

House Condition and Energy Efficiency Report 2008



Stafford
BOROUGH COUNCIL

Cambridge Housing &
Environmental Consultants



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1 Key Findings

- 1.1 The survey data predicts a total of 5,889 vulnerable households, of which 31.7% (1,867) live in non-decent homes. The majority of failures were due to poor repair.
- 1.2 The Housing Health and Safety Rating System introduced by the Housing Act 2004, has replaced the fitness assessment procedures under the Housing Act 1985 and its amendments. 2.4% of the private sector dwellings have Category 1 Hazards requiring immediate attention.

Figure 1.1: Percentages of each area possessing Category 1 hazards

	Stafford	Stone Town	Rural Areas	Overall
Percentage of dwellings having Cat 1 hazards	2.3%	1.4%	2.9%	2.4%
Number of dwellings having Cat 1 hazards	562	95	674	1331

- 1.3 The survey found that the level of unfitness measured by the Housing Act 1985 (as amended) for the private sector housing stock was 1%, illustrated below, considerably below the 4.8% unfit nationally¹.

Figure 1.2: Table showing percentages of dwellings unfit for habitation identified in this survey

Private Sector	Stafford	Stone Town	Rural Areas	Overall
Total Dwellings	24714	6795	23048	54557
Unfit dwellings	141	0	337	478
Percent unfit 2008	0.6%	0.0%	1.5%	0.9%
HSSA 2006 Unfitness				6.3%
Improvement in Unfitness rate since the 2002 Survey				7%

- 1.4 90% of the dwellings in the area are owner occupied, much higher than the 71%² nationally.
- 1.5 10.1% (5,537) of the total households contained at least one member of the family who was disabled, much lower than the 25% identified nationally in the EHCS 2003 Annual Report.

Figure 1:3: Disabled Households within the areas.

	Stafford	Stone Town	Rural Areas	Overall
Number of disabled Households	2746	318	2473	5537
Percentage of Stock	11.1%	4.7%	10.7%	10.1%

- 1.6 Less than 4% of households are living in a poor environment, i.e. suffering from one or more of the problems listed below, which compares to 16% nationally³. 7% of the national population live with traffic problems, in this survey, 3.5% overall.

Figure 1:4: Liveability Problems within the areas.

	Stafford	Stone Town	Rural Areas	Overall	EHCS 2005
Upkeep problems	2%	0%	1%	1.3%	10%
Traffic Problems	4%	5.6%	2.4%	3.5%	7%
Utilisation problems	2.3%	4.7%	1%	2%	2%
Poor Environment	1.1%	2.3%	0.0%	0.8%	16.1%

- 1.7 6.5% of the dwellings overall were classed as HMO's. The majority of the HMO's inspected were self contained flats, the highest proportion located in Stone Town.

2 : English House Condition Survey 2005

3: EHCS 2005 Annual Report

- 1.8 The survey identified a relatively low vacancy rate of 3.6% within the three areas, the highest being Stone Town at 3.7%, but equivalent to the English House Condition Survey of 2004, which estimated 3.4% vacancies over the whole of England (Figure 1:5 below) excluding dwellings owned by Stafford and Rural Homes.

Figure 1:5: Percentages of Vacant Dwellings

	Stafford	Stone Town	Rural Areas
Occupied	96.9%	95.8%	96.1%
Short Term Vacant	2.6%	3.7%	3.4%
Long Term Vacant	0.3%	0.5%	0.5%
Derelict Vacant dwellings	0.3%	0%	0%

- 1.9 The cost of immediate repairs to dwellings with Category 1 hazards is over £51m, and the cost of improving the housing for vulnerable households in non-decent homes is £6.6m. The responsibility for carrying out repairs and improvements lies with the owners of the dwellings.

2 Introduction

Purpose of Survey

- 2.1 Stafford Borough Council commissioned the survey as part of their duties under Section 3 of the Housing Act 2004, to keep the conditions in their area under review. The results of the survey will provide a rational basis for future strategies and will be a crucial part of the housing needs element of the housing investment programme submission.
- 2.2 The survey measured the physical condition of the housing stock and identifies the number of private sector dwellings that require mandatory action, having Category 1 hazards under the Housing Act 2004, or would have been classified as Unfit for Habitation under the previous legislation (Housing Act 1985 and its amendments).
- 2.3 The survey also identified the number of Decent Homes in the area, using the Government's Decent Homes Standard introduced to the private sector in 2003/4.
- 2.4 In addition the survey comprised a socio-economic element as well as considering energy efficiency in terms of the Home Energy Conservation Act 1995, and Houses in Multiple Occupation.

Definitions:-

- **The Housing Health and Safety Rating System (HHSRS or the Rating System) 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 under the Housing Act 1985 and its amendments.**
- **The HHSRS is founded on the logical evaluation of both the likelihood of an occurrence that could cause harm, and the probable severity of the outcomes of such an occurrence. It relies on the informed professional judgements of both of these**

to provide a means of representing the severity of any dangers present in a dwelling.

- Hazards are calculated using the Operating Guidance published by the ODPM in February 2006, to calculate the seriousness of a hazard falling within one of the 29 categories described in the Guidance, and discussed later in Chapter 6. The hazards would cause *“any risk of harm to the health or safety of an actual or potential occupier of a dwelling or HMO which arises from a deficiency in the dwelling or HMO or in any building or land in the vicinity (whether the deficiency arises as a result of the construction of any building, an absence of maintenance or repair, or otherwise)”*.
- The Housing Act 2004 defines the Category 1 and 2 hazards as follows:-
- "Category 1 hazard" means a hazard of a prescribed description which falls within a prescribed band as a result of achieving, under a prescribed method for calculating the seriousness of hazards of that description, a numerical score of or above a prescribed amount;
- "Category 2 hazard" means a hazard of a prescribed description which falls within a prescribed band as a result of achieving, under a prescribed method for calculating the seriousness of hazards of that description, a numerical score below the minimum amount prescribed for a category 1 hazard of that description;
- The fitness standard is described in Section 604 of the Housing Act 1985 as amended by the Local Government & Housing Act 1989, and further discussed in Section 6. The fitness standard, which related only to the physical condition of the dwelling, has now been replaced by the Housing Health and Safety Rating

System, but no comparison figures are available for the new standard, therefore the fitness standard is to be used for comparison purposes with previous survey data.

- **A Decent Home is one that meets all of the following criteria and is discussed further in Chapter 7**
 - (a) It meets the current statutory minimum standard for housing (The Housing Health and Safety Rating System)
 - (b) It is in a reasonable state of repair
 - (c) It has reasonably modern facilities
 - (d) It provides a reasonable degree of thermal comfort
- **A “Vulnerable Household” for the purposes of the decent homes guidance is one that is in receipt of at least one of the principal means tested or disability related benefits. For the purpose of establishing the national 2001 base line from the EHCS the benefits taken into account are – income support, housing benefit, council tax benefit, disabled persons tax credit, income based job seekers allowance, working families tax credit, attendance allowance, disability living allowance, industrial injuries disablement benefit, or war disablement pension, child tax credit, working tax credit or pension credit⁴.**
- **A dwelling for the purposes of this survey refers to a house, caravan, flat, or letting in a House in Multiple Occupation, which is occupied by a single household or family, and includes all gardens, outbuildings, etc normally accepted as part of the dwelling.**
- **Houses in Multiple Occupation are houses or flats that are occupied by persons who do not form a single household, live**

⁴ : A Decent Home: Definition and Guidance for implementation: June 2006

there as their main residence, and share one or more basic amenities. Sections 254 – 260 of the Housing Act 2004 define the meaning of HMO and also add definitions for converted buildings and self-contained flats.

- **Vacant dwellings are divided into three categories. Vacant short term refers to dwellings that have been left vacant for a short period, usually less than 2 months, and have some evidence of sale procedures, e.g. a for sale sign etc. Vacant long term refers to houses that are vacant with no evidence of occupation or sale etc., but are still in a state capable of being inhabited, albeit with major works of repair to be carried out. Vacant Derelict is where a dwelling is in need of major works, and is uninhabitable in its present state.**

2.5 Energy efficiency is important in global terms as it assists in the reduction of carbon dioxide emissions and at a domestic level by providing for affordable warmth. There is increasing national emphasis on reducing fuel poverty, i.e. where occupiers spend more than 10% of their income on fuel, this is often due to poorly insulated properties and inefficient appliances. The Home Energy Conservation Act 1995 requires local housing authorities to produce plans to improve the energy efficiency of the private sector stock, and develop strategies to reduce domestic CO₂ emissions by 2010. The survey collected basic data, from which the SAP ratings were calculated, using Elmhurst Energy Rating software.

2.6 The survey provides useful information in respect of the following policy areas: -

- (a) **Link with Health and Housing and the future needs of an ageing population. The survey form and questionnaire considered mobility and adaptation issues.**
- (b) **National Affordable Housing Programme (NAHP) for housing associations and developers. Housing Associations, in partnership with Local Authorities who act as enablers, are providers of new social housing and**

it is important that they are able to prioritise their programmes, whether through refurbishment or new build in accordance with local need.

3 Methodology

- 3.1 The survey methodology follows the practice notes issued by the Department of Transport Local Government and the Regions⁵. Put simply, because it is not possible to survey every single residential property in the area the necessary information has to be obtained from a representative sample.
- 3.2 A random sample of addresses was taken from the Council Tax database, concentrating on 3 areas, Stafford, Stone Town and the Rural Areas.
- 3.3 Over 1,000 dwellings were selected for the survey, 440 in Stafford, 350 in the Rural Areas, and 250 in Stone Town, achieving the 95% confidence level usual in this type of survey.
- 3.4 Access levels were high, only 3.3% were external assessments. The external assessments relate to the vacant dwellings, as the contract dictated all other inspections should be full internal and external surveys.
- 3.5 8.5% of the survey sample refused to take part in the survey.
- 3.6 Form Design. The questionnaire was designed in consultation with Stafford Borough Council, the information collected on handheld computers using Pocketsurvey[®] software, with analysis using Microsoft Excel[®] & Access[®]. The Energy ratings were obtained using Elmhurst Streamline energy rating software.

⁵ *Collecting Managing and using Housing Stock information – a Good Practice Guide, Published August 2000.*

- 3.7 Field Work. The survey was carried out from October to December 2007. The survey findings are based on visual evidence only at the time of visit, no meters for testing electrical circuits or dampness were used, and no carpets, furniture, etc. moved to aid the inspection.
- 3.8 Quality Control. There was very rigorous quality control by the following:-
- **Thorough training of experienced surveyors combined with regular briefing sessions.**
 - **The data was collected by the surveyor, and input directly onto a handheld computer, using Pocketsurvey[®] software. The programme is designed with rigorous validity checks to ensure that absurd or inconsistent data could not be input. Also, relevant data could not be left out.**
- 3.9 Whilst the quality controls add a great deal of time to any survey they are essential for a report which would be an important basis for the Council's housing policies over the next 5 - 10 years.
- 3.10 Where references to the physical condition of the private sector housing stock are made in an Authority wide context, accepted methods of "grossing-up" are employed to ensure the proper degree of accuracy.
- 3.11 A large part of this report is concerned with finding correlations to poor housing conditions and to better inform policies which are designed to tackle these problems.
- 3.12 The costs referred to in this report are collated from the National Housing Maintenance Schedule 2006-7.

4 Profile of the Housing Stock

4.1 At the time of the survey there were an estimated 54,557 private sector dwellings within the area, based on the number of dwellings supplied by the Local Authority, shown in Figure 4:1.

Figure 4:1: Number of Private Sector Dwellings

Area	Number of dwellings in Private Sector
Stafford	24,713
Stone Town	6,795
Rural Areas	23,049
Total Stock	54,557

4.2 Individual weightings were created for each dwelling surveyed in accordance with the sample regime, such that each survey would represent a specific number of dwellings in each of the areas.

4.3 The survey showed the dwellings in each of the areas to consist mainly of post war properties. (Figure 4:2 below).

Figure 4:2: Percentage of Dwellings by Age Band

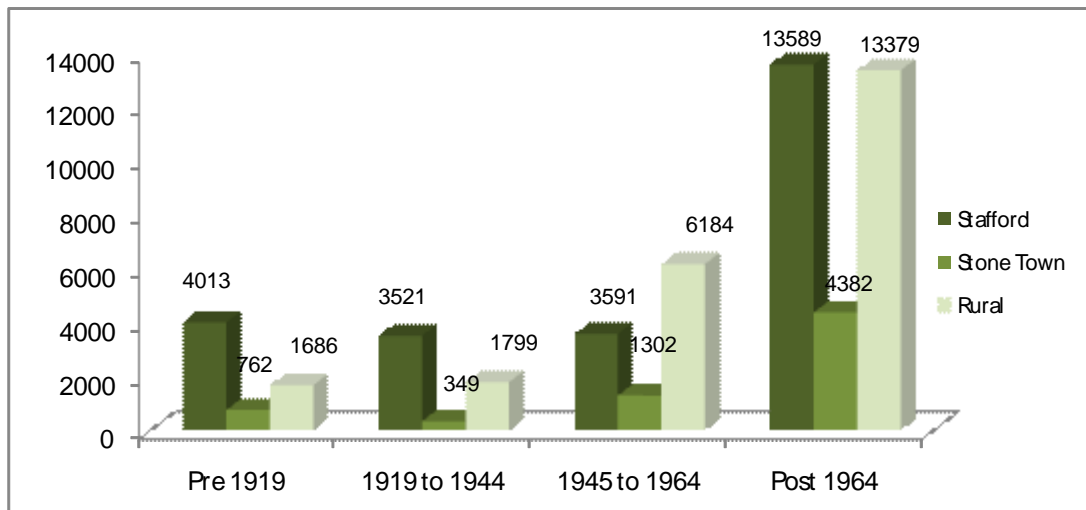
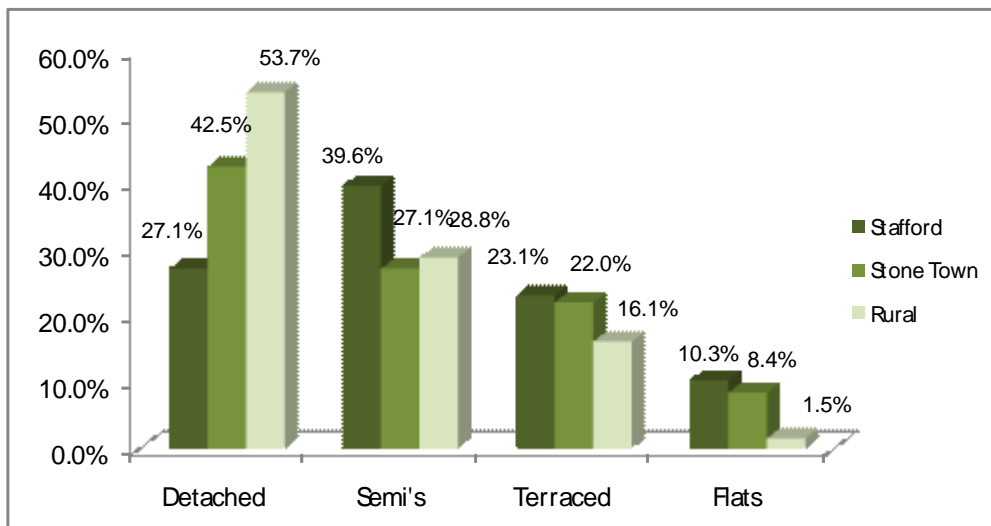


Figure 4:3 shows the types of dwellings in each of the areas. The highest proportion of terraced housing is concentrated in Stafford.

Figure 4:3: Percentages of Dwellings by Type



Occupation of Dwellings

4.5 The survey identified a relatively low vacancy rate of 3.6% within the three areas, the highest being Stone Town at 3.7%, but equivalent to the English House Condition Survey of 2004, which estimated 3.4% vacancies over the whole of England (Figure 4:4 below) excluding Council owned dwellings. The only derelict vacant dwellings identified in the survey were found in Stafford. The HSSA returns for 2006 identified 3% of vacant dwellings throughout the Borough.

Figure 4:4: Percentages of Vacant Dwellings

	Stafford	Stone Town	Rural Areas
Occupied	96.9%	95.8%	96.1%
Short Term Vacant	2.6%	3.7%	3.4%
Long Term Vacant	0.3%	0.5%	0.5%
Derelict Vacant dwellings	0.3%	0%	0%

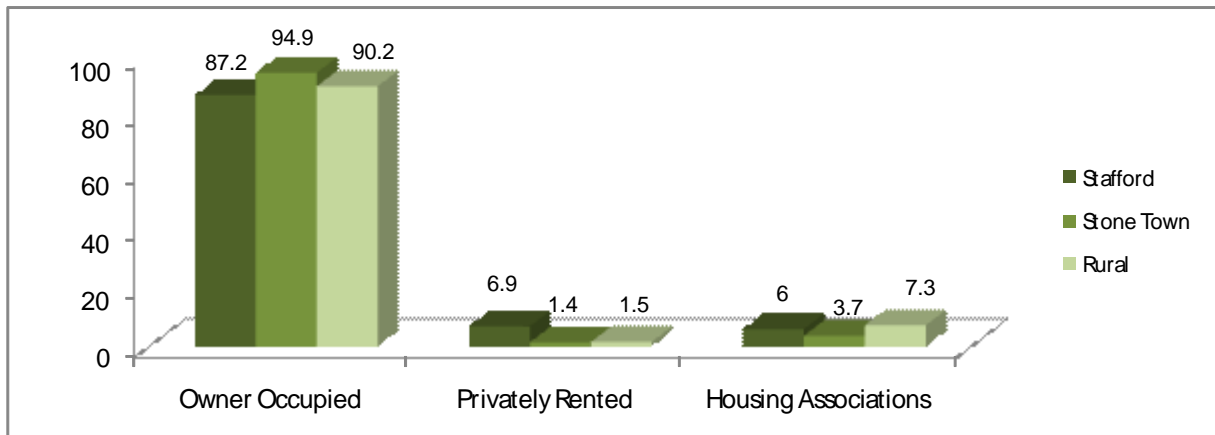
4.6 The survey figures are slightly higher than those identified by the Local Authority's HSSA returns for 2006. The 0 result shown in Stone Town and Rural Areas for vacant derelict dwellings may be due to the sample drawn –

even though none of the addresses inspected was classed as vacant and derelict, they are a very small proportion of the housing stock overall, and due to sampling vagaries, could vary by as much as 2.5%.

Tenure of Dwellings

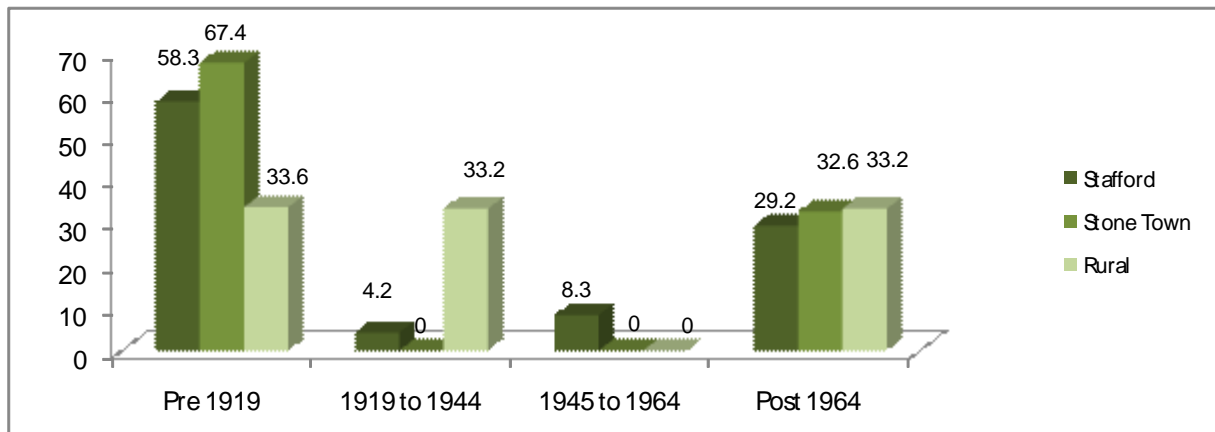
4.7 Of the total number of dwellings surveyed, 90% were owner occupied (Figure 4:5 below). The EHCS 2005 is much lower, as Local Authority dwellings are included, and gives a rate 71% nationally.

Figure 4:5: Tenure in each Area, as a percentage of the whole stock



4.8 The private rental sector is broken down by age of the dwelling in Figure 4:6 below, and shown as a percentage of the privately rented stock only. The highest percentage of private rented dwellings built before 1919 are in Stone Town, at 67.4%.

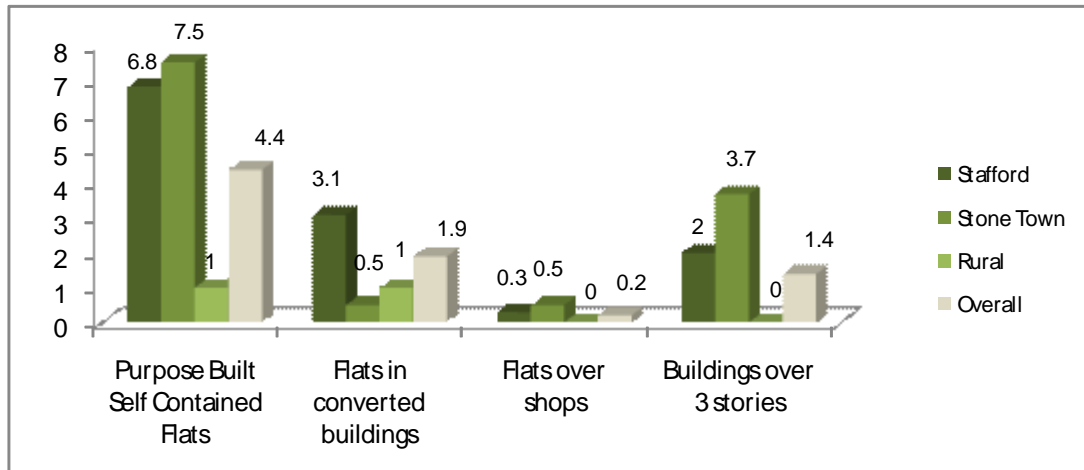
Figure 4:6: Age bands of Privately Rented Dwellings



Houses in Multiple Occupation

4.9 6.5% of the dwellings overall were classed as HMO's. The majority of the HMO's inspected were self-contained flats, the highest proportion located in Stone Town. (Figure 4:7 below).

Figure 4:7: Houses in Multiple Occupation, as a percentage of the total stock



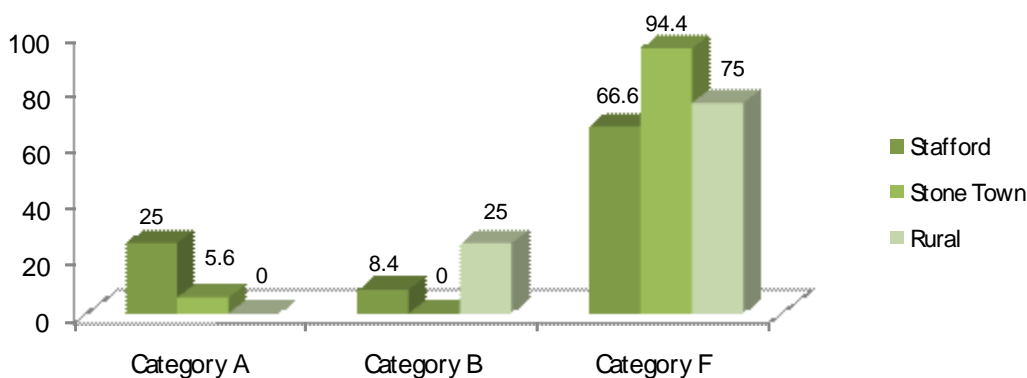
4.10 Once the HMO's are identified, they are divided into categories A to H, recognised by the Chartered Institute of Environmental Health.

- **Cat A: Dwellings divided into flats or bedsits with shared amenities.**
- **Cat B: Dwellings occupied on a shared basis where the occupiers have rooms of their own (e.g. student accommodation).**
- **Cat C: Dwellings where only an odd room is let to a lodger, the rest of the house occupied by a single family.**
- **Cat D: Hostels, Bed & Breakfast establishments.**
- **Cat E: Registered Residential Homes.**

- **Cat F: Self contained flats, but shared common parts, e.g. corridors; usually flats in buildings which have been converted into self contained accommodation.**

4.11 72% of the HMO's inspected were classified as Category F, i.e. self-contained flats. Category A premises were 9.1% of the overall HMO figure, but accounted for 25% of the HMO's in Stafford itself. (Figure 4:8 below). None of the HMO's identified were classed in Categories C to E.

Figure 4:8: Percentage of HMO's in each Category.



4.12 The definition of an HMO under the Housing Act 2004 is complicated, but mainly refers Category A and B dwellings, where the premises are occupied by more than one household and share some amenities, for example households sharing bathrooms or kitchens. The Category F premises (self contained flats) would be excluded where the conversion complies with the 1991 Building Regulations as a minimum standard, however this information was not available from the gathered data. All the converted flats were in buildings constructed before 1939, and none were in premises over three storeys high.

4.13 The sampling frame used to obtain the sample dwellings for the survey was not targeted towards HMO's, and as they are only a small proportion of the total dwellings within the area, it is not surprising that they are under-represented in the survey dwellings. A specially designed HMO survey should be considered to target this type of dwelling.

Conclusion: The survey identified only a small proportion of the dwellings were in the private rented sector, and the majority of those dwellings were built before 1945. Even fewer of the surveyed dwellings were classified as HMO's, and need a specially designed survey targeted purely towards HMO's.

5 Households

- 5.1 96.3% of the households interviewed responded to these questions. Over 40% of the households in Rural Areas were pensioner households (head of household over 60), but only 20% in Stone Town. Stafford had the highest proportion of single person and single parent households. The numbers in each category are shown in Figure 5:1.

Figure 5:1: Household Size

	Stafford	Stone Town	Rural Areas
Single Person Households (under 60)	3873	826	3373
Single Parent Families (HOH under 60)	493	64	337
Adult only households (2 or more adults)	9998	3143	11468
Families with children (HOH under 60)	9435	2468	6971
Single Pensioner households (60 and over)	3028	572	2361
Pensioner Families (60 and over)	4717	794	6971
Total Responses	23869	6509	22149
Percentage of Area	96.6%	95.8%	96.1%
Information refused / unavailable	3.4%	4.2%	3.9%

- 5.2 Age of head of household (Figure 5:2). The majority of households are in the 30 to 59 age bands, when earning capacity is at its height, however, almost 36% overall are in the over 60 age bands.

Figure 5:2: Percentages of Heads of Households in each Age Band

Age Band	Stafford	Stone Town	Rural Areas
Under 25	1.7%	0.5%	1.0%
25 to 29	3.1%	3.3%	3.4%
30 to 44	27.9%	34.1%	11.9%
45 to 59	30.5%	36.5%	23.9%
60 to 64	7.1%	3.7%	11.7%
65 to 74	15.7%	10.7%	19.5%
75 to 84	8.0%	4.2%	9.3%
85 to 89	1.4%	1.9%	2.0%
90 and over	1.1%	0.9%	0.5%

Mobility of Households

- 5.3 The survey gathered data concerning the length of time people had lived in their present homes, and whether any movement of address was proposed within the next two years. This information is aspirational, and therefore should be used merely as a guide for numbers wishing to leave their current address. Details are shown in Figure 5:3 below. 54% of the population have been resident for more than 10 years, and 93% do not propose to move home in the next 2 years. Indicators show however that almost 5% of new households may be formed in the next 2 years.

Figure 5:3: Mobility of Current Households

	Stafford	Stone Town	Rural Areas	Overall
At current address under 1 yr	6.8%	9.3%	5.4%	6.5%
At current address 1 to 5 yrs	17.9%	21.0%	19.0%	18.8%
At current address 6 to 10 yrs	19.1%	22.4%	22.9%	21.1%
At current address more than 10 yrs	56.1%	47.2%	52.7%	53.6%
Move house in the next 2 yrs	3.7%	1.9%	2.9%	3.1%
Start new household in next 2 yrs	7.7%	4.7%	1.5%	4.7%

- 5.4 The housing market is continuing to rise within Stafford and the West Midlands overall at a rate of 6.2% in 2007, compared to 9.4% nationally. The average house price in Stafford for 2007 was £197,277. Mortgages take approximately 25% of household income⁶.

BME Households

- 5.5 In 4% of the households this information was either not available (vacant dwellings), or refused by the respondent.

Figure 5:4: Percentage of Respondents in Ethnic Minorities in each of the Areas

	Stafford	Stone Town	Rural Areas	Overall
White British	94.3%	94.4%	95.1%	94.7%
Indian	0.6%	0.0%	0.0%	0.3%
White Irish	0.6%	0.9%	0.0%	0.4%
Black African	0.3%	0.0%	0.0%	0.1%

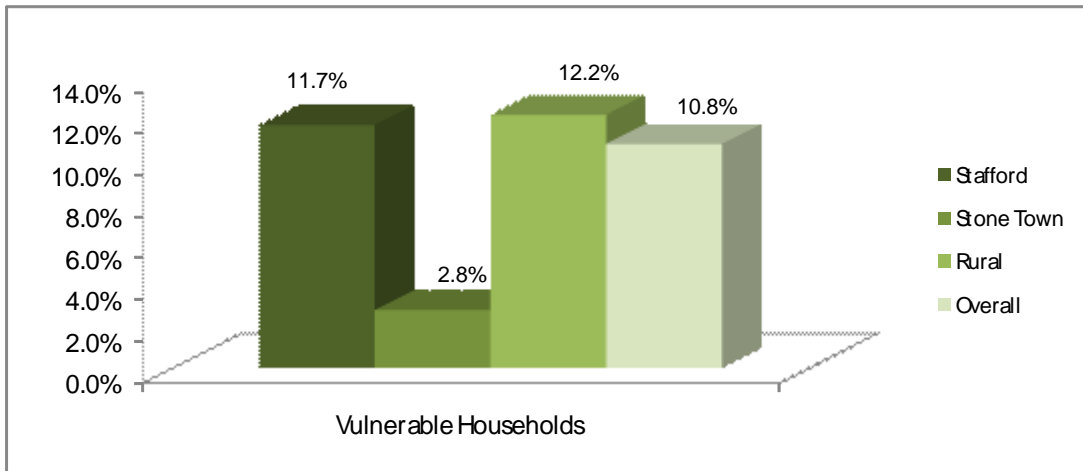
6 : Source Halifax House Price Index

Chinese	0.3%	0.0%	0.0%	0.1%
Caribbean	0.3%	0.0%	0.0%	0.1%
Pakistani	0.3%	0.0%	0.5%	0.3%
Other ethnic group	0.0%	0.0%	0.5%	0.2%
Mixed Race	0.0%	0.5%	0.0%	0.1%

Vulnerable Households

5.6 Vulnerable households are those in receipt of at least one of the principle means tested or disability related benefits. The benefits taken into account were – income support, housing benefit, income related council tax benefit, disabled persons tax credit, income based job seekers allowance, working families tax credit, income based attendance allowance, disability living allowance, industrial injuries disablement benefit, or war disablement pension. Figure 5:5 shows the vulnerable households in the area to vary from 2.8% in Stone Town, to 12.2% in the Rural Areas, much lower than the National Average, which is 18%⁷.

Figure 5:5: Percentages of Vulnerable Households



Conclusion: There is a relatively stable community within this area, 54% of families having lived at the same address for over 10 years, and 93% not proposing to move within the next 2 years. This may however lead to a lowering in the upkeep of homes due to the proportion of vulnerable families who cannot afford to repair their properties.

6 Category 1 Hazards and Unfitness

Housing Health and Safety Rating System.

- 6.1 The survey considered the dwellings having regard to the Housing Health and Safety Rating System (HHSRS) introduced by the Housing Act 2004, which has replaced the fitness assessment procedures under the Housing Act 1985 and its amendments. The principle behind the Housing Health and Safety Rating System is that *'A dwelling, including the structure, the means of access, any associated outbuildings and garden, yard and/or other amenity space, should provide a safe and healthy environment for the occupants and any visitors.'*
- 6.2 The system is primarily concerned with the potential effect of any faults on the health and safety of occupants and visitors. While the emphasis is on the potential of harm, the system allows all faults to be identified, particularly those which may contribute to a hazard if left to deteriorate.
- 6.3 The HHSRS identifies 29 points of hazards, falling into 4 broad groups: -
 - (a) Physiological Requirements, such as damp and mould growth, excess cold, carbon monoxide, radon etc.
 - (b) Psychological Requirements, such as crowding and space, security, lighting, noise etc.
 - (c) Protection Against Infection, such as domestic hygiene, food safety, personal hygiene etc.
 - (d) Protection Against Accidents, such as falls, electrical hazards, fire, collision etc.

- 6.4 The system places the hazard scores into 10 bands, A to J, as detailed in Figure 6:1 below, A being the highest score (worst conditions), and J the lowest (best conditions). The scores in bands A to C place a duty on the Council to take action to remedy the hazards (Category 1), scores in bands D to F are unsatisfactory to a lesser degree, but steps should be considered to reduce the risks (Category 2). Categories G to J indicate lesser hazards, which in themselves may be insufficient to justify action.

Figure 6:1: HHSRS Rating Bands

HHSRS band	HHSRS Score Range
A to C (Category 1)	1,000 or more
D to F (Category 2)	100 to 999
G to J	Less than 100

- 6.5 Any dwelling found to have a Category 1 hazard requires the Local Authority to take the most appropriate action to deal with the hazard. The survey identified the number of dwellings having Category 1 hazards, shown in Figure 6:2 below:

Figure 6:2: Percentages of Dwellings in Each Area Possessing Category 1 hazards

	Stafford	Stone Town	Rural Areas	Overall
Percentage of dwellings having Cat 1 hazards	2.3%	1.4%	2.9%	2.4%
Number of dwellings having Cat 1 hazards	562	95	674	1331

- 6.6 Category 1 Hazards by Tenure. Almost 70% of the hazards occur in owner occupied households. (Figure 6:3 below), compared to 5.3% in the private rental sector.

Figure 6:3: Percentage of the Category 1 Hazards in each Tenure

	Stafford	Stone Town	Rural Areas	% Overall	Percentage of tenure
Owner Occupier	87.5%	100%	50.0%	69.4%	1.9%
Private Rental	12.5%	0.0%	0.0%	5.3%	3.3%
Housing Association	0.0%	0%	16.6%	8.4%	3.3%
Unobtainable	0.0%	0.0%	33.4%	16.9%	100%
Total dwellings	562	95	674	1331	2.4%
Percentage of area	2.3%	1.4%	2.9%	2.4%	

- 6.7 Dwellings found to have a Category 2 hazard require consideration by the Local Authority to deliver the most appropriate action in each instance. Overall 88% of the Category 2 hazards occur in owner-occupied households. (Figure 6:4 below).

Figure 6:4: Percentage of the Category 2 Hazards in each Tenure

	Stafford	Stone Town	Rural Areas	Overall	Percentage of tenure
Owner Occupier	83.4%	74.8%	100%	88.5%	1.6%
Housing Association	16.6%	25.2%	0%	11.5%	3%
Total dwellings	422	127	337	886	1.6%
Percentage of area	1.7%	1.9%	1.5%	1.6%	

- 6.8 None of the Category 2 hazards occurred in the private rented sector properties surveyed.
- 6.9 The risk element was assessed for each of the 29 hazards of the HHSRS. Figure 6:5 below shows the main areas of concern where Category 1 and 2 risks were identified. The highest risk element is due to falling between different levels.

Figure 6:5: Category 1 & 2 Hazards by Area.

Hazard Number and description: Category 1	Stafford	Stone Town	Rural Areas
1. Damp and mould growth	70	0	337
2. Excess cold	0	0	225
9. Uncombusted Fuel Gas	0	0	112
12. Entry by intruders	0	0	112
13. Lighting	70	0	0
15. Domestic hygiene, Pests and Refuse	0	32	0
17. Personal Hygiene, Sanitation and Drainage	141	0	0
19. Falls associated with Baths	70	0	0
20. Falls on Level Surfaces etc	140	32	0
21. Falling on stairs etc	70	0	112
22. Falling between Levels	282	32	112
23. Electric Shocks, Fires, Burns and Scalds	0	0	225
24. Fire	0	0	112
28. Position and Operability of Amenities etc	70	0	0
29. Structural	0	0	112
Number of dwellings with Cat 1 Hazards	562	95	674
Hazard Number and description: Category 2	Stafford	Stone Town	Rural Areas
1. Damp and mould growth	70	64	225
2. Excess cold	70	0	0
20. Falls on Level Surfaces etc	282	64	0
21. Falling on stairs etc	0	0	112
Number of dwellings with Cat 2 Hazards	422	127	337

6.10 The postcode locations of the dwellings exhibiting Category 1 & 2 Hazards are listed in Figure 6:6, and appear to be widely spread throughout the areas.

Figure 6:6: Postcodes Containing Dwellings with Category 1 & 2 Hazards

Category 1 Hazards		
Stafford	Stone Town	Rural Areas
ST16 1	ST15 0	ST5 4
ST16 2	ST15 8	ST17 0
ST16 3		ST21 6
ST17 0		TF10 9
ST17 4		
Category 2 Hazards		
Stafford	Stone Town	Rural Areas
ST16 1	ST15 0	ST18 0
ST17 4	ST15 8	
ST17 9		

Unfitness under the Housing Act 1985 and its amendments.

- 6.11 The survey found that the level of unfitness for the private sector housing stock was 0.9%, considerably below the 4.6% unfit nationally⁸. Figure 6:7 below shows where the unfit dwellings are located by area. The worst conditions were found in the rural areas. Overall 1% of the dwellings would have been classed as unfit for habitation under the Housing Act 1985, compared to the 2.3% found to have Category 1 Hazards under the HHSRS.

Figure 6:7: Percentages of Dwellings Unfit for Habitation Identified in this Survey

Private Sector	Stafford	Stone Town	Rural Areas	Overall
Total Dwellings	24714	6795	23048	54557
Unfit dwellings	141	0	337	478
Percent unfit 2008	0.6%	0.0%	1.5%	0.9%
HSSA 2006 Unfitness				6.3%
Improvement in Unfitness rate since the 2002 Survey				7%

- 6.12 Principal Grounds of Unfitness for Habitation. Under the fitness standard of the Housing Act 1985 and its subsequent amendments, a property was classified as Unfit for Habitation if it failed any of the principal grounds shown in Figure 6:8 below. Houses in Multiple Occupation were also assessed for the

⁸ 2006 Housing Strategy Statistical Appendix (HSSA)

additional requirements of adequate fire precautions and number of amenities for the occupants of Houses in Multiple Occupation.

- 6.13 Figure 6:8 below shows the percentage of unfit dwellings failing under each principal ground. The majority dwellings failed the standard due to disrepair (62%). None of the HMO's inspected, nor any of the dwellings in Stone Town were classified as unfit for habitation under the 1985 legislation.

Figure 6:8: Percentage of the Unfit Dwellings under each Principal Ground

Principal Grounds of unfitness	Stafford	Stone Town	Rural Areas	Overall
Structural stability	49.6%	0.0%	33.2%	38.1%
Disrepair	49.6%	0.0%	66.8%	61.7%
Dampness	0.0%	0.0%	66.8%	47.1%
Heating	0.0%	0.0%	33.2%	56.6%
Food preparation	49.6%	0.0%	33.2%	38.1%
Adequately located Water Closet	100.0%	0.0%	0.0%	29.5%
Adequately located bath/ shower / WHB	100.0%	0.0%	0.0%	29.5%

- 6.14 The reduction in the number of unfit dwellings has been greatly aided by the work of the Local Authority's Private Sector Housing Team and investment through the grants schemes. An investment of £3.5m has been made via this route since the 1st April 2003 to 31st March 2007.
- 6.15 The outcome of the unfitness levels in Houses in Multiple Occupation may be misleading due to the low number of inspections carried out to these dwellings. The normal problem with this type of dwelling is the lack of adequate fire precautions. A fuller understanding of the HMO issue itself will only be obtained by a specialised survey targeted to that type of dwelling.

Conclusion: The recently introduced HHSRS has superseded the Fitness Standards used in previous House Condition Surveys, and consequently there are no directly comparable figures to judge improvement. The fitness levels under the Housing Acts however indicate a 7% improvement since 2002. There will continue to be a need to identify and correct Category 1 Hazards in the Housing Stock.

7 Decent Homes Standard

- 7.1 In July 2000, following its Spending Review, the Government announced a significant increase in resources for housing, and especially social housing. As part of its desire to link increased spending to better outcomes, the Government established a target for Social Housing to:

“ensure that all social housing meets set standards of decency by 2010, by reducing the number of households living in social housing that does not meet these standards by a third between 2001 and 2004, with most of the improvement taking place in the most deprived local authority areas”.

- 7.2 The 2002 Spending Review renewed this commitment, and extended the target to cover vulnerable households in the Private Sector.

“by 2010, bring all social housing into decent condition, with most of the improvement taking place in deprived areas, and for vulnerable households in the private sector, including families with children, increase the proportion who live in homes that are in decent condition”.

- 7.3 More specific targets were stated in “The Decent Homes Implementation Plan”, published in June 2003. The plan sets out a trajectory for delivery that includes targets for specific years up to 2020 expressed as the proportion of vulnerable households in the private sector living in decent homes. The relevant target percentages are 65% by 2006, 70% by 2010 and 75% by 2020. There is also a target that this proportion will increase year by year.

- 7.4 Vulnerable households have been defined as those in receipt of at least one of the principal means tested or disability related benefits. For the purpose of establishing the national 2001 base line from the EHCS the benefits taken into account were – Income Support, Housing Benefit, Income related Council Tax Benefit, Disabled Persons Tax Credit (now the Child Tax Credit), Income based Job Seekers Allowance, Working Families Tax Credit (now the Working Tax Credit), Attendance Allowance, Disability Living Allowance, Industrial Injuries Disablement Benefit, War Disablement Pension, or Pension Credit. Those respondents claiming only Council Tax Benefit or Job Seekers

Allowance are included in this list even though they may not be income related benefits.

7.5 Figure 7:1 shows the percentages of households in the means tested benefits categories recorded during this survey, which are classed as vulnerable households. 10.8% of the private sector households are classed as vulnerable.

Figure7:1: Vulnerable Households

Means tested benefit	Stafford	Stone Town	Rural	Total	Percentage of Stock
Income Support	70	32	225	327	0.6%
Housing Benefit	493	64	112	669	1.2%
Council Tax benefit	1832	95	1349	3276	6.0%
Working Families tax credit	423	0	112	535	1.0%
Disabled Persons Tax credit	0	0	0	0	0.0%
Income based Job Seekers Allowance	70	0	0	70	0.1%
Attendance Allowance	0	0	112	112	0.2%
Disability Living allowance	141	0	112	253	0.5%
Industrial Injuries Disablement Benefit	0	0	112	112	0.2%
Pension Credit	916	95	337	1348	2.5%
Total Vulnerable Households	2887	191	2811	5889	10.8%

7.6 A decent home is one that meets all of the following criteria⁹:

(a) It meets the current statutory minimum standard for housing:

Dwellings which fail to meet this criterion are those containing one or more hazards assessed as serious ('Category 1') under the HHSRS.

(b) It is in a reasonable state of repair:

Dwellings which fail to meet this criterion are those where specific building elements are old and in need of major repair or replacement

(c) It has reasonably modern facilities:

9: A Decent Home: Definition and Guidance for implementation published February 2004, and updated June 2006 to reflect the implementation of the HHSRS in April 2006.

Dwellings which fail to meet this criterion are those that lack three or more of the specified age and condition elements for bathrooms and kitchens, noise insulation, and common areas for flats.

(d) It provides a reasonable degree of thermal comfort:

This criterion requires dwellings to have both effective insulation and efficient heating.

7.7 Figure 7.2 below shows the numbers of dwellings in each category, failing the decent homes standard. A total of 11,403 dwellings (20.9%) were found to fail this standard. The total number of dwellings is less than the sum of the four categories, as a dwelling may be counted under more than one head. Only 3.7% of the dwellings failed on more than one element, and 0.4% failed three elements. None of the dwellings failed the standard on all four elements.

Figure 7.2: Number of Dwellings Failing the Decent Homes Standard

	Stafford	Stone Town	Rural	Total	Percentage of Area
Cat 1 HHSRS deficiencies	562	127	337	1026	1.9%
Reasonable state of repair	1901	286	3148	5335	9.8%
Reasonably modern facilities	423	95	675	1193	2.2%
Reasonable thermal comfort	2957	413	3261	6631	12.2%
Total dwellings failing 1 or more criteria	4506	826	6071	11403	20.9%
Total dwellings failing 2 or more criteria	845	64	1124	2033	3.7%
Total dwellings failing 3 or more criteria	0	0	225	225	0.4%

Figure 7.3: Number of Vulnerable Households Living in Non-Decent Housing

	Stafford	Stone Town	Rural	Total	Percentage of Non-Decent Homes
Cat 1 HHSRS deficiencies	70	32	112	214	1.9%
Reasonable state of repair	282	32	900	1214	10.6%
Reasonably modern facilities	70	0	225	295	2.6%
Reasonable thermal comfort	282	34	450	766	6.7%
Total dwellings failing 1 or more criteria	423	95	1349	1867	16.4%
Total dwellings failing two or more criteria	141	0	337	478	4.2%

- 7.8 The survey data predicts a total of 5,889 vulnerable households, of which 31.7% (1,867) live in non-decent homes (Figure 7:4). None of the dwellings failing the fitness standard were occupied by vulnerable families, and none of the vulnerable households failed on more than 2 elements. Those predicted in the Government's spreadsheet are shown in Paragraph 7: 10 below:-

Figure 7:4: Vulnerable Households in Non-Decent Homes from Survey Data

	Number of households in private sector	Number of vulnerable households in non-decent homes	Number of vulnerable households	Proportion of vulnerable households in non-decent homes
Stafford	24714	423	2,887	14.7%
Stone Town	6795	95	191	49.7%
Rural	23048	1,349	2,810	48%
Total	54557	1,867	5,888	31.7%

- 7.9 The survey results show that none of the non-decent homes occupied by vulnerable households were in the private rental sector. (Figure 7.5 below)

Figure 7.5: Tenure of Vulnerable Households in Non-Decent Homes from Survey Data

	Owner Occupied	Private Rented	Housing Association
Stafford	212	0	211
Stone Town	95	0	0
Rural	1237	0	112
Total	1544	0	323
% of non decent vulnerable households	82.7%	0%	17.3%

- 7.10 Using the Communities and Local Government Ready Reckoner for Decent Housing, it projects a total of 9,156 vulnerable households, of which 30% (2,747) are predicted to live in non-decent homes. These figures are based on the probability figures produced from the 2001 EHCS, and, using the spreadsheet provided on the Communities and Local Government Website, are almost double those predicted from the survey (Figure 7:6 below).

Figure 7:6: Probability Table of Number of Vulnerable Households in Non-Decent Housing

	Number of households in private sector	Number of vulnerable households in non-decent homes	Number of vulnerable households	Proportion of vulnerable households in non-decent homes
Stafford	50,659	2,747	9,156	30%

- 7.11 The survey findings show that the number of vulnerable households living in non-decent accommodation (1,867) has not reduced since the 2004 figures supplied by the Local Authority, where a total of 1,715 non-decent dwellings were forecast to be occupied by vulnerable households. The proportion of vulnerable households living in non-decent accommodation has fallen however, due to the large number of new houses being built in the area.

Conclusion: The survey data predicts a total of 5,888 vulnerable households, of which 31.7% (1,867) live in non-decent homes.

8 Costs of Repairs to Housing Stock

8.1 Costs of remedying HHSRS deficiencies and Non-Decent Homes

8.2 Figure 8:1 below shows the cost of remedying the identified deficiencies within the private sector stock. The cost of immediate repairs to the dwellings with Category 1 hazards is over £51m; the cost improving the housing for vulnerable households in non - decent homes is £6.6m. The responsibility for repairs and improvements lies with the owner of the dwelling.

Figure 8:1: Costs of Repairing Dwellings.

	Stafford	Stone Town	Rural Areas	Total Area
Total Costs for Category 1 dwellings	£1,020,622	£7,779	£50,436,276	£51,464,677
Average cost per dwelling	£1,816	£61	£149,663	£50,161
Total cost Cat 2 dwellings	£1,888,925	£566,839	£589,034	£3,044,798
Avg cost Cat 2 dwellings	£3,839	£4,463	£1,748	£3,185
Costs for Non-Decent homes with Vulnerable Families	£1,066,872	£90,954	£5,398,191	£6,556,017
Average cost per dwelling	£2,522	£957	£4,002	£3,512
Total Costs for Non-Decent homes	£6,756,841	£4,696,591	£76,915,195	£88,368,627
Average cost per dwelling	£1,500	£5,686	£12,669	£7,750
Total Costs for unfit dwellings	£53,435	£0	£45,642,137	£53,435
Average cost per dwelling	£379	£0	£135,437	£95,597

8.3 The costs in Figure 8.1 represent the amount for the immediate repairs needed to the dwellings. This may not actually be good value for money, as some elements of the building may need renewal after the repairs have been carried out. It is usually better to renew all elements that need replacement within 10 years at the same time as other substantial works. Figure 8.2 shows the additional cost of carrying out the repairs needed within the next 10 years.

Figure 8.2: Additional Costs of Repair and Renewal for 10 Year Period

	Stafford	Stone Town	Rural Areas	Total Area
Total Costs for Category 1 dwellings	£2,723,567	£266,402	£59,731,954	£62,721,923
Average cost per Cat 1 dwelling	£4,846	£2,098	£177,246	£61,132
Total Costs for Category 2 dwellings	£0	£2,374,455	£349,098	£2,723,553
Average cost per Cat 2 dwelling	£0	£18,696	£1,036	£2,849
Costs for Non-Decent homes with vulnerable families	£980,503	£1,827,048	£12,052,826	£14,860,377
Average cost per non-decent dwelling	£2,318	£19,232	£8,935	£7,959
Total Costs for Non-Decent homes	£11,527,217	£3,355,532	£135,974,577	£150,857,326
Average cost per dwelling	£2,558	£4,062	£22,397	£13,230
Total Costs for unfit dwellings	£1,889,915	£0	£48,756,333	£50,646,248
Average cost per dwelling	£13,404	£0	£144,678	£105,954

Conclusion: £88m is needed for immediate repairs to dwellings failing the decent homes standard; this is reduced to £6.6m where vulnerable families occupy the properties.

9 Energy Efficiency in the Housing Stock

- 9.1 This Chapter sets out the findings from the survey relating to energy efficiency. The software model used in the survey can generate a number of energy outputs (carbon dioxide emissions, costs of energy etc), which are explored in detail to provide a comparison with data already collected in previous surveys.
- 9.2 The Home Energy Conservation Act 1995 (HECA) requires local housing authorities to produce plans to improve the energy efficiency of the private sector stock, and to develop strategies to reduce domestic CO₂ emissions.
- 9.3 Survey findings indicate that there is still some room for improvement. 90% of the dwellings have more than 50% of the house double glazed, whilst 96% of dwellings have central heating. Central heating in this instance refers to heating systems for the whole dwelling, including community heating and storage heater systems. 60% of the dwellings have hot water cylinders with insulation over 25mm, and 47% of external walls are insulated. 90% of the dwellings had loft insulation over 50mm thick (Figure 9:1).

Figure 9:1: Indicator figures of energy efficiency elements

Energy efficiency item	Stafford	Stone Town	Rural Areas	% of private sector stock
More than 50% of dwelling Double Glazed	92.0%	92.1%	88.3%	90.5%
Central Heating present	94.9%	95.3%	98.5%	96.5%
Over 25mm cylinder jacket / spray foam	60.1%	61.7%	59.5%	60.1%
Wall insulation added since construction	44.2%	57.5%	48.3%	47.6%
More than 50mm loft insulation	88.9%	74.8%	95.1%	89.8%

- 9.4 10.3% of the households claimed they were in Fuel Poverty, spending more than 10% of their income on fuel, as shown in Figure 9:2.

Figure 9:2 : Percentages of Households in Fuel Poverty

	Stafford	Stone Town	Rural Areas	% of private sector stock
More than 10% of income spent on Fuel	16.0%	2.8%	6.3%	10.3%

9.5 While building design and construction are important issues, of almost equal importance is *how* people manage their living environment. A vital part of an energy efficiency strategy is providing advice and information, which will convince people of the need and practicality of investing in energy efficiency measures. Therefore an integral part of the strategy is gathering appropriate information.

10 Standard Assessment Procedure (SAP).

- 10.1 This is a Government defined method for producing an energy rating for a domestic dwelling. It takes into account the factors that affect the building's energy efficiency, most significantly the fuel used, the type of heating and water heating systems and insulation levels. SAP ratings for dwellings in the sample were obtained from the survey information. The average SAP rating for the private sector dwellings in the three areas is 60.9, much higher than the average SAP rating in the UK, which is 52.5¹⁰ (SAP 2001 methodology). Figure 10.1 is a guide to interpreting the SAP ratings, 60.9 being "Good".

Figure 10:1: Interpreting the SAP Results.

SAP Rating	Efficiency Level
1 – 10 points	Very poor
11 – 30 points	Poor
31 – 50 points	Average
51 – 60 points	Above average
61 – 80 points	Good
81 – 100 points	Very good
101 – 120 points	Outstanding

- 10.2 The Average SAP¹¹ rating for each of the areas within each area is shown in Figure 10.2.

Figure 10:2: Average SAP Ratings in Each Area

Stafford	Stone Town	Rural Areas
60.9	63.9	60.0

- 10.3 Figure 10.3 below indicates that less than 0.4% of properties have a SAP rating of less than 10; 2.7% having ratings between 11 and 30; 20% between 31 and 50; and over 75 % above 50. The SAP rating is measured on a scale of 1 to 120, the higher the energy rating, the greater the energy efficiency, very few dwellings achieve a score of 100 or more.

¹⁰ English House Condition Survey 2005 Headline Report, January 2007

¹¹: All SAP ratings in this report are calculated using the 2001 methodology

Figure 10:3: Percentage of Dwellings in each SAP Band

SAP rating	Stafford	Stone Town	Rural Areas	% of all stock
< 10	0.9%	0.5%	0.0%	0.4%
11 to 30	0.9%	0.5%	5.4%	2.7%
31 to 50	21.7%	16.8%	19.0%	19.9%
51 to 60	21.4%	19.2%	24.9%	22.6%
61 to 80	46.7%	49.1%	42.9%	45.4%
81 to 100	6.8%	11.2%	6.8%	7.4%
101 to 120	0.3%	0.5%	0.0%	0.2%
Total	98.6%	97.7%	99.0%	98.7%

10.4 3.1% of the Housing Stock has a SAP rating under 30, divided into the four construction age bands in Figure 10:4 below, then by dwelling type in figure 10:5 and tenure in Figure 10:6.

Figure 10:4: Percentage of Dwellings with SAP under 30 by Dwelling Age

SAP rating under 30	Stafford	Stone Town	Rural Areas
Pre 1919	33.2%	0.0%	18.2%
1919 to 1944	50.0%	50.8%	9.1%
1945 to 1964	16.6%	50.8%	45.4%
Post 1964	0.0%	0.0%	27.2%
Percentage of Total Stock	1.7%	0.9%	5.4%

Figure 10:5: Percentage of Dwelling with SAP under 30 by Dwelling Type

SAP rating under 30	Stafford	Stone Town	Rural Areas	% of all stock
Detached	50.0%	50.8%	63.6%	59.8%
Semi detached	16.6%	0.0%	18.2%	17.1%
Terraced	16.6%	50.8%	18.2%	19.0%

Figure 10:6: Percentage of Dwelling with SAP under 30 by Tenure

SAP rating under 30	Stafford	Stone Town	Rural Areas	% of all stock
Owner Occupier	66.6%	50.8%	63.6%	2.0%
Private Rental	16.6%	0.0%	0.0%	0.1%
Housing Association	16.6%	50.8%	27.2%	0.8%
Tenure Unknown	0.0%	0.0%	9.1%	0.2%

10.5 Figure 10.7 shows the percentage of dwellings with SAP rating that fail the decent homes standards and the percentage of those dwellings that are occupied by vulnerable households.

Figure 10.7: Percentage of Dwellings with SAP under 30 Failing Decent Homes Standard

SAP rating under 30	Stafford	Stone Town	Rural Areas	% of all stock
All Non-Decent Homes	50.0%	100.0%	90.9%	2.6%
Vulnerable Families in Non-Decent Homes	16.6%	0.0%	18.2%	0.5%

11 Carbon Dioxide Emissions

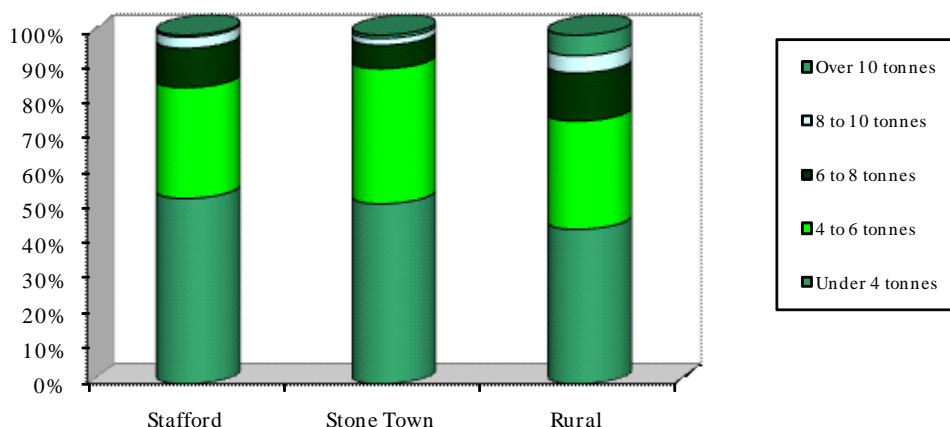
11.1 A further important measure of the energy efficiency of a dwelling is the Carbon Dioxide emission level. Emissions need to be reduced to ensure a reduction in global warming. Carbon Dioxide emissions were calculated from the survey data and are shown in tonnes per annum. The total Carbon Dioxide emissions for Stafford, Stone Town and Rural Areas are 250,619 tonnes / year (Figure 11:1).

Figure 11:1: Carbon Dioxide Emissions of the Private Sector Stock in Tonnes per Annum

	Stafford	Stone Town	Rural Areas
Total CO ² Emissions	102,268	27,583	120,768
Average CO ² per dwelling	4.20	4.16	5.29

11.2 CO² emissions vary considerably depending upon the type of fuel used, mains gas being one of the most efficient. The higher readings in the rural areas may be due in part to the lack of availability of mains gas. The number of dwellings in each of the CO² bands are shown in Figure 11:2 below. The highest proportion of dwellings emitting over 10 tonnes per annum is the rural area.

Figure 11:2: Percentage of Dwellings in CO₂ Emissions Category (Tonnes per Annum)



- 11.3 The residents were asked what energy efficiency improvements, if any, had been carried out over the last 5 years. 31% of the dwellings had been improved as shown in Figure 11.3 below.

Figure 11.3: Energy Efficiency Improvements Carried Out in the Last 5 Years

Energy Efficiency item	Stafford	Stone Town	Rural Areas	% of all stock
Additional Loft Insulation	2253	159	2474	9.0%
Cavity Wall Insulation	0	0	562	1.0%
Condensing Boiler	2182	254	1462	7.1%
Draught Proofing	0	0	675	1.2%
Double /glazed /Low E windows	4788	349	2024	13.1%
Solar Panels	70	0	0	0.1%

- 11.4 Energy efficiency levels within the stock could be further improved through better insulation, improved draught proofing, and the upgrading of heating systems and controls, particularly in the Pre 1964 dwellings. Other measures, such as double-glazing should also be considered if the windows are ready for replacement.
- 11.5 The SAP ratings within the areas can be brought up to an average of 75.5 by carrying out ALL the improvements shown in Figure 11.4.

Figure 11.4: Number of Dwellings Requiring Energy Efficiency Improvement Measures

	Improvement item	Stafford	Stone Town	Rural Areas
1	Increase loft insulation to 270mm	22883	6318	22598
2	Install wall insulation as appropriate	12885	2445	10231
3	Replace boiler with fully controlled gas condensing boiler for heating and hot water	8801	3175	9781
4	Heating controls	3943	1905	5059
5	Double glaze the single glazed windows	3380	730	4834
6	Make up the hot water cylinder insulation to 100mm.	3450	349	3823
7	Fully draught proof all doors and windows	2816	572	3598

- 11.6 The total cost of achieving the improvements shown in Figure 11.4 are approximately £65million; detailed in Figure 11.5 below:-

Figure 11:5: Projected Costs of Improvements In Descending Overall Cost Order

	Improvement item	Stafford	Stone Town	Rural Areas
1	Replace boiler with fully controlled gas condensing boiler for heating and hot water	£12,515,863	£4,780,239	£15,305,311
2	Install wall insulation as appropriate	£2,366,366	£586,055	£2,717,840
3	Double glaze the single glazed windows	£3,677,286	£882,224	£7,485,888
4	Make up the hot water cylinder insulation to 100mm.	£81,676	£8,255	£97,814
5	Fully draught proof all doors and windows	£376,834	£88,501	£851,547
6	Increase loft insulation	£4,063,493	£1,190,719	£5,367,551
7	Central Heating controls	£682,597	£317,175	£1,062,881
	Total Costs	£23,764,115	£7,853,168	£32,888,832

- 11.7 The Government have introduced a grant scheme targeted at specific groups of vulnerable households, i.e. those on low incomes or in receipt of a means tested benefit or disability benefit, to enable them to achieve a more energy efficient home (Warm Front). Figure 11.6 below shows the amounts required for each area under the scheme, assuming the full allowance of £2,700 per dwelling, a total of almost £16m is required.

Figure 11:6: Costs of Warm Front Grants Needed Within Each Area

	Stafford	Stone Town	Rural Areas
Number dwellings eligible for Warm Front Grant	2887	191	2811
Warm Front Costs (£2,700 / dwelling)	£7,794,900	£515,700	£7,589,700

Conclusion: The survey shows that although there is a relatively high SAP rating in the area, there is still work to be done in order to improve the energy efficiency of the private sector stock. Given the number of people with low incomes there will be increasing pressure on the Council's resources, and other funding sources to help people keep warm as well as benefit the environment.

12 Health and Disability Issues

- 12.1 The survey collected details of households where at least one member of the family had a long term illness or disability, but who was not necessarily registered disabled. The information is based purely on the responses of the households at the time of interview, and therefore should be treated as indicators only.
- 12.2 The Housing Grants, Construction and Regeneration Act 1996, as amended by the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 sets out provisions for Disabled Facilities Grants. The grants are mandatory, and are available for disabled persons who need to carry out adaptations towards making their homes suitable for their needs, and live independently. They are mainly for structural alterations to dwellings, and have an upper limit of £30,000.
- 12.3 Discretionary assistance may be made available by the local authority for non-mandatory items, in the form of grants, loans, etc., for adaptations, or to help the disabled person move to more suitable accommodation. There is no limit on this sort of assistance, and it may be given in addition to a Mandatory Disabled Facilities Grant.
- 12.4 The grants are means tested, and the criteria of the annual gross income below £15,000 (usually accepted as the figure below which means tested benefits may be claimed) has been used to assess the potential demand for Disabled Facilities Grants within the Borough. The results should be taken as an indicator only, and include all categories of requirements as detailed in Figure 12.3.
- 12.5 The table in Figure 12.2 shows a simple percentage breakdown of the affects of the disabilities. The percentages total more than 100, as the disabled person may come within more than one category. Following the grossing up procedure, it is estimated that 10.1% (5,537) of the total households contained at least one member of the family who was disabled.

Figure12:1: Disabled Households in Each Area

	Stafford	Stone Town	Rural Areas	Overall
Number of Disabled Households	2746	318	2473	5537
Percentage of Stock	11.1%	4.7%	10.7%	10.1%

Figure12:2: Type of Activity Where Disabled Family Member Has Problems

Type of activity	Stafford	Stone Town	Rural Areas	Total	% of disabled households
Climbing stairs	2746	318	2136	5200	93.9%
Climbing steps	2676	318	2024	5018	90.6%
Getting in and out of the bath	1267	190	1349	2806	50.7%
Turning taps on and off	422	64	337	823	14.9%
Cooking and preparing food	211	318	225	754	13.6%
Using Water closet	704	64	112	880	15.9%
Washing and drying clothes	352	64	562	978	17.7%
Access to and from house	2394	254	1686	4334	78.3%
Internal access to rooms	1831	254	1349	3434	62.0%
Visual Impairment	352	32	225	609	11.0%

12.6 Figure 12:3 below shows the numbers and percentages of the households with disabled family members where adaptations are required. This again should be used only as an indicator. No assessment of income has been made at this stage.

Figure12:3: Adaptations Needed For Households With Disabled Persons

	Stafford	Stone Town	Rural Areas	Percentage of the disabled households
Stair lift / lift	563	32	337	16.8%
Redesign / relocate toilet	211	0	225	7.9%
Redesign / relocate bath / shower	352	64	225	11.6%
Wider doorways	70	0	112	3.3%
Ground floor bedroom	0	0	112	2.0%
Repositioning electrical sockets	70	0	0	1.3%
Suitable heating	70	0	0	1.3%
Ramp	1056	32	1012	37.9%
Grab Rails	986	95	1012	37.8%

12.7 The table in Figure 12.4 refers to the number of disabled households, following grossing up, where the income is from at least one of the state benefits, the means tested benefits indicating the requirement of 100% grant aid towards any adaptations needed. The figures again should be taken as indicators only. Many households claim more than one benefit, and would also be included in the below £15,000 income category.

Figure 12:4: Disabled Households Claiming Benefits

	Number of disabled households	Income Support*	Housing Benefit*	Disability Living Allowance	In Employment	Income below £15,000
Stafford	2746	70	141	211	211	1549
Stone Town	318	32	32	0	0	191
Rural Areas	2473	112	0	0	337	1349

*Indicates a means tested benefit

12.9 Figure 10:5 below illustrates the costs involved to provide adaptations for a disabled person where the household income is below £15,000. Over £8m is needed to complete all the adaptations needed.

Figure 10:5: Projected Costs For Disabled Facilities Grants, Where The Gross Household Income Is Below £15,000

	Stafford	Stone Town	Rural Areas	Total Costs	Percentage disabled Households
Wheelchair access	£1,848,000	£56,000	£1,771,000	£3,675,000	37.9%
Stairlift	£1,232,000	£0	£1,179,500	£2,411,500	12.4%
Redesign / relocate WC	£316,500	£0	£168,000	£484,500	5.8%
Redesign / relocate bath / shower	£352,500	£0	£280,000	£632,500	4.6%
Repositioning electrical sockets	£84,000	£0	£0	£84,000	1.3%
Suitable heating	£350,000	£0	£0	£350,000	1.3%
Grab Rails	£193,750	£8,000	£224,750	£426,500	30.8%
Totals	£4,376,750	£64,000	£3,623,250	£8,064,000	

12.10 1% of the households have had accidents in the last three months resulting in Hospital treatment, 88.8% of which were in the home. No accidents were reported at school. (Figure 12:6 below).

Figure 12.6: Percentage of the Areas Where Occupiers Had An Accident In The Last Three Months

	Stafford	Stone Town	Rural Areas	Total
Accidents in the last 3 months	1.1%	0.9%	1.0%	1.0%
Where the accidents happened as a percentage of the number of accidents				
At Home	100%	0%	100%	88.8%
In Traffic	0%	50%	0%	5.6%
At School	0%	0%	0%	0%
Elsewhere	0%	50%	0%	5.6%

12.11 None of the hospital treatments were for poisoning, the majority for Cuts / Punctures. The only hospital treatments reported in Stone Town were for Breaks / Fractures. Figure 12.7. shows the breakdown over the three areas.

Figure 12.7: Types of accidents resulting in hospital treatment

	Stafford	Stone Town	Rural Areas	Total
Breaks / Fractures	0%	100%	0%	11.2%
Head Injuries	25%	0%	50%	32%
Cut / Punctures	50%	0%	50%	44%
Burns	25%	0%	0%	12.3%

12.12 Figure 12:8 shows the illnesses within the population for each area. The question asked was whether anyone in the household had ever been treated for the listed ailments. Overall 7% of the respondents in the survey refused to answer this question.

Figure 12.8: Percentage of each Area With A History of the Illness

	Stafford	Stone Town	Rural Areas	Total
Angina	2%	0%	0.5%	1.1%
Heart Attack	1.1%	0%	1.5%	1.1%
Heart Failure	0.9%	0%	0%	0.4%
High Blood Pressure	2%	0.9%	2%	1.8%
Other Heart disease	0.3%	0.9%	0%	0.2%
Cancer	0.9%	0%	1%	0.8%
Refused	9.7%	0.9%	5.4%	6.8%

- 12.13 None of the areas reported treatments for illness from depression within the last three months, and 7.3% of the respondents refused to answer this question. Occurrences of anxiety and other mental and nervous disorders are shown in Figure 12:9 below.

Figure 12.9: Percentages of Each Areas having Treatment within the Last Three Months

	Stafford	Stone Town	Rural Areas	Total
Anxiety	0.3%	0%	0%	0.4%
Other mental or nervous illness	0.6%	0%	0.5%	0.5%
Refused	10.3%	1.4%	5.4%	7.1%

- 12.14 Figure 12.10 shows the percentages of each area currently being treated for one of the listed ailments. Again 6.8% of respondents refused information on this question.

Figure 12:10: Percentages of Household in Areas Currently Receiving Treatment

	Stafford	Stone Town	Rural Areas	Total
Asthma	0.6%	0.5%	0.5%	0.5%
Emphysema	0%	0.5%	0%	0.1%
Bronchitis	0.9%	1.4%	0.5%	0.8%
Other breathing problems	2%	0.5%	1%	1.4%
Refused	9.7%	0.9%	5.4%	6.8%

Conclusion: This snapshot shows a potential demand for disabled facilities grants, which represents over £8 million of expenditure (based on 100% grant aid), however this cost may be offset to some extent by contributions from clients.

13 Liveability / Environmental Issues

- 13.1 People want to live in places with clean and safe streets and neighbourhoods with access to quality parks, open spaces and play areas. The government's Cleaner Safer Greener Programme¹² introduced in 2002 focuses attention to raise the standard of open spaces and ensure quality in their design, management and maintenance and sustain the investment being made in communities.
- 13.2 The survey informs this agenda through its assessment of a range of liveability problems in the immediate environment of people's homes. The surveyors gathered information on several environmental aspects, divided into three main categories
- (a) Upkeep problems – associated with scruffy buildings and gardens, litter and rubbish dumping etc
 - (b) Traffic Problems – associated with heavy traffic, aircraft noise etc
 - (c) Utilisation problems – vacant sites, intrusive industry etc
- 13.3 The problems assessed by the surveyor were graded as minor / no problems, to serious problems.
- 13.4 Figure 13:1 below shows the percentage of serious problems within the three areas. Less than 4% of households are living in a poor environment, i.e. suffering from one or more of the problems listed below, which compares to 16% nationally¹³. 7% of the population live with traffic problems¹¹, in this survey, 3.5% overall.

Figure 13:1: Liveability Problems within the Areas.

	Stafford	Stone Town	Rural Areas	Overall	EHCS 2005
Upkeep problems	2%	0%	1%	1.3%	10%
Traffic Problems	4%	5.6%	2.4%	3.5%	7%
Utilisation problems	2.3%	4.7%	1%	2%	2%
Poor Environment	1.1%	2.3%	0.0%	0.8%	16.1%

12: Living Places: cleaner, safer greener. Published by the ODPM October 2002

13: EHCS 2005 Annual Report

- 13.5 Figure 13:2 below details where the problems are, including the minor problems. 4% of the dwellings overall were affected by the condition and intrusion from roads, by far the highest problem within all three areas, and the only problem classed as “serious”.

Figure13:2: Major Environmental Problems in each of the Areas

	Stafford	Stone Town	Rural Areas
Upkeep problems			
Litter and Rubbish Dumping	23.6%	36.5%	16.6%
Scruffy Gardens / Grass planting etc	5.1%	3.3%	2.9%
Graffiti	5.4%	2.3%	1.0%
Vandalism	11.1%	5.6%	3.9%
Neglected Buildings	0.0%	0.0%	0.0%
Dog fouling	34.8%	34.5%	25.4%
Condition of dwellings	31.1%	7.5%	13.7%
Nuisance from Street Parking	38.7%	30.8%	22.4%
Poor condition of roads and Footpaths	0.9%	1.9%	1.5%
Condition of street lighting / furniture	0.3%	0.0%	0.5%
Condition of grassed / landscaped areas	0.9%	4.7%	1.9%
Traffic Problems			
Heavy Traffic	15.1%	16.8%	11.7%
Railway / Aircraft Noise	17.9%	14.5%	5.9%
Inadequate Car Parking Facilities	38.5%	35.0%	18.0%
Intrusion from Motorways / Arterial Roads	1.1%	1.9%	2.0%
Utilisation problems			
Vacant Sites	2.3%	2.8%	4.4%
Non – conforming uses	0.3%	0.0%	0.0%
Vacant / Boarded up buildings	0.0%	0.0%	0.0%
Intrusive Industry	1.1%	0.9%	0.5%
Intrusive Industrial Noise	3.7%	0.9%	1.0%

Conclusion: 3.5% of households are living in a poor environment, the main problem being the condition and intrusion from roads.

14 Security

- 14.1 Security is, in the majority of cases a matter of personal choice, but can involve the local authority with the provision of security items through local initiatives, for example the provision of window locks and door viewers. The figures below estimate the number of homes with security measures in place, following the grossing up procedure.
- 14.2 The survey found that over 50% of the housing stock has a burglar alarm fitted. The majority of households (99%) have security locks fitted to front doors (this is defined as a 5 lever mortice lock or equivalent).

Figure 14:1: Houses with Security Features

	Stafford	Stone Town	Rural Areas	% Overall
Strong entrance door present	98.9%	100.0%	99.5%	99.3%
Deadlock on front / external door present	99.4%	100.0%	98.5%	99.1%
Door viewer present	66.4%	49.1%	51.2%	57.8%
Door chains present	58.4%	50.9%	49.8%	53.8%
Secure windows present	98.3%	100.0%	99.5%	99.0%
Burglar alarm present	53.8%	44.4%	55.6%	53.4%
Battery operated smoke detectors	68.7%	76.2%	72.2%	71.1%
Mains operated smoke detectors	26.8%	19.6%	21.0%	23.4%

- 14.3 Figure 14:1 shows a simple percentage of the external features and facilities of the survey dwellings. The majority of dwellings seem to have reasonable security measures in place, and over half have active measures, e.g. burglar alarms.
- 14.4 The presence of security features in vulnerable households is illustrated in Figure 14.2 below, and is shown as a percentage of the vulnerable households. The figures are comparable to the areas as a whole, but show a large increase in numbers of active measures, e.g. burglar alarms.

Figure14:2: Vulnerable Households with Security Measures

	Stafford	Stone Town	Rural Areas	% Vulnerable
Strong entrance door present	100.0%	100.0%	96.0%	98.1%
Deadlock on front / external door present	100.0%	100.0%	96.0%	98.1%
Door viewer present	97.5%	100.0%	52.0%	75.9%
Door chains present	97.5%	83.2%	52.0%	75.4%
Secure windows present	97.5%	100.0%	100.0%	98.8%
Burglar alarm present	73.2%	83.2%	48.0%	61.5%
Battery operated smoke detectors	51.2%	66.5%	76.0%	63.6%
Mains operated smoke detectors	48.8%	33.5%	20.0%	34.5%

- 14.5 The presence of security features in the over 60's households is illustrated in Figure 14:3 below, and is shown as a percentage of the over 60's households. The figures are much lower than the average for the vulnerable households, showing much work is needed to enhance the security measures in this section of the population.

Figure14:3: Over 60's Households with Security Measures

	Stafford	Stone Town	Rural Areas	% Over 60's
Strong entrance door present	98.3%	100.0%	98.9%	97.8%
Deadlock on front / external door present	99.2%	100.0%	97.7%	97.6%
Door viewer present	63.3%	37.0%	55.7%	56.9%
Door chains present	97.5%	100.0%	98.9%	97.5%
Secure windows present	59.8%	52.2%	52.3%	54.9%
Burglar alarm present	51.3%	43.5%	53.4%	51.3%
Battery operated smoke detectors	79.5%	95.6%	82.9%	81.7%
Mains operated smoke detectors	18.8%	4.4%	11.4%	13.8%

Conclusion: The provision of security measures appears to be relatively high, 99% of all dwellings showing secure doors and windows, and one in every two households having a burglar alarm system. The lowest percentage of security measures is shown in the over 60's age category, where only 60% have secure windows and door viewers.

15 Recommendations

15.1 These policy recommendations are made in the light of the findings of the survey. The resources likely to be available, and the statutory duties that the Council has will be key to the extent to which they can be implemented. There has been a significant reduction in the level of poor housing since the last survey in 2000 due in part to the Council's intervention including investment in grant assistance, and in part to market forces and actions taken by householders independently. The proportion of poor housing overall has also been diluted and reduced by the number of new homes built over the period.

Decent Homes

15.2 Although the detail on unfitness in the survey report is useful, it is a standard that has not been assessed by Government since 2005. The focus will be on the decent homes targets. Work on private sector housing should now be prioritised towards reducing the number of non-decent homes that are occupied by vulnerable groups. This supports Strategic Priority No.1 of the Housing Strategy.

15.3 In order to reduce the number of poor standard housing the Council may wish to consider continuing to prioritise its grant funding into the following areas:

- (a) the most vulnerable groups, including carers;
- (b) to those schemes that will result in additional units of accommodation being provided;
- (c) supporting the private rented sector to ensure that rented dwellings are maintained to the decent homes standard.

15.4 In respect of the Decent Homes targets, the Council may wish to introduce measures that increase the SAP rating of all dwellings, with a focus on those properties occupied by vulnerable households. Promoting measure that would increase the SAP rating of all dwellings would assist with the Council's duties under the Home Energy Conservation Act. The most cost effective solutions are likely to be cavity wall insulation and loft insulation. The least cost effective solution is likely to be the installation of double-glazing; this measure

is therefore not recommended unless the windows have to be replaced. A further priority is the installation of fully controllable heating systems, i.e. not electric storage heaters.

Housing Health and Safety Rating System

- 15.5 In order to ensure the Authority meets the statutory obligation in relation to the Housing Health and Safety Rating System, the Council should consider putting in place systems and procedures to ensure Category 1 Hazards are identified and appropriate action taken.
- 15.6 The private rented sector accounts for 10.2% of the housing stock; the relatively small sample size did not adequately reflect the problems of this sector. Further work is required to better understand the problems that exist in the private rented sector.

Houses in Multiple Occupation

- 15.7 The Authority currently takes a proactive approach to the identification and inspections of Houses in Multiple Occupation; the Council may wish to continue this approach. The inspection of HMO's should be based on a recognised risk based inspections programme with resources being directed at the highest risk properties.

Home Improvement Agency

- 15.8 The survey shows that many older people require a small amount of work being carried out to their home. National experience has shown that intervention with a small financial investment can affect simple repairs or adaptations that encourage householders to stay put in their own homes. In many cases the key to this problem is finding suitable contractors who are willing to carry out the small jobs for a realistic price. It is nationally recognised that, it is of considerable benefit for an effective Home Improvement Agency Service (Care and Repair Service) to assist the less able to help commission this type of work. This service assists in reducing the number of vulnerable people living in non-decent housing. The continuing support of a "Handyman" scheme provides a valued and trusted role in supporting this need. Continued support for the local Care and Repair Agency will help provide an even better service for local residents. The Council may

wish to consider the options available to develop a loan package for eligible applicants.

Home Energy Conservation Act

- 15.9 The survey demonstrated that there is a need for education of householders in various aspects of energy awareness, including efficiency and conservation. The high number of centrally heated houses contrasts with those that have carried out additional insulation work. The Council should consider continuing to support a proactive education programme to encourage householders to carry out additional insulation, draught proofing and improved heating control systems. The Council may wish to look at a range of portions to deliver this in partnership with other agencies. This will also assist the Council in meeting their obligations under the Home Energy Conservation Act (HECA).
- 15.10 The Council may consider it appropriate to encourage the owners of properties that are being renovated with grant assistance, to install the most practical energy efficient measures possible. They may also wish to consider encouraging the installation of security measures for elderly people and vulnerable groups where necessary. This work will support the Council's Affordable Warmth Strategy and Strategic Priority No's 1 and 5 of the Housing Strategy.
- 15.11 The survey has established a sample base line to enable the Council to monitor the energy efficiency work that is carried out in the Borough throughout the year to enable an accurate HECA return to be made and thus comply with DCLG requirements.

Vacant Homes

- 15.12 The Council may wish to review its current approach in dealing with empty dwellings and develop an Empty Homes Strategy. The success of such a strategy would be monitor in its achievements in returning houses/units back into use. The Council may wish to consider the level of priority that should placed on this area and resources that would need to be made available to undertake this work. An option that may also be considered is the introduction of an "over the shops" initiative in the small town centres, where there is scope for action. To do this it may require the introduction of an additional policy in grants or working with a partner.

Funding

- 15.13 Demographic evidence and information on house conditions show that the demand for Minor Works Assistance and Disabled Facilities Grants will increase. Resources will be needed for these forms of assistance in the short and medium term and the Council needs to plan for this in the longer term.
- 15.14 Property owners should continue to be advised on the benefits of proper, regular maintenance to the dwellings.
- 15.15 The Council currently prioritise its grant funding towards the most vulnerable groups, including elderly and disabled people, who would not otherwise be able to maintain their property. There is evidence from the survey data that this approach is successful. The Council may however, consider the options of promoting equity release schemes where appropriate. It should be noted that the Government Office West Midlands are encouraging Authorities in the region to work with the Kickstart Scheme.

Public Awareness

- 15.16 The survey shows a low level of public awareness regarding the housing services offered by the Council. The Council may wish to consider a public awareness campaign which could include the provision of mobile units / education days in the local schools, community centres etc. Such a campaign would have a high profile and is likely to further increase demand for services and grant assistance. An alternative option would be to focus on raising awareness amongst the client groups who would most benefit from the services. Comprehensive information should be made available to clients about the availability of grant assistance and other housing advice that the Council and its partner organisations can provide, ensuring fair and equitable access to services.
- 15.17 The DCLG and Regional Office require up to date figures on the condition of the private sector housing. The data that has been collected can be used as a base for further monitoring to ensure regular updates are maintained without the necessity of carrying out a large sample based survey. This should also be carried out in association with another authority to comply with Gershon principles.

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- 15.18 The Regional Housing Board is keen to establish a baseline position on decent homes across the West Midlands. The data from the house condition survey can be used to add value to the existing data available and it should be mapped across the district to census output areas.
- 15.19 The Council need to consider how best to monitor action in the Borough in relation to non-decent homes and vulnerable people to ensure that targets are met.