel poverty.
- 18.4 4,862 economically vulnerable households are in fuel poverty representing 34.3% of vulnerable households and 46.0% of all households in fuel poverty. 4,553 low income households are in fuel poverty representing 95.2% of all low income households and 43.0% of all households in fuel poverty. Average annual income for households in fuel poverty is estimated at £8,502 compared to £36,722 for households not in fuel poverty.

SECTORS AND AREAS AFFECTED

- 18.5 Locally, rates of fuel poverty are above the borough average of 17.9% for households living in the private-rented sector (30.0%), in multiple occupation (48.0%) and in pre-1919 terraced housing (28.6%). Geographically the highest rates of fuel poverty are concentrated in Church, Katesgrove, Park and Redlands wards.

FIGURE 57 : RATES OF FUEL POVERTY BY AGE OF HEAD OF HOUSEHOLD AND HOUSEHOLD TYPE

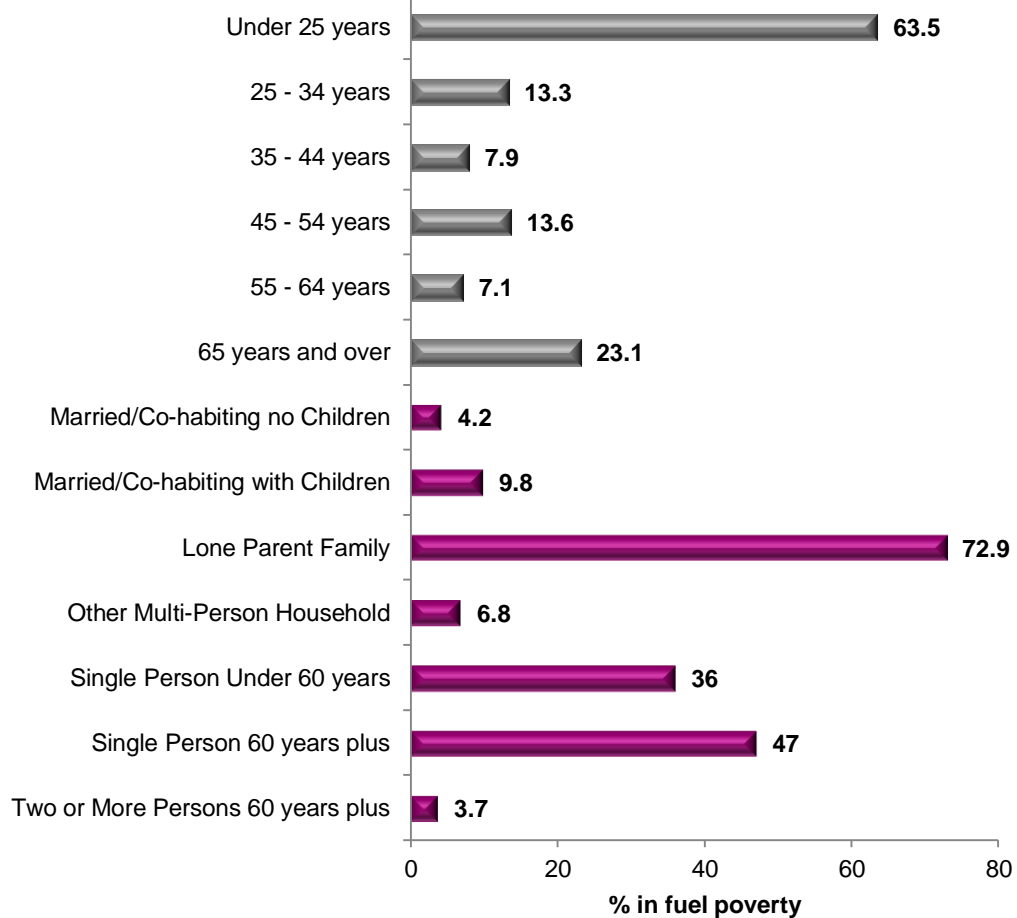


FIGURE 58 : FUEL POVERTY BY LOW INCOME AND ECONOMICAL VULNERABILITY

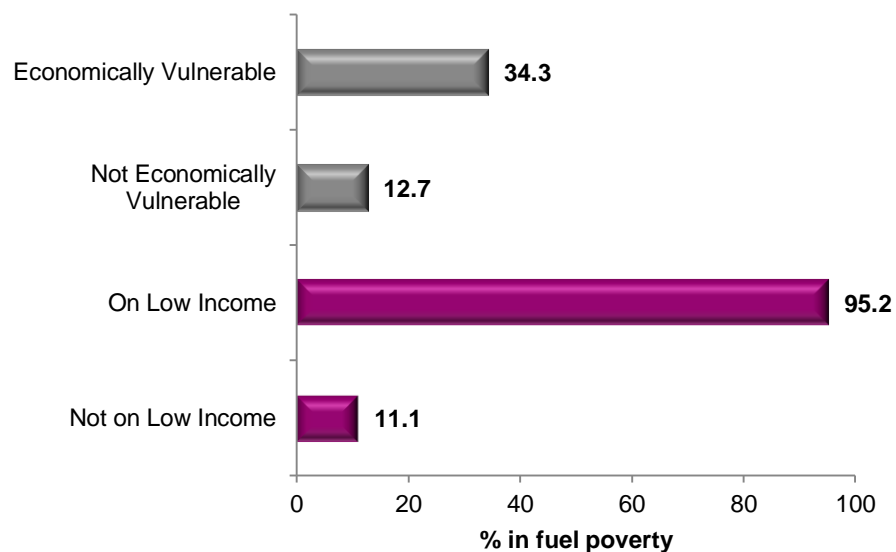
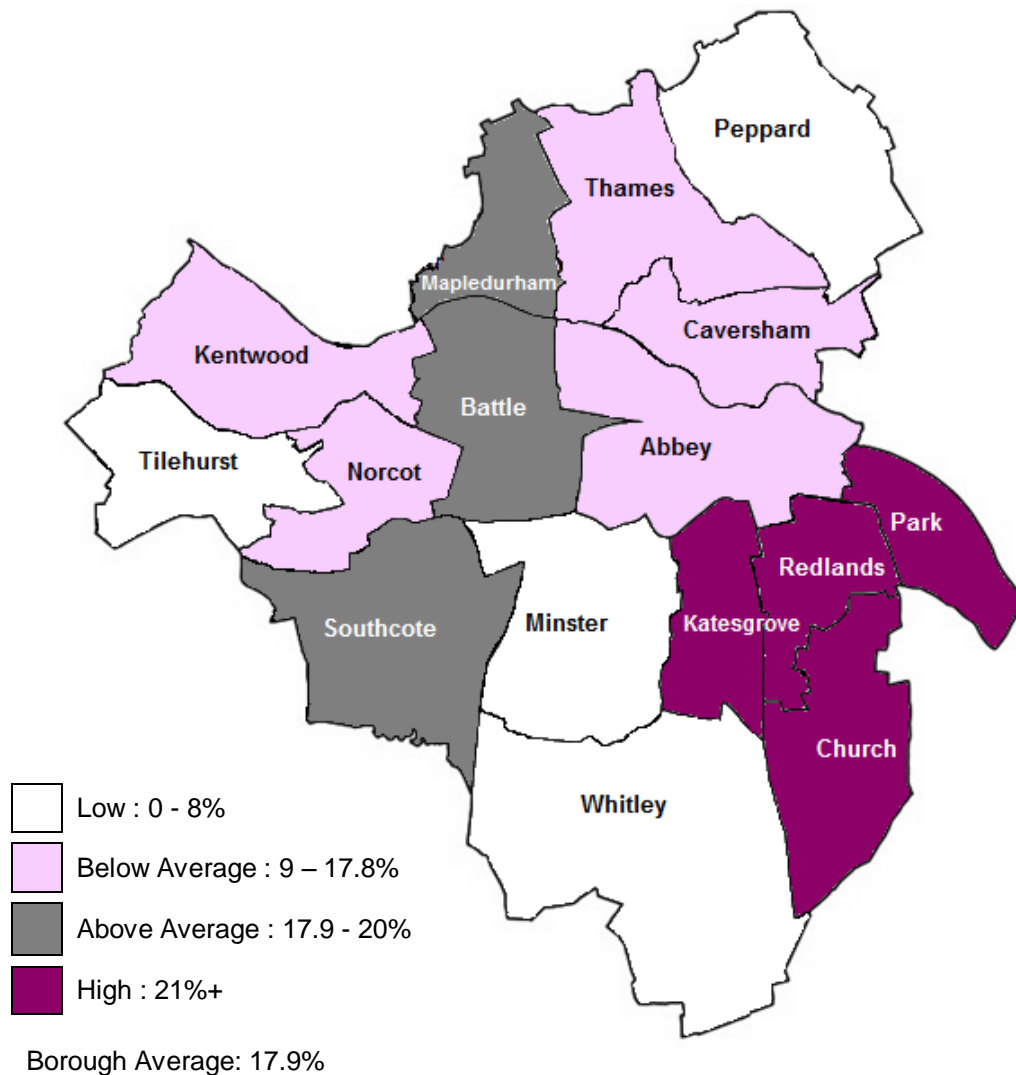


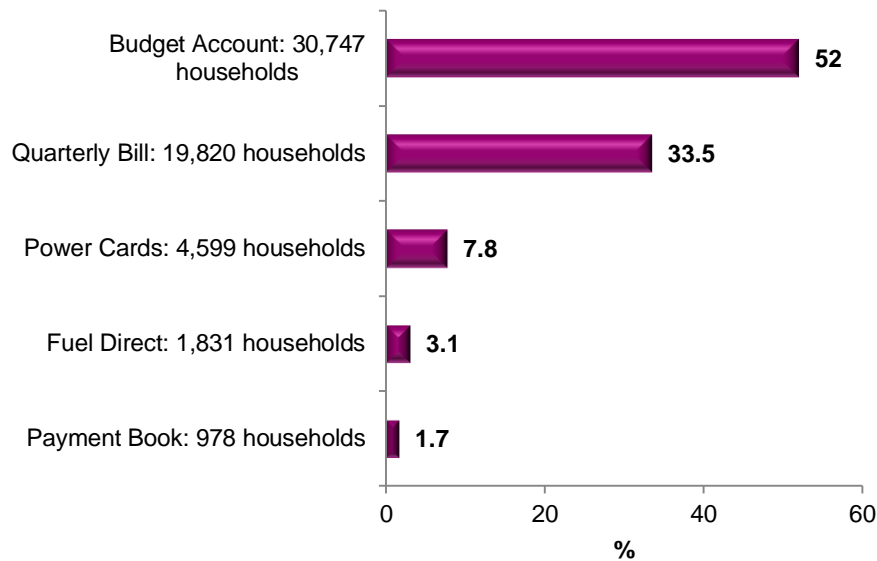
FIGURE 59 : FUEL POVERTY BY ELECTORAL WARD



FUEL PAYMENTS AND FUEL USE

- 18.6 In addition to annual fuel costs residents were asked about their methods for fuel payment and their attitudes to and use of home heating. Households pay different prices for fuel, with the best tariffs for gas and electricity available for customers who shop around for on-line tariffs and pay by direct debit. Such tariffs are often out of reach for some households and particularly those on low incomes and/or benefits.

FIGURE 60 : FUEL PAYMENT METHODS



- 18.7 Households were asked how easy or difficult it was to meet the cost of heating their home to a comfortable level in winter, and what level of heating they could comfortably achieve. 31,137 households (52.7%) found it quite easy to heat their home; a further 18,683 households (31.6%) could just afford it. 9,301 households (15.8%) find difficulty in heating their home. High fuel costs and financial restrictions often lead to a reduction in heating within the home through selective heating of some rooms. Selective heating is more common among younger and older households and for those households experiencing fuel poverty.

KEY FACTS:

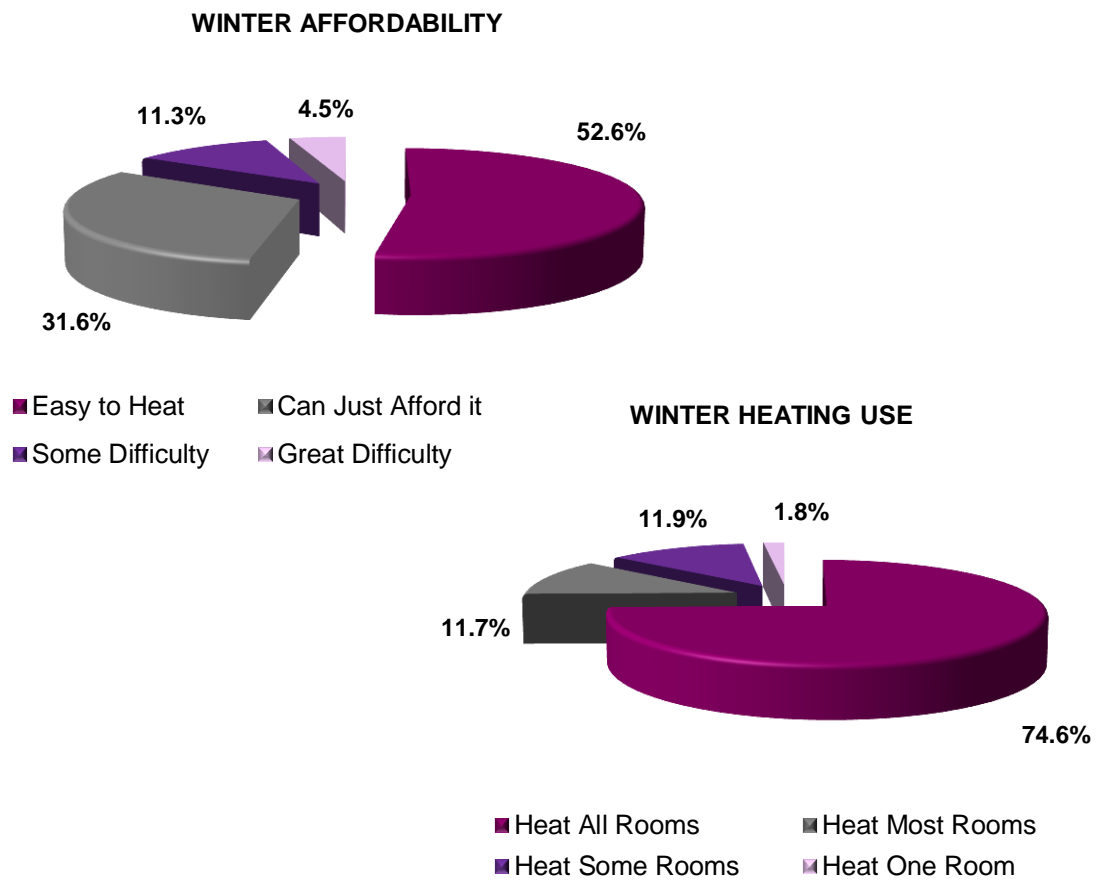
Households in fuel poverty experience the greatest difficulty in heating their home - 3,825 households (36.2%);

44,135 households (74.7%) stated that they heated all rooms in the winter;

6,915 households (11.7%) heated most rooms;

8,071 households (13.6%) heated only some rooms or one room.

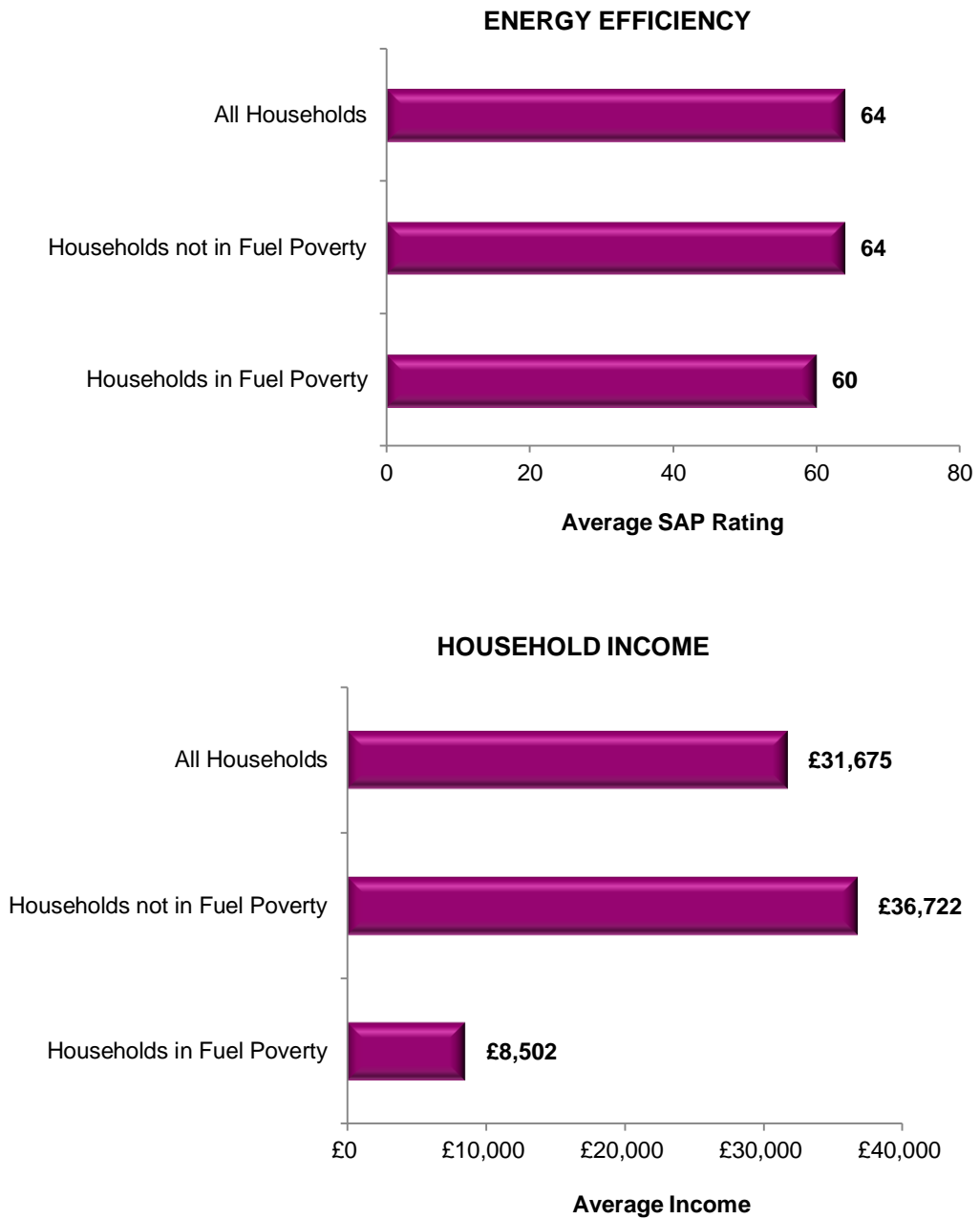
FIGURE 61 : HEATING AFFORDABILITY AND HEATING USE



FUEL POVERTY FACTORS

- 18.8 While energy efficiency variations exist for dwellings occupied by households in fuel poverty and those not in fuel poverty, the differences are quite small. Dwellings occupied by households in fuel poverty have an average SAP Rating of 60 compared to 64 for households not in fuel poverty. While energy efficiency improvements will impact positively on energy costs the principal drivers of fuel poverty in Reading are household income and energy prices. The average annual fuel cost for households in fuel poverty is £230 greater than for those not in fuel poverty. Households not in fuel poverty have an average annual income of £36,722 - the average annual income for households in fuel poverty is only £8,502.

FIGURE 62 : FUEL POVERTY, ENERGY EFFICIENCY AND HOUSEHOLD INCOME



19. HOUSING AND HEALTH

19.1 The relationship between housing conditions and health is well researched. The cost/benefit of interventions to improve housing conditions and health is the subject of growing national concern⁸. The current survey, in addition to assessing housing conditions, has examined a range of related household health issues. These have included:

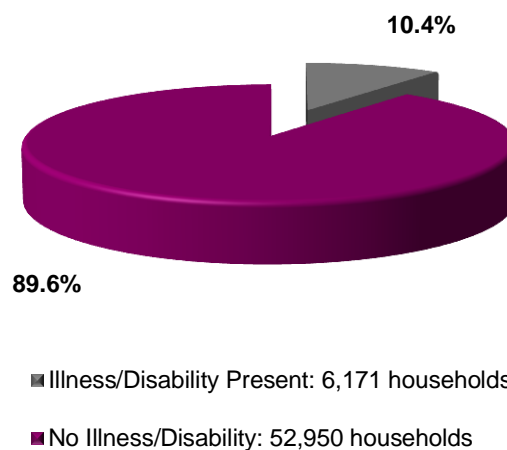
- *The presence of long-term illness/disability, its impact on normal dwelling occupation and its impact on health service resources.*
- *The incidence of accidents within the home and their impact on health service resources.*

Using national case study data recently published for England⁹ we have also attempted to quantify the economic cost of unhealthy housing in Reading, both in terms of savings to the NHS and also society in general.

LONG-TERM ILLNESS AND DISABILITY

19.2 6,171 households in Reading (10.4%) indicated that at least one member was affected by a long-term illness or disability.

FIGURE 63 : HOUSEHOLD ILLNESS/DISABILITY

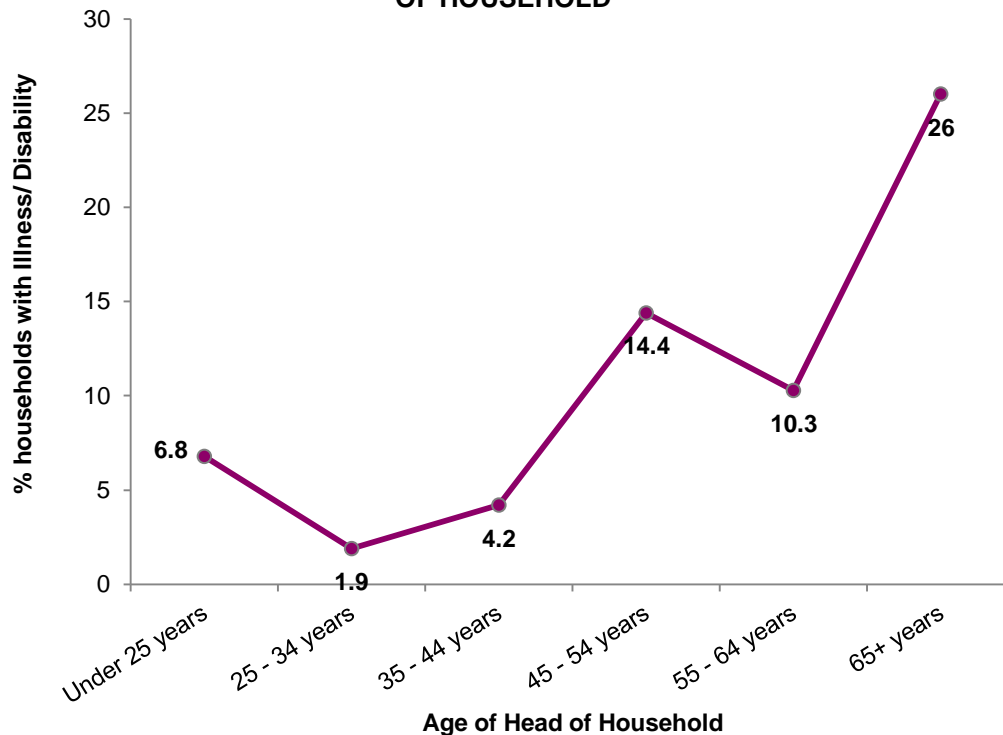


⁸ Linking Housing Conditions and Health, (2010) Warwick Law School with Building Research Establishment.

⁹ Quantifying the economic cost of unhealthy housing - a case study from England 2011. Simon Nicol, Mike Roys, Maggie Davidson, David Ormandy, Peter Ambrose.

Illness/disability is strongly age-related. 3,196 households affected by illness/disability (51.8%) have a head of household aged 65 years and over, a further 792 households affected (12.8%) have a head of household aged 55 - 64 years.

FIGURE 64 : LONG-TERM ILLNESS/DISABILITY AND AGE OF HEAD OF HOUSEHOLD

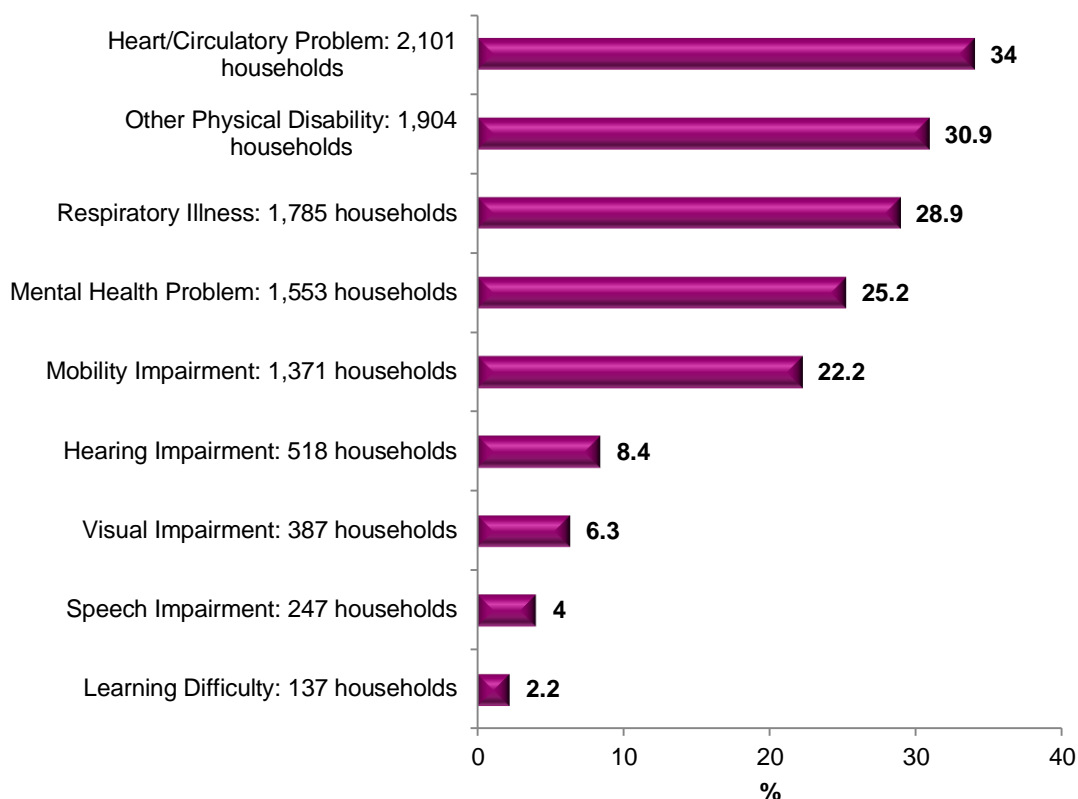


19.3 Households affected by a long-term illness/disability were asked for the nature of that illness/disability. The most common complaints relate to:

KEY FACTS:

<i>Heart/Circulatory Problems:</i>	<i>2,101 households - 34.0%;</i>
<i>Other Physical disability:</i>	<i>1,904 households – 30.9%;</i>
<i>Respiratory Illness:</i>	<i>1,785 households - 28.9%;</i>
<i>Mobility impairment:</i>	<i>1,371 households – 22.2%.</i>

**FIGURE 65 : HOUSEHOLDS WITH LONG-TERM ILLNESS/DISABILITY
- ILLNESS/DISABILITY TYPE**



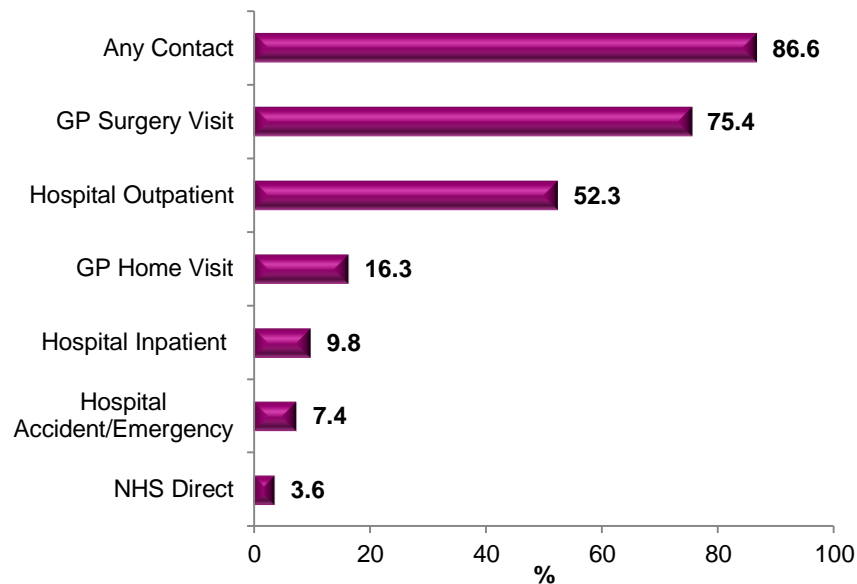
19.4 Households experiencing illness/disability were asked if this had resulted in the use of health service resources during the past year and additionally if the illness/disability affected their normal use of the dwelling signifying a potential need for adaptation. Health service contact in the past year is significant among households experiencing illness/disability.

TABLE 17: HOUSEHOLDS WITH ILLNESS/DISABILITY - HEALTH SERVICE ACTION WITHIN PAST YEAR

	Yes		No		All Households with Illness/Disability	
	hholds	%	hholds	%	hholds	%
Consult GP Through Surgery Visit	4651	75.4	1520	24.6	6171	100.0
Consult GP Through Home Visit	1009	16.3	5163	83.7	6171	100.0
Consult NHS Direct	220	3.6	5951	96.4	6171	100.0
Attend Hospital Accident/Emergency	458	7.4	5713	92.6	6171	100.0
Attend Hospital As Outpatient	3229	52.3	2942	47.7	6171	100.0
Attend Hospital As Inpatient	602	9.8	5569	90.2	6171	100.0

4,651 households with an illness/disability (75.4%) have made a surgery visit to their GP, a further 1,009 households (16.3%) have arranged a home visit from their GP, and 3,229 households (52.3%) have attended hospital as an outpatient.

**FIGURE 66 : HOUSEHOLDS WITH ILLNESS/DISABILITY -
HEALTH SERVICE CONTACT WITHIN PAST YEAR**



HOUSING AND HEALTH

- 19.5 While the presence of illness/disability has resulted in a high level of contact with the health service this is not necessarily a direct result of poor housing conditions¹⁰. To examine the presence or otherwise of a relationship between household health, health service contact and housing conditions in Reading a correlation analysis has been completed. This confirms a statistically significant correlation between housing conditions, household health and health service contact. Consequently, households who occupy dwellings in poor condition are more likely than households in good condition dwellings to suffer from illness/disability and have contact with the health service.

TABLE 18 : CORRELATION MATRIX - HOUSING CONDITIONS, HOUSEHOLD HEALTH AND HEALTH SERVICE CONTACT

	ILLNESS/ DISABILITY	HEALTH SERVICE CONTACT	CATEGORY 1 HAZARD	DECENT HOMES REPAIR	DECENT HOMES THERMAL	DECENT HOMES OVERALL
Illness/Disability	1.00	0.903**	0.059**	0.180**	0.123**	0.109**
Health Service Contact		1.00	0.062**	0.205**	0.133**	0.131**
Category 1 Hazard			1.00	0.258**	0.348**	0.678**
Decent Homes Repair				1.00	0.302**	0.641**
Decent Homes Thermal					1.00	0.545**
Decent Homes Overall						1.00

**Significant at 0.01 level (2-tailed¹¹)

¹⁰ A useful summary of the key issues surrounding health and housing in the UK can be found in “**Housing and Health, Postnote, Number 371 January 2011**” published by Parliamentary Office of Science & Technology

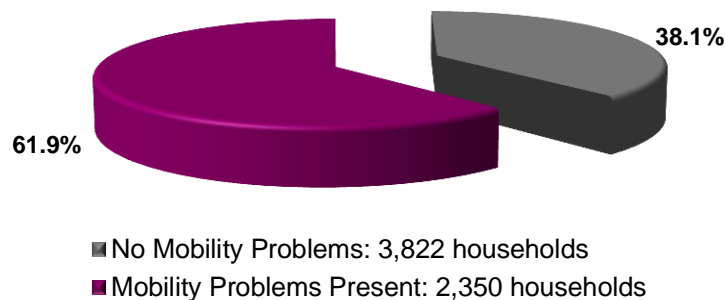
¹¹ When using a two-tailed test, regardless of the direction of the relationship you hypothesize (in this case that housing conditions impacts on health), you are testing for the possibility of the relationship in both directions (i.e. either positively or negatively).

The correlation coefficient between two variables measures the degree of association between the two; it does not indicate a causal effect by itself. The stronger the degree of positive association the closer to one the measured correlation coefficient is. The strongest association is found between the presence of illness/disability within a household and health service contact (0.903). In this instance there is clearly a causal effect. Whilst still statistically significant, weaker correlations are found between illness/disability and poor condition dwellings.

MOBILITY AND ADAPTATION

- 19.6 Of the 6,171 households affected by a long-term illness or disability, 2,350 households (38.1%) stated that they had a mobility problem within their dwelling. Normal use and occupation of the dwelling was unaffected for the remaining 3,822 households (61.9%).

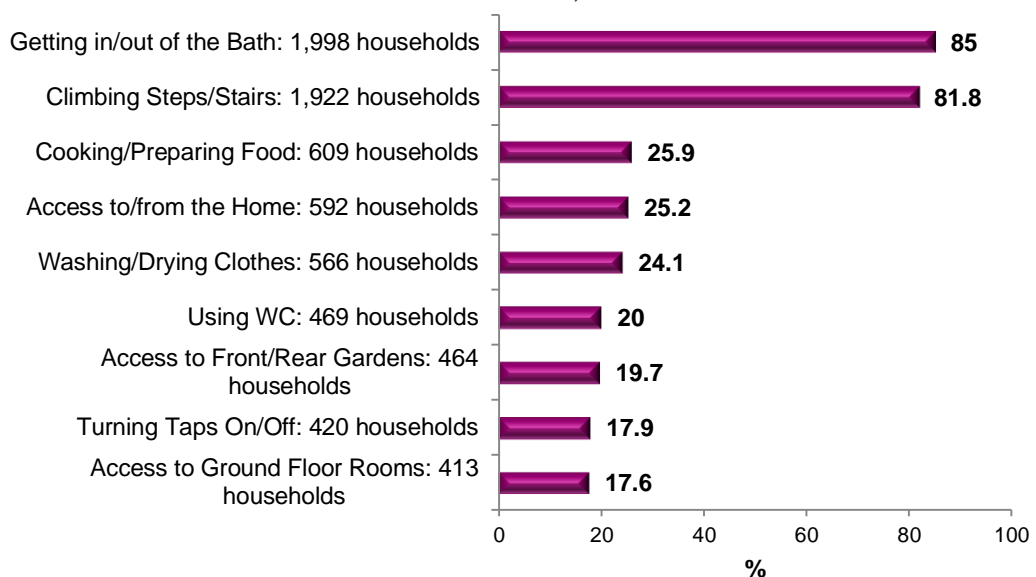
**FIGURE 67 : HOUSEHOLDS WITH
ILLESS/DISABILITY - MOBILITY PROBLEMS**



Among households where mobility is affected the most common problems relate to using bathroom amenities and climbing stairs.

FIGURE 68 : MOBILITY PROBLEMS

Base = All households with long-term illness/disability and mobility problems (2,350 households)



- 19.7 Dwelling adaptation has been previously discussed in Chapter 12 with regard to the housing stock in general. Only 391 households with a mobility problem (16.6%) live in an adapted dwelling. For the remaining 1,959 households with a mobility problem (83.4%) no adaptations have been made to their existing dwellings. These households represent the core short-term future demand for Disabled Facilities Grant support from Reading Borough Council.

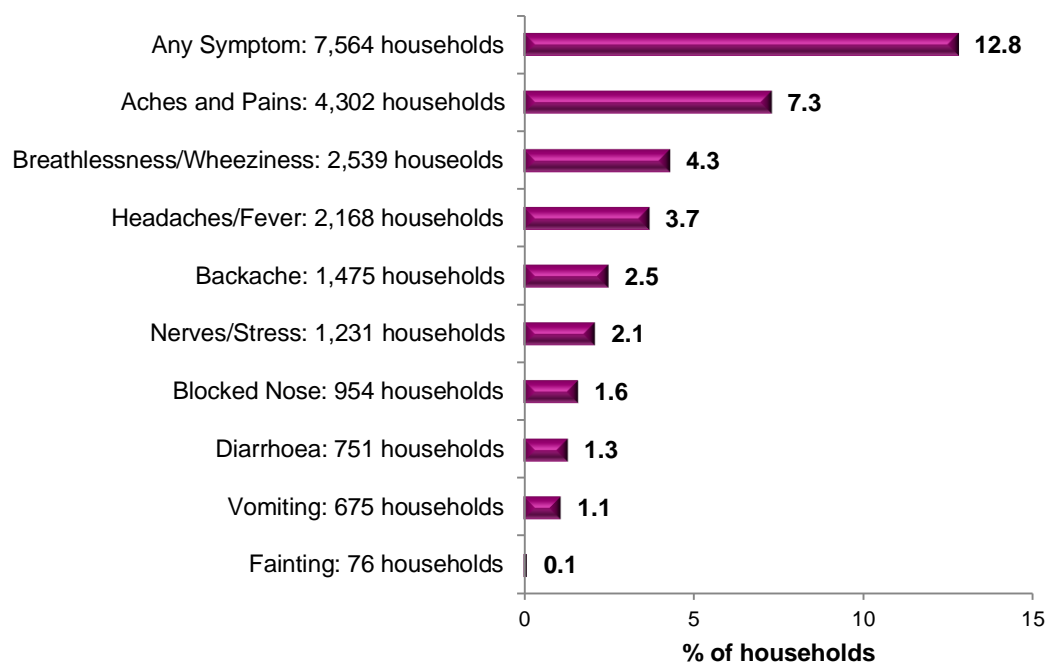
ACCIDENTS IN THE HOME/MINOR AILMENTS

- 19.8 Additional health related issues were examined for all households within the survey. Issues covered include:

- a) *Minor ailments/symptoms resulting in a GP or hospital consultation within the past year.*
- b) *Accidents within the home.*

7,564 households (12.8%) stated that they had consulted their GP or visited hospital due to minor ailments/symptoms during the past year. The most common symptoms quoted were aches and pains (7.3%), breathlessness/wheeziness (4.3%), headaches and fever (3.7%) and backache (2.5%).

FIGURE 69 : HOUSEHOLDS AFFECTED BY MINOR AILMENT/SYMPTOM RESULTING IN GP CONSULTATION OR HOSPITAL VISIT IN LAST YEAR



Households most affected by minor ailments/symptoms include the elderly and households with children. In the past year 8,597 households (14.5%) had children absent from school

due to minor illnesses. The association between minor ailments and house condition (non-Decent Housing) as measured by a correlation coefficient of 0.110 is significant at the 99% confidence level, once again implying households occupying poor condition dwellings are more likely to experience minor ailments than those in good condition dwellings.

- 19.9 The risk of accidents in the home, including falls/shocks, burns, fires, scalds and collisions/cuts/strains, is measured within the HHSRS and has been reported previously in Chapter 10 of the report. Households were asked if any member had an accident in the home during the past year. Only 303 households (0.5%) stated that a household member had been affected. Sample sizes, due to the low occurrence of accidents, are insufficient to support further analysis.

HOUSEHOLD VIEWS ON HOUSING AND HEALTH

- 19.10 Households were asked for their views on whether the design/condition of their home affected the health and well-being of their family. 49,937 households (84.5%) perceived no effect through condition with a further 2,168 households (3.7%) perceiving a positive effect through good quality/condition housing. 1,740 households (2.9%) thought that their current housing conditions impacted negatively on their family's health. Among those perceiving a negative effect 1,428 households (82.1%) live in non-Decent homes. Overall 9 per cent of households living in non-Decent homes perceive a negative impact on family health. This compares with just 0.7% of households living in Decent homes.

THE ECONOMICS OF HOUSING INTERVENTION

- 19.11 Recent research in England has examined and quantified the costs, and benefits to the NHS of reducing HHSRS Category 1 hazards to an acceptable level¹². Using conclusions from this research at a national level and data from the house condition survey enables a local analysis to be completed. Column 1 of Table 19 illustrates the number of Category 1 hazards by type within Reading. Costs to address Category 1 hazards as a one-off programme are provided in column 2. Columns 3 and 4 of the table have applied national averages to determine the likely savings as a result of addressing Category 1 hazards. Savings fall into two groups: (a) direct savings to the NHS, and (b) overall savings to society. The national research indicates that the annual cost to the NHS of treating health outcomes attributable to Category 1 HHSRS hazards in English housing accounts for a maximum of 40% of the total cost to society. Columns 5 and 6 indicate the payback periods to the NHS and society in general through addressing Category 1 hazards.

¹² See footnote 9, page 93.

- 19.12 One-off costs to address the primary Category 1 hazards in Reading are estimated at £41.539M. These costs are estimated to attract NHS savings locally of £0.857M per annum giving a payback period of 48 years. Total savings to society are estimated at £2.143M per annum reducing the payback payment period to 19 years.

TABLE 19 : THE COSTS AND BENEFITS TO THE NHS OF HOUSING INTERVENTION						
HHSRS HAZARD	NUMBER OF CATEGORY 1 HAZARDS	COST TO ADDRESS CATEGORY 1 HAZARD	ANNUAL SAVINGS TO NHS	TOTAL SOCIETY SAVINGS	PAYBACK PERIOD	
	dwgs	£'s	£'s	£'s	NHS SAVINGS years	TOTAL SAVINGS years
Noise	15	68609	2118	5295	32	13
Hot Surfaces/Materials	83	489526	7595	18988	64	26
Electrical	53	580957	8000	20000	73	29
Dampness	124	1220337	11015	27538	111	44
Fire	175	756389	21160	52900	36	14
Falls between Levels	298	1393275	32367	80918	43	17
Excess Cold	3672	25688898	33048	82620	777	311
Food Safety	293	2436385	39329	98323	62	25
Crowding and Space	465	2483897	441053	1102634	6	2
Falls on the Level	330	1665255	46290	115725	36	14
Falls on Steps/Stairs	1026	4755456	216921	542303	22	9
ANY OF THE ABOVE		41538984	857172	2142930	48	19

- 19.13 These payback periods are similar to those estimated nationally where the costs of addressing all Category 1 hazards are recouped in NHS savings after 29 years and in total society savings after 12 years. The national estimate for savings to the NHS were calculated as if any improvement to Category 1 hazards resulted in the property being brought into line with the national average for that type and age of dwelling. Most improvement schemes would hope to improve homes to much better standards than the national average and therefore there would be a significant improvement to the NHS cost savings.

20. HOUSEHOLD ATTITUDES TO HOUSING AND LOCAL AREAS

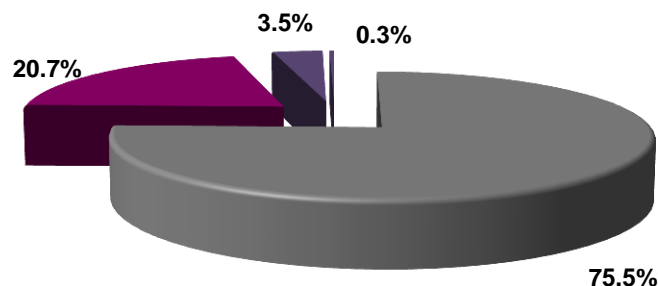
20.1 Household views were assessed with regard to:

- *Satisfaction with housing circumstances.*
- *Satisfaction with the local area.*
- *Attitudes to area trends.*
- *Problems within their local area, including perceptions of local safety.*

HOUSING SATISFACTION

20.2 Housing satisfaction levels are good. 44,631 households (75.5%) are very satisfied with their current accommodation, 12,241 households (20.7%) are quite satisfied. Only, 2,089 households (3.5%) expressed direct dissatisfaction with their home.

**FIGURE 70 : HOUSEHOLD SATISFACTION WITH
CURRENT HOUSING**



■ Very Satisfied ■ Quite Satisfied ■ Dissatisfied ■ Don't Know

20.3 Variations in housing dissatisfaction are evident between housing sectors and geographically across the Borough. Dissatisfaction with current housing is above average in the private-rented and HMO housing sectors and for households resident in converted/mixed use flats. Nationally, 96% of owner-occupiers and 83% of private-tenants are satisfied with their accommodation (English Housing Survey, Households 2011-12).

20.4 While the majority of households living in non-Decent homes remain satisfied with their current accommodation, levels of dissatisfaction are higher than for households living in Decent homes:

KEY FACTS:

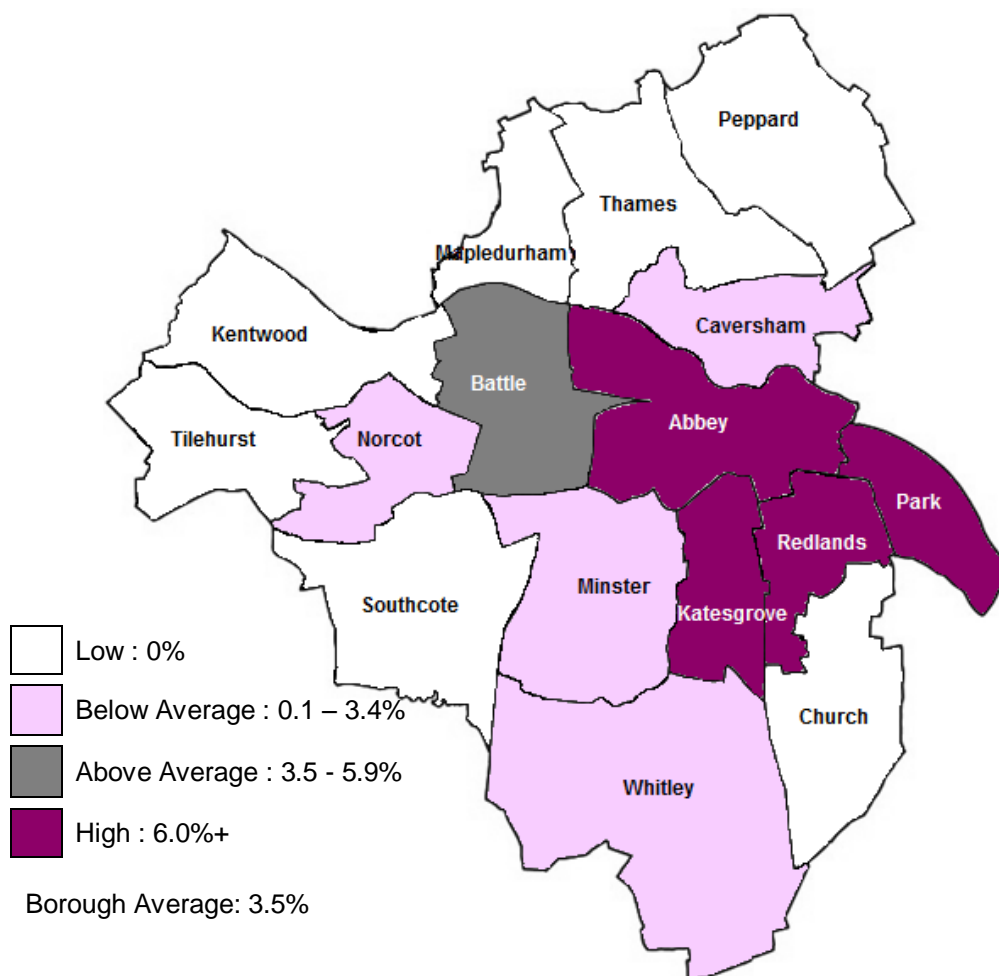
1,806 households living in private-rented accommodation are dissatisfied with their current accommodation representing 8.2% of all households renting privately. This compares with 0.8% of owner-occupied households dissatisfied;

707 households living in multiple occupation are dissatisfied with their current accommodation representing 9.2% of all households in multiple occupation. This compares with 2.7% of households living in single occupation dissatisfied;

606 households living in converted/mixed-use flats are dissatisfied with their current accommodation representing 19.9% of all households living in converted/mixed use flats. This compares with 3.5% of all private sector households dissatisfied.

- 20.5 Geographically, highest rates of housing dissatisfaction are recorded in Abbey, Katesgrove, Park and Redlands wards.

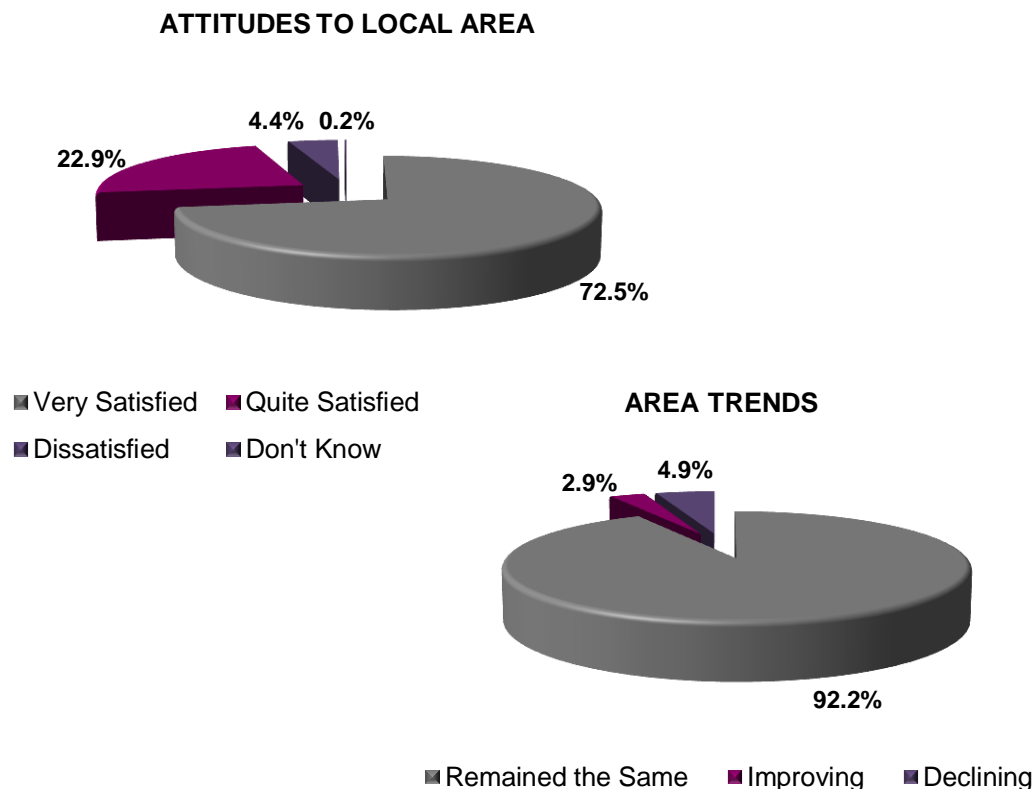
FIGURE 71 : DISSATISFACTION WITH CURRENT ACCOMMODATION



AREA SATISFACTION AND AREA TRENDS

- 20.6 Household satisfaction with their local areas is also high. 42,849 households (72.5%) are very satisfied with where they live; 13,565 households (22.9%) are quite satisfied. 2,588 households are dissatisfied with the area in which they live (4.4%). The majority of households (54,519 households - 92.2%) regard their local area as largely unchanged over the last 5 years; 1,697 households (2.9%) perceive their area as improving while 2,905 households (4.5%) perceive a decline in their local area.

FIGURE 72 : ATTITUDES TO LOCAL AREA AND AREA TRENDS



- 20.7 Again dissatisfaction levels are stronger again for households living in the private-rented sector and in multiple occupation, and as a consequence within the converted flat market. Perceptions of area decline are however more strongly held by owner-occupiers. Attitudes to area change will be influenced by the highly transitional nature of the private-rented sector compared to more established and stable owner-occupied areas. At a national level a higher proportion of owner-occupiers (90%) are satisfied with their local area than private renters (86%) (English Housing Survey, Households 2011-12).
- 20.8 Rates of area dissatisfaction geographically mirror the patterns for housing dissatisfaction and are above average again in Abbey, Park, Redlands and Katesgrove wards.

Perceptions of recent area decline are highest in Church, Katesgrove, Mapledurham, Park and Redlands wards.

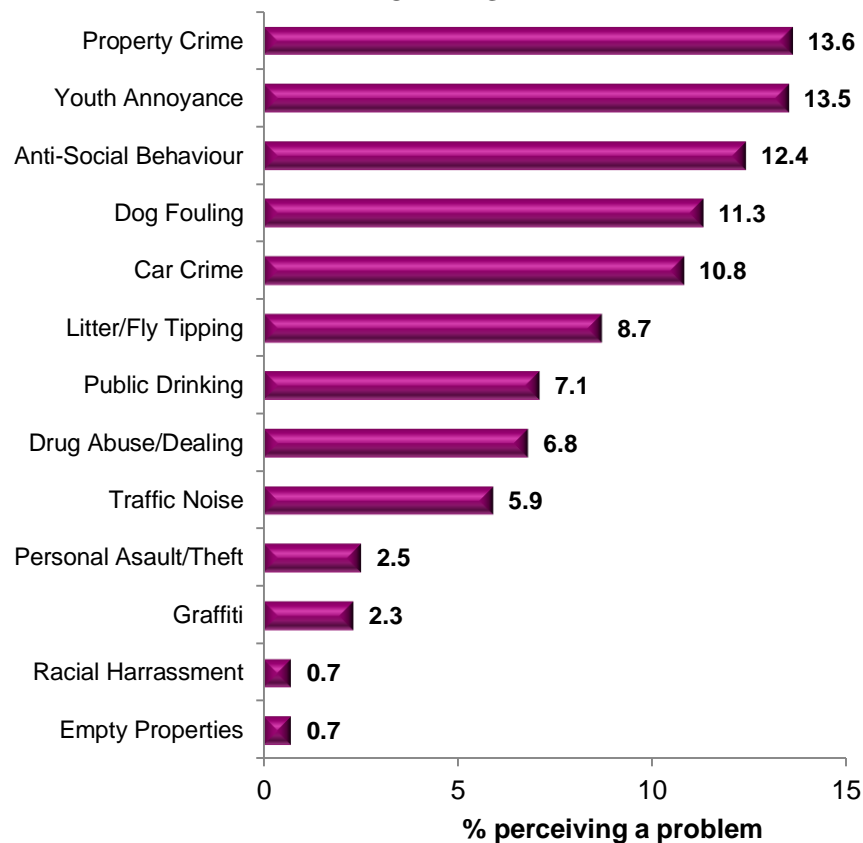
20.9 Relationships would appear to exist between the surveyor's assessments of environmental condition and household attitudes to their area. Thus:

- **8.3% of households living in areas with environmental problems are dissatisfied with their local area. This compares with 3.2% of households living in areas with no environmental problems.**
- **11.1% of households living in areas with environmental problems perceive their area to be declining. This compares with 6.8% of households living in areas with no environmental problems.**

AREA PROBLEMS

20.10 In addition to general area attitudes, households were prompted to comment on a range of issues which might represent problems within their areas. Key issues emerging as important include anti-social behaviour, youth annoyance, car and property crime, dog fouling and litter/fly tipping.

FIGURE 73: HOUSEHOLD PERCEPTION OF LOCAL PROBLEMS



CRIME

- 20.11 Households were asked their views on personal safety and personal exposure to crime within the past year. The majority of private sector households feel safe in their home at night (55,214 households - 93.4%) and feel safe walking alone in daylight hours within their residential area, to local shops and to the town centre. Feelings of un-safety do however increase for movement around local areas after dark:

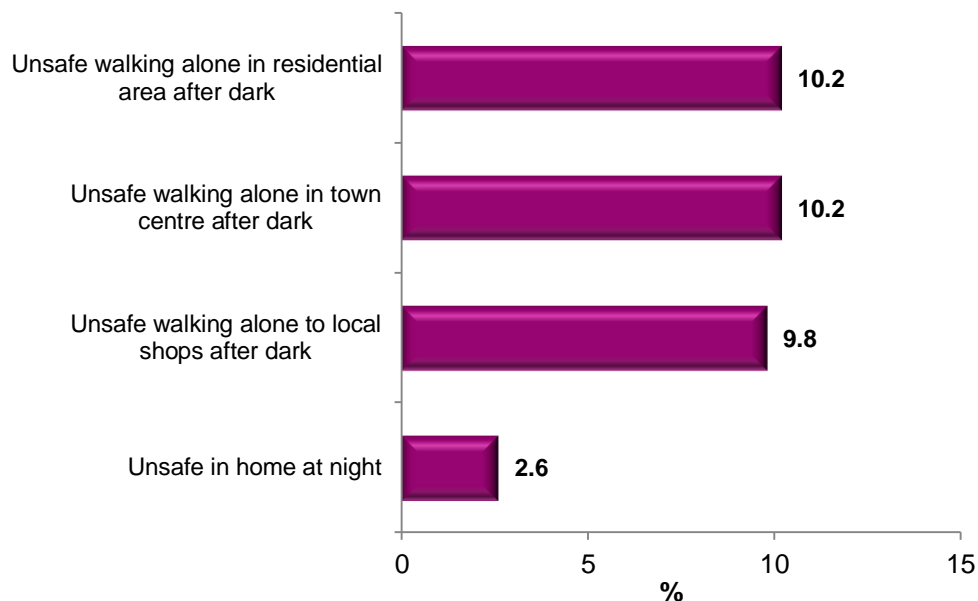
KEY FACTS:

6,025 households (10.2%) feel unsafe walking alone in their residential area after dark;

5,801 households (9.8%) feel unsafe walking alone to local shops after dark;

6,047 households (10.2%) feel unsafe walking alone in the town centre after dark.

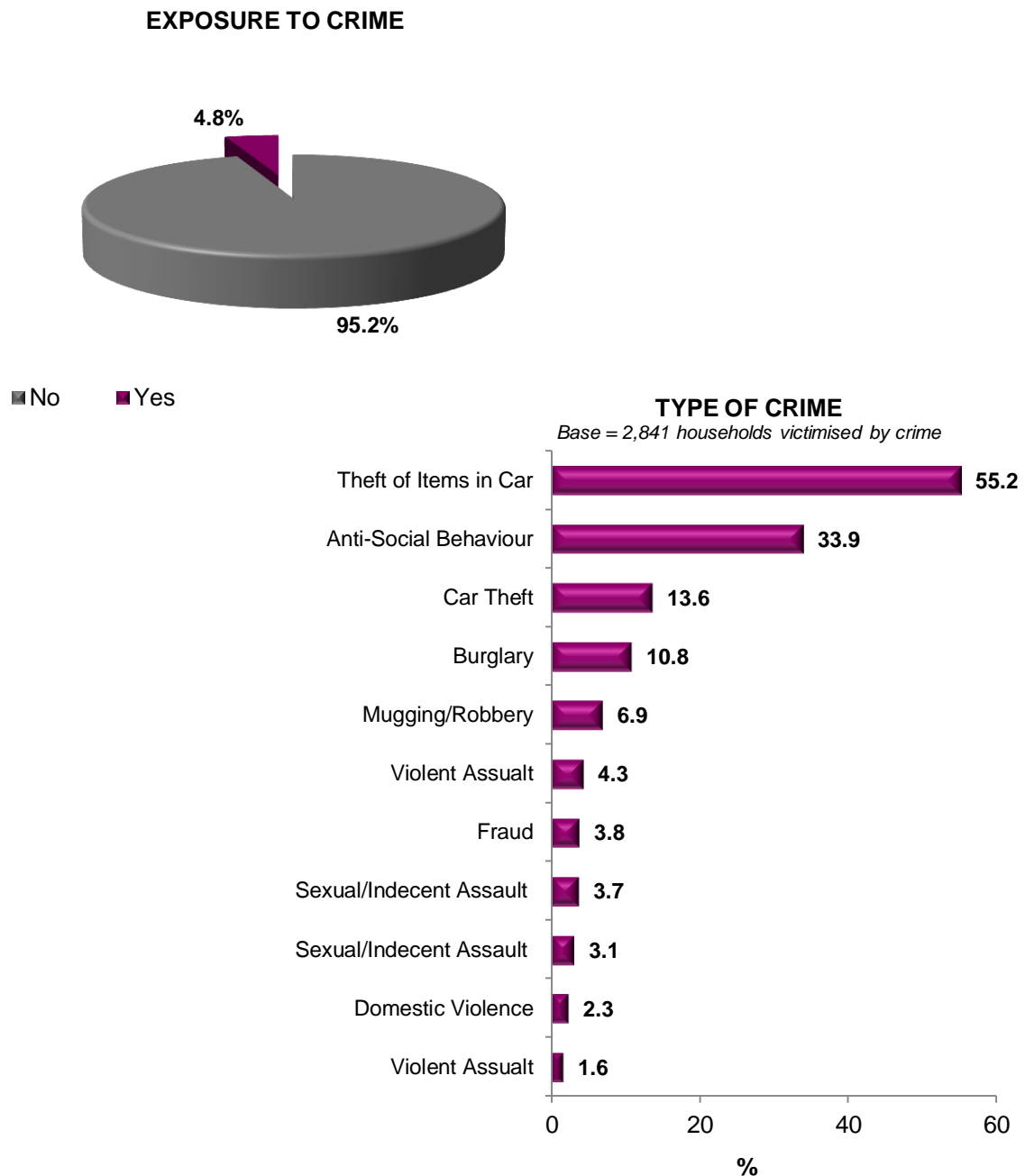
FIGURE 74: HOME AND LOCAL AREA SAFETY



- 20.11 Households most likely to feel unsafe at night both in a residential area and walking to local shops are those in Park, Whitley, Redlands and Battle where around a quarter of households indicated they felt unsafe. Private-renters are also more likely to feel unsafe than owner-occupiers. There was little difference in the proportions by age of head of household who felt unsafe, although this result is difficult to interpret as almost half of those aged 65 or over answered 'don't know' compared with less than 10% of other age groups.

- 20.12 2,841 households (4.8%) stated that they had been a victim of crime within the past year. The most common crimes relate to home burglary, anti-social behaviour, and the theft of items from a car.

FIGURE 75 : EXPOSURE TO CRIME (Past Year)



SECTION 6 : SECTORAL REVIEW

**Chapter 21 : Comparative Conditions - Owner-Occupied and
Private Rented Sectors**

Chapter 22 : Owner-occupiers in Non-Decent Homes

Chapter 23 : The Private Rented Sector

Within this section a comparison of physical housing conditions and main household indicators between the two main private sector tenures is provided. Each sector is then considered separately with particular attention in the owner-occupied sector paid to improvement interventions and levels of equity available. The final chapter considers just dwellings and households within the private rented sector but looks at differences between those that are classified as HMOs and those that are not.

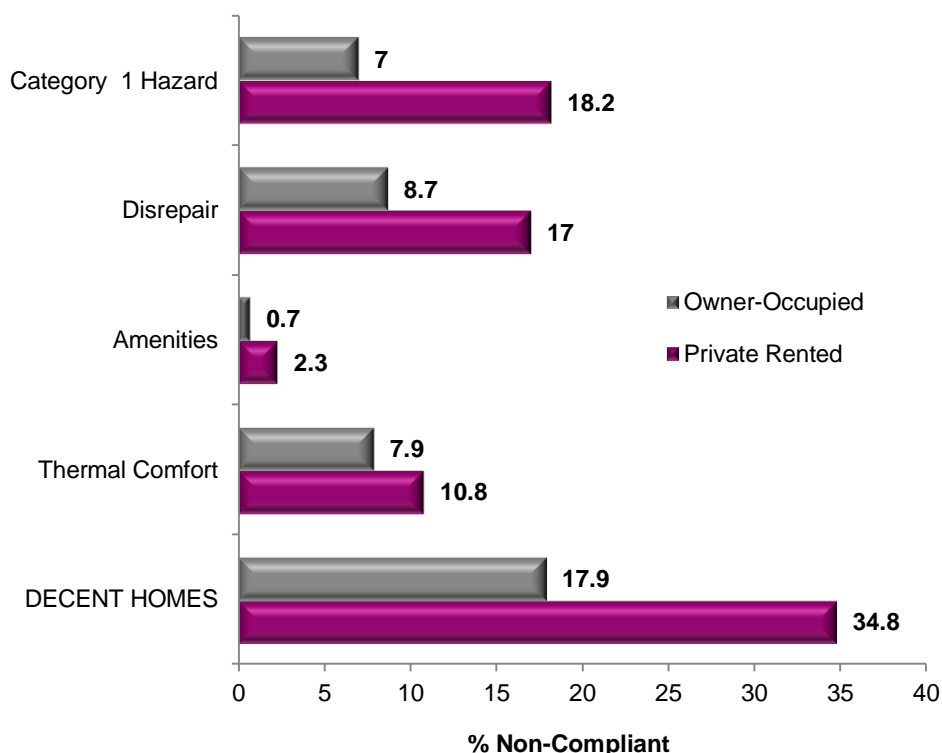
21. COMPARATIVE CONDITIONS - OWNER OCCUPIED AND PRIVATE RENTED SECTORS

21.1 Comparisons between the main private sector tenures have been made throughout this report but are summarised for ease of reference in Figures 76 and 77 with regard to both physical condition and household indicators.

PHYSICAL HOUSING CONDITIONS

21.2 Housing conditions are consistently worse for private-rented housing in Reading on all main indicators of housing condition. Overall, 5,179 private-rented dwellings fail the Decent Homes Standard representing 34.8% of all private rented dwellings. In comparison, 17.9% of owner-occupied homes fail the Decent Homes Standard. The private rented sector accounts for 28.5% of all private dwellings in Reading yet accounts for 42.4% of all dwellings non-Decent and 44.6% of outstanding costs to meet Decency.

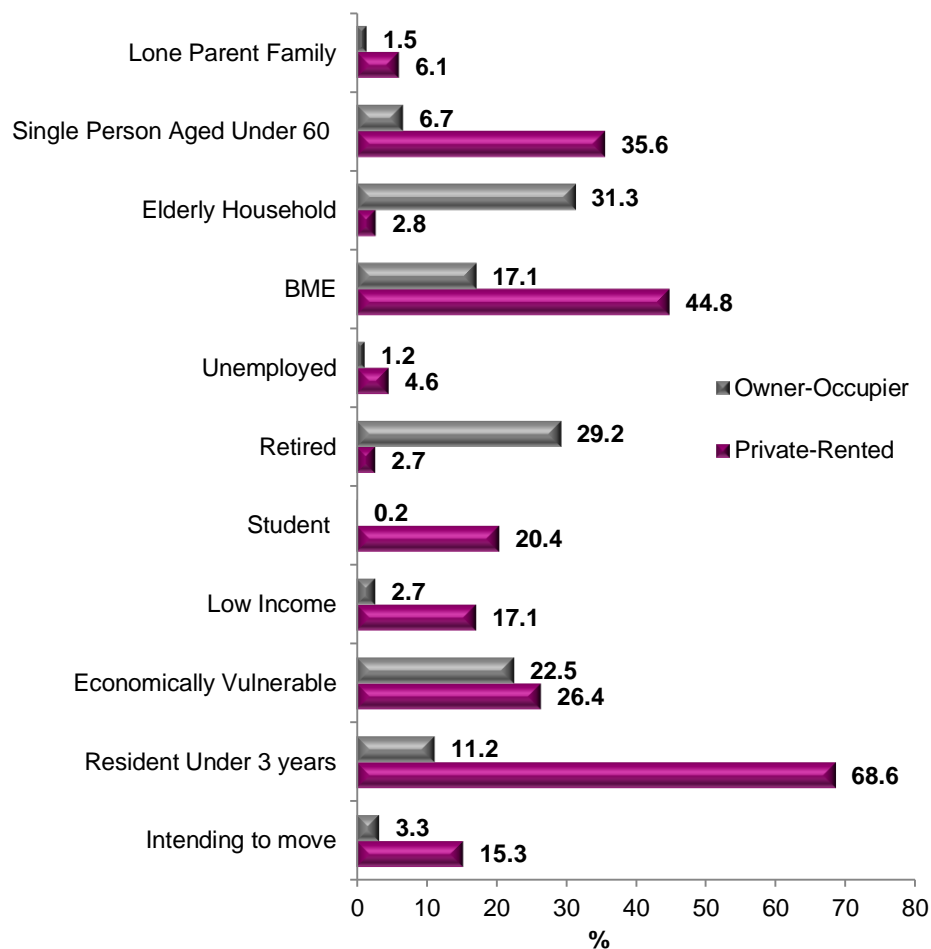
FIGURE 76 : HOUSING CONDITIONS IN THE OWNER-OCCUPIED AND PRIVATE RENTED SECTORS



HOUSEHOLD CONDITIONS

- 21.3 Socio-economic differences between the sectors are equally marked demonstrating in particular an older more established and stable owner-occupied sector against a younger, mobile and disadvantaged private-rented sector. In addition to demographic differences the private-rented sector exhibits higher levels of economic disadvantage as illustrated by higher proportions of non-economically active population, low incomes and economic vulnerability.

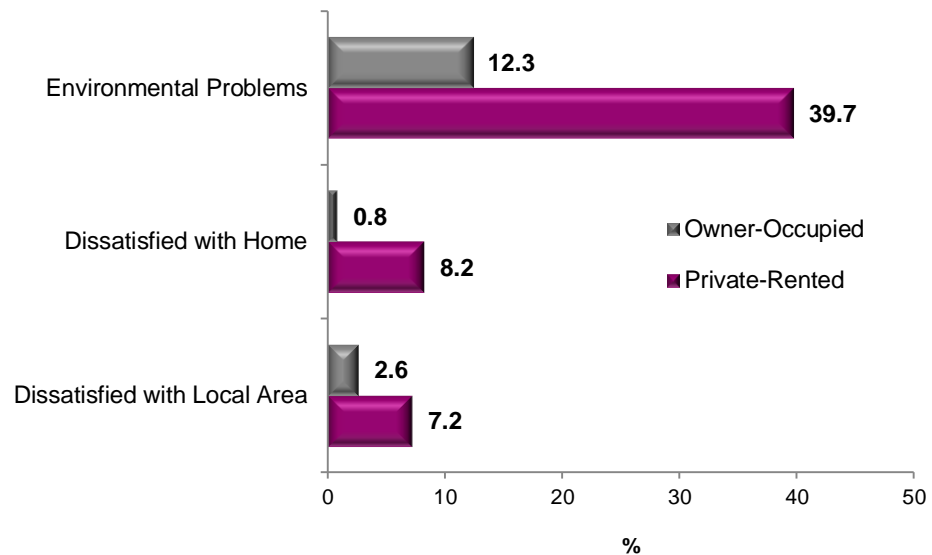
FIGURE 77 : HOUSEHOLD CIRCUMSTANCES IN THE OWNER-OCCUPIED AND PRIVATE-RENTED SECTORS



HOUSEHOLD ATTITUDES

- 21.4 Household attitudes to housing and local areas are less positive within the private-rented sector. Private-rented dwellings are also more likely to be located in areas exhibiting environmental problems.

FIGURE 78 : HOUSEHOLDS ATTITUDES IN THE OWNER-OCCUPIED AND PRIVATE-RENTED SECTORS



22. OWNER-OCCUPIERS IN NON DECENT HOMES

22.1 Owner-occupied households were the focus of additional analyses during the house condition survey. Areas of special interest have included:

- a) Relationships between house condition and economic/social circumstances guiding intervention and support strategies within the sector.*
- b) Past improvement histories and improvement intentions.*
- c) Attitudes to the funding of repairs/improvements including methods of payment and interest in council loans or equity release. A desktop valuation of private sector housing has also been completed providing indications of equity potential when linked with information on mortgage holdings.*

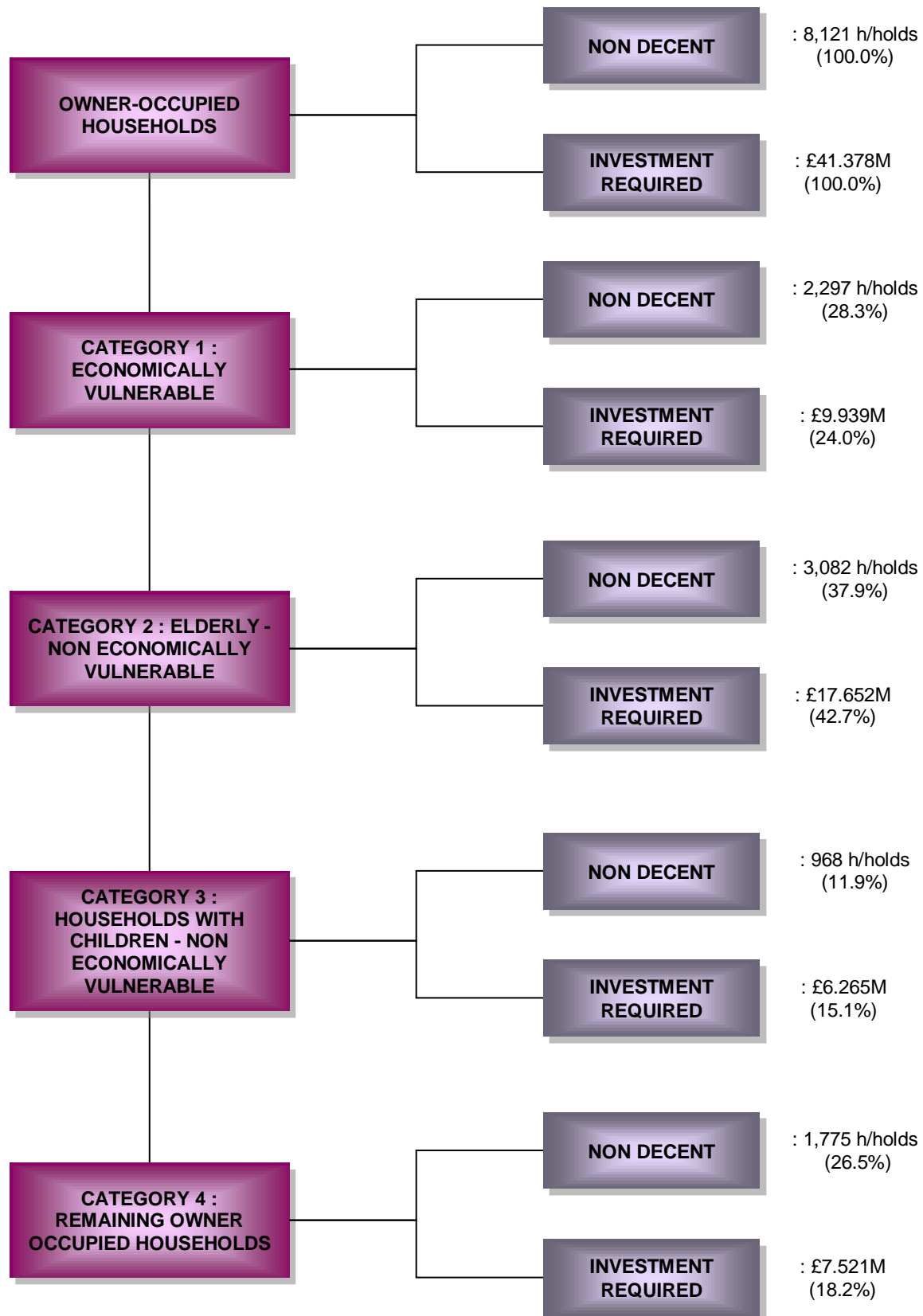
INTERVENTION FRAMEWORK

22.2 A potential framework for intervention within the owner-occupied sector is illustrated in Figure 79. Three main targets for support have been identified within this framework including:

- **Economically Vulnerable households;**
- **Elderly households; non Economically Vulnerable; and**
- **Families with Children; non Economically Vulnerable.**

22.3 8,121 owner-occupied households (21.9%) live in homes which are non-decent with total outstanding expenditure on decent homes improvements of £41.378M. 2,297 households within this sector are economically vulnerable representing 28.3% of the total. Estimated improvement expenditure for these households is £9.939M.

FIGURE 79 : OWNER-OCCUPIED INTERVENTION FRAMEWORK
Base = Owner-occupied households in non-decent homes



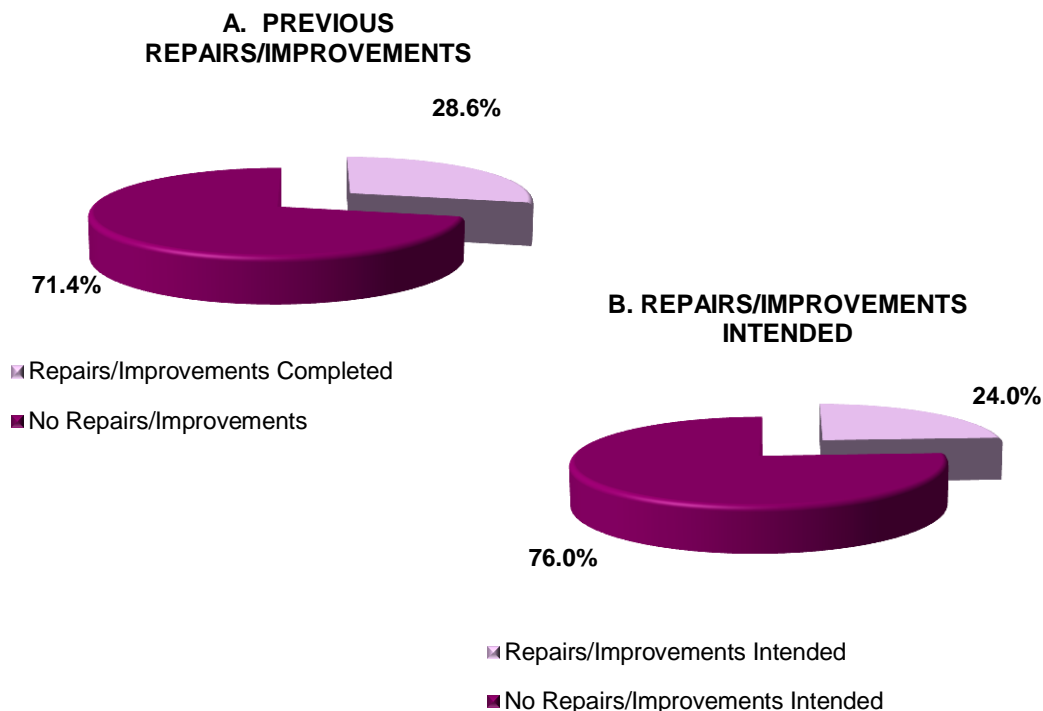
Among owner-occupied households living in non-decent conditions; 3,082 households (37.9%) are elderly in composition but not economically vulnerable and 968 households (11.9%) contain children. These households are not economically vulnerable by definition but may be under pressure financially to improve and maintain their homes. Outstanding expenditure against these groups to achieve the decent homes standard is estimated at £23.917M. All target groups exhibit an over concentration in the pre-1919 terraced housing sector and in the early post-war semi-detached housing market. At an area level the target groups show above average concentrations in:

- ***Economically Vulnerable: Kentwood, Southcote and Thames;***
- ***Elderly Non-Vulnerable: Caversham, Minster and Thames; and***
- ***Family Non-Vulnerable: Battle, Church, Park and Whitley.***

OWNER-OCCUPIED ATTITUDES AND BEHAVIOUR

- 22.4 While economic factors will influence the ability of owner-occupiers to improve and repair their homes, other factors will also impact. Housing satisfaction levels have been reported as high and these are retained among owner-occupiers in non-Decent housing. 6,452 owner-occupiers living in non-Decent housing (79.4%) are very satisfied with their current home, an additional 1,495 households (18.4%) are quite satisfied. Only 175 owner-occupiers in non-Decent homes (2.1%) expressed direct dissatisfaction with their current accommodation.
- 22.5 Against these attitudes to housing, previous and projected home improvement activity levels among owner-occupiers remain mixed. 5,802 owner-occupiers in non-decent homes (71.4%) have completed no major repairs/improvements in the last 5 years, 6,174 households (76.0%) have no intentions to carry out major repairs/improvements, within the next 5 years.

**FIGURE 80 : OWNER-OCCUPIED REPAIR ACTIVITY :
OWNER OCCUPIED HOUSEHOLDS IN NON-DECENT HOMES**



22.6 Equity release remains a Government recommendation to achieve an increase in owner-occupied funding for home improvement. The availability of equity and its use by owner-occupiers is dependent upon three key factors:

- a) *The value of owner-occupied housing assets;*
- b) *Existing owner-occupied mortgage holdings; and*
- c) *Owner-occupied attitudes to the use of available equity for home improvement purposes.*

22.7 During the survey owner-occupiers were asked for information on their current mortgage position. In support of this information a desktop valuation of private occupied homes was completed from land registry sources. Property values less existing mortgage holdings provide an indicator of equity potential.

22.8 19,074 owner-occupied households (51.5%) have existing mortgage or financial commitments against their home. The remaining 17,988 households (48.5%) have no mortgage or financial commitments. Among households with a mortgage, the average size of this mortgage is estimated at £72,500 per household giving total mortgage holdings of £1.383 billion.

FIGURE 81 : OWNER OCCUPIED MORTGAGE STATUS

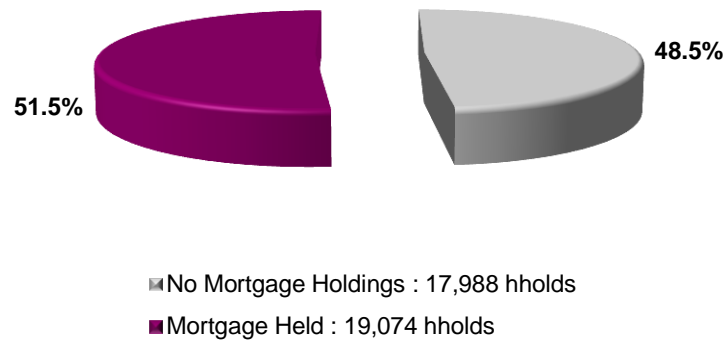
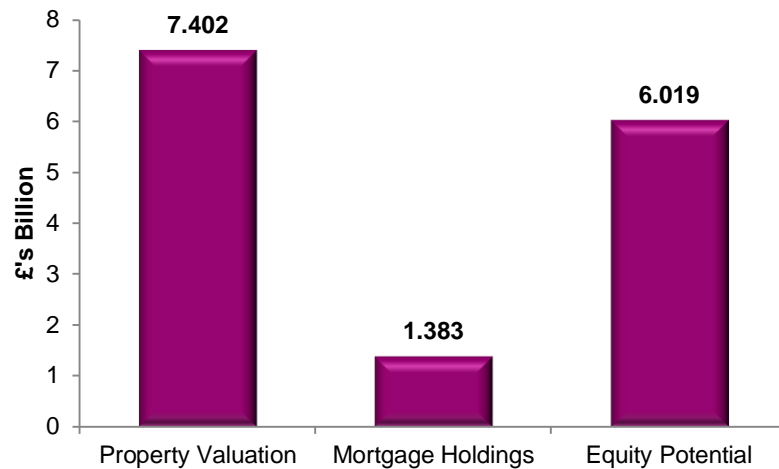


TABLE 20 : OWNER-OCCUPIED MORTGAGE HOLDINGS		
OUTSTANDING MORTGAGE	HOUSEHOLDS	%
£'s...		
No Mortgage Commitment	17988	48.5
5000	1933	5.2
10000	2264	6.1
22500	1994	5.4
37500	1334	3.6
52500	3377	9.1
67500	922	2.5
82500	923	2.5
105000	1046	2.8
130000	1422	3.8
155000	3121	8.4
185000	18	0.1
212500	578	1.6
250000	142	0.4
ALL HOUSEHOLDS	37062	100.0

22.9 Average owner-occupied property prices have been estimated from Land Registry sources producing a valuation of owner-occupied housing of £7.402 billion. Compared with mortgage holdings this provides an equity potential of £6.019 billion.

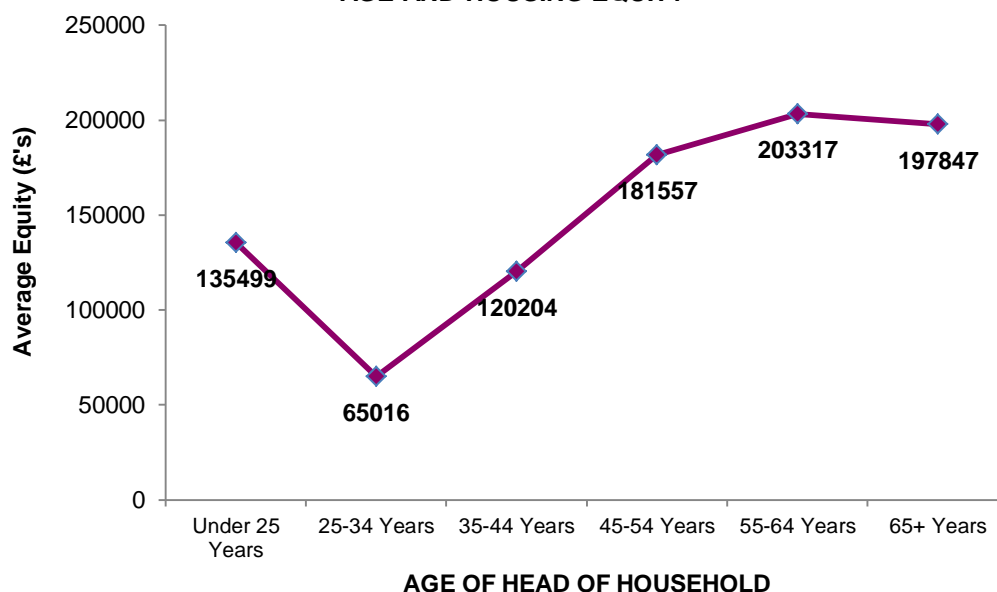
FIGURE 82 : MORTGAGE, VALUATION AND EQUITY



Given the significant difference between property values and mortgage holdings, equity potential exists across all areas and sub-sectors of the owner-occupied housing market. Of importance within the equity equation owner-occupied households living in non-decent housing hold an equity potential of £1.310 billion.

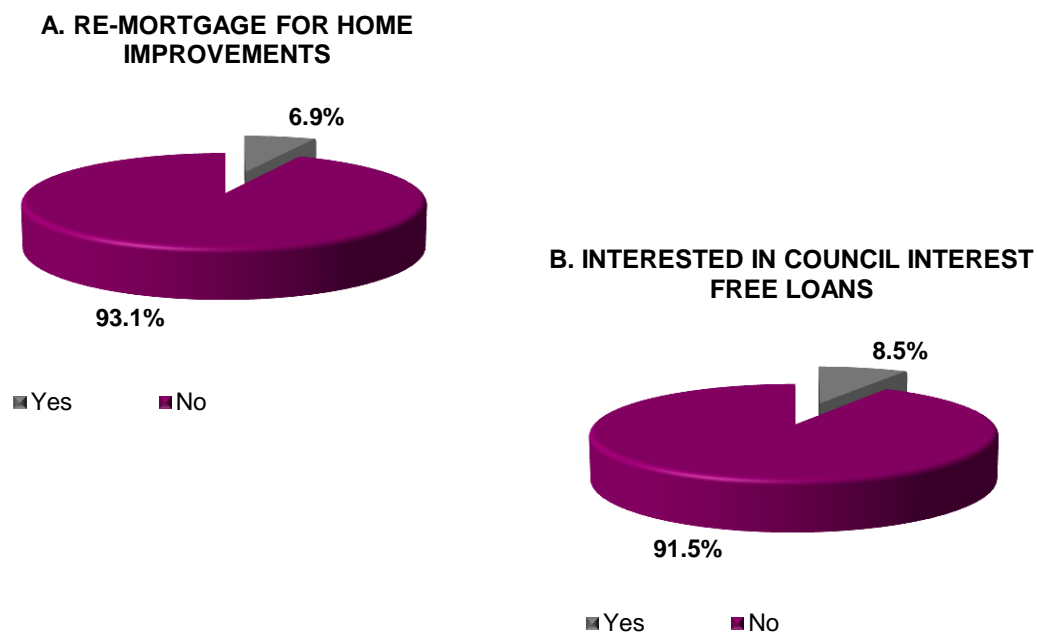
- 22.10 Equity potential exhibits a strong relationship to household age and household type. In this respect equity levels increase significantly with age and are higher for elderly households as opposed to younger single person and family households.

FIGURE 83 : RELATIONSHIPS BETWEEN HEAD OF HOUSEHOLD AGE AND HOUSING EQUITY



- 22.11 A central issue locally is not the undoubted existence of owner-occupied property equity but the release of this equity for home improvement/repair activity. Households were questioned on their attitudes to such release. 2,565 households (6.9%) stated that they would re-mortgage their dwelling for home improvements. A larger number of households - 3,145 households (8.5%) - were interested in repayable interest free loans provided by the Council. Among owner-occupied households living in non-Decent homes 9.5% stated that they would re-mortgage for home improvements, 17.4% are interested in Council interest free loans.

**FIGURE 84 : OWNER-OCCUPIED INTEREST IN EQUITY
RELEASE AND COUNCIL LOAN**



23. THE PRIVATE RENTED SECTOR

- 23.1 Excluding vacant dwellings, where tenure was unobtainable, the private rented sector in Reading is estimated to contain 14,864 dwellings or 28.4% of all private sector housing. Rates of private rental within the Borough have been growing in recent years and are significantly above the national average.

HOUSING DISTRIBUTIONS

- 23.2 The private-rented sector exhibits a three-fold concentration within the Reading housing market represented by:

- a) Pre-1919 terraced housing, occupied both in single and multiple occupation.*
- b) Pre-1919 converted/mixed-use flats, largely in multiple occupation.*
- c) Post-war purpose built flats, largely in single occupation and constructed post-1981.*

5,007 private-rented dwellings (33.7%) are pre-1919 houses/bungalows; 2,536 private-rented dwellings (17.1%) are in flats in converted/mixed use buildings and 5,447 private-rented dwellings (36.6%) are post-war purpose built flats.

- 23.3 Geographically, the private-rented sector exhibits a concentrated distribution centred on the five wards of Abbey, Battle, Katesgrove, Park, Redlands. Within this distribution post-war purpose built flats show a particular concentration in Abbey Ward, pre-1919 converted/mixed-use flats are particularly concentrated in Park, Abbey and Battle wards.

TABLE 21 : PRIVATE RENTED SECTOR HOUSING ARCHETYPE DISTRIBUTION

HOUSING ARCHETYPE	PRIVATE RENTED				ALL PRIVATE RENTED	
	NON HMO		HMO			
	dwgs	%	dwgs	%	dwgs	%
1. Pre-1919 Terraced House/Bungalow	3569	34.5	1438	31.8	5007	33.7
2. Inter-War Terraced House/Bungalow	111	1.1	24	0.5	135	0.9
3. Post-War Terraced House/Bungalow	521	5.0	0	0.0	521	3.5
4. Pre-1919 S.Det/Det House/Bungalow	389	3.8	404	8.9	793	5.3
5. Inter-War S.Det/Det House/Bungalow	0	0.0	0	0.0	0	0.0
6. Post-War S.Det/Det House/Bungalow	0	0.0	0	0.0	0	0.0
7. Pre-1919 Purpose Built Flat	38	0.4	0	0.0	38	0.3
8. Inter-War Purpose Built Flat	73	0.7	0	0.0	73	0.5
9. Post-War Purpose Built Flat	5447	52.6	0	0.0	5447	36.6
10. Pre-1919 Converted/Mixed Use Flat	172	1.7	2364	52.3	2536	17.1
11. Inter-War Converted/Mixed Use Flat	0	0.0	75	1.7	75	0.5
12. Post-War Converted/Mixed Use Flat	27	0.3	212	4.7	239	1.6
ALL ARCHETYPES	10347	100.0	4517	100.0	14864	100.0

HOUSEHOLDS

- 23.4 The private-rented sector contains 22,059 households. Differences in household composition within the private-rented sector in general reflect a younger household structure but with internal variations also apparent within the sector between post-war purpose built flats in single occupation and pre-1919 converted/mixed-use flats in multiple occupation. Households living in private-rented HMO accommodation are typically young single person households. 78% of such households are single person in size, 51% have a head of household aged under 25 years. This profile broadens for households living in single occupation where 75% have a head of households aged 25-44 years and 58% contain two or three persons. Private-rented households in single occupation exhibit higher levels of employment (77%) but also low incomes and economic vulnerability.

TABLE 22: THE SOCIO-DEMOGRAPHIC CHARACTERISTICS OF PRIVATE-RENTED HOUSEHOLDS

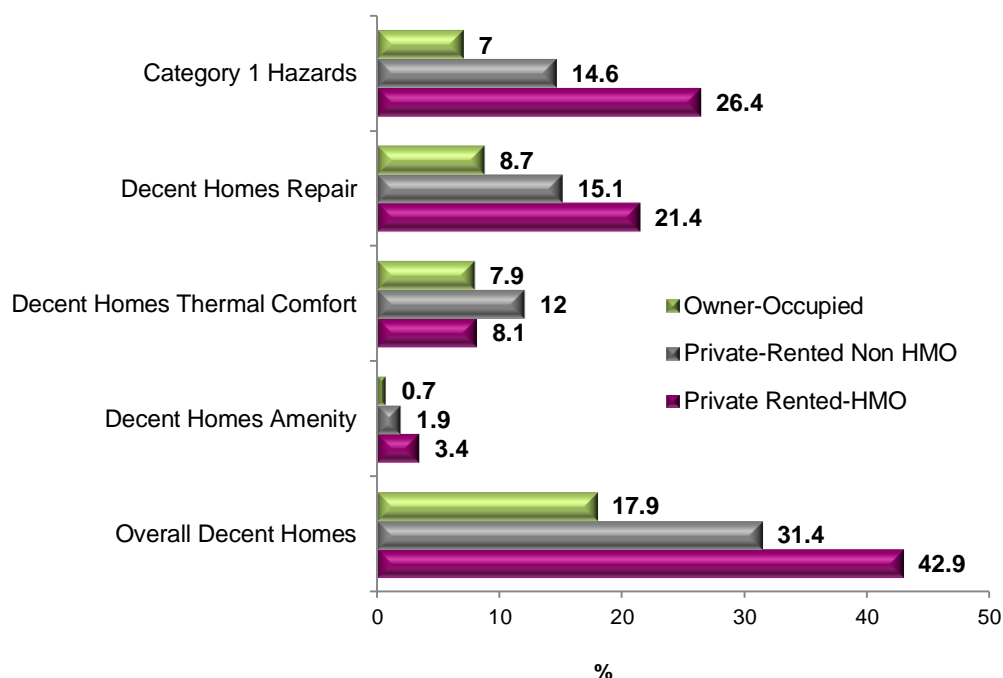
	TENURE CLASSIFICATION					
	Private Rented Non HMO		Private Rented HMO		All Private Rented hholds	
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	1103	7.6	3826	51.3	4929	22.3
25 - 34 Years	7482	51.3	2392	32.1	9874	44.8
35 - 44 Years	3532	24.2	639	8.6	4171	18.9
45 - 54 Years	1472	10.1	354	4.7	1826	8.3
55 - 64 Years	627	4.3	125	1.7	751	3.4
65 Years And Over	383	2.6	125	1.7	508	2.3
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
BEDROOM STANDARD						
Overcrowded	1214	8.3	434	5.8	1648	7.5
Bedrooms Equal Needs	5688	39.0	2767	37.1	8455	38.3
Under-Occupied 1 Bedroom	6512	44.6	881	11.8	7393	33.5
Under-Occupied 2 Or More Bedrooms	1184	8.1	3379	45.3	4563	20.7
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
ETHNICITY						
White British/Irish	7248	49.7	4931	66.1	12179	55.2
White Other	2047	14.0	885	11.9	2932	13.3
Mixed Race	599	4.1	263	3.5	862	3.9
Asian	3064	21.0	991	13.3	4055	18.4
Black	1042	7.1	0	.0	1042	4.7
Other	597	4.1	392	5.3	989	4.5
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
HOUSEHOLD TYPE						
Married/Co-Habiting Couple No Children	4152	28.4	825	11.1	4976	22.6
Married/Co-Habiting Couple With Children	4490	30.8	595	8.0	5085	23.1
Lone Parent Family	1208	8.3	126	1.7	1335	6.1
Other Multi-Person Household	2155	14.8	34	.5	2189	9.9
Single Person Under 60 Years	2176	14.9	5673	76.0	7849	35.6
Single Person 60 Years Or Over	251	1.7	125	1.7	376	1.7
Two Or More Persons 60 Years Or Over	166	1.1	83	1.1	250	1.1
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
HOUSEHOLD SIZE						
One Person	2469	16.9	5798	77.7	8267	37.5
Two Persons	4986	34.2	991	13.3	5977	27.1
Three Persons	3451	23.6	479	6.4	3930	17.8
Four Persons	2336	16.0	193	2.6	2529	11.5
Five Persons	920	6.3	0	.0	920	4.2
Six Or More Persons	436	3.0	0	.0	436	2.0
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0

TABLE 23: THE ECONOMIC CHARACTERISTICS OF PRIVATE-RENTED HOUSEHOLDS						
	tenure classification					
	Private Rented Non HMO		Private Rented HMO		All Private rented hholds	
	hholds	%	hholds	%	hholds	%
ECONOMIC STATUS HOH						
Full-Time Work	10076	69.0	2945	39.5	13021	59.0
Part-Time Work	1190	8.2	125	1.7	1315	6.0
Unemployed-Registered	833	5.7	192	2.6	1025	4.6
Permanently Sick/Disabled	153	1.0	90	1.2	243	1.1
Looking After Home	1192	8.2	0	.0	1192	5.4
Wholly Retired	419	2.9	166	2.2	585	2.7
Student	567	3.9	3942	52.8	4509	20.4
Not Applicable	0	.0	0	.0	0	.0
Unobtainable	168	1.2	0	.0	168	.8
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
LOW INCOME HOUSEHOLDS						
Not On Low Income	12828	87.9	5452	73.1	18280	82.9
Low Income Household	1770	12.1	2009	26.9	3779	17.1
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0
VULNERABLE HOUSEHOLDS						
Not Economically Vulnerable	9306	63.8	6925	92.8	16232	73.6
Economically Vulnerable	5292	36.2	536	7.2	5827	26.4
All Private Rented Hholds	14598	100.0	7461	100.0	22059	100.0

HOUSING CONDITIONS

- 23.5 Housing conditions within the private-rented sector are worse on all main indicators. Overall, rates of non-decency within the sector at 34.8% are significantly higher than the Borough-wide private-sector average of 23.4% and an average of 17.9% for owner-occupied dwellings. Poor housing conditions are compounded within the private-rented HMO sector.

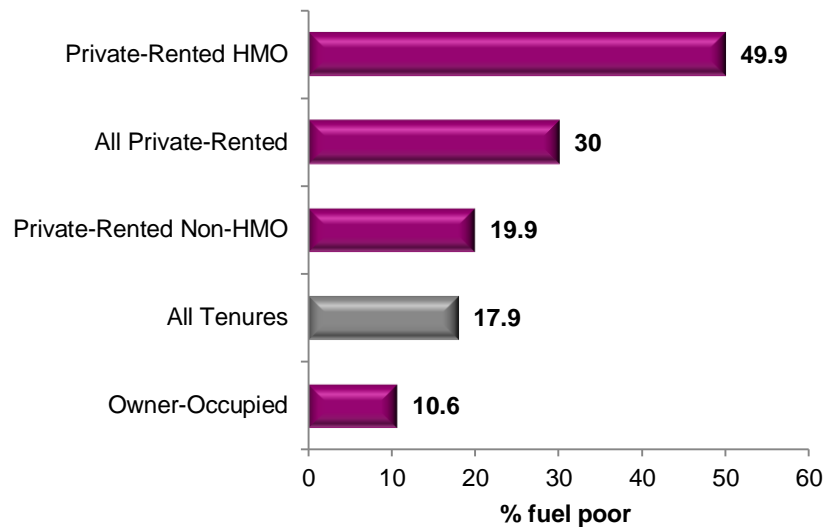
FIGURE 85 : COMPARATIVE CONDITIONS IN THE PRIVATE RENTED SECTOR



HOUSEHOLD CONDITIONS

- 23.6 5,827 private rented sector households are economically vulnerable representing 26.4% of all households in the sector. Currently 3,653 economically vulnerable households in the private rented sector live in decent homes representing (62.7%) of all vulnerable households. 2,174 vulnerable households (37.3%) live in homes which are non-decent. Costs to address non-decent homes occupied by vulnerable households in the private-rented sector are estimated at £15.639M averaging £7,192 per vulnerable household. Overall costs to address non-decency within the private-rented sector are estimated at £38.216M.
- 23.7 Higher levels of socio-economic disadvantage in the private-rented sector contribute towards higher levels of fuel poverty even though variations in energy efficiency between tenures are marginal. 6,627 private rented households are in fuel poverty representing 30.0% of all households in the private-rented sector. This compares with 10.6% of owner-occupied households in fuel poverty. Income levels within the private-rented sector contribute to fuel poverty. In this respect an average income of £28,564 for private rented households compares with £33,528 for owner-occupied households. Average income for private-rented tenants in multiple occupation drops to just over £20,000 - fuel poverty rates increase to 49.9%.

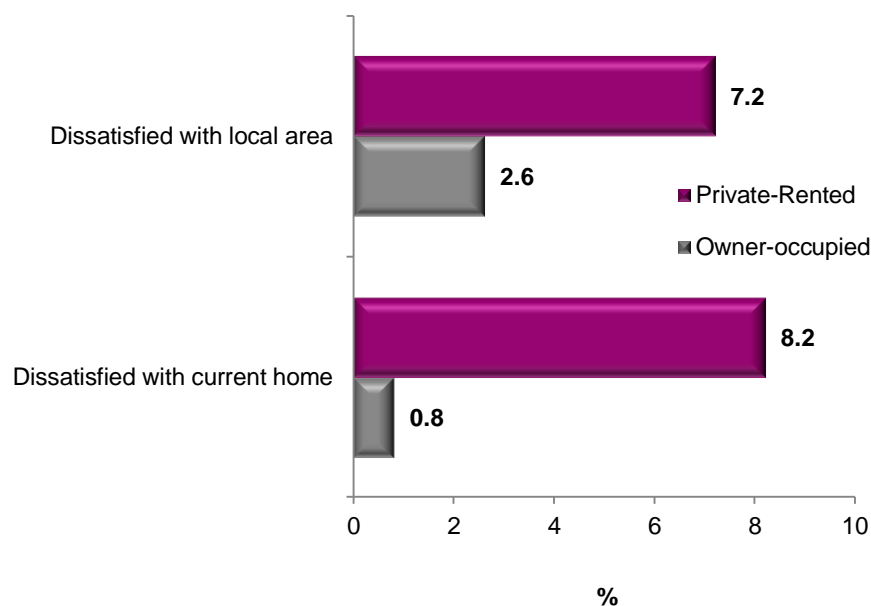
FIGURE 86 : FUEL POVERTY BY TENURE



TENANT ATTITUDES - HOME AND AREA

23.8 Tenant attitudes to private-rented accommodation are on balance positive with limited difference between the HMO and non-HMO sectors. Attitudes are however less positive than for owner-occupiers. 1,806 private-rented tenants (8.2%) were dissatisfied with their current accommodation compared to under 1% of owner-occupiers. 1,594 private-rented tenants (7.2%) were dissatisfied with their local areas. This compares to 2.6% of owner-occupiers.

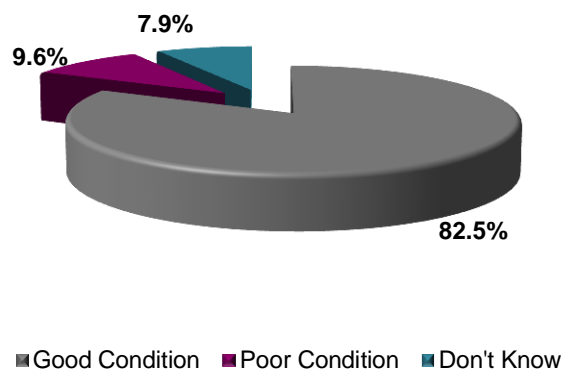
FIGURE 87 : ATTITUDES TO HOME AND LOCAL AREA



REPAIR CONDITION

- 23.9 Private-rented tenants were additionally asked their views on the repair condition of their current home. 18,190 tenants (82.5%) regard conditions as good; 2,126 tenants (9.6%) regard conditions as poor while 1,744 tenants (7.9%) were unsure. Perceptions of poor condition are significantly higher in the pre-1919 terraced housing and converted flat sectors.

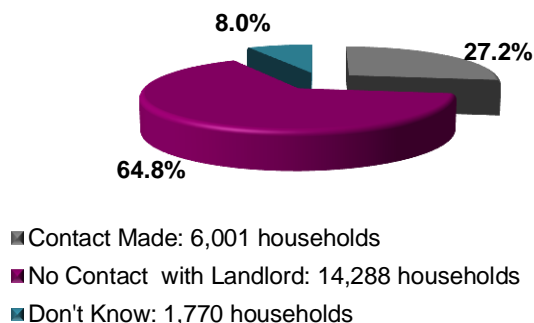
**FIGURE 88 : PRIVATE-RENTED TENANTS
- ATTITUDES TO HOUSE CONDITION**



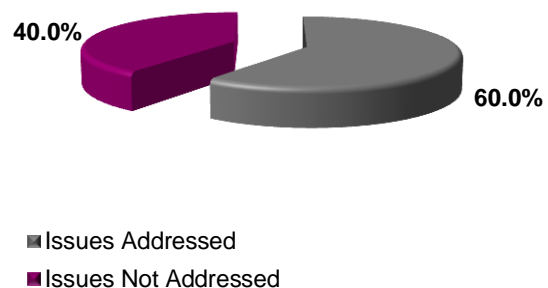
- 23.10 Irrespective of current condition 6,001 private-rented tenants (27.2%) have informed their landlord or agent about outstanding repair issues. In 60% of cases (3,580 households) these issues had been or were being addressed. For the remaining 40% of tenants (2,421 households) issues remain unaddressed.

FIGURE 89 : LANDLORD CONTACT AND RESPONSE

A. LANDLORD CONTACT FOR REPAIR ISSUES



B. LANDLORD RESPONSE Base = 6,001 contacting households



SECTION 7 : CONCLUSIONS

Chapter 24: Conclusions

24. CONCLUSIONS

- 24.1 This report has presented the findings of a comprehensive survey of housing and household conditions in the Borough of Reading. The survey provides an update on changes in housing conditions since the last major survey in 2006 and creates an important new benchmark for the refinement and further development of private sector housing strategies.
- 24.2 The survey has been conducted across a private sector housing stock of 52,236 dwellings containing 59,121 households and a household population of 143,462 persons. Private sector housing stock has witnessed significant changes in composition since 2006. These changes in particular have seen a growth in private-rental and multiple occupation at the expense of the owner-occupied sector. Private-rented dwellings now comprise 28% of the Borough's private sector housing stock; 5,241 dwellings (10%) fall within the definition of a house in multiple occupation.
- 24.3 Housing conditions in Reading have improved since 2006 and are better than the national average for private housing in England. The number of non-Decent homes has declined from 20,500 dwellings in 2006 to 12,200 dwellings in 2013 : a reduction of 8,300 non-Decent homes or 40%. Over the same period rates of non-Decency have declined from 40.2% to 23.4% of private sector housing. Levels of Category 1 Hazard failure have remained static but all other areas of the Decent Homes Standard register improvement. The most significant impact on Decent Homes improvement is thermal comfort which has seen an increase in the average SAP rating of private dwellings from 51 in 2006 to 66 in 2013 - an increase of just under 30%. All main tenure sectors have benefited from improvements in housing conditions although the most significant improvements have been in the owner-occupied sector where rates of non-Decency have reduced from 35% in 2006 to 18% in 2013.
- 24.4 In spite of improvements in housing conditions significant issues remain to be addressed in the private housing sector. 12,200 dwellings (23.4%) fail the requirements of the Decent Homes Standard with estimated improvement costs of £85.599M net. Within the Decent Homes Standard:
- ***5,265 dwellings (10.1%) exhibit Category 1 hazards within the Housing Health and Rating System (HHSRS);***
 - ***6,164 dwellings (11.8%) are in disrepair and at risk of future deterioration; and***
 - ***4,531 dwellings (8.7%) fail to provide a reasonable degree of thermal comfort.***

24.5 Poor housing conditions vary across the housing stock and also geographically across the Borough indicating an initial intervention framework:

- ***The private-rented sector - 5,179 dwellings non-Decent (34.8%);***
- ***HMO's - 2,275 dwellings non-Decent (43.4%);***
- ***Flats in converted buildings - 1,176 dwellings non-Decent (54.3%); and***
- ***Dwellings constructed pre-1919 - 6,339 dwellings non-Decent (43.1%).***

Geographically, highest rates of Decent Homes failure are recorded for the wards of Battle, Park, Caversham and Redlands. The most serious condition problems related to combined above average Category 1 Hazard failure and disrepair are found in Abbey, Battle, Park and Redlands wards. Poor environmental conditions are also apparent within these areas.

24.6 Physical housing conditions are compounded by the social and economic circumstances of private sector households. Poor housing conditions are over-represented in economically and socially disadvantaged households including younger single person households, single parent families, elderly households, the economically vulnerable and those on low incomes. 14,184 private sector households are economically vulnerable representing 24% of all private sector households. 9,712 economically vulnerable households (68.5%) live in Decent homes - a figure below previous PSA Target 7 requirements for 2011 and 2021. Key sectors remaining below target include the private-rented HMO sector largely located within the pre-1919 converted flat market.

24.7 In spite of significant improvements in energy efficiency since 2006 levels of fuel poverty within the Borough have increased largely in response to increasing energy tariffs and the underlying economic circumstances of households in fuel poverty. 10,573 households in Reading (17.9%) spend in excess of 10% of annual income in meeting fuel costs and are in fuel poverty. This figure has increased from 11% of private sector households fuel poor in 2006. Fuel poverty impacts most strongly on younger and older households, on the private-rented and HMO sectors and geographically on Church, Katesgrove, Park and Redlands wards.

24.8 10% of private sector households in Reading (10.4%) have at least one household member affected by a long-term illness or disability with the most common complaints related to a physical disability or mobility impairment, respiratory illness and heart/circulatory problems. The impact of illness/disability on local health resources is considerable - 4,651 households with an illness/disability (75.4%) have made a surgery visit to their GP, a further 1,009 households (16.3%) have arranged a home visit from their GP and 3,229 households (52.3%) have attended hospital as an outpatient. Using the HHSRS as a condition indicator

statistically significant correlations exist between housing conditions, household health and health service contact. Furthermore, 9% of households living in non-Decent Homes regard housing conditions as impacting negatively on family health. Using evidence from national research, one-off intervention to address Category 1 Hazards will attract annual NHS savings of £0.458M and annual total savings to society of £0.688M.

- 24.9 In spite of improvements in owner-occupied housing conditions 8,121 owner-occupied households (21.9%) still live in homes which are non-Decent. 2,297 households within this sector are economically vulnerable representing 28.3% of the total. 71% of owner-occupiers in non-Decent homes have completed no major repairs/improvements in the last 5 years and 76% have no intention to carry out future major repairs/improvements within the next 5 years. Almost 50% of owner-occupiers have no mortgage or financial commitments against their homes and equity levels are high across the sector. 9% of owner-occupiers living in non-Decent homes would re-mortgage for home improvements, 17% are interested in Council interest-free loans.
- 24.10 Conditions within the private-rented sector remain the most problematic and in particular in the HMO component of this sector. Survey data supports the need for a continuation of the Council's mandatory licensing scheme and possible extensions to this scheme against the increasing size and spread of the HMO sector.

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APPENDICES

Appendix A : The Interpretation of Statistical Data

Appendix B : Sampling Errors

Appendix C : Survey Questionnaire

Appendix D : The Decent Homes Standard

Appendix E : Glossary of Terms

APPENDIX A : THE INTERPRETATION OF STATISTICAL DATA

Survey data is based on sample survey investigation and the application of statistical grossing procedures to replicate housing stock totals. Interpretation of survey data must be conducted against this background and particularly with regard to the following constraints:

- a) Data estimates are mid point estimates within a range of sampling error. Sampling errors are discussed in Appendix B but are dependent on two factors - the sample size employed and the number or percentage of dwellings exhibiting the attribute in question.*
- b) Data estimates are subject to rounding errors associated with statistical grossing. Table totals will therefore not necessarily remain consistent throughout the report but will normally vary by under 1%.*
- c) Survey returns from large-scale sample surveys invariably contain elements of missing data. These may be due to surveyor error, differential access within dwellings or individual elements which are not present in all dwellings. Consistently across the survey, missing data has been kept to a minimum and represents under 2% of returns.*

APPENDIX B : SAMPLING ERRORS

NON-TECHNICAL SUMMARY

In a sample survey part of the population is sampled in order to provide information which can be generalised to the population as a whole. While this provides a cost effective way of obtaining information, the consequence is a loss of precision in the estimates. The estimated values derived from the survey may differ from the “true” value for the population for two primary reasons.

Sampling Error

This results from the fact that the survey observes only a selection of the population. If a different sample had been drawn the survey would be likely to have produced a different estimate. Sampling errors get smaller as the sample size increases.

These errors result from biases in the survey design or in the response to the survey, for example because certain types of dwelling or household may prove more difficult to obtain information for. After analysing response to the survey, the results have been weighted to take account of the main sources of response bias.

Sampling Error Calculation

Statistical techniques provide a means of estimating the size of the sampling errors associated with a survey. This Appendix estimates the sampling errors of measures derived from the physical house condition survey and from the social survey for households. The formulae enable the standard error of estimates derived from the survey to be calculated. For any estimate derived from the survey there is a 95% chance that the “true” value lies within plus/minus twice (strictly 1.96 times) the standard error.

For example, the survey estimates that 23.4% of housing stock is non-decent. The standard error for this value is estimated to be $\pm 2.6\%$. This means that there is a 95% chance of the value lying in the range 20.8% – 26.0%. In terms of numbers this means that of the total housing stock of 52,236 dwellings, the number of dwellings which are non-decent is likely to be between 10,865 and 13,581. However our best estimate is 12,200 dwellings.

The simplest type of survey design is simple random sampling. This involves drawing the sample at random with every member of the population having an equal probability of being included in the sample. The standard error of an estimated proportion derived from a simple random sample can be calculated approximately as:

$$S.E. (p)_{srs} = \sqrt{\frac{p(1-p)}{n}} \quad (\text{equation i})$$

Where: p = the estimated proportion
 n = the sample size on which the proportion is based

The actual survey design used a sample based upon disproportionate stratification whereby sample sizes were varied across the area framework. To estimate the sampling error in a complex design such as this, the basic method is to estimate the extent to which the design increases or decreases the sampling error relative to a sample of the same size drawn using simple random sampling. This is measured using the **design effect** (deff), which is calculated as:

$$\text{deff}(p) = \frac{\text{Estimated variance (S.E.}^2\text{) of } p \text{ with complex design}}{\text{Estimated variance of } p \text{ based on simple random sample}}$$

As approximate estimate of the standard error of a proportion based on the complex design can then be obtained by multiplying the standard error assuming simple random sampling had been used (equation i above) by the square root of the design effect.

The formula for calculating the standard error for proportions of dwellings or households from the survey is given below:

$$S.E. (p) = \sqrt{\frac{1}{N^2} \sum \frac{N^2}{(n_i - 1)} P_i (1 - p_i)} \quad (\text{equation ii})$$

Where: p_i = the estimated proportion with the characteristics in stratum i
 n_i = the number of households/dwellings sampled in stratum i
 N_i = the total number of households/dwellings existing in stratum i
 N = the total number of households in the City

The impact of the survey design on the sampling errors of estimates is generally fairly small.

To avoid the complex calculation of the design effect in every case, it is suggested that in most cases a multiplier of 1.05 be applied to the standard error calculated assuming simple random sampling (see equation i). The following table provides an overview of the sampling errors associated with a range of survey outcomes.

A Summary of sampling errors across the main survey reporting cells is provided in Table B1.

TABLE B1 : SAMPLING ERRORS BY REPORTING CELL								
REPORTING CELL	SAMPLE SIZE	SURVEY PROPORTION (%)						
		5/95	10/90	15/85	20/80	30/70	40/60	50/50
		Sampling Error \pm %						
BOROUGH-WIDE	1007	1.3	1.8	2.2	2.5	2.8	3.0	3.1
TENURE								
Owner-Occupied	536	1.8	2.5	3.0	3.3	3.9	4.1	4.2
Private-Rented	448	2.0	2.8	3.3	3.7	4.2	4.5	4.6
MAIN HOUSE TYPE								
Terraced House/Bungalow	629	1.7	2.3	2.8	3.1	3.6	3.8	3.9
Semi-Det/Det House or Bungalow	151	3.5	4.7	5.7	6.3	7.3	7.8	7.9
Purpose-Built Flat	148	3.5	4.7	5.7	6.3	7.3	7.8	7.9
Converted/Mixed-use Flat	79	4.8	6.6	7.9	8.8	10.1	10.8	11.0
OCCUPANCY								
Single-Occupancy	860	1.4	2.0	2.4	2.7	3.1	3.3	3.3
HMO	147	3.5	4.7	5.7	6.3	7.3	7.8	7.9
DATE OF CONSTRUCTION								
Pre-1919	622	1.7	2.3	2.8	3.1	3.8	3.8	3.9
Inter-War	80	4.8	6.6	7.9	8.8	10.1	10.8	11.0
Post-War	305	2.4	3.4	4.0	4.5	5.1	5.5	5.6
DECENT HOMES								
Decent	652	1.7	2.3	2.7	3.1	3.5	3.8	3.9
Non-Decent	355	2.3	3.1	3.7	4.2	4.8	5.1	5.2

Using the look-up table sampling errors can be computed as follows: e.g. The proportion of private-rented sector dwellings non-Decent is estimated at 34.8%. Using the closest column of the table i.e. 30/70 and the private-rented sample size of 448 dwellings the approximate sampling error is \pm 4.2%. This means that the true proportion of non-Decent private rented dwellings is 30.6% - 39.0%.

APPENDIX C : SURVEY QUESTIONNAIRE

APPENDIX D : THE DECENT HOMES STANDARD

D.1 This appendix gives a detailed definition of the decent homes standard and explains the four criteria that a decent home is required to meet. These are:

- it meets the current statutory minimum standard for housing;
- it is in a reasonable state of repair;
- it has reasonably modern facilities and services;
- it provides a reasonable degree of thermal comfort.

D.2 The decent home definition provides a minimum standard. Landlords and owners doing work on their properties may well find it appropriate to take the dwellings above this minimum standard.

Criterion A: the dwelling meets the current statutory minimum standard for housing

D.3 MINIMUM STATUTORY STANDARDS : The Housing Act 2004 (Chapter 34) introduces a new system for assessing housing conditions and enforcing housing standards. The new system which replaces the former test of fitness for human habitation (Section 604, Housing Act 1985) operates by reference to the existence of Category 1 or Category 2 hazards on residential premises as assessed within the Housing Health and Safety Rating System (HHSRS - Version 2). For the purposes of the current survey the presence of Category 1 hazards has been assumed to represent statutory failure. These are hazards falling within HHSRS Bands A, B or C and accruing hazard scores in excess of 1000 points.

Criterion B: the dwelling is in a reasonable state of repair

D.4 A dwelling satisfies this criterion unless:

- one or more key building components are old 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 replacement or major repair.

BUILDING COMPONENTS

D.5 Building components are the structural parts of a dwelling (eg wall structure, roof structure), other external elements (eg roof covering, chimneys) and internal services and amenities (eg kitchens, heating systems).

D.6 Key building components are those which, if in poor condition, could have an *immediate* impact on the integrity of the building and cause further deterioration in other components.

They are the external components plus internal components that have potential safety implications and include:

- External Walls
- Roof structure and covering
- Windows/doors
- Chimneys
- Central heating boilers
- Gas fires
- Storage Heaters
- Electrics

D.7 If any of these components are old and need replacing, or require immediate major repair, then the dwelling is not in a reasonable state of repair and remedial action is required.

D.8 Other building components are those that have a less immediate impact on the integrity of the dwelling. Their combined effect is therefore considered, with a dwelling not in a reasonable state of repair if two or more are old and need replacing or require immediate major repair.

‘OLD’ AND IN ‘POOR CONDITION’

D.9 A component is defined as ‘old’ if it is older than its expected or standard lifetime. The component lifetimes used are consistent with those used for resource allocation to local authorities and are listed at the end of this appendix.

D.10 Components are in ‘poor condition’ if they need major work, either full replacement or major repair. The definitions used for different components are at listed at the end of this appendix.

D.11 One or more key components, or two or more other components, must be both old and in poor condition to render the dwelling non-decent on grounds of disrepair. Components that are old but in good condition or in poor condition but not old would not, in themselves, cause the dwelling to fail the standard. Thus for example a bathroom with facilities which are old but still in good condition would not trigger failure on this criterion.

D.12 Where the disrepair is of a component affecting a block of flats, the flats that are classed as non-decent are those directly affected by the disrepair.

Criterion C: The dwelling has reasonably modern facilities and services

D.13 A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- a kitchen which is 20 years old or less;
- a kitchen with adequate space and layout;
- a bathroom which is 30 years old or less;
- an appropriately located bathroom and WC;
- adequate sound insulation;
- adequate size and layout of common entrance areas for blocks of flats.

D.14 The ages used to define the 'modern' kitchen and bathroom are less than those for the disrepair criterion. This is to take account of the modernity of kitchens and bathrooms, as well as their functionality and condition.

D.15 There is some flexibility inherent in this criterion, in that a dwelling has to fail on three criteria before failure of the decent homes standard itself. Such a dwelling does not have to be fully modernised for this criterion to be passed: it would be sufficient in many cases to deal with only one or two of the facilities that are contributing to the failure.

D.16 These standards are used to calculate the national standard and have been measured in the English House Condition Survey (EHCS) for many years. For example, in the EHCS:

- a kitchen failing on adequate space and layout would be one that was too small to contain all the required items (sink, cupboards, cooker space, worktops etc) appropriate to the size of the dwelling;
- an inappropriately located bathroom or WC is one where the main bathroom or WC is located in a bedroom or accessed through a bedroom (unless the bedroom is not used or the dwelling is for a single person). A dwelling would also fail if the main WC is external or located on a different floor to the nearest wash hand basin, or if a WC without a wash hand basin opens on to a kitchen in an inappropriate area, for example next to the food preparation area;

Decent homes – definition : inadequate insulation from external airborne noise would occur where there are problems with, for example, traffic (rail, road or aeroplanes) or factory noise. Reasonable insulation from these problems should be ensured through installation of double glazing; inadequate size and layout of common entrance areas for blocks of flats would occur where there is insufficient room to manoeuvre easily, for example where there are narrow access ways with awkward corners and turnings, steep staircases, inadequate landings, absence of handrails, low headroom etc.

Criterion D: the dwelling provides a reasonable degree of thermal comfort

D.17 The definition requires a dwelling to have both:

- efficient heating; and
- effective insulation.

D.18 Under this standard, efficient heating is defined as any gas or oil programmable central heating or electric storage heaters/programmable solid fuel or LPG central heating or similarly efficient heating systems. Heating sources which provide less energy efficient options fail the decent home standard.

D.19 Because of the differences in efficiency between gas/oil heating systems and the 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 under the minimum standard set by the Department of Health;
- For dwellings heated by electric storage heaters/programmable solid fuel or LPG central heating a higher specification of insulation is required to meet the same standard: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

Component lifetimes and definition of 'in poor condition' used in the national measurement of the disrepair criterion

COMPONENT LIFETIMES

D.20 Table D.1 shows the predicted lifetimes of various key building components within the disrepair criterion to assess whether the building components are 'old'. These are used to construct the national estimates of the number of dwellings that are decent and those that fail.

Table D1: Component lifetimes used in the disrepair criterion

Building Components (key components marked *)	Houses and Bungalows	All flats in blocks of below 6 storeys	All flats in blocks of 6 or more storeys
LIFE EXPECTANCY			
Wall structure*	80	80	80
Lintels*	60	60	60
Brickwork (spalling)*	30	30	30
Wall finish*	60	60	30
Roof structure*	50	30	30
Chimney	50	50	N/A
Windows*	40	30	30
External doors*	40	30	30
Kitchen	30	30	30
Bathrooms	40	40	40
Heating – central heating gas boiler*	15	15	15
Heating – central heating distribution system	40	40	40
Heating – other*	30	30	30
Electrical systems*	30	30	30

IN POOR CONDITION

D.21 Table D.2 sets out the definitions used within the disrepair criterion to identify whether building components are 'in poor condition'. These are consistent with EHCS definitions and will be the standard used to monitor progress nationally through the EHCS. The general line used in the EHCS is that, where a component requires some work, repair should be prescribed rather than replacement unless:

- the component is sufficiently damaged that it is impossible to repair;
- the component is unsuitable, and would be even if it were repaired, either because the material has deteriorated or because the component was never suitable; (for external components) even if the component were repaired now, it would still need to be replaced within 5 years.

Table D.2: Component Condition used in the disrepair criterion

Building Components (key components marked *)	Houses and Bungalows
Wall structure	Replace 10% or more or repair 30% or more
Wall finish	Replace/repoint/renew 50% or more
Chimneys	1 chimney needs partial rebuilding or more
Roof Structure	Replace 10% or more to strengthen 30% or more
Roof Covering	Replace or isolated repairs to 50% or more
Windows	Replace at least one window or repair/replace sash or member to at least two (excluding easing sashes, reglazing painting)
External doors	Replace at least one
Kitchen	Major repair or replace 3 or more items out of the 6 (cold water drinking supply, hot water, sink, cooking provision, cupboards)
Bathroom	Major repair or replace 2 or more items (bath, wash hand basin)
Electrical System	Replace or major repair to system
Central Heating Boiler	Replace or major repair
Central Heating	Replace or major repair
Distribution	
Storage Heating	Replace or major repair

APPENDIX E : GLOSSARY OF TERMS

AGE/CONSTRUCTION DATE OF DWELLING

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

ADAPTATION

The installation of an aid or alternation to building design or amenity to assist normal dwelling use by physically or mentally impaired persons.

BASIC AMENITIES

Dwellings lack basic amenities where they do not have all of the following:

- kitchen sink;
- bath or shower in a bathroom;
- a wash hand basin;
- hot and cold water to the above;
- inside WC.

BEDROOM STANDARD

The bedroom standard is the same as that used by the General Household Survey, and is calculated as follows:

- a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over,
- each pair of young persons aged 10-20 of the same sex,
- and each pair of children under 10 (regardless of sex);
- unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if possible, allocated a separate bedroom;
- any remaining unpaired children under 10 are also allocated a separate bedroom.

The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by informants even though they may not be in use as such.

CATEGORY 1 HAZARD

A hazard rating score within the HHSRS accruing in excess of 1000 points and falling into Hazard Bands A, B or C.

DECENT HOMES

A decent home is one that satisfies all of the following four criteria:

- it meets the current statutory minimum standard for housing.
- it is in a reasonable state of repair;
- it has reasonably modern facilities and services;
- it provides a reasonable degree of thermal comfort.

See Appendix E for further details.

DOUBLE GLAZING

This covers factory made sealed window units only. It does not include windows with secondary glazing or external doors with double or secondary glazing (other than double glazed patio doors which count as 2 windows).

DWELLING

A dwelling is a self contained unit of accommodation where all rooms and facilities available for the use of the occupants are behind a front door. For the most part a dwelling will contain one household, but may contain none (vacant dwelling), or may contain more than one (HMO).

TYPE OF DWELLING

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

terraced house: a house forming part of a block where at least one house is attached to two or more other houses;

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

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

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

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

converted flat: a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (typically corner shops).

EMPLOYMENT STATUS OF HOH

full time employment: working at least 30 hours per week as an employee or as self-employed. It includes those on government-supported training schemes but excludes any unpaid work;

part-time employment: working less than 30 hours per week as an employee or as self-employed. It excludes any unpaid work;

retired: fully retired from work i.e. no longer working, even part time. Includes those who have retired early;

unemployed: includes those registered unemployed and those who are not registered but seeking work;

other inactive: includes people who have a long term illness or disability and those looking after family/home;

employed full or part time: as above.

HHSRS

The Housing Health and Safety Rating System (HHSRS) is the Government's new approach to the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. The HHSRS, although not in itself a standard, has been introduced as a replacement for the Housing Fitness Standard (Housing Act 1985, Section 604, as amended). Hazard scores are banded to reflect the relative severity of hazards and their potential outcomes. There are ten hazard bands ranging from Band J (9 points or less) the safest, to Band A (5000 points or more) the most dangerous. Using the above bands hazards can be grouped as Category 1 or Category 2. A Category 1 hazard will fall within Bands A, B and C (1000 points or more); a Category 2 hazard will fall within Bands D or higher (under 1000 points).

HMO

As defined in Section 254 Housing Act 2004, which relates predominantly to bedsits and shared housing where there is some sharing of facilities by more than one household.

HOUSEHOLD

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

HOUSEHOLD TYPES

The classification is based on the primary family unit within the household only. This means that households in the first 4 categories (couple based and lone parents) may include other people in other family units. For example, a couple with dependent children who also have an elderly parent or a grown up non-dependant child living with them are still classed as a couple with dependent children. The types are:

Single Person: Single person aged below pensionable age;

Single Parent: Single person aged below pensionable age together with one or more persons aged under 16 years;

Small Adult: Two persons aged below pensionable age;

Small Family: Two persons aged below pensionable age together with one or two persons aged under 16 years;

Large Family: Two persons aged below pensionable age together with three or more persons aged under 16 years;

Large Adult: Three or more persons aged below pensionable age;

Elderly: One or more persons aged over pensionable age

LONG TERM ILLNESS OR DISABILITY

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

MEANS TESTED BENEFITS (IN RECEIPT OF)

Households where the HOH or partner receives Income Support, income-based Job Seekers Allowance, Working Families Tax Credit, Disabled Persons Tax Credit or Housing Benefit. Note that Council Tax Benefit is excluded from this definition.

SAP

The main measure of energy efficiency used in the report is the energy cost rating as determined by the Government's Standard Assessment Procedure (SAP). This is an index based on calculated annual space and water heating costs for a standard heating regime and is expressed on a scale of 1 (highly energy inefficient) to 120 (highly energy efficient).

SECURE WINDOWS AND DOORS

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

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

TENURE

Three categories are used for most reporting purposes:

owner-occupied: includes all households who own their own homes outright or buying them with a mortgage/loan. Includes intermediate ownership models;

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

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

VACANT DWELLINGS

The assessment of whether or not a dwelling was vacant was made at the time of the interviewer's visit. Clarification of vacancy was sought from neighbours. Two types of vacant property are used:

transitional vacancies: are those which, under normal market conditions, might be expected to experience a relatively short period of vacancy before being bought or re-let;

problematic vacancies: are those which remain vacant for long periods or need work before they can be re-occupied.

Dwellings vacant for up to 1 month are classified as transitional vacancies and those unoccupied for at least 6 months are treated as problematic vacancies. Dwellings vacant for between 1 and 6 months can be problematic or transitional depending on whether they are unfit for human habitation and therefore require repair work prior to being re-occupied.

VULNERABLE HOUSEHOLDS

Households who are in receipt of the following benefits: Income Support; Income-based Job Seeker's Allowance; Housing Benefit; Council Tax Benefit; Working Families Tax Credit; Disabled Person's Tax Credit; Disability Living Allowance; Industrial Injuries Disablement Benefit; War Disablement Pension, Attendance Allowance, Child Tax Credit, Working Tax Credit, Pension Credit.