CHELTENHAM
BOROUGH COUNCIL

Private Sector House Condition Survey 2011

REPORT OF SURVEY

Prepared on behalf of

Cheltenham Borough Council
by

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SUMMARY OF SURVEY FINDINGS

PRIVATE SECTOR HOUSING

1.0 44,510 private sector dwellings. 42,126 dwellings (94.6%) occupied; 2,384 dwellings (5.4%) vacant. 86% of vacant dwellings are transitional and expected to return to occupancy in the short-term.

2.0 Private sector housing in Cheltenham is significantly more modern than the national profile. Nationally, 40.3% of private housing was constructed post-1964 compared to 50.3% in Cheltenham. Conversely 42% of private housing nationally is of pre-1945 construction compared to 35.1% in Cheltenham. The oldest housing age profiles are associated with the St Pauls area.

3.0 Owner occupation accounts for 32,757 dwellings (73.6%). Dwellings rented from a private landlord account for 9,368 dwellings (21%) while tenure was unobtainable in 2,384 dwellings (5.4%) due to vacancy. Rates of private-rental are above the national average – 19.3% of all private dwellings in 2009.

PRIVATE SECTOR HOUSEHOLDS

4.0 Private sector housing contains 45,272 households and a household population of 94,828 persons.

5.0 Households are predominantly small in size – 15,615 households (34.5%) contain a single person, an additional 17,874 households (39.5%) contain two persons. Households exhibit a mature age profile – 19,290 households (42.6%) have a head of household aged 55 years or over; 13,181 households (29.1%) are elderly in type.

6.0 9,534 households (21.1%) have sufficient bedrooms to meet their family needs. 34,963 households (77.2%) have more bedrooms than required and are under-occupying while 775 households (1.7%) have insufficient bedrooms to meet their family needs and are overcrowded. Rates of overcrowding are above average in the private-rented sector.

7.0 7,433 private sector households (16.4%) are economically vulnerable (in receipt of a qualifying means-tested or disability related benefit). Rates of economic vulnerability are marginally below the average for private households in England -18% in 2009.

8.0 Average annual net household income is estimated at £27,122 per household compared to a current UK average of £24,580. Using national definitions, 3,637 households in Cheltenham (8%) are on low incomes.

PRIVATE SECTOR HOUSING CONDITIONS

9.0 33,568 private sector dwellings (75.4%) meet the requirements of the Decent Homes Standard and are decent. The remaining 10,942 private dwellings (24.6%) fail to meet the requirements of the Decent Homes Standard and are non-decent.

10.0 Costs to address non-decent homes in Cheltenham are estimated at £62.740M (net) averaging £5,734 per non-decent dwelling.

11.0 With the exception of disrepair, housing conditions in Cheltenham are better than the national average for all private housing. The rate of decent homes failure in Cheltenham at 24.6% compares with 31.5% for all private dwellings in England in 2009. The level of category 1 hazard failure (HHSRS) in Cheltenham of 7.5% compares with 22% of all private dwellings in England exhibiting Category 1 hazards. Key indicators of housing condition in Cheltenham include:

- *3,352 dwellings (7.5%) with Category 1 hazard;*
- *7,621 dwellings (17.1%) non-compliant with decent homes repair criteria;*
- *440 dwellings (1.0%) non-compliant with decent domes amenity criteria; and*
- *3,487 dwellings (7.8%) non-compliant with decent domes thermal comfort criteria.*

12.0 House condition problems are above average for pre-1919 housing, for the private-rented sector, for flats in converted and mixed-use buildings and for terraced housing. Geographically, conditions are significantly worse in St Pauls and Pittville areas.

13.0 The current Standard Assessment Procedure (SAP - Energy) rating for private housing in Cheltenham is measured at 65.1, significantly above the national average of 51.4 for all private housing in England - 2009. Average CO_2 emissions total 4.92 tonnes per annum per dwelling again significantly better than the national average of 6.4 tonnes for all private housing in England.

PRIVATE SECTOR HOUSEHOLDS AND HOUSING CONDITIONS

14.0 The survey estimates that there are 7,433 economically vulnerable households in Cheltenham representing 16.4% of all private households. Currently, 4,400 economically

vulnerable households (59.2%) live in decent homes. This figure remains below the previous PSA Target 7 requirement for 2011 of 70%.

15.0 Costs to achieve decency for vulnerable households are estimated at £20.169M (net) averaging £6.649 per vulnerable household.

16.0 5,322 private households in Cheltenham or 11.8% spend in excess of 10% of annual household income on fuel and are in fuel poverty. Highest levels of fuel poverty are associated with single parent families and elderly households with family and also with households with a younger head of household (under 25 years). Within the housing stock rates of fuel poverty are higher for households living in housing constructed between 1919 and 1945 and in the St Pauls area.

17.0 6,576 households (14.5%) indicated at least one household member affected by a long-term illness or disability. Rates of illness/disability and related mobility problems are strongly age related: 84.1% of the 3,285 affected households have a head of household aged 65 years and over; 90% are elderly in type.

HOUSEHOLD ATTITUDES

18.0 Private sector household satisfaction with their current housing and areas in which they live is high. 39,084 households (86.3%) are very satisfied with their current accommodation; 38,951 households (86%) are very satisfied with where they live. 1,637 households (3.6%) expressed dissatisfaction with their local area. Households resident in the St Pauls area expressed the greatest levels of dissatisfaction; 17.3% being dissatisfied.

19.0 40,739 households (90%) perceive no recent change in their area; 1,701 households (3.8%) regard their area as improving and 2,832 households (6.3%) regard their area as declining. Perceptions of area decline are strongest within the St Pauls area and in the owner occupied sector.

OWNER-OCCUPIED HOUSEHOLDS

20.0 17,174 owner occupied households (52.3%) have existing mortgage or financial commitments against their home; the remaining 15,654 households (47.7%) are mortgage free. Owner occupied equity potential is estimated at £5.563 billion and exists across all areas and sub sectors of the owner occupied housing market. Among households living in non-decent homes equity potential is estimated at £1.065 billion.

21.0 Among owner occupiers living in non-decent housing, 6.5% of households stated that they would re-mortgage their dwelling for home improvements; 10.6% were interested in a Council sponsored scheme for interest free loans.

SUMMARY OF KEY SURVEY FINDINGS BY TENURE					
Characteristic	**Owner occupied**	**Privately-rented**	**Tenure unknown**	**All private sector**	**RSL**
Dwellings	32,757	9,368	2,384	44,510	1,800
Per cent of all private sector	73.6%	21.0%	5.4%	100%	
Non decent (HHSRS)	6,785	3,589	568	10,942	514
Per cent of tenure stock	20.7%	38.3%	23.8%	24.6%	28.6%
Category 1 Hazards	1,871	1,468	14	3,352	189
Per cent of tenure stock	5.7%	15.7%	0.6%	7.5%	10.5%
Mean SAP	65	68	61	65	72
Decent with vulnerable occupier	2,471	1,929	--	4,400	797
Per cent of vulnerable households	66.6%	51.8%		59.2%	77.0%
Non-decent with vulnerable occupier	1,237	1,796	--	3,033	238
Per cent of vulnerable households	33.4%	48.2%		40.8%	23.0%
Category 1 hazard with vulnerable occupier	269	1,254	--	1,523	88
Per cent of vulnerable households	7.3%	33.7%		20.5%	8.5%
In Fuel Poverty	2,714	2,608	--	5,322	505
Per cent of households	8.3%	21.0%		11.8%	28.1%
Residents over 60	14,072	905	--	14,977	835
Per cent of households	42.9%	7.3%		33.1%	46.4%

ACKNOWLEDGEMENTS

David Adamson and Partners Ltd. wishes to thank the residents of the Cheltenham Borough Council area without whose cooperation this survey would not have been possible.

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CHELTENHAM
BOROUGH COUNCIL

SECTION 1:
SURVEY BACKGROUND AND METHODOLOGY

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 the findings of a comprehensive survey of housing conditions in the private housing sector within Cheltenham Borough Council. The survey provides an important benchmark for the refinement and further development of private sector intervention strategies for the Borough.

1.2 The study has involved a sample survey across the main private sector tenures; owner occupied and private-rented. Registered Social Landlord (RSL) dwellings were included in the survey and are reported upon independently. The sampling framework was developed to permit robust and reliable reporting to be conducted at both Borough wide and survey zone levels.

1.3 At a Council wide level the study has involved a sample of 953 actual surveys of private sector dwellings; representing approximately 2.1% of the 44,510 private dwellings. An additional 56 surveys were conducted within the Registered Social Landlord sector, representing 3.1% of the estimated 1,800 RSL dwellings across the Borough. The aim of this report is to provide a concise synopsis of the main findings of the house condition survey programme and to review the issues as they impact on private sector housing strategy. The report is structured into six main sections, comprising:

Section 1: Survey background and methodology including the survey framework and response, housing stock as identified from existing council sources and the survey reporting framework.

Section 2: Private sector housing stock and households within Cheltenham Borough Council, including housing characteristics and distribution and the characteristics and circumstances of private sector households.

Section 3: Private sector housing conditions including dwelling performance against the Decent Homes Standard and the HHSRS, housing investment costs, and environmental conditions.

Section 4: Household circumstances and housing conditions including vulnerable households in non-decent housing, fuel poverty and household attitudes to housing and local area conditions.

Section 5: Sectoral review including owner occupied, private-rented and RSL housing conditions.

Section 6: Conclusions.

1.4 The main body of the report excludes RSL dwellings; these are covered in Section 5 only.

1.5 Survey analyses are supported by technical appendices including the survey questionnaire, sampling errors, guidance on the interpretation of statistical data and key survey definitions/housing standards.

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

2.0 SURVEY METHOD AND RESPONSE

2.1 Local Authorities have a statutory requirement to periodically review housing conditions within the private housing sector. Guidance from the Department for Communities and Local Government recommends the use of sample house condition survey techniques and a five yearly appraisal interval. In addition to this statutory requirement, the Council also requires up-to-date information in order to develop private sector housing strategies and to prioritise housing support and investment to areas/individuals in greatest need.

2.2 The 2011 house condition survey offers robust and reliable information on private sector housing conditions across the Borough thereby providing a benchmark for housing performance against the Decent Homes Standard. The survey was designed and implemented according to national guidelines recommended by the Department for Communities and Local Government (DCLG).

2.3 The sampling strategy was agreed with the Council and designed to facilitate survey reporting at two levels:

- ***Borough wide; and***
- ***Four survey zones, namely; St Pauls, Pittville, Inner and Outer.***

TABLE 1: PRIVATE HOUSING STOCK BY SURVEY ZONE

SURVEY ZONE	HOUSING STOCK		ACHIEVED SAMPLE	
	NO.	%	NO.	%
St. Pauls	2018	4.5	295	31.0
Pittville	2404	5.4	286	30.0
Inner Area	15056	33.8	233	24.4
Outer Area	25032	56.2	139	14.6
ALL AREAS	**44510**	**100.0**	**953**	**100.0**

2.4 At each sampled dwelling an internal and external survey of physical attributes and conditions has been completed; supported by an interview with occupying households. The completed sample of surveys represents a large scale and robust profile of private sector dwellings and households. With a sample size of 953, the maximum associated 95% confidence interval on Borough wide estimates is approximately +/- 3.3%.

2.5 Sample data has been grossed up statistically to represent total private sector housing stock. More detail on the grossing methodology and survey method in general is contained in Appendix D. Issues on the interpretation of grossed statistical data are outlined in Appendix A while sampling errors associated with survey data are presented in Appendix B.

2.6 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. The physical survey inspection has included general housing condition/repair,

the Decent Homes Standard, Housing Health and Safety Rating System (HHSRS) 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.

3.0 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, well being 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 E.

3.2 MINIMUM STATUTORY STANDARDS. The Housing Act 2004 (Chapter 34) introduced a system for assessing housing conditions and enforcing housing standards. This system which replaced 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 in 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 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, its wind and weatherproofing and the health and safety of the occupants. 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; or***
- ***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 E.

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 at enhanced level '0' within the National Home Energy Rating (NHER)

framework. Decent homes thermal comfort requirements are outlined fully in Appendix E. Key indicators used from the energy efficiency audit include:

- ***SAP rating (Standard Assessment Procedure);***
- ***Carbon dioxide emissions (CO_2);***
- ***Energy costs; and***
- ***Energy efficiency rating (EER).***

A full definition of these indicators is included in Appendix F - glossary of terms.

4.0 CHELTENHAM BOROUGH COUNCIL - IDENTIFIED HOUSING STOCK POSITION: 2011

4.1 Survey information from the sample of dwellings is grossed-up statistically to represent total housing stock profiles in the Borough. The basis for survey grossing was initial information on residential housing stock provided by Cheltenham Borough Council. Total private sector housing stock in the Borough was indicated at 44,510 dwellings, with an additional 1,800 dwellings in the RSL sector.

5.0 SURVEY ANALYSIS AND REPORTING FRAMEWORK

5.1 The survey framework was designed to deliver a flexible reporting base permitting the analysis of survey findings not only Council wide but differentiated by tenure and survey zone. The primary analyses contained in this report relate to the private housing sector. These analyses, differentiated by private sector tenure (owner occupied and private-rented) are presented at two levels:

1. ***Detailed survey reporting Borough wide;***
2. ***Detailed survey reporting geographically across the survey zone framework and for the main private sector tenure groups.***

5.2 Independent reporting for the RSL sector is included at the end of the report, although given the relatively small size of the RSL sample, the analysis is reported on a Borough wide basis only.

SECTION 2:

PRIVATE SECTOR HOUSING STOCK AND HOUSEHOLDS

Chapter 6: The Characteristics and Distribution of Private Sector Housing

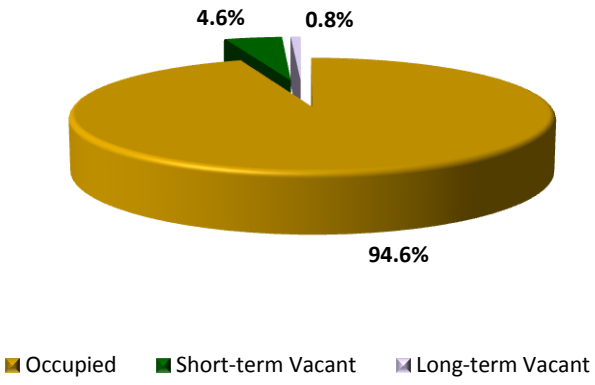
Chapter 7: The Characteristics and Circumstances of Private Sector Households

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.

6.0 THE CHARACTERISTICS AND DISTRIBUTION OF PRIVATE SECTOR HOUSING

6.1 The Borough of Cheltenham contains 44,510 private sector dwellings. At the time of survey, 42,126 dwellings were occupied (94.6%); the remaining 2,384 dwellings were vacant (5.4%). The majority of vacant dwellings – 2,044 dwellings or 86% - are transitional in nature and are expected to return to occupancy in the short-term. Long term vacancy is estimated at 340 dwellings representing less than 1% of private sector housing stock. Nationally, 4.6% of private sector dwellings were vacant in 2009 (English Housing Survey, dwelling sample).

FIGURE 1: HOUSING OCCUPANCY

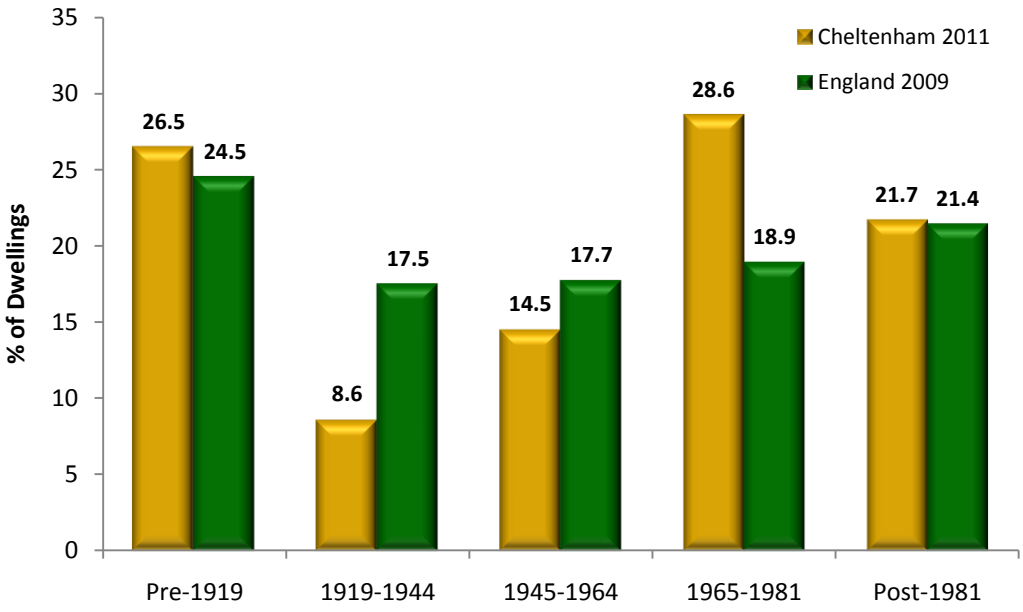


6.2 Housing patterns within the vacant housing stock reflect higher levels of vacancy in the pre-1919 terraced house and converted flat markets. Geographically, above average rates of vacancy are associated with the Inner survey zone where 8.2% of dwellings were vacant at the time of survey, and St Pauls where 6.5% were vacant.

TABLE 2: THE DISTRIBUTION AND CHARACTERISTICS OF VACANT DWELLINGS						
	VACANT				Table Total	
	Occupied		Vacant			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	1888	4.5	130	5.5	2018	4.5
Pittville	2278	5.4	126	5.3	2404	5.4
Inner Area	13828	32.8	1228	51.5	15056	33.8
Outer Area	24131	57.3	900	37.8	25032	56.2
MAIN HOUSE TYPE						
Terraced House/Bungalow	10312	24.5	731	30.7	11043	24.8
Semi-Detached House/Bungalow	13520	32.1	335	14.0	13855	31.1
Detached House/Bungalow	7695	18.3	180	7.6	7875	17.7
Purpose Built Flat	5230	12.4	226	9.5	5456	12.3
Flat In Converted Building	5368	12.7	913	38.3	6281	14.1
DATE OF CONSTRUCTION						
Pre-1919	10176	24.2	1610	67.5	11786	26.5
1919-1944	3688	8.8	154	6.5	3842	8.6
1945-1964	6463	15.3	8	0.4	6472	14.5
1965-1974	7521	17.9	377	15.8	7898	17.7
1975-1981	4816	11.4	24	1.0	4839	10.9
Post-1981	9462	22.5	211	8.8	9672	21.7
Table Total	**42126**	**100.0**	**2384**	**100.0**	**44510**	**100.0**

6.3 Private sector housing in Cheltenham is representative of all building eras; 15,628 dwellings (35.1%) were constructed pre-1945. Within this group, 11,786 dwellings (26.5% of all private sector dwellings) were constructed pre-1919; 3,842 dwellings (8.6%) in the inter-war period (1919-1944). 28,882 dwellings (64.9%) were constructed post-1944 with 9,672 dwellings (21.7%) constructed post-1981.

FIGURE 2: PRIVATE SECTOR HOUSING BY DATE OF CONSTRUCTION



6.4 Nationally, 24.5% of private housing was constructed pre-1919 compared to 26.5% in Cheltenham. However, whilst 40.3% of private housing nationally is of post 1964 construction within Cheltenham over half (50.3%) of all dwellings were built after 1964.

6.5 The proportion of pre-1919 housing is significantly higher in St. Pauls (69.2%) and significantly lower in the Outer survey zone where less than ten percent of private sector dwellings are of pre-1919 construction. Conversely, the vast majority of dwellings in the Outer survey zone are of post war construction, with 41.7% of all private sector dwellings in this area built since 1974.

FIGURE 3: HOUSING AGE DISTRIBUTIONS BY SURVEY ZONE

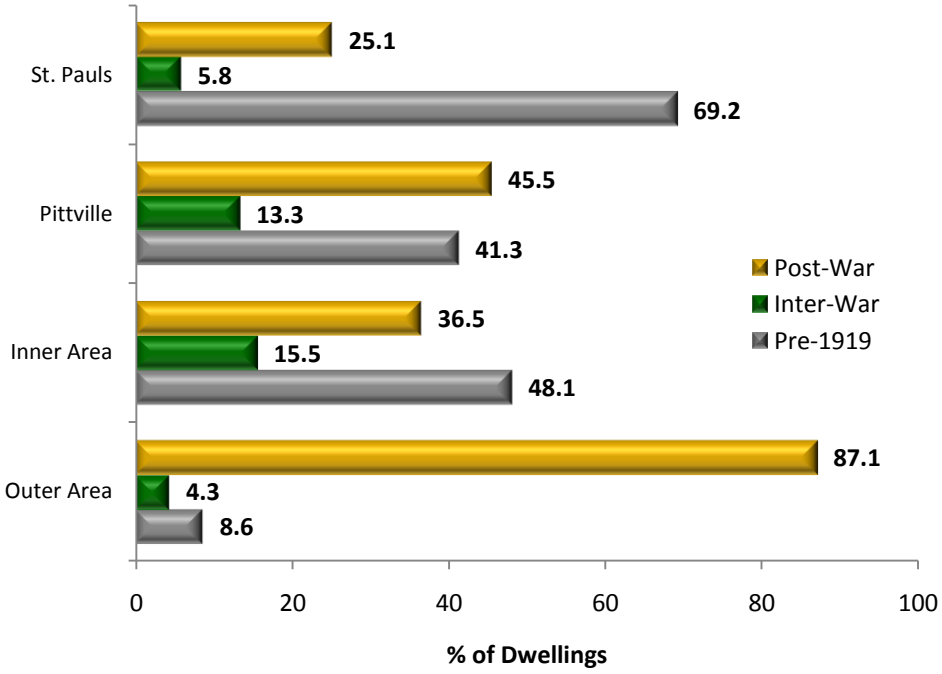
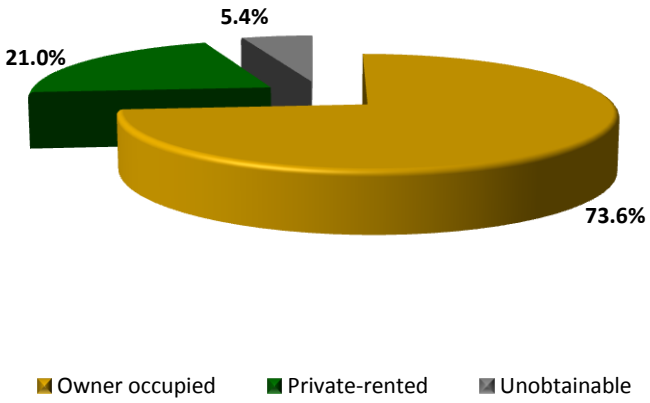


TABLE 3: PRIVATE SECTOR HOUSING AGE DISTRIBUTIONS BY SURVEY ZONE

	DATE OF CONSTRUCTION										Table Total	
	Pre - 1919		1919 - 1944		1945 - 1964		1965 - 1981		Post - 1981			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE												
St. Pauls	1396	69.2	116	5.8	21	1.0	226	11.2	260	12.9	2018	100.0
Pittville	992	41.3	319	13.3	412	17.1	336	14.0	345	14.3	2404	100.0
Inner Area	7237	48.1	2326	15.5	1357	9.0	1551	10.3	2585	17.2	15056	100.0
Outer Area	2161	8.6	1081	4.3	4682	18.7	10625	42.4	6483	25.9	25032	100.0
Table Total	**11786**	**26.5**	**3842**	**8.6**	**6472**	**14.5**	**12738**	**28.6**	**9672**	**21.7**	**44510**	**100.0**

6.6 Owner occupation is the predominant form of private tenure accounting for 32,757 dwellings (73.6%). Dwellings rented from a private landlord account for a further 9,368 dwellings or 21.0%, whilst tenure was unrecorded for 2,384 dwellings, primarily due to vacancy at the time of survey.

FIGURE 4: PRIVATE SECTOR HOUSING BY TENURE



6.7 Excluding those properties were tenure could not be determined, the rate of private-rental in Cheltenham, at 22.2%, is above the national average; 19.3% of all English private sector dwellings in 2009 were privately-rented (EHS).

6.8 Significant differences in the age and house type characteristics of the main tenure groups are apparent. Private-rented dwellings exhibit a concentration in the pre-1919 terraced housing and converted flat markets but also exhibit a polarisation with a heavy concentration in more modern (post-1981) purpose built flats. The owner occupied sector in contrast demonstrates a broader distribution by both type and age. However, owner occupation dominates the semi-detached and detached housing markets.

TABLE 4: HOUSE TYPE AND AGE CHARACTERISTICS OF THE MAIN TENURE GROUPS

	TENURE						Table Total	
	Owner Occupied		Private Rented		Unob.			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
MAIN HOUSE TYPE								
Terraced House/Bungalow	7885	24.1	2427	25.9	731	30.7	11043	24.8
Semi-Detached House/Bungalow	12591	38.4	930	9.9	335	14.0	13855	31.1
Detached House/Bungalow	6893	21.0	802	8.6	180	7.6	7875	17.7
Purpose Built Flat	3158	9.6	2072	22.1	226	9.5	5456	12.3
Flat In Converted Building	2230	6.8	3138	33.5	913	38.3	6281	14.1
DATE OF CONSTRUCTION								
Pre - 1919	6191	18.9	3985	42.5	1610	67.5	11786	26.5
1919 - 1944	3127	9.5	561	6.0	154	6.5	3842	8.6
1945 - 1964	6193	18.9	270	2.9	8	0.4	6472	14.5
1965 - 1975	6592	20.1	929	9.9	377	15.8	7898	17.7
1976 - 1981	4000	12.2	816	8.7	24	1.0	4839	10.9
Post - 1981	6655	20.3	2807	30.0	211	8.8	9672	21.7
Table Total	**32757**	**100.0**	**9368**	**100.0**	**2384**	**100.0**	**44510**	**100.0**

6.9 Geographically rates of private-rental are above average in the St Pauls and Inner Area survey zones where 46.1% and 31.3% of all private sector housing respectively are within the private-rented market.

FIGURE 5: RATES OF PRIVATE-RENTED HOUSING BY SURVEY ZONE

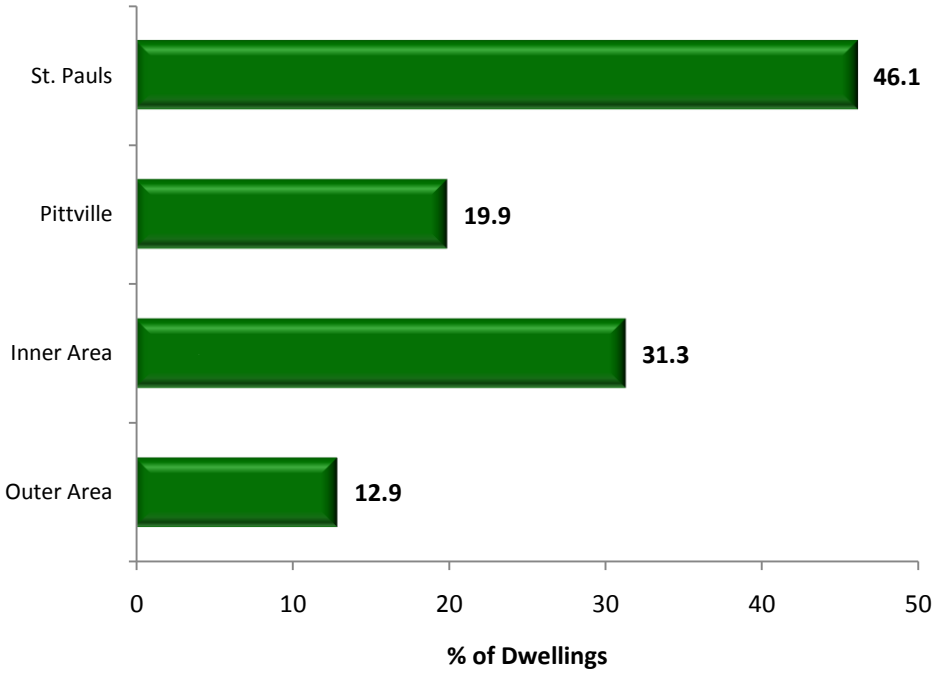
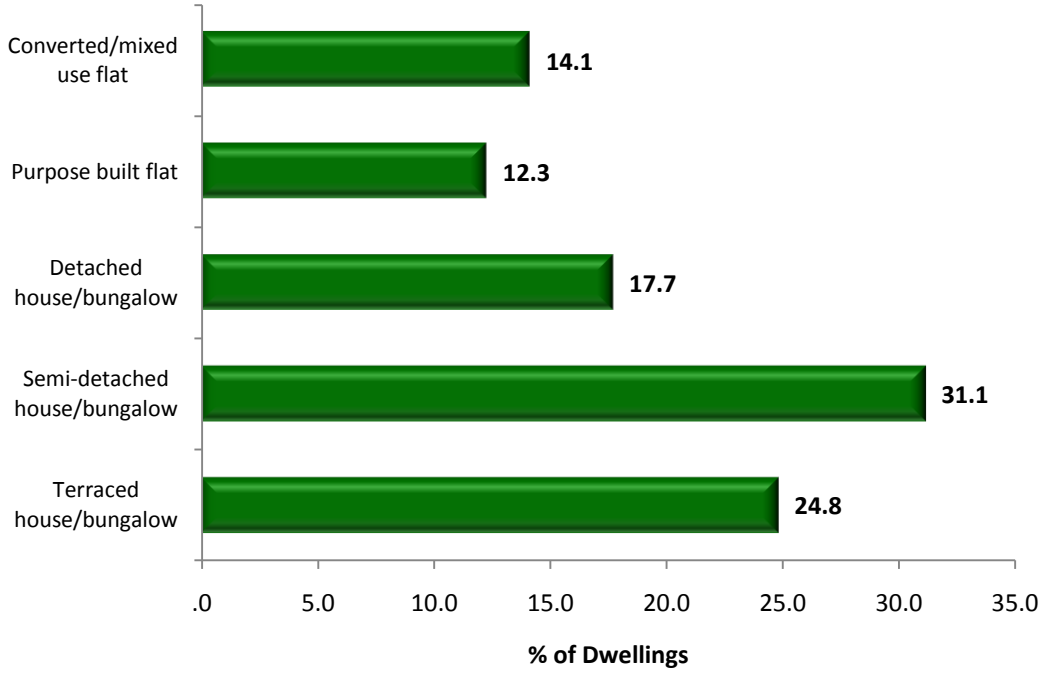


TABLE 5: THE DISTRIBUTION OF THE MAIN TENURE GROUPS BY SURVEY ZONE

	TENURE						Table Total	
	Owner Occupied		Private-rented		Unob.			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE								
St. Pauls	958	47.5	931	46.1	130	6.4	2018	100.0
Pittville	1799	74.8	479	19.9	126	5.2	2404	100.0
Inner Area	9111	60.5	4717	31.3	1228	8.2	15056	100.0
Outer Area	20890	83.5	3242	12.9	900	3.6	25032	100.0
Table Total	**32757**	**73.6**	**9368**	**21.0**	**2384**	**5.4**	**44510**	**100.0**

6.10 Houses and bungalows comprise 32,773 dwellings (73.6%) with the remaining 11,737 dwellings (26.4%) in flats. Houses and bungalows offer a range of terraced, semi-detached and detached configurations with flats predominately in converted buildings or purpose-built blocks.

FIGURE 6: HOUSING STOCK BY TYPE



6.11 National research through the English Housing Survey programme (EHS) has established that the poorest housing conditions are concentrated in the oldest housing stock (52.8% of all dwellings built before 1919 are estimated to be non-decent, EHS 2009) and in the private-rented sector (40.8% non-decent, EHS 2009). Variations in the distribution of private housing by age and tenure may therefore prove significant in determining differential needs for private investment across the Council.

7.0 THE CHARACTERISTICS AND CIRCUMSTANCES OF PRIVATE SECTOR HOUSEHOLDS

7.1 Allowing for vacancy and multiple occupation the private sector housing stock contains an estimated 45,272 households and a household population of 94,828 persons. Average household size is 2.09 persons.

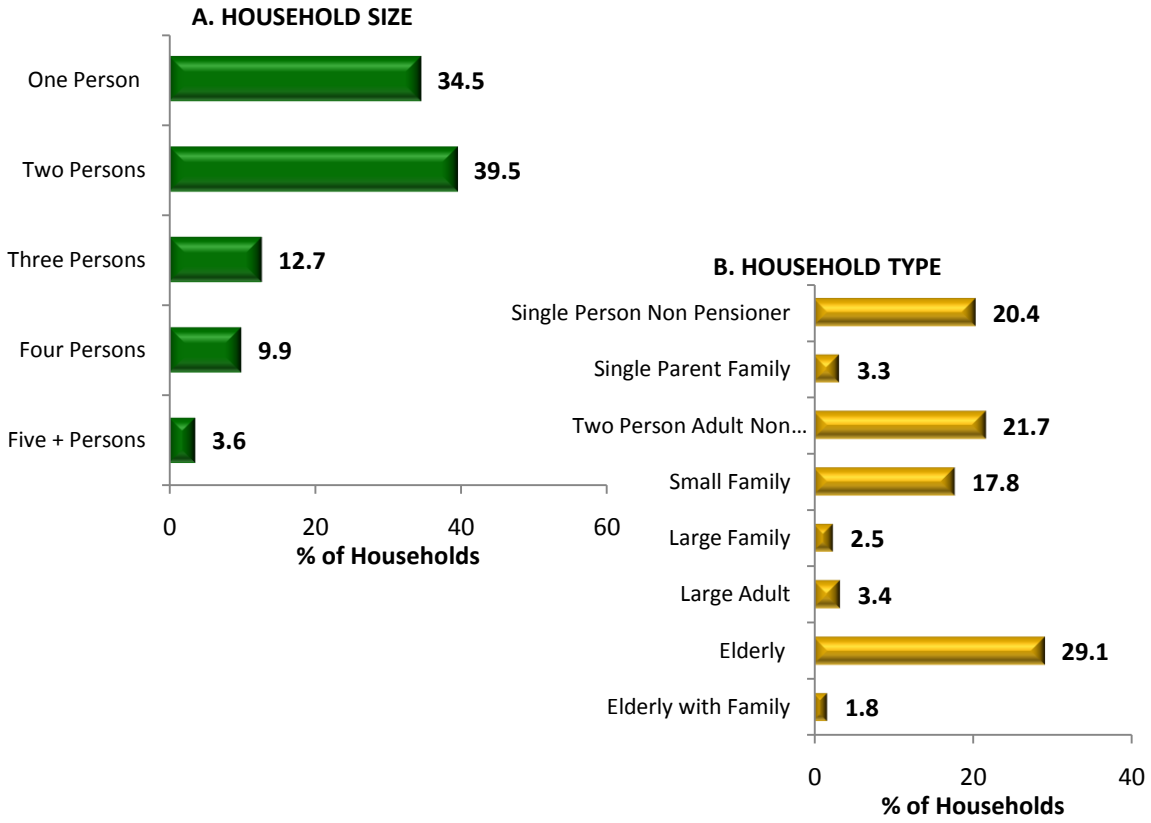
7.2 For the purposes of the survey households were classified into types based on their size and demographic composition. Eight main types are represented comprising:

SINGLE PERSON NON PENSIONER:	One person aged 16 to retirement age.
SINGLE PARENT FAMILY:	One person aged 16 to retirement age together with one or more children aged under 16.
TWO PERSON ADULT NON PENSIONER:	Two persons of either sex aged 16 to retirement age.
SMALL FAMILY:	Two persons aged 16 to retirement age together with one or two children aged under 16.
LARGE FAMILY:	Two persons aged 16 to retirement age together with 3 or more children aged under 16.
LARGE ADULT:	Three or more persons aged 16 to retirement age.
ELDERLY:	One or more persons each of retirement age.
ELDERLY WITH FAMILY:	One or more persons of retirement age together with one or more persons under retirement age.

Small households predominate. 15,615 households (34.5%) contain a single person; an additional 17,874 households (39.5%) contain two persons. The most common household types are:

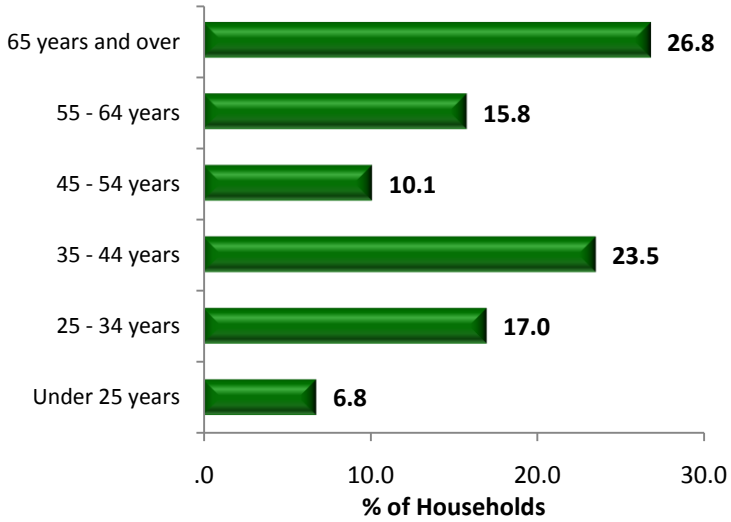
- ***Elderly:*** ***13,181 households - 29.1%;***
- ***Two Person Adult Non Pensioner:*** ***9,834 households - 21.7%;***
- ***Single Person Non Pensioner:*** ***9,220 households - 20.4%; and***
- ***Small Family (up to 2 children):*** ***8,075 households - 17.8%.***

FIGURE 7: PRIVATE HOUSEHOLDS BY TYPE AND SIZE



7.3 19,290 households (42.6%) have a head of household aged 55 years and over; 12,144 households (26.8%) have a head of household aged 65 years and over. In 10,751 households (23.8%) the head of household is aged less than 35 years.

FIGURE 8: PRIVATE HOUSEHOLDS BY AGE OF HEAD OF HOUSEHOLD



7.4 43,831 households (96.8%) are of white origin, the majority of these identifying themselves as British. The remaining 1,441 households (3.2%) represent a broad range of ethnic minority

backgrounds. Households of Asian/Asian British origin represent the largest of these groups - 832 households or 1.8%. However in terms of the number of actual (unweighted) responses there are only 19 Asian households; this is insufficient to provide any statistically robust information. Consequently no analysis based upon ethnicity is reported.

7.5 Significant differences exist in the social characteristics of the main private sector tenure groups. The private-rented sector exhibits a strong bias towards younger single person households as opposed to the owner occupied sector which exhibits a more mature family orientated household structure. Thus:

- ***42.6% of private-rented households are single person in size, compared to 31.4% of owner occupied households;***
- ***20.6% of private-rented households are headed by a person aged under 25 years compared to 1.5% of owner occupied households; and***
- ***38.9% of private-rented households are single person non pensioner in type compared to 13.3% of owner occupied households.***

In contrast to the private-rented sector, 37.5% of owner occupied households are elderly in type; 29% comprise three or more persons and 55.1% are headed by a head of household aged 55 years or over.

TABLE 6: HOUSEHOLD SOCIAL CHARACTERISTICS BY TENURE

	TENURE				Table Total	
	Owner Occupied		Private-rented			
	hholds	%	hholds	%	hholds	%
HOUSEHOLD SIZE						
One Person	10320	31.4	5295	42.6	15615	34.5
Two Persons	12977	39.5	4897	39.4	17874	39.5
Three Persons	4308	13.1	1422	11.4	5730	12.7
Four Persons	3661	11.2	804	6.5	4465	9.9
Five Or More Persons	1561	4.8	26	0.2	1588	3.5
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	507	1.5	2560	20.6	3067	6.8
25 - 34 Years	2810	8.6	4874	39.2	7684	17.0
35 - 44 Years	7112	21.7	3535	28.4	10647	23.5
45 - 54 Years	4324	13.2	260	2.1	4584	10.1
55 - 64 Years	6792	20.7	354	2.8	7146	15.8
65 Years And Over	11282	34.4	862	6.9	12144	26.8
HOUSEHOLD TYPE						
Single Person Non Pensioner	4380	13.3	4840	38.9	9220	20.4
Single Parent Family	619	1.9	894	7.2	1513	3.3
Two Person Adult Non Pensioner	5906	18.0	3929	31.6	9834	21.7
Small Family	6912	21.1	1163	9.3	8075	17.8
Large Family	1111	3.4	10	0.1	1121	2.5
Large Adult	800	2.4	720	5.8	1521	3.4
Elderly	12310	37.5	871	7.0	13181	29.1
Elderly With Family	790	2.4	17	0.1	807	1.8
Table Total	**32828**	**100.0**	**12444**	**100.0**	**45272**	**100.0**

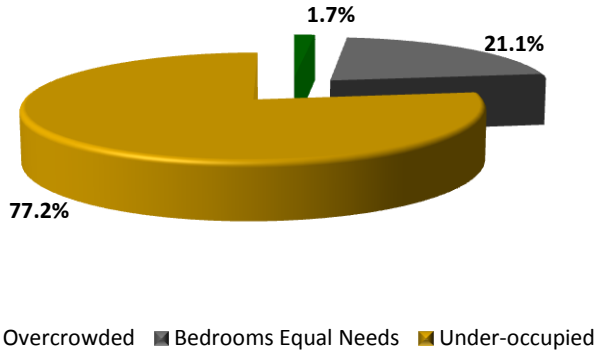
7.6 Differences in household social characteristics also exist geographically across the four survey zones. The youngest household profiles are associated with St Pauls and the Inner

Area. Conversely, elderly households are over represented in both Pittville and the Outer Area. These differences in household composition by area reflect to a large extent the distribution of the private-rented housing market.

TABLE 7: HOUSEHOLD SOCIAL CHARACTERISTICS BY SURVEY ZONE										
	SURVEY ZONE								Table Total	
	St. Pauls		Pittville		Inner Area		Outer Area			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
HOUSEHOLD SIZE										
One Person	1531	48.9	996	41.8	6114	39.6	6975	28.7	15615	34.5
Two Persons	800	25.6	983	41.3	7453	48.2	8639	35.5	17874	39.5
Three Persons	434	13.9	176	7.4	571	3.7	4550	18.7	5730	12.7
Four Persons	279	8.9	154	6.5	1004	6.5	3028	12.5	4465	9.9
Five Or More Persons	87	2.8	73	3.1	309	2.0	1119	4.6	1588	3.5
AGE OF HEAD OF HOUSEHOLD										
Under 25 Years	1060	33.9	84	3.5	1736	11.2	187	0.8	3067	6.8
25 - 34 Years	834	26.6	493	20.7	3844	24.9	2513	10.3	7684	17.0
35 - 44 Years	472	15.1	379	15.9	3911	25.3	5885	24.2	10647	23.5
45 - 54 Years	326	10.4	336	14.1	1497	9.7	2425	10.0	4584	10.1
55 - 64 Years	256	8.2	373	15.6	1467	9.5	5051	20.8	7146	15.8
65 Years And Over	182	5.8	716	30.1	2995	19.4	8251	33.9	12144	26.8
HOUSEHOLD TYPE										
Single Person Non Pensioner	1462	46.7	533	22.4	4569	29.6	2655	10.9	9220	20.4
Single Parent Family	237	7.6	56	2.3	631	4.1	589	2.4	1513	3.3
Two Person Adult Non Pensioner	517	16.5	529	22.2	5402	35.0	3387	13.9	9834	21.7
Small Family	510	16.3	303	12.7	1235	8.0	6027	24.8	8075	17.8
Large Family	70	2.2	73	3.1	232	1.5	746	3.1	1121	2.5
Large Adult	117	3.7	9	0.4	232	1.5	1163	4.8	1521	3.4
Elderly	173	5.5	862	36.2	3149	20.4	8997	37.0	13181	29.1
Elderly With Family	43	1.4	18	0.8	0	0.0	746	3.1	807	1.8
Table Total	**3129**	**100.0**	**2382**	**100.0**	**15450**	**100.0**	**24311**	**100.0**	**45272**	**100.0**

7.7 9,534 households (21.1%) have sufficient bedrooms to meet their family needs. 34,963 households (77.2%) have more bedrooms than required and are under-occupying, while 775 households (1.7%) have insufficient bedrooms to meet their family needs and are overcrowded. High levels of under-occupancy are not surprising against generally small household sizes and a significant housing stock of 3 and 4 bedroom configurations. Levels of overcrowding in the Borough at 1.7% are just below the national average for private housing (2% in 2007/08 to 2009/10) (EHS Household Report 2009-10).

FIGURE 9 : HOUSEHOLD OCCUPANCY



7.8 Variations in housing occupancy are minimal by housing sector. Where they exist they indicate above average rates of overcrowding in the private-rented sector, in 1965-74 housing and in purpose built flats. Levels of under-occupancy are conversely higher in the owner occupied sector and for detached housing.

TABLE 8: HOUSEHOLD OCCUPANCY BY AREA AND HOUSING SECTOR

	BEDROOM STANDARD									
	Overcrowded		Bedrooms Equal Needs		Under-occupied (1+ bedrooms)		Under-occupied (2+ bedrooms)		All Households	
	hholds	%	hholds	%	hholds	%	hholds	%	hholds	%
DATE OF CONSTRUCTION										
Pre-1919	223	1.9	3157	26.6	5272	44.4	3218	27.1	11869	100.0
1919-1944	26	0.6	705	17.0	1671	40.3	1745	42.1	4147	100.0
1945-1964	36	0.6	496	7.8	2551	39.9	3314	51.8	6397	100.0
1965-1974	388	4.9	1638	20.7	3073	38.9	2807	35.5	7905	100.0
1975-1981	0	0.0	1008	20.1	1497	29.9	2506	50.0	5011	100.0
Post-1981	103	1.0	2530	25.4	3968	39.9	3342	33.6	9943	100.0
MAIN HOUSE TYPE										
Terraced House/Bungalow	372	3.2	2108	17.8	4381	37.1	4951	41.9	11812	100.0
Semi-Detached House/Bungalow	54	0.4	2670	19.5	5444	39.8	5493	40.2	13662	100.0
Detached House/Bungalow	0	0.0	947	12.3	1326	17.2	5443	70.5	7717	100.0
Purpose Built Flat	287	5.1	1437	25.3	3793	66.9	152	2.7	5669	100.0
Converted/Mixed Use Flat	62	1.0	2372	37.0	3087	48.1	892	13.9	6412	100.0
SURVEY ZONE										
St. Pauls	187	6.0	888	28.4	1096	35.0	959	30.6	3129	100.0
Pittville	47	2.0	423	17.7	976	41.0	936	39.3	2382	100.0
Inner Area	154	1.0	4032	26.1	6530	42.3	4734	30.6	15450	100.0
Outer Area	388	1.6	4192	17.2	9429	38.8	10303	42.4	24311	100.0
TENURE										
Owner Occupied	438	1.3	5230	15.9	12829	39.1	14331	43.7	32828	100.0
Private-Rented	337	2.7	4304	34.6	5202	41.8	2601	20.9	12444	100.0
All Households	**775**	**1.7**	**9534**	**21.1**	**18031**	**39.8**	**16932**	**37.4**	**45272**	**100.0**

7.9 Geographically rates of overcrowding are above average within St Pauls, where 6% of households are deemed to be living in overcrowded conditions.

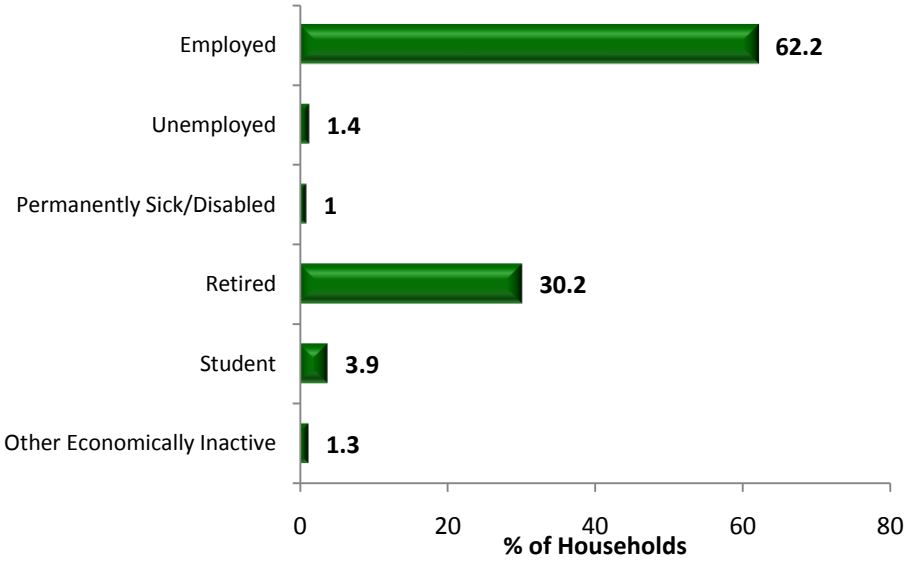
7.10 At a household level, and as might be expected, overcrowding is associated with large family households and under-occupation with the elderly. Thus, 17.2% of single parent families live in overcrowded conditions as do 29.1% of large family households. In contrast, 88.5% of elderly households, with no other family present in the property, are under-occupying their current dwelling.

TABLE 9: HOUSEHOLD OCCUPANCY BY HOUSEHOLD SOCIAL CHARACTERISTICS

	BEDROOM STANDARD									
	Overcrowded		Bedrooms Equal Needs		Under-occupied (1+ bedrooms)		Under-occupied (2+ bedrooms)		All Households	
	hholds	%	hholds	%	hholds	%	hholds	%	hholds	%
HOUSEHOLD SIZE										
One Person	0	0.0	2997	19.2	6519	41.7	6100	39.1	15615	100.0
Two Persons	43	0.2	1789	10.0	6856	38.4	9186	51.4	17874	100.0
Three Persons	245	4.3	901	15.7	3275	57.1	1310	22.9	5730	100.0
Four Persons	144	3.2	3066	68.7	927	20.8	327	7.3	4465	100.0
Five Or More Persons	343	21.6	781	49.2	454	28.6	9	0.6	1588	100.0
AGE OF HEAD OF HOUSEHOLD										
Under 25 Years	42	1.4	548	17.9	1038	33.8	1439	46.9	3067	100.0
25 - 34 Years	164	2.1	2278	29.6	4221	54.9	1020	13.3	7684	100.0
35 - 44 Years	330	3.1	3005	28.2	4293	40.3	3020	28.4	10647	100.0
45 - 54 Years	230	5.0	1112	24.3	1904	41.5	1338	29.2	4584	100.0
55 - 64 Years	9	0.1	510	7.1	3040	42.5	3588	50.2	7146	100.0
65 Years And Over	0	0.0	2081	17.1	3536	29.1	6527	53.7	12144	100.0
HOUSEHOLD TYPE										
Single Person Non Pensioner	0	0.0	1854	20.1	4403	47.8	2963	32.1	9220	100.0
Single Parent Family	261	17.2	1106	73.1	137	9.1	9	0.6	1513	100.0
Two Person Adult Non Pensioner	0	0.0	811	8.2	4330	44.0	4694	47.7	9834	100.0
Small Family	155	1.9	2802	34.7	3677	45.5	1441	17.8	8075	100.0
Large Family	327	29.1	408	36.4	377	33.6	9	0.8	1121	100.0
Large Adult	33	2.2	462	30.4	823	54.1	203	13.4	1521	100.0
Elderly	0	0.0	1522	11.6	4241	32.2	7417	56.3	13181	100.0
Elderly With Family	0	0.0	568	70.4	43	5.4	196	24.2	807	100.0
All Households	**775**	**1.7**	**9534**	**21.1**	**18031**	**39.8**	**16932**	**37.4**	**45272**	**100.0**

7.11 28,162 households (62.2%) have a head of household in full or part-time employment. In 638 households (1.4%) the head of household is unemployed, in 434 households (1%) the head of household is permanently sick/disabled and in 13,692 households (30.2%) the head of household is economically retired. The Borough houses a relatively large student population within the private housing sector; estimated at 1,749 households (3.9%).

FIGURE 10: ECONOMIC STATUS OF HEAD OF HOUSEHOLD

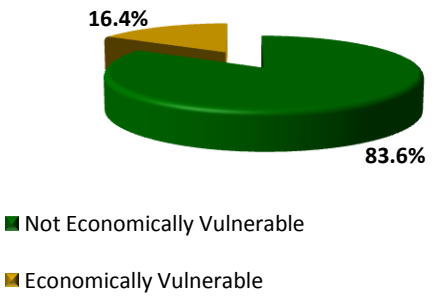


7.12 Within the Decent Homes Standard households are classified as economically vulnerable if they are in receipt of at least one of the principal means tested or disability related benefits. Decent homes guidance (June 2006) lists these benefits as: Income Support, Income-based Job Seekers Allowance, Housing Benefit, Council Tax Benefit, Working Families Tax Credit, Disabled Persons Tax Credit, Disability Living Allowance, Industrial Injuries Disabled Benefit, War Disablement Pension, Attendance Allowance, Child Tax Credit, Working Tax Credit and Pension Credit. For Child Tax Credit and Working Tax Credit the household is only considered vulnerable if the relevant income is less than the threshold amount (£16,040 for 2010).

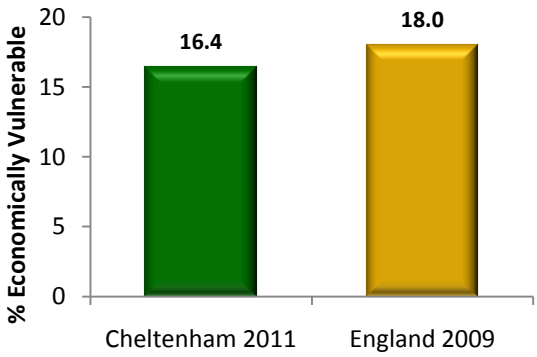
7.13 Applying the above definition, 7,433 private sector households (16.4%) are economically vulnerable. Rates of economic vulnerability in the Borough at 16.4% are slightly below the national average for private housing in England (18% in 2009) (EHS Headline Report 2009-10).

FIGURE 11: ECONOMIC VULNERABILITY IN THE PRIVATE SECTOR

A. VULNERABLE STATUS



B. NATIONAL COMPARISON



7.14 Rates of economic vulnerability are higher for households living in the private-rented sector (29.9%), in pre-1919 housing (22.4%) and in the terraced housing sector (21.2%). Households resident in St. Pauls are significantly more likely than households elsewhere in the Borough to be economically vulnerable; over half of private sector households in this area are in receipt of one of the principal means tested benefits.

TABLE 10: ECONOMIC VULNERABILITY BY AREA AND HOUSING SECTOR

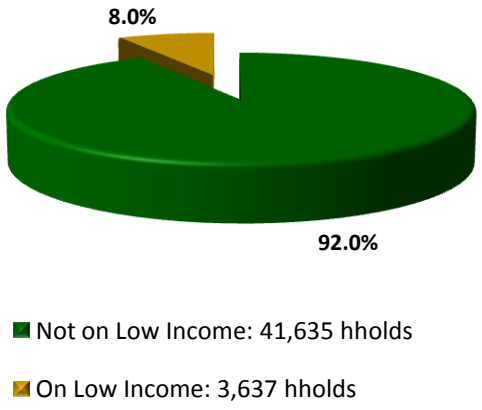
	ECONOMIC VULNERABILITY					
	Not Economically Vulnerable		Economically Vulnerable		All Households	
	hholds	%	hholds	%	hholds	%
DATE OF CONSTRUCTION						
Pre-1919	9209	77.6	2659	22.4	11869	100.0
1919-1944	3404	82.1	743	17.9	4147	100.0
1945-1964	5529	86.4	869	13.6	6397	100.0
1965-1974	6715	84.9	1190	15.1	7905	100.0
1975-1981	4537	90.6	473	9.4	5011	100.0
Post-1981	8444	84.9	1499	15.1	9943	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	9307	78.8	2505	21.2	11812	100.0
Semi-Detached House/Bungalow	11198	82.0	2464	18.0	13662	100.0
Detached House/Bungalow	7044	91.3	673	8.7	7717	100.0
Purpose Built Flat	4930	87.0	739	13.0	5669	100.0
Converted/Mixed Use Flat	5360	83.6	1052	16.4	6412	100.0
SURVEY ZONE						
St. Pauls	1433	45.8	1696	54.2	3129	100.0
Pittville	2076	87.1	306	12.9	2382	100.0
Inner Area	13436	87.0	2014	13.0	15450	100.0
Outer Area	20895	85.9	3416	14.1	24311	100.0
TENURE						
Owner Occupied	29120	88.7	3708	11.3	32828	100.0
Private Rented	8719	70.1	3725	29.9	12444	100.0
All Households	**37839**	**83.6**	**7433**	**16.4**	**45272**	**100.0**

7.15 Economic vulnerability impacts on households of all types and ages but particularly on large family households (with children), elderly households with children and single parent families. Households were the head of household is less than 25 years old are also more likely to be classified as economically vulnerable.

TABLE 11: ECONOMIC VULNERABILITY BY AGE OF HEAD OF HOUSEHOLD AND HOUSEHOLD TYPE						
	ECONOMIC VULNERABILITY				Table Total	
	Not Economically Vulnerable		Economically Vulnerable			
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	1449	47.3	1617	52.7	3067	100.0
25 - 34 Years	6562	85.4	1122	14.6	7684	100.0
35 - 44 Years	9653	90.7	994	9.3	10647	100.0
45 - 54 Years	4232	92.3	352	7.7	4584	100.0
55 - 64 Years	6442	90.1	705	9.9	7146	100.0
65 Years And Over	9501	78.2	2643	21.8	12144	100.0
HOUSEHOLD TYPE						
Single Person Non Pensioner	7231	78.4	1989	21.6	9220	100.0
Single Parent Family	578	38.2	935	61.8	1513	100.0
Two Person Adult Non Pensioner	9305	94.6	529	5.4	9834	100.0
Small Family	7334	90.8	741	9.2	8075	100.0
Large Family	846	75.4	275	24.6	1121	100.0
Large Adult	1209	79.5	312	20.5	1521	100.0
Elderly	11318	85.9	1863	14.1	13181	100.0
Elderly With Family	18	2.2	789	97.8	807	100.0
Table Total	**37839**	**83.6**	**7433**	**16.4**	**45272**	**100.0**

7.16 Average annual net household income for private sector households is estimated at £27,122 per household. Low income households in the UK are normally defined as having a net income that is 60% or less of the median British household income that year. Using this definition, 3,637 households (8%) in Cheltenham are on low incomes.

FIGURE 12: HOUSEHOLDS ON LOW INCOME



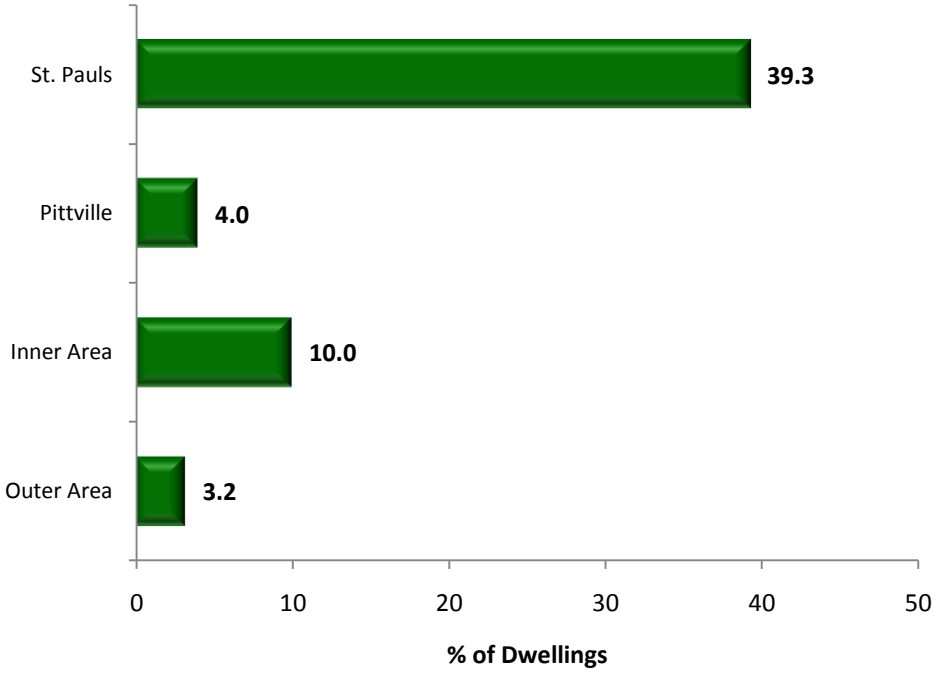
7.17 The proportion of low income households increases in the private-rented sector and again in the pre-1919 terraced housing and converted flat markets. Households most affected predominately exhibit a younger age profile.

TABLE 12: LOW INCOME HOUSEHOLDS BY HOUSING TENURE, AGE AND TYPE						
	LOW INCOME HOUSEHOLDS				Table Total	
	Not On Low Income		Low Income Household			
	hholds	%	hholds	%	hholds	%
TENURE						
Owner Occupied	31859	97.0	969	3.0	32828	100.0
Private-Rented	9776	78.6	2668	21.4	12444	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	10137	85.8	1676	14.2	11812	100.0
Semi-Detached House/Bungalow	12889	94.3	773	5.7	13662	100.0
Detached House/Bungalow	7717	100.0	0	0.0	7717	100.0
Purpose Built Flat	5126	90.4	543	9.6	5669	100.0
Flat In Converted Building	5767	89.9	645	10.1	6412	100.0
DATE OF CONSTRUCTION						
Pre - 1919	10066	84.8	1803	15.2	11869	100.0
1919 - 1944	3617	87.2	530	12.8	4147	100.0
1945 - 1964	6211	97.1	187	2.9	6397	100.0
1965 - 1974	7292	92.3	613	7.7	7905	100.0
1975 - 1981	4742	94.6	269	5.4	5011	100.0
Post - 1981	9706	97.6	237	2.4	9943	100.0
Table Total	**41635**	**92.0**	**3637**	**8.0**	**45272**	**100.0**

TABLE 13: LOW INCOME HOUSEHOLDS BY HOUSEHOLD CHARACTERISTICS						
	LOW INCOME HOUSEHOLDS				Table Total	
	Not On Low Income		Low Income Household			
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	1458	47.6	1608	52.4	3067	100.0
25 - 34 Years	7143	93.0	541	7.0	7684	100.0
35 - 44 Years	10386	97.5	261	2.5	10647	100.0
45 - 54 Years	4408	96.2	176	3.8	4584	100.0
55 - 64 Years	6859	96.0	287	4.0	7146	100.0
65 Years And Over	11380	93.7	764	6.3	12144	100.0
HOUSEHOLD TYPE						
Single Person Non Pensioner	7392	80.2	1828	19.8	9220	100.0
Single Parent Family	1109	73.3	405	26.7	1513	100.0
Two Person Adult Non Pensioner	9634	98.0	200	2.0	9834	100.0
Small Family	7946	98.4	129	1.6	8075	100.0
Large Family	1121	100.0	0	0.0	1121	100.0
Large Adult	1209	79.5	312	20.5	1521	100.0
Elderly	12807	97.2	374	2.8	13181	100.0
Elderly With Family	417	51.7	390	48.3	807	100.0
Table Total	**41635**	**92.0**	**3637**	**8.0**	**45272**	**100.0**

7.18 Geographical variations across the Borough reflect a significantly larger proportion of low income households in St Pauls; almost two fifths of households in this area have a household income less than 60% of the British median value.

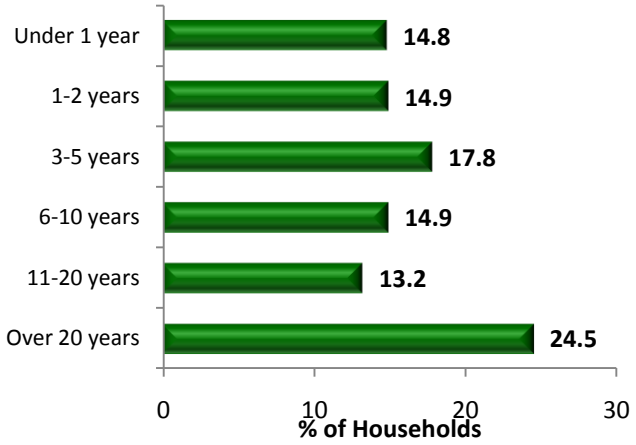
FIGURE 13: RATES OF LOW INCOME HOUSEHOLDS BY SURVEY ZONE



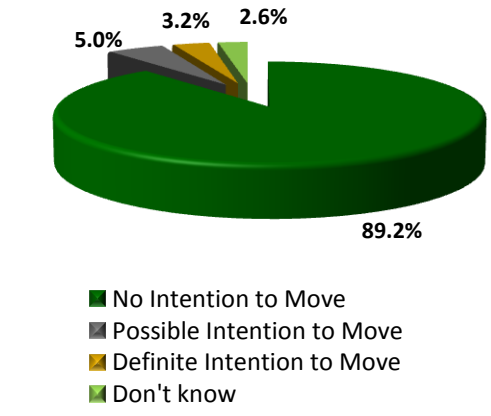
7.19 Residential mobility has long been recognised as a stimulus to home repair and improvement. Mobility patterns within the Borough are mixed. 11,087 households (24.5%) have been resident in their current dwelling for over 20 years; at the opposite end of the spectrum 13,395 households (29.7%) have been resident in their current dwelling under 2 years. 40,389 households (89.2%) have no intention to move within the next 12 months; 1,433 households (3.2%) expressed a definite intention to move and a further 2,270 households (5.0%) thought it was possible they would move from their current accommodation within the next 12 months.

FIGURE 14: RESIDENTIAL MOBILITY

A. LENGTH OF RESIDENCE



B. INTENTION TO MOVE (NEXT 12 MONTHS)



7.20 Rates of residential mobility are particularly high within the private-rented sector, for households in pre-1919 terraced housing and across the flatted housing markets incorporating both pre-1919 converted and mixed-use flats and the more modern purpose built sector. Thus:

- ***44.6% of private-rented households have been resident in their current dwelling under 1 year; a further 29.8% have been resident between 1-2 years; and***
- ***59.0% of households living in flats in converted buildings have been resident for less than 2 years. The equivalent figure for households resident in purpose-built flats is 47%.***

TABLE 14: LENGTH OF RESIDENCE BY HOUSING TENURE, AGE AND TYPE

	RESIDENCY												Table Total	
	Under 1 Year		1-2 Years		3-5 Years		6-10 Years		11-20 Years		Over 20 Years			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
TENURE														
Owner Occupied	1137	3.5	3019	9.2	6472	19.7	5985	18.2	5438	16.6	10778	32.8	32828	100.0
Private-Rented	5544	44.6	3713	29.8	1609	12.9	748	6.0	522	4.2	309	2.5	12444	100.0
MAIN HOUSE TYPE														
Terraced House/Bungalow	2044	17.3	2183	18.5	2499	21.2	2110	17.9	856	7.2	2120	17.9	11812	100.0
Semi-Detached House/Bungalow	1107	8.1	1114	8.2	1854	13.6	1267	9.3	2835	20.7	5485	40.1	13662	100.0
Detached House/Bungalow	316	4.1	205	2.7	1525	19.8	2165	28.1	1347	17.5	2160	28.0	7717	100.0
Purpose Built Flat	1126	19.9	1535	27.1	1389	24.5	252	4.4	294	5.2	1073	18.9	5669	100.0
Flat In Converted Building	2087	32.6	1695	26.4	813	12.7	938	14.6	628	9.8	249	3.9	6412	100.0
DATE OF CONSTRUCTION														
Pre - 1919	3250	27.4	2439	20.6	1544	13.0	1596	13.4	980	8.3	2059	17.4	11869	100.0
1919 - 1944	578	13.9	429	10.3	1137	27.4	616	14.8	157	3.8	1230	29.7	4147	100.0
1945 - 1964	491	7.7	213	3.3	1210	18.9	523	8.2	1410	22.0	2551	39.9	6397	100.0
1965 - 1974	442	5.6	1112	14.1	759	9.6	836	10.6	1330	16.8	3425	43.3	7905	100.0
1975 - 1981	571	11.4	380	7.6	803	16.0	1229	24.5	1053	21.0	975	19.5	5011	100.0
Post - 1981	1349	13.6	2158	21.7	2627	26.4	1933	19.4	1029	10.3	847	8.5	9943	100.0
Table Total	**6681**	**14.8**	**6731**	**14.9**	**8081**	**17.8**	**6732**	**14.9**	**5960**	**13.2**	**11087**	**24.5**	**45272**	**100.0**

7.21 Geographical patterns of mobility across the Borough are strongly influenced by tenure patterns and in particular the distribution of the private-rented sector. Highest rates of household mobility are associated with St Pauls and the Inner survey area.

TABLE 15: LENGTH OF RESIDENCE BY SURVEY ZONE														
	RESIDENCY												Table Total	
	Under 1 Year		1-2 Years		3-5 Years		6-10 Years		11-20 Years		Over 20 Years			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
SURVEY ZONE														
St. Pauls	1237	39.5	638	20.4	407	13.0	274	8.8	301	9.6	271	8.7	3129	100.0
Pittville	408	17.1	300	12.6	378	15.9	353	14.8	400	16.8	544	22.8	2382	100.0
Inner Area	3656	23.7	2907	18.8	2790	18.1	2360	15.3	1313	8.5	2424	15.7	15450	100.0
Outer Area	1379	5.7	2886	11.9	4506	18.5	3745	15.4	3946	16.2	7848	32.3	24311	100.0
Table Total	**6681**	**14.8**	**6731**	**14.9**	**8081**	**17.8**	**6732**	**14.9**	**5960**	**13.2**	**11087**	**24.5**	**45272**	**100.0**

CHELTENHAM
BOROUGH COUNCIL

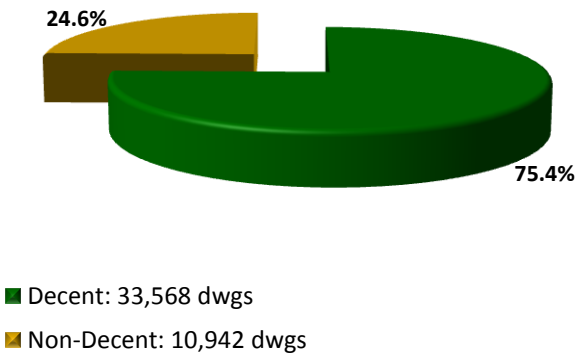
SECTION 3:
PRIVATE SECTOR HOUSING CONDITIONS

This section of the report examines housing conditions across Cheltenham within the private housing sector. Following an overview of conditions and their comparative position nationally, the individual attributes of the Decent Homes Standard are examined and an overall performance profile established.

8.0 HOUSING CONDITIONS - AN OVERVIEW AND NATIONAL PERSPECTIVE

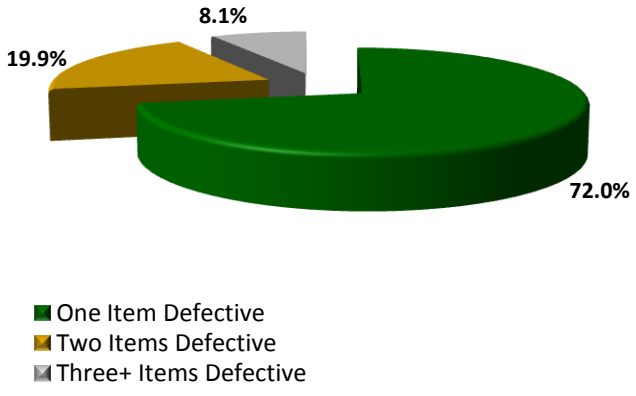
8.1 33,568 dwellings (75.4%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 10,942 dwellings (24.6%) are non-decent.

FIGURE 15: DWELLING PERFORMANCE AGAINST THE DECENT HOMES STANDARD



8.2 The majority of non-decent dwellings (7,880 dwellings - 72%) experience a single item failure with the primary area of failure represented by disrepair (5,115 dwellings – 46.7%). 3,062 non-decent dwellings (28%) experience two or more defects on the decent homes standard. The most common combined defects are linkages between category 1 hazards and disrepair, and disrepair and thermal comfort.

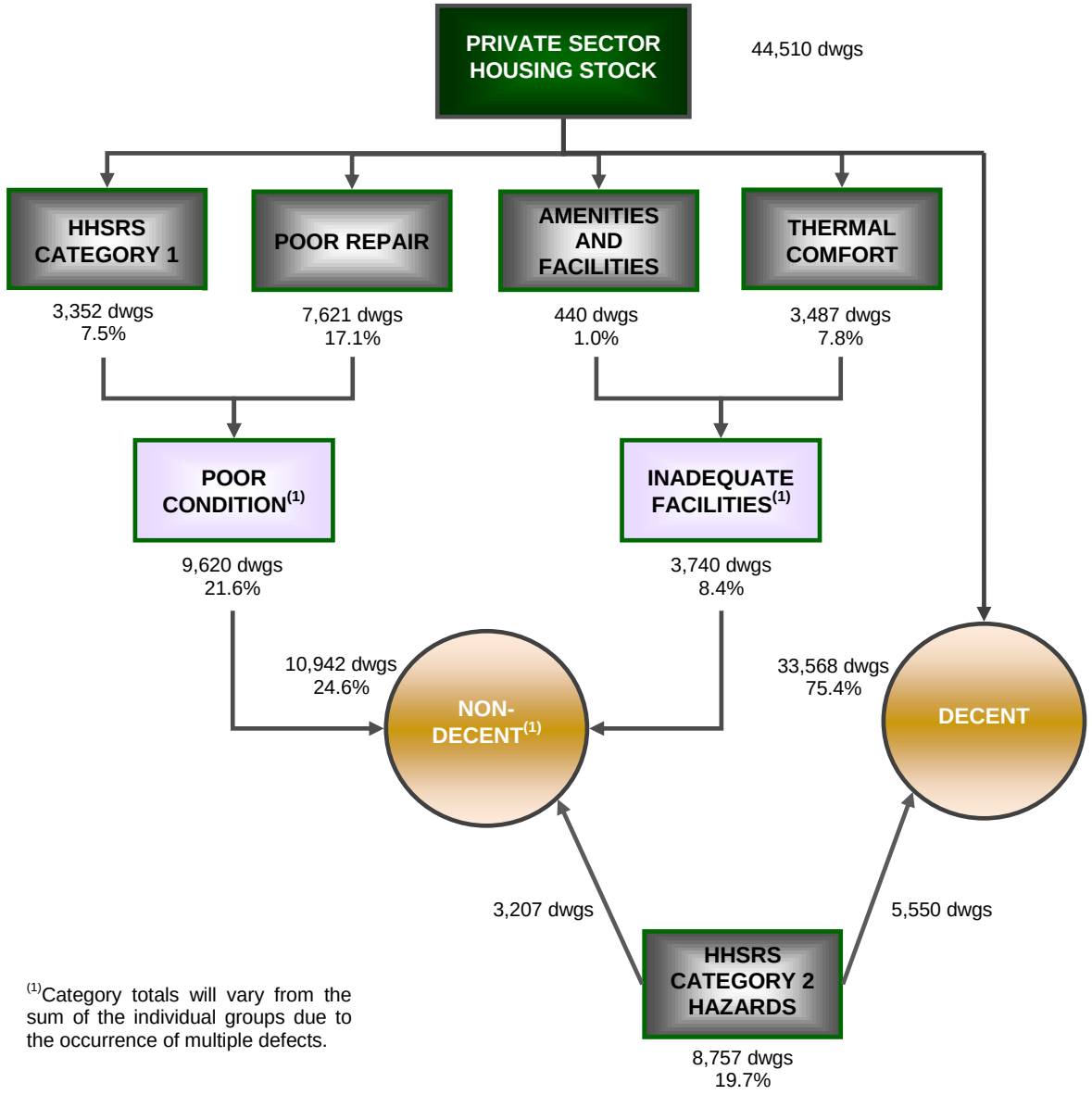
FIGURE 16: NON-DECENT DWELLINGS - NUMBER OF DEFECTS WITHIN THE DECENT HOMES STANDARD



8.3 The overall house condition framework emerging from the Decent Homes Standard is illustrated in Figure 17. Within this framework:

- ***9,620 dwellings (21.6%) experience Category 1 hazards and/or disrepair and can be regarded as in poor physical condition; and***
- ***3,740 dwellings (8.4%) have inadequate facilities, failing the amenity and/or thermal comfort requirements of the decent homes standard.***

FIGURE 17: LOCAL HOUSE CONDITION FRAMEWORK



(1)Category totals will vary from the sum of the individual groups due to the occurrence of multiple defects.

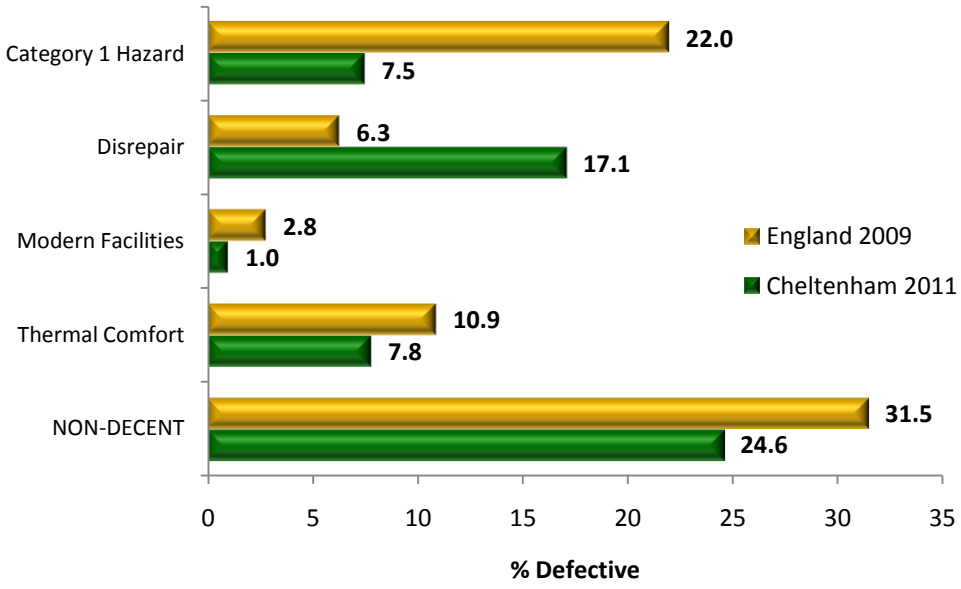
8.4 Costs to address non-decent homes are estimated at £62.740M net averaging £5,734 per non-decent dwelling.

8.5 Information available from the English Housing Survey 2009 enables private sector housing conditions in Cheltenham to be placed in a national perspective.

TABLE 16: LOCAL HOUSING CONDITIONS IN A NATIONAL CONTEXT		
CONDITION INDICATOR	PRIVATE SECTOR HOUSING STOCK	
	ENGLAND 2009	CHELTENHAM 2011
	% Defective	% Defective
Category 1 Hazard	22.0	7.5
Disrepair	6.3	17.1
Modern Facilities	2.8	1.0
Thermal Comfort	10.9	7.8
ALL NON-DECENT	**31.5**	**24.6**

8.6 Overall performance against the Decent Homes Standard in Cheltenham is better than the 2009 National average. The rate of decent homes failure locally at 24.6% compares with 31.5% of all private dwellings non-decent in England. While local performance on modern facilities and thermal comfort is in line with the national averages significant differences exist with regard to category 1 hazards and disrepair. In this respect rates of category 1 hazard in the Borough are significantly below the average but rates of disrepair are significantly higher. Disrepair has long-term implications for the condition and quality of private housing in Cheltenham.

FIGURE 18: DECENT HOMES - A NATIONAL CONTEXT



9.0 HHSRS - CATEGORY 1 AND CATEGORY 2 HAZARDS

9.1 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).

9.2 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 17 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 17: 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
	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

9.3 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 and C i.e. 1,000 points or more; for the purposes of this survey a category 2 hazard will fall within bands D, and E i.e. 200 - 499 points. 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.

TABLE 18: HAZARD BANDINGS AND HAZARD CATEGORISATION

HAZARD SCORE RANGE Points...	HAZARD BAND	HAZARD CATEGORY
5,000 or more	A	CATEGORY 1
2,000 - 4,999	B	
1,000 - 1,999	C	
500 - 999	D	CATEGORY 2
200 - 499	E	
100 - 199	F	OTHER
50 - 99	G	
20 - 49	H	
10 - 19	I	
9 or less	J	

9.4 The distribution and categorisation of emerging hazards are illustrated in Tables 19 and 20 and in Figure 19. The highest risks within the HHSRS (category 1) are related to:

- ***Falls on steps and stairs:*** ***1,839 dwellings;***
- ***Excess cold:*** ***1,454 dwellings;***
- ***Crowding and space:*** ***531 dwellings; and***
- ***Dampness/mould:*** ***432 dwellings.***

FIGURE 19: DWELLINGS EXPERIENCING CATEGORY 1 HAZARDS - PRINCIPAL HAZARDS DISTRIBUTION

Base = 3,352 dwellings wtih Category 1 Hazard

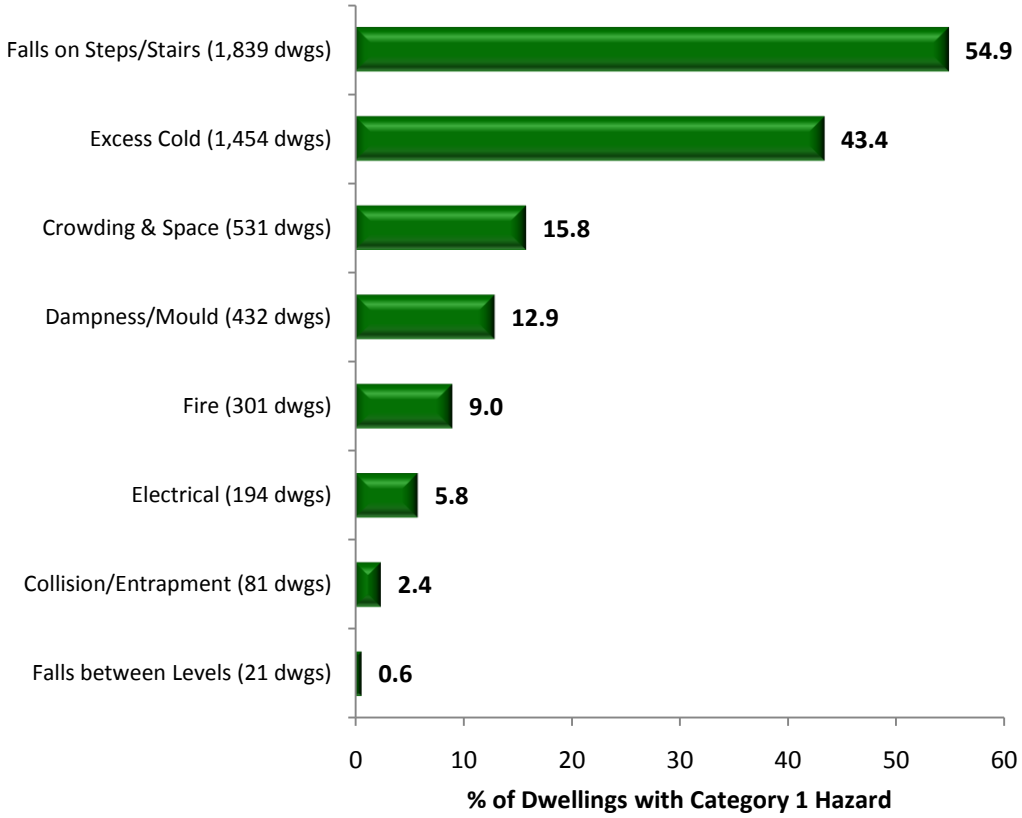


TABLE 19: HHSRS HAZARD BANDINGS BY HAZARD/RISK CATEGORY

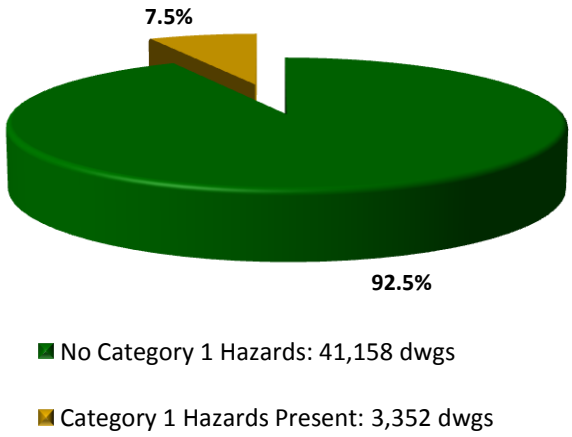
	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I	Band J	ALL DWGS
	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs
Dampness/Mould	80		352		71					44007	44510
Excess Cold	94	433	927	164	5557	14	14			37307	44510
Excess Heat							4520	7		39983	44510
Asbestos								4486		40023	44510
Biocides										44510	44510
Carbon Monoxide						17				44493	44510
Lead										44510	44510
Radiation										44510	44510
Un-combusted Fuel										44510	44510
Volatile Organic Compounds										44510	44510
Crowding And Space			531					4429		39550	44510
Intruder Entry			7					4038		40465	44510
Lighting										44510	44510
Noise										44510	44510
Domestic Hygiene							7			44503	44510
Food Safety					180			7		44323	44510
Hygiene/Sanitation/ Drainage			7		7				21	44476	44510
Domestic Water										44510	44510
Falls With Amenities										44510	44510

TABLE 19: HHSRS HAZARD BANDINGS BY HAZARD/RISK CATEGORY											
	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Band I	Band J	ALL DWGS
	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs	dwgs
Falls On The Level			7	40	7571					36891	44510
Falls On Steps/Stairs		15	1824			6704				35966	44510
Falls Between Levels	7		14		252					44238	44510
Electrical			194							44316	44510
Fire	7	14	280					5282		38927	44510
Hot Surface And Material					7	73		5206		39224	44510
Collision/Entrapment			81				5574			38854	44510
Explosion									4047	40463	44510
Ergonomics										44510	44510
Structural Failure			7							44503	44510

TABLE 20: HHSRS HAZARD CATEGORISATION								
	Category 1		Category 2		Other		ALL DWELLINGS	
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
Dampness/Mould	432	1.0	71	0.2	44007	98.9	44510	100.0
Excess Cold	1454	3.3	5721	12.9	37334	83.9	44510	100.0
Excess Heat					44510	100.0	44510	100.0
Asbestos					44510	100.0	44510	100.0
Biocides					44510	100.0	44510	100.0
Carbon Monoxide					44510	100.0	44510	100.0
Lead					44510	100.0	44510	100.0
Radiation					44510	100.0	44510	100.0
Un-combusted Fuel					44510	100.0	44510	100.0
Volatile Organic Compounds					44510	100.0	44510	100.0
Crowding And Space	531	1.2			43978	98.8	44510	100.0
Intruder Entry	7	0.0			44503	100.0	44510	100.0
Lighting					44510	100.0	44510	100.0
Noise					44510	100.0	44510	100.0
Domestic Hygiene					44510	100.0	44510	100.0
Food Safety			180	0.4	44330	99.6	44510	100.0
Hygiene/Sanitation/Drainage	7	0.0	7	0.0	44496	100.0	44510	100.0
Domestic Water					44510	100.0	44510	100.0
Falls With Amenities					44510	100.0	44510	100.0
Falls On The Level	7	0.0	7612	17.1	36891	82.9	44510	100.0
Falls On Steps/Stairs	1839	4.1			42671	95.9	44510	100.0
Falls Between Levels	21	0.0	252	0.6	44238	99.4	44510	100.0
Electrical	194	0.4			44316	99.6	44510	100.0
Fire	301	0.7			44209	99.3	44510	100.0
Hot Surface And Material			7	0.0	44503	100.0	44510	100.0
Collision/Entrapment	81	0.2			44428	99.8	44510	100.0
Explosion					44510	100.0	44510	100.0
Ergonomics					44510	100.0	44510	100.0
Structural Failure	7	0.0			44503	100.0	44510	100.0

9.5 The survey estimates that 3,352 private sector dwellings exhibit category 1 hazards representing 7.5% of all private dwellings in the Borough. Rates of category 1 hazard failure are below the national average (22% - SEH, 2009).

FIGURE 20: HHSRS - CATEGORY 1 HAZARD PERFORMANCE



9.6 The incidence of category 1 hazards is above average in the private-rented sector, for pre-1919 housing, for terraced dwellings and for flats in converted buildings:

- ***1,468 private-rented dwellings exhibit category 1 hazards representing 15.7% of all private-rented dwellings in the Borough and 43.8% of all dwellings experiencing category 1 hazards;***
- ***2,432 dwellings constructed pre-1919 exhibit category 1 hazards representing 20.6% of all dwellings built in this period and 72.6% of all private dwellings exhibiting category 1 hazards;***
- ***Rates of category 1 hazard failure are higher for terraced dwellings (11.9%) and for converted flats (20.4%).***

FIGURE 21: RATES OF CATEGORY 1 HAZARD FAILURE BY DWELLING TENURE, AGE AND TYPE

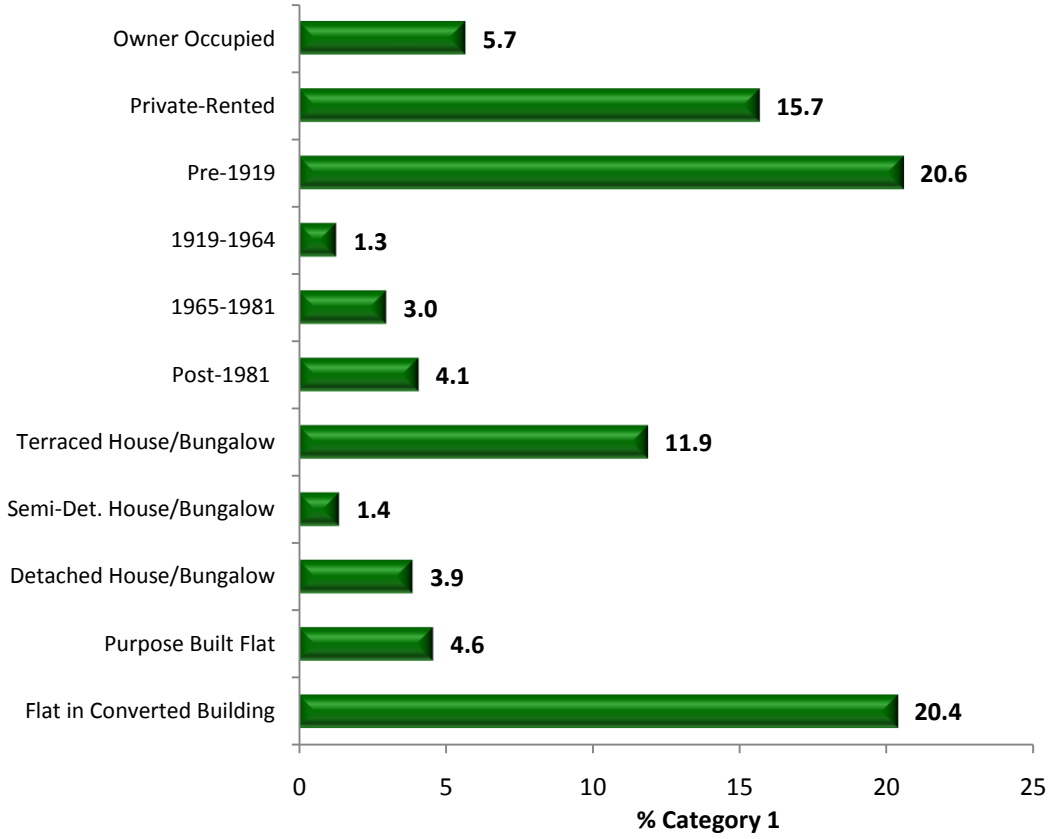


TABLE 21: CATEGORY 1 HAZARD DISTRIBUTION BY AREA AND HOUSING SECTOR

	HHSRS CATEGORY 1 RISK					
	No Category 1 Risks		Category 1 Risks Present		All Dwellings	
	dwgs	%	dwgs	%	dwgs	%
DATE OF CONSTRUCTION						
Pre-1919	9354	79.4	2432	20.6	11786	100.0
1919-1944	3739	97.3	104	2.7	3842	100.0
1945-1964	6438	99.5	34	0.5	6472	100.0
1965-1974	7521	95.2	377	4.8	7898	100.0
1975-1981	4833	99.9	7	0.1	4839	100.0
Post-1981	9273	95.9	399	4.1	9672	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	9734	88.1	1309	11.9	11043	100.0
Semi-Detached House/Bungalow	13658	98.6	197	1.4	13855	100.0
Detached House/Bungalow	7566	96.1	309	3.9	7875	100.0
Purpose Built Flat	5203	95.4	253	4.6	5456	100.0
Converted/Mixed Use Flat	4998	79.6	1283	20.4	6281	100.0
TENURE						
Owner Occupied	30887	94.3	1871	5.7	32757	100.0
Private Rented	7901	84.3	1468	15.7	9368	100.0
Unobtainable/Vacant	2371	99.4	14	0.6	2384	100.0
SURVEY ZONE						
St. Pauls	1457	72.2	561	27.8	2018	100.0
Pittville	2101	87.4	303	12.6	2404	100.0
Inner Area	13828	91.8	1228	8.2	15056	100.0
Outer Area	23771	95.0	1261	5.0	25032	100.0
All Dwellings	**41158**	**92.5**	**3352**	**7.5**	**44510**	**100.0**

9.7 Geographically, rates of category 1 hazard failure are above average in St Pauls (27.8%) and Pittville (12.6%).

9.8 Cost to address category 1 hazards within the unsatisfactory housing stock are estimated at £28.067M net averaging £8,500 per defective dwelling. Individual costs range from £2,000 to just under £30,000 per dwelling. Costs presented are net of VAT, fees, preliminaries and contingencies but in addition to HHSRS improvements allow for the completion of outstanding repairs to dwellings experiencing category 1 hazards.

TABLE 22: COSTS TO ADDRESS CATEGORY 1 HAZARDS BY AREA AND HOUSING SECTOR

	CATEGORY 1 HAZARD REPAIR AND IMPROVEMENT COST	
	Average Cost (£)	Total Cost (£)
TENURE		
Owner Occupied	8444	15795576
Private-Rented	8220	12064044
Unobtainable	15136	207133
MAIN HOUSE TYPE		
Terraced House/Bungalow	8975	11750795
Semi-Detached House/Bungalow	8571	1689057
Detached House/Bungalow	10341	3198811
Purpose Built Flat	8661	2192046
Flat In Converted Building	7198	9236046
DATE OF CONSTRUCTION		
Pre - 1919	9285	22580690
1919 - 1944	7918	819628
1945 - 1964	6284	211245
1965 - 1974	6642	2503987
1975 - 1981	4863	33276
Post - 1981	4805	1917928
SURVEY ZONE		
St. Pauls	8746	4907026
Pittville	6987	2114022
Inner Area	8883	10905497
Outer Area	8044	10140210
Total	**8373**	**28066754**

9.9 Costs to address category 1 hazards are slightly higher on average within the owner-occupied sector, for detached houses and for properties constructed pre-1919:

- ***Costs to address category 1 hazards within the owner-occupied sector are estimated at £15.796M representing 56.3% of total improvement costs and averaging £8,444 per defective dwelling;***
- ***80.5% of total improvement costs are associated with dwellings constructed pre-1919. These costs are estimated at £22.581M at an average of £9,285 per defective dwelling.***

9.10 Recent research in England has examined and quantified the costs, and benefits to the NHS of reducing HHSRS Category 1 hazards to an acceptable level, 'Quantifying the economic cost of unhealthy housing - a case study from England', 2011, Simon Nichol, Mike Roys, Maggie Davidson, David Ormandy and Peter Ambrose. Using conclusions from this research at a national level and data from the house condition survey enables a local analysis to be completed. This is represented in the table below.

9.11 3,352 private sector dwellings in Cheltenham are affected by HHSRS Category 1 hazards. The spread of these hazards by risk type is illustrated in column 1 of the table. Costs to address Category 1 hazards as a one-off programme were calculated during the house condition survey and are illustrated in column 2 of the table. Columns 3 and 4 of the table have applied national averages to local data to determine 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 of the table indicate payback periods through savings of actions to address Category 1 HHSRS hazards. Payback periods have been computed against direct NHS savings but also based on total savings to society.

TABLE 23: THE COSTS AND BENEFITS TO THE NHS IN CHELTENHAM OF ADDRESSING CATEGORY 1 HAZARDS

HHSRS HAZARD	TOTAL NUMBER OF CATEGORY 1 HAZARDS	TOTAL ONE OFF COST TO ADDRESS CATEGORY 1 HAZARD	ANNUAL SAVINGS TO NHS	ANNUAL SOCIETY SAVINGS	PAYBACK PERIOD	
					NHS SAVINGS	TOTAL SAVINGS
	dwgs	£	£	£	years	years
Falls on Stairs	1839	2,758,904	388,809	972,023	7.1	2.8
Excess Cold	1454	4,071,539	13,281	33,203	306.6	122.6
Crowding & Space	531	1,062,856	503,655	1,259,138	2.1	0.8
Dampness	432	863,602	38,374	95,935	22.5	9.0
Fire	301	301,003	36,395	90,988	8.3	3.3
Electrical	194	290,654	29,284	73,210	9.9	4.0
Falls between levels	21	16,421	2,280	5,700	7.2	2.9
Domestic Hygiene	7	6,158	675	1,688	9.1	3.6
Structural	7	17,106	882	2,205	19.4	7.8
Falls on the level	7	2,053	982	2,455	2.1	0.8
Entry by Intruders	7	2,737	887	2,218	3.1	1.2
ALL HAZARDS	**3352**	**9,393,033**	**1,015,504**	**2,538,760**	**9.2**	**3.7**

9.12 One-off costs to address Category 1 HHSRS hazards in private sector dwellings in Cheltenham are estimated at £9.393M. These costs are estimated to attract NHS savings locally of £1.016M per annum giving a payback period of 9.2 years. Total savings to society are estimated at £2.539M per annum reducing this payback period to just less than 4 years.

9.13 In addition to category 1 hazards, 8,757 dwellings (19.7%) experience defects falling into hazard bands D and E and have been classified as category 2 homes. Within the category 2 hazard group, 1,567 dwellings (17.9%) also exhibit category 1 hazards - the remaining 7,190 dwellings (82.1%) do not. Strategies to deal with category 1 hazards might logically be expected to address associated category 2 defects. Those dwellings experiencing category 2 hazards only will however remain at risk and may be capable of early and effective targeting through the use of Hazard Awareness Notices. Within the group of dwellings experiencing category 2 hazards only, hazards remain dominated by the risk of falls and excess cold.

FIGURE 22: CATEGORY 2 HAZARD OCCURRENCE

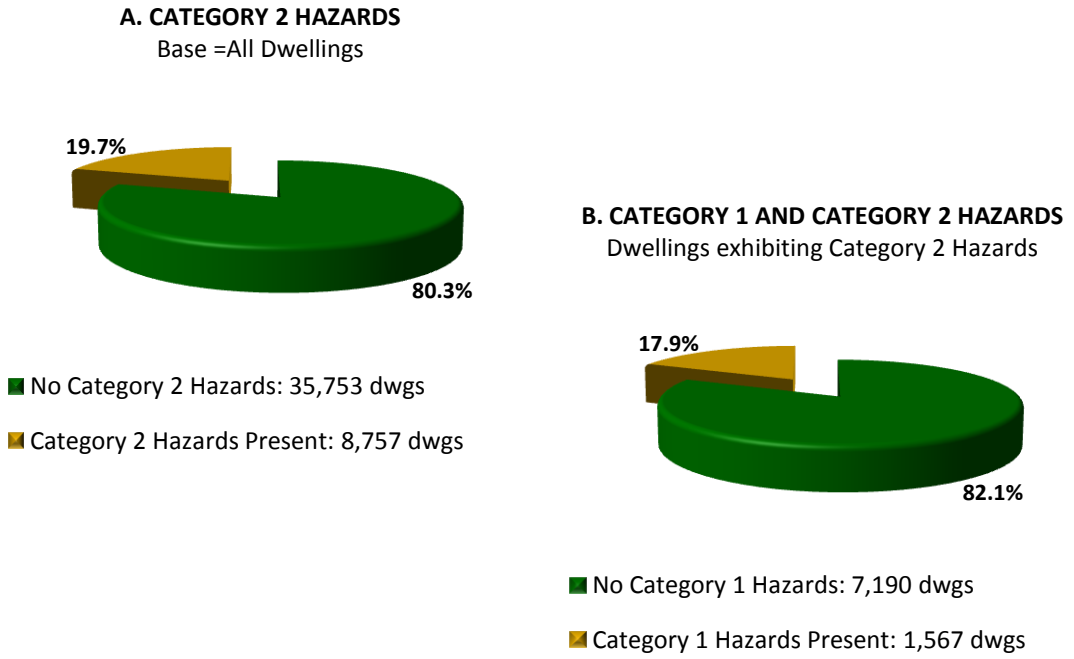


TABLE 24: DWELLINGS EXPERIENCING CATEGORY 2 HAZARDS ONLY - HAZARD DISTRIBUTION

	Category 2		Other		ALL DWELLINGS WITH CATEGORY 2 HAZARD ONLY	
	dwgs	%	dwgs	%	dwgs	%
Dampness/Mould	8	0.1	7182	99.9	7190	100.0
Excess Cold	4626	64.3	2564	35.7	7190	100.0
Excess Heat			7190	100.0	7190	100.0
Asbestos			7190	100.0	7190	100.0
Biocides			7190	100.0	7190	100.0
Carbon Monoxide			7190	100.0	7190	100.0
Lead			7190	100.0	7190	100.0
Radiation			7190	100.0	7190	100.0
Uncombusted Fuel			7190	100.0	7190	100.0
Volatile Organic Compounds			7190	100.0	7190	100.0
Crowding And Space			7190	100.0	7190	100.0
Intruder Entry			7190	100.0	7190	100.0
Lighting			7190	100.0	7190	100.0
Noise			7190	100.0	7190	100.0
Domestic Hygiene			7190	100.0	7190	100.0
Food Safety			7190	100.0	7190	100.0

TABLE 24: DWELLINGS EXPERIENCING CATEGORY 2 HAZARDS ONLY - HAZARD DISTRIBUTION						
	Category 2		Other		ALL DWELLINGS WITH CATEGORY 2 HAZARD ONLY	
	dwgs	%	dwgs	%	dwgs	%
Hygiene/Sanitation/Drainage			7190	100.0	7190	100.0
Domestic Water			7190	100.0	7190	100.0
Falls With Amenities			7190	100.0	7190	100.0
Falls On The Level	6714	93.4	476	6.6	7190	100.0
Falls On Steps/Stairs			7190	100.0	7190	100.0
Falls Between Levels			7190	100.0	7190	100.0
Electrical			7190	100.0	7190	100.0
Fire			7190	100.0	7190	100.0
Hot Surface And Material	7	0.1	7183	99.9	7190	100.0
Collision/Entrapment			7190	100.0	7190	100.0
Explosion			7190	100.0	7190	100.0
Ergonomics			7190	100.0	7190	100.0
Structural Failure			7190	100.0	7190	100.0

10.0 HOUSING REPAIR

10.1 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:

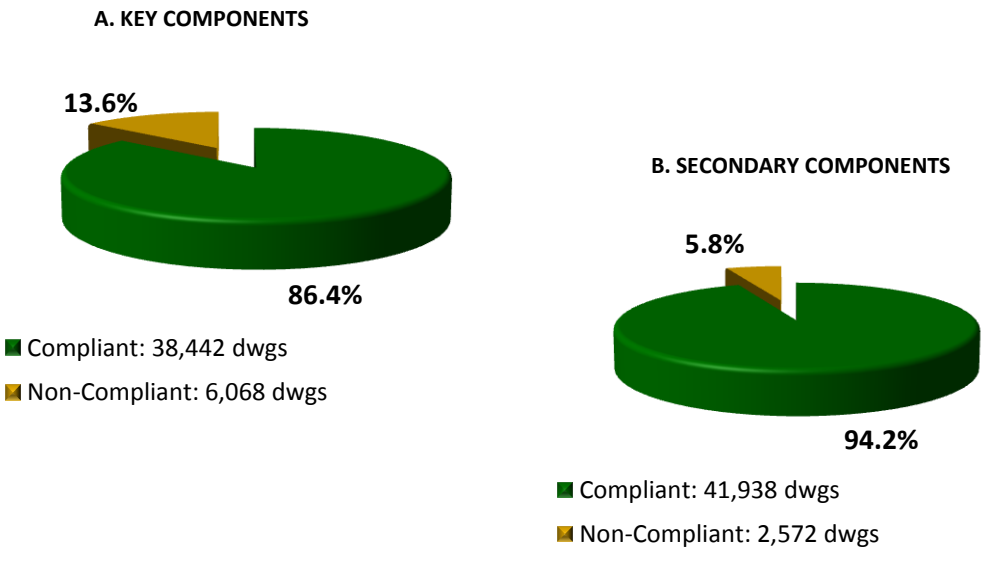
- ***One or more of the key building components are old and because of their condition, need replacing or major repair;***
- ***Two or more of the other building components are old and, because of their condition need replacing or major repair.***

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.***

10.2 Overall, 7,621 dwellings (17.1%) 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.

FIGURE 23: DECENT HOMES REPAIR PERFORMANCE



10.3 Elemental repair defects for those dwellings requiring major repairs are illustrated in Table 25. External repairs are dominated by windows, paths, roof covering and access doors although disrepair is also evident in external structural components including chimneys and rainwear. Internally, repair needs are dominated by stairs and fireplaces.

TABLE 25: DWELLINGS DEFECTIVE ON DECENT HOMES REPAIR - ELEMENTAL REPAIR PROFILE

	Compliant		Non-Compliant		ALL DWELLINGS DEFECTIVE ON REPAIR	
	dwgs	%	dwgs	%	dwgs	%
EXTERNAL						
Roof Structure Repair	7556	99.2	65	0.8	7621	100.0
Roof Cover Repair	6641	87.1	980	12.9	7621	100.0
Chimney Repair	6760	88.7	860	11.3	7621	100.0
Flashing Repair	7349	96.4	272	3.6	7621	100.0
Rainwear Repair	7206	94.6	415	5.4	7621	100.0
External Wall Finish Repair	7339	96.3	282	3.7	7621	100.0
External Pointing Repair	7556	99.2	65	0.8	7621	100.0
Lintol Repair	7556	99.2	65	0.8	7621	100.0
External Wall Structure Repair	7254	95.2	367	4.8	7621	100.0
Window Repair	5001	65.6	2620	34.4	7621	100.0
Access Door Repair	6710	88.0	911	12.0	7621	100.0
Drainage Repair	7483	98.2	138	1.8	7621	100.0
Boundary Fencing Repair	6786	89.0	835	11.0	7621	100.0
Curtilage Path Repair	6298	82.6	1322	17.4	7621	100.0
INTERNAL						
Floor Structure Repair	7607	99.8	14	0.2	7621	100.0
Floor Finish Repair	7434	97.5	187	2.5	7621	100.0
Internal Wall Structure Repair	7607	99.8	14	0.2	7621	100.0
Internal Wall Finish Repair	7220	94.7	401	5.3	7621	100.0
Ceiling Finish Repair	7529	98.8	92	1.2	7621	100.0
Internal Door Repair	7407	97.2	214	2.8	7621	100.0
Fireplace/Flue Repair	5644	74.1	1977	25.9	7621	100.0
Stair/Balustrade Repair	5553	72.9	2068	27.1	7621	100.0
Kitchen Repair	7024	92.2	597	7.8	7621	100.0
Bathroom Repair	7147	93.8	474	6.2	7621	100.0
Internal Plumbing Repair	7254	95.2	367	4.8	7621	100.0
Electrical System Repair	6398	84.0	1223	16.0	7621	100.0
Heating Boiler/Appliance Repair	7074	92.8	547	7.2	7621	100.0
Heating Distribution Repair	6572	86.2	1049	13.8	7621	100.0

10.4 As might be expected disrepair is related to dwelling age with rates of disrepair significantly above average in the pre-1919 housing sector. This age bias translates across the main house types and tenure groups resulting in higher rates of disrepair within the private-rented sector and for flats in converted buildings.

TABLE 26: DECENT HOMES REPAIR PERFORMANCE BY AREA AND HOUSING SECTOR						
	DECENT HOMES REPAIR					
	Compliant		Non-Compliant		All Dwellings	
	dwgs	%	dwgs	%	dwgs	%
DATE OF CONSTRUCTION						
Pre-1919	8270	70.2	3516	29.8	11786	100.0
1919-1944	2968	77.2	875	22.8	3842	100.0
1945-1964	6069	93.8	402	6.2	6472	100.0
1965-1974	6303	79.8	1595	20.2	7898	100.0
1975-1981	4676	96.6	163	3.4	4839	100.0
Post-1981	8603	88.9	1070	11.1	9672	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	10043	90.9	1001	9.1	11043	100.0
Semi-Detached House/Bungalow	12056	87.0	1799	13.0	13855	100.0
Detached House/Bungalow	6727	85.4	1148	14.6	7875	100.0
Purpose Built Flat	4215	77.3	1240	22.7	5456	100.0
Converted/Mixed Use Flat	3848	61.3	2433	38.7	6281	100.0
TENURE						
Owner Occupied	28307	86.4	4450	13.6	32757	100.0
Private-Rented	6758	72.1	2610	27.9	9368	100.0
Unobtainable/Vacant	1823	76.5	561	23.5	2384	100.0
SURVEY ZONE						
St. Pauls	1663	82.4	356	17.6	2018	100.0
Pittville	2059	85.7	345	14.3	2404	100.0
Inner Area	12277	81.5	2779	18.5	15056	100.0
Outer Area	20890	83.5	4142	16.5	25032	100.0
All Dwellings	**36889**	**82.9**	**7621**	**17.1**	**44510**	**100.0**

10.5 Rates of disrepair within the Decent Homes Standard are relatively constant across the four survey zones, varying from a low of 14.3% in Pittville to a high of 18.5% in the Inner survey zones.

10.6 Costs to address repair defects within the Decent Homes Standard are estimated at £31.830M averaging just over £4,000 per defective dwelling.

FIGURE 24: DECENT HOMES REPAIR PERFORMANCE BY DWELLING AGE, TYPE AND TENURE

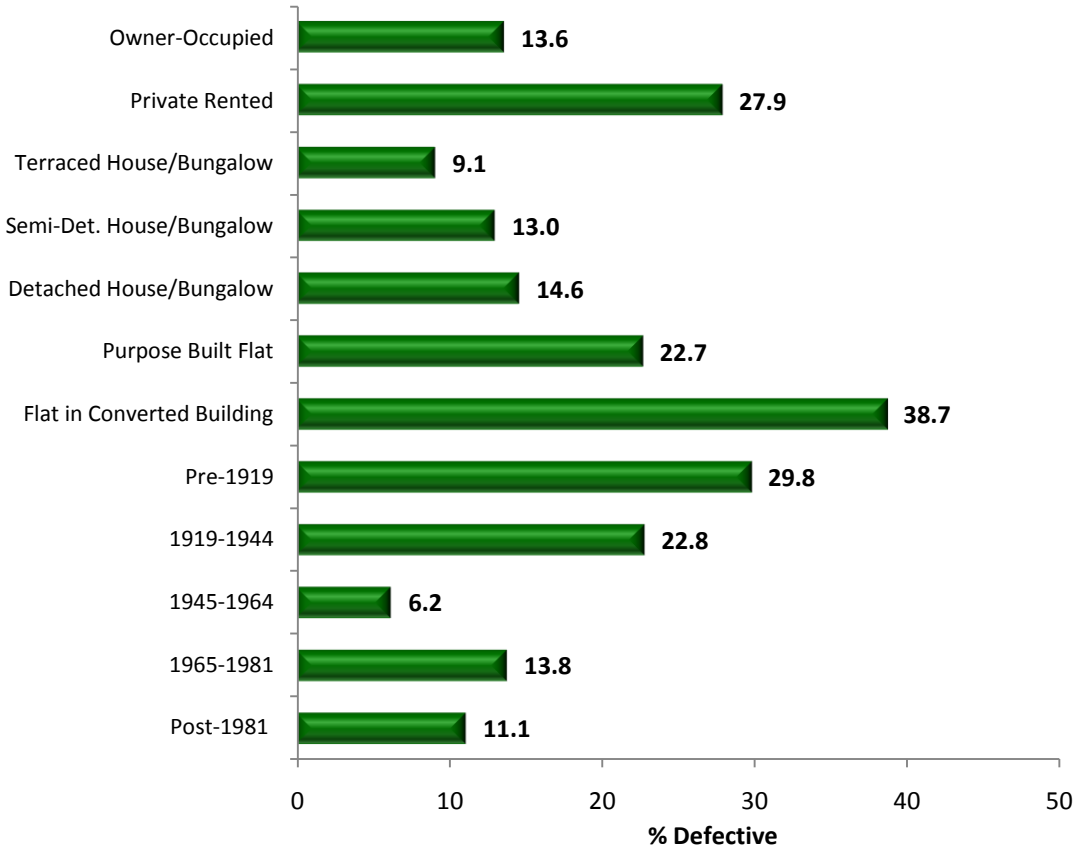


TABLE 27: DECENT HOMES REPAIR DEFECTS - COSTS BY AREA AND HOUSING SECTOR		
	DECENT HOMES REPAIR COST	
	Average Cost	Total Cost
TENURE		
Owner Occupied	5195	23117949
Private-Rented	2542	6633313
Unobtainable	3704	2078483
MAIN HOUSE TYPE		
Terraced House/Bungalow	4006	4008952
Semi-Detached House/Bungalow	7163	12885734
Detached House/Bungalow	4979	5714977
Purpose Built Flat	3663	4543325
Flat In Converted Building	1922	4676757
DATE OF CONSTRUCTION		
Pre - 1919	3235	11372076
1919 - 1944	9912	8670657
1945 - 1964	2732	1098772
1965 - 1974	2787	4445054
1975 – 1981	4359	712542
Post - 1981	5170	5530642
SURVEY ZONE		
St. Pauls	2773	986561
Pittville	3142	1082532
Inner Area	3852	10703812
Outer Area	4601	19056839
Total	**4177**	**31829744**

11.0 HOUSING AMENITIES AND FACILITIES

11.1 The survey has examined the amenities and facilities offered by private sector housing in Cheltenham. 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.***

11.2 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.***

11.3 Kitchen and bathroom amenities exhibit a modern age profile within the private housing sector. 39,817 dwellings or 89.5% offer kitchens under 20 years; 41,886 dwellings or 94.1% offer bathroom amenities under 30 years old.

TABLE 28: KITCHEN AND BATHROOM AGE PROFILES BY DWELLING TENURE, AGE AND TYPE

	KITCHEN FITTINGS				AGE OF BATHROOM AMENITIES				Table Total	
	Under 20 Yrs Old		Over 20 Yrs Old		Under 30 Yrs Old		Over 30 Yrs Old			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%
TENURE										
Owner Occupied	29300	89.4	3458	10.6	30712	93.8	2045	6.2	32757	100.0
Private-Rented	8140	86.9	1228	13.1	8797	93.9	572	6.1	9368	100.0
Unobtainable	2377	99.7	7	0.3	2377	99.7	7	0.3	2384	100.0
MAIN HOUSE TYPE										
Terraced House/Bungalow	10200	92.4	843	7.6	10725	97.1	318	2.9	11043	100.0
Semi-Detached House/Bungalow	12044	86.9	1811	13.1	12849	92.7	1006	7.3	13855	100.0
Detached House/Bungalow	6950	88.3	925	11.7	7498	95.2	377	4.8	7875	100.0
Purpose Built Flat	4853	88.9	603	11.1	4922	90.2	534	9.8	5456	100.0
Flat In Converted Building	5770	91.9	511	8.1	5892	93.8	389	6.2	6281	100.0
DATE OF CONSTRUCTION										
Pre - 1919	10557	89.6	1229	10.4	10817	91.8	969	8.2	11786	100.0
1919 - 1944	3395	88.3	448	11.7	3420	89.0	423	11.0	3842	100.0
1945 - 1964	5606	86.6	866	13.4	6072	93.8	399	6.2	6472	100.0
1965 - 1974	7449	94.3	449	5.7	7472	94.6	427	5.4	7898	100.0
1975 - 1981	3687	76.2	1152	23.8	4433	91.6	406	8.4	4839	100.0
Post - 1981	9124	94.3	549	5.7	9672	100.0	0	0.0	9672	100.0
Table Total	**39817**	**89.5**	**4693**	**10.5**	**41886**	**94.1**	**2624**	**5.9**	**44510**	**100.0**

11.4 Linked to this modern age profile, additional amenity defects are recorded in less than 1% of the housing stock:

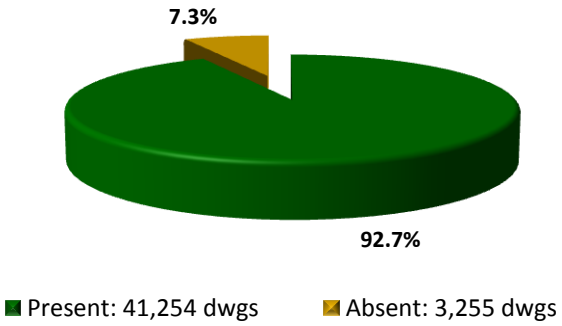
- ***396 dwellings (0.9%) offer inadequate kitchen space/layout;***
- ***287 dwellings (0.6%) offer unsatisfactory bathroom location; and***
- ***201 dwellings (0.5%) offer unsatisfactory WC location.***

In addition to these amenity defects common access area size and layout in flats was assessed as unsatisfactory in just 15 dwellings (0.0%).

11.5 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 440 dwellings (1.0%) fail the decent homes amenity criteria.

11.6 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 and first floor windows where appropriate. Core measures are present in 41,254 dwellings (92.7%) but absent in 3,255 dwellings or 7.3%.

FIGURE 25: CORE HOME SECURITY MEASURES



11.7 At 19.0 incidents per thousand households the rate of burglary within Cheltenham local authority during 2009, as measured by Police recorded crime statistics, was above both the England & Wales rate of 11.5 and the Gloucestershire Force rate of 9.6 incidents per thousand households.

11.8 Results from the British Crime Survey (BSC) indicate that the risk of becoming a victim of burglary varied considerably by household characteristic and locality. Of particular interest within the current context is the finding that the level of home security is a key risk factor for burglary victimisation. Households with no such measures were almost ten times more likely

to have been victims of burglary than households where simple security measures such as deadlocks on doors and window locks were in place.

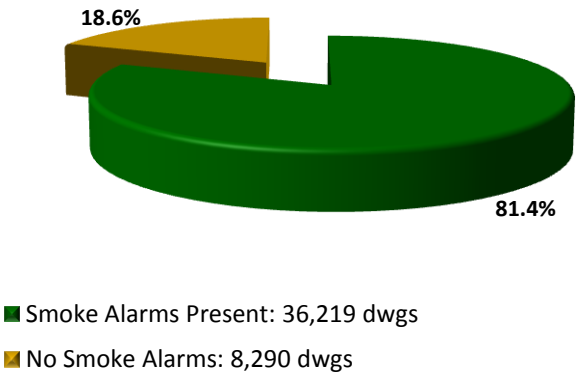
11.9 Variations in security provision exist across the Borough reflecting lower levels of home security in the private-rented sector and in flats in converted buildings. Pre-1919 dwellings are less likely than other building eras to possess adequate core security measures. Geographically, dwellings in St Pauls and Pittville exhibit lower rates of security than elsewhere, with over a fifth of dwellings in St Pauls lacking core security measures.

TABLE 29: CORE SECURITY MEASURES BY DWELLING TENURE, TYPE AND AGE

	CORE SECURITY MEASURES				Table Total	
	Core Measures Present		Core Measures Absent			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	1581	78.3	438	21.7	2018	100.0
Pittville	2000	83.2	403	16.8	2404	100.0
Inner Area	13182	87.6	1874	12.4	15056	100.0
Outer Area	24491	97.8	540	2.2	25032	100.0
TENURE						
Owner Occupied	31151	95.1	1607	4.9	32757	100.0
Private-Rented	7733	82.5	1635	17.5	9368	100.0
Unobtainable	2371	99.4	14	0.6	2384	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	9999	90.5	1044	9.5	11043	100.0
Semi-Detached House/Bungalow	13221	95.4	633	4.6	13855	100.0
Detached House/Bungalow	7858	99.8	17	0.2	7875	100.0
Purpose Built Flat	5261	96.4	195	3.6	5456	100.0
Flat In Converted Building	4915	78.2	1366	21.8	6281	100.0
DATE OF CONSTRUCTION						
Pre - 1919	9554	81.1	2232	18.9	11786	100.0
1919 - 1944	3413	88.8	430	11.2	3842	100.0
1945 - 1964	6390	98.7	81	1.3	6472	100.0
1965 - 1974	7620	96.5	278	3.5	7898	100.0
1975 - 1981	4630	95.7	209	4.3	4839	100.0
Post - 1981	9647	99.7	25	0.3	9672	100.0
Table Total	**41254**	**92.7**	**3255**	**7.3**	**44510**	**100.0**

11.10 36,219 dwellings (81.4%) offer access to at least one mains powered or battery operated smoke alarm; 8,290 dwellings (18.6%) have no internal smoke alarm provision.

FIGURE 26: SMOKE ALARM PROVISION



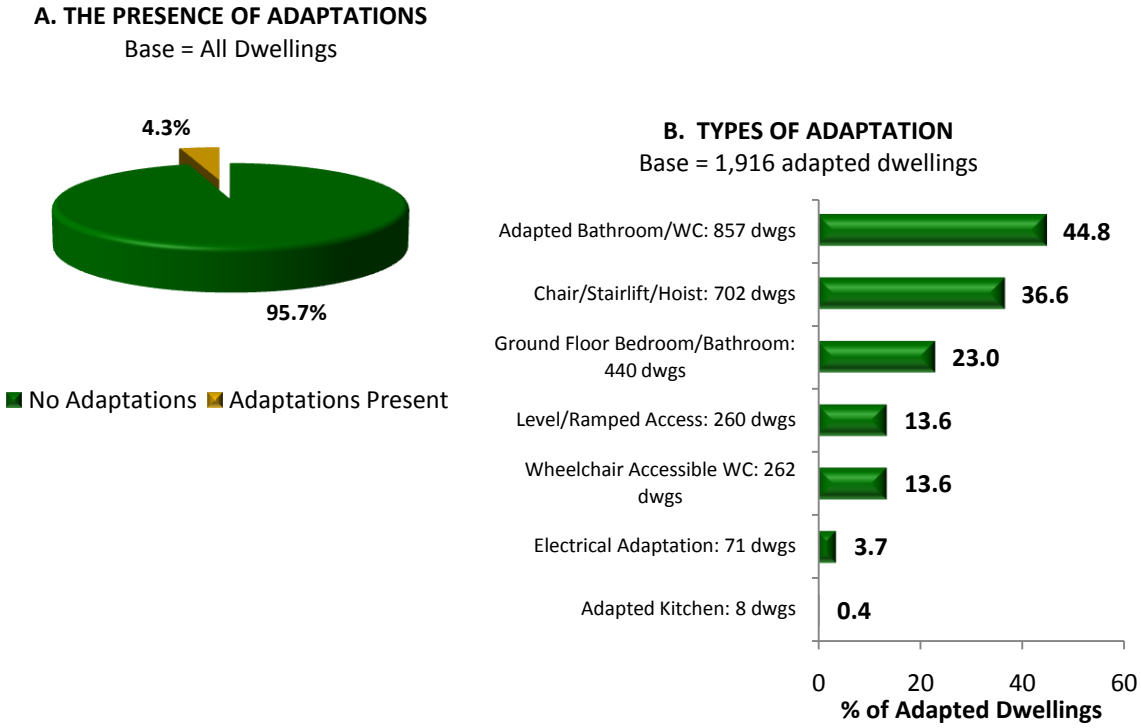
Levels of smoke alarm provision are lowest again in the private-rented sector and for flats in converted buildings. Older properties are also less likely to possess a smoke alarm; almost two fifths of pre-1919 dwellings lack a smoke alarm.

TABLE 30: SMOKE ALARM PROVISION BY DWELLING TENURE, TYPE AND AGE

	SMOKE ALARMS				Table Total	
	Yes		No			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	1403	69.5	616	30.5	2018	100.0
Pittville	2009	83.6	395	16.4	2404	100.0
Inner Area	9757	64.8	5299	35.2	15056	100.0
Outer Area	23051	92.1	1981	7.9	25032	100.0
TENURE						
Owner Occupied	28416	86.7	4342	13.3	32757	100.0
Private-Rented	7532	80.4	1837	19.6	9368	100.0
Unobtainable	272	11.4	2112	88.6	2384	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	8614	78.0	2429	22.0	11043	100.0
Semi-Detached House/Bungalow	11319	81.7	2535	18.3	13855	100.0
Detached House/Bungalow	7692	97.7	183	2.3	7875	100.0
Purpose Built Flat	4529	83.0	927	17.0	5456	100.0
Flat In Converted Building	4065	64.7	2216	35.3	6281	100.0
DATE OF CONSTRUCTION						
Pre - 1919	7195	61.0	4591	39.0	11786	100.0
1919 - 1944	2735	71.2	1108	28.8	3842	100.0
1945 - 1964	5783	89.4	688	10.6	6472	100.0
1965 – 1974	7105	90.0	794	10.0	7898	100.0
1975 - 1981	4586	94.8	253	5.2	4839	100.0
Post - 1981	8816	91.1	857	8.9	9672	100.0
Table Total	**36219**	**81.4**	**8290**	**18.6**	**44510**	**100.0**

11.11 Levels of adaptation for disabled use within the housing stock are low – 1,916 adapted dwellings (4.3%). Where adaptations are present the most common relate to adapted bathroom and WC amenities and to the provision of chair/stairlift/hoist facilities. Relationships between dwelling adaptation, household illness and special needs are examined in Chapter 18 of this report.

FIGURE 27: ADAPTATIONS PRESENT



12.0 HOME ENERGY EFFICIENCY

12.1 Information on home energy efficiency was subjected to an energy efficiency audit at enhanced level '0' within the national home energy rating (NHER) framework. Indicators from this system are not precise at individual dwelling level but can be used accurately for housing stock profiling. SAP ratings are subject to a potential variation around the true value of ± 5 SAP points.

12.2 Key indicators used from the energy efficiency audit include:

- ***SAP Rating (Standard Assessment Procedure);***
- ***Carbon Dioxide Emissions (CO_2);***
- ***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 (CO_2) 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.

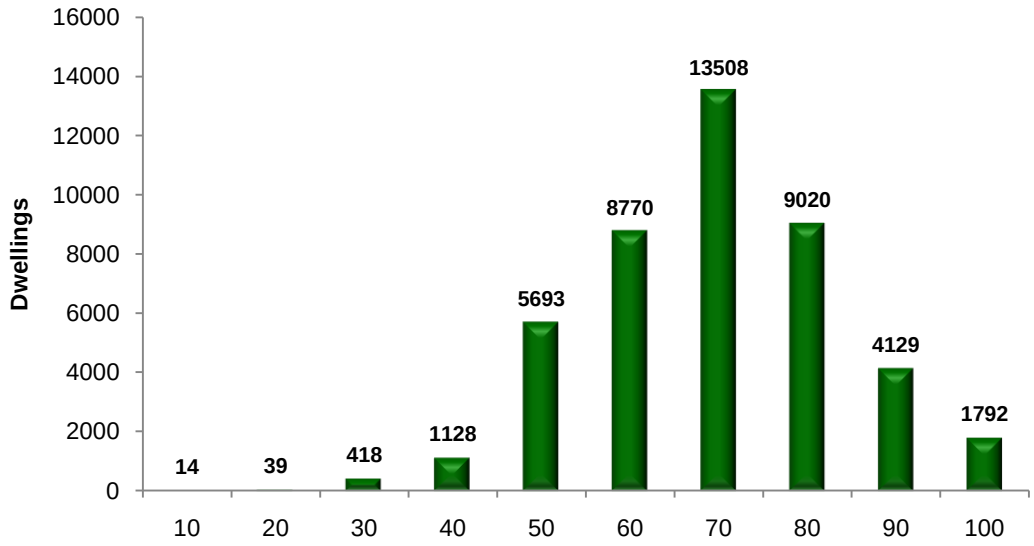
The Energy Efficiency Rating (EER) is presented in bands from A - G for an Energy Performance Certificate, where a band A rating represents low energy costs (the most efficient band) and a band G rating represents high energy costs (the least efficient band). The break points in SAP used for the EER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

12.3 The current SAP rating for private sector housing in Cheltenham is measured at 65.1, significantly above the national average of 51.4 for all private housing in England (EHS, 2009). Average CO_2 emissions total 4.92 tonnes per annum again significantly better than the national average of 6.4 tonnes for all private housing in England. Average annual energy costs are estimated at £1,102 per annum giving a total private sector household energy bill for Cheltenham of £49.030M per annum. National figures are the latest available and relate to 2009. On previous national trends an improvement in these ratings would be expected for 2011 but not impacting on the general conclusion that energy efficiency ratings in Cheltenham are better than the national average. The lower quartile SAP rating for private housing in Cheltenham is 55; 683 private dwellings (1.5%) have a SAP Rating less than 35.

FIGURE 28: SAP RATING DISTRIBUTION



12.4 5,921 private dwellings (13.3%) in Cheltenham fall within the highest EER bands (A and B) compared to less than 1% of private housing nationally. Conversely the proportion of private dwellings in the lowest EER bands (F and G) is significantly below the national average. 2.5% of private dwellings in Cheltenham (1,128 dwellings) fall within EER bands F and G compared to 16.6% of private dwellings nationally.

TABLE 31: ENERGY EFFICIENCY RATES (EER) CHELTENHAM AND ENGLAND				
EER BANDING	CHELTENHAM 2011			ENGLAND 2009
	dwgs	%		%
Band A (SAP 92 - 100)	1170	2.6	13.3	0.4
Band B (SAP 81 - 91)	4751	10.7		
Band C (SAP 69 - 80)	13385	30.1		10.0
Band D (SAP 55 - 68)	15222	34.2		36.0
Band E (SAP 39 - 54)	8854	19.9		37.0
Band F (SAP 21 - 38)	1075	2.4		12.7
Band G (SAP 1 - 20)	53	0.1		3.9

12.5 There is a slight difference in energy efficiency by tenure, with the private-rented sector exhibiting a higher average SAP rating than owner occupied dwellings. By dwelling types and ages, the lowest energy efficiency ratings are associated with:

- ***Pre-war dwellings;***
- ***Semi-detached and detached houses and bungalows; and***
- ***Flats in converted buildings.***

TABLE 32: ENERGY EFFICIENCY RATINGS BY DWELLING TENURE, TYPE AND AGE					
	SAP RATING	CO_2 EMISSIONS (Tonnes p.a.)		ANNUAL RUNNING COST(£'s p.a.)	
	Average	Average	Total	Average	Total
TENURE					
Owner Occupied	64.7	5.1	167673	1143	37440646
Private-Rented	67.6	4.3	39831	959	8979469
Unobtainable	60.8	4.9	11653	1095	2610129
MAIN HOUSE TYPE					
Terraced House/Bungalow	66.6	5.1	56729	1167	12891106
Semi-Detached House/Bungalow	62.5	5.4	74703	1193	16527818
Detached House/Bungalow	61.7	6.1	47800	1333	10495029
Purpose Built Flat	76.8	2.9	16069	683	3727895
Flat In Converted Building	62.3	3.8	23857	858	5388396
DATE OF CONSTRUCTION					
Pre - 1919	57.8	5.9	69778	1277	15049832
1919 - 1944	59.5	5.7	21834	1243	4777719
1945 - 1964	62.5	5.3	34529	1193	7718446
1965 – 1974	64.5	4.8	37729	1062	8387924
1975 - 1981	69.4	4.0	19164	923	4466095
Post - 1981	76.4	3.7	36124	892	8630228
Total	**65.1**	**4.9**	**219158**	**1102**	**49030244**

12.6 Geographically, energy efficiency ratings are below average in the Pittville and Inner survey zones, although the difference in average SAP ratings between areas is relatively small.

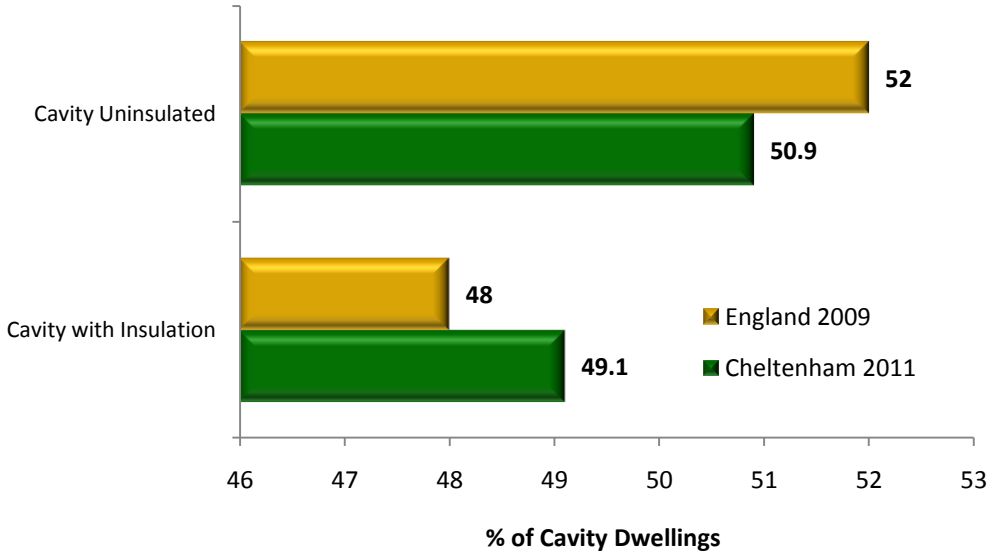
TABLE 33: ENERGY EFFICIENCY RATINGS BY AREA					
	SAP RATING	CO_2 EMISSIONS(tonnes p.a.)		ANNUAL RUNNING COST(£'s p.a.)	
	Average	Average	Total	Average	Total
SURVEY ZONE					
St. Pauls	65.4	5.0	10096	1131	2283235
Pittville	62.7	5.2	12387	1157	2781652
Inner Area	63.7	5.3	79814	1173	17655532
Outer Area	66.2	4.7	116861	1051	26309824
Total	**65.1**	**4.9**	**219158**	**1102**	**49030244**

12.7 Home energy efficiency is influenced by both heating and insulation characteristics. Underlying the energy efficiency of private housing the following attributes apply:

- ***1,110 dwellings (2.5%) lack any form of appropriate loft insulation, an additional 1,775 dwellings (4.0%) contain loft insulation levels below 100mm. 6,310 dwellings (14.3%) offer loft insulation to 100mm, 5,308 dwellings (11.9%) to 150mm, and 23,685 dwellings (53.2%) to 200mm or above. In 6,283 dwellings (14.1%) loft insulation is not appropriate due to other uses over. Loft insulation provision in Cheltenham is better than the national average. Nationally, 38% of private sector housing with lofts offer insulation of 150mm or above (EHS, 2009). Locally, 75.8% of private housing meets this target.***

- ***Excluding dwellings of solid wall construction, 14,987 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 49.1% of dwellings with cavities and is in line with the national average for private housing in England of 48% (dwellings with cavities – EHS, 2009).***

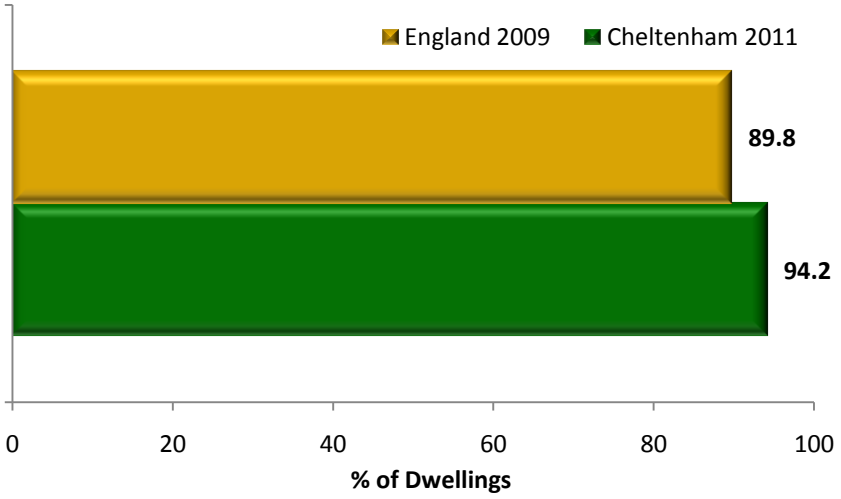
FIGURE 29: CAVITY INSULATION PROVISION - CHELTENHAM 2011, ENGLAND 2009



- ***36,628 dwellings (82.3%) are either predominately double or tripled glazed, the remaining 7,882 dwellings (17.7%) offer primarily single glazing. Nationally the English Housing Survey 2009 indicated levels of double glazing within the private sector housing stock of 85.5%. In addition to double glazing, 30,516 dwellings (68.6%) offer effective draught-proofing to windows and doors.***

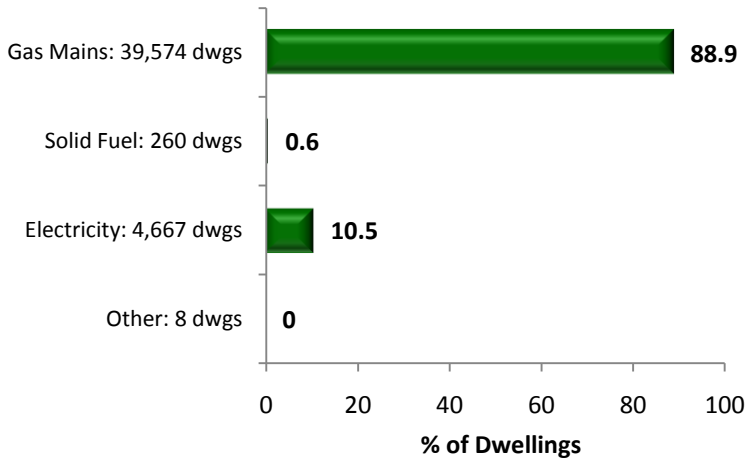
- ***41,913 dwellings (94.2%) offer full central heating with an additional 411 dwellings (0.9%) offering partial heating systems. Levels of full central heating are above the national average for private sector housing estimated at 89.8% in 2009 (EHS, 2009).***

FIGURE 30: CENTRAL HEATING PROVISION - CHELTENHAM 2011, ENGLAND 2009



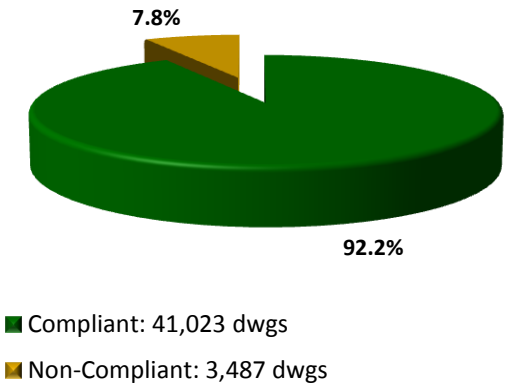
- ***Mains gas represents the primary heating fuel in 39,574 dwellings or 88.9%. Electricity represents the next most common heating fuel.***

FIGURE 31: PRIMARY HEATING FUELS



12.8 To meet the thermal comfort requirements of the Decent Homes Standard dwellings must offer efficient heating and effective insulation. 3,487 dwellings (7.8%) fail these requirements.

FIGURE 32: DECENT HOMES THERMAL COMFORT PERFORMANCE



Highest rates of thermal comfort failure are associated with the private-rented sector, with flats and dwellings constructed in the inter-war and post 1975 periods.

TABLE 34: DECENT HOMES THERMAL COMFORT PERFORMANCE BY DWELLING TENURE, TYPE AND AGE

	DECENT HOMES ENERGY EFFICIENCY				Table Total	
	Compliant		Non Compliant			
	dwgs	%	dwgs	%	dwgs	%
TENURE						
Owner Occupied	30318	92.6	2439	7.4	32757	100.0
Private-Rented	8328	88.9	1040	11.1	9368	100.0
Unobtainable	2377	99.7	7	0.3	2384	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	10649	96.4	394	3.6	11043	100.0
Semi-Detached House/Bungalow	12740	92.0	1114	8.0	13855	100.0
Detached House/Bungalow	7768	98.6	107	1.4	7875	100.0
Purpose Built Flat	4443	81.4	1013	18.6	5456	100.0
Flat In Converted Building	5422	86.3	859	13.7	6281	100.0
DATE OF CONSTRUCTION						
Pre - 1919	11057	93.8	729	6.2	11786	100.0
1919 - 1944	3355	87.3	487	12.7	3842	100.0
1945 - 1964	6331	97.8	140	2.2	6472	100.0
1965 - 1974	7367	93.3	531	6.7	7898	100.0
1975 -1981	4272	88.3	568	11.7	4839	100.0
Post - 1981	8640	89.3	1032	10.7	9672	100.0
Table Total	**41023**	**92.2**	**3487**	**7.8**	**44510**	**100.0**

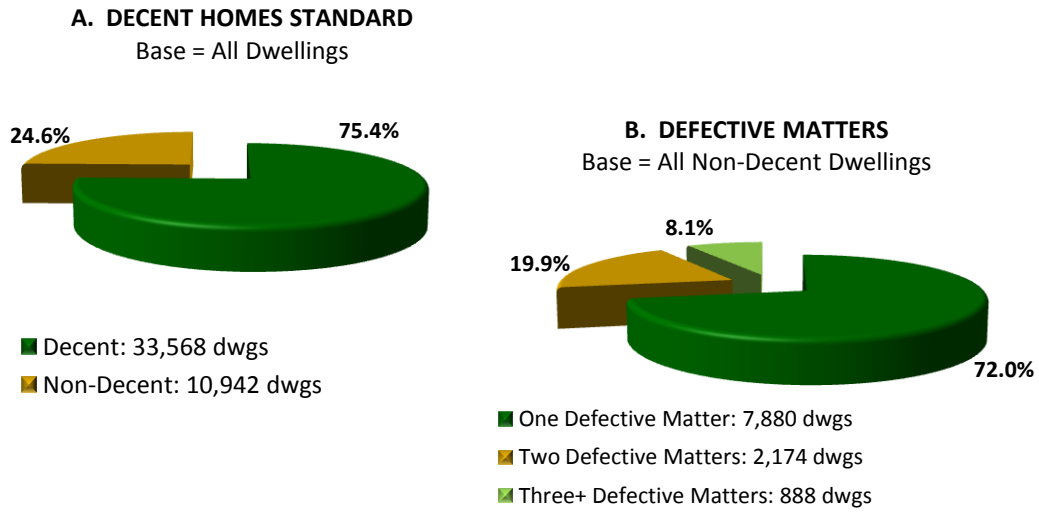
12.9 Geographically highest levels of non-compliance with decent homes thermal comfort are recorded for the Pittville area.

TABLE 35: DECENT HOMES THERMAL COMFORT PERFORMANCE BY SURVEY ZONE						
	DECENT HOMES ENERGY EFFICIENCY				Table Total	
	Compliant		Non Compliant			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	1888	93.6	130	6.4	2018	100.0
Pittville	1983	82.5	420	17.5	2404	100.0
Inner Area	14281	94.8	775	5.2	15056	100.0
Outer Area	22871	91.4	2161	8.6	25032	100.0
Table Total	**41023**	**92.2**	**3487**	**7.8**	**44510**	**100.0**

13.0 DECENT HOMES OVERALL PERFORMANCE

13.1 Overall, 33,568 dwellings meet the requirements of the Decent Homes Standard and are decent. These represent 75.4% of all private dwellings in Cheltenham. 10,942 dwellings fail to meet the requirements of the decent homes standard and are non-decent. This represents 24.6% of total private sector housing. The majority of dwellings failing the Decent Homes Standard (7,880 dwellings - 72%) are defective on one matter only: the remaining 3,062 dwellings or 28% are defective on two or more matters.

FIGURE 33: OVERALL PERFORMANCE ON THE DECENT HOMES STANDARD



13.2 The pattern of category failure within the standard is illustrated in Table 36. This stresses the strong individual influence of disrepair. The most common combined defects are those associated with disrepair and thermal comfort, disrepair and category 1 hazards and disrepair, thermal comfort and category 1 hazard.

TABLE 36: NON-DECENT DWELLINGS - DEFECT CLASSIFICATION

	DECENT HOMES DEFECT CLASSIFICATION	
	dwellings	%
HHSRS only	1443	13.2
Disrepair only	5115	46.7
Energy only	1322	12.1
HHSRS and disrepair	645	5.9
HHSRS and amenities	8	0.1
HHSRS and energy	548	5.0
Disrepair and amenity	180	1.6
Disrepair and energy	793	7.2
HHSRS, disrepair and amenity	65	0.6
HHSRS, disrepair and energy	637	5.8
Disrepair, amenity and energy	180	1.6
HHSRS, disrepair, amenity and energy	7	0.1
ALL DWELLINGS NON-DECENT	**10942**	**100.0**

13.3 Highest rates of non-compliance with the Decent Homes Standard are associated with the private-rented sector (38.3%), with dwellings constructed pre-1919 (40.8%), with flats located in either converted buildings (47.9%) or purpose built buildings (35.2%).

TABLE 37: DECENT HOMES OVERALL PERFORMANCE BY AREA, DWELLING TENURE, TYPE AND AGE

	DECENT HOMES STANDARD (HHSRS)				Table Total	
	Compliant		Non-Compliant			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	1211	60.0	807	40.0	2018	100.0
Pittville	1664	69.2	740	30.8	2404	100.0
Inner Area	11244	74.7	3812	25.3	15056	100.0
Outer Area	19449	77.7	5583	22.3	25032	100.0
TENURE						
Owner Occupied	25972	79.3	6785	20.7	32757	100.0
Private Rented	5779	61.7	3589	38.3	9368	100.0
Unobtainable	1816	76.2	568	23.8	2384	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	8807	79.8	2236	20.2	11043	100.0
Semi-Detached House/Bungalow	11436	82.5	2419	17.5	13855	100.0
Detached House/Bungalow	6517	82.8	1358	17.2	7875	100.0
Purpose Built Flat	3537	64.8	1919	35.2	5456	100.0
Flat In Converted Building	3271	52.1	3010	47.9	6281	100.0
DATE OF CONSTRUCTION						
Pre - 1919	6977	59.2	4809	40.8	11786	100.0
1919 - 1944	2834	73.7	1009	26.3	3842	100.0
1945 - 1964	5929	91.6	542	8.4	6472	100.0
1965 - 1974	5789	73.3	2109	26.7	7898	100.0
1975 - 1981	4238	87.6	602	12.4	4839	100.0
Post - 1981	7801	80.7	1871	19.3	9672	100.0
Table Total	**33568**	**75.4**	**10942**	**24.6**	**44510**	**100.0**

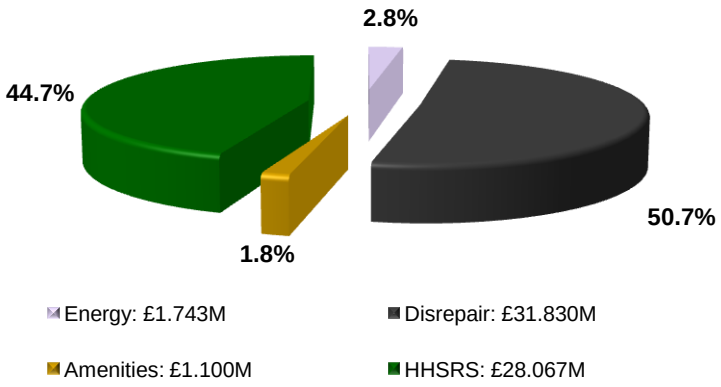
13.4 Geographically the highest rates of decent homes non-compliance are associated with the St. Pauls and Pittville areas.

14.0 NON-DECENT HOMES INVESTMENT NEEDS

14.1 Costs to address non-decency are estimated at £62.740M averaging £5,734 per dwelling across all non-decent dwellings. Individual costs range from £500 linked to energy improvement measures to £30,000 linked to comprehensive failure across the standard. 95.5% of outstanding costs are associated with category 1 hazards and disrepair - estimated at £59.896M. Costs are net of fees, preliminaries, contingencies and VAT.

TABLE 38: NON-DECENT DWELLINGS - COST TO ACHIEVE DECENCY		
	COST TO ACHIEVE DECENCY	
	Average Cost (£)	Total Cost (£)
DECENT HOMES DEFECT CLASSIFICATION		
HHSRS only	6836	9860765
Disrepair only	4399	22503323
Energy only	500	660897
HHSRS and disrepair	10443	6730936
HHSRS and amenities	9450	79421
HHSRS and energy	6416	3518737
Disrepair and amenity	20930	3769226
Disrepair and energy	5762	4569096
HHSRS, disrepair and amenity	11611	750273
HHSRS, disrepair and energy	12153	7736385
Disrepair, amenity and energy	13188	2375033
HHSRS, disrepair, amenity and energy	27158	185821
Total	**5734**	**62739914**

FIGURE 34: COSTS TO ADDRESS NON-DECENT HOMES



14.2 The distribution of costs to achieve decency is illustrated in Table 39. Expenditure patterns are dominated by:

- ***Owner-occupied Sector : £41.055M (65.4%);***
- ***Terraced & Semi Detached Housing : £32.027M (51%); and***
- ***Pre-1919 Housing : £34.517M (55%).***

Highest average unit costs are associated with St Pauls survey zone, the owner occupied sector, terraced housing and for dwellings constructed between 1919 and 1944.

TABLE 39: NON-DECENT DWELLINGS - COSTS TO ACHIEVE DECENCY BY SURVEY ZONE, DWELLING TENURE, TYPE AND AGE		
	COST TO ACHIEVE DECENCY	
	Average Cost(£)	Total Cost(£)
SURVEY ZONE		
St. Pauls	7401	5975694
Pittville	4634	3427680
Inner Area	5812	22158561
Outer Area	5585	31177978
TENURE		
Owner Occupied	6050	41054695
Private-Rented	5400	19379076
Unobtainable	4060	2306143
MAIN HOUSE TYPE		
Terraced House/Bungalow	7153	15994887
Semi-Detached House/Bungalow	6629	16032361
Detached House/Bungalow	6601	8967108
Purpose Built Flat	3774	7241902
Flat In Converted Building	4819	14503655
DATE OF CONSTRUCTION		
Pre - 1919	7178	34516718
1919 - 1944	10542	10634376
1945 - 1964	2544	1380147
1965 - 1974	3420	7214503
1975 - 1981	1711	1029672
Post - 1981	4257	7964498
Total	**5734**	**62739914**

15.0 DECENT PLACES: ENVIRONMENTAL CONDITIONS AND LIVEABILITY

15.1 Environmental conditions and liveability problems were based on the professional assessment by surveyors of problems in the immediate environment of the home. In all, 16 specific environmental problems were assessed separately but also grouped together into 3 categories of 'liveability' problems 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, scruffy gardens or landscaping, rubbish or dumping, vandalism, dog or other excrement, nuisance from street parking.

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

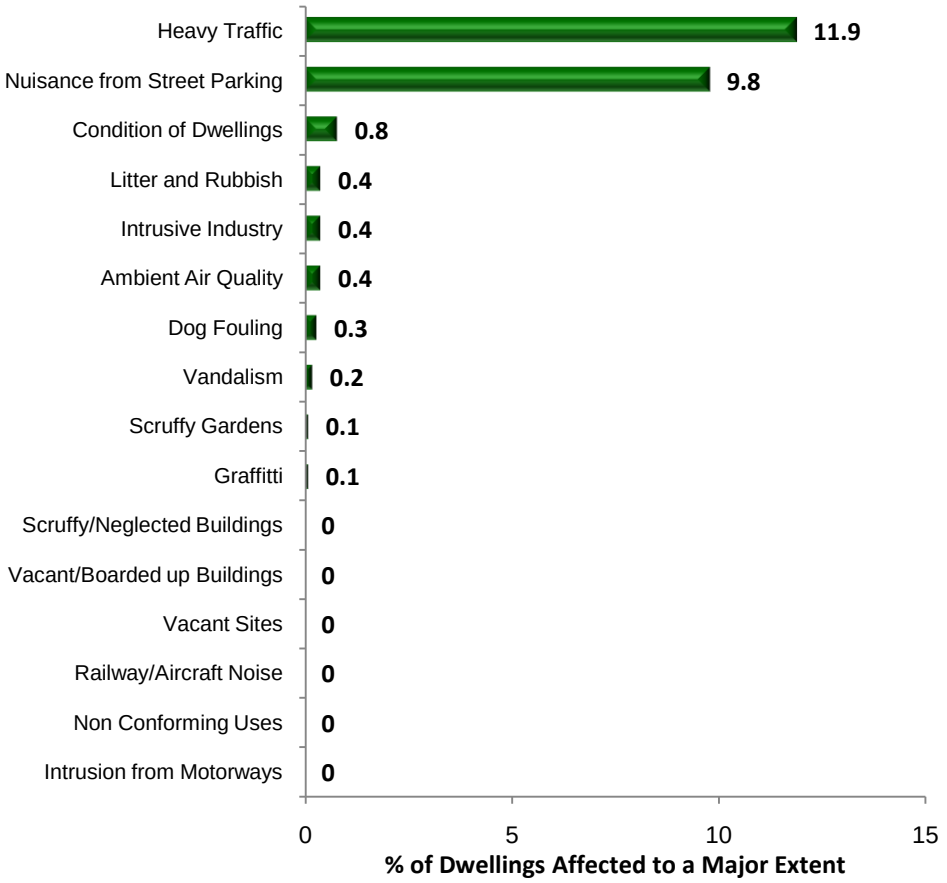
TRAFFIC - Road traffic and other forms of transport. Specifically the presence of: intrusive motorways and main roads, railway or aircraft noise, heavy traffic and poor ambient air quality.

15.2 Environmental issues are apparent but are generally of minor impact, with the exception of heavy traffic and nuisance from street parking. The nuisance from street parking was assessed as a major problem for 9.8% of all dwellings surveyed and heavy traffic for 11.9% of all dwellings. The remaining environmental factors impact in a major way on less than 1% of private housing stock.

TABLE 40: ENVIRONMENTAL PROBLEMS

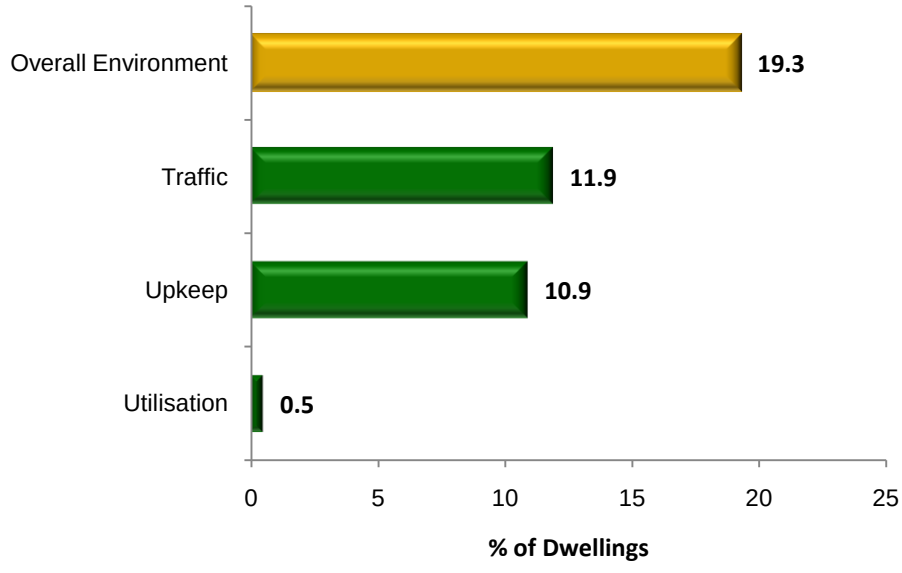
	Not A Problem At All		A Bit Of A Problem		A Big Problem		All Dwellings	
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
Litter And Rubbish	41572	93.4	2767	6.2	170	0.4	44510	100.0
Scruffy Gardens	42386	95.2	2095	4.7	29	0.1	44510	100.0
Graffiti	42582	95.7	1886	4.2	43	0.1	44510	100.0
Vandalism	43308	97.3	1123	2.5	78	0.2	44510	100.0
Scruffy/Neglected Buildings	43700	98.2	803	1.8	7	0.0	44510	100.0
Dog Fouling	39967	89.8	4398	9.9	145	0.3	44510	100.0
Condition Of Dwellings	42365	95.2	1771	4.0	374	0.8	44510	100.0
Nuisance From Street Parking	31701	71.2	8435	19.0	4374	9.8	44510	100.0
Ambient Air Quality	43271	97.2	1052	2.4	187	0.4	44510	100.0
Heavy Traffic	35186	79.1	4033	9.1	5290	11.9	44510	100.0
Railway/Aircraft Noise	44063	99.0	447	1.0	0	0.0	44510	100.0
Intrusion From Motorways	44503	100.0	7	0.0	0	0.0	44510	100.0
Vacant Sites	44312	99.6	184	0.4	14	0.0	44510	100.0
Intrusive Industry	43558	97.9	772	1.7	180	0.4	44510	100.0
Non Conforming Uses	44435	99.8	55	0.1	21	0.0	44510	100.0
Vacant/Boarded Up Buildings	44441	99.8	68	0.2	0	0.0	44510	100.0

FIGURE 35: ENVIRONMENTAL FACTORS



15.3 Overall, 8,591 dwellings (19.3%) are located in residential environments experiencing liveability problems. Problems with upkeep affect 4,858 dwellings (10.9%), traffic problems affect 5,290 dwellings (11.9%) and utilisation issues affect just 214 dwellings (0.5%).

FIGURE 36: LIVEABILITY PROBLEMS



15.4 Environmental problems are more noted in areas of older terraced housing and private-rental. A relationship would also appear to exist between environmental conditions and housing conditions. 2,420 non-decent homes (22.1%) are located in areas affected by environmental problems compared with 18.4% of decent homes.

FIGURE 37: RELATIONSHIPS BETWEEN ENVIRONMENTAL CONDITIONS AND HOUSING CONDITIONS

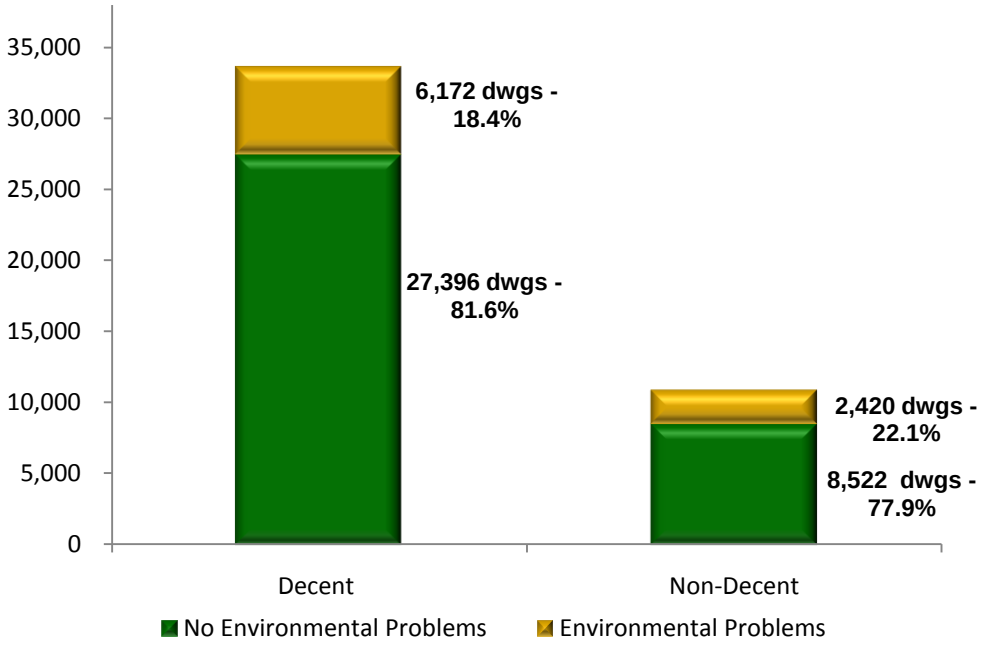


TABLE 41: ENVIRONMENTAL PROBLEMS BY SURVEY ZONE, DWELLING TENURE, TYPE, AGE AND CONDITION

	OVERALL ENVIRONMENTAL GRADING				Table Total	
	No Environmental Problems		Environmental Problems Present			
	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE						
St. Pauls	910	45.1	1108	54.9	2018	100.0
Pittville	2026	84.3	378	15.7	2404	100.0
Inner Area	11373	75.5	3683	24.5	15056	100.0
Outer Area	21610	86.3	3422	13.7	25032	100.0
TENURE						
Owner Occupied	27031	82.5	5726	17.5	32757	100.0
Private-Rented	6544	69.9	2824	30.1	9368	100.0
Unobtainable	2343	98.3	41	1.7	2384	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	8093	73.3	2950	26.7	11043	100.0
Semi-Detached House/Bungalow	11212	80.9	2643	19.1	13855	100.0
Detached House/Bungalow	7253	92.1	622	7.9	7875	100.0
Purpose Built Flat	4575	83.9	881	16.1	5456	100.0
Flat In Converted Building	4784	76.2	1497	23.8	6281	100.0

TABLE 41: ENVIRONMENTAL PROBLEMS BY SURVEY ZONE, DWELLING TENURE, TYPE, AGE AND CONDITION						
	OVERALL ENVIRONMENTAL GRADING				Table Total	
	No Environmental Problems		Environmental Problems Present			
	dwgs	%	dwgs	%	dwgs	%
DATE OF CONSTRUCTION						
Pre - 1919	7694	65.3	4092	34.7	11786	100.0
1919 - 1944	3075	80.0	767	20.0	3842	100.0
1945 - 1964	5867	90.7	605	9.3	6472	100.0
1965 - 1974	6818	86.3	1081	13.7	7898	100.0
1975 - 1981	3820	78.9	1020	21.1	4839	100.0
Post - 1981	8645	89.4	1028	10.6	9672	100.0
DECENT HOMES STANDARD (HHSRS)						
Compliant	27396	81.6	6172	18.4	33568	100.0
Non-Compliant	8522	77.9	2420	22.1	10942	100.0
Table Total	**35918**	**80.7**	**8591**	**19.3**	**44510**	**100.0**

15.5 Geographically, environmental problems are more significant in the St Pauls and Inner Area survey zones.

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SECTION 4:
HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES IN THE PRIVATE SECTOR

16.0 HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES

HOUSING AND HOUSEHOLD CONDITIONS

16.1 Relationships between housing conditions and household circumstances are outlined in Table 41. While no major disproportionate bias exists between housing conditions and household circumstances poor housing conditions are associated with households in social or economic disadvantage:

- ***3,987 elderly households live in non-decent dwellings representing 33.1% of all households in non-decent dwellings. Elderly households also comprise 32.8% of all households living in dwellings experiencing disrepair. Single person households and single parent families are also over-represented in poor condition dwellings.***

- ***3,033 economically vulnerable households live in non-decent dwellings representing 25.2% of all households in non-decent dwellings. These households also comprise 35% of all households living in dwellings with a Category 1 hazard, and 22.9% of all households living in dwellings experiencing disrepair. Low income households are also over-represented in poor condition dwellings.***

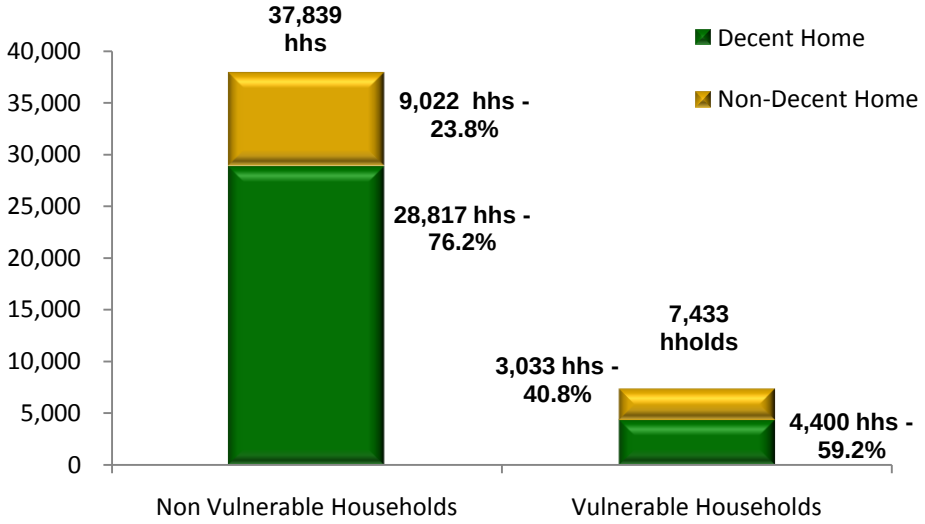
TABLE 42: HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES														
	DECENT HOMES STANDARD (HHSRS)				HHSRS CATEGORY 1 RISK				DECENT HOMES REPAIR				Table Total	
	Compliant		Non Compliant		No Category 1 Risks		Category 1 Risks Present		Compliant		Non Compliant			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
AGE OF HOH														
Under 25 Years	2061	6.2	1218	10.1	2800	6.8	479	11.0	2405	6.5	874	10.9	3279	7.2
25 - 34 Years	4430	13.3	2899	24.0	5923	14.5	1406	32.3	5869	15.7	1459	18.3	7328	16.2
35 - 44 Years	8494	25.6	2059	17.1	9641	23.6	912	20.9	8713	23.4	1839	23.0	10553	23.3
45 - 54 Years	3593	10.8	982	8.1	4242	10.4	333	7.7	3883	10.4	692	8.7	4575	10.1
55 - 64 Years	5646	17.0	1305	10.8	6283	15.4	668	15.4	6246	16.8	705	8.8	6951	15.4
65 Years And Over	8405	25.3	3584	29.7	11443	28.0	546	12.5	9566	25.7	2424	30.3	11989	26.5
Unobtainable	588	1.8	9	0.1	588	1.4	9	0.2	597	1.6	0	0.0	597	1.3
HOUSEHOLD TYPE														
Single Person Non Pensioner	5962	18.0	3257	27.0	7964	19.5	1255	28.8	7022	18.8	2197	27.5	9220	20.4
Single Parent Family	1076	3.2	437	3.6	1200	2.9	313	7.2	1155	3.1	359	4.5	1513	3.3
Two Person Adult Non Pensioner	7511	22.6	2323	19.3	8954	21.9	881	20.2	8372	22.5	1462	18.3	9834	21.7
Small Family	7050	21.2	1026	8.5	7513	18.4	562	12.9	7437	20.0	638	8.0	8075	17.8
Large Family	607	1.8	513	4.3	812	2.0	309	7.1	916	2.5	204	2.6	1121	2.5
Large Adult	1008	3.0	513	4.3	1410	3.4	111	2.5	1008	2.7	513	6.4	1521	3.4
Elderly	9585	28.9	3596	29.8	12277	30.0	904	20.8	10944	29.4	2237	28.0	13181	29.1
Elderly with Family	417	1.3	391	3.2	790	1.9	17	0.4	425	1.1	382	4.8	807	1.8
ECONOMIC STATUS OF HOH														
Full-Time Work	20539	61.8	6339	52.6	24499	59.9	2378	54.7	22666	60.8	4211	52.7	26878	59.4
Part-Time Work	989	3.0	295	2.4	1216	3.0	68	1.6	1031	2.8	252	3.2	1284	2.8
Unemployed-Available For Work	171	0.5	467	3.9	295	0.7	343	7.9	287	0.8	351	4.4	638	1.4
Permanently Sick/Disabled	219	0.7	215	1.8	406	1.0	28	0.6	434	1.2	0	0.0	434	1.0
Housewife	238	0.7	359	3.0	254	0.6	343	7.9	288	0.8	309	3.9	597	1.3
Wholly Retired	9878	29.7	3814	31.6	12934	31.6	758	17.4	11073	29.7	2619	32.8	13692	30.2
Student	1183	3.6	567	4.7	1316	3.2	433	10.0	1499	4.0	250	3.1	1749	3.9
VULNERABLE HOUSEHOLDS DECENT HOMES														
Not Economically Vulnerable	28817	86.8	9022	74.8	35011	85.6	2828	65.0	31679	85.0	6160	77.1	37839	83.6
Economically Vulnerable	4400	13.2	3033	25.2	5910	14.4	1524	35.0	5601	15.0	1832	22.9	7433	16.4
LOW INCOME HOUSEHOLDS														
Not On Low Income	31171	93.8	10464	86.8	38196	93.3	3439	79.0	34656	93.0	6978	87.3	41635	92.0
Low Income Household	2046	6.2	1592	13.2	2725	6.7	912	21.0	2623	7.0	1014	12.7	3637	8.0
Table Total	**33216**	**100.0**	**12056**	**100.0**	**40920**	**100.0**	**4352**	**100.0**	**37279**	**100.0**	**7993**	**100.0**	**45272**	**100.0**

DECENT HOMES AND VULNERABLE HOUSEHOLDS

16.2 The previous Public Service Agreement (PSA) Target 7 - Decent Homes implied that 70% of vulnerable households would live in Decent Homes by 2011, rising to 75% by 2021. While the national target has been removed these previous thresholds can still provide a local benchmark for private sector renewal strategy.

16.3 The survey estimates that 7,433 households are economically vulnerable, representing 16.4% of all private households. Currently 4,400 economically vulnerable households (59.2%) live in decent homes. This figure remains below previous PSA Target 7 requirements for 2011.

FIGURE 38: DECENT HOMES AND VULNERABILITY



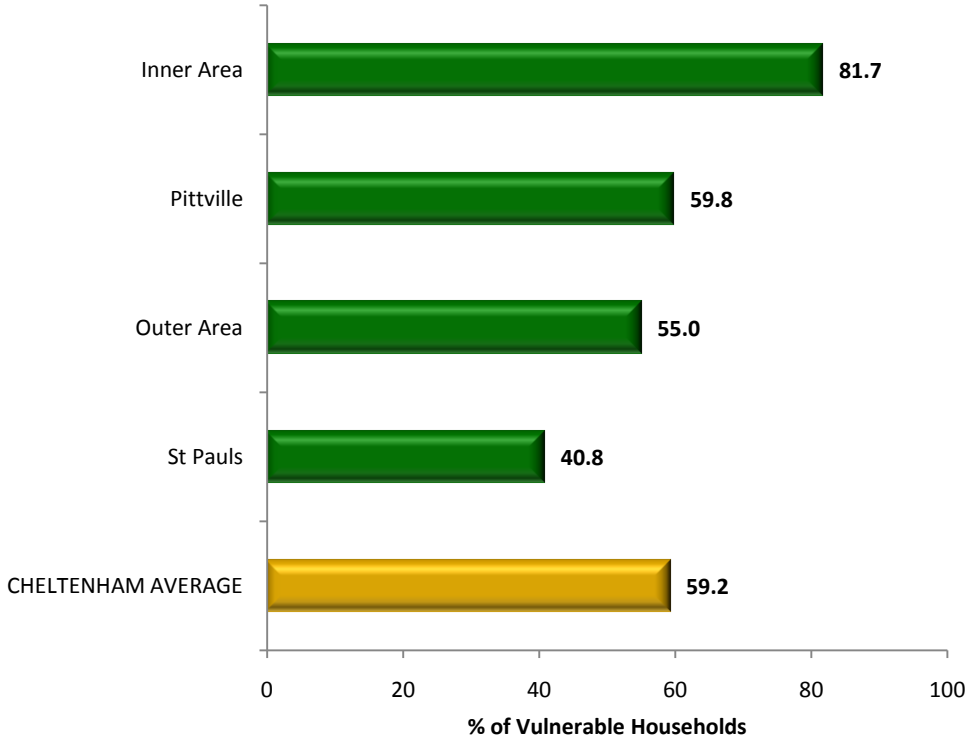
16.4 Variations in progress towards decent homes for vulnerable households exist both geographically and by housing sector. Key sectors remaining below the previous 2011 target threshold of 70% include:

- ***Pre-1919 and 1965-74 housing where 49.9% and 49.8% of vulnerable households respectively live in decent homes;***
- ***Private-rented dwellings where 51.8% of vulnerable households live in decent domes; and***
- ***Purpose built flats where 45.5% of vulnerable households live in decent homes.***

At an area level, highest rates of non-decency for vulnerable households are recorded in the St Pauls area where only 40.8% of vulnerable households occupy a decent home.

TABLE 43: DECENT HOMES AND VULNERABLE HOUSEHOLDS BY AREA AND HOUSING SECTOR	DECENT HOMES STANDARD(HHSRS)					
	Compliant		Non Compliant		All Vulnerable Households	
	hholds	%	hholds	%	hholds	%
DATE OF CONSTRUCTION						
Pre-1919	1327	49.9	1332	50.1	2659	100.0
1919-1944	445	59.9	298	40.1	743	100.0
1945-1964	654	75.3	214	24.7	869	100.0
1965-1974	592	49.8	598	50.2	1190	100.0
1975-1981	270	57.1	203	42.9	473	100.0
Post-1981	1111	74.1	388	25.9	1499	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	1498	59.8	1008	40.2	2505	100.0
Semi-Detached House/Bungalow	1343	54.5	1121	45.5	2464	100.0
Detached House/Bungalow	673	100.0	0	0.0	673	100.0
Purpose Built Flat	336	45.5	403	54.5	739	100.0
Converted/Mixed Use Flat	550	52.2	502	47.8	1052	100.0
TENURE						
Owner Occupied	2471	66.6	1237	33.4	3708	100.0
Private Rented	1929	51.8	1796	48.2	3725	100.0
SURVEY ZONE						
St. Pauls	691	40.8	1005	59.2	1696	100.0
Pittville	183	59.8	123	40.2	306	100.0
Inner Area	1645	81.7	369	18.3	2014	100.0
Outer Area	1880	55.0	1536	45.0	3416	100.0
All Households	**4400**	**59.2**	**3033**	**40.8**	**7433**	**100.0**

FIGURE 39: VULNERABLE HOUSEHOLDS IN DECENT HOMES BY SURVEY ZONE



16.5 Vulnerable households living in non-decent homes are affected by four key failure areas within the Decent Homes Standard:

- ***Disrepair only: 899 households (29.6%);***
- ***HHSRS Category 1 Hazards only: 655 households (21.6%);***
- ***Energy Efficiency only: 424 households (14.0%); and***
- ***HHSRS Category 1 Hazards and disrepair: 360 households (11.9%).***

Costs to achieve decency for vulnerable households are estimated at £20.169M averaging £6,649 per household.

TABLE 44: ECONOMICALLY VULNERABLE HOUSEHOLDS IN NON-DECENT HOMES - DECENT HOMES DEFECT PROFILE

	DECENT HOMES DEFECT CLASSIFICATION	
	hhds	%
HHSRS only	655	21.6
Disrepair only	899	29.6
Energy only	424	14.0
HHSRS and disrepair	360	11.9
HHSRS and energy	122	4.0
Disrepair and energy	187	6.1
HHSRS, disrepair and amenity	107	3.5
HHSRS , disrepair and energy	279	9.2
ALL VULNERABLE HOUSEHOLDS IN NON DECENT HOMES	**3033**	**100.0**

16.6 Vulnerable households where the head of household is aged between 25 and 34 or between 55 and 64 years are more likely to occupy non-decent homes than other age cohorts. Households where the head of household is unemployed, permanently sick/disabled or looking after the home are also more likely to occupy non-decent homes. By household type, over two thirds of large adult, two person non-pensioner and small family households who are economically vulnerable live in non-decent homes.

TABLE 45: DECENT HOMES AND VULNERABLE HOUSEHOLDS BY HOUSEHOLD CHARACTERISTICS

	DECENT HOMES STANDARD(HHSRS)					
	Compliant		Non-Compliant		All Vulnerable Households	
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	1058	64.8	576	35.2	1634	100.0
25 - 34 Years	454	41.1	651	58.9	1105	100.0
35 - 44 Years	599	60.2	396	39.8	994	100.0
45 - 54 Years	265	77.4	78	22.6	343	100.0
55 - 64 Years	291	41.2	414	58.8	705	100.0
65 Years And Over	1733	65.6	910	34.4	2643	100.0
Unrecorded	0	0.0	9	100.0	9	100.0

TABLE 45: DECENT HOMES AND VULNERABLE HOUSEHOLDS BY HOUSEHOLD CHARACTERISTICS						
	DECENT HOMES STANDARD(HHSRS)					
	Compliant		Non-Compliant		All Vulnerable Households	
	hholds	%	hholds	%	hholds	%
ECONOMIC STATUS HOH						
Full-Time Work	874	76.7	265	23.3	1139	100.0
Part-Time Work	221	44.4	277	55.6	498	100.0
Unemployed-Available For Work	171	26.8	467	73.2	638	100.0
Permanently Sick/Disabled	203	48.6	215	51.4	417	100.0
Housewife	194	36.2	342	63.8	536	100.0
Wholly Retired	1555	63.3	901	36.7	2457	100.0
Student	1183	67.6	567	32.4	1749	100.0
HOUSEHOLD TYPE						
Single Person Non Pensioner	1278	64.2	711	35.8	1989	100.0
Single Parent Family	615	65.7	321	34.3	935	100.0
Two Person Adult Non Pensioner	175	33.1	354	66.9	529	100.0
Small Family	267	36.0	475	64.0	741	100.0
Large Family	230	83.7	45	16.3	275	100.0
Large Adult	94	30.1	218	69.9	312	100.0
Elderly	1343	72.1	520	27.9	1863	100.0
Elderly With Family	398	50.5	391	49.5	789	100.0
All Households	**4400**	**59.2**	**3033**	**40.8**	**7433**	**100.0**

NATIONAL INDICATOR 187

16.7 In addition to linkages between housing condition and vulnerability local authorities have to consider the linkages between households on income related benefits and energy efficiency within National Indicator (NI) 187. This indicator is specifically concerned about the proportion of households receiving income related benefit living in dwellings with SAP Ratings under 35 and over 65.

16.8 The benefits considered within NI 187 are more restricted than those considered for vulnerability within the Decent Homes guidance and include:

- ***Council Tax Benefit;***
- ***Housing Benefit;***
- ***Income Support;***
- ***Income based Job Seekers Allowance;***
- ***Pension Credit;***
- ***Working Tax Credit (income under £15,460 and including disability element); and***
- ***Child Tax Credit (income under £15,460).***

2,665 households or 5.9% of all private sector households fall within the above benefit framework. The SAP performance of dwellings occupied by these households is as follows:

SAP RATING	HOUSEHOLDS - Receiving Income Benefits	%	ALL HOUSEHOLDS	%
Under 35	17	0.6	710	1.6
35 - 65	1028	38.6	20895	46.2
Over 65	1620	60.8	23667	52.3
TOTAL	2665	100.0	45272	100.0

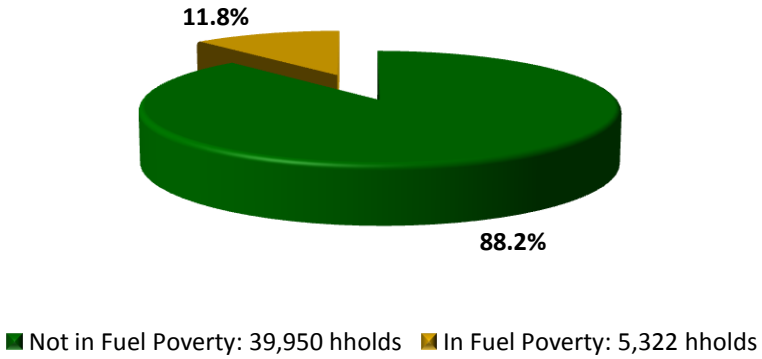
17.0 FUEL POVERTY

This section of the report links information on household income to recorded energy costs to profile fuel poverty in Cheltenham. The distribution of fuel poor households is examined together with underlying factors impacting on fuel poverty.

FUEL POVERTY LEVELS

17.1 Linking information on annual fuel costs from the energy survey to household income provides an indicative pattern of fuel poverty among private sector households. Fuel poverty is usually defined by an annual expenditure on fuel in excess of 10% of annual household income. By this definition, 5,322 households or 11.8% are in fuel poverty.

FIGURE 40: FUEL POVERTY



VARIATIONS IN FUEL POVERTY

17.2 Variations in fuel poverty show a bias towards households in the private-rented sector, in terraced housing and in dwellings constructed between 1919 and 1945. At an area level highest rates of fuel poverty are recorded within the St Pauls area.

FIGURE 41: RATES OF FUEL POVERTY BY SURVEY ZONE

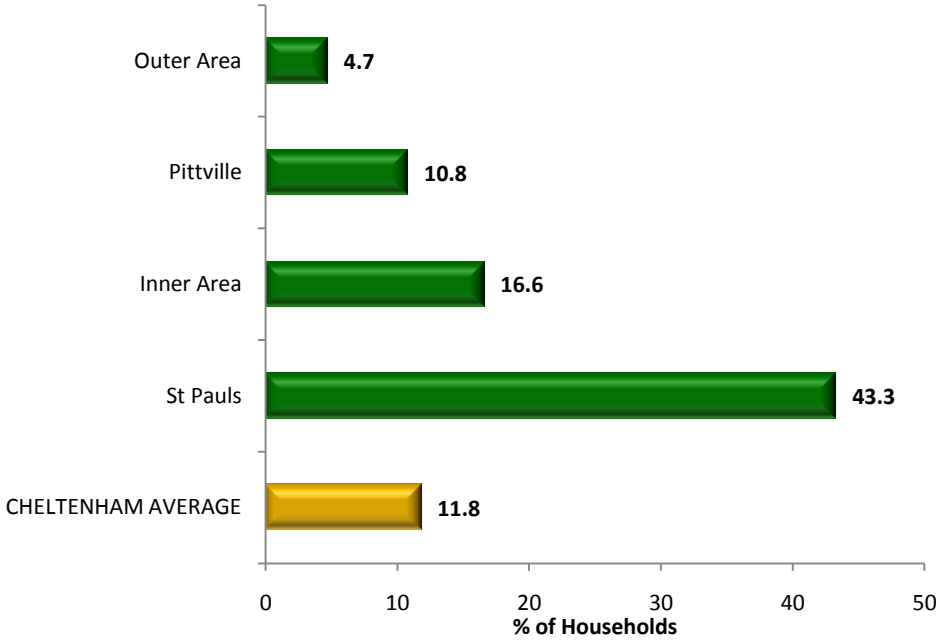


TABLE 46: FUEL POVERTY BY AREA AND HOUSING SECTOR						
	Fuel Poverty - Full Income Model					
	Not In Fuel Poverty		In Fuel Poverty		All Households	
	hholds	%	hholds	%	hholds	%
DATE OF CONSTRUCTION						
Pre-1919	9686	81.6	2183	18.4	11869	100.0
1919-1944	3224	77.7	923	22.3	4147	100.0
1945-1964	5943	92.9	454	7.1	6397	100.0
1965-1974	7203	91.1	702	8.9	7905	100.0
1975-1981	4451	88.8	559	11.2	5011	100.0
Post-1981	9443	95.0	500	5.0	9943	100.0
MAIN HOUSE TYPE						
Terraced House/Bungalow	9515	80.5	2298	19.5	11812	100.0
Semi-Detached House/Bungalow	12170	89.1	1492	10.9	13662	100.0
Detached House/Bungalow	7417	96.1	300	3.9	7717	100.0
Purpose Built Flat	5117	90.3	552	9.7	5669	100.0
Converted/Mixed Use Flat	5732	89.4	680	10.6	6412	100.0
TENURE						
Owner occupied	30114	91.7	2714	8.3	32828	100.0
Private-rented	9836	79.0	2608	21.0	12444	100.0
SURVEY ZONE						
St. Pauls	1770	56.6	1359	43.4	3129	100.0
Pittville	2124	89.2	258	10.8	2382	100.0
Inner Area	12878	83.4	2572	16.6	15450	100.0
Outer Area	23177	95.3	1134	4.7	24311	100.0
All Households	**39950**	**88.2**	**5322**	**11.8**	**45272**	**100.0**

17.3 Excluding obvious relationships between household economic circumstances and the risk of fuel poverty, households most affected include elderly households with family, single parent

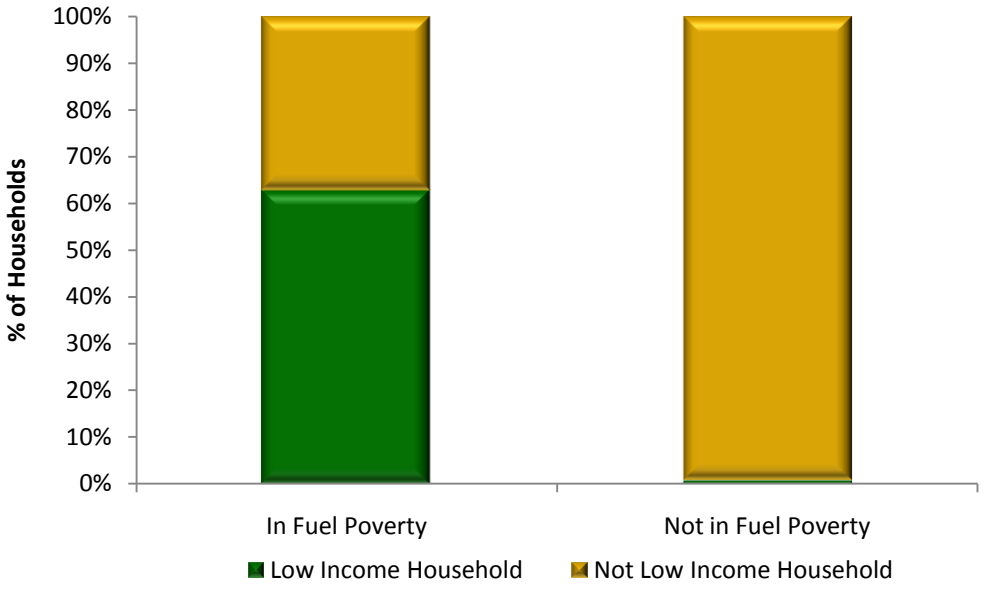
and single person non-pensioner households. Households with a younger head of household (under 25 years) also show an above average impact.

TABLE 47: FUEL POVERTY BY HOUSEHOLD CHARACTERISTICS						
	Fuel Poverty - Full Income Model					
	Not In Fuel Poverty		In Fuel Poverty		All Households	
	hholds	%	hholds	%	hholds	%
AGE OF HEAD OF HOUSEHOLD						
Under 25 Years	1636	49.9	1643	50.1	3279	100.0
25 - 34 Years	6690	91.3	638	8.7	7328	100.0
35 - 44 Years	10275	97.4	278	2.6	10553	100.0
45 - 54 Years	4285	93.7	290	6.3	4575	100.0
55 - 64 Years	6675	96.0	276	4.0	6951	100.0
65 Years And Over	9792	81.7	2197	18.3	11989	100.0
Unrecorded	597	100.0	0	0.0	597	100.0
ECONOMIC STATUS HOH						
Full-Time Work	26511	98.6	367	1.4	26878	100.0
Part-Time Work	1257	97.9	27	2.1	1284	100.0
Unemployed-Available For Work	97	15.1	541	84.9	638	100.0
Permanently Sick/Disabled	212	48.9	222	51.1	434	100.0
Housewife	387	64.8	210	35.2	597	100.0
Wholly Retired	11486	83.9	2207	16.1	13692	100.0
Student	0	0.0	1749	100.0	1749	100.0
HOUSEHOLD TYPE						
Single Person Non Pensioner	7145	77.5	2075	22.5	9220	100.0
Single Parent Family	1005	66.4	508	33.6	1513	100.0
Two Person Adult Non Pensioner	9479	96.4	355	3.6	9834	100.0
Small Family	8017	99.3	59	0.7	8075	100.0
Large Family	1121	100.0	0	0.0	1121	100.0
Large Adult	1410	92.7	111	7.3	1521	100.0
Elderly	11355	86.2	1826	13.8	13181	100.0
Elderly With Family	417	51.7	390	48.3	807	100.0
All Households	**39950**	**88.2**	**5322**	**11.8**	**45272**	**100.0**

UNDERLYING REASONS FOR FUEL POVERTY

17.4 In explaining variations in fuel poverty cognisance needs to be given to both energy efficiency and household income factors. In terms of energy efficiency dwellings occupied by households in fuel poverty have an average SAP Rating of 62.5, compared to an average of 66.2 for households not in fuel poverty. Income differences are however more striking. Households in fuel poverty have an average household income of £7,145 compared to an all household average of £27,122 and an average of £29,784 for households not in fuel poverty. Sixty-two per cent of households in fuel poverty in Cheltenham are below the nationally defined low income threshold.

FIGURE 42: FUEL POVERTY AND LOW INCOME



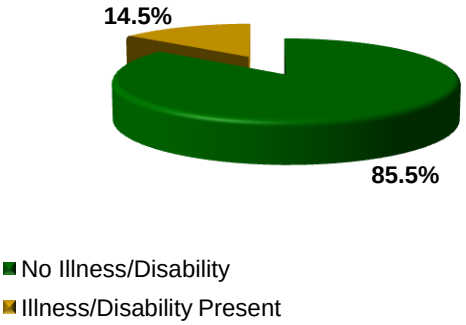
18.0 LONG-TERM ILLNESS, DISABILITY AND SPECIAL NEEDS

HOUSEHOLD ILLNESS AND DISABILITY

18.1 6,576 households (14.5%) have at least one member affected by a long-term illness/disability. The most common illness/disabilities relate to mobility impairments, heart and circulatory problems and respiratory illness.

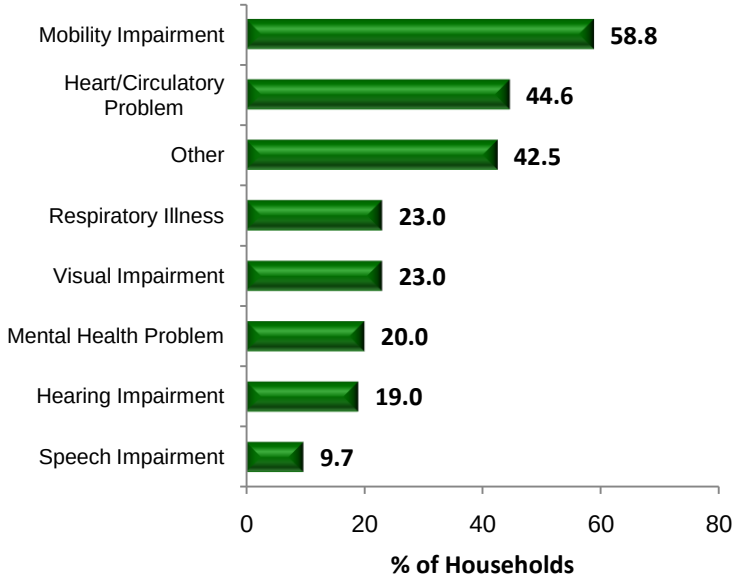
FIGURE 43: HOUSEHOLD ILLNESS AND DISABILITY

A. HOUSEHOLD ILLNESS/DISABILITY



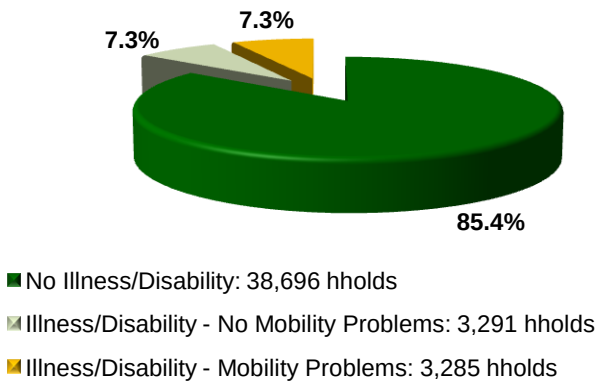
B. THE NATURE OF HOUSEHOLD ILLNESS/DISABILITY

Households with illness or disability (6,576)



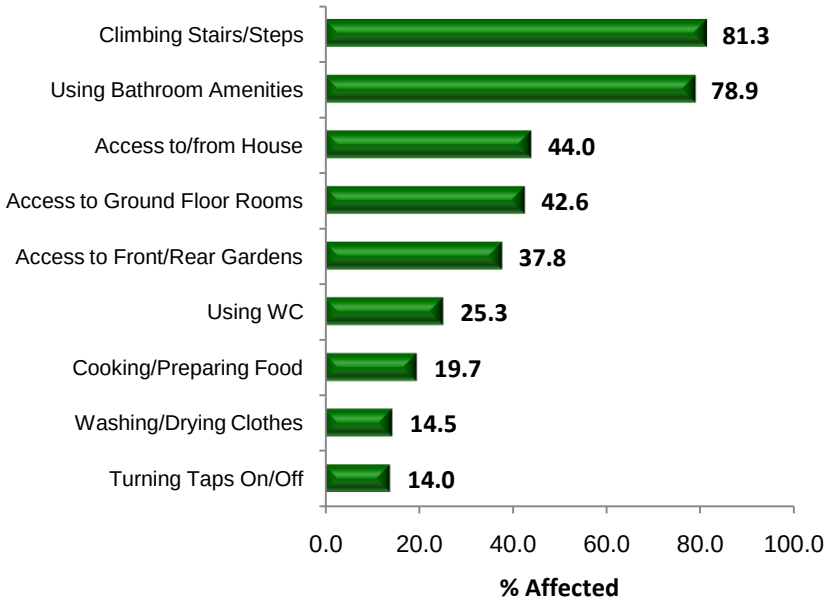
18.2 Not all households affected by illness/disability will have special support or adaptation needs and will be able to function normally within their dwelling. Of the 6,576 households in Cheltenham containing at least one individual with an illness/disability 3,291 households or 50% stated that they had no problems in living within their current dwelling. The remaining 3,285 households (50%) suffered mobility problems, and may require support.

FIGURE 44: HOUSEHOLD ILLNESS AND MOBILITY PROBLEMS



Among households experiencing mobility problems the main problems encountered included climbing stairs, using bathroom amenities, general access to and from the property and access to front and rear gardens.

FIGURE 45: HOUSEHOLDS EXPERIENCING ILLNESS/DISABILITY - MOBILITY PROBLEMS WITHIN THE HOME

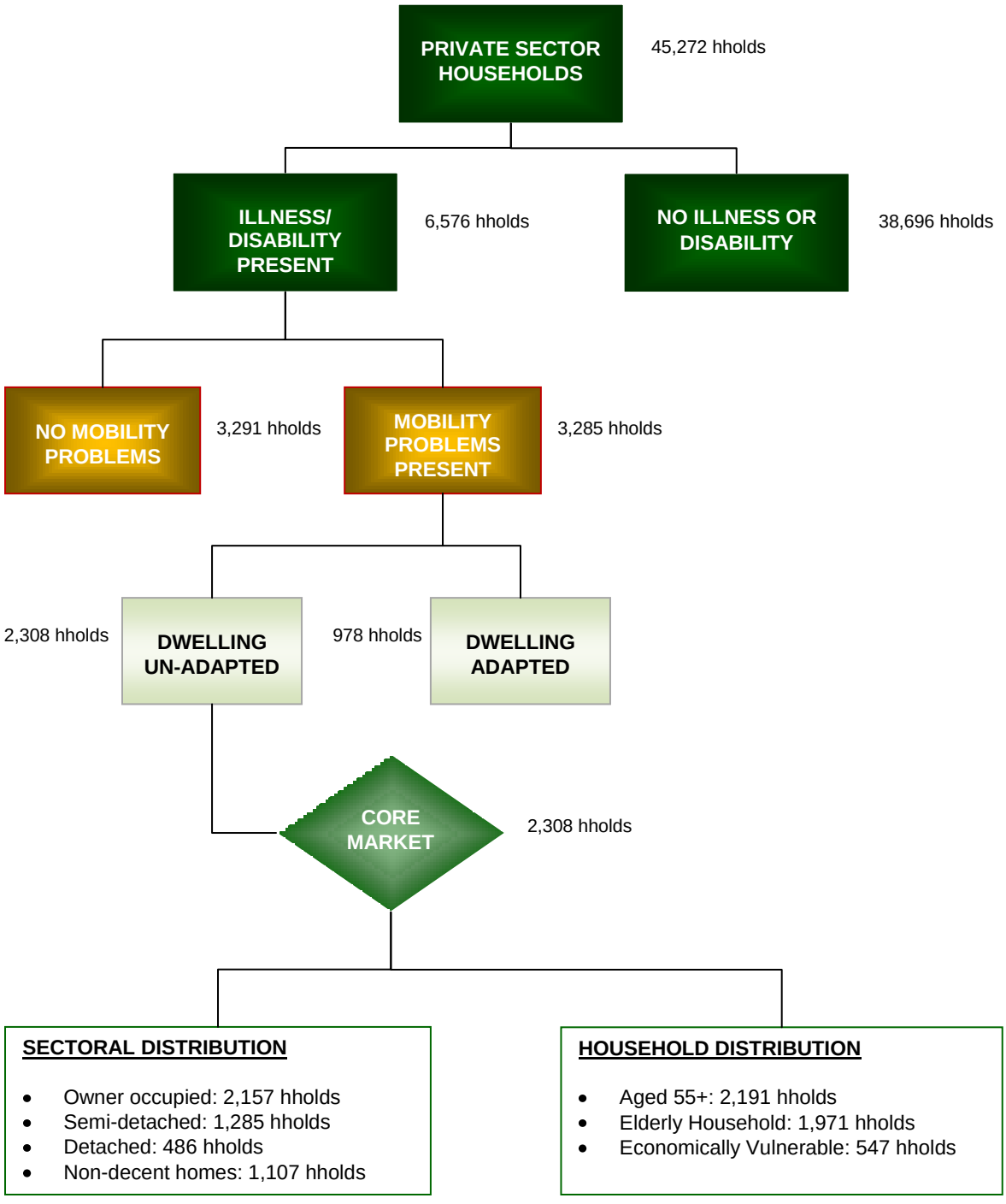


18.3 Rates of illness/disability with associated mobility problems are strongly age related: 84.1% of affected households have a head of household aged 65 years and over; 90% are elderly in type.

TABLE 48: HOUSEHOLD ILLNESS/DISABILITY BY HOUSEHOLD CHARACTERISTICS								
	SPECIAL NEEDS						Table Total	
	No Illness/Disability		Illness/Disability - No Mobility Problems		Illness/Disability - Mobility Problems			
	hhds	%	hhds	%	hhds	%	hhds	%
AGE OF HOH								
Under 25 Years	3145	8.1	134	4.1	0	0.0	3279	7.2
25 - 34 Years	6940	17.9	281	8.5	107	3.3	7328	16.2
35 - 44 Years	9753	25.2	791	24.0	9	0.3	10553	23.3
45 - 54 Years	4521	11.7	54	1.6	0	0.0	4575	10.1
55 - 64 Years	6283	16.2	260	7.9	408	12.4	6951	15.4
65 Years And Over	7456	19.3	1771	53.8	2761	84.1	11989	26.5
Unobtainable	597	1.5	0	0.0	0	0.0	597	1.3
HOUSEHOLD TYPE								
Single Person Non Pensioner	8822	22.8	389	11.8	9	0.3	9220	20.4
Single Parent Family	1471	3.8	42	1.3	0	0.0	1513	3.3
Two Person Adult Non Pensioner	8920	23.1	612	18.6	303	9.2	9834	21.7
Small Family	7859	20.3	217	6.6	0	0.0	8075	17.8
Large Family	1026	2.7	95	2.9	0	0.0	1121	2.5
Large Adult	1478	3.8	26	0.8	17	0.5	1521	3.4
Elderly	8713	22.5	1715	52.1	2753	83.8	13181	29.1
Elderly with Family	408	1.1	195	5.9	204	6.2	807	1.8
ECONOMIC STATUS OF HOH								
Full-Time Work	25876	66.9	876	26.6	125	3.8	26878	59.4
Part-Time Work	1250	3.2	33	1.0	0	0.0	1284	2.8
Unemployed-Available For Work	629	1.6	0	0.0	9	0.3	638	1.4
Permanently Sick/Disabled	0	0.0	231	7.0	203	6.2	434	1.0
Housewife	481	1.2	116	3.5	0	0.0	597	1.3
Wholly Retired	8844	22.9	1900	57.7	2948	89.7	13692	30.2
Student	1616	4.2	133	4.1	0	0.0	1749	3.9
VULNERABLE HOUSEHOLDS								
Not Economically Vulnerable	33440	86.4	2246	68.3	2153	65.5	37839	83.6
Economically Vulnerable	5256	13.6	1044	31.7	1133	34.5	7433	16.4
LOW INCOME HOUSEHOLDS								
Not On Low Income	35373	91.4	2985	90.7	3277	99.7	41635	92.0
Low Income Household	3323	8.6	305	9.3	9	0.3	3637	8.0
Table Total	**38696**	**100.0**	**3291**	**100.0**	**3285**	**100.0**	**45272**	**100.0**

18.4 Linking information on illness/mobility problems with current adaptation provides an indication of the size and distribution of the core household market for disabled facilities support. This linkage is illustrated in Figure 46.

FIGURE 46: HOUSEHOLD FRAMEWORK FOR SUPPORT NEEDS

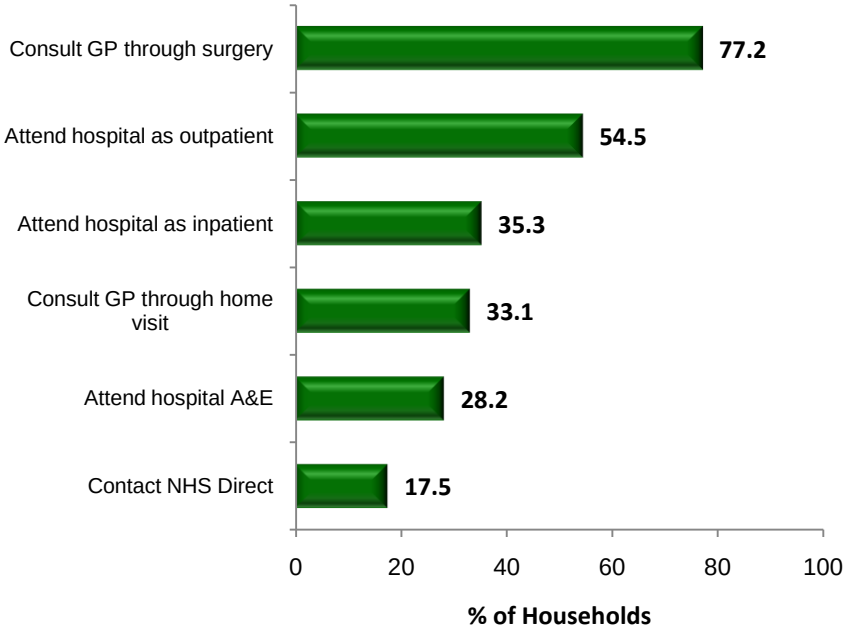


18.5 The target market for support is estimated at 2,308 households. At a sectoral level these households are concentrated in the owner occupied sector. 1,107 households live in homes also assessed as non-decent. At a household level elderly households exhibit the highest support requirement.

HEALTH SERVICE CONTACT RESULTING FROM ILLNESS/DISABILITY

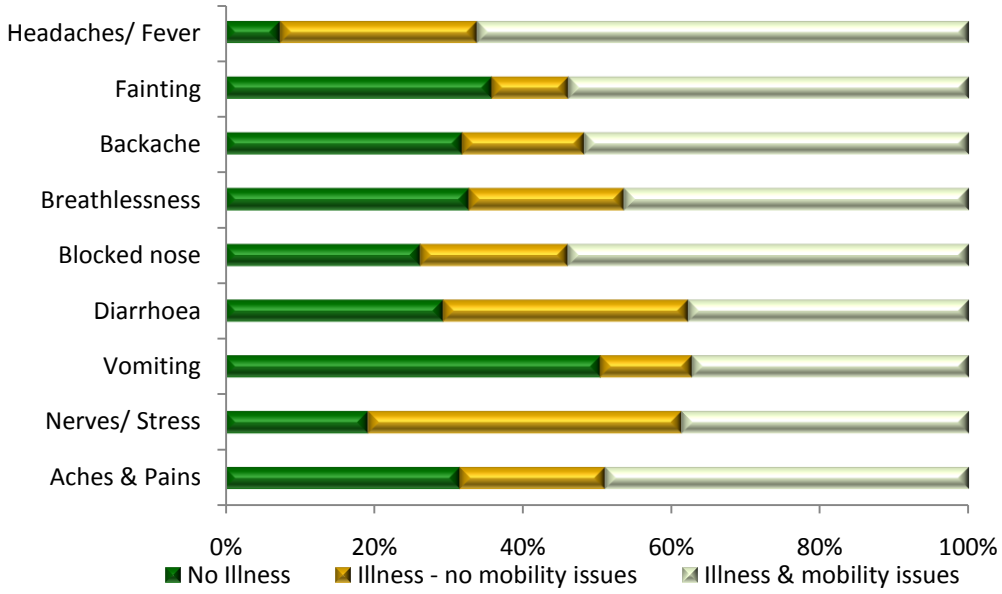
18.6 Household illness/disability has resulted in a range of health service contact over the past year. The most common form of contact is consulting a GP through a visit to the surgery (77.2%) and over a half of households have attended hospital as an outpatient.

FIGURE 47: HOUSEHOLDS EXPERIENCING ILLNESS/DISABILITY - HEALTH SERVICE CONTACT



18.7 All households, regardless of the presence of illness/disability were asked to indicate if any household member had consulted their GP or visited a hospital as a result of a number of symptoms. Aches and pains were the most common cause resulting in such a visit, with 3,997 households (8.8%) indicating such a response.

FIGURE 48: GP OR HOSPITAL VISIT BY PRESENCE OF ILLNESS/DISABILITY
(Base = Households consulting GP/ visiting hospital)



18.8 With the exception of vomiting, households containing an individual with an illness/disability account for over two thirds of the GP consultations and hospital visits in relation to the listed symptoms.

18.9 520 households (1.1%) have been affected by an accident in the home during the past year, with the most commonly reported accident relating to a trip or fall. In the majority of cases no health service contact was made as a consequence but in 187 cases the trip or fall led to an individual attending hospital as an inpatient.

19.0 HOUSEHOLD ATTITUDES TO HOUSING AND LOCAL AREAS

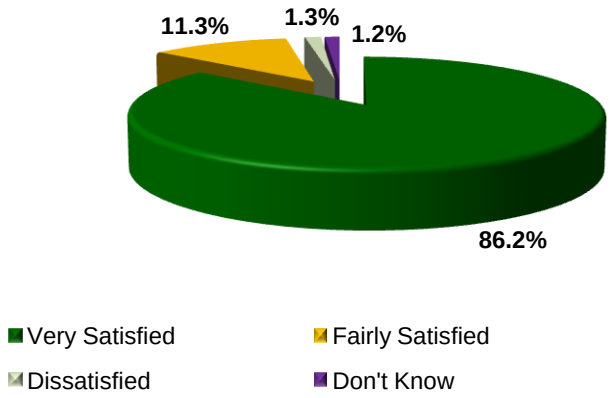
19.1 Balancing surveyors' views on housing and environmental conditions previously reported, household views were assessed with regard to:

- ***Satisfaction with housing circumstances;***
- ***Satisfaction with the local area;***
- ***Attitudes to area trends; and***
- ***Problems within their local area.***

HOUSING SATISFACTION

19.2 Housing satisfaction levels are good. 39,084 households (86.3%) are very satisfied with their current accommodation, 5,094 households (11.3%) are quite satisfied. Only 573 households (1.3%) expressed direct dissatisfaction with their home.

FIGURE 49: HOUSEHOLD SATISFACTION WITH CURRENT HOUSING



19.3 Levels of dissatisfaction with current housing show limited variation although they are above average for households living, in pre-1919 housing and households residing in the St Pauls area. While the majority of households living in non-decent homes remain satisfied with their current accommodation, levels of dissatisfaction are slightly higher than for households living in decent homes.

TABLE 49: HOUSING SATISFACTION BY AREA, HOUSING SECTOR AND HOUSING CONDITION												
	SATISFACTION WITH ACCOMMODATION										Table Total	
	Very Satisfied		Fairly Satisfied		Fairly Dissatisfied		Very Dissatisfied		Don't Know			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
SURVEY ZONE												
St. Pauls	2294	73.3	626	20.0	101	3.2	92	2.9	17	0.5	3129	100.0
Pittville	1818	76.3	516	21.7	39	1.6	0	0.0	9	0.4	2382	100.0
Inner Area	12398	80.2	2588	16.8	77	0.5	77	0.5	309	2.0	15450	100.0
Outer Area	22573	92.9	1364	5.6	0	0.0	187	0.8	187	0.8	24311	100.0
TENURE												
Owner Occupied	29194	88.9	2763	8.4	95	0.3	272	0.8	504	1.5	32828	100.0
Private-Rented	9890	79.5	2331	18.7	122	1.0	83	0.7	17	0.1	12444	100.0
MAIN HOUSE TYPE												
Terraced House/Bungalow	10194	86.3	1349	11.4	92	0.8	83	0.7	94	0.8	11812	100.0
Semi-Detached House/Bungalow	12848	94.0	718	5.3	77	0.6	9	0.1	9	0.1	13662	100.0
Detached House/Bungalow	6835	88.6	509	6.6	0	0.0	187	2.4	187	2.4	7717	100.0
Purpose Built Flat	4132	72.9	1305	23.0	0	0.0	77	1.4	154	2.7	5669	100.0
Flat In Converted/Mixed Use Building	5074	79.1	1213	18.9	48	0.7	0	0.0	77	1.2	6412	100.0
DATE OF CONSTRUCTION												
Pre-1919	9657	81.4	1749	14.7	208	1.8	83	0.7	171	1.4	11869	100.0
1919-1944	3196	77.1	924	22.3	9	0.2	9	0.2	9	0.2	4147	100.0
1945-1964	5893	92.1	504	7.9	0	0.0	0	0.0	0	0.0	6397	100.0
1965-1974	6642	84.0	922	11.7	0	0.0	187	2.4	154	2.0	7905	100.0
1975-1981	4519	90.2	305	6.1	0	0.0	0	0.0	187	3.7	5011	100.0
Post-1981	9176	92.3	690	6.9	0	0.0	77	0.8	0	0.0	9943	100.0
DECENT HOMES STANDARD (HHSRS)												
Compliant	29238	88.0	3184	9.6	95	0.3	195	0.6	504	1.5	33216	100.0
Non Compliant	9846	81.7	1911	15.8	122	1.0	161	1.3	17	0.1	12056	100.0
Table Total	**39084**	**86.3**	**5094**	**11.3**	**217**	**0.5**	**356**	**0.8**	**521**	**1.2**	**45272**	**100.0**

AREA SATISFACTION

19.4 Household satisfaction with the local area is also high. 38,951 households (86%) are very satisfied with where they live; 4,318 households (9.5%) are quite satisfied. 1,637 households (3.6%) expressed direct dissatisfaction with their local area.

FIGURE 50: HOUSEHOLD SATISFACTION WITH LOCAL AREA

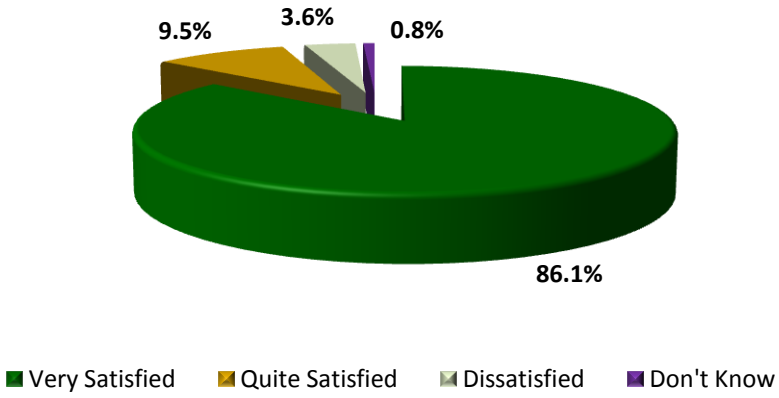


TABLE 50: LOCAL AREA SATISFACTION BY AREA, HOUSING SECTOR AND HOUSING CONDITION

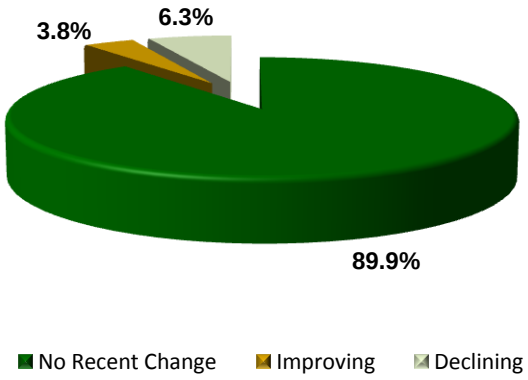
	SATISFACTION WITH LOCAL AREA										Table Total	
	Very Satisfied		Fairly Satisfied		Fairly Dissatisfied		Very Dissatisfied		Don't Know			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
SURVEY ZONE												
St. Pauls	1777	56.8	796	25.4	302	9.7	237	7.6	17	0.5	3129	100.0
Pittville	1809	75.9	555	23.3	10	0.4	0	0.0	9	0.4	2382	100.0
Inner Area	13523	87.5	1618	10.5	154	1.0	0	0.0	154	1.0	15450	100.0
Outer Area	21842	89.8	1350	5.6	746	3.1	187	0.8	187	0.8	24311	100.0
TENURE												
Owner Occupied	28772	87.6	2479	7.6	953	2.9	274	0.8	350	1.1	32828	100.0
Private-Rented	10178	81.8	1839	14.8	260	2.1	150	1.2	17	0.1	12444	100.0
MAIN HOUSE TYPE												
Terraced House/Bungalow	9627	81.5	1688	14.3	235	2.0	168	1.4	94	0.8	11812	100.0
Semi-Detached House/Bungalow	11768	86.1	1010	7.4	467	3.4	230	1.7	187	1.4	13662	100.0
Detached House/Bungalow	7090	91.9	254	3.3	373	4.8	0	0.0	0	0.0	7717	100.0
Purpose Built Flat	4717	83.2	848	15.0	95	1.7	9	0.2	0	0.0	5669	100.0
Flat In Converted/Mixed Use Building	5748	89.6	518	8.1	43	0.7	17	0.3	86	1.3	6412	100.0
DATE OF CONSTRUCTION												
Pre-1919	9942	83.8	1190	10.0	372	3.1	185	1.6	180	1.5	11869	100.0
1919-1944	3363	81.1	766	18.5	0	0.0	17	0.4	0	0.0	4147	100.0
1945-1964	5461	85.4	563	8.8	373	5.8	0	0.0	0	0.0	6397	100.0
1965-1974	6673	84.4	673	8.5	373	4.7	187	2.4	0	0.0	7905	100.0
1975-1981	4612	92.0	372	7.4	0	0.0	26	0.5	0	0.0	5011	100.0
Post-1981	8899	89.5	754	7.6	95	1.0	9	0.1	187	1.9	9943	100.0
DECENT HOMES STANDARD (HHSRS)												
Compliant	28520	85.9	3183	9.6	900	2.7	264	0.8	350	1.1	33216	100.0
Non Compliant	10431	86.5	1135	9.4	312	2.6	160	1.3	17	0.1	12056	100.0
Table Total	**38951**	**86.0**	**4318**	**9.5**	**1213**	**2.7**	**424**	**0.9**	**367**	**0.8**	**45272**	**100.0**

19.5 Variations in area views remain limited although rates of area dissatisfaction are significantly above average for households living in the St Pauls area where 17.3% of households expressed some level of dissatisfaction. Thirty three per cent of all households expressing dissatisfaction with their local area live in the St Pauls area.

AREA TRENDS

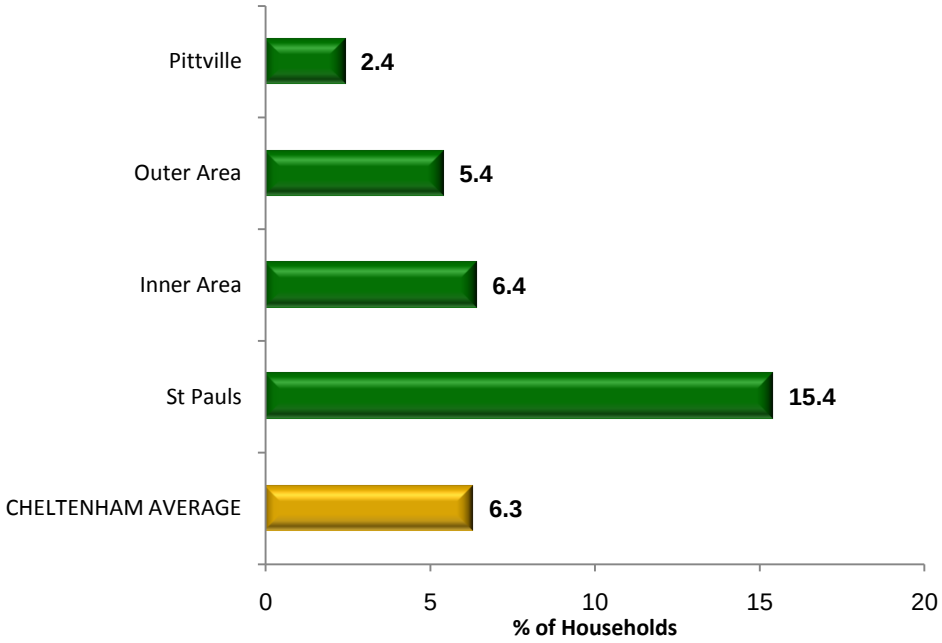
19.6 Household attitudes to trends within their local area are more mixed. 40,739 households (90%) perceive no recent change in their area, 1,701 households (3.8%) regard their area as improving and 2,832 households (6.3%) regard their area as declining.

FIGURE 51: HOUSEHOLD PERECEPTIONS OF AREA TRENDS



19.7 Perceptions of area decline are strongest within the St Pauls area and for owner occupied households.

FIGURE 52: PERCEPTION OF AREA DECLINE BY AREA

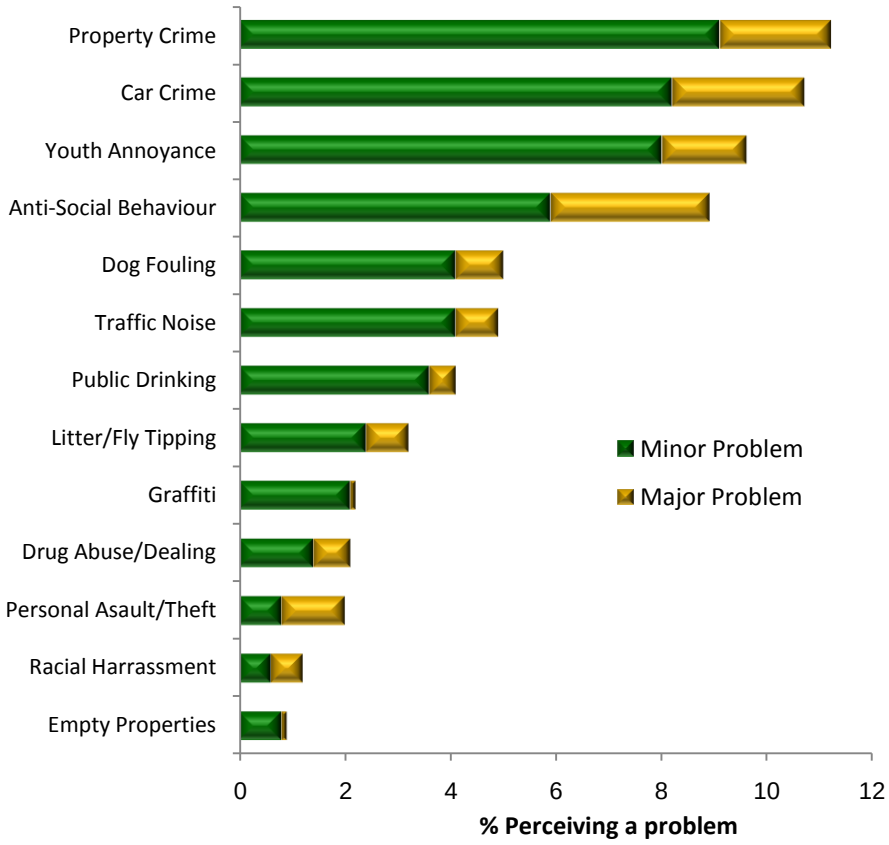


19.8 Relationships would appear to exist between the surveyors' assessment of environmental condition and household attitudes to their area. Thus, 9.2% of households living in areas with environmental problems perceive their area to be declining. This compares with 5.3% of households living in areas with no environmental problems.

HOUSEHOLD VIEWS ON LOCAL PROBLEMS

19.9 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 property and car crime, youth annoyance and anti-social behaviour.

FIGURE 53: HOUSEHOLD PERCEPTION OF LOCAL PROBLEMS



19.10 Less than one per cent of households (206) indicated they were frequently bothered by noise from neighbours whilst a further 2,902 households (6.4%) are sometimes/ infrequently bothered by neighbour noise. Few households (492) have ever made a noise compliant to the Council.

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SECTION 5: SECTORAL REVIEW

Chapter 20: The Owner Occupier Sector

Chapter 21: The Private-Rented Sector

Chapter 22: Housing Conditions in the RSL Sector

20.0 OWNER OCCUPIER HOUSEHOLDS

20.1 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; and***

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.***

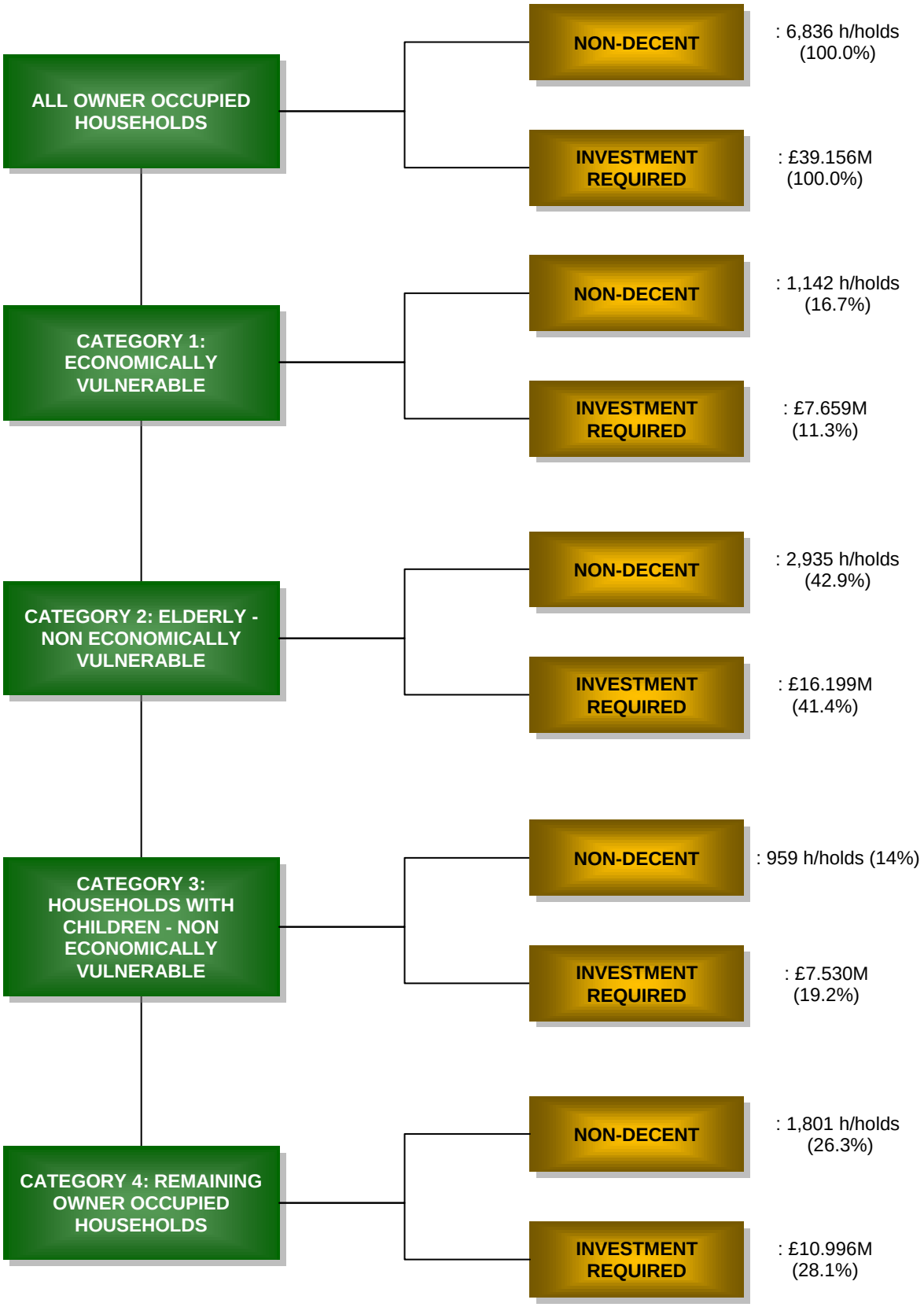
INTERVENTION AND SUPPORT REQUIREMENTS

20.2 A potential framework for intervention within the owner occupied sector is illustrated in Figure 54. 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.***

20.3 6,836 owner occupied households live in homes which are non-decent with total outstanding expenditure on decent homes improvements of £39.156M. 1,142 households within this sector are economically vulnerable representing 16.7% of the total. Estimated improvement expenditure for these households is £7.659M.

FIGURE 54: OWNER OCCUPIED INTERVENTION FRAMEWORK
Base = Owner occupied households in non-decent homes



Among owner occupied households living in non-decent conditions; 2,935 households (42.9%) are elderly in composition but not economically vulnerable and 959 households (14%) 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 £23.729M.

TABLE 51: OWNER OCCUPIED HOUSEHOLDS IN NON-DECENT HOMES - TARGET SUPPORT GROUPS BY AREA AND HOUSING SECTOR

	TARGET HOUSEHOLDS								Table Total	
	Non-target		Economically Vulnerable		Elderly - Non Economically Vulnerable		Family - Non Economically Vulnerable			
	hhds	%	hhds	%	hhds	%	hhds	%	hhds	%
SURVEY ZONE										
St. Pauls	70	3.9	96	8.4	44	1.5	105	10.9	315	4.6
Pittville	181	10.1	36	3.2	254	8.6	63	6.6	534	7.8
Inner Area	618	34.3	77	6.8	772	26.3	232	24.1	1699	24.8
Outer Area	933	51.8	933	81.6	1865	63.6	560	58.3	4290	62.7
MAIN HOUSE TYPE										
Terraced House/Bungalow	625	34.7	257	22.5	312	10.6	396	41.3	1590	23.2
Semi-Detached House/Bungalow	18	1.0	799	70.0	1159	39.5	173	18.0	2149	31.4
Detached House/Bungalow	350	19.4	0	0.0	427	14.6	382	39.8	1159	17.0
Purpose Built Flat	573	31.8	77	6.8	463	15.8	0	0.0	1113	16.3
Flat In Converted/Mixed Use Building	236	13.1	9	0.8	573	19.5	9	0.9	827	12.1
DATE OF CONSTRUCTION										
Pre-1919	911	50.6	88	7.7	958	32.6	287	29.9	2243	32.8
1919-1944	196	10.9	204	17.9	318	10.8	86	9.0	804	11.8
1945-1964	86	4.8	205	17.9	72	2.5	196	20.4	559	8.2
1965-1974	486	27.0	195	17.1	896	30.5	196	20.4	1773	25.9
1975-1981	77	4.3	187	16.3	272	9.3	0	0.0	536	7.8
Post-1981	45	2.5	264	23.1	418	14.2	196	20.4	923	13.5
Table Total	**1801**	**100.0**	**1142**	**100.0**	**2935**	**100.0**	**959**	**100.0**	**6838**	**100.0**

20.4 Economically vulnerable owner occupier households who occupy a non-decent dwelling are predominately located in the Outer area survey zone and inhabit semi-detached properties representative of all construction eras. Non-vulnerable elderly households exhibit no obvious bias reflecting the general distribution of owner occupier households in non-decent dwellings. Owner occupier households containing children, but not by definition economically vulnerable, and living in non-decent properties are more likely to be in a terraced or detached house/bungalow and are slightly over-represented within the St Pauls survey area.

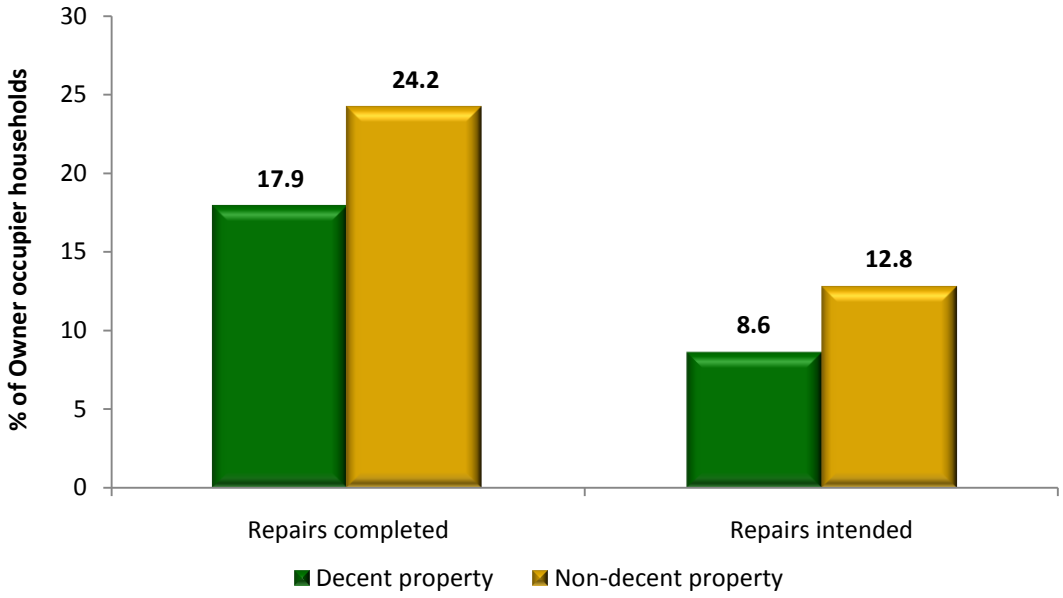
OWNER OCCUPIED IMPROVEMENT HISTORY

20.5 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. 5,773 owner occupiers living in non-decent housing (84.4%) are very satisfied with their current home; an additional 988 households (14.4%) are quite satisfied. Only 77 owner occupiers in non-decent homes (1.1%) expressed direct dissatisfaction with their current accommodation.

20.6 Against these attitudes to housing, previous and projected home improvement activity levels among all owner occupiers remain mixed. 6,298 owner occupiers (19.2%) have completed major repairs/improvements in the last 5 years, 3,114 households (9.5%) intend to carry out major repairs/improvements, within the next 5 years.

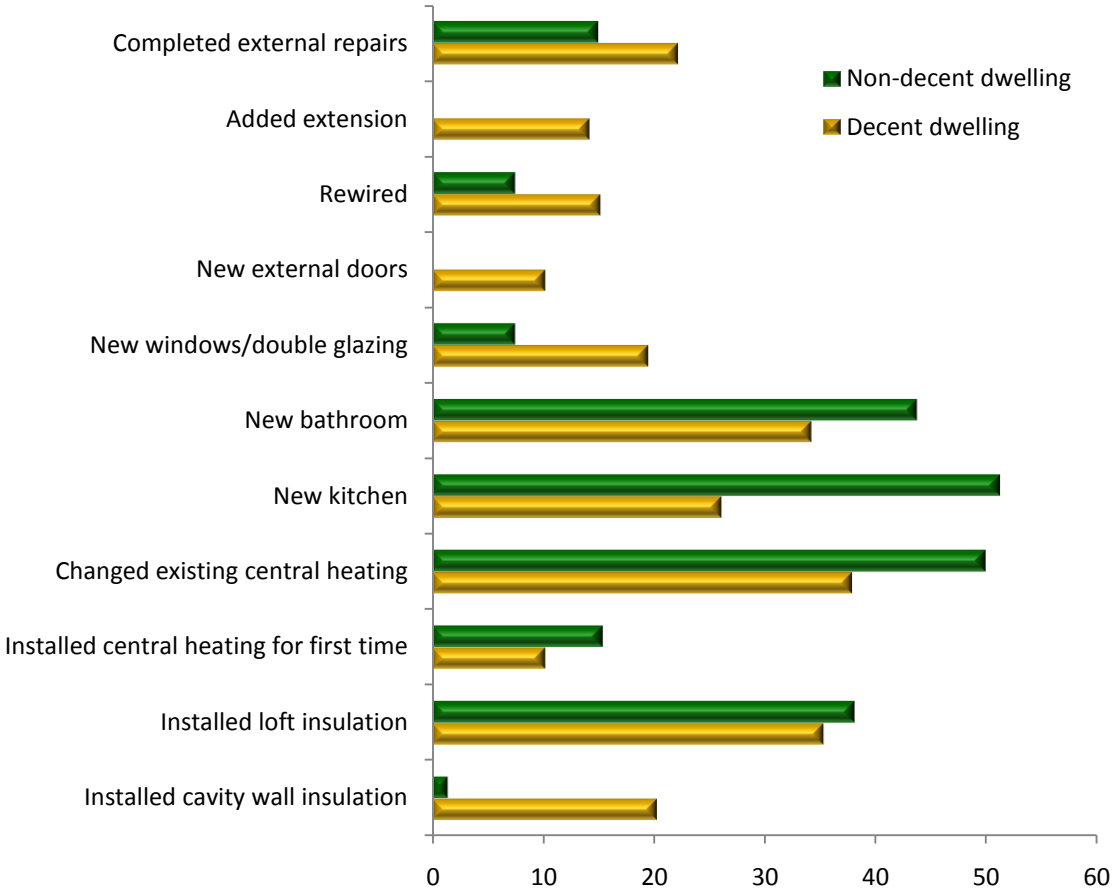
20.7 With respect to both completed and intended repairs owner occupied households currently in non-decent dwellings exhibit higher rates of activity. Whilst 17.5% of owner occupiers in decent properties have completed repairs the proportion for those households in non-decent properties is 24.4%. Similarly, 8.6% of owner occupiers in decent dwellings intend to conduct repairs within the next five years with the percentage increasing to 12.8 for owner occupiers in non-decent dwellings.

FIGURE 55: OWNER OCCUPIED REPAIR ACTIVITY: BY DECENT HOMES STANDARD



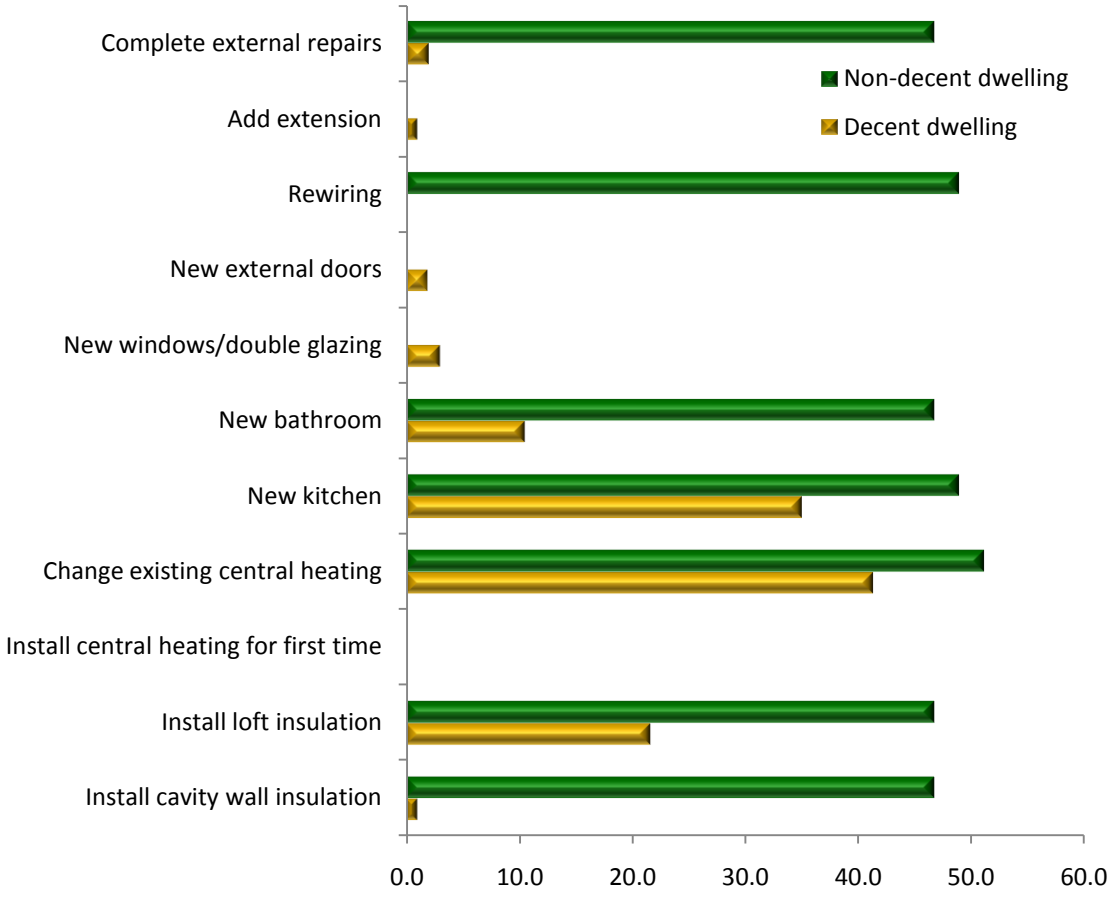
20.8 The most common types of repairs already completed by owner occupiers include the installation of new kitchens and bathrooms, changing the existing central heating system and installing loft insulation.

FIGURE 56: TYPE OF REPAIRS COMPLETED BY DECENCY
(Base = owner occupiers completed repairs)



20.9 Future repairs intended by owner occupiers in decent dwellings were primarily restricted to four categories, namely changing an existing central heating system, the installation of a new kitchen, improving loft insulation and new bathrooms. Owner occupiers in non-decent dwellings exhibit a greater variety of intended repairs/improvements covering the aforementioned but also including rewiring, external repairs and cavity wall insulation.

FIGURE 57: INTENDED REPAIRS BY DECENCY
(Base = owner occupiers intending to carry out repairs)



PROPERTY VALUES AND HOUSEHOLD EQUITY

20.10 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.

20.11 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 indicative value of equity potential.

MORTGAGE HOLDINGS

20.12 17,174 owner occupied households (52.3%) have existing mortgage or financial commitments against their home. The remaining 15,654 households (47.7%) have no mortgage or financial commitments against their home. Among households with a mortgage, the average size of this mortgage is estimated at £60,882 per household giving total mortgage holdings of £1.046 billion.

FIGURE 58: OWNER OCCUPIED MORTGAGE STATUS

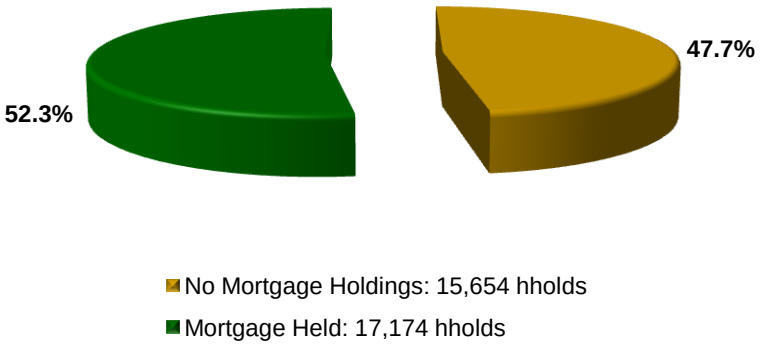
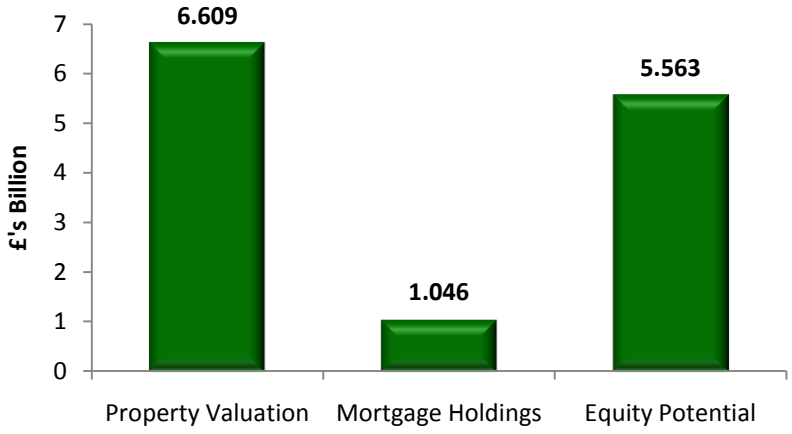


TABLE 52: OWNER OCCUPIED MORTGAGE HOLDINGS		
OUTSTANDING MORTGAGE	HOUSEHOLDS	%
£'s…		
No Mortgage Commitment	15654	47.7
Less than £5,000	986	3.0
£5,001 - £15,000	1223	3.7
£15,001 - £30,000	4217	12.8
£30,001 - £45,000	1912	5.8
£45,001 - £60,000	785	2.4
£60,000 - £75,000	4072	12.4
£75,001 - £90,000	483	1.5
£90,001 - £120,000	1007	3.1
£120,000 - £140,000	1195	3.6
£140,000 - £170,000	377	1.1
£170,000 - £200,000	649	2.0
£200,000 - £225,000	18	0.1
Over £225,000	250	0.8
ALL HOUSEHOLDS	**32828**	**100.0**

HOUSE PRICES AND HOUSEHOLD EQUITY

20.13 Average owner occupied property prices are estimated at £201,324 from Land Registry sources producing a valuation of owner occupied housing of £6.609 billion. Compared with mortgage holdings this provides an equity potential of £5.563 billion.

FIGURE 59: 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 £1.065 billion.

VARIATIONS IN EQUITY POTENTIAL

20.14 Equity potential exhibits a strong relationship to household age and income status. In this respect equity levels are generally higher for older households and also for those on lower incomes. Almost 65% of indicative equity is held by households where the head of household is aged over 54. This would tend to support the view that many elderly households are equity rich but cash poor.

20.15 Average equity levels for owner occupied households living in non-decent homes are estimated at £155,797. Against this, average improvement expenditure required by owner occupied households in non-decent homes is £5,726.

TABLE 53: OWNER OCCUPIED PROPERTY VALUES, MORTGAGE HOLDINGS AND INDICATIVE EQUITY BY AREA AND HOUSING SECTOR

	PROPERTY VALUE		MORTGAGE HOLDINGS		INDICATIVE EQUITY	
	Average (£)	Total (£)	Average (£)	Total (£)	Average (£)	Total (£)
SURVEY ZONE						
St. Pauls	145280	142229225	46920	45934330	98360	96294895
Pittville	187521	346539487	37757	69775588	149764	276763899
Inner Area	173483	1580605852	41208	375442691	132276	1205163161
Outer Area	217315	4539700092	26540	554424330	190774	3985275761
MAIN HOUSE TYPE						
Terraced House/Bungalow	156032	1213960033	43675	339799004	112357	874161029
Semi-Detached House/Bungalow	201177	2512495813	25291	315854796	175886	2196641017
Detached House/Bungalow	309222	2193517140	31904	226315126	277318	1967202014

TABLE 53: OWNER OCCUPIED PROPERTY VALUES, MORTGAGE HOLDINGS AND INDICATIVE EQUITY BY AREA AND HOUSING SECTOR

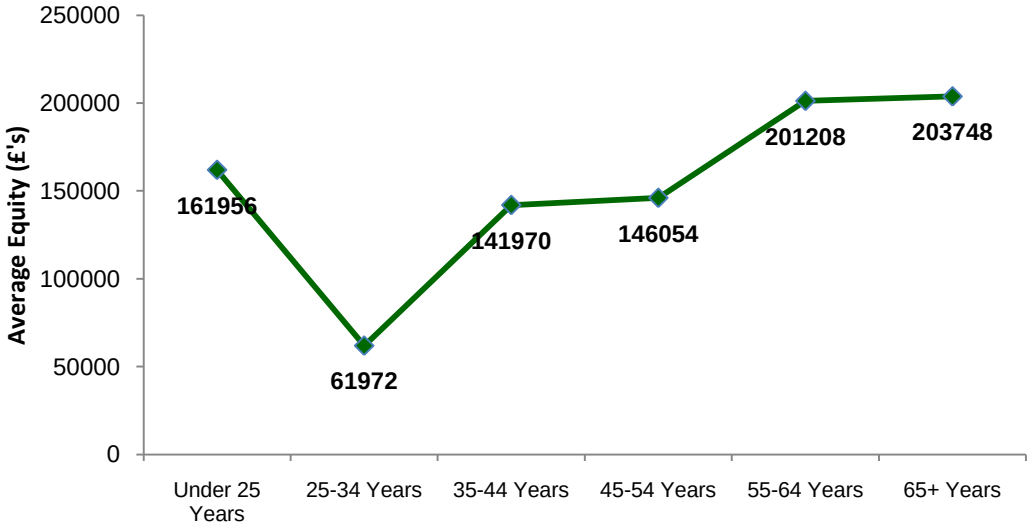
	PROPERTY VALUE		MORTGAGE HOLDINGS		INDICATIVE EQUITY	
	Average (£)	Total (£)	Average (£)	Total (£)	Average (£)	Total (£)
Purpose Built Flat	127036	422190504	24974	82998199	102062	339192305
Flat In Converted/Mixed Use	124624	266911166	37638	80609814	86986	186301352
DATE OF CONSTRUCTION						
Pre-1919	189871	1078678908	53459	303704836	136413	774974072
1919-1944	181956	605095371	36872	122616692	145085	482478679
1945-1964	226428	1372021526	18096	109651997	208332	1262369529
1965-1974	189738	1280973264	20162	136118200	169576	1144855064
1975-1981	185381	743737363	11386	45678300	173996	698059063
Post-1981	218405	1528568224	46838	327806914	171567	1200761310
DECENT HOMES STANDARD (HHSRS)						
Compliant	205349	5337069988	32276	838867481	173072	4498202508
Non Compliant	186028	1272004668	30231	206709459	155797	1065295209
Total	**201324**	**6609074656**	**31850**	**1045576940**	**169474**	**5563497716**

TABLE 54: OWNER OCCUPIED PROPERTY VALUES, MORTGAGE HOLDINGS AND INDICATIVE EQUITY BY AGE OF HEAD OF HOUSEHOLD, HOUSEHOLD TYPE AND HOUSEHOLD INCOME

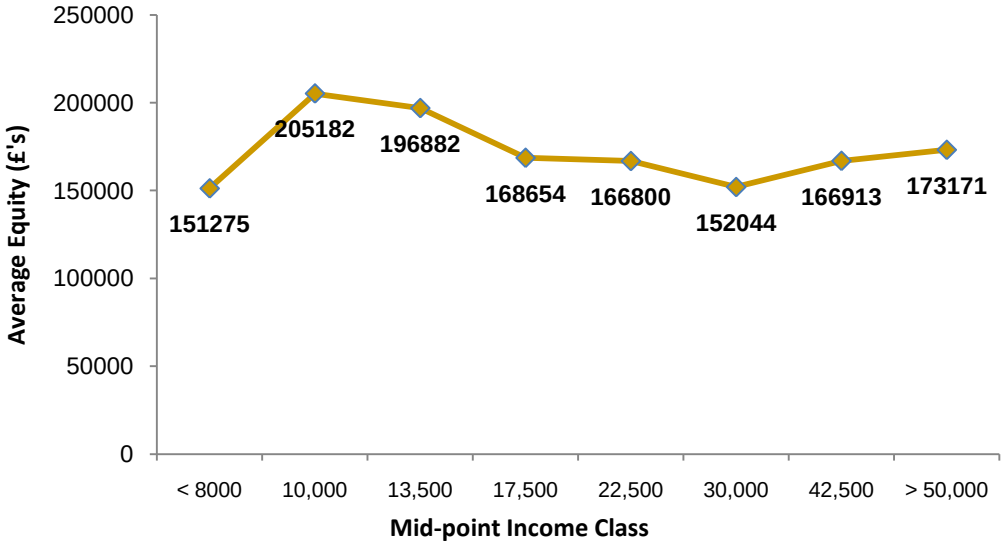
	PROPERTY VALUE		MORTGAGE HOLDINGS		INDICATIVE EQUITY		
	Average (£)	Total (£)	Average (£)	Total (£)	Average (£)	Total (£)	%
AGE OF HOH							
Under 25 Years	204752	143819918	42795	30059869	161956	113760049	2.0
25 - 34 Years	158291	408198113	96319	248386570	61972	159811542	2.9
35 - 44 Years	209848	1472630105	67878	476338757	141970	996291348	17.9
45 - 54 Years	176702	762443874	30648	132241767	146054	630202107	11.3
55 - 64 Years	215517	1421745388	14310	94398731	201208	1327346657	23.9
65 Years And Over	208351	2318456537	4603	51224940	203748	2267231597	40.8
Unobtainable	166963	81780720	26390	12926304	140573	68854415	1.2
HOUSEHOLD TYPE							
Single Person Non Pensioner	144147	631317944	46860	205231854	97287	426086089	7.7
Single Parent Family	161145	99750405	16871	10443440	144274	89306965	1.6
Two Person Adult Non Pensioner	200171	1182142852	49666	293309684	150506	888833168	16.0
Small Family	223005	1541467927	58057	401306997	164948	1140160930	20.5
Large Family	206573	229512008	32410	36008584	174163	193503424	3.5
Large Adult	248464	198833163	33867	27102063	214597	171731099	3.1
Elderly	207985	2560234091	4824	59380537	203162	2500853554	45.0
Elderly with Family	209785	165816266	16186	12793779	193598	153022487	2.8
HOUSEHOLD INCOME							
Up to £8000	163978	105049933	12703	8137704	151275	96912229	1.7
£8001 - £12000	209602	495888669	4420	10456305	205182	485432364	8.7
£12001 - £15000	197144	246500070	262	327790	196882	246172280	4.4
£15001 - £20000	188856	1511612604	20202	161696992	168654	1349915612	24.3
£20001 - £25000	192147	1064323191	25347	140399704	166800	923923487	16.6
£25001 - £35000	185229	974033024	33185	174505099	152044	799527925	14.4
£35001 - £50000	220960	1065246919	54047	260558433	166913	804688487	14.5
Over £50000	231674	1146420247	58502	289494914	173171	856925333	15.4
Total	**201324**	**6609074656**	**31850**	**1045576940**	**169474**	**5563497716**	**100.0**

FIGURE 60: RELATIONSHIPS BETWEEN HOUSEHOLD AGE AND INCOME AND HOUSING EQUITY

A. HOUSEHOLD AGE



B. HOUSEHOLD INCOME

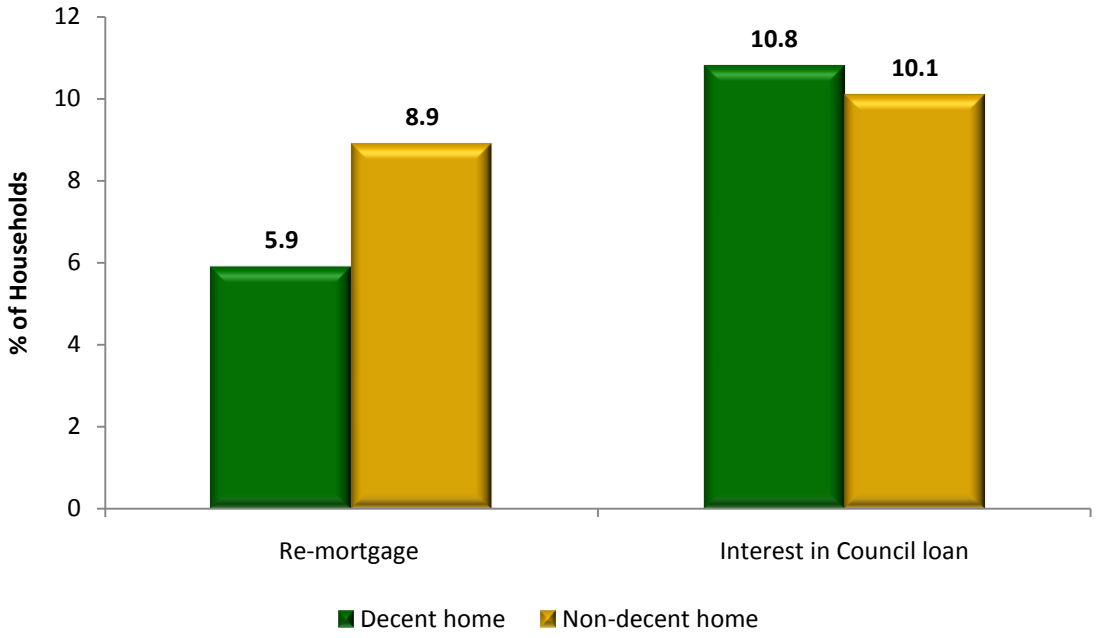


EQUITY RELEASE

20.16 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. Only 2,137 owner occupier households (6.5%) stated that they would re-mortgage their dwelling for home improvements. A larger number of households – 3,495 households (10.6%) - were interested in a Council scheme that provided repayable interest free loans to carry out repairs and improvements.

20.17 A similar proportion of households in both decent and non-decent dwellings are interested in a Council interest free loan, while a slightly larger percentage of owner occupier households in non-decent dwellings would re-mortgage in comparison to those in decent dwellings.

FIGURE 61: OWNER OCCUPIERS INTEREST IN EQUITY RELEASE BY DECENT HOMES STANDARD



BARRIERS TO HOME IMPROVEMENT

20.18 Owner occupied households were also asked to indicate if they found it difficult to undertake repairs or maintain their home due to a number of issues related to:

(i) getting independent advice on the work required and associated cost;

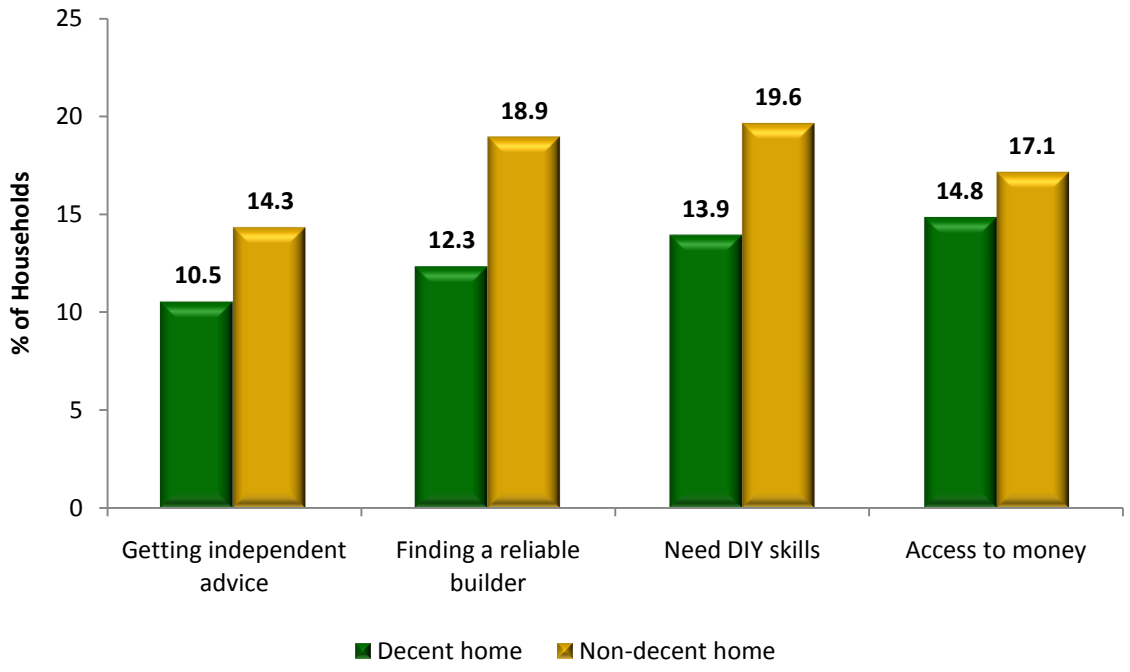
(ii) finding a reliable builder/other contractor or tradesperson;

(iii) possessing the DIY skills to do work themselves and; and

(iv) access to finance to carry out the work.

Figure 62 highlights the percent of households that indicated these issues were a problem. With respect to all four factors, a greater percentage of households occupying non-decent properties specified that these issues made it difficult to repair or maintain their home than those in decent homes. 6,134 owner occupied households (18.7%) thought that a list of builders & contractors provided by the Council would be a useful service it could provide.

FIGURE 62: OWNER OCCUPIERS BARRIERS TO REPAIRS/IMPROVEMENTS



21.0 THE PRIVATE-RENTED SECTOR

21.1 Excluding vacant dwellings, the private-rented sector is estimated to contain 9,368 dwellings or 21% of all private housing. Rates of private-rental within Cheltenham are slightly above the national average; during 2009 19.3% of private sector dwellings in England were in the private-rented sector (SEH, 2009).

21.2 Since 2005 the private-rented sector in Cheltenham has increased in both absolute and relative numbers. In 2005 the private-rented sector contained approximately 6,100 dwellings and accounted for 14% of total private sector stock. By 2011 the private-rented sector had increased by 50% up to 9,368 dwellings and now accounts for over a fifth of private sector dwellings within Cheltenham.

21.3 This section examines briefly the underlying distribution, structure and characteristics of the sector, patterns of occupancy within it and housing conditions relative to the private sector housing stock in general.

PRIVATE-RENTED DISTRIBUTION

21.4 The private-rented sector shows a broad distribution but is more concentrated than the owner occupied sector. In this respect the private-rented sector is strongly associated with the pre-1919 and post 1981 housing sectors and with flats. Geographically it exhibits a concentration within the Inner Area survey zone; 4,717 private-rented dwellings in this area account for 31.3% of area housing stock and 50.4% of all private-rented dwellings.

TABLE 55: THE DISTRIBUTION OF PRIVATE-RENTED DWELLINGS BY AREA, DWELLING AGE AND HOUSE TYPE

	TENURE						Table Total	
	Owner Occupied		Private Rented		Unob.			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE								
St. Pauls	958	2.9	931	9.9	130	5.5	2018	4.5
Pittville	1799	5.5	479	5.1	126	5.3	2404	5.4
Inner Area	9111	27.8	4717	50.4	1228	51.5	15056	33.8
Outer Area	20890	63.8	3242	34.6	900	37.8	25032	56.2
MAIN HOUSE TYPE								
Terraced House/Bungalow	7885	24.1	2427	25.9	731	30.7	11043	24.8
Semi-Detached House/Bungalow	12591	38.4	930	9.9	335	14.0	13855	31.1
Detached House/Bungalow	6893	21.0	802	8.6	180	7.6	7875	17.7
Purpose Built Flat	3158	9.6	2072	22.1	226	9.5	5456	12.3
Flat In Converted/Mixed Use Building	2230	6.8	3138	33.5	913	38.3	6281	14.1
DATE OF CONSTRUCTION								
Pre-1919	6191	18.9	3985	42.5	1610	67.5	11786	26.5
1919-1944	3127	9.5	561	6.0	154	6.5	3842	8.6
1945-1964	6193	18.9	270	2.9	8	0.4	6472	14.5

TABLE 55: THE DISTRIBUTION OF PRIVATE-RENTED DWELLINGS BY AREA, DWELLING AGE AND HOUSE TYPE								
	TENURE						Table Total	
	Owner Occupied		Private Rented		Unob.			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%
1965-1974	6592	20.1	929	9.9	377	15.8	7898	17.7
1975-1981	4000	12.2	816	8.7	24	1.0	4839	10.9
Post-1981	6655	20.3	2807	30.0	211	8.8	9672	21.7
Table Total	**32757**	**100.0**	**9368**	**100.0**	**2384**	**100.0**	**44510**	**100.0**

PRIVATE-RENTED HOUSEHOLDS

21.5 The private-rented sector contains 4,132 households. Households within the private-rented sector exhibit evidence of socio-economic disadvantage as referenced previously (Chapter 7). They also exhibit a younger more mobile household structure.

FIGURE 63: HOUSEHOLD CHARACTERISTICS IN THE PRIVATE-RENTED SECTOR

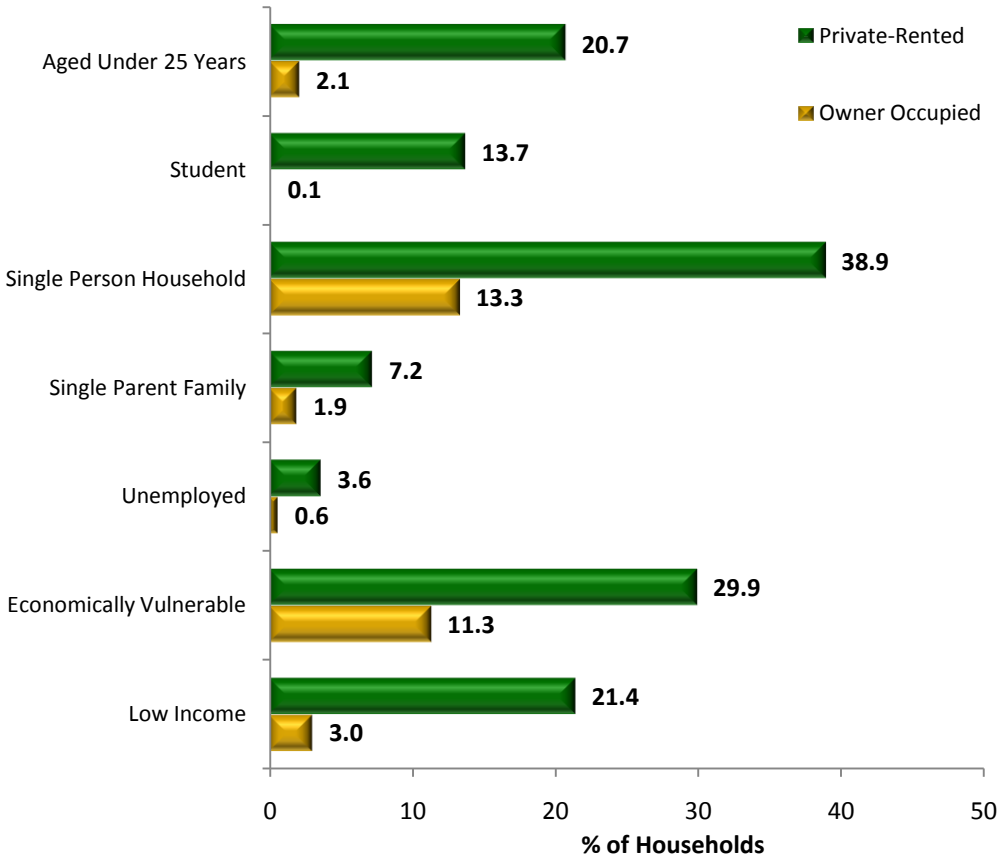


TABLE 56: THE CHARACTERISTICS OF PRIVATE-RENTED HOUSEHOLDS						
	TENURE				Table Total	
	Owner Occupied		Private-Rented			
	hholds	%	hholds	%	hholds	%
AGE OF HOH						
Under 25 Years	702	2.1	2576	20.7	3279	7.2
25 - 34 Years	2579	7.9	4749	38.2	7328	16.2
35 - 44 Years	7018	21.4	3535	28.4	10553	23.3
45 - 54 Years	4315	13.1	260	2.1	4575	10.1
55 - 64 Years	6597	20.1	354	2.8	6951	15.4
65 Years And Over	11128	33.9	862	6.9	11989	26.5
Unobtainable	490	1.5	107	0.9	597	1.3
HOUSEHOLD TYPE						
Single Person Non Pensioner	4380	13.3	4840	38.9	9220	20.4
Single Parent Family	619	1.9	894	7.2	1513	3.3
Two Person Adult Non Pensioner	5906	18.0	3929	31.6	9834	21.7
Small Family	6912	21.1	1163	9.3	8075	17.8
Large Family	1111	3.4	10	0.1	1121	2.5
Large Adult	800	2.4	720	5.8	1521	3.4
Elderly	12310	37.5	871	7.0	13181	29.1
Elderly with Family	790	2.4	17	0.1	807	1.8
ECONOMIC STATUS OF HOH						
Full-Time Work	18277	55.7	8600	69.1	26878	59.4
Part-Time Work	999	3.0	285	2.3	1284	2.8
Unemployed-Available For Work	190	0.6	448	3.6	638	1.4
Permanently Sick/Disabled	291	0.9	144	1.2	434	1.0
Housewife	131	0.4	466	3.7	597	1.3
Wholly Retired	12895	39.3	797	6.4	13692	30.2
Student	44	0.1	1705	13.7	1749	3.9
VULNERABLE HOUSEHOLDS						
Not Economically Vulnerable	29120	88.7	8719	70.1	37839	83.6
Economically Vulnerable	3708	11.3	3725	29.9	7433	16.4
LOW INCOME HOUSEHOLDS						
Not On Low Income	31859	97.0	9776	78.6	41635	92.0
Low Income Household	969	3.0	2668	21.4	3637	8.0
HOUSEHOLD INCOME						
Up to £8000	641	2.0	2398	19.3	3038	6.7
£8001 - £12000	2366	7.2	223	1.8	2589	5.7
£12001 - £15000	1250	3.8	905	7.3	2155	4.8
£15001 - £20000	8004	24.4	2349	18.9	10353	22.9
£20001 - £25000	5539	16.9	2967	23.8	8506	18.8
£25001 - £35000	5259	16.0	1418	11.4	6677	14.7
£35001 - £50000	4821	14.7	1426	11.5	6247	13.8
Over £50000	4948	15.1	758	6.1	5707	12.6
Table Total	**32828**	**100.0**	**12444**	**100.0**	**45272**	**100.0**

HOUSING OCCUPANCY

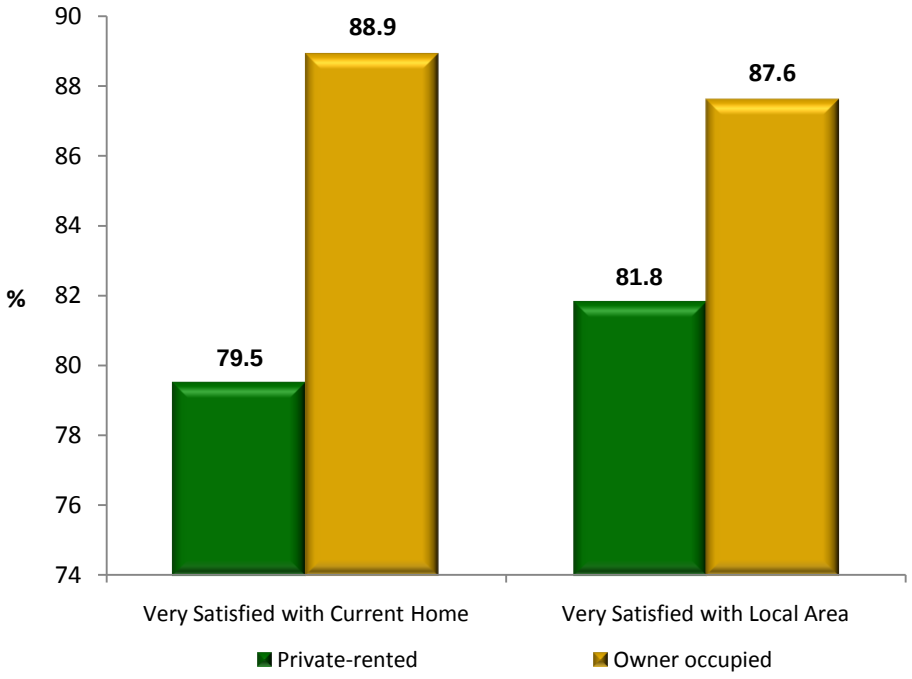
21.6 Levels of overcrowding within the private-rented sector at 2.7% are above the owner occupier sector average of 1.3%. The sector is also highly transitional. 44.6% of private-rented

households have been resident in their current dwelling under 1 year; 8% intend to move within the next year.

HOUSING ATTITUDES

21.7 Household attitudes to private-rented accommodation are positive although less positive than those held by owner occupiers. 79.5% of private-rented tenants are very satisfied with their accommodation; 81.8% are very satisfied with the area in which they live.

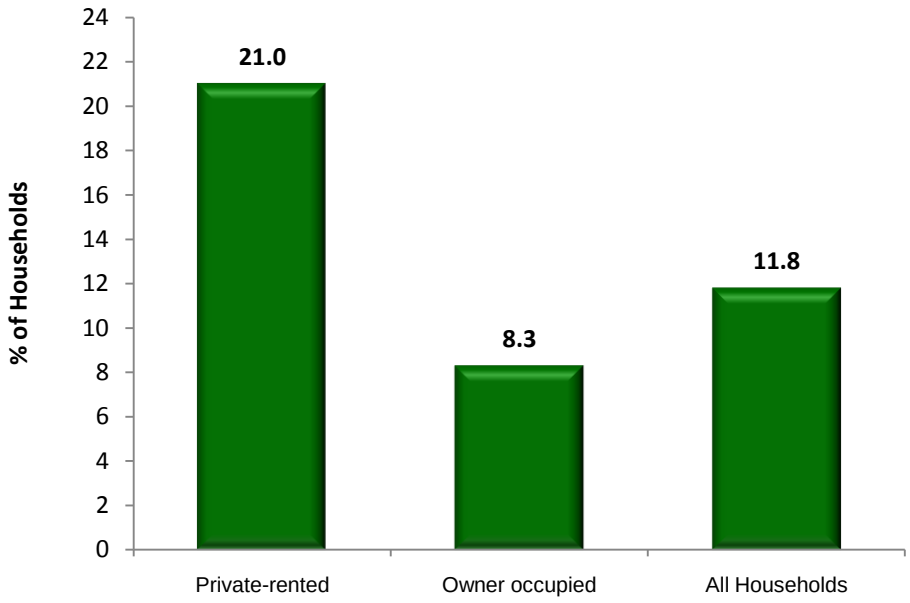
FIGURE 64: HOUSEHOLD ATTITUDES IN THE PRIVATE-RENTED SECTOR



ENERGY EFFICIENCY AND FUEL POVERTY

21.8 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 minimal. 2,608 private-rented households are in fuel poverty representing 21% of all households in the private-rented sector. This compares with 8.3% of owner occupied households in fuel poverty and 11.8% of all households. Income levels within the private-rented sector contribute strongly to fuel poverty. An average annual income for private-rented households of £21,927 compares to £39,092 for owner occupiers.

FIGURE 65: FUEL POVERTY IN THE PRIVATE-RENTED SECTOR



HOUSING CONDITIONS

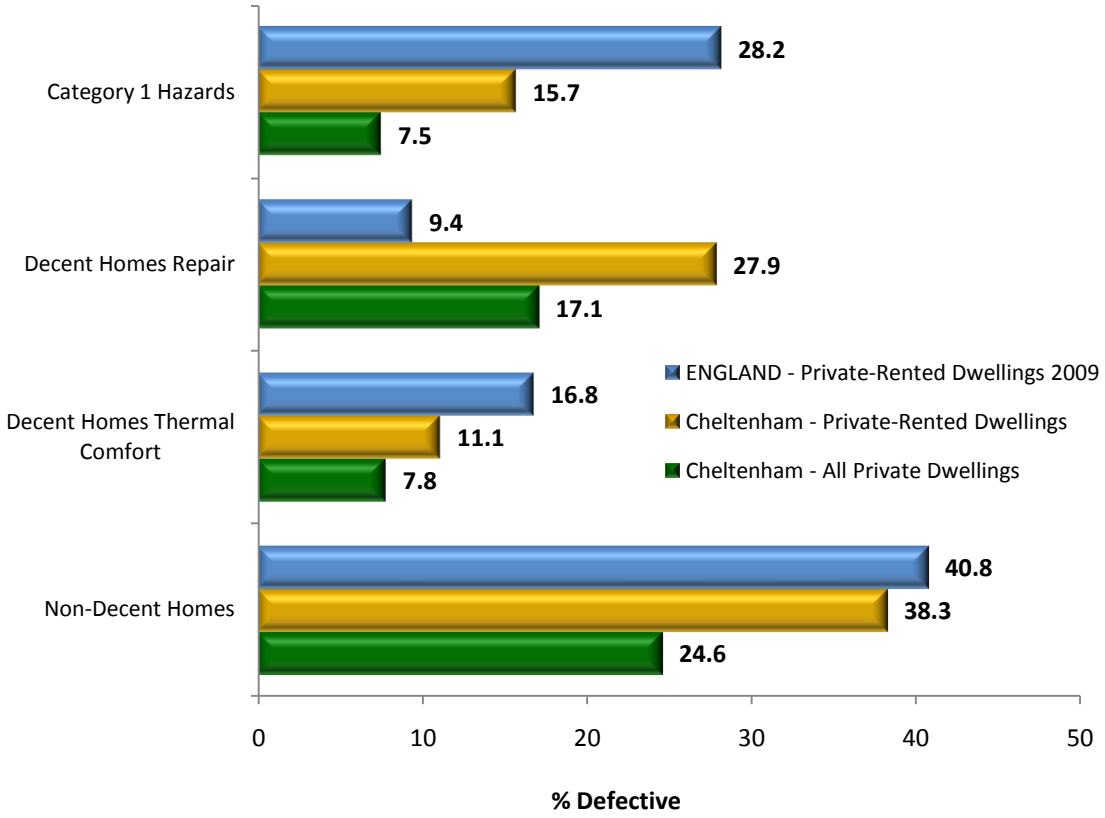
21.9 Housing conditions within the private-rented sector are generally worse than the Cheltenham average on all main indicators. In particular, rates of non-decency in the private-rented sector are significantly higher at 38.3%, compared with 24.6% for all private sector dwellings.

21.10 The rate of non-decency amongst privately-rented dwellings locally is slightly below the national average. During 2009, 40.8% of privately-rented dwellings throughout England were classified as non-decent, with 28.2% of all privately-rented dwellings possessing a Category 1 hazard (SEH, 2009).

21.11 Whilst the rate of non-compliance with the decent homes minimum standard in Cheltenham is below the national average, rates of non-compliance with respect to disrepair are significantly higher. Within England, 9.4% of privately-rented dwellings failed the decent homes repair criteria during 2009, compared with 27.9% in Cheltenham in 2011.

21.12 In addition to the fabric of dwellings being in a poorer state of repair in the private-rented sector, these properties are also more likely to be located in areas which are adversely affected by environmental factors. Heavy traffic and nuisance from street parking were deemed to be a big problem for around a fifth of privately-rented dwellings, compared with approximately 10% of owner occupied dwellings.

FIGURE 66: HOUSING CONDITIONS IN THE PRIVATE-RENTED SECTOR



21.13 Costs to address non-decent homes in the private-rented sector are estimated at £19.379M averaging £5,400 per non-decent home.

22.0 HOUSING CONDITIONS IN THE RSL SECTOR

22.1 1,800 dwellings in Cheltenham are rented by Registered Social Landlords.

22.2 The RSL housing stock exhibits a heavy concentration by area and by age and type. In this respect:

- ***975 RSL dwellings (54.2%) are located in the Inner area survey zone;***
- ***474 RSL dwellings (26.3%) are purpose-built flats;***
- ***1,218 RSL dwellings (67.7%) were constructed between post 1974.***

TABLE 57: THE CHARACTERISTICS OF RSL HOUSING STOCK

	TENURE								Table Total	
	Owner Occupied		Private-Rented		Housing Association		Unob.			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%
SURVEY ZONE										
St. Pauls	958	2.9	931	9.9	289	16.0	130	5.5	2307	5.0
Pittville	1799	5.5	479	5.1	236	13.1	126	5.3	2640	5.7
Inner Area	9111	27.8	4717	50.4	975	54.2	1228	51.5	16031	34.6
Outer Area	20890	63.8	3242	34.6	300	16.7	900	37.8	25332	54.7
MAIN HOUSE TYPE										
Terraced House/Bungalow	7885	24.1	2427	25.9	419	23.3	731	30.7	11463	24.8
Semi-Detached House/Bungalow	12591	38.4	930	9.9	567	31.5	335	14.0	14421	31.1
Detached House/Bungalow	6893	21.0	802	8.6	0	0.0	180	7.6	7875	17.0
Purpose Built Flat	3158	9.6	2072	22.1	474	26.3	226	9.5	5930	12.8
Flat In Converted/Mixed Use Building	2230	6.8	3138	33.5	339	18.9	913	38.3	6620	14.3
DATE OF CONSTRUCTION										
Pre-1919	6191	18.9	3985	42.5	264	14.7	1610	67.5	12050	26.0
1919-1944	3127	9.5	561	6.0	75	4.2	154	6.5	3917	8.5
1945-1964	6193	18.9	270	2.9	150	8.3	8	0.4	6622	14.3
1965-1974	6592	20.1	929	9.9	92	5.1	377	15.8	7990	17.3
1975-1981	4000	12.2	816	8.7	627	34.9	24	1.0	5467	11.8
Post-1981	6655	20.3	2807	30.0	591	32.8	211	8.8	10263	22.2
Table Total	**32757**	**100.0**	**9368**	**100.0**	**1800**	**100.0**	**2384**	**100.0**	**46310**	**100.0**

22.3 Similar to the private-rented sector, RSL households exhibit above average levels of socio-economic disadvantage. In contrast to the private-rented sector which is heavily influenced by a young, mobile household structure, the RSL sector is influenced by an elderly population. Thus:

- ***618 RSL households (34.3%) have a head of household aged 65 years or over;***
- ***735 RSL households (40.8%) are elderly in type;***
- ***264 RSL households (14.7%) are single parent families;***

- ***179 RSL households (9.9%) have a head of household who is unemployed and 778 households (43.2%) have a head of household who is economically retired; and***
- ***1,035 RSL households (57.5%) are economically vulnerable and 476 households (26.5%) are on low incomes.***

TABLE 58: THE CHARACTERISTICS OF RSL HOUSEHOLDS

	TENURE						Table Total	
	Owner Occupied		Private Rented		Housing Association			
	hholds	%	hholds	%	hholds	%	hholds	%
AGE OF HOH								
Under 25 Years	702	2.1	2576	20.7	0	0.0	3279	7.0
25 - 34 Years	2579	7.9	4749	38.2	381	21.2	7710	16.4
35 - 44 Years	7018	21.4	3535	28.4	114	6.4	10667	22.7
45 - 54 Years	4315	13.1	260	2.1	394	21.9	4969	10.6
55 - 64 Years	6597	20.1	354	2.8	292	16.2	7243	15.4
65 Years And Over	11128	33.9	862	6.9	618	34.3	12607	26.8
Unobtainable	490	1.5	107	0.9	0	0.0	597	1.3
HOUSEHOLD TYPE								
Single Person Non Pensioner	4380	13.3	4840	38.9	217	12.0	9436	20.0
Single Parent Family	619	1.9	894	7.2	264	14.7	1778	3.8
Two Person Adult Non Pensioner	5906	18.0	3929	31.6	179	9.9	10013	21.3
Small Family	6912	21.1	1163	9.3	158	8.8	8233	17.5
Large Family	1111	3.4	10	0.1	0	0.0	1121	2.4
Large Adult	800	2.4	720	5.8	247	13.7	1768	3.8
Elderly	12310	37.5	871	7.0	735	40.8	13916	29.6
Elderly with Family	790	2.4	17	0.1	0	0.0	807	1.7
ECONOMIC STATUS OF HOH								
Full-Time Work	18277	55.7	8600	69.1	625	34.7	27502	58.4
Part-Time Work	999	3.0	285	2.3	89	5.0	1373	2.9
Unemployed-Available For Work	190	0.6	448	3.6	179	9.9	817	1.7
Permanently Sick/Disabled	291	0.9	144	1.2	39	2.2	473	1.0
Housewife	131	0.4	466	3.7	89	5.0	686	1.5
Wholly Retired	12895	39.3	797	6.4	778	43.2	14470	30.7
Student	44	0.1	1705	13.7	0	0.0	1749	3.7
VULNERABLE HOUSEHOLDS								
Not Economically Vulnerable	29120	88.7	8719	70.1	765	42.5	38604	82.0
Economically Vulnerable	3708	11.3	3725	29.9	1035	57.5	8468	18.0
LOW INCOME HOUSEHOLDS								
Not On Low Income	31859	97.0	9776	78.6	1324	73.5	42959	91.3
Low Income Household	969	3.0	2668	21.4	476	26.5	4113	8.7
HOUSEHOLD INCOME								
Up to £8000	641	2.0	2398	19.3	381	21.2	3420	7.3
£8001 - £12000	2366	7.2	223	1.8	560	31.1	3148	6.7
£12001 - £15000	1250	3.8	905	7.3	118	6.6	2273	4.8
£15001 - £20000	8004	24.4	2349	18.9	337	18.7	10690	22.7
£20001 - £25000	5539	16.9	2967	23.8	204	11.3	8710	18.5
£25001 - £35000	5259	16.0	1418	11.4	200	11.1	6877	14.6
£35001 - £50000	4821	14.7	1426	11.5	0	0.0	6247	13.3
Over £50000	4948	15.1	758	6.1	0	0.0	5707	12.1

TABLE 58: THE CHARACTERISTICS OF RSL HOUSEHOLDS								
	TENURE						Table Total	
	Owner Occupied		Private Rented		Housing Association			
	hholds	%	hholds	%	hholds	%	hholds	%
RESIDENCY								
Under 1 Year	1137	3.5	5544	44.6	26	1.5	6707	14.2
1-2 Years	3019	9.2	3713	29.8	248	13.8	6980	14.8
3-5 Years	6472	19.7	1609	12.9	330	18.3	8411	17.9
6-10 Years	5985	18.2	748	6.0	788	43.8	7520	16.0
11-20 Years	5438	16.6	522	4.2	305	16.9	6265	13.3
Over 20 Years	10778	32.8	309	2.5	103	5.7	11189	23.8
Table Total	**32828**	**100.0**	**12444**	**100.0**	**1800**	**100.0**	**47072**	**100.0**

22.4 Comparative housing conditions within the RSL are worse than within the private housing sector. On all major aspects of the Decent Homes Standard RSL dwellings exhibit higher rates of non-compliance.

FIGURE 67: COMPARATIVE HOUSING CONDITIONS IN THE RSL AND PRIVATE HOUSING SECTORS

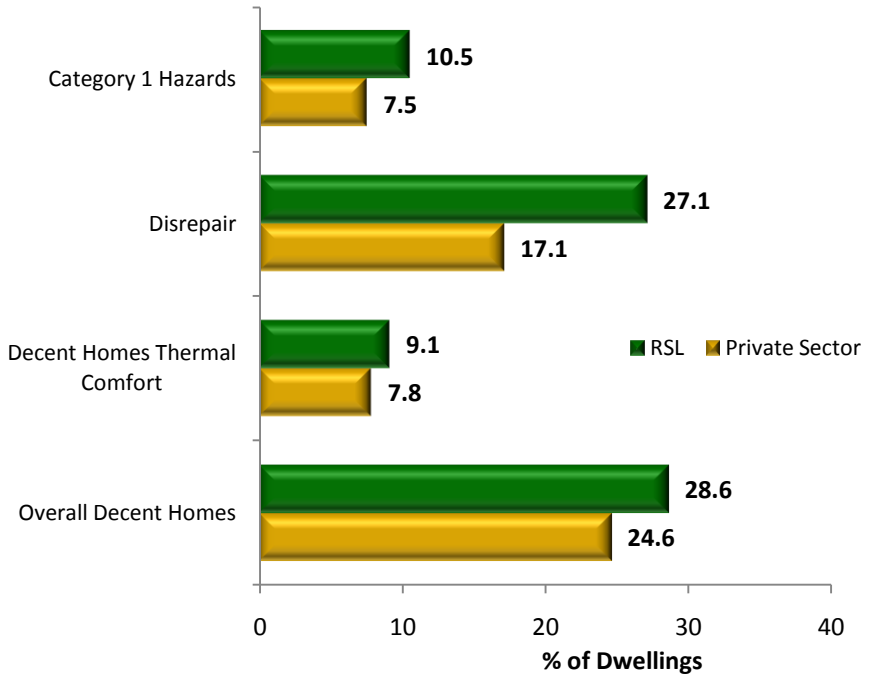
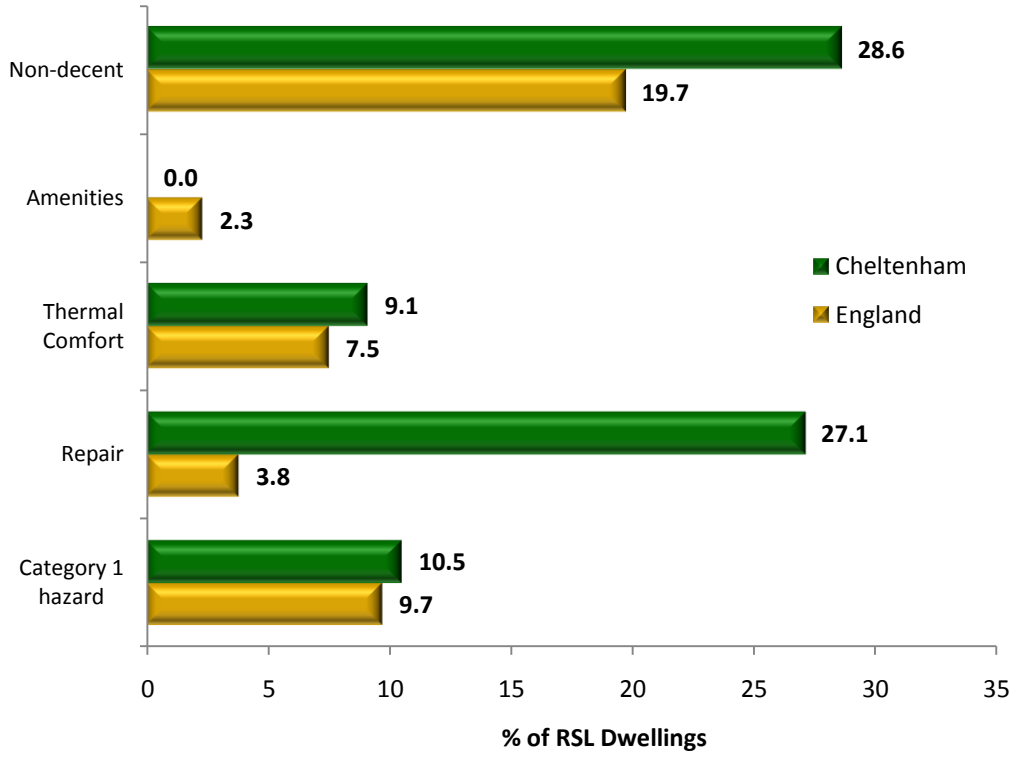


TABLE 59: COMPARATIVE HOUSING CONDITIONS BY TENURE										
CONDITION INDICATOR	TENURE								ALL TENURES	
	Owner Occupied		Private-Rented		Private Sector		RSL			
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%
Category 1 Hazard	1871	5.7	1468	15.7	3352	7.5	189	10.5	3541	7.6
Decent Homes Repair	4450	13.6	2610	27.9	7621	17.1	488	27.1	8109	17.5
Decent Homes Amenity	369	1.1	65	.7	440	1.0	0	.0	440	1.0
Decent Homes Thermal Comfort	2439	7.4	1040	11.1	3487	7.8	163	9.1	3650	7.9
OVERALL NON-DECENT	**6785**	**20.7**	**3589**	**38.3**	**10942**	**24.6**	**514**	**28.6**	**11456**	**24.7**
SAP RATING	**64.7**		**67.6**		**65.1**		**72.4**		**65.4**	

22.5 RSL performance against the Decent Homes Standard in Cheltenham is worse than the national average (English Housing Survey, 2009). Nationally, 19.7% of RSL dwellings are non-decent compared to 28.6% of RSL dwellings in Cheltenham. Although the rate of non-compliance on all aspects, except modern facilities and services, is higher in Cheltenham than nationally, it is with respect to repair conditions that the local failure rate is significantly above the national average.

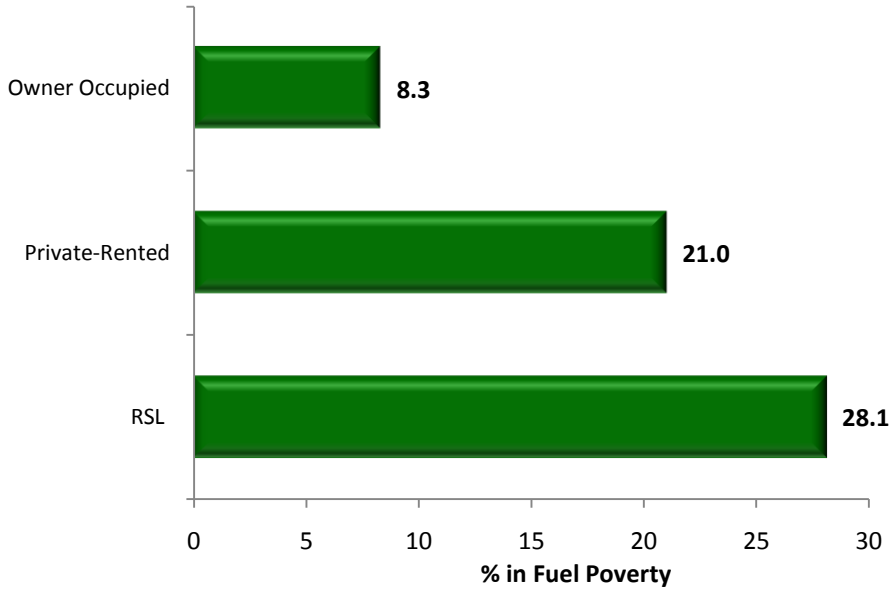
FIGURE 68: RSL PERFORMANCE ON THE DECENT HOMES STANDARD - CHHELTENHAM 2011, ENGLAND 2009



22.6 In spite of higher levels of average energy efficiency, the rate of fuel poverty within the RSL sector is greater than the average for private sector households. 505 RSL households (28.1%) are in fuel poverty, this compares with a fuel poverty rate of 11.8% amongst private sector households. Fuel poverty levels within the RSL sector are strongly income related with average

incomes in the sector significantly below the private sector average. In this respect an average income for RSL households of £13,482 per annum compares with a private sector average of £27,122.

FIGURE 69: FUEL POVERTY BY TENURE



SECTION 6:
CONCLUSIONS

Chapter 23: Conclusions

23.0 CONCLUSIONS

23.1 Across all private tenures the survey estimates that 10,942 dwellings (24.6%) fail the requirements of the Decent Homes Standard and are non-decent. Within this profile, 3,352 dwellings (7.5%) experience Category 1 hazards within the Housing Health and Safety Rating System (HHSRS). To improve non-decent housing owners and private landlords will require a minimum investment of £62.740M net.

23.2 With the exception of disrepair, housing conditions locally are better than the national average for private housing. Local problems however remain which impact on this investment framework and which can guide any strategic response by Cheltenham Borough Council to the survey findings. These issues can be summarised under four main areas:

- ***Physical condition factors;***
- ***Energy efficiency and fuel poverty;***
- ***Household considerations; and***
- ***Environmental factors.***

PHYSICAL CONDITIONS

23.3 Within the Decent Homes Standard key influences on performance include:

- *3,352 dwellings (7.5%) experiencing Category 1 hazards;*
- *7,621 dwellings (17.1%) in disrepair; and*
- *3,487 dwellings (7.8%) with inefficient heating and ineffective insulation.*

Category 1 hazard rates are above average in the private-rented and pre-1919 terraced housing markets and for converted flats. Geographically rates of failure are higher in the St Pauls and Pittville survey zones. Patterns of disrepair are broadly similar impacting most strongly on the private-rented and pre-1919 housing sectors.

ENERGY EFFICIENCY

23.4 Home energy efficiency levels in Cheltenham are better than the national average although local issues still remain.

- *3,487 dwellings (7.8%) fail to meet the thermal comfort requirements of the Decent Homes Standard.*
- *5,322 households (11.8%) are in fuel poverty.*

Energy deficiencies again impact most strongly on the pre-war housing sector and for semi-detached and detached properties. Geographically, lower rates of energy efficiency are recorded for the Pittville and Inner survey zones. Fuel poverty impacts most strongly on younger and older households and single parent families. While less favourable energy efficiency levels are recorded for households in fuel poverty, household income differentials are the main driver of fuel poverty.

Action to address energy efficiency can have multiple benefits including reductions in fuel poverty and a positive impact on HHSRS and Decent Homes performance.

HOUSEHOLD CONSIDERATIONS

23.5 Poor housing conditions are associated with households in social or economic disadvantage. Elderly households, the economically vulnerable and those on low incomes are worst affected. Currently, 4,400 vulnerable households (59.2%) live in Decent Homes below the previous PSA 7 2011 target of 70%. Lowest rates of progress towards Decent Homes for vulnerable households are recorded for households living in St Pauls, in the private-rented sector, in pre-1919 housing and inter-war housing.

23.6 Equity potential among owner occupied households is high - estimated at £5.563 billion. Highest levels of equity are recorded for older households and also those on lower incomes. 8.9% of owner occupied households living in non-decent homes would remortgage for home improvement; 10.1% would be interested in Council sponsored schemes for equity release.

ENVIRONMENTAL FACTORS

23.7 8,591 dwellings (19.3%) are located in residential environments suffering liveability problems with the greatest environmental impact coming from heavy traffic and street parking. Levels of household satisfaction with their housing circumstances and local area remain high although perceptions of area decline are apparent. These are higher within the St Pauls survey zone, in areas of terraced housing and for pre-war housing areas.

THE WAY FORWARD

23.8 Information from the house condition survey programme provides a detailed and up-to-date profile of private housing in Cheltenham and a new benchmark for the monitoring and future development of private sector housing strategy.

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 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. The extent of sampling error is discussed in Appendix B but is dependant upon 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 reports but will normally vary by under 1%.**

(c) **Survey returns from large scale house condition surveys invariably contain elements of missing data and not applicable data. The former may be due to surveyor error or to differential access within dwellings. The latter relates to individual elements which are not present in all dwellings. Consistently across the survey missing data represents fewer than 5% of returns. An analysis of missing returns indicates a random distribution with no inherent bias evident across the main database.**

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 24.6% 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 22% – 27.2%. In terms of numbers this means that of the total housing stock of 44,510 dwellings, the number of dwellings which are non-decent is likely to be between 9,792 and 12,107. However our best estimate is 10,942 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:

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

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:

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

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:

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

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/dwellings in the Borough

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.

SAMPLING ERROR OVERVIEW - PRIVATE SECTOR HOUSING STOCK								
	SAMPLE SIZE	SURVEY PROPORTION (%)						
		5/95	10/90	15/85	20/80	30/70	40/60	50/50
		SAMPLING ERROR ± %						
SURVEY ZONE								
St Pauls	295	2.61	3.59	4.28	4.79	5.49	5.87	5.99
Pittville	286	2.65	3.65	4.35	4.87	5.58	5.96	6.08
Inner Area	233	2.94	4.04	4.81	5.39	6.18	6.61	6.74
Outer Area	139	3.80	5.24	6.23	6.98	8.00	8.55	8.73
TENURE								
Owner occupied	611	1.81	2.50	2.97	3.33	3.82	4.08	4.16
Private-rented	284	2.66	3.66	4.36	4.88	5.60	5.98	6.11
COUNCIL WIDE	**953**	**1.45**	**2.00**	**2.38**	**2.67**	**3.05**	**2.19**	**3.27**

APPENDIX C:
THE SURVEY FORM

CHELTENHAM BOROUGH COUNCIL

A. SURVEY RECORD

ADDRESS:

VISITS	1	2	3
TIME			
DATE			
SURVEYORS SIGNATURE:			

DWELLING REF:

SURVEYOR NO:

A1. Status of address?			address untraceable 6	demolished/ derelict 5	converted to non-residential 4	major works underway 3	non permanent dwelling 2	effective permanent dwelling 1	
A2. Extent of survey?					no survey 4	external survey only 3	full survey only 2	full survey/ interview 1	
A3. Is the dwelling occupied or vacant?	vacant- other long-term 7	vacant- derelict 6	vacant- closed/ bricked up 5	vacant- other temporary 4	vacant- repairs/mod-ernisation 3	vacant for sale/rent 2	occupied 1		
A4. Dwelling tenure?				unob 9	rsl 4	tied/rent free 3	private rented 2	owner occupied 1	
A5. Is the dwelling in multiple Occupation?							Yes 2	No 1	

B. FIRST IMPRESSIONS

B1. Condition of dwelling?				requires major repairs/improvements 4	requires minor repairs 3	requires routine maintenance 2	good condition 1
B2. General condition of surrounding dwellings?			poor condition 5	below average 4	average 3	above average 2	good condition 1
B3. General appearance of neighbourhood?			poor 5	below average 4	average 3	above average 2	good 1
B4. Evidence of environmental abuse?					significant 3	minor/ isolated 2	none 1

C. DWELLING CHARACTERISTICS

C1. Dwelling type?	house/ mixed use 7	non-res with flats 6	flat in converted building 5	purpose built flat 4	maisonette 3	bungalow 2	house 1
C1a. Dwelling configuration?				detached 4	semi-detached 3	end terrace 2	mid terrace 1
C1b. Dwelling construction type?					park home 3	non-traditional 2	traditional 1
C1c. If Flat : Storey level of flat? Specify level - Ground 0					n/a 99	specify no: ……..	
C2. Date of construction?			post-1981	1975-1981 5	1965-1974 4	1945-1964 3	1919-1944 2	pre-1919 1	
C3. Number of habitable floors to dwelling?					n/a 99	specify no: ……..	
C4. External wall construction?	unob. 9	other 6	timber frame 5	solid 9"+ 4	cavity 11"+ 3	cavity 9-11" 2	solid 9" 1		
C5. Predominant building material?		other 6	wood/ timber 5	stone 4	concrete 3	block 2	brick 1		
C6. Principal wall finish?			other 5	tiles 4	timber 3	render/dash 2	self finish 1		
C7. Main roof form?					mixed 3	flat 2	pitched 1		
C8. Roof covering?	unob. 9	other 6	felt or asphalt 5	artificial slate 4	clay tile 3	concrete tile 2	natural slate 1		
C9. Flashings?		unob. 9	none 5	other 4	cement fillet 3	zinc 2	lead 1		
C10. Chimneys?	unob. 9	none 6	other 5	stone 4	concrete 3	brick/ block render 2	brick pointed 1		

C. DWELLING CHARACTERISTICS…….(cont.)

C11. Rainwear?	*unob.* 9	*mixed* 7	*other* 6	*asbestos* 5	*cast iron* 4	*steel* 3	*aluminium* 2	*Upvc* 1	
C12. Predominant window material?			*other* 6	*Upvc* 5	*metal with thermal break* 4	*metal no thermal break* 3	*hardwood* 2	*softwood* 1	
C13. Dwelling entrance door material?	*metal* 7	*hardwood glazed* 6	*hardwood complete* 5	*upvc glazed* 4	*upvc complete* 3	*softwood glazed* 2	*softwood complete* 1		

D. EXTERNAL REPAIR/RENEWAL

VIEWPOINT [ ]

WHAT REPAIRS ARE REQUIRED TO THE FOLLOWING ELEMENTS?

	REPAIR – Viewpoint 1 **front only – 1** **front & side – A2** **unob. - 9**	**REPAIR – Viewpoint 2** **back only – 1** **back & side – B"** **unob. - 9**	**PERIOD** **Replacement period for whole element**
D1. Roof structure			
D2. Roof covering			
D3. Chimney stacks			
D4. Flashings			
D5. Rainwear – gutters & downpipes			
D6. External wall finish			
D7. External wall pointing			
D8. Lintols			
D9. External wall structure			
D10. Windows			
D11. Doors			
D12. Underground drainage			
D13. Fences/walls/gates			
D14. Paths/paved areas			
D15. Outbuildings			

REPAIR

1- No repair
2. Localised disrepair 1- 5%
3. Minor disrepair 6-25%
4. Medium disrepair 26-60%
5. Major disrepair 61-80%
6. Renew 81-100%
8. na
9. Unob./does not exist

REPLACEMENT PERIOD

1. Urgent / immediate
2. Inside 5 years
3. 6-10 years
4. 11-15 years
5. 16-20 years
6. 21-25 years
7. 26-30 years
8. Over 30 years
9. Unob./does not exist

D16. Evidence of structural failure

a) Foundation failure	*no* 2	*yes* 1		**e) Wall-tie failure**	*no* 2	*yes* 1	
b) Roof sag	*no* 2	*yes* 1		**f) Chimney failure**	*no* 2	*yes* 1	
c) Roof spread	*no* 2	*yes* 1		**g) Lintol failure**	*no* 2	*yes* 1	
d) Wall bulge	*no* 2	*yes* 1					

E. INTERNAL REPAIR/RENEWAL

E1. Number of rooms including kitchen and bathroom? *specify number……*

E2. Number of bedrooms? *specify number……*

REPAIR

WHAT REPAIRS ARE REQUIRED TO THE FOLLOWING ELEMENTS (WHOLE DWELLING ASSESSMENT)

REPAIR	N/A	RENEW 61<100	MAJOR 41<60	MEDIUM 26<40	MINOR 6<25	LOCALISED 1<5	NO REPAIR nil
E3. Floor Structure	6	6	5	4	3	2	1
E4. Floor Finishes	6	6	5	4	3	2	1
E5. Internal Wall Structures	6	6	5	4	3	2	1
E6. Wall Finishes	6	6	5	4	3	2	1
E7. Ceiling Finishes	6	6	5	4	3	2	1
E8. Doors/Frames	6	6	5	4	3	2	1
E9. Fireplaces/Flues	8	6	5	4	3	2	1
E10. Stairs/Balustrades	8	6	5	4	3	2	1

INTERNAL DEFECTS

WHAT INTERNAL DEFECTS ARE APPARENT (WHOLE DWELLING ASSESSMENT)

NONE - CODE 1 : No evident defect.

MINOR - CODE 2 : Defect present but of limited extent.

MODERATE - CODE 3 : Defect present and easily visible. Potential impact on occupation and use of dwelling.

SEVERE - CODE 4 : Major defect present with significant impact on occupation and use of dwelling.

DEFECTS	SEVERE	MODERATE	MINOR	NONE
E11. Rising Damp	4	3	2	1
E12. Penetrating Damp	4	3	2	1
E13. Dry/Wet Rot	4	3	2	1
E14. Heating	4	3	2	1
E15. Ventilation	4	3	2	1
E16. Natural Light	4	3	2	1
E17. Artificial Light	4	3	2	1
E18. Mould/Condensation	4	3	2	1

F. AMENITIES AND SERVICES

F1. Does the dwelling possess the following…?

(a) Standard Amenities	*no* 3	*yes - shared use* 2	*yes – exclusive use* 1	
(b) Mains Gas Supply		*no* 2	*yes* 1	
(c) Mains Water Supply		*no* 2	*yes* 1	
(d) Mains Drainage		*no* 2	*yes* 1	
F2. Does the dwelling possess central heating?	*no- none* 3	*yes - partial C.H.* 2	*yes - full C.H.* 1	
F3. Age of kitchen fittings?		*over 20 yrs old* 2	*under 20 yrs old* 1	
F4. Kitchen space/layout?		*inadequate* 2	*adequate* 1	
F5. Age of bathroom amenities?		*over 30 yrs old* 2	*under 30 yrs old* 1	
F6. Bathroom location?		*unsatisfactory* 2	*satisfactory* 1	
F7. W.C. location?		*unsatisfactory* 2	*satisfactory* 1	

FLATS/MAISONETTES ONLY

F7a. Are common areas of adequate size?	*n/a* 8	*unsatis.* 2	*satisfactory* 1	
F7b. Is layout of common areas satisfactory?	*n/a* 8	*unsatis.* 2	*satisfactory* 1	

WHAT REPAIRS ARE REQUIRED TO THE FOLLOWING ELEMENTS AND WHAT REPLACEMENT PERIOD APPLIES?
REPAIR

REPAIR	*N/A*	*RENEW 61<100*	*MAJOR 41<60*	*MEDIUM 26<40*	*MINOR 6<25*	*LOCALISED 1<5*	*NO REPAIR nil*	
F8. Kitchen Fittings		*6*	*5*	*4*	*3*	*2*	*1*	
F9. Bathroom Amenities		*6*	*5*	*4*	*3*	*2*	*1*	
F10. Internal Plumbing		*6*	*5*	*4*	*3*	*2*	*1*	
F11. Electrics		*6*	*5*	*4*	*3*	*2*	*1*	
F12. Heating/Boilers/ Appliances		*6*	*5*	*4*	*3*	*2*	*1*	
F13. Heating Distribution	*8*	*6*	*5*	*4*	*3*	*2*	*1*	

REPLACEMENT PERIOD

REPLACEMENT PERIOD	*N/A*	*OUTSIDE 30 YRS*	*26-30 YRS*	*21-25 YRS*	*16-20 YRS*	*11-15 YRS*	*6-10 YRS*	*INSIDE 5 YRS*	
F14. Kitchen Fittings					*4*	*3*	*2*	*1*	
F15. Bathroom Amenities			*6*	*5*	*4*	*3*	*2*	*1*	
F16. Internal Plumbing		*7*	*6*	*5*	*4*	*3*	*2*	*1*	
F17. Electrics			*6*	*5*	*4*	*3*	*2*	*1*	
F18. Heating/ Boiler/Appliances						*3*	*2*	*1*	
F19. Heating Distribution	*8*	*7*	*6*	*5*	*4*	*3*	*2*	*1*	

G. SECURITY AND ADAPTATIONS

G1. Are the following security measures present?

MEASURES	*N/A*	*NO*	*YES*	
a) Secure door locking	*8*	*2*	*1*	
b) Window locks	*8*	*2*	*1*	
c) Burglar alarm	*8*	*2*	*1*	
d) External lighting	*8*	*2*	*1*	
e) Smoke Alarms	*8*	*2*	*1*	

G2. Has the dwelling been adapted for disabled use?

no	*yes*	
2	*1*	

G3. IF ADAPTED…Are any of the following adaptations present?

ADAPTATIONS	*N/A*	*NO*	*YES*	
a) Level/ramped access	*8*	*2*	*1*	
b) Chair/stairlift/through floor lift	*8*	*2*	*1*	
c) Adapted bathroom/W.C.	*8*	*2*	*1*	
d) Adapted kitchen	*8*	*2*	*1*	
e) Wheelchair accessible W.C.	*8*	*2*	*1*	
f) Ground floor bedroom/bathroom	*8*	*2*	*1*	
g) Repositioned electrical controls	*8*	*2*	*1*	

G4. Is there safe and unimpeded access to the front garden for a disabled person?

Satisfactory Access	*Un-satisfactory Access.*	*No Front Garden*	
3	*2*	*1*	

G5. Is there safe and unimpeded access to the rear garden for a disabled person?

Satisfactory Access	*Un-satisfactory Access.*	*No rear Garden*	
3	*2*	*1*	

H. ENERGY EFFICIENCY OF DWELLINGS

H1. Built form.

unob	*maisonette*	***flat***	*mid terrace with passage*	*mid terrace*	*end of terrace*	*semi-detached*	*detached*	
9	*7*	*6*	*5*	*4*	*3*	*2*	*1*	

H2. Dwelling Age

1900-1929	*1930-1949*	*1950-1965*	*1966-1976*	*1977-1981*	*1982 - 1990*	*1991 - 1995*	*1996 - 2002*	*2003 and later*	
9	*8*	*7*	*6*	*5*	*4*	*3*	*2*	*1*	

pre-1900		
10		

H3. Number of storeys in dwelling (excluding roof rooms, uninhabitable basement.

unob	*specify no:*		
9			

H4. Number of rooms (including kitchen, bathroom & circulation).

unob	*specify no:*		
99			

H5. Rooms in roof.

no	*yes*	
2	*1*	

H6. Flat or maisonette type (flats only).

n/a	*tower block or 6+ storey*	*other type*	*divided house*	*above shops or offices*	*custom block up to 5 storeys*	
8	*5*	*4*	*3*	*2*	*1*	

H7. Floor exposure (flats only).

	n/a	*un-exposed floor*	*partially exposed upper floor*	*exposed upper floor*	*exposed ground floor*	
	8	*4*	*3*	*2*	*1*	

H8. Roof exposure (flats only).

	n/a	*un-exposed roof*	*partially exposed flat roof*	*exposed flat roof*	*exposed pitch roof*	
	8	*4*	*3*	*2*	*1*	

H9. Wall exposure (flats only).

three to four walls exposed	*three walls exposed*	*two to three walls exposed*	*two walls exposed*	*one to two walls exposed*	*one wall exposed*	
6	*5*	*4*	*3*	*2*	*1*	

n/a	*Four walls exposed*	
8	*7*	

H. ENERGY EFFICIENCY OF DWELLINGS (cont…)

H10. Roof insulation.

150mm 6	100mm 5	75mm 4	50mm 3	25mm 2	none 1
	unob 99	no roof over 10	over 250mm 9	250mm 8	200mm 7

H11. Insulation to external walls, since built?

150mm or more 6	100mm 5	75mm 4	50mm 3	25mm 2	none 1
				unob 9	n/a 8

H11.a If no insulation added, does the dwelling already have external insulation?

	unob. 9	internal 4	external applied 3	cavity 2	none 1

H12. Floor insulation since built.

100mm 6	75mm 5	50mm 4	37.5mm 3	25mm 2	none 1
			unob 9	n/a 8	150mm or above 7

H13. Primary heating system fuel.

anthracite grains 9	anthracite nuts 8	smokeless processed 7	housecoal/ pearls 6	oil (28 sec) 5	oil (35 sec) 4	bottled gas 3	bulk LPG 2	gas (mains) 1
community heating wth CHP 18	community heating no CHP 17	special tariff – direct 16	special tariff –storage 15	preserved tariff 14	Economy 7 (off-peak) 13	Economy 7 (on-peak) 12	domestic (on-peak) electric 11	wood 10

H14. Primary heating system type.

community heating 6	other system 5	storage heaters 4	room heaters 3	warm air system 2	boiler system 1

WITHIN THE CATEGORY SELECTED IN THE PREVIOUS QUESTION – INDICATE TYPE OF SYSTEM

1. BOILER SYSTEM										
OIL BOILER	Old oil boiler (pre 1985)	040	Standard oil boiler (1985-97)	041	Condensing oil boiler	042	New oil boiler (97+)	043		
GAS BOILER	Old gas boiler (pre 1979)	223	Old gas floor boiler (1979-97)	222	Standard gas or wall boiler (pre 1998+)	221	New boiler (1998+)	501	Combi boiler (pre 1998)	224
CONDENSING BOILER	Condensing gas boiler (pre 1998)	204	Condensing combi boiler (pre 1998)	206	Condensing boiler (1998+)	503	Condensing combi boiler (1998+)	507		
OTHER BOILER SYSTEMS	Electric boiler	100	Open solid fuel fire with rads	074	Closed solid fire with rads	075				
2. WARM AIR SYSTEM : USE BOILER SYSTEM CODES										
3. ROOM HEATERS										
OPEN SOLID FUEL	Open solid fuel room heater	080	Open solid fuel heater BB no rads	082						
CLOSED SOILD FUEL	Closed solid fuel room heater	083	Closed SF room heater BB no rads	084						
GAS ROOM HEATERS	Old pre 1960 gas room heater	301	Room heater with BB pre 1998	225	Modern gas room heater	302	New gas room heater with BB no rads	304	Condensing gas room heater	282
4. STORAGE HEATERS										
	Old large volume storage heater	132	New slimline storage heater	130	Fan assisted storage heater	133				
5. OTHER SYSTEM										
	Electric underfloor heating	134	Panel or fan heater	120						
6. COMMUNITY HEATING										
	High temp community heating	400	Low temp community heating	401						

ENTER CODE…….

H15. Hot water system fuel.

anthracite grains 9	anthracite nuts 8	smokeless processed 7	housecoal/ pearls 6	oil (28 sec) 5	oil (35 sec) 4	bottled gas 3	bulk LPG 2	gas (mains) 1
community heating wth CHP 18	community heating no CHP 17	special tariff – direct 16	special tariff –storage 15	preserved tariff 14	Economy 7 (off-peak) 13	Economy 7 (on-peak) 12	domestic (on-peak) electric 11	wood 10

H16. Hot water system type.

gas fired kitchen range 8	gas instant (multi point) 7	gas instant (single point) 6	electric instant 5	single on-peak immersion 4	single off - peak immersion 3	dual immersion 2	from boiler 1
community heating with tank 16	community heating no tank 15	from CPSU 14	from oil fired warm air unit 13	from gas fired warm air unit 12	gas circulator 11	coal fired kitchen range 10	oil fired kitchen range 9
					from solid fuel back boiler 19	from gas back boiler 18	from combi boiler 17

H. ENERGY EFFICIENCY OF DWELLINGS (cont…)

H17. Age of heating system.		unob 9	20+ years 5	15+ years 4	10+ years 3	5+ years 2	0-5 years 1	
H18. Secondary heating system	unob 9	none 6	electric fire 5	closed fire 4	open fire 3	other gas heater 2	gas coal effect fire 1	
H19. Additional information… a) Roomstat						no 2	yes 1	
b) Trv's						no 2	***yes*** 1	
c) Programmer/Timer						no 2	***yes*** 1	
d) Hot water tank insulation?				no insulation 4	foam 3	jacket 2	no tank 1	
e) Hot water tank thermostat?					no thermostat 3	thermostat 2	no tank 1	
H20. Predominant window frame type.			sash (wood) 5	UPVC 4	metal with thermal break 3	metal 2	wood (not sash) 1	
H21. Predominant window glazing type.					triple 3	double 2	single 1	
H21 a) Proportion of windows single glazed?						specify no: ……%		
H22. Draught proofing of windows/doors.					well sealed 3	minimal 2	none 1	
H23. is the dwelling suitable for Cavity Wall Insulation?						no 2	yes 1	

H24. Floor areas (m^2).

FLOOR	*N/A*	*71+m^2*	*61-70m^2*	*51-60m^2*	*41-50m^2*	*31-40m^2*	*21-30m^2*	*11-20m^2*	*1-10m^2*	
a) Lowest floor	9	8	7	6	5	4	3	2	1	
b) 1st floor	9	8	7	6	5	4	3	2	1	
c) 2nd floor	9	8	7	6	5	4	3	2	1	
d) 3rd floor	9	8	7	6	5	4	3	2	1	
e) 4th floor	9	8	7	6	5	4	3	2	1	

I. HEALTH AND SAFETY HAZARDS - INDICATIVE

WHAT LEVEL OF POTENTIAL RISK DO THE FOLLOWING HAZARDS PRESENT……..?

	UNOB.	*SEVERE*	*MODERATE*	*SLIGHT*	*NONE*	
A. PHYSIOLOGICAL						
1. Damp & Mould	9	4	3	2	1	
2. Excess Cold	9	4	3	2	1	
3. Excess Heat	9	4	3	2	1	
4. Asbestos	9	4	3	2	1	
5. Biocides	9	4	3	2	1	
6. Carbon Monoxide etc.	9	4	3	2	1	
7. Lead	9	4	3	2	1	
8. Radiation	9	4	3	2	1	
9. Uncombusted Fuel	9	4	3	2	1	
10. Volatile Organic Compounds	9	4	3	2	1	

I. HEALTH AND SAFETY HAZARDS - INDICATIVE cont...

WHAT LEVEL OF POTENTIAL RISK DO THE FOLLOWING HAZARDS PRESENT……..?

B. PSYCHOLOGICAL						
11. Crowding & Space	*9*	*4*	*3*	*2*	*1*	
12. Entry by Intruders	*9*	*4*	*3*	*2*	*1*	
13. Lighting	*9*	*4*	*3*	*2*	*1*	
14. Noise	*9*	*4*	*3*	*2*	*1*	
C. INFECTION PROTECTION						
15. Domestic Hygiene	*9*	*4*	*3*	*2*	*1*	
16. Food Safety	*9*	*4*	*3*	*2*	*1*	
17. Personal Hygiene/Sanitation/Drainage	*9*	*4*	*3*	*2*	*1*	
18. Domestic Water	*9*	*4*	*3*	*2*	*1*	
D. ACCIDENT PROTECTION						
19. Falls Associated with Baths etc.	*9*	*4*	*3*	*2*	*1*	
20. Falls on the Level	*9*	*4*	*3*	*2*	*1*	
21. Falls Associated with Stairs/Steps	*9*	*4*	*3*	*2*	*1*	
22. Falls between Levels	*9*	*4*	*3*	*2*	*1*	
23. Electrical	*9*	*4*	*3*	*2*	*1*	
24. Fire	*9*	*4*	*3*	*2*	*1*	
25. Hot Surfaces & Materials	*9*	*4*	*3*	*2*	*1*	
26. Collision/Entrapment	*9*	*4*	*3*	*2*	*1*	
27. Explosion	*9*	*4*	*3*	*2*	*1*	
28. Ergonomics	*9*	*4*	*3*	*2*	*1*	
29. Structural Failure	*9*	*4*	*3*	*2*	*1*	

J. HEALTH AND SAFETY HAZARDS - DETAILED

J1. Please complete a detailed appraisal below for all hazards exhibiting a moderate/severe occurrence.

Physiological		**Psychological**		**Safety**	
Cold	**01**	Crowding & Space	**11**	Falls in the bath etc.	**19**
Damp & Mould etc.	**02**	Entry by intruders	**12**	Falling on level surfaces	**20**
Heat	**03**	Lighting	**13**	Falling on stairs etc.	**21**
Asbestos (and MMFs)	**04**	Noise	**14**	Falling between levels	**22**
Biocides	**05**			Electrical hazards	**23**
Carbon Monoxide	**06**	**Infection**		Fire hazards	**24**
Lead	**07**	Domestic Hygiene etc.	**15**	Hot surfaces etc.	**25**
Radiation	**08**	Food Safety	**16**	Collision/entrapment	**26**
Uncombusted fuel	**09**	Personal Hygiene etc.	**17**	Position and operability of amenities	**27**
VOC's	**10**	Water Supply	**18**	Explosions	**28**
				Structural collapse	**29**

HAZARD NUMBER: ☐☐ **HAZARD** ☐

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300	750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>	

☐☐☐☐

Justification ☐

OUTCOMES

Class I	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4
Class II	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4
Class III	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4

☐ **Class IV** **100-(I+II+III)** ☐

Justification ☐

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating ☐ **Score** ☐

J. HEALTH AND SAFETY HAZARDS cont..

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

J. HEALTH AND SAFETY HAZARDS cont..

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

HAZARD NUMBER: **HAZARD**

LIKELIHOOD

5600	3200	1800	1000	560	320	180	100	56	32	18	10	6	3	2	1
<4200	2400	1300		750	420	240	130	75	42	24	13	7.5	4	2.5	1.5>

Justification

OUTCOMES

	0	0.1	0.2	0.5	1.0	2.2	4.6	10.0	21.5	31.6	46.4	
Class I												**Class IV**
Class II												**100-(I+II+III)**
Class III												

Justification

RATING

A	B	C	D	E	F	G	H	I	J
<5000	2000	1000	500	200	100	50	20	10>	

Rating **Score**

K. ENVIRONMENTAL APPRAISAL

K1. Are problems apparent in the local area or neighbourhood…?

(Surveyor Assessment)

PROBLEMS	*NOT A PROBLEM*	*MINOR*	*MAJOR*	
a) Litter and Rubbish	*1*	*2*	*3*	
b) Scruffy Gardens	*1*	*2*	*3*	
c) Graffiti	*1*	*2*	*3*	
d) Vandalism	*1*	*2*	*3*	
e) Scruffy/Neglected Buildings	*1*	*2*	*3*	
f) Dog Fouling	*1*	*2*	*3*	
g) Condition of Dwellings	*1*	*2*	*3*	
h) Nuisance from Street Parking	*1*	*2*	*3*	
i) Ambient Air Quality	*1*	*2*	*3*	
j) Heavy Traffic	*1*	*2*	*3*	
k) Railway/Aircraft Noise	*1*	*2*	*3*	
l) Intrusion from Motorways	*1*	*2*	*3*	
m) Vacant Sites	*1*	*2*	*3*	
n) Intrusive Industry	*1*	*2*	*3*	
o) Non conforming Uses	*1*	*2*	*3*	
p) Vacant/Boarded-up Buildings	*1*	*2*	*3*	

K2. Visual quality of local environment?
(Surveyor Assessment)

good 5	*above average* 4	*average* 3	*below average* 2	*poor* 1	

L. HOUSEHOLD INFORMATION

L1. How long has your household lived at this address?

unob. 9	*over 20 years* 6	*11-20 yrs* 5	*6-10 yrs* 4	*3-5 yrs* 3	*1-2 yrs* 2	*under 1 yr* 1	

L2. Would you like to move within the next 12 months if you had a free choice?

yes – definitely 4	*yes - possible* 3	*don't know* 2	*no* 1	

L3. How satisfied are you with your current accommodation?

don't know 5	*very dissatisfied* 4	*fairly dissatisfied* 3	*fairly satisfied* 2	*very satisfied* 1	

L4. How satisfied or otherwise are you with the area in which you live?

don't know 5	*very dissatisfied* 4	*quite dissatisfied* 3	*quite satisfied* 2	*very satisfied* 1	

L5. Over the past 5 years would you say your area has ……?

declined 3	*improved* 2	*remained the same* 1	

L. HOUSEHOLD INFORMATION (Cont…)

L6. How much of a problem, if any, are the following in your neighbourhood? *(Household to answer)*

NEIGHBOURHOOD ISSUES	*D/K*	*NOT A PROBLEM*	*MINOR*	*MAJOR*	
a) Property crime	*8*	*1*	*2*	*3*	
b) Auto crime	*8*	*1*	*2*	*3*	
c) Personal assault/theft	*8*	*1*	*2*	*3*	
d) Racial harassment	*8*	*1*	*2*	*3*	
e) Unsocial behaviour	*8*	*1*	*2*	*3*	
f) Group of youths causing annoyance	*8*	*1*	*2*	*3*	
g) Graffiti	*8*	*1*	*2*	*3*	
h) Drug abuse/dealing	*8*	*1*	*2*	*3*	
i) Empty properties	*8*	*1*	*2*	*3*	
j) Public drinking/drunkenness	*8*	*1*	*2*	*3*	
k) Traffic Noise	*8*	*1*	*2*	*3*	
l) Litter/fly tipping	*8*	*1*	*2*	*3*	
m) Dog Fouling	*8*	*1*	*2*	*3*	

L7. Could you please supply me with some information on the head of the household and other members of the family living at this address?

RELATIONSHIP TO H.O.H.	*PERSON*	*SEX*	*AGE*	*ECONOMIC STATUS*	*ETHNICITY*
		Male = 1 Female = 2	*record in yrs unob. = 99*	*see codes*	*see codes*
H.O.H.	*A*				
	B				
	C				
	D				
	E				
	F				
	G				
	H				

ETHNICITY

White
1. *White British*
2. *Irish*
3. *White – other*
4. *Gypsy/Traveller*

Mixed
5. *White & Black Caribbean*
6. *White & Black African*
7. *White & Asian*
8. *Mixed - other*

99. *Refused/Unob.*

Asian or Asian British
9. *Indian*
10. *Pakistani*
11. *Bangladeshi*
12. *Asian background-other*

Black or Black British
13. *Caribbean*
14. *African*
15. *Black background - other*

Chinese or Other ethnic group
16. *Chinese*
17. *Any other*

OFFICE USE ONLY

ECONOMIC STATUS:
1. Full-time work (>30 hrs)
2. Part-time work (<30 hrs)
3. Unemployed-registered
4. Permanently sick/disabled
5. Looking after home
6. Wholly retired
7. Student
9. Unobtainble.

OFFICE USE ONLY: Confirm from the household grid...

L8a. Number of persons in hhold?

L8b. Type of Household

L8c. Number of Bedrooms Required?

L. HOUSEHOLD INFORMATION (Cont…)

L9. Does anyone in the household suffer from a limiting long-term illness or disablity?

yes	no	
2	1	

L10. IF YES, what illness/disability do they suffer from?

ILLNESS/DISABILITY	*N/A*	*YES*	*NO*	
a) Heart/circulatory problems e.g. angina/stroke	8	2	1	
b) Respiratory illness e.g. asthma/bronchitis	8	2	1	
c) Mobility impairment	8	2	1	
d) Visual impairment	8	2	1	
e) Hearing impairment	8	2	1	
f) Speech impairment	8	2	1	
g) Mental health problem	8	2	1	
h) Learning difficulty/disability	8	2	1	
i) Other physical disability	8	2	1	

L11. IF YES, has your illness/disability caused you to do any of the following in the past year?

ACTION	*N/A*	*YES*	*NO*	
a) Consult GP through visit to surgery	8	2	1	
b) Consult GP through home visit	8	2	1	
c) Contact NHS Direct	8	2	1	
d) Attend hospital accident/emergency	8	2	1	
e) Attend hospital as outpatient	8	2	1	
f) Attend hospital as inpatient	8	2	1	

L12. During the past year have any of the following symptoms caused you or a member of your household to consult your GP or visit hospital?

SYMPTOM	*YES*	*NO*	
a) Aches and pains	2	1	
b) Nerves/stress	2	1	
c) Vomiting	2	1	
d) Diarrhoea	2	1	
e) Blocked nose	2	1	
f) Breathlessness/wheeziness	2	1	
g) Backache	2	1	
h) Fainting	2	1	
i) Headaches/fever	2	1	

L13. During the past year have you or any member of your household had an accident in the home?

yes	no	
2	1	

L13a. IF YES - Did this accident involve any of the following?

ACCIDENT	*N/A*	*YES*	*NO*	
a) Trip or fall	8	2	1	
b) Electrical shock	8	2	1	
c) Fire/explosion	8	2	1	
d) Burns/scalds	8	2	1	
e) Other	8	2	1	

L. HOUSEHOLD INFORMATION (Cont…)

L13b. IF YES - Did you or any member of the household consult the GP or attend hospital?

ACTION	*N/A*	*YES*	*NO*	
a) Consulted GP	*8*	*2*	*1*	
b) Attended hospital accident/emergency	*8*	*2*	*1*	
c) Attended hospital as outpatient	*8*	*2*	*1*	
d) Attended hospital as inpatient	*8*	*2*	*1*	

L14. Do you or any members of your household have difficulties with any of the following?

ACTIVITY	*YES*	*NO*	
a) Climbing steps/stairs	*2*	*1*	
b) Getting in/out of bath	*2*	*1*	
c) Turning taps on/off	*2*	*1*	
d) Cooking/preparing food	*2*	*1*	
e) Using WC	*2*	*1*	
f) Washing/drying clothes	*2*	*1*	
g) Access to/from the home	*2*	*1*	
h) Access to ground floor rooms	*2*	*1*	
i) Access to front or rear gardens	*2*	*1*	

L15. Are you bothered by noise from neighbours?	*frequently 3*	*sometimes - infrequently 2*	*never 1*	
L15a. Have you ever made a noise complaint to your local Council?		*yes 2*	*no 1*	
L16. Do you think the design and/or condition of your home affects the health and well-being of your family?	*don't know 4* / *yes - negatively 3*	*yes - positively 2*	*no - not really 1*	

L17. During the last month did you, your partner/spouse or other members of your household receive an income from any of these sources…?

SOURCE	*REFUSED/ D/K*	*YES*	*NO*	
a) No Source of Income	*9*	*2*	*1*	
b) Earnings, wages, salary, bonuses	*9*	*2*	*1*	
c) Income from self employment	*9*	*2*	*1*	
d) Interest from savings/investments	*9*	*2*	*1*	
e) Other income (maintenance payments, grants, rent)	*9*	*2*	*1*	
f) Pension from employment	*9*	*2*	*1*	
g) Retirement or widows pension	*9*	*2*	*1*	
h) Income based jobseekers allowance	*9*	*2*	*1*	
i) Working tax credit	*9*	*2*	*1*	
j) Pension credit	*9*	*2*	*1*	
k) Child tax credit	*9*	*2*	*1*	
l) Income support	*9*	*2*	*1*	
m) Housing benefit	*9*	*2*	*1*	
n) Council tax benefit	*9*	*2*	*1*	
o) Attendance allowance	*9*	*2*	*1*	
p) Disability working allowance	*9*	*2*	*1*	

L. HOUSEHOLD INFORMATION (Cont…)

SOURCE	*REFUSED/ D/K*	*YES*	*NO*	
q) Disability living allowance	*9*	*2*	*1*	
r) Incapacity benefit	*9*	*2*	*1*	
s) Severe disablement allowance	*9*	*2*	*1*	
t) Disabled person tax credit	*9*	*2*	*1*	
u) Industrial injuries disablement allowance	*9*	*2*	*1*	
v) War disablement pension	*9*	*2*	*1*	

L18. I would now like some information the income of the household? Please include income from all sources including employment, self-employment, pensions, benefits, interest from investments and other sources e.g. maintenance, grants and rent. Deduct any income tax, national insurance and pension contributions to give your NET income.

a) What is the income (on the bands below) of the head of household?

b) What is the income (on the bands below) of any partner

c) What is the total combined income for the whole household (all members who receive an income)?

WEEKLY MONTHLY ANNUAL	MONTHLY	ANNUAL	CODE
Up to £9	Up to £42	Up to £519	**1**
£10 up to £19	£43 up to £85	£520 up to £1,039	**2**
£20 up to £29	£86 up to £129	£1,040 up to £1,559	**3**
£30 up to £39	£130 up to £172	£1,560 up to £2,079	**4**
£40 up to £49	£173 up to £216	£2,080 up to £2,599	**5**
£50 up to £59	£217 up to £259	£2,600 up to £3,119	**6**
£60 up to £69	£260 up to £302	£3,120 up to £3,639	**7**
£70 up to £79	£303 up to £346	£3,640 up to £4,159	**8**
£80 up to £89	£347 up to £389	£4,160 up to £4,679	**9**
£90 up to £99	£390 up to £432	£4,680 up to £5,199	**10**
£100 up to £119	£433 up to £519	£5,200 up to £6,239	**11**
£120 up to £139	£520 up to £606	£6,240 up to £7,279	**12**
£140 up to £159	£607 up to £692	£7,280 up to £8,319	**13**
£160 up to £179	£693 up to £779	£8,320 up to £9,359	**14**
£180 up to £199	£780 up to £866	£9,360 up to £10,399	**15**
£200 up to £219	£867 up to £952	£10,400 up to £11,439	**16**
£220 up to £239	£953 up to £1,039	£11,440 up to £12,479	**17**
£240 up to £259	£1,040 up to £1,126	£12,480 up to £13,519	**18**
£260 up to £279	£1,127 up to £1,212	£13,520 up to £14,559	**19**
£280 up to £299	£1,213 up to £1,299	£14,560 up to £15,599	**20**
£300 up to £319	£1,300 up to £1,386	£15,600 up to £16,639	**21**
£320 up to £339	£1,387 up to £1,472	£16,640 up to £17,679	**22**
£340 up to £359	£1,473 up to £1,559	£17,680 up to £18,719	**23**
£360 up to £379	£1,560 up to £1,646	£18,720 up to £19,759	**24**
£380 up to £399	£1,647 up to £1,732	£19,760 up to £20,799	**25**
£400 up to £449	£1,733 up to £1,949	£20,800 up to £23,399	**26**
£450 up to £499	£1,950 up to £2,166	£23,400 up to £25,999	**27**
£500 up to £549	£2,167 up to £2,382	£26,000 up to £28,599	**28**
£550 up to £599	£2,383 up to £2,599	£28,600 up to £31,199	**29**
£600 up to £649	£2,600 up to £2,816	£31,200 up to £33,799	**30**
£650 up to £699	£2,817 up to £3,032	£33,800 up to £36,399	**31**
£700 up to £749	£3,033 up to £3,249	£36,400 up to £38,999	**32**
£750 up to £799	£3,250 up to £3,466	£39,000 up to £41,599	**33**
£800 up to £849	£3,467 up to £3,685	£41,600 up to £44,199	**34**
£850 up to £899	£3,686 up to £3,899	£44,200 up to £46,799	**35**
£900 up to £949	£3,900 up to £4,116	£46,800 up to £49,399	**36**
£950 up to £999	£4,117 up to £4,332	£49,400 up to £51,999	**37**
£1000 or more	£4,333 or more	£52,000 or more	**38**
		Not Applicable	**88**
		Unobtainable	**99**

L. HOUSEHOLD INFORMATION (Cont…)

L19. If you receive housing benefit how much is that…. **Weekly? (£)**

(complete one only) **Monthly? (£)**

L20. If you receive Council Tax benefit how much is that…. **Weekly? (£)**

(complete one only) **Monthly? (£)**

L21. Does your household have any savings?

AMOUNT?	CODE
No - In Debt.	1
None	2
Under £1,000	3
£1,000 - £2,500	4
£2,501 - £5,000	5
£5,001 - £10,000	6
£10,001 - £15,000	7
£15,001 - £20,000	8
£20,001 - £25,000	9
£25,001 - £30,000	10
Over £30,000	11
Unobtainable	99

M. ADDITIONAL QUESTIONS - OWNER OCCUPIERS ONLY

M1. Do you have a mortgage or other loan secured against your property?

don't know/unob 9	refused 8	yes 2	no 1

M2. IF YES…. How much mortgage is outstanding?

£120,000 - £140,000 9	£90,000 - £120,000 8	£75,000 - £90,000 7	£60,000 - £75,000 6	£45,000 - £60,000 5	£30,000 - £45000 4	£15,000 - £30,000 3	£5,000 - £15,000 2	less than £5000 1
				don't know/ refused 15	over £225,000 14	£200,000 - £225,000 13	£170,000 - £200,000 12	£140,000 - £170,000 11

M3. IF YES… How many years remain on the term of the mortgage…?

don't know/unob 8	over 20 yrs 6	20 - 25 yrs 5	15-20 yrs 4	10 - 15 yrs 3	5 - 10 yrs 2	less than 5 yrs 1

M4. Do any of the following issues make it difficult to repair or maintain your home?

SOURCE	REFUSED/ D/K	YES	NO
a) Getting independent advice on what is needed & the cost	9	2	1
b) Finding a reliable builder/other contractor or tradesmen	9	2	1
c) Need DIY Skills	9	2	1
d) Access to money to do works	9	2	1

M5. If the council provided a list of builders & contractors would you find this useful?	Don't know 3	no 2	yes 1
M6. Would you remortgage, or otherwise use the value of your home, to enable necessary improvements/repairs to be carried out	n/a 8	no 2	yes 1
M7. If the Council provided interest free loans, to repair or improve your home which are repayable would you be interested?	Don't Know 3	no 2	yes 1
M8. Have you completed any major repairs/improvements to your home within the past 5 years? (costing £500+ and not including decoration)	Don't Know 3	no 2	yes 1

IF YES... Have you completed any of the following...?

IMPROVEMENTS COMPLETED	N/A	NO	YES
a) Installed cavity wall insulation?	8	2	1
b) Installed loft insulation?	8	2	1
c) Installed central heating for first time?	8	2	1
d) Changed existing central heating system?	8	2	1
e) Installed new kitchen?	8	2	1
f) Installed new bathroom?	8	2	1

M. ADDITIONAL QUESTIONS - OWNER OCCUPIERS ONLY

IMPROVEMENTS COMPLETED	*N/A*	*NO*	*YES*	
g) Installed new windows/double glazing?	*8*	*2*	*1*	
h) Installed new external doors?	*8*	*2*	*1*	
i) Rewired?	*8*	*2*	*1*	
j) Added extension/conservatory?	*8*	*2*	*1*	
k) Completed external repairs (e.g. roof, gutters)	*8*	*2*	*1*	
l) Other	*8*	*2*	*1*	

M9 Would you intend to carry out any major repairs/improvements to your home within the next 5 years? (costing £500+ and not including decoration?)	*Don't Know 3*	*no 2*	*yes 1*	

IF YES... Have you completed any of the following...?

IMPROVEMENTS INTENDED	*N/A*	*NO*	*YES*	
a) Cavity wall insulation?	*8*	*2*	*1*	
b) Loft insulation?	*8*	*2*	*1*	
c) Install central heating for first time?	*8*	*2*	*1*	
d) Change existing central heating system?	*8*	*2*	*1*	
e) Install new kitchen?	*8*	*2*	*1*	
f) Install new bathroom?	*8*	*2*	*1*	
g) Install new windows/double glazing?	*8*	*2*	*1*	
h) Install new external doors?	*8*	*2*	*1*	
i) Rewire your property?	*8*	*2*	*1*	
j) Add extension/conservatory?	*8*	*2*	*1*	
k) Complete external repairs (e.g. roof, gutters)	*8*	*2*	*1*	

N. ADDITIONAL QUESTIONS - PRIVATE TENANTS

N1. Have you informed your landlord about any outstanding repair issues?			*yes 2*	*no 1*	
N2. IF YES, Are these issues being addressed?	*don't know 9*	*no 8*	*being addressed 2*	*already addressed 1*	

O. HOUSES IN MULTIPLE OCCUPATION

COMPLETE THIS SECTION FOR ALL DWELLINGS IN MULTIPLE OCCUPATION i.e. occupied by 2 or more unrelated persons

O1. Total number of persons resident at the address...?				*n/a 99*	*specify no: ……..*	
O2. Total number of households (i.e. unrelated persons) resident at the address?				*n/a 99*	*specify no: ……..*	
O3. Number of occupied storeys in the dwelling?	*5 storey 5*	*4 storey 4*	*3 storey 8*	*2 storey 2*	*1 storey 1*	
O4. Is the property licensable under the Housing Act 2004?			*don't know 3*	*no 2*	*yes 1*	
O5. Means of escape from fire?		*fire doors not present*	*fire doors in poor condition no self closers*	*fire doors seats and self closers*	*fire doors with seals, closers and upgraded partitions*	

O: HOUSES IN MULTIPLE OCCUPATION

O5a	**Fire Detection systems**	No AFD or smoke detectors	Battery smoke detectors only	Afd in Moe only	Full AFD, with defects	Full working AFD	
		5	*4*	*3*	*2*	*1*	

O5b	**Fire fighting equipment present**	YES	No	
		1	*2*	

O6	**Emergency Lighting**	Not Present	Defective	Working			
		3	*2*	*1*			

***Amenit*ies**		None	Shared worse than 1:5	Shared up to 1:5	Exclusive use to most lets	Exclusive use to all lets	Present in flat (conversion)
O7	**Kitchens**	*6*	*5*	*4*	*3*	*2*	*1*

Amenities (continued)		None	Shared worse than 1:5	Shared up to 1:5	Exclusive use to most lets	Exclusive use to all lets	Present in flat (conversion)
O8	**Wash hand basins**	*6*	*5*	*4*	*3*	*2*	*1*
O9	**Baths/showers**	*6*	*5*	*4*	*3*	*2*	*1*
O10	**WC's**	*6*	*5*	*4*	*3*	*2*	*1*

O11	**Condition of Amenities**	Repair/replace over 50% of amenities	Repair/replace up to 50% of amenities	Minor disrepair	Satisfactory
		4	*3*	*2*	*1*

O12	**Management Regulations**	Very Poor	Poor	Average	Good	Very Good
		5	*4*	*3*	*2*	*1*

O13	**State of disrepair**	Unfit	Urgent disrepair	Substantial disrepair	Minor disrepair	Satisfactory
		5	*4*	*3*	*2*	*1*

O14	**Fitness for Multi-occupation** (amenities, means of escape & other fire precautions)	Unfit amenities and fire	Unfit amenities	Unfit fire	Fit amenities and fire
		4	*3*	*2*	*1*

O15. Have the electrical installation(s) been tested by a competent person within the last 5 years

don't know	*no*	*yes*
8	*2*	*1*

O16. Are there adequate Refuse Storage and Disposal Facilities

Poor	*adequate*	*good*	*no facilities*
4	*3*	*2*	*1*

O17. Are the following Certificates available?

Certificate	*d/k*	*No*	*Yes*
a) Electrical Testing (IEE or Part P Building Regulations)	*3*	*2*	*1*
b) Fire Detection System	*3*	*2*	*1*
c) Emergency Lighting	*3*	*2*	*1*
d) Portable Appliance Testing	*3*	*2*	*1*
e) Fire Equipment Maintenance	*3*	*2*	*1*
f) CORGI Annual Gas Safety Certificate	*3*	*2*	*1*
g) OFTEC Annual Safety Certificate	*3*	*2*	*1*

APPENDIX D:
SURVEY METHOD

1. THE SURVEY FRAMEWORK

The survey was designed and implemented within the national guidelines recommended by DCLG for local house condition surveys. This has involved the physical inspection of a sample target of 1,000 dwellings and the completion of a short interview with the occupying households. To support sub-area reporting across the Council area a target sample size of 1,000 dwellings was agreed. Sample sizes were set to facilitate survey reporting both Borough-wide and for agreed survey zones. Four survey zones were determined comprising:

- ***St Pauls;***
- ***Pittville;***
- ***Inner Area; and***
- ***Outer Area.***

Survey zone selection was conducted in associated with Council staff with area selection based on known housing characteristics and conditions across the Borough.

Survey data has been "grossed up" to represent total private sector dwellings and households within the Borough. To do this, estimates must be made of the total private sector housing stock and resident households. While such estimates represent a bi-product of technical sampling processes they also form the critical base for all survey estimates and an important input to private sector housing planning.

Housing and household estimates are computed in a series of stages and by combining outputs from the Address Registers with actual survey data collected through visits to sampled addresses.

The stages involved in estimating private sector dwellings are as follows:

STAGE 1: Conversion of Address Register addresses to effective housing stock. Initial addresses issued are each assumed to represent one dwelling. The actual situation recorded during survey is used to adjust this assumption in one of two ways:

(a) By removing ineffective addresses which do not form a part of the private sector housing stock eg retail, commercial, closed, ineligible tenure.

(b) By adjusting for the actual number of dwellings located at each address. This may be more than one where several self-contained flats

are located at *one* building address, or less than one where several non self-contained units have individual addresses within the *one* building.

STAGE 2: Estimation of private-sector housing stock. Private sector housing estimates are derived by applying the address/dwelling ratio to effective address counts. This is completed on an area basis together with estimates of occupancy status.

STAGE 3: Conversion of dwellings to households. Household estimates are derived by examining levels of occupancy within the housing stock. The survey provides estimates of the number of households which are applied to the occupied housing stock.

2. FIELDWORK

Dwelling inspections were completed by experienced surveyors in our employ.

3. SURVEYOR VARIABILITY

The problem of surveyor variability in house condition surveys has received a considerable amount of attention in recent years. By surveyor variability we mean the extent to which the judgement of any individual surveyor varies from the standards established for the survey. It is impossible for complete uniformity to be achieved for many reasons including the work experience of the surveyors and the subjective nature of some of the assessment required. However, a number of steps can be introduced to minimise the potential bias that such variability introduces. The steps taken in Cheltenham include:

- ***A detailed briefing and training exercise prior to survey implementation and involving all surveyors engaged in survey duties. The briefing included a full review of the techniques for completion of the physical survey form, the technical interpretation and application of the condition measures applied and a practical exercise involving the inspection of test dwellings chosen to be representative of a range of condition issues. Briefing also included instruction of the social interview.***

- ***In addition to the briefing there was a programme of regular monitoring adopted. This involved, first, the appointment of a Technical Co-ordinator for the project. The Co-ordinator monitored ongoing returns from surveyors and conducted a 5% back check of completed inspections.***

- ***All forms were inspected in detail for inconsistent and/or incomplete information as part of the normal survey administration process.***

- ***Once the data had been prepared, and prior to the main analysis commencing, a detailed examination of the distribution of each surveyor's markings on key factors such as unfitness and repair scores was conducted. These distributions were examined in terms of dwelling age and location and were conducted with the view to identifying anomalies.***

5. COMPUTATION OF REPAIR COSTS

For repair cost dwellings were classified by type, number of storeys, number of rooms and date of construction. (Table D1).

TABLE D1: DWELLING CLASSIFICATION FOR COSTING PURPOSES

DWELLING TYPE	PRE-1919			1919-1939			POST-WAR		
	1Flr.	2Flrs.	3Flrs.	1Flr	2Flrs.	3Flrs.	1Flr.	2Flrs.	3Flrs.
Detached House	3rm	8rm	10rm	5rm	6rm	8rm	5rm	5rm	6rm
Semi-D/End Terr House	3rm	8rm	10rm	5rm	6rm	8rm	5rm	5rm	6rm
Mid Terrace House	3rm	8rm	10rm	5rm	6rm	8rm	5rm	5rm	6rm
Purpose Built Flat	3rm	-	-	4rm	-	-	5rm	-	-
Converted Flat	4rm	-	-	4rm	-	-	4rm	-	-

rm = Rooms

All costs are based on bespoke schedules of rates developed for the survey. Original pricing is based on the National Schedule of Rates published under the auspices of the Society of Chief Quantity Surveyors in Local Government and the Building Employers Confederation.

The costing process involves grouping dwellings into their appropriate classifications. The next step is to apply surveyor repair markings to the elemental renewal costs. This involves taking the set proportion of full renewal cost appropriate to the particular marking. Where the markings are on a five point scale by individual room they are converted to a per dwelling basis using weighting factors to reflect different room sizes. The surveyors markings generate elemental repair costs which range from 0% to 100% of full renewal cost. Finally, elemental repair costs are aggregated and, where appropriate, a scale reduction factor is applied to produce the total repair cost per dwelling, (costs over £5000). A number of refinements aimed at improving the accuracy of the cost estimating have been incorporated in the process.

- ***The elemental renewal costs reflect the average quality of each dwelling classification in terms of specification, ornateness of detailing, etc. Where a dwelling is identified as being of superior quality when built, enhancement factors are automatically applied to the repair costs of the appropriate elements.***

- ***Decoration within a dwelling does not feature as a repair element in its own right. However, where the scope of internal repairs is such that redecoration, in whole or in part, would be required, then the cost of this is automatically added in.***

- ***Where the repair requirement of elements is assessed on a five point scale, enhancement factors are applied to the lower readings to reflect the higher unit costs of small repairs.***

- ***Other refinements built into the system include a reflection of the differences in the cost of repairing pitched or flat roofs, full or partial central heating installations, etc.***

APPENDIX E:
THE DECENT HOMES STANDARD

E.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; and
- it provides a reasonable degree of thermal comfort.

E.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

E.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

E.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

E.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).

E.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; and
- Electrics.

E.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.

E.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'

E.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.

E.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.

E.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.

E.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

E.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; and
- adequate size and layout of common entrance areas for blocks of flats.

E.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.

E.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.

E.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

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

- efficient heating; and
- effective insulation.

E.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.

E.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

E.20 Table E.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 E.1: 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

E.21 Table E.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 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 E.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 Distribution	Replace or major repair
Storage Heating	Replace or major repair

APPENDIX F:

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 on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses;
purpose built flat: a flat in a purpose built block. 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-dependent 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.