

**NORTH LINCOLNSHIRE COUNCIL**

**HOUSING AND STRATEGIC PLANNING  
CABINET MEMBER**

**HOUSING CONDITIONS IN NORTH LINCOLNSHIRE**

**1. OBJECT AND KEY POINTS IN THIS REPORT**

- 1.1 To inform the Cabinet Member of the results of a survey into the state of private housing in North Lincolnshire.
- 1.2 The council commissioned consultants to carry out 1,250 inspections of privately owned and rented properties across North Lincolnshire and the attached report summarises their findings.
- 1.3 The survey followed government recommended procedures and will inform investment decisions over the next five years.
- 1.4 The key findings in the report were: -
  - 80% of privately owned homes in North Lincolnshire meet the decent homes standard. This is significantly higher than the national decency rate of 63%.
  - In the private rented sector 40% of homes fail to reach the decent homes standard.
  - The energy efficiency of homes in North Lincolnshire has risen significantly over the last five years but 6% are still difficult to heat.
  - Serious risks to health and safety were found in 8% of private dwellings in North Lincolnshire

**2. BACKGROUND INFORMATION**

- 2.1 The council has a legal duty to review housing conditions within its area and to have strategies to meet the needs of its residents.
- 2.2 Housing conditions have a major impact on health, education and well-being so it is important that the council has adequate information on which to base decisions.
- 2.3 The inspections on which the survey report is based were carried out by Managed Services Consultancy the autumn of 2008.
- 2.4 The survey comprised of five main areas of study as follows:

- An assessment of whether or not the dwellings meet the “Decent Homes Standard”,
- A socio-economic survey to determine the main characteristics of households and how this impacts with their housing conditions,
- A physical survey of homes to provide information about property types and condition,
- An assessment of the health and safety hazards associated with each dwelling,
- An energy survey to enable the council to meet its obligations under the Energy Conservation Act and assess fuel poverty levels.

2.5 The decent homes standard has four elements:-

- State of repair,
- Absence of serious health and safety risks,
- Thermal comfort,
- Age of kitchen and bathroom facilities.

The costs of works necessary to bring properties up the decent homes standard were estimated at £42 million.

2.6 The survey report is attached at appendix 1. It will be made available to partner organisations and published on the councils website.

2.7 Data from the survey has been retained at postcode level for further analysis.

2.8 Among the findings of the report were:-

- 80% of privately owned homes in North Lincolnshire meet the decent homes standard compared with only 63% nationally,
- This means that over 12,200 homes in the area require repair or improvement to meet the standard,
- Over 40% of privately rented homes in North Lincolnshire fail to reach the decent homes standards,
- Unsurprisingly the older the property the more likely it was to be below the decent homes standard,
- Households dependent on income or disability related benefits were three times as likely to be living in sub-standard accommodation,
- The average energy efficiency of homes in North Lincolnshire has risen significantly since the last survey in 2004, from SAP 42 to SAP 56. This compares favourably with the national average of 51 for all dwellings,

- However, 6% of homes locally are hard to heat with SAP's of 35 or less. People living in these homes are likely to have very high fuel bills or face ill-health due to a cold home,
- Over 11,000 local residents are likely to have to spend more than 10% of their gross income on heating,
- Serious risks to health and safety were found in 8% of homes locally. The biggest hazard was excessive cold due to inadequate heating and insulation. This affects over 3,000 homes,
- Other serious risks, such as inadequate sanitation or dangerous stairs affected less than 800 homes whilst electrical safety and fire risk affected less than 100 homes each.

2.9 The information gained from this survey shows that a lot of work has been done to improve housing conditions locally, especially with regard to energy efficiency.

2.10 The survey data will provide the basis for future local investment decisions by the council and the Local Strategic Partnership.

### **3. OPTIONS FOR CONSIDERATION**

3.1 Option 1 that the information gained by the survey is used to inform future policy and investment decisions.

3.2 Option 2 that this survey is ignored.

### **4. ANALYSIS OF OPTIONS**

4.1 This house condition survey has been carried out in accordance with government guidance and quality control checks have been carried out during the fieldwork to ensure that the information in the report is robust.

4.2 Option 1 is the preferred option.

### **5. RESOURCE IMPLICATIONS (FINANCIAL, STAFFING, PROPERTY, IT)**

5.1 Financial – there are no financial implications arising directly from this report. The survey cost £39,180, which was 30% less than the cost of the previous survey carried out in 2003.

5.2 Staffing – as part of the contract to provide the survey, staff are to receive training in how to carry out further analysis of the data.

5.3 Property – There are no property implications.

5.4 IT – the survey database is compatible with the council's existing software.

## 6. **OTHER IMPLICATIONS (STAUTORY, ENVIRONMENTAL, DIVERSITY, SECTION 17 CRIME AND DISORDER, RISK AND OTHER)**

- 6.1 Statutory – the survey allows the council to fulfil its duty to make informed decisions about meeting housing needs.
- 6.2 Environmental – the survey confirms the significance of domestic energy efficiency improvements in reducing carbon dioxide emissions and tackling climate change. Together with other sources of data, it collaborates the effectiveness of energy efficiency programmes by the council and others.

The Local Area Agreement contains national indicator 186, reduction in carbon dioxide emissions. So this information has particular local relevance.

There are significant health benefits from improved housing.

- 6.3 Diversity – there are no diversity implications directly associated with this report.
- 6.4 Crime and Disorder – there are no implications directly associated with this report.

## 7. **OUTCOMES OF CONSULATION**

- 7.1 This survey could not have been undertaken without the help of local householders who gave access to their homes to the surveyors and provided information on a confidential basis.

## 8. **RECOMMENDATIONS**

- 8.1 That the information be noted and used for the development of future policies and investment decisions.

SERVICE DIRECTOR NEIGHBOURHOOD AND ENVIRONMENT

Church Square House  
Po Box 42  
SCUNTHORPE  
North Lincolnshire  
DN15 6XQ  
Author: Mark Sherwood  
Date: 29.06.09

**Background Papers used in the preparation of this report:**

None.

---

---

# **NORTH LINCOLNSHIRE COUNCIL**

## **PRIVATE SECTOR HOUSE CONDITION SURVEY**

---

---

Draft Report

**Managed Services and Consultancy Ltd**



- 1 Introduction** \_\_\_\_\_
- 2 Survey Methodology** \_\_\_\_\_
  - Background** \_\_\_\_\_
  - The survey method** \_\_\_\_\_
  - Survey response** \_\_\_\_\_
  - Weighting the data** \_\_\_\_\_
  - Survey results** \_\_\_\_\_
  - Vulnerable Household** \_\_\_\_\_
- 3 Profile of the housing stock** \_\_\_\_\_
  - Dwelling Age** \_\_\_\_\_
  - Dwelling type profile** \_\_\_\_\_
  - Tenure profile** \_\_\_\_\_
- 4 Decent Homes** \_\_\_\_\_
  - Introduction** \_\_\_\_\_
  - The Decent Home Standard** \_\_\_\_\_
  - Decent Home Standard – Summary** \_\_\_\_\_
  - Criterion A - Dwellings failing to meet current statutory minimum standard for housing.( A Category 1 hazard)** \_\_\_\_\_
  - Criterion A – Cost to make Decent** \_\_\_\_\_
  - Criterion B - The dwelling is in reasonable state of repair** \_\_\_\_\_
  - Criterion C - It has reasonably modern facilities and services** \_\_\_\_\_
  - Criterion D - It provides a reasonable degree of thermal comfort** \_\_\_\_\_
  - Criterion D & Vulnerability** \_\_\_\_\_
  - Total Non-Decent** \_\_\_\_\_
  - Non Decent Homes by Area** \_\_\_\_\_
  - Non Decent Homes by Tenure** \_\_\_\_\_
  - Cost of Total Non-Decent** \_\_\_\_\_
  - Non Decent Homes by Vulnerable Groups** \_\_\_\_\_
  - Non Decent Homes by Vulnerable Groups by Area** \_\_\_\_\_
  - Non-Decent Homes by Long Term Illness or Disability** \_\_\_\_\_
  - Summary** \_\_\_\_\_
- 5 Energy Efficiency** \_\_\_\_\_
  - Introduction** \_\_\_\_\_
  - Distribution of SAP & NHER ratings** \_\_\_\_\_
  - Energy ratings and age of dwellings** \_\_\_\_\_
  - Energy ratings by Area** \_\_\_\_\_
  - Energy ratings and building type** \_\_\_\_\_
  - Insulation** \_\_\_\_\_
  - Heating systems** \_\_\_\_\_

**Fuel Poverty** \_\_\_\_\_  
**CO2 Emissions** \_\_\_\_\_  
**Running Costs** \_\_\_\_\_  
**Summary** \_\_\_\_\_

**6 Housing Health and Safety Rating System** \_\_\_\_\_  
**Introduction** \_\_\_\_\_  
**The Housing Health and Safety Rating System** \_\_\_\_\_  
**Occurrence of types of serious Hazard** \_\_\_\_\_  
**Occurrence of types of less serious hazards ( Category 2)** \_\_\_\_\_  
**Hazards by Area** \_\_\_\_\_

**7 Socio Economic** \_\_\_\_\_  
**Limitations of Survey** \_\_\_\_\_  
**Disabled Adaptations** \_\_\_\_\_  
**Assessment of Need for Adaptations** \_\_\_\_\_  
**Ethnicity** \_\_\_\_\_  
**Age of occupant** \_\_\_\_\_  
**Occupants receiving Benefits** \_\_\_\_\_  
**Area Based Environmental Issues** \_\_\_\_\_

**8 Use of the housing stock** \_\_\_\_\_  
**Vacant dwellings** \_\_\_\_\_

**9 Unfit Dwellings** \_\_\_\_\_  
**Background** \_\_\_\_\_  
**The Overall Position: “unfitness”** \_\_\_\_\_  
**Unfitness by Age Band** \_\_\_\_\_  
**Unfitness and Property Type** \_\_\_\_\_  
**Unfitness by Area** \_\_\_\_\_

**GLOSSARY**

**APPENDIX** \_\_\_\_\_

## Introduction

North Lincolnshire Council is a unitary authority providing the full range of council services.

Its housing stock was transferred by large-scale stock transfer in March 2007 to North Lincolnshire Homes, a Registered Social Landlord (RSL). According to the Housing Statistical Appendix return for 2008, the RSL housing stock amounted to 11054 dwellings with in North Lincolnshire.

North Lincolnshire's joint Housing Strategy with North East Lincolnshire 2007 – 2010 is entitled "building a better future" and sets out 4 key priorities which are: -

- Creating quality homes
- Securing affordability and choice
- Reaching out to everyone in housing in need
- Safe and strong neighbourhoods

In order to achieve the priorities identified in the Housing Strategy and for external audit purposes, the Council must have reliable and valid base line data. Good practise guidance requires the procurement and completion of a private sector house conditions survey every 5 years. The previous survey was carried out in 2003 and reported in February 2004.

This latest study has been conducted, on behalf of North Lincolnshire Council, by Managed Services Consultancy (MSC Ltd). The fieldwork was completed at the end of 2008 and the report published in Summer 2009.

It looked purely at properties within the private sector (excluding all RSL or public sector owned premises) and took a random sample of 1250 properties from a total of 61825 dwellings from 5 sub-areas within North Lincolnshire.

Those sub-areas are:-

Barton and district,

Brigg and district,

Scunthorpe North (including Crosby Renewal Area),

Scunthorpe South, and

The Isle

North Lincolnshire has a low population density of less than 2 people per hectare within its 328 square miles. Half the population is concentrated in Scunthorpe and its suburbs, the remainder in 3 significant towns and 50 rural parishes. House prices historically have been amongst the cheapest in the country and the average age of homes is younger than national figures.

Scunthorpe is the major centre of population in North Lincolnshire. The former Borough Council area is home to approximately 40% of North Lincolnshire residents. The town grew from 5 villages during the late Victorian period and was not accorded Borough status until 1936. Housing in the area is correspondingly modern with the majority of homes being built in boom periods after the First World War, in the 1950's and 1960's. A large number of the dwellings were built by the council and now belong to North Lincolnshire Homes, the Registered Social landlord created at stock transfer.

<i>Sub-area</i>	<i>Description</i>
<i>Barton and District</i>	A total of 13,211 dwellings were identified in the survey area, which includes the following wards – Alkborough, Barrow upon Humber, Barton upon Humber, Burton Upon Stather, Croxton and Kirmington, East Halton, Flixborough, Goxhill, New Holland, North Killingholme, South Killingholme, Thornton Cutis, Ulceby, West Halton, Whitton, Winteringham, Winterton and Wootton. Barton is the largest town in the sub-area and is a prosperous market town with a historic core at the southern end of the Humber bridge. It contains some buildings dating back to medieval times and the town has a significant industrial heritage. Now it is home to some modern enterprises such as Kimberley Clark. There is relatively easy access to Hull across the Humber bridge. This sub-area has some of the most diverse housing in North Lincolnshire.
<i>Brigg and District</i>	The survey area includes the following wards – Appleby, Barnetby le Wold, Bonby, Brigg, Broughton, Cadney, East Butterwick, Elsham, Hibaldstow, Holme, Horkstow, Kirton in Lindsey, Manton, Melton Ross, Messingham, Redbourne, Roxby cum Risby, Saxby all Saints, Scawby, South Ferriby, Worlaby and Wrawby with a total of 12,305 dwellings identified in the area. Brigg, the largest town in the sub-area is a pretty market town, with a pedestrianised town centre, on the River Ancholme. The town was an administrative centre for local government and still provides the base for some services. Some houses date from Georgian and Victorian periods but the majority of homes are newer within the town centre.
<i>Crosby Renewal Area</i>	The renewal area was declared in July 1996. There are 1727 homes within the survey area which is located immediately north of Scunthorpe town centre. It is overwhelmingly terraced housing built between 1900 – 1919 to accommodate the workers at the developing steelworks. In 1996, 1 in 4 homes were estimated to be legally unfit to live in. The area is located within the 10% most deprived Lower Super Output Areas. The area is home to the majority of North Lincolnshire's black and ethnic minority population. Investment in house renovations and regeneration projects has not so far lead to sustainable improvements in the area. There has been a gradual withdrawal of owner-occupiers and an increase in private renting and empty properties. The Advance Crosby regeneration project is also located within this area.
<i>Scunthorpe North</i>	The sub-area of Scunthorpe North includes the wards of Burringham, Crosby, Gunness and Town. It also includes the Crosby Renewal area. A total of 8,544 dwellings were identified in the area. The area is within the 10% of the most deprived areas nationally both according to the overall IMD score/rank and the income deprivation-affecting children index score/rank.
<i>Scunthorpe South</i>	The sub-area of Scunthorpe South includes the wards of Ashby, Bottesford, Brumby, Frodingham and Kingsway and Lincoln Gardens. The area is within the 10% of the most deprived areas nationally both according to the overall IMD score/rank and the income deprivation-affecting children index score/rank.

*The Isle*

---

The Isle (of Axholme) is located to the west of Scunthorpe and includes a number of settlements, including Crowle and Epworth. The 8,943 dwellings were identified in the survey area. It includes the following wards – Amcotts, Belton, Crowle, Eastoft, Epworth, Garthorpe and Fockerby, Haxey, Keadby, Luddington, Owston Ferry, West Butterwick and Wroot.

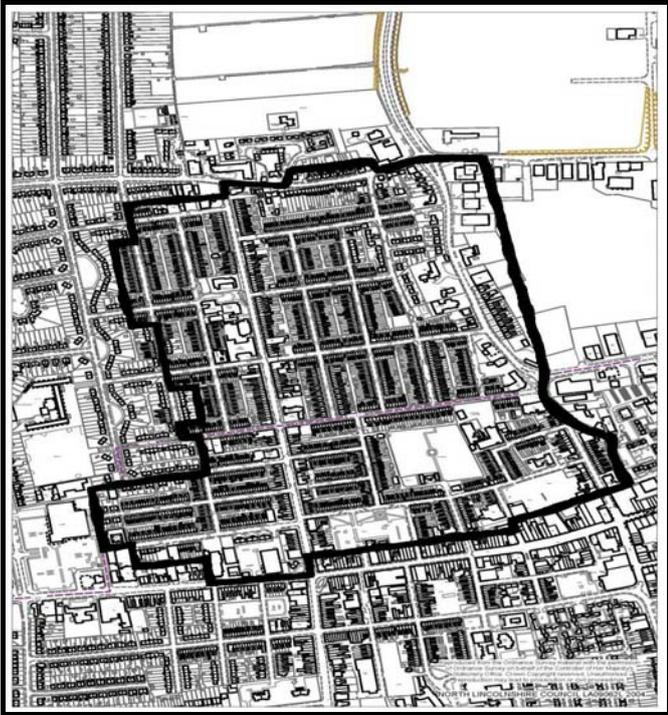
Crowle is a former market and industrial town situated on the Isle, west of the river Trent. This is one of a handful of older settlements built on the islands rising out of the marshes gradually drained since medieval times. It is the main settlement north of the M180 motorway that provides access to Scunthorpe and Doncaster. Since the second world war the town has declined to the status of a dormitory settlement as a result of a lack of serious investment. Epworth is a thriving market town with traditional inns, eating establishments and specialist shops on the Isle south of the M180 motorway. The town centre predominantly is Victorian. Good access to south and west Yorkshire has made the area more prosperous and house prices in this area have generally been higher than elsewhere in the North Lincolnshire area over the last 10 years or so.

---

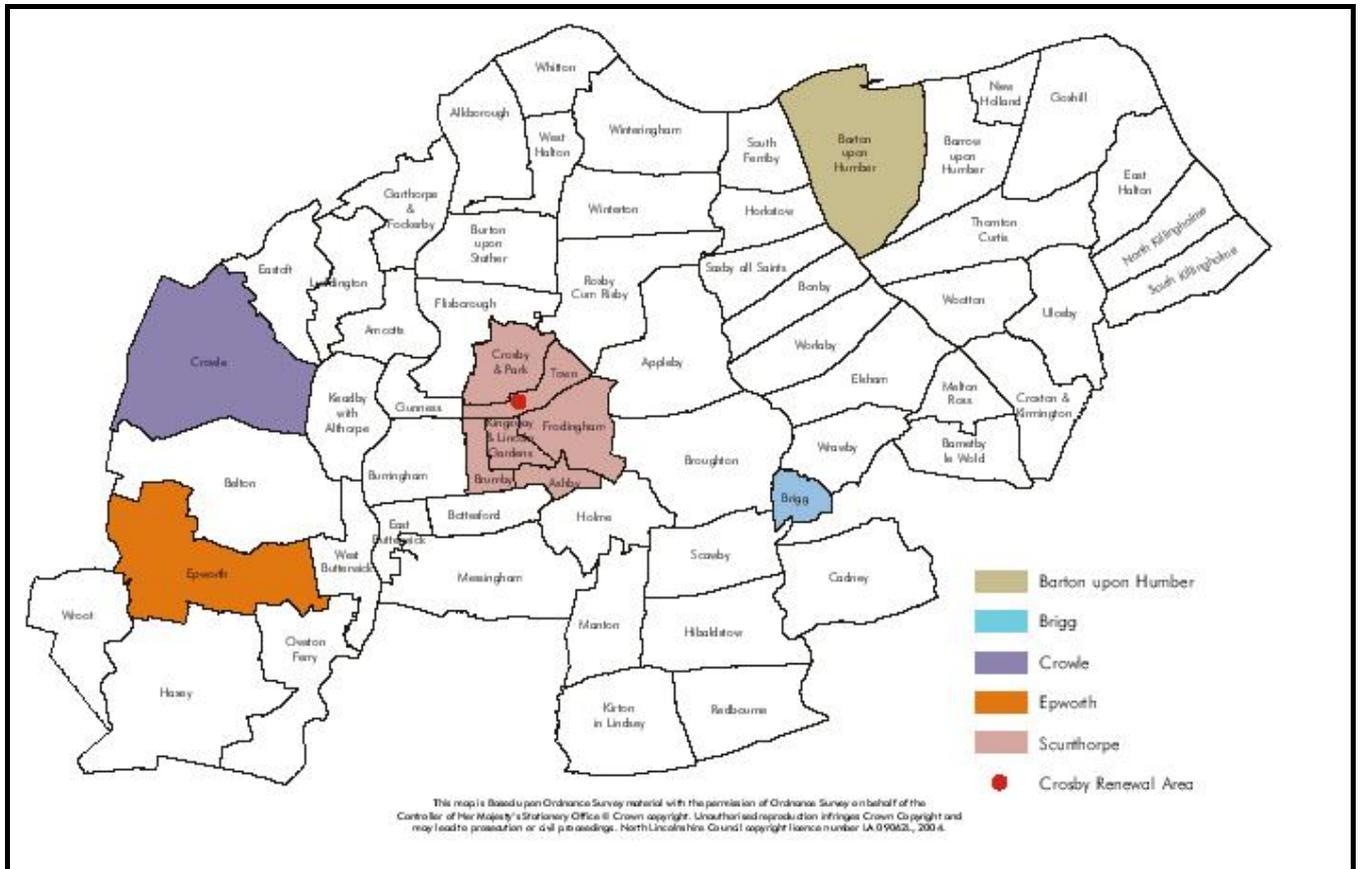
**Figure 1 Geographical location of North Lincolnshire Council**



**Figure 2 Crosby Renewal Area**



**Figure 3 Ward map for North Lincolnshire showing the major towns within the area.**



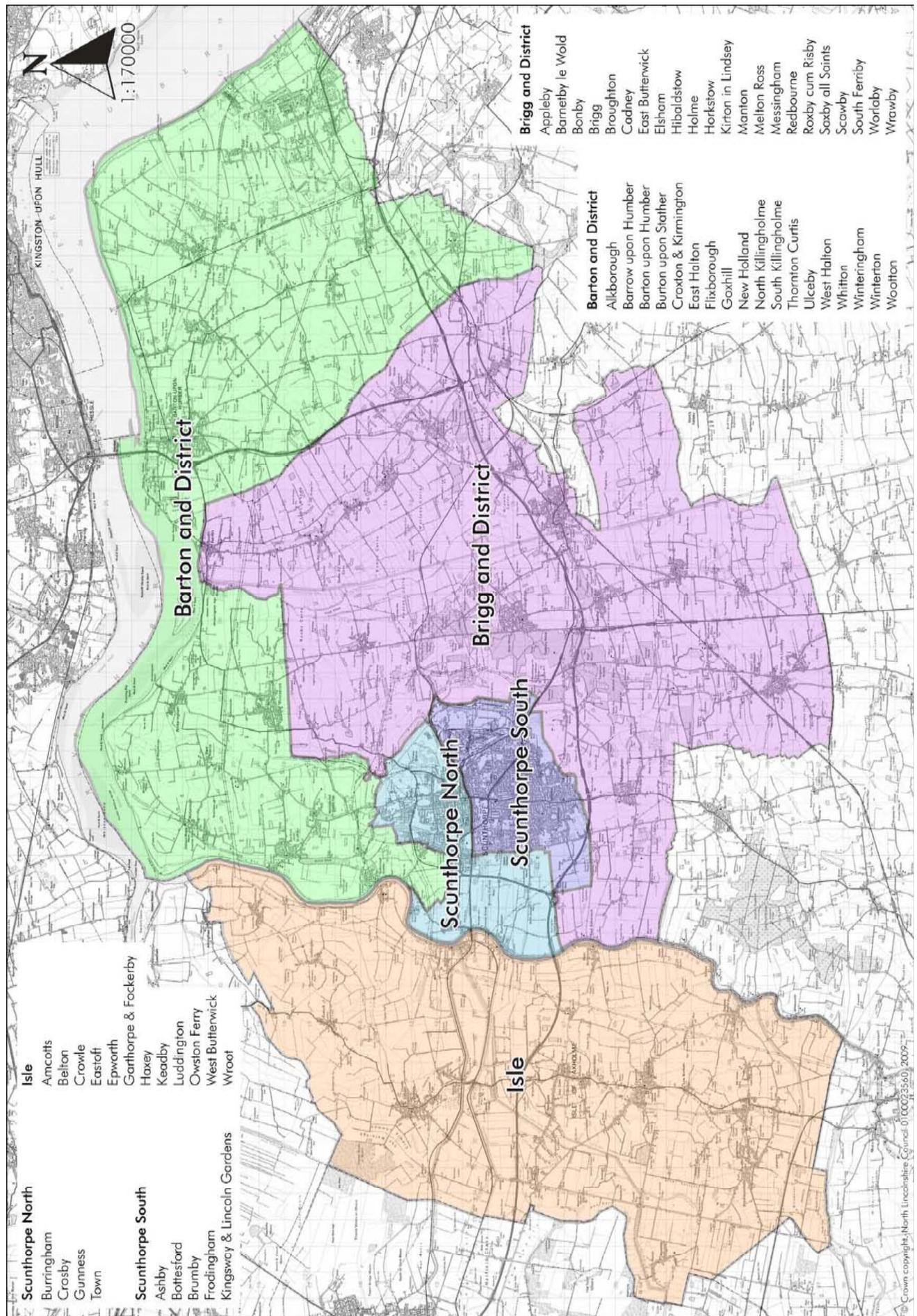


Figure 4 The sub-areas in North Lincolnshire

This chapter summarises the principles of the approach used to collect and analyse the data.

### **The basis for carrying out a house conditions survey**

Section 3 of the Housing Act 2004 requires that a local authority must keep the housing conditions in their area under review with a view to identifying any action that may need to be taken by them under any of the provisions (*of the Act*) – including -  
Part 1 (Housing conditions),  
Part 2 (licensing of HMOs),  
Part 3 (selective licensing of other houses), and  
Chapter 1 and 2 of Part 4 (management orders),  
Part 9 of the Housing Act 1985 (demolition orders and slum clearance) and  
Part 7 of the Local Government and Housing Act 1989 (renewal areas).

Stock condition surveys are essential to a local authority for a number of reasons, namely:-

- Providing an authority-wide picture of housing conditions as part of a strategic survey of housing demand and supply within the authority's 'enabling' role;
- Assessing the need for an 'intervention' role by the authority, for example through enforcement or financial assistance;
- Ascertaining the stock condition element of a local regeneration initiative;
- Meeting information needs on specific stock, such as empties.

An important point to bare in mind when looking at the findings of this survey is that it only looked at the private sector housing stock with in North Lincolnshire. As far as it was possible to do so, using council tax data and other information held by strategic housing, public sector dwellings such as Registered Social Landlord (RSL) owned properties, were excluded from the survey sample.

Direct comparisons at sub-area level between the survey results in 2003 and the current survey are generally not possible due to the sub-areas used for sampling being significantly different.

In addition, Houses in Multiple Occupation (HMO's) and mandatory licensing, has not had a significant impact on North Lincolnshire. Little data was therefore, gathered in relation to HMO's within the area.

## 1 Survey Methodology

### Background

In 2008, a Local House Condition Survey was commissioned by North Lincolnshire Council covering the private sector housing stock within the area. The findings are included within this report. The Private Sector survey is designed to provide the Council with information regarding the condition and energy rating of the stock, and the socio-economic characteristics of the Area based upon a sample of dwellings. It is envisaged that the results and findings will enable the council to inform future policy and strategy regarding the renewal of private sector homes.

The survey comprises of five main study areas as follows:

1. *An assessment of whether or not the dwellings meet the “Decent Homes Standard.”*
2. *A socio-economic survey to determine the main characteristics of households in North Lincolnshire and how socio-economic factors inter-relate with physical conditions.*
3. *A physical survey of the dwellings to provide information about stock profiles and condition.*
4. *An assessment of the health and safety hazards associated with each dwelling and its curtilage.*
5. *An energy survey to establish an energy profile for the housing stock and to enable the Council to meet its obligations in relation to the Home Energy Conservation Act and assess fuel poverty levels.*

### The survey method

The number of surveys undertaken was derived from an initial proportionate random sample of five pre-determined sub-areas (see table 2.1) totalling 2,260 dwellings drawn from the Council Tax list.

In addition to the initial areas, a further sub-area was identified as requiring more detailed data and this was the Crosby Renewal area, which is contained within the Scunthorpe North Area.

A surveyor visited each dwelling selected for survey until access was achieved. A maximum of three visits at different times and days to achieve the required access rates were made. Where access failed, basic dwelling information was gathered including a simple external assessment of condition. In addition to this, where the property was occupied, a detailed inspection was undertaken internally and externally together with a more socio economic interview survey with the resident. Appendix has a copy of this survey form for information.

**Table 2.1 Numbers of Dwellings by Area**

<b>Area Name</b>	<b>Number of Dwellings in Area</b>	<b>Number of Dwellings Targeted</b>	<b>Number Of Dwellings Surveyed</b>
<b>Scunthorpe North</b>	8,544	521	285
<b>Scunthorpe South</b>	18,522	608	333
<b>Brigg and District</b>	12,305	405	222
<b>Barton and District</b>	13,211	433	236
<b>Isle</b>	8,943	293	160
<b>Total</b>	<b>61,525</b>	<b>2,260</b>	<b>1236</b>

The basic unit of survey was the 'single self contained dwelling'. This could comprise a single self-contained house, a self contained flat, or a House in Multiple Occupation. Where more than one flat was present the external part of the building, encompassing the flat and any access-ways serving the flat were also inspected.

The majority of the survey fieldwork was undertaken between September 2008 and October 2008. The fieldworkers were all experienced surveyors.

### **Survey response**

The original target of a response rate was set at 55% and this was achieved without the need for any re-sampling of the address list.

### **Weighting the data**

The data gathered for each completed survey is multiplied by a "weight". The weight is determined by dividing the total number of dwellings in each area by the number of surveys achieved. For example if 243 surveys were achieved which represented an area total of some 7,299 properties, it gives a weighted value to each survey of 30.

### **Survey results**

The use of a sample survey is to draw conclusions about the stock of the area as a whole. Each figure produced is subject to a sampling error of approximately plus or minus 1.5%.

Due to the complex nature of the weighting methodology, rounding errors may occur within some of the tables.

This report includes the main results for the survey. Abstracts of the data are presented in figures and tables throughout the text. A main table in the MSC Reports database supports each figure in the text.

## Vulnerable Household

Throughout the report the term “Vulnerable “ will be utilised. Detailed below is the definition to which the term refers.

A vulnerable household is defined as one "in receipt of at least one of the principal means-tested or disability-related benefits".

- Income Support
- Housing Benefit
- Council Tax Benefit (does not include single persons 25% discount)
- Income based job seeker allowance
- Attendance Allowance
- Disability Living Allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit
- Working tax credit that includes a disability element and where recipient has a relevant income of less than £ 15,460 (fifteen thousand and fifty pounds)  
(Note: check in accordance with current rate)
- Child tax credit where recipient has a relevant income of less than £ 15,460 (fifteen thousand and fifty pounds).  
(Note: check in accordance rate current rate)

The definition is designed to include those groups most susceptible to health risks as a result of poor property condition:

- The elderly
- Long term sick and disabled
- Families with children.

People who do not have the resources necessary to make repairs and improvements to their homes.

## 2 Profile of the housing stock

At the broadest level the condition of the stock within an area is often influenced by the relationship between the profile of the dwelling stock and the characteristics of the occupants.

This chapter seeks to provide an overview of the profile of the housing stock within North Lincolnshire using information derived from the survey and sets the context for the subsequent condition analysis. We have, where appropriate, put the survey results from North Lincolnshire into context with comparative regional and national figures.

The profile of the dwelling stock can be classified using a number of key characteristics. For the purpose of this chapter the main characteristics considered include tenure, type of property and age.

### Dwelling Age

The survey results shown in table 3.1 provide an indication of the age profile of the private sector stock. The results would suggest that North Lincolnshire has 3% less pre 1919 and 4% less 1919-1944 stock as against the national levels. In general the area has a significantly greater number of more modern stock than the national average. An illustration of this is shown in Figure 3.1.

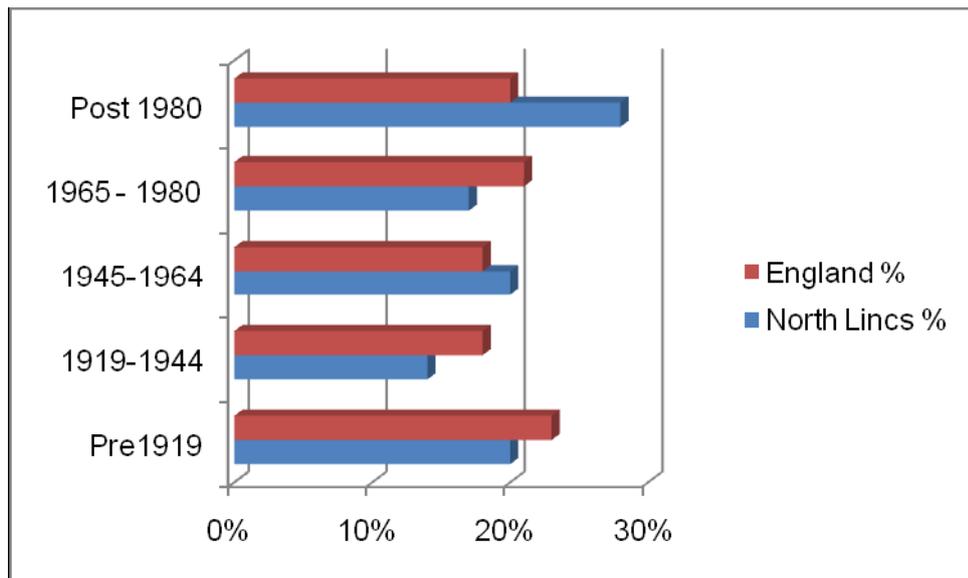
**Table 3.1 Dwelling Age Profile**

<i>Dwelling Age</i>	<i>Number of Dwellings</i>	<i>North Lincolnshire*</i> <i>%</i>	<i>England</i> <i>%</i>
<b>Pre1919</b>	12,082	19.6% (15.3%)	23%
<b>1919-1944</b>	8,890	14.4% (16.6%)	18%
<b>1945-1964</b>	12,516	20.3% (23.2%)	18%
<b>1965 - 1980</b>	10,713	17.4%	21%
<b>Post 1980</b>	17,324	28.2%	20%
<b>Total</b>	<b>61,525</b>	<b>100.00%</b>	<b>100%</b>

NB please note that due to the weighting applied it will not always be possible to get percentages to exactly add up to 100.

\* The figures in the brackets indicate the results from the 2003 survey – the post 1964 stock amounting to 44.9%.

**Figure 3.1 - Dwelling Age Profile**



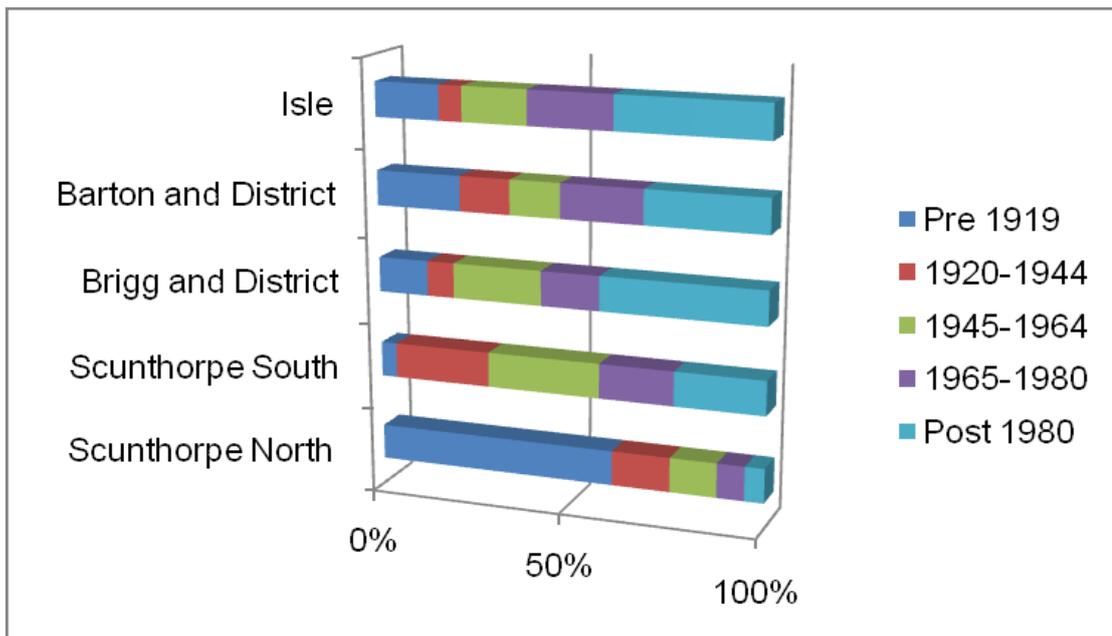
The data in Table 3.2 shows the results on an area basis.

The area with the highest percentage of Pre 1919 stock, (which historically has always been found to have the most intrinsic problems) was found to be Scunthorpe North with 62% of its stock being made up of the oldest properties.

**Table 3.2 Dwelling Age Profile by Area**

<b>Age</b>	<b>Scunthorpe North %</b>	<b>Scunthorpe South %</b>	<b>Brigg and District %</b>	<b>Barton and District %</b>	<b>Isle %</b>
<b>Pre 1919</b>	62%	4%	13%	22%	17%
<b>1920-1944</b>	15%	25%	7%	13%	6%
<b>1945-1964</b>	12%	29%	23%	13%	17%
<b>1965-1980</b>	7%	19%	15%	21%	22%
<b>Post 1980</b>	5%	23%	42%	31%	39%

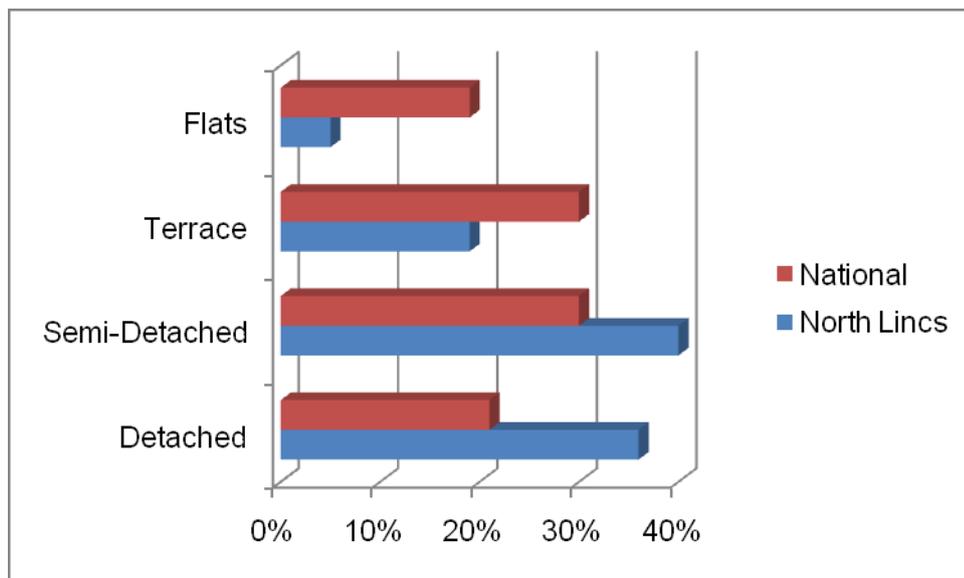
**Figure 3.2 - Dwelling Age Profile by Area**



**Dwelling type profile**

There are marked differences between the profile of building types in North Lincolnshire and the National profile. The proportion of detached and semi-detached is significantly higher while conversely flats and terrace properties are significantly lower than the national average. The differences can be clearly seen in Figure 3.3 and Table 3.3

**Figure 3.3 - Dwelling Types: North Lincolnshire and National**

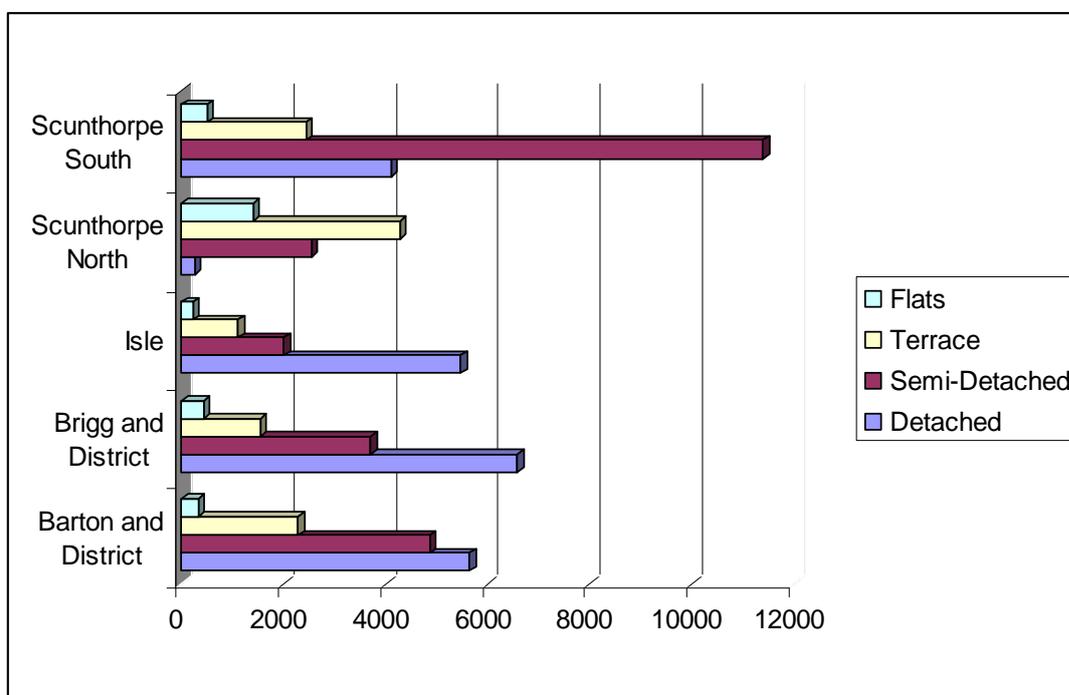


**Table 3.3 - Dwelling Types: North Lincolnshire, National and 2003 Survey**

<i>Dwelling Type</i>	<i>North Lincolnshire</i>	<i>National</i>	<i>North Lincolnshire 2003 Survey</i>
<b>Detached</b>	36% (22,169)	21	37%(21,483)
<b>Semi-Detached</b>	40% (24,547)	30	45%(26,070)
<b>Terrace</b>	19% (22,161)	30	1%(7,820)
<b>Flats</b>	5% (2857)	19	3%(1926)

When looking at the dwelling types by area. It can be seen that the terraced type property is greater in numbers in Scunthorpe North and this would match the age profiling previously noted. Scunthorpe South was found to have the largest number of Semi-detached properties.

**Figure 3.4 - Dwelling Types by Area**



**Tenure profile**

The figures contained within this report are based on owner occupied and privately rented dwellings. The housing association stock was removed from the survey prior to fieldwork.

There are no marked differences between the profile of tenure types in North Lincolnshire and the national profile for all stock in all areas.

Table 3.4 indicates the relevant percentages of private stock within each tenure, firstly for North Lincolnshire and England as a whole.

The definition of the tenure type for owner-occupier and private rented are contained in Box 3.1.

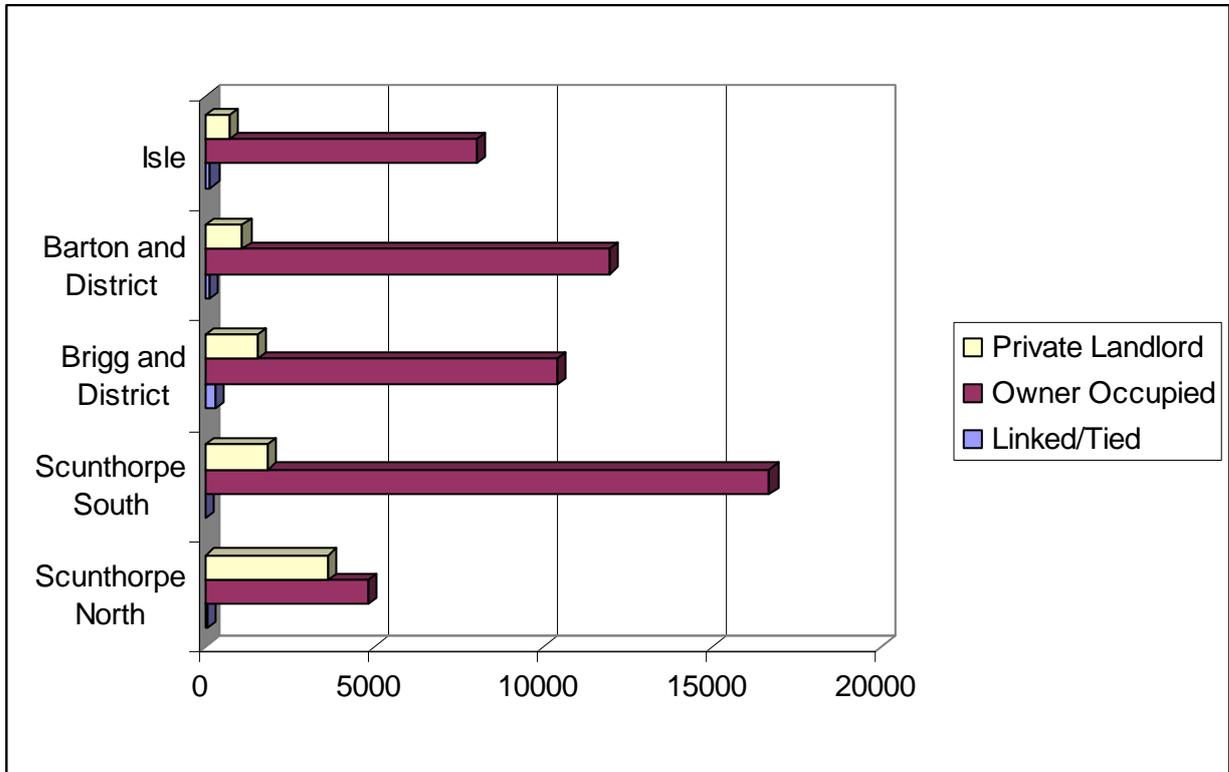
**Box 3.1 Definition of tenure type categories**

<i>Tenure type</i>	<i>Definition</i>
Owner-occupied (no mortgage)	Includes all households who own their home outright.
Owner-occupied (with mortgage)	Includes all households buying their own home with a mortgage or loan. Includes shared ownership schemes.
Private rented and tied/shared	Includes all households living in privately owned property, which they do not own. Includes households living rent free or in tied homes related to their employment.

**Table 3.6 - Number of Private Sector dwellings by Tenure**

<b>Tenure</b>	<b>North Lincolnshire</b>	<b>England</b>
<b>Owner occupied</b>	85% (51,962)	80%
<b>Privately rented</b>	14% (8,891)	12%
<b>Tied/Shared</b>	1% (672)	<1%
<b>Total</b>	<b>100%</b>	<b>100%</b>

**Figure 3.7 - Number of Private Sector dwellings by Tenure**



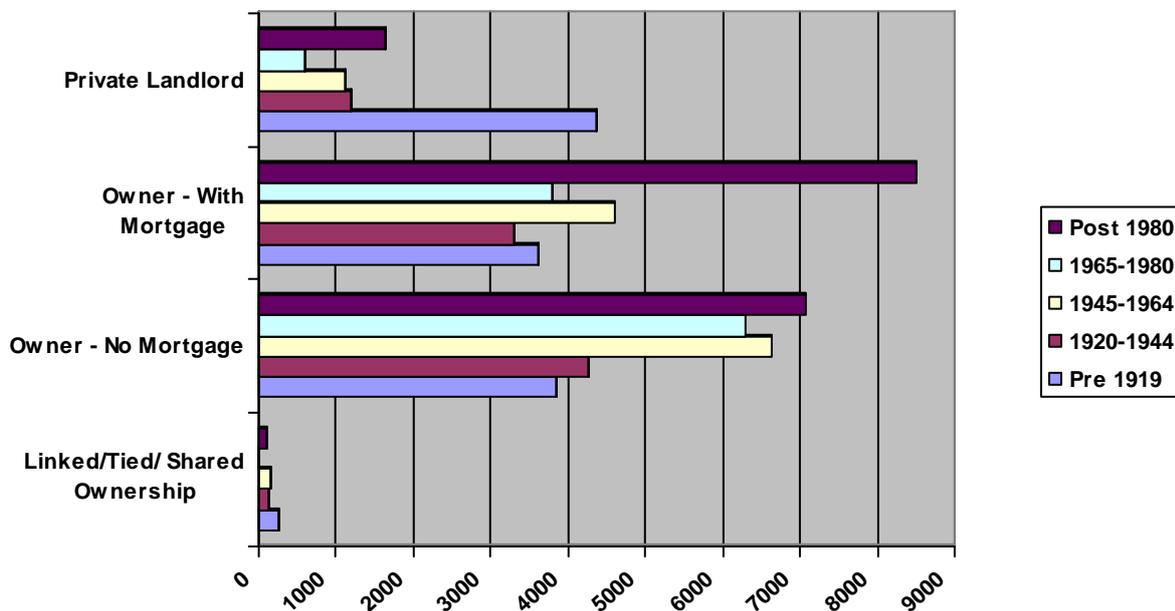
The HSSA return for 2008 put the number of RSL dwellings at 11,054, which over all would give the RSL sector 15% of the overall housing stock within North Lincolnshire (and the other figures would reduce marginally when the social sector is included to 72% owner/occupation and 13% private rented including tied/shared).

Table 3.8 and Figure 3.5 illustrate the differing dwelling age profile between the main tenures.

Table 3.5 - Tenure and date of construction

<b>Age</b>	<b>Linked/Tied/ Shared Ownership</b>	<b>Owner – No Mortgage</b>	<b>Owner – With Mortgage</b>	<b>Private Landlord</b>
<b>Pre 1919</b>	253	3,848	3,621	4,360
<b>1920-1944</b>	141	4,262	3,296	1,191
<b>1945-1964</b>	167	6,636	4,596	1,117
<b>1965-1980</b>	0	6,307	3,810	597
<b>Post 1980</b>	111	7,081	8,506	1,626
<b>Total</b>	672	28,134	23,828	8,891

Figure 3.5 Tenure by date of construction



In line with the housing stock generally, the private landlord sector is predominately pre 1919 housing and that is the age of housing, which generally is in the worst conditions.

## 3 Decent Homes

### Introduction

In July 2000, following its Spending Review, the Government announced a significant increase in resources for housing. As part of its desire to link increased spending to better outcomes, the Government established a target to: “ensure that all social housing meets set standards of decency by 2010”.

In 2002 this target was extended to cover 70% of vulnerable private sector households by 2010 and 75% by 2015/20.

In measuring progress against the target, local authorities are advised to use homes or dwellings (not households). The statistics and information contained within this section of the report are based upon dwellings including flats and not “properties”.

To ensure all occupants have decent homes to live in, the Local Authority need to quantify the level of non-decent housing within their private sector stock, identify which are occupied by vulnerable households and develop an investment strategy to tackle this and measure progress towards its elimination.

The first version of the guidance was issued in July 2001. The revised guidance issued in March 2002 covers the same ground but clarifies some issues from the first draft. It includes a new section on implementing the standard in the context of the investment plans. It also provides a detailed description of the amended thermal comfort criterion.

This revised guidance is supported by a new Annex to “collecting, managing, and using stock condition information – Decent Homes: Capturing the standard at the Local Level”. This provides guidance on using stock condition surveys and other information in estimating, predicting, and monitoring the level of non-decent homes. The survey form used to collect the condition information relating to the private housing stock within North Lincolnshire, includes the necessary questions, which enables the standard to be assessed in relation to each dwelling surveyed.

In determining the costs in relation to non-decent homes, we have used the data on those properties currently non-decent and as such can be directly assessed against those findings of the EHCS.

## **The Decent Home Standard**

The survey form used is designed to collect all the information as per the revised definition and guidelines issued in March 2002. This enables an assessment to be made of those homes failing to meet the decent homes standard in relation to the following criterion.

Criterion A - It meets the current minimum standard for housing (i.e. there should be no Category 1 hazards present as defined by the Housing Health and Safety Rating System).

Criterion B - It is in a reasonable state of repair (related to the age of key components and their condition, repair status and replacement).

Criterion C - It has reasonably modern facilities and services (must lack three or more of the six criteria covering kitchens, bathrooms, W.C.'s and common areas).

Criterion D - It provides a reasonable degree of thermal comfort (related to insulation and heating).

**Table Decent homes criteria and comment on calculation**

<i>Decent home criterion</i>	<i>Summary of government guidance</i>	<i>Application in this survey</i>
<i>Does it meet the current minimum standard?</i>	Is there a Category 1 hazard present according to the HHSRS?	All dwellings with category 1 hazards are included.
<i>Is it in reasonable state of repair?</i>	Key components: external wall structure, wall finish/applied surface, chimney stacks, roof structure, roof covering, external doors, windows, gas system, electrical supply, heating boiler Non key components: kitchen amenities, bathroom amenities, heating system	Information is collected in the survey about all of these components.
<i>Has it reasonably modern facilities?</i>	Kitchen: modern (<20 years old), adequate space and layout. Bathroom: modern (<30 years old) Appropriately located bathroom and WC Adequate noise insulation Flats: common areas adequate size and layout	All of this information is available directly from the survey
<i>Does it provide a reasonable degree of thermal comfort?</i>	Has programmable heating system and (for gas/oil programmable heating) has it cavity wall insulation and/or at least 50mm of roof insulation, where appropriate (for electric storage heaters/LPG/programmable solid fuel central heating) has it cavity wall insulation and at least 200mm of roof insulation, where appropriate?	All of this information is available from the survey data.

## Decent Home Standard – Summary

Some 12,223 dwellings (19.9% of all) are non-decent which is below the latest national statistics for private sector dwellings and which currently stands at 27% (2003 EHCS).

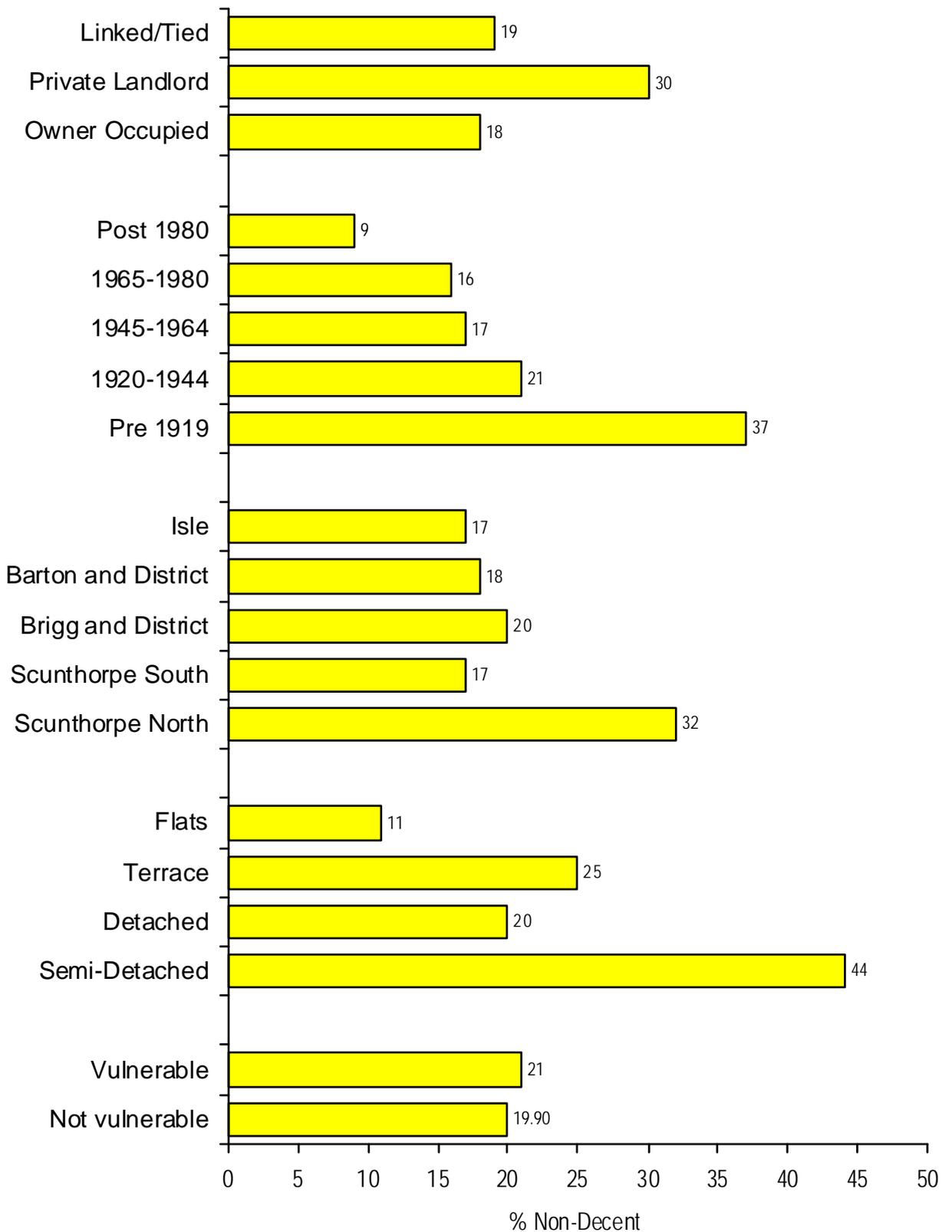
Shown in table 4.1 are the summary results in relation to each criterion. Please note that this table should not be totalled, as the figures are not mutually exclusive and one dwelling may fail more than one criterion

**Table 4.1 - Non Decent Homes Summary**

<i><b>Criterion</b></i>	<i><b>Number of Dwellings</b></i>	<i><b>Cost to make Decent (£)</b></i>	<i><b>North Lincolnshire non-decent as % of stock</b></i>
<b>A</b>	3,446	£1,412,997	5.6%
<b>B</b>	9,211	£31,352,042	14.9%
<b>C</b>	205	£1,076,349	0.3%
<b>D</b>	3,609	£8,070,236	5.8%

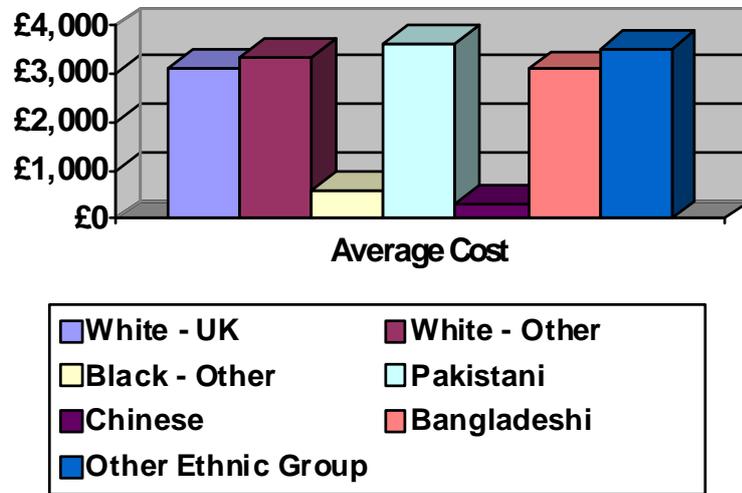
Shown below is Figure 4.1 that shows the summary percentages for the main individually assessed elements of Non-Decency.

**Figure 4.1 Non-Decency Summary**



**Figure 4.2 – Non-Decent Homes Summary**

**Figure 4.14 - Non Decent Costs by Ethnicity**



**Criterion A - Dwellings failing to meet current statutory minimum standard for housing. (A Category 1 hazard)**

It is estimated that there are 3,446 (5.6%) dwellings that would be classified as a “non decent” home under this classification.

**Criterion A – Cost to make Decent**

It is estimated that £1.4 million would be required to make decent the 3,446 dwellings that have been found “non decent” under this classification.

**Criterion B - The dwelling is in reasonable state of repair**

(B1) One or more of the key building components are old and because of their condition need replacing or major repair:

It is estimated that there are 7,199 dwellings that would be classified as a non-decent home.

The estimated cost to make these 7,199 dwellings decent would total £21 million.

Table 4.2 shows those key elements that make up “Non Decency”. As can be seen the largest two elements are windows and roof cover. Please note that the total figure is higher than that represented in 7.6.2 due to the fact that a dwelling can fail on multiple elements but can only be reported as being non-decent in the one instance.

**Table 4.2 Non-Decent Key Elements**

<i>Element</i>	<i>Number of Dwellings</i>	<i>Total Cost</i>
<b>Electrical System</b>	3,725	£10,710,396
<b>Windows</b>	2,792	£4,260,174
<b>Boiler</b>	2,193	£3,728,472
<b>Doors</b>	1,685	£668,341
<b>Wall Surface</b>	1,523	£1,128,877
<b>Roof Cover</b>	842	£943,352
<b>Central Heating Distribution</b>	398	£281,063
<b>Chimney</b>	116	£33,518
<b>Roof Structure</b>	56	£36,154
<b>Total</b>	<b>13,330</b>	<b>£21,790,347</b>

(B2) Two or more of the other building components are old and because of their condition need replacing or major repair.

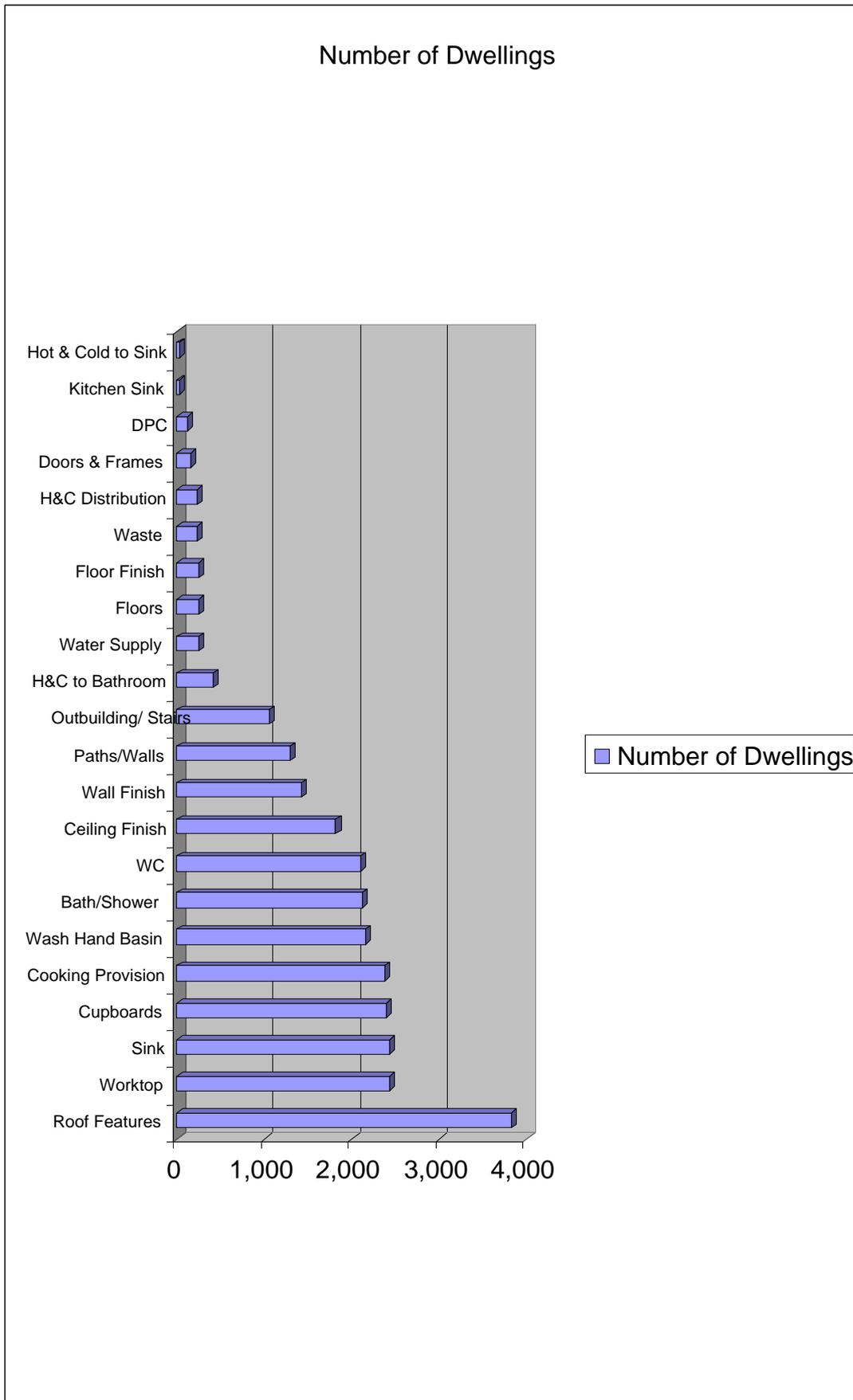
It is estimated that there are 5,064 (8%) dwellings that would be classified as a non-decent home at an estimated cost of £9.5 million.

Table 4.3 & Figure 4.3 show the number of each element that make up the second category of this section.

**Table 4.3 - Non Decent Non Key Elements**

<i>Element</i>	<i>Number of Dwellings</i>	<i>Total Cost</i>
<b>Roof Features</b>	3,824	£667,957
<b>Worktop</b>	2,425	£150,547
<b>Sink</b>	2,425	£643,533
<b>Cupboards</b>	2,395	£1,925,631
<b>Cooking Provision</b>	2,369	£183,816
<b>Wash Hand Basin</b>	2,151	£587,287
<b>Bath/Shower</b>	2,125	£1,068,271
<b>WC</b>	2,095	£804,579
<b>Ceiling Finish</b>	1,817	£392,566
<b>Wall Finish</b>	1,425	£1,090,044
<b>Paths/Walls</b>	1,295	£877,334
<b>Outbuildings/ Stairs</b>	1,054	£714,273
<b>H&amp;C to Bathroom</b>	420	£73,647
<b>Water Supply</b>	254	£189,405
<b>Floors</b>	254	£27,384
<b>Floor Finish</b>	253	£10,760
<b>Waste</b>	223	£16,760
<b>H&amp;C Distribution</b>	223	£46,698
<b>Doors &amp; Frames</b>	150	£62,656
<b>DPC</b>	120	£16,488
<b>Kitchen Sink</b>	30	£7,956
<b>Hot &amp; Cold to Sink</b>	30	£3,917
<b>Total</b>	<b>27,357</b>	<b>£9,561,509</b>

**Figure 4.3 - Non Decent Non Key Elements**



The total number of non decent dwellings for Criterion B is 9,211 (15%). The total cost to make these dwellings decent would be £31 million.

### **Criterion C - It has reasonably modern facilities and services**

The definition requires the dwelling to lack three or more of the following in order to fail on the grounds of Criterion C.

*A. A kitchen which is 20 years old or more*

There were 13,362 dwellings found with a kitchen failing this criteria and the cost to replace these kitchens would amount to £35.7 million.

*B. A kitchen with inadequate space and layout*

Inadequacies in kitchen layout and space were apparent in 510 dwellings and the cost to remedy this criteria amount to £1.3million.

*C. A bathroom which is 30 years old or more*

It was found that 7,927 dwellings contained bathroom amenities that were 30 years old or more and the cost to replace these items is £11.9 million

*D. An inappropriately located bathroom and WC*

An inappropriately located bathroom and WC was found in 462 dwellings and would cost £177,740 to rectify the problem.

*E. Inadequate noise insulation*

Inadequate noise insulation was found in 150 dwellings and it would cost £52,463 to remedy

*F. Inadequate size and layout of common areas for blocks of flats*

No dwellings were found where the inadequacy of the size and layout of common areas to flats was a problem.

It is estimated that there are 205 (0.3%) dwellings that would fail on any three of these items and be classified as a non-decent home as of now.

The estimated cost for remedying the 205 that fail this criteria is £1,076,349

### **Criterion D - It provides a reasonable degree of thermal comfort**

The definition requires the dwelling to have both:

- Efficient heating
- Effective insulation

It is estimated that there are 3,609 (6%) dwellings that would be classified as a non-decent home under this classification. The estimated cost of making these dwellings ‘decent’ is £8 million.

Table 4.4 and Fig 4.4 show the breakdown of those properties that are non-decent because they failed Criterion D (Thermal Comfort) by the Age of the property.

It can be seen that the pre 1919 stock have the greatest failure at 44% of all properties failing this criteria.

Table 4.4 Non-Decent Criterion D by Age

<i>Age</i>	<i>Number of Dwellings</i>	<i>Percentage</i>
<b>Pre 1919</b>	1,598	44%
<b>1920-1944</b>	365	10%
<b>1945-1964</b>	532	15%
<b>1965-1980</b>	557	15%
<b>Post 1980</b>	558	15%
<b>Total</b>	<b>3,610</b>	<b>100%</b>

Figure 4.4 Non-Decent Criterion D by Age

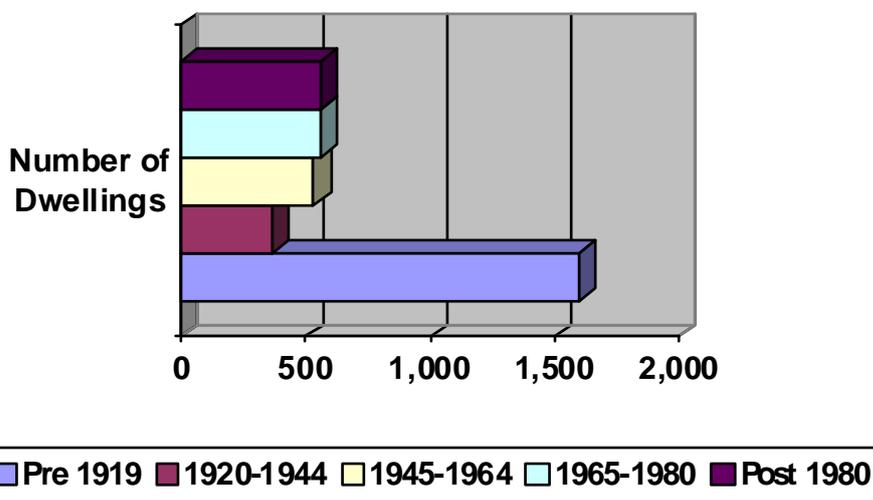


Table 4.5 shows the breakdown of those properties that are non-decent because they failed Criterion D (Thermal Comfort) by Tenure.

Table 4.5 Non-Decent Criterion D by Tenure

<i>Tenure</i>	<i>Number of Dwellings</i>	<i>Percentage of Total Tenure</i>
<b>Owner Occupied</b>	2,916 (81%)	6%
<b>Private Landlord</b>	694 (19%)	8%
<b>Total</b>	<b>3,610</b>	

Figure 4.5 - Non-Decent Criterion D by Tenure

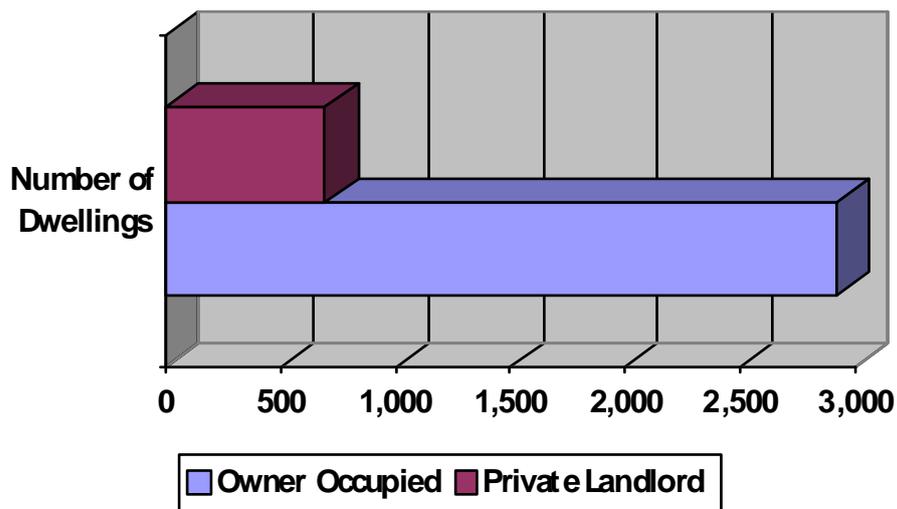


Table 4.6 shows the breakdown of those properties that are non-decent because they failed Criterion D (Thermal Comfort) by the Age of the Occupant.

Table 4.6 Non-Decent Criterion D by Age of Occupant

<i>Age of Occupant</i>	<i>Number of Dwellings</i>
<b>16 - 30</b>	313 (11%)
<b>31 - 45</b>	339 (11%)
<b>46 - 60</b>	706 (24%)
<b>61 - 74</b>	394 (13%)
<b>Over 75</b>	374 (13%)
<b>No Age Given</b>	841 (28%)
<b>Total</b>	<b>2,967</b>

**Figure 4.6 Non-Decent Criterion D by Age of Occupant**

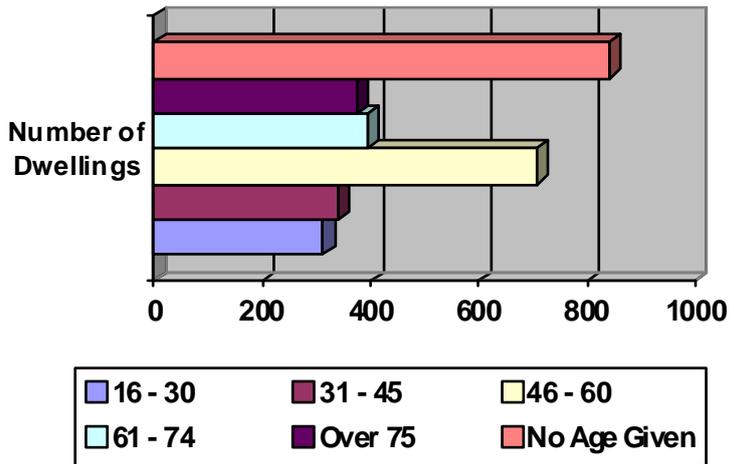


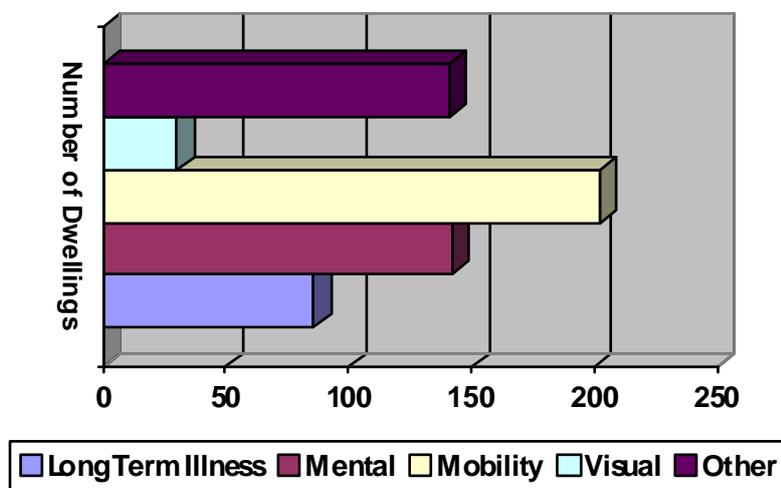
Table 4.7 shows the breakdown of those properties that are non-decent because they failed Criterion D (Thermal Comfort) by Disability

**Table 4.7 - Non-Decent Criterion D by Disability**

<i>Disability</i>	<i>Number of Dwellings</i>
<b>Long Term Illness</b>	86
<b>Mental</b>	142
<b>Mobility</b>	202
<b>Visual</b>	30
<b>Other</b>	141
<b>Total</b>	<b>601</b>

(Other in this instance includes Epilepsy, Diabetes and Arthritis)

**Figure 4.7 - Non-Decent Criterion D by Disability**



## Criterion D & Vulnerability

There are 608 properties that are non-decent due to failing Criterion D (Thermal Comfort) that are occupied by a vulnerable person.

### Total Non-Decent

The total number of dwellings failing the decent homes standard at the time of survey is 12,223, these dwellings are mutually exclusive. No double counting is included, as some would fail the standard on more than one criterion.

As a percentage, North Lincolnshire has 19.9% non-decent dwellings within the private sector.

The current figure for the level of non-decency within the North Lincolnshire Homes housing stock (previously the council stock before LSVT) is 32.5%.

### Non Decent Homes by Area

Table 4.8 shows the breakdown of non-decency by area. It shows that the worst area is Scunthorpe North at 32% followed by Brigg and District with a considerably lower percentage of 20%.

**Table 4.8 - Non Decent Homes by Area**

<i>Area Ref</i>	<i>Total Non Decent</i>	<i>Total number of properties</i>	<i>%</i>
<b>Scunthorpe North</b>	2,698	8,544	32
<b>Scunthorpe South</b>	3,170	18,522	17
<b>Brigg and District</b>	2,439	12,305	20
<b>Barton and District</b>	2,407	13,211	18
<b>Isle</b>	1,509	8,943	17

### Non Decent Homes by Tenure

As can be seen in table 4.9 the highest proportion of non-decency within the tenure categories is the private rented sector at 30% but overall the own occupied sector was the greatest number of non decent properties – over 3 times as many as the private rented sector.

**Table 4.9 - Non Decent Homes by Tenure**

<i>Tenure</i>	<i>Number of Non Decent</i>	<i>Total</i>	<i>North Lincolnshire</i>
<b>Owner Occupied</b>	9,465	51,962	18%
<b>Private Landlord</b>	2,643	8,891	30%
<b>Linked/Tied</b>	116	617	19%

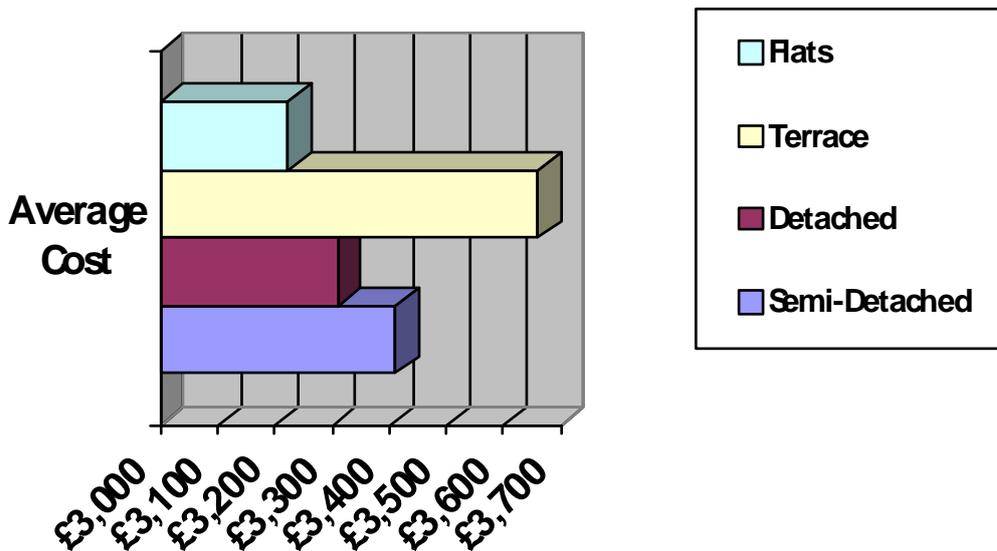
### Cost of Total Non-Decent

The total cost for making decent all private sector properties is £41.9 million.

**Table 4.10 - Non Decent Costs by Property Type**

<i>Property Type</i>	<i>Costs</i>	<i>Average Cost</i>
Semi-Detached	£18,090,044	£3,411
Detached	£8,030,192	£3,310
Terrace	£10,943,414	£3,660
Flats	£4,209,356	£3,223
<b>Total</b>	<b>£41,695,927</b>	<b>£22,865</b>

**Figure 4.10 - Non Decent Costs by Property Type**



**Table 4.11 - Non Decent Costs by Area**

<i>Area Ref</i>	<i>Total Costs</i>	<i>Average Cost Per Property</i>
Scunthorpe North	£10,067,782	£3,731
Scunthorpe South	£8,942,136	£2,820
Brigg and District	£7,305,751	£2,996
Barton and District	£10,825,739	£4,497
Isle	£4,770,217	£3,161
<b>Total</b>	<b>£41,911,625</b>	<b>£17,205</b>

Figure 4.11 - Non Decent Costs by Area

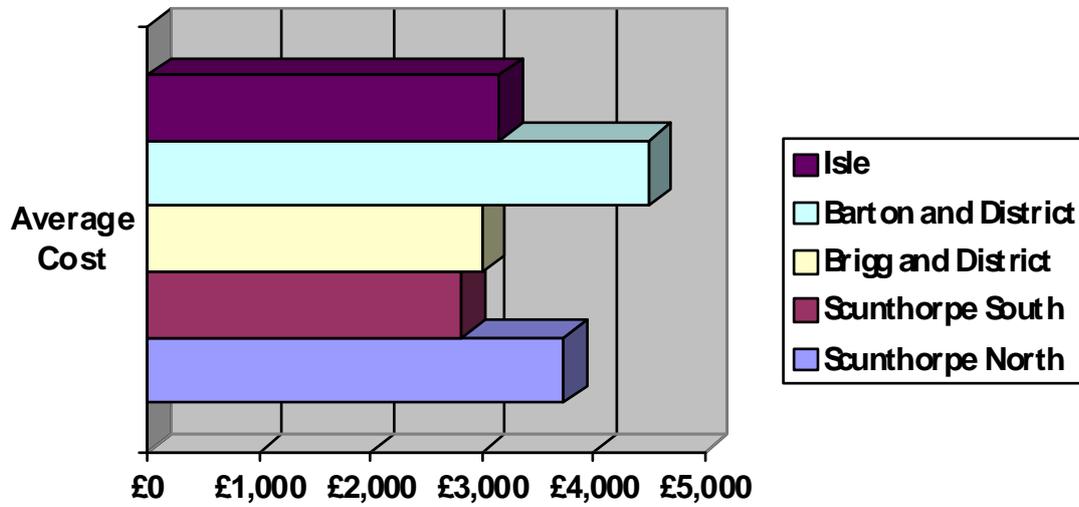
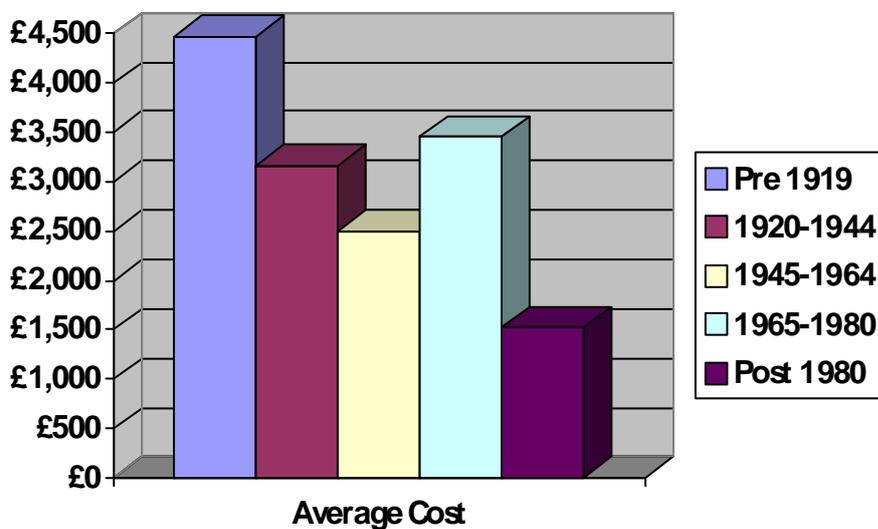


Table 4.12 - Non Decent Costs by Age

Age Bands	Costs	Average Cost
Pre 1919	£20,342,342	£4,468
1920-1944	£8,030,761	£3,168
1945-1964	£5,248,891	£2,503
1965-1980	£6,546,077	£3,453
Post 1980	£1,742,555	£1,525
<b>Total</b>	<b>£41,910,626</b>	<b>£15,117</b>

Figure 4.12 - Non Decent Costs by Age



The percentage of non decent dwellings split into the relevant ethnic groups is shown in Table 4.13

**Table 4.13 - Non Decent dwelling percentages by Ethnicity**

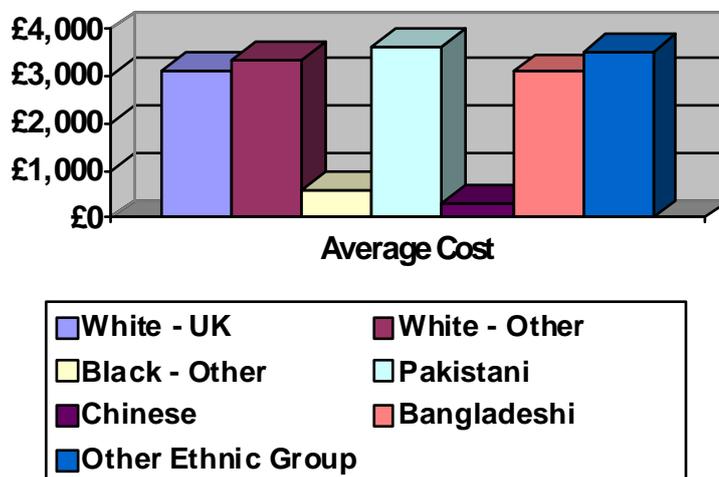
<i>Ethnicity</i>	<i>Percentage of Dwellings</i>
White - UK	89%
White - Other	5%
Black - Other	<1%
Pakistani	1%
Chinese	1%
Bangladeshi	2%
Other Ethnic Group	2%

Table 4.14 shows that the ethnic minority groups were found to have the higher cost of remedying non decency

**Table 4.14 - Non Decent Costs by Ethnicity**

<i>Ethnicity</i>	<i>Costs</i>	<i>Average Cost</i>
White - UK	£27,509,771	£3,140
White - Other	£1,586,405	£3,338
Black - Other	£17,957	£599
Pakistani	£217,139	£3,622
Chinese	£16,628	£300
Bangladeshi	£638,282	£3,106
Other Ethnic Group	£739,754	£3,525
<b>Total</b>	<b>£30,725,936</b>	<b>£17,630</b>

**Figure 4.14 - Non Decent Costs by Ethnicity**



## Non Decent Homes by Vulnerable Groups

There are 5,778 (69%) households classed as being a vulnerable group who are living in decent accommodation.

However, 2,567 (31%) dwellings that are occupied by vulnerable groups were classed as Non Decent Homes.

It is estimated that it will cost £9.3 million to bring these properties up to a decent standard. Vulnerable groups are classified as those households in receipt of income or disability related benefits.

On a national scale some 43% of vulnerable households are living in non-decent homes whereas the situation in North Lincolnshire is better at 31% (EHCS 2003)

Table 4.13 below shows the vulnerable groups by each of the non-decent criteria and their associated costs.

Table 4.15 Non Decent Homes by Vulnerable Groups by Criteria and Costs

<i>Criteria</i>	<i>Number of Dwellings</i>	<i>Cost</i>
<b>A</b>	403	£118,262
<b>B</b>	9,084	£7,175,517
<b>C</b>	360	£582,704
<b>D</b>	608	£1,511,454
<b>Total</b>	<b>10,455</b>	<b>£9,387,937</b>

The cost to make decent those properties occupied by a vulnerable person is £9,387,938. This equates to £3,658 per property.

The cost to make decent those properties not occupied by a vulnerable person is £32,523,687. This equates to £3,368 per property.

## Non Decent Homes by Vulnerable Groups by Area

It can be seen from Table 4.16 that the area with the highest percentage of non decent homes occupied by a vulnerable person is Scunthorpe North at 48%.

Table 4.16 - Non Decent Homes by Vulnerable Groups by Area

<b>Area</b>	<b>Total Non Decent</b>	<b>%</b>
<b>Scunthorpe North</b>	1229	48
<b>Scunthorpe South</b>	334	13
<b>Brigg and District</b>	333	13
<b>Barton and District</b>	392	15
<b>Isle</b>	279	11
<b>Total</b>	<b>2,567</b>	<b>100</b>

### Non-Decent Homes by Long Term Illness or Disability

The number of households with an occupant who has a long term illness or disability amounts to 1,732 or some 14.2% of all non-decent dwellings. This compares to a national figure of 16% (EHCS 2003) in the private sector

Table 4.17 - Non Decent Homes by Disability

<b>Disability</b>	<b>Number of Occurrences</b>
<b>Mobility</b>	880
<b>Long Term Illness</b>	424
<b>Other</b>	369
<b>Mental</b>	142
<b>Visual</b>	90
<b>Hearing</b>	56
<b>Total</b>	<b>1961</b>

*(Other in this instance includes Asthma, Diabetes, Back Arthritis, Epilepsy, Headache and Moderate Learning Problem)*

## Summary

The “decent homes” standard has existed for nearly 10 years. Originally, designed for council or RSL owned premises, the Government extended the standard in 2002 to cover vulnerable households in the private sector.

The standard is assessed with reference to 4 criterion – the greatest number of failures relates to Criterion B and disrepair with 75% of the total number of non-decent dwellings.

The level of non-decency within the private sector stock generally is 19.9% - a lower figure than the national level which to a large extent is a reflection of the younger age profile of the housing stock generally in North Lincolnshire.

However, there are areas of significantly high levels, particularly within Scunthorpe North where the figure is 32%, compared with 27% nationally and within the Crosby Renewal area, the figure is 38%.

In addition to that vulnerable households occupy 31% of the non-decent dwellings and this remains a priority for the council to ensure that the targets set by Government of 70% of vulnerable households to be living in decent accommodation by 2010/2011 and 75% by 2015/2021 are met and where possible, bettered.

It is estimated that to make decent all non-decent accommodation would cost £41 million. To improve non-decent accommodation housing vulnerable tenants to targets set by the government would cost £ (70%) and £ (75%) respectively.

## 4 Energy Efficiency

### Introduction

This chapter looks at the energy efficiency of private sector dwellings within North Lincolnshire. An energy rating is intended to give a measure of the overall energy efficiency of a dwelling.

In the early 1990s, the Government introduced its own method of rating the energy efficiency of a domestic dwelling called the “Standard Assessment Procedure” known commonly as SAP. This is a rating on a scale from 1-120: the higher the number, the more energy efficient the dwelling is.

We have also used the NHER (National Home Energy Rating) in this report in conjunction with BEPI (Building Energy Performance Index) and annual CO<sup>2</sup> emissions figures. The NHER is based on a scale of 1 to 10 and expressed as fuel consumption costs in kilowatt-hours (kWh) per M<sup>2</sup>. (The lower the figure the higher the running cost). By utilising the NHER rating system and the resulting estimated output of CO<sup>2</sup> all energy consumption can be measured which includes lights and appliances, providing the opportunity to evaluate the cost benefit of energy improvement measures. We have also analysed the data through MAXIM (an industry standard software application) to produce some of the statistics.

The information used within this report is based on the findings of the sample survey.

#### **Definition of SAP Rating**

SAP rating: This is a government-specified energy rating for a dwelling. It is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-120 scale. The higher the number the better the standard

#### **Definitions of NHER rating**

The NHER measures the energy efficiency of all homes in terms of energy running costs. The rating takes into account the design and form of construction, the efficiency of the heating system and controls, the fuel type, the lighting system and appliances. The rating is applicable to both new and existing homes and enables real comparisons of energy efficiency to be made between homes of all ages and types.

The Rating is expressed on a scale from 0 to 10, with 10 being the most energy efficient. Ratings are provided to one decimal point. New homes which meet the 1990 Building Regulations are typically rated about 7, but the exact Rating depends upon the method used to meet the Regulations.

It is important for occupants of a dwelling for it to be energy efficient. Not only does a less energy efficient property cost more to heat, it is also an important influence on the health of the occupants. For some time now, it has been accepted that damp and cold living conditions contribute too many excess deaths during the winter period. National statistics produced by the Office of National Statistics (ONS) produces data on excess winter deaths between December and March each year. Those figures annually range between 25,000 and 40,000, with the elderly and vulnerable most at risk.

In addition to the direct health affects of cold conditions, such as heart attacks, strokes, respiratory and circulation problems, a property which is cold may also cause indirect effects such as greater risk of falls due to reduced mobility.

A less energy efficient property is also more likely to fail the Decent Homes Standard under the thermal comfort criteria as well as having an unacceptable hazard score according to the Housing Health and Safety Rating System (this report will look at this in more detail later). Guidance provided suggests that a dwelling with a SAP rating of less than 35 is unhealthily cold and expensive to heat. As a consequence, the new National Indicator, NI 187, which has been adopted by North Lincolnshire Council, requires the level of vulnerable households in dwellings with SAP ratings of 35 or less to be reduced and the number of vulnerable households in dwellings with SAP ratings greater than 65 to be increased, year on year.

This chapter will consider both insulation levels and heating systems, both of which are dominate factors in determining SAP ratings.

### **Distribution of SAP & NHER ratings**

The average SAP rating for a dwelling within the Area is 56. The average NHER rating is 5.9. This compares very favourably to a national SAP average for all dwellings of 51 and a NHER national average of 4.8 and reflects better the younger age profile of North Lincolnshire housing stock and the work we have already done to improve energy efficiency.

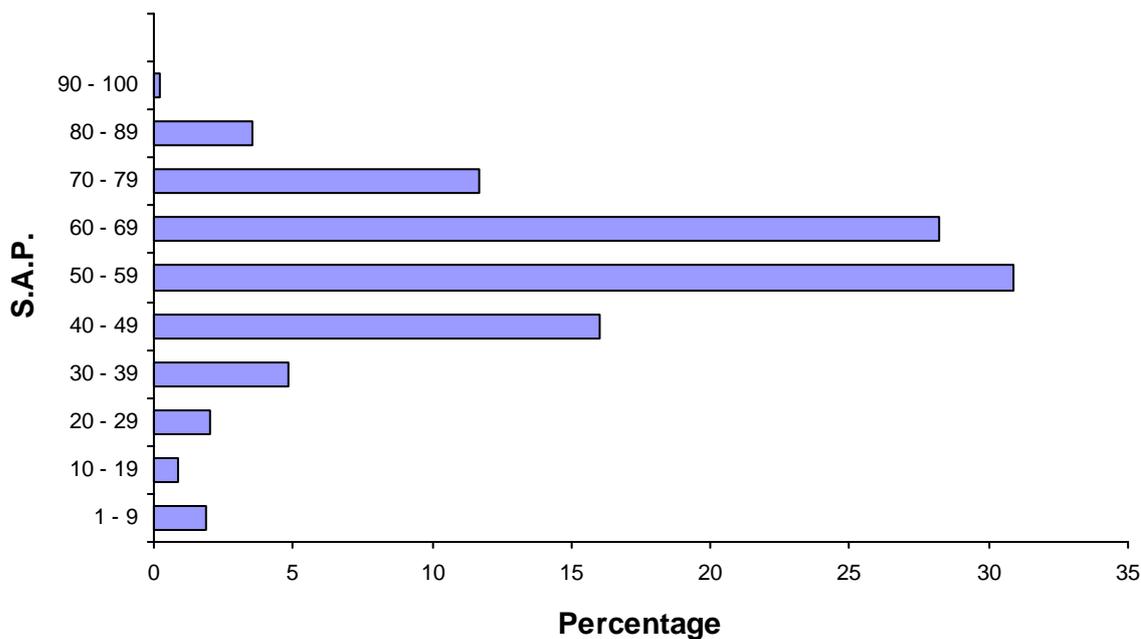
The number of properties with a SAP of less than 30 amounts to 2,933 properties or 5% of the total private sector housing stock.

Those properties with a SAP less than 35 is 3,772 which amount to 6% and those where it exceeds 65 amounts to 15,277 properties or 25%.

Figure 5.1 shows the distribution of SAP ratings.

The majority of dwellings 55,496 (90%) have a SAP rating of between 40 and 90. There are 5,888 (9%) of dwellings that were found to have a SAP below 40 and this matches the national figure.

**Figure 5.1 - Grouped SAP Rating**



**Energy ratings and age of dwellings**

Higher energy ratings are usually associated with younger stock. This is mainly attributable to the higher standard of insulation requirements required by the Building Regulations at the time of construction; thus the most modern stock usually has the highest SAP and NHER.

Table 8.1 shows the mean average of energy rating within each age band in the Area.

**Table 5.1 - Average Energy rating and age of dwelling**

<i>Age Band</i>	<i>Mean Average SAP</i>	<i>Mean Average NHER</i>
<b>Pre 1919</b>	50.8	5.3
<b>1920-1944</b>	51.3	5.2
<b>1945-1964</b>	55.7	5.8
<b>1965-1980</b>	57.1	6.0
<b>Post 1980</b>	64.2	6.9

**Energy ratings by Area**

Table 5.2 below shows the average SAP by area.

**Table 5.2 Average energy rating by Area**

<i>Area</i>	<i>Average SAP</i>
<b>Scunthorpe North (Crosby Renewal Area)</b>	55 (54)
<b>Scunthorpe South</b>	56
<b>Brigg and District</b>	59
<b>Barton and District</b>	56
<b>Isle</b>	56

### Energy ratings and building type

When examining the Area's average energy rating and the relationship it has with built form (property type), size and exposure are usually the key factors (see Table 5.3).

Table 5.3 - Energy ratings and building type

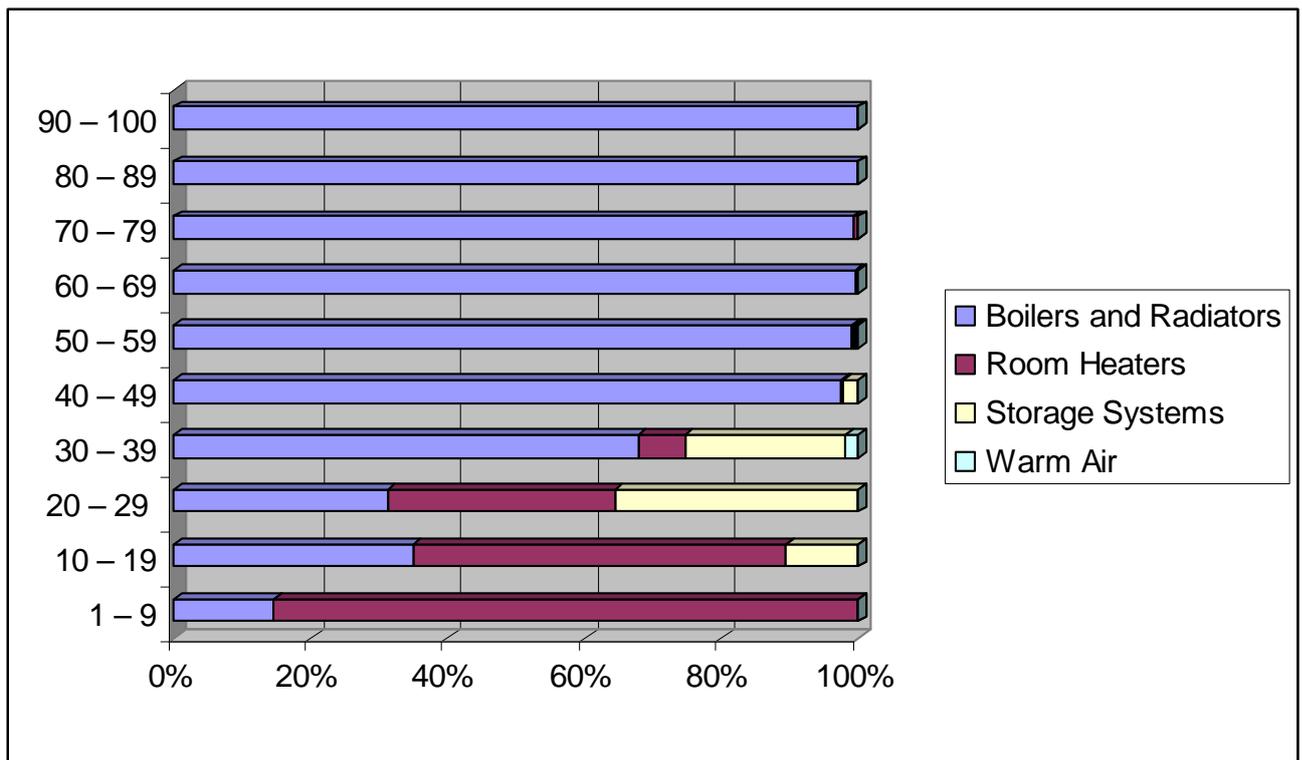
<i>Property Type</i>	<i>SAP Mean Average</i>	<i>NHER Mean Average</i>
<b>Detached</b>	59.9	6.1
<b>Semi-Detached</b>	54.1	5.7
<b>End Terrace</b>	53.6	5.7
<b>Mid Terrace</b>	60.9	6.5
<b>Mid Terrace + Passage</b>	65.2	6.8
<b>Flats – Above 4 storeys</b>	60.4	7.8
<b>Flats – Custom</b>	52.1	5.9
<b>Flats – Above Shop</b>	46.1	5.1
<b>Flats – Divided House</b>	36.9	4.5
<b>Flats – Other</b>	32.0	3.1

Table 5.4 and Figure 5.2 below shows the banded SAP ratings by the heating types of the dwelling

**Table 5.4 SAP (Banded) by Main Heating Type**

<b>Group SAP</b>	<b>Boilers and Radiators</b>	<b>Room Heaters</b>	<b>Storage Systems</b>	<b>Warm Air</b>
1 – 9	168	987	0	0
10 – 19	198	309	60	0
20 – 29	372	394	423	0
30 – 39	2,027	206	699	56
40 – 49	9,556	30	223	0
50 – 59	18,892	85	55	56
60 – 69	17,322	0	0	86
70 – 79	7,077	56	0	0
80 – 89	2,076	0	0	0
90 – 100	112	0	0	0

**Figure 5.2 SAP (Banded) by Main Heating Type**



## Insulation

Overall, the study results given an estimated 11,420 dwellings (that have a loft space), equating to approximately 20% of the dwellings within the Area, have only 100mm of loft insulation (this compares with a figure in the 2003 survey of 27.9%).

There are 13,899 (24%) dwellings that have 150mm of insulation and 39% are estimated to have 200mm or greater of insulation (in 2003 these figures were 37.3% and 11% respectively).

A total of 9,675 (17%) (19.8% in 2003) have between 0mm and 75mm of insulation and these are an obvious target group for low cost improvement measures to improve energy efficiency.

**Table 5.5 - Loft Insulation Thickness**

<i>Insulation Thickness</i>	<i>Number of Dwellings</i>	<i>Percentage</i>
<b>25mm</b>	569	1%
<b>50mm</b>	4,377	8%
<b>75mm</b>	4,729	8%
<b>100mm</b>	11,464	20%
<b>150mm</b>	13,899	24%
<b>200mm</b>	8,006	14%
<b>250mm</b>	14,708	25%

Assuming that all dwellings had the prescribed levels of loft insulation when built, the results of the survey shows that the occupants in varying degrees have added loft insulation over the years.

As with loft insulation, cavity fill is not something that can be added to all dwellings. In this analysis, it is assumed that all pre-1982 dwellings which have cavity construction will be without any form of fill unless there is evidence of this having taken place, or if the occupier informed the surveyor that it had been carried out. In the 1976 – 1982 age band there may, depending on construction type, be some insulation originally built into the cavity, but in most instances, this will not be the case. This age band has therefore been assumed capable of retrofitting with cavity insulation.

Overall, the figures show a significant improvement in the level of loft insulation throughout the North Lincolnshire area which to a great extent is due to the work over the last 5 years of the Home Improvement Team and in particular the Energy Efficiency Officer to publicise the help and assistance available and the full utilisation of a number of schemes, both local and national, such as the South Humber Energy Efficiency Project (SHEEP) and Warm Front.

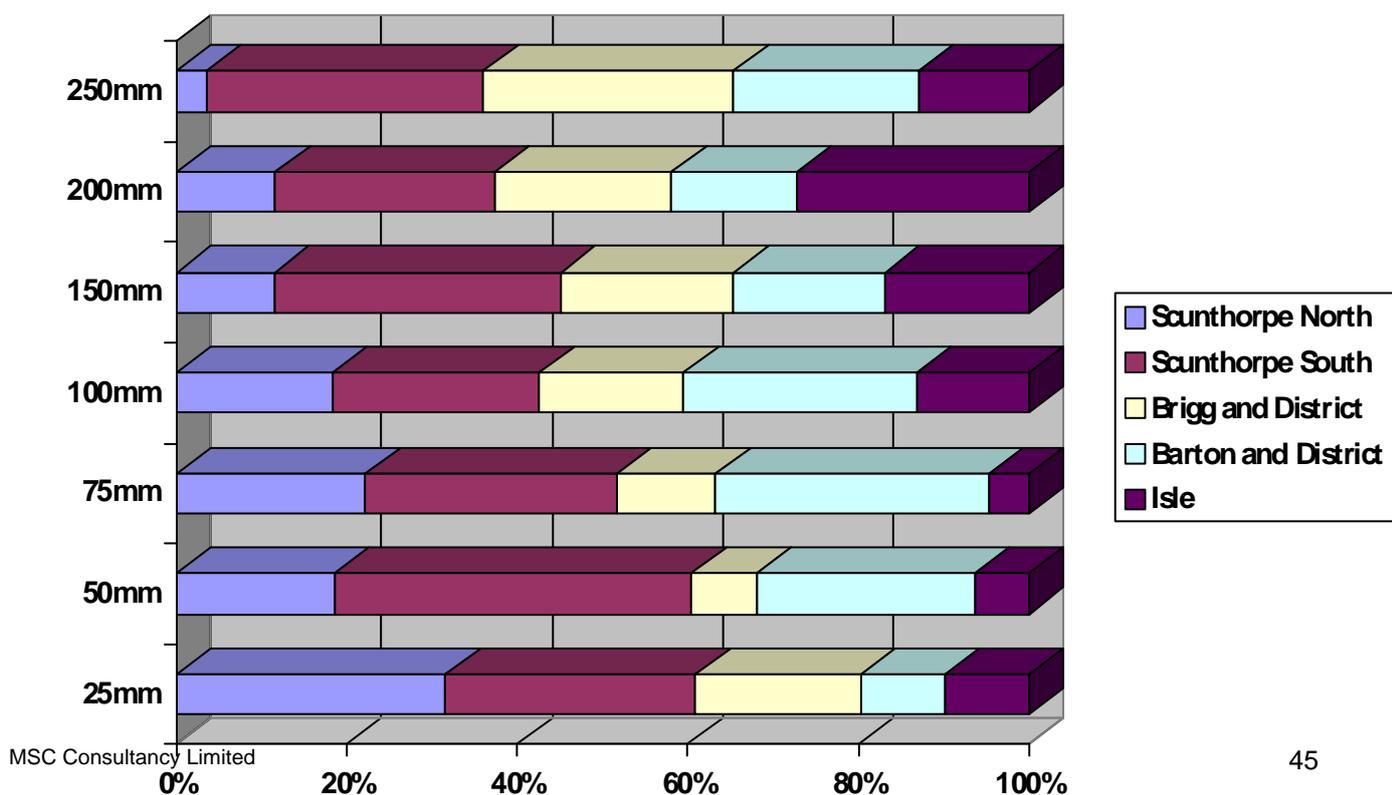
However, there remain significant numbers of properties with either no insulation or inadequate levels and this will remain a key area for intervention for the council.

The following tables and graphs show the Loft Insulation broken down by Area, Age of Occupant and Vulnerable Occupants.

**Table 5.6 - Loft Insulation Thickness by Area**

Area	25mm	50mm	75mm	100mm	150mm	200mm	250mm
<b>Scunthorpe North</b>	180	809	1,049	2,099	1,589	929	510
<b>(Crosby Renewal Area)</b>	(28)	(151)	(189)	(400)	(330)	(179)	(113)
<b>Scunthorpe South</b>	167	1,836	1,391	2,781	4,672	2,058	4,783
<b>Brigg and District</b>	111	333	554	1,940	2,827	1,663	4,323
<b>Barton and District</b>	56	1,120	1,511	3,135	2,463	1,176	3,191
<b>The Isle</b>	56	279	224	1,509	2,348	2,180	1,900

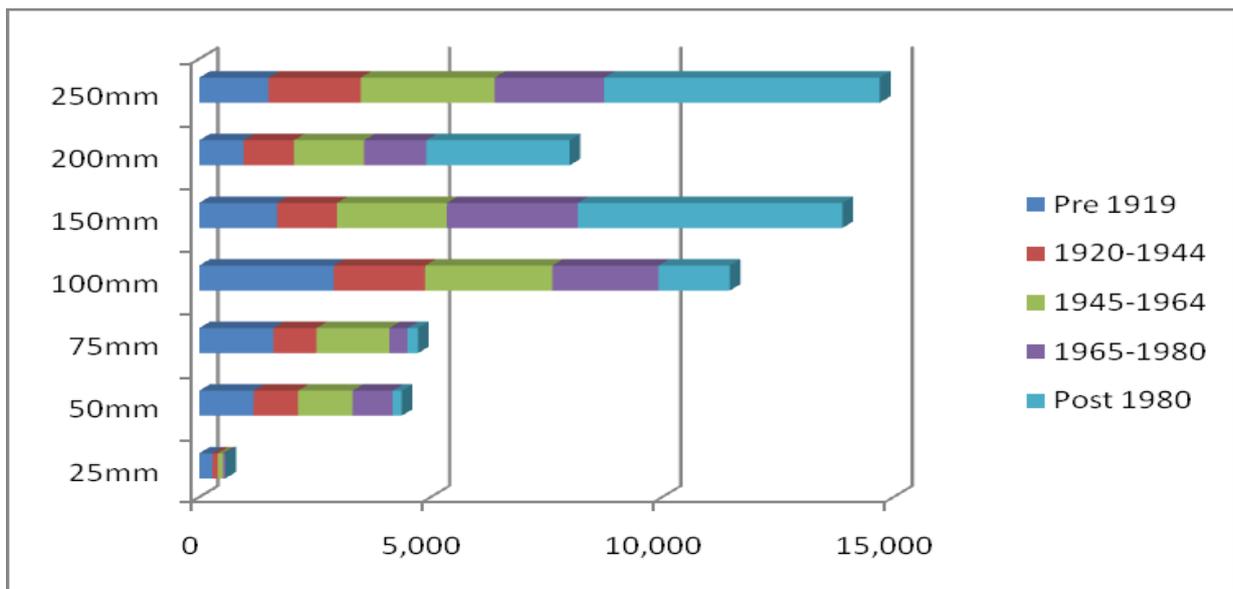
**Figure 5.2 - Loft Insulation Thickness by Area**



**Table 5.7 - Loft Insulation Thickness by Age of Dwelling**

<b>Age</b>	<b>25mm</b>	<b>50mm</b>	<b>75mm</b>	<b>100mm</b>	<b>150mm</b>	<b>200mm</b>	<b>250mm</b>
<b>Pre 1919</b>	283	1,176	1,605	2,907	1,683	960	1,501
<b>1920-1944</b>	116	960	930	1,977	1,294	1,087	1,987
<b>1945-1964</b>	115	1,178	1,572	2,747	2,377	1,517	2,895
<b>1965-1980</b>	56	866	394	2,297	2,826	1,341	2,368
<b>Post 1980</b>	0	196	228	1,536	5,719	3,101	5,957

**Figure 5.3 - Loft Insulation Thickness by Age of dwelling**



The following tables and graphs show the Cavity Insulation broken down by Age of Property and Tenure,

**Table 5.8 Energy Efficiency - Wall Insulation by Age**

<b>Age</b>	<b>25mm</b>	<b>50mm</b>
<b>Pre 1919</b>	111	228
<b>1920-1944</b>	56	870
<b>1945-1964</b>	56	4,594
<b>1965-1980</b>	56	4,026
<b>Post 1980</b>	0	785

**Table 5.9 Energy Efficiency - Wall Insulation by Tenure**

<b>Tenure</b>	<b>25mm</b>	<b>50mm</b>
<b>Owner - No Mortgage</b>	111	228
<b>Owner - With Mortgage</b>	56	869
<b>Private Landlord</b>		785

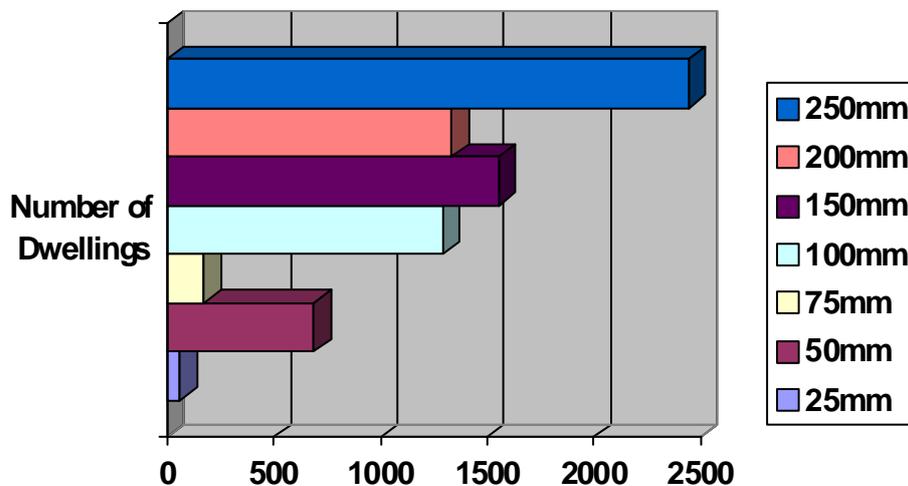
**Table 5.10 Energy Efficiency - Loft Insulation by Tenure**

<i>Tenure</i>	<i>25mm</i>	<i>50mm</i>	<i>75mm</i>	<i>100mm</i>	<i>150mm</i>	<i>200mm</i>	<i>250mm</i>
<b>Owner - No Mortgage</b>	283	1,176	1,605	2,907	1,683	960	1,501
<b>Owner - With Mortgage</b>	116	960	930	1,977	1,294	1,087	1,987
<b>Private Landlord</b>	0	196	228	1,536	5,719	3,101	5,957

**Table 5.11 Loft Insulation Thickness by Vulnerable Occupant**

<i>Insulation Thickness</i>	<i>Number of Dwellings</i>
<b>25mm</b>	60
<b>50mm</b>	690
<b>75mm</b>	175
<b>100mm</b>	1,294
<b>150mm</b>	1,556
<b>200mm</b>	1,334
<b>250mm</b>	2,446

**Figure 5.4 - Loft Insulation Thickness by Vulnerable Occupant**



**Heating systems**

For the purpose of this survey the “main heating system” is taken as the system which heats the majority of the dwelling. The high efficiencies of the modern heating systems have generally had a beneficial effect on SAP ratings.

Boiler and radiator systems are present in 94% of dwellings as their main heating system. In the 2003 survey this figure was 90.8%. In addition, it was found that 3% (5.7% in 2003) dwellings had room heaters only, and off peak electric storage radiators account for space heating in 2% of dwellings (2.3% in 2003). Table 5.12 shows the breakdown by each heating type.

**Table 5.12 - Heating Types**

<i>Heating Types</i>	<i>Number of Dwellings</i>	<i>Percentage</i>	<i>National 2006 EHCS</i>
<b>Boiler and Radiators</b>	57,801	94%	89%
<b>Room Heaters</b>	2,066	3%	4%
<b>Storage Systems</b>	1,460	2%	6%
<b>Warm Air</b>	198	<1%	<1%
<b>Total</b>	61,525	100%	

## Fuel

Mains gas is the dominant heating fuel used in 91% of all dwellings while off peak electricity is utilised in 2% with oil being used by 3% of dwellings. In 2003 these figures were 82.9%, 2.7% and 4.1% respectively. Table 5.13 illustrates the figures from the current survey. This pattern of fuel type was consistent throughout the 5 sub-areas.

Scunthorpe is the only town within North Lincolnshire covered by smoke control areas

The breakdown by area can be seen in Table 5.14

**Table 5.13 - Type of Main heating fuels**

<i>Heating Fuel</i>	<i>Number of Dwellings</i>	<i>Percentage</i>
<b>Gas (Mains)</b>	55,786	91%
<b>Bulk LPG</b>	168	<1%
<b>Oil 35 sec</b>	279	<1%
<b>Oil 28 sec</b>	1,647	3%
<b>House Coal</b>	112	0%
<b>Smokeless</b>	922	1%
<b>Wood</b>	112	0%
<b>On Peak Electric</b>	926	2%
<b>Economy 7 Off Peak</b>	1,486	2%
<b>Total</b>	61,524	100%

**Table 5.14 Type of fuels used by Area**

<i>Heating Fuel</i>	<i>Scunthorpe North</i>	<i>Scunthorpe South</i>	<i>Barton and District</i>	<i>Brigg And District</i>	<i>Isle</i>
<b>Gas (Mains)</b>	8,214	18,021	12,091	10,864	6,595
<b>Bulk LPG</b>	~	~	~	~	168
<b>Oil 35 sec</b>	~	~	168	111	~
<b>Oil 28 sec</b>	30	~	112	443	1,062
<b>House Coal</b>	~	~	~	~	112
<b>Smokeless</b>	30	~	224	277	391
<b>Wood</b>	~	~	112	~	~
<b>On Peak Electric</b>	90	278	280	111	168
<b>Economy 7 Off Peak</b>	150	222	168	499	447

Table 5.15 Energy Efficiency - Heating Fuels by Age

<i>Heating Fuel</i>	<i>1920-1944</i>	<i>1945-1964</i>	<i>1965-1980</i>	<i>Post 1980</i>	<i>Pre 1919</i>
<b>Gas (Mains)</b>	8220	11341	10044	16012	10170
<b>Bulk LPG</b>				112	56
<b>Bottled Gas</b>	56			30	
<b>Oil 35 sec</b>	55				223
<b>Oil 28 sec</b>	112	365	224	613	334
<b>House Coal</b>					112
<b>Smokeless</b>	223	391			309
<b>Wood</b>	56				56
<b>On Peak Electric</b>		56	223	56	592
<b>Economy 7 Off Peak</b>	167	364	223	502	231

Table 5.16 Energy Efficiency - Heating Fuels by Tenure

<b>Heating Fuel</b>	<b>Owner - No Mortgage</b>	<b>Owner - With Mortgage</b>	<b>Private Landlord</b>
<b>Gas (Mains)</b>	10170	8221	16012
<b>Bulk LPG Bottled Gas</b>	56	56	112
<b>Oil 35 sec</b>	223	55	
<b>Oil 28 sec House</b>	334	112	613
<b>Coal</b>	112		
<b>Smokeless Wood</b>	309	223	
<b>On Peak Electric</b>	592		56
<b>Economy 7 Off Peak</b>	231	167	502

## Fuel Poverty

Fuel poverty is defined as any household that needs to spend more than 10% of its income on fuel use to achieve a satisfactory standard of warmth.

The definition is concerned with what the household needs to spend on heating and not what is actually spent on heating.

Severe fuel poverty is defined as any household that needs to spend more than 20% of its income on heating to achieve a satisfactory standard of warmth.

Income information collected as part of the survey reflects gross income only; therefore, all references within this section are against gross income and not net disposable income after deductions.

Data collected during the survey would indicate that 18% (11,264) of households need to spend more than 10% of their gross income on heating. This compares favourably to the 22% of households that had fuel costs in excess of 10% in the 2001 EHCS.

Of the 11,264, 4,582 of those households need to spend more than 20% of its gross income on heating. These would be classified as “severe fuel poor”.

Breaking the data down further into potential vulnerable groups of people, including older households, families with children and households that include someone with a disability or that suffer from a long-term illness, we find the following:

Of those households needing to spend more than 10% of their gross income on heating, 4762 (42%) are 60 years of age or over compared to 52% found in the 2001 EHCS.

It is estimated that 1,746 (3%) dwellings containing an occupier with a disability or long-term illness need to spend more than 10% of their gross income on heating.

Table 5.17 shows the number of households needing to spend more than 10% of their gross income on heating, by the age of the head of the household. The 61-74 age group shows the highest occurrence with 3,228 dwellings.

**Table 5.17 - Fuel Poverty by Age of Occupant**

<i>Age of Occupant</i>	<i>Number of Dwellings</i>	<i>Percentage%</i>
<b>16 – 30</b>	1,066	9
<b>31 – 45</b>	2,573	23
<b>46 – 60</b>	2,712	24
<b>61 – 74</b>	3,228	29
<b>Over 75</b>	1,561	14
<b>No Age Given</b>	86	1

Table 5.18 shows the number of households needing to spend more than 10% of their gross income on heating by Tenure.

**Table 5.18 - Fuel Poverty by Tenure**

<b><i>Tenure</i></b>	<b><i>Number of Dwellings</i></b>
<b>Owner Occupied</b>	9,038 (80%)
<b>Private Landlord</b>	2,103 (19%)
<b>Linked/Tied</b>	141 (1%)

Table 5.19 shows the number of households needing to spend more than 10% of their gross income on heating by Area. The area with the highest occurrence is Scunthorpe South with 34%.

**Table 5.19 - Fuel Poverty by Area**

<b><i>Area</i></b>	<b><i>Number of Dwellings</i></b>
<b>Scunthorpe North</b>	2,698 (24%)
<b>Crosby Renewal Area</b>	537
<b>Scunthorpe South</b>	3,838 (34%)
<b>Brigg and District</b>	1,164 (10%)
<b>Barton and District</b>	2,799 (25%)
<b>Isle</b>	783 (7%)

There are 3,042 dwellings that are occupied by a vulnerable person and who spend more than 10% of their income on heating.

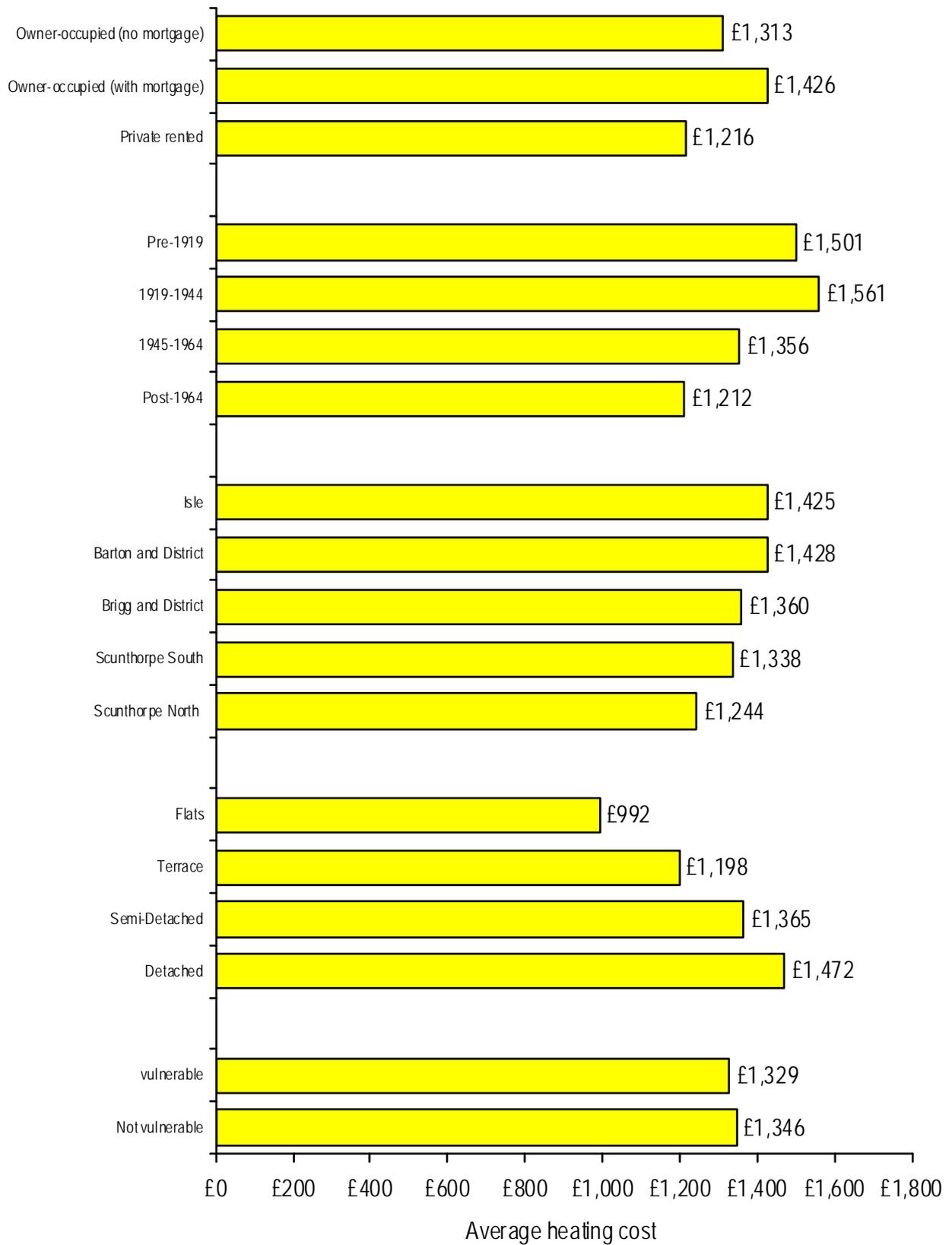
## **CO2 Emissions**

The average CO2 emissions in North Lincolnshire are 6.7 tonnes.

## **Running Costs**

Figure 5.5 below shows the average energy costs per annum by a number of categories.

**Figure 5.5 Average Running costs per annum**



## Summary

In the 5 years between the last house conditions survey and the current results, significant improvements have been made in the level of energy efficiency within North Lincolnshire and as a consequence SAP ratings.

Overall the average SAP rating for the area is 56 and there have been significant improvements in the level of loft insulation, with less dwellings have very little or no insulation present and more with over 200mm. The 2003 survey talked about improving the average SAP rating for the area to 56, something at the time which we thought was possible but might prove unfeasible; however the results from our current survey show we have been successful.

However, there are still 17% of dwellings with lofts that have 75mm or less insulation which remain a priority to target and eliminate and improving the energy efficiency of the private rented stock through better heating systems and greater levels of insulation remain a priority through our joint housing strategy and action plan.

## 5 Housing Health and Safety Rating System

### Introduction

Unfitness as defined within the Housing Act 1985 (as amended) was utilised in previous surveys and as the Criterion A category for the Decent Homes standard. As well as providing an intervention standard that triggered local authority action, it was the principal measure of housing conditions in the private sector both at local and national level. There were however well documented weaknesses in the fitness standard, not least the fact that it didn't reflect the current range of hazards that commonly affect homes and in some cases didn't allow those hazards to be dealt with at all. In April 2006, the Housing Act 2004 introduced a new assessment and that assessment is the Housing Health and Safety Rating System.

The Council decided that the survey should only gather information on the ten main hazards as follows:-

<p><b>Falls on the level</b> <b>Falls on stairs etc.</b> <b>Fire</b> <b>Flames &amp; Hot Surfaces</b> <b>Falls between levels</b> <b>Falls in bath</b> <b>Damp &amp; Mould</b> <b>Entry by intruders</b> <b>Noise</b> <b>Collision &amp; Entrapment</b> <b>Excessive cold (SAP &lt; 35)</b></p>
---

This is in line with government guidance on gathering information on housing hazards during the course of a stock survey.

It should however be emphasised that, the surveyors concentrated on the hazards expected to score more than 100 (less than 100 indicates that the hazard is not significant) and recording only atypically bad situations. Surveyors will not therefore have scored some hazards, such as falls on the level or falls on stairs, where typical scores are less than 100. This needs to be taken into account when considering statements relating to all hazards, which in this report only refer to cases likely to score over 100. No attempt has been made to model the typical cases from average scores. For this reason the main emphasis in the report is on high scoring hazards i.e. the most dangerous and therefore those that are more likely to affect the health and safety of the occupant.

For Excessive Cold, the degree and severity of the hazard has been assessed from the energy ratings. The measure of energy efficiency, the SAP rating has been used to model this information in line with the guidance, and all dwellings with a SAP below 35 are assumed to have a hazard rating of equal to or greater than 1000.

## The Housing Health and Safety Rating System

A detailed inspection of the dwelling and its curtilage is required in order to identify and register any deficiencies with the dwelling that may contribute to hazards. Deficiencies may be due to disrepair or an inherent defect created at the time the dwelling was constructed. For example, a damaged floorboard (a deficiency) could contribute to the hazard of “falls on the level”. Only deficiencies that are the responsibility of the owner of the dwelling are considered, matters that relate to occupier lifestyle or matters of comfort or convenience are not relevant unless they have a possible health impact. A hazard score of the perceived risk is based on the probability of an occurrence resulting in harm over a 12 month period and the likely range of harm outcomes should it occur. The probabilities are based on national statistics on the probability of an incident occurring, which could result in moderate or more serious harm to a member of the potentially most vulnerable group, over the following twelve months. A vulnerable group is defined as an age range of people whom the risk arising from a hazard is greater than for the population as a whole and who might typically be expected to occupy the dwelling (but excluding those who could be registered as chronically sick or disabled). Typically the vulnerable occupant tend to be the very young and very old.

In the majority of dwellings, the hazards are either rare, or very unlikely to cause a serious health or safety outcome. A hazard score of 1,000 or more implies that there is a risk of death equivalent to 1 in 1,000. Research undertaken by the Health and Safety Executive indicates this is generally held to be an unacceptable risk. By contrast, a hazard score of 100 represents an equivalent risk of death of 1 in 10,000 and is considered acceptable. The Housing Act 2004 makes it a duty on local authorities to take action to resolve a hazard which scores 1000 or more.

Nationally, it is estimated that the four most frequent hazards (excessive cold, falls on the level or between levels and falls on stairs) account for more than 67% of all the serious cases. Typically, the most frequent ten hazards account for 95% of cases.

Based on the national figures, it is likely that a typical sample stock condition survey would contain a small number of dwellings with the most frequently occurring hazards. Other serious hazards are unlikely to be identified in sufficient numbers to analyse in a sample survey and there will be others, which cannot always be found because they require specialised testing and monitoring over time, or an intrusive inspection.

For example, the detection of radon is one of the hazards contained within the rating system; however the detection process goes beyond what can be achieved in a survey of this nature. The council has its own data on the specific areas affected by radon and these should be sort to bolster the findings contained within this report.

### Occurrence of types of serious Hazard

In 8.2% of the private sector housing stock in North Lincolnshire, atypical hazards were noted and scored in excess of 1000 (Category 1)

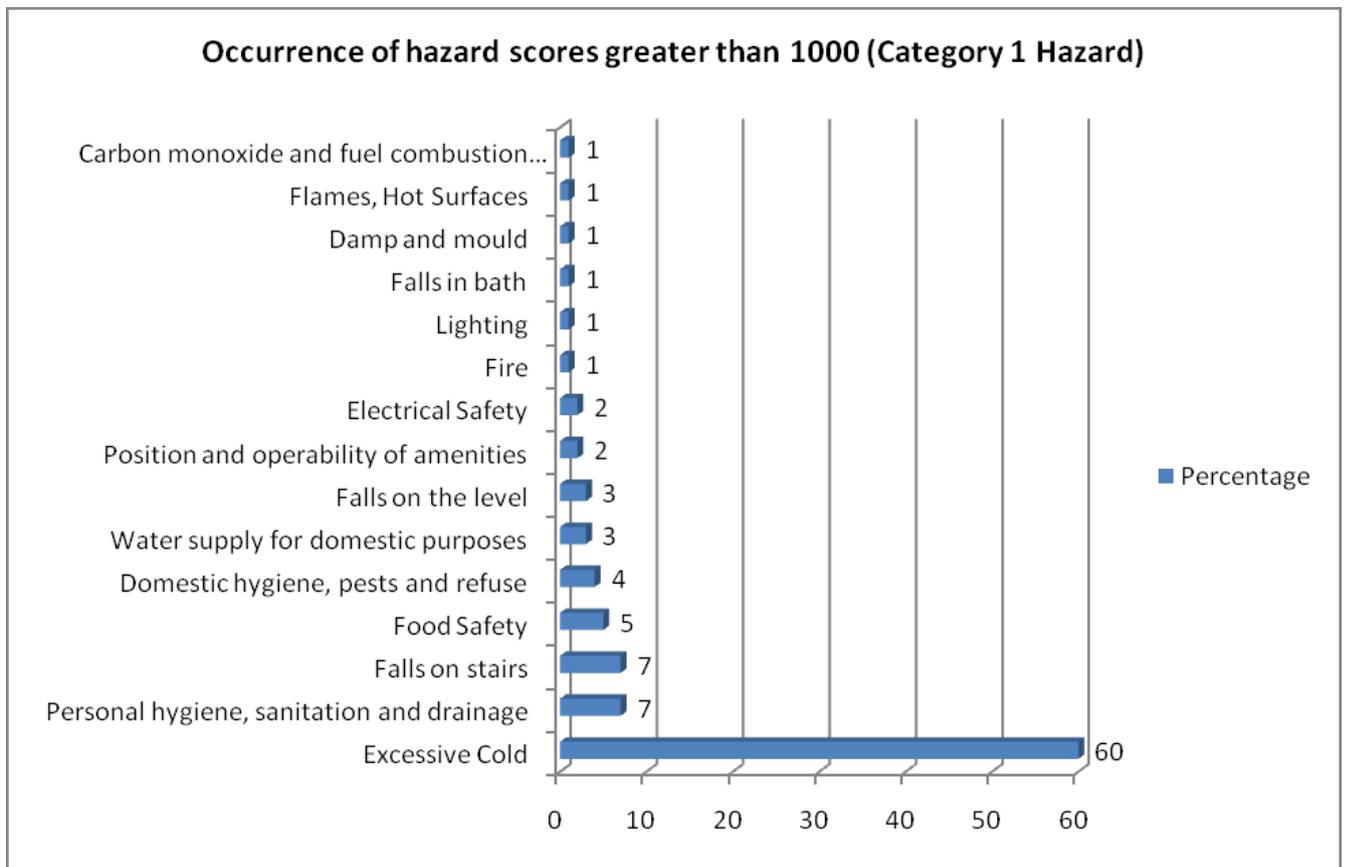
Table 6.1 below shows the total number of dwellings identified as having Category 1 hazards.

**Table 6.1 Occurrence of hazard scores greater than 1000 (Category 1 Hazard)**

<b>Description</b>	<b>Total</b>	<b>Percentage</b>
<b>Excessive Cold</b>	3022	60
<b>Personal hygiene, sanitation and drainage</b>	373	7
<b>Falls on stairs</b>	369	7
<b>Food Safety</b>	262	5
<b>Domestic hygiene, pests and refuse</b>	198	4
<b>Water supply for domestic purposes</b>	172	3
<b>Falls on the level</b>	142	3
<b>Position and operability of amenities</b>	116	2
<b>Electrical Safety</b>	86	2
<b>Fire</b>	60	1
<b>Lighting</b>	56	1
<b>Falls in bath</b>	56	1
<b>Damp and mould</b>	55	1
<b>Flames, Hot Surfaces</b>	30	1
<b>Carbon monoxide and fuel combustion products</b>	30	1
<b>Total</b>	<b>5027</b>	<b>100</b>

Both at the national and local level the most frequent serious hazard, which has returned the highest percentage is excessive cold.

**Figure 6.1 Occurrence of hazard scores greater than 1000 (Category 1 Hazard)**



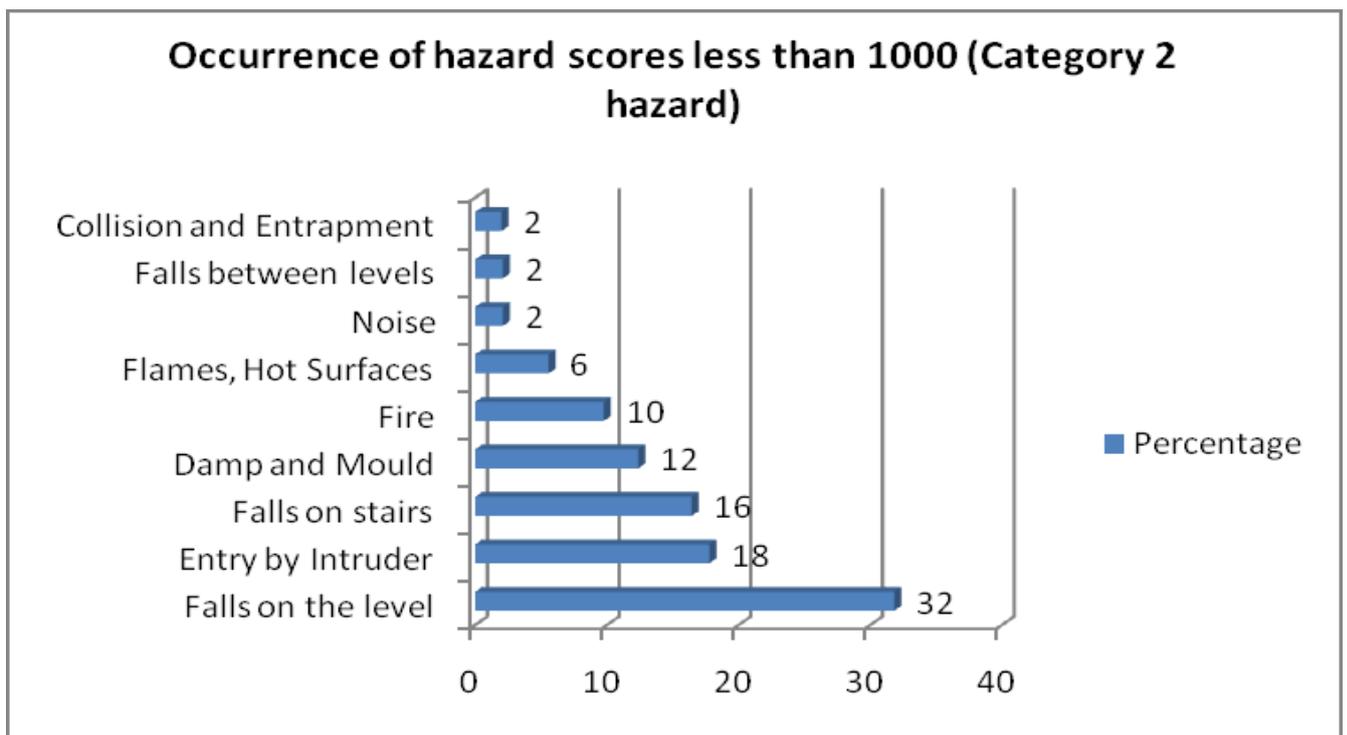
### Occurrence of types of less serious hazards (Category 2)

Table 6.2 shows the number of properties where the hazards have failed to score above 1000 but are still scoring over 100 and are therefore classed as atypical hazards.

**Table 6.2 Occurrence of hazard scores less than 1000 (Category 2 hazard)**

<i>Description</i>	<i>Total</i>	<i>Percentage</i>
Falls on the level	1367	32%
Entry by Intruder	764	18%
Falls on stairs	707	16%
Damp and Mould	532	12%
Fire	420	10%
Flames, Hot Surfaces	240	6%
Noise	90	2%
Falls between levels	90	2%
Collision and Entrapment	86	2%
<b>Total</b>	<b>4,296</b>	<b>100%</b>

**Figure 6.2 Occurrence of hazard scores less than 1000 (Category 2 hazard)**



## Hazards by Area

Table 6.2A below shows the breakdown of category 1 hazards by area.

**Table 6.2A Category 1 hazards by Area**

<b>Area</b>	<b>Number of Dwellings</b>	<b>Percentage</b>
<b>Scunthorpe North</b>	1,289	26%
<b>Scunthorpe South</b>	723	14%
<b>Brigg and District</b>	776	15%
<b>Barton and District</b>	1,120	22%
<b>Isle</b>	1,118	22%
<b>Total</b>	<b>5,026</b>	<b>100%</b>

*Benefit* – Table 6.3 shows the number of hazardous dwellings containing households on benefit.

**Table 6.3 - Category1 Hazards by Benefit (Vulnerable Households)**

<b>Benefit</b>	<b>Number of Dwellings</b>
<b>Council Tax Credit</b>	385
<b>Pension Credit</b>	352
<b>Working Tax Credit</b>	325
<b>Housing Benefit</b>	270
<b>Income Based Job Seekers Allowance</b>	261
<b>Attendance Allowance</b>	206
<b>Income Support</b>	150
<b>Disability Living Allowance</b>	150
<b>War Disablement Pension</b>	120
<b>Industrial Injury Disablement Benefit</b>	120
<b>Total</b>	<b>2339</b>

*Disability* – Table 6.4 shows the number of hazardous dwellings containing disabled occupants.

**Table 6.4 - Hazards by Disability**

<b>Benefit</b>	<b>Number of Dwellings</b>
<b>Long Term Illness</b>	391
<b>Mobility</b>	202
<b>Other</b>	171
<b>Total</b>	<b>2339</b>

*(Other in this case includes Epileptic, Diabetes and Back Arthritis)*

*Age* – A total of 911 (39%) hazardous dwellings house residents over the age of 60 years

*Vulnerable* – A total of 844 (36%) hazardous dwellings house vulnerable occupants

*Ethnicity* – Table 6.5 below shows the breakdown by ethnicity for hazardous dwellings.

**Table 6.5 Hazards by Ethnicity**

<b><i>Ethnicity</i></b>	<b><i>Number of Dwellings</i></b>	<b><i>Percentage</i></b>
<b>White - UK</b>	2,383	84%
<b>White - Other</b>	300	11%
<b>Chinese</b>	55	2%
<b>Other Ethnic Group</b>	90	3%

## 6 Socio Economic

### Limitations of Survey

From the survey it was possible to obtain results relating to the socio economic makeup of the area. However, there are limitations to this in that the sampling regime employed for this survey was intended to optimise the accuracy of results for house conditions rather than any other factors. Therefore, the results of this section of the report are likely to understate the true position as physical attributes such as bricks and mortar can be more statistically verified more accurately than socio-economic attributes.

Furthermore, the stock condition surveyors concentrated on the physical technicalities of any existing and possible future adaptations based on the evidence found within the property and the interviews with householders. The surveyors are not trained Occupational Therapists. Occupational Therapists would possibly identify and establish a more accurate and specific need. Nevertheless, the results do provide a crude indicator of the disability / adaptation and income profile of the Area.

Please note that the findings in this section are based upon the stock condition survey element of the study and are not as in-depth as a full Housing Needs type survey

### Disabled Adaptations

The government publication: *“Living Independently: A Study of the Housing Needs of Disabled People”* identified a level of under-provision for people with disabilities on a national and regional basis.

Councils have believed for some time that the potential demand for Disabled Facilities Grants is substantially in excess of the number of applications received. As a measure of the potential demand for Disability Grants, the stock condition survey included provision to:-

1. Record what adaptations are already provided within the housing stock,
2. Identify those households with disabled occupants - defined for the purposes of this survey as those households containing at least one person with a long term illness, who are registered disabled or have serious mobility problems and are likely to qualify for a DFG.
3. Identify the extent to which additional adaptations may be required to service the immediate needs of disabled residents identified under item 2 above.

### Assessment of Need for Adaptations

It is estimated that there are 4,875 dwellings within the Area currently occupied by people with specific disabilities. This represents 8% of all private sector dwellings.

The surveyors noted the occurrence of existing adaptations and also made a suggestion following the interview with the occupier as to what adaptations they required. In total there were 986 properties that were found with adaptations already in place.

Tables 7.2 and 7.3 below show the results for both existing and required adaptations.

**Table 7.2 Existing Adaptations**

<b><i>Adaptation</i></b>	<b><i>Number of Dwellings</i></b>
<b>Door Answering/Open</b>	56
<b>Grab Rails/Handrail</b>	424
<b>Hoist</b>	56
<b>Other</b>	394
<b>Redesign Kitchen</b>	56
<b>Redesign/Locate Bath</b>	455
<b>Redesign/Locate WC</b>	339

*(Other in this instance includes Chair Lifts, Stair Lifts and a Walk in Shower)*

**Table 7.3 Required Adaptations**

<b><i>Adaptation</i></b>	<b><i>Number of Dwellings</i></b>
<b>Grab Rails/Handrail</b>	291
<b>Hoist</b>	30
<b>Other</b>	313
<b>Redesign Kitchen</b>	141
<b>Redesign/Locate Bath</b>	261
<b>Redesign/Locate WC</b>	227
<b>Wider Doorways</b>	86

*(Other in this instance includes Ramp at front of house and Stair lift)*

## Ethnicity and other information

The house condition survey also obtained data on ethnicity, age of occupants and those receiving benefits. The following tables, 7.4, 7.5, 7.6 provide that information for the North Lincolnshire area.

**Table 7.4 Ethnicity**

<i>Ethnicity</i>	<i>Percentage</i>
Bangladeshi	1%
Black - African	<1%
Black - Caribbean	<1%
Black - Other	<1%
Chinese	<1%
Indian	<1%
Other Ethnic Group	1%
Pakistani	1%
White - Other	3%
White - UK	93%
Total	100%

**Table 7.5 Ages of Occupants**

<i>Ages of Occupants</i>	<i>Percentage</i>
Less than 16	17%
16 - 30	14%
31 - 45	20%
46 - 60	19%
61 - 74	16%
Over 75	6%
No Age Given/ refusal	7%

**Table 7.6 Benefits**

<i>Benefit Type</i>	<i>Number of Dwellings containing Occupants on benefit</i>
Attendance Allowance	965
Council Tax Credit	2,121
Disability Living Allowance	2,157
Housing Benefit	1,684
Income Based Job Seekers Allowance	1,089
Income Support	1,598
Industrial Injury Disablement Benefit	201
Pension Credit	1,126
War Disablement Pension	146
Working Tax Credit Inc Dis/Child	3,384

## **Area Based Environmental Issues**

Tables 7.7, 7.8, 7.9 and 7.10 show the results of the environmental survey of the North Lincolnshire area. The results shown only relate to the categories where a problem was noted.

The only area found with any major problems was Scunthorpe North with vacant/boarded up dwellings being the largest specific problem.

Scunthorpe North also featured heavily in the severe problem category with vandalism, litter and quality of open space featuring highly.

**Table 7.7 Area Based Environmental Issues – Slight Problems**

<i>Slight Problems</i>					
<b>Area</b>	<b>Scunthorpe North</b>	<b>Scunthorpe South</b>	<b>Brigg and District</b>	<b>Barton and District</b>	<b>Isle</b>
<b>Ambient Air Quality</b>	24	16	5	12	
<b>Condition of Dwellings</b>	14	14	5	7	
<b>Condition of Pavement/Furniture</b>	16	16	5	7	
<b>Dog/Other Excrement</b>	8	9	5	4	
<b>Graffiti/Vandalism</b>	12	11	5	4	<1
<b>Heavy Traffic</b>	21	12	5	3	
<b>Intrusive Industry</b>	16	5	4	4	
<b>Litter</b>	9	11	5	5	<1
<b>Non-Conforming Uses</b>	33	7	0	2	
<b>Nuisance From Street Parking</b>	15	14	4	6	<1
<b>Quality of Open Space</b>	8	16	5	4	
<b>Rubbish/Dumping</b>	12	9	5	4	
<b>Scruffy Gardens/Landscaping</b>	13	17	5	4	
<b>Scruffy/Neglected Buildings</b>	11	14	6	5	
<b>Vacant Sites</b>	27	9	1	4	
<b>Vacant/Boarded-up Building</b>	21	1	1	3	

**Table 7.8 Area Based Environmental Issues – Minor Problems**

<i>Minor Problems</i>					
<b>Area</b>	<b>Scunthorpe North</b>	<b>Scunthorpe South</b>	<b>Brigg and District</b>	<b>Barton and District</b>	<b>Isle</b>
<b>Ambient Air Quality</b>	21		8	8	0
<b>Condition of Dwellings</b>	21	11	7	6	0
<b>Condition of Pavement/Furniture</b>	29	6	6	9	0
<b>Dog/Other Excrement</b>	25	12	7	7	2
<b>Graffiti/Vandalism</b>	15	13	6	7	<1
<b>Heavy Traffic</b>	19	12	10	12	0
<b>Intrusive Industry</b>	20	2	18	25	0
<b>Litter</b>	16	12	6	6	<1
<b>Non-Conforming Uses</b>	43	1	1	0	0
<b>Nuisance From Street Parking</b>	24	9	7	9	2
<b>Quality of Open Space</b>	17	10	6	8	0
<b>Rubbish/Dumping</b>	23	11	7	6	<1
<b>Scruffy Gardens/Landscaping</b>	32	3	6	9	0
<b>Scruffy/Neglected Buildings</b>	27	2	6	11	0
<b>Vacant Sites</b>	38	3	2	3	0
<b>Vacant/Boarded-up Building</b>	39	1	1	3	0

**Table 7.9 Area Based Environmental Issues – Severe Problems**

<b>Severe Problems</b>					
<b>Area</b>	<b>Scunthorpe North</b>	<b>Scunthorpe South</b>	<b>Brigg and District</b>	<b>Barton and District</b>	<b>Isle</b>
<b>Ambient Air Quality</b>	3	0	0	0	0
<b>Condition of Dwellings</b>	14	0	0	1	0
<b>Condition of Pavement/Furniture</b>	4	0	<1	0	0
<b>Dog/Other Excrement</b>	17	0	0	1	0
<b>Graffiti/Vandalism</b>	22	0	<1	1	0
<b>Heavy Traffic</b>	2	1	1	2	0
<b>Intrusive Industry</b>	4	0	0	1	0
<b>Litter</b>	27	0	<1	1	0
<b>Non-Conforming Uses</b>	8	0	0	0	0
<b>Nuisance From Street Parking</b>	7	1	<1	<1	0
<b>Quality of Open Space</b>	25	0	0	<1	0
<b>Rubbish/Dumping</b>	19	0	<1	1	0
<b>Scruffy Gardens/Landscaping</b>	9	0	0	<1	0
<b>Scruffy/Neglected Buildings</b>	12	0	0	0	0
<b>Vacant Sites</b>	10	0	0	0	0
<b>Vacant/Boarded-up Building</b>	5	0	0	1	0

**Table 7.10 Area Based Environmental Issues – Major Problems**

<b>Major Problems</b>					
<b>Area</b>	<b>Major problems</b>	<b>Scunthorpe South</b>	<b>Brigg and District</b>	<b>Barton and District</b>	<b>Isle</b>
<b>Ambient Air Quality</b>	<b>Scunthorpe North</b>				
<b>Condition of Dwellings</b>	3				
<b>Condition of Pavement/Furniture</b>	<1				
<b>Dog/Other Excrement</b>	<1				
<b>Graffiti/Vandalism</b>	4				
<b>Heavy Traffic</b>	3				
<b>Intrusive Industry</b>	1				
<b>Litter</b>	1				
<b>Non-Conforming Uses</b>	2			No Severe Problems were recorded in these areas.	
<b>Nuisance From Street Parking</b>	4				
<b>Quality of Open Space</b>	<1				
<b>Rubbish/Dumping</b>	<1				
<b>Scruffy Gardens/Landscaping</b>	2				
<b>Scruffy/Neglected Buildings</b>	<1				
<b>Vacant Sites</b>	7				
<b>Vacant/Boarded-up Building</b>	4				

## Summary

### 7 Use of the housing stock

#### Vacant dwellings

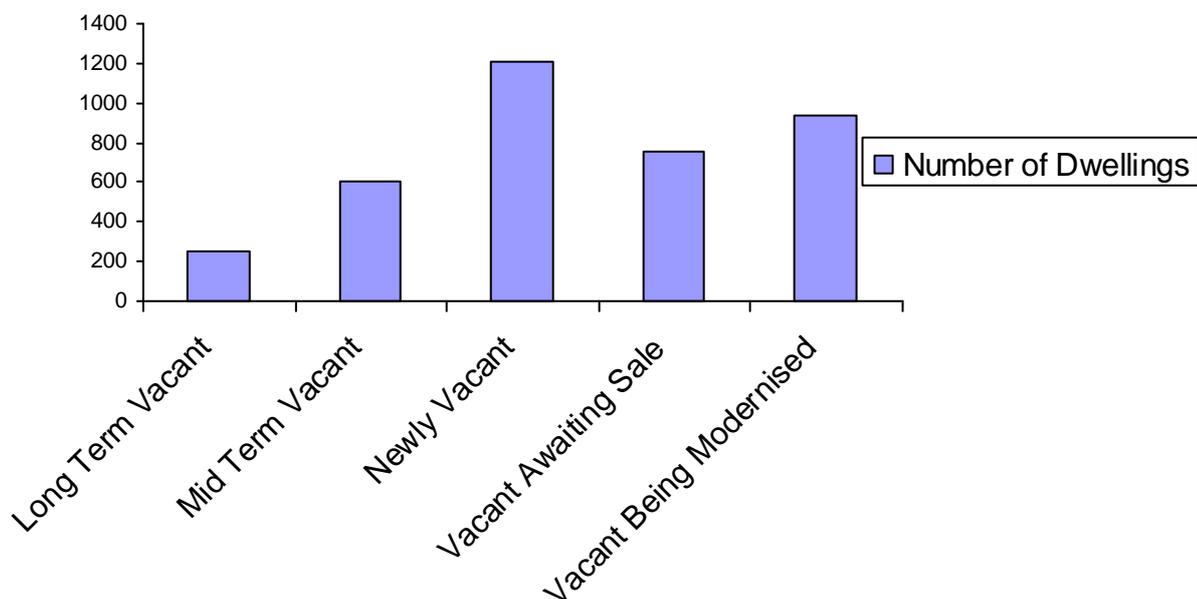
The weighted survey results estimate that 3,750 (6.1%) dwellings are vacant.

The reasons for vacancy status are given in Table 8.1 below.

**Table 7.1 - Vacant dwellings by reason for vacancy**

<i>Vacant status</i>	<i>North Lincolnshire number of vacant</i>	<i>North Lincolnshire Percentage of vacant</i>	<i>North Lincolnshire overall percentage</i>
Long Term Vacant	253	7%	0.4%
Mid Term Vacant	600	16%	1.0%
Newly Vacant	1,208	32%	2.0%
Vacant Awaiting Sale	754	20%	1.2%
Vacant Being Modernised	935	25%	1.5%
<b>Total</b>	<b>3,750</b>	<b>100%</b>	<b>6.1%</b>

**Figure 8.1 - Vacancy by Reason**



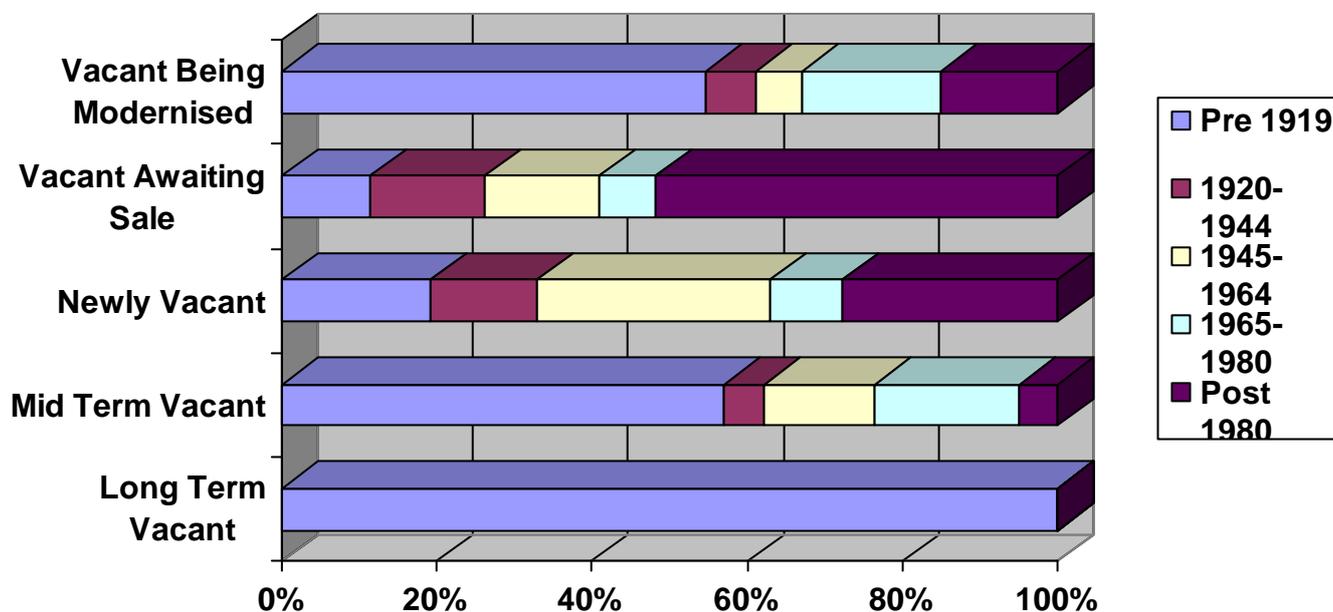
Vacant dwellings in the last three categories are of less concern, as they are associated with periodic changes in occupancy, which are part of normal turnover in the housing stock. Of greater importance are dwellings thought to have been vacant in the mid to long-term categories.

Table 8.2 below shows the breakdown by area.

**Table 8.2 Vacancy by Age**

<b>Age</b>	<b>Long Term Vacant</b>	<b>Mid Term Vacant</b>	<b>Newly Vacant</b>	<b>Vacant Awaiting Sale</b>	<b>Vacant Being Modernised</b>
<b>Pre 1919</b>	253	343	231	86	512
<b>1920-1944</b>	0	30	167	111	60
<b>1945-1964</b>	0	86	363	111	56
<b>1965-1980</b>	0	112	111	55	167
<b>Post 1980</b>	0	30	335	390	141

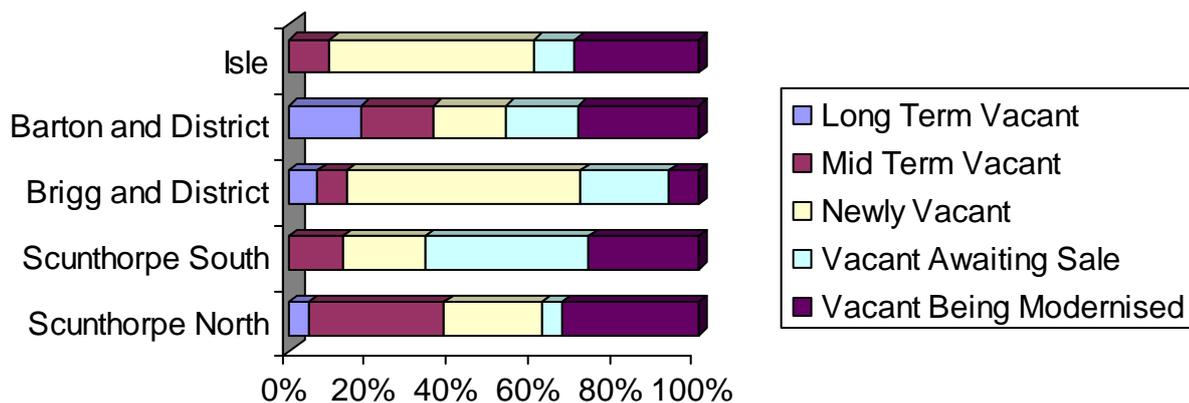
**Figure 8.2 vacant by Age**



**Table 8.3 - Vacancy by Area**

<i>Area</i>	<i>Long Term Vacant</i>	<i>Mid Term Vacant</i>	<i>Newly Vacant</i>	<i>Vacant Awaiting Sale</i>	<i>Vacant Being Modernised</i>
<b>Scunthorpe North</b>	30	210	150	30	210
<b>Scunthorpe South</b>	0	111	167	334	222
<b>Brigg and District</b>	55	55	443	166	55
<b>Barton and District</b>	168	168	168	168	280
<b>Isle</b>	0	56	279	56	168

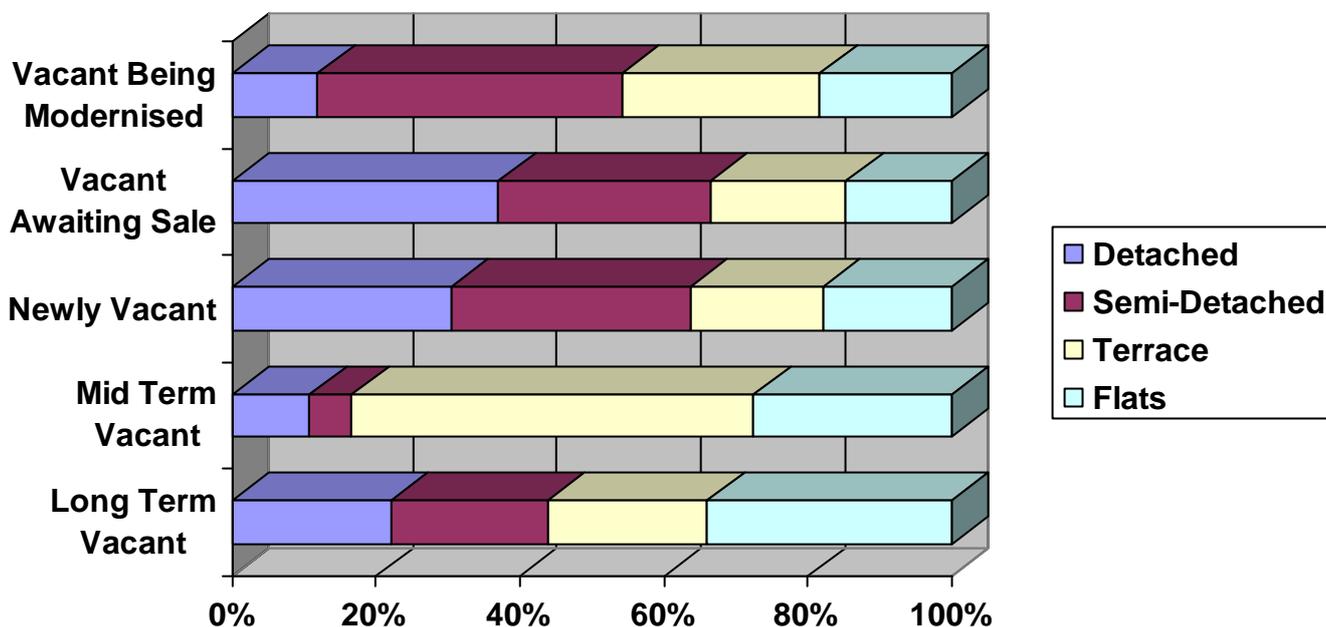
**Figure 8.3 - Vacant by Reason by Area**



**Table 8.4 Vacancy by Building Type**

<i>Building Type</i>	<i>Long Term Vacant</i>	<i>Mid Term Vacant</i>	<i>Newly Vacant</i>	<i>Vacant Awaiting Sale</i>	<i>Vacant Being Modernised</i>
<b>Detached</b>	56	56	334	279	112
<b>Semi-Detached</b>	55	30	363	222	395
<b>Terrace</b>	56	287	202	141	257
<b>Flats</b>	86	142	196	111	172

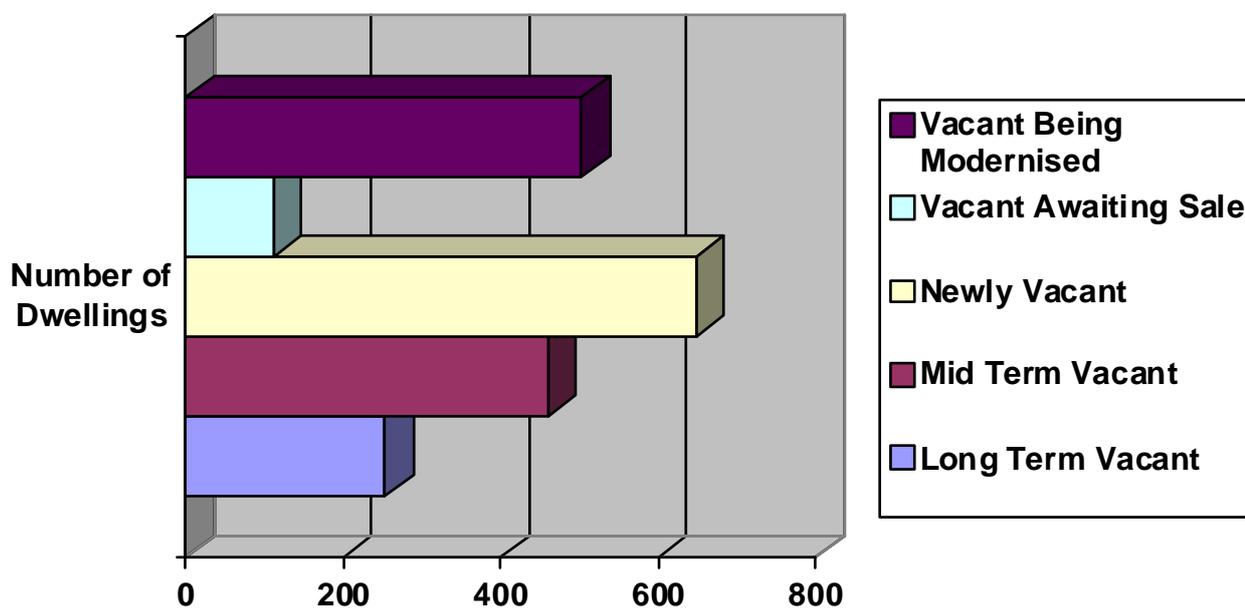
**Figure 8.4 Vacancy by Building Type**



**Table 8.5 - Vacant by Non Decent**

<i>Occupancy</i>	<i>Number of Dwellings</i>
Long Term Vacant	253
Mid Term Vacant	459
Newly Vacant	647
Vacant Awaiting Sale	111
Vacant Being Modernised	502

**Figure 8.5 - Vacant by Non Decent**



## 8 Unfit Dwellings

### Background

The survey identified those dwellings, which are “unfit”, in the poorest condition and lacking basic amenities. Although it is no longer mandatory for local Authorities to assess properties in respect of unfitness, it is still considered important to identify “unfitness” as a means of comparing previous surveys and standards that were adopted. The surveyors in determining unfitness adopted the following standard.

The Fitness Standard is a basis for determining unfitness, as defined in section 604 of the Housing Act 1985. The Standard used by the surveyors to determine “unfitness” within the area is that determined by the act.

### The Overall Position

There were 939 (1.5%) dwellings found to be unfit, within the area. This compares favourably with the 2003 survey results which estimated the level of unfitness within North Lincolnshire to be 3.4%

### Unfitness by Age Band

The larger numbers of “unfit” private sector dwellings are in the Pre 1919 stock as illustrated in table 9.1 with 759 properties found to be unfit in the pre-1919 age band, which amounts to 81% of the total number of dwellings unfit and just over 1% of the stock as a whole. The highest concentration of unfitness within an age group is 6.2% within the Pre 1919 group

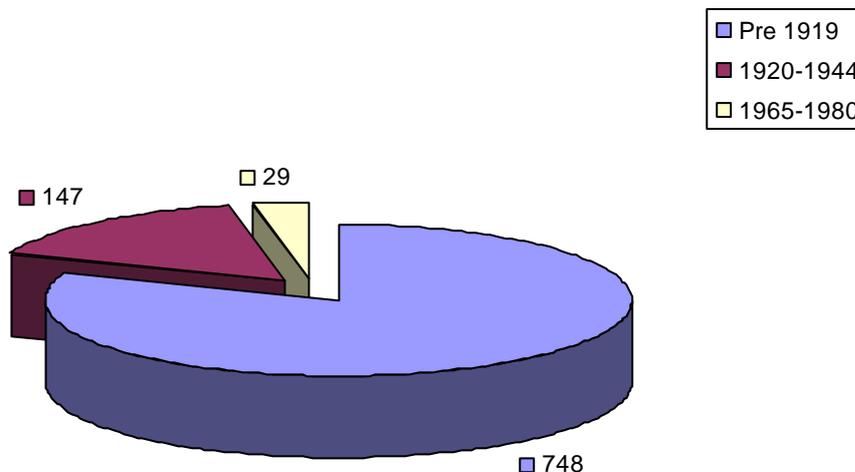
In the 2003 survey, pre 1919 dwellings also contained the largest number of unfit dwellings at 8.4% but the contribution to the overall percentage of unfit dwellings was smaller at 43.3%

Table 9.1 and Figure 9.1 show and illustrate the unfitness in the area by age of property.

**Table 9.1 Unfitness by Age Band**

<i>Age Bands</i>	<i>No of unfit Dwellings</i>	<i>Percentage of the whole stock</i>	<i>Percentage within each age band</i>	<i>Percentage of total number of unfit dwellings</i>
<b>Pre 1919</b>	759	1.2%	6.2%	81%
<b>1920-1944</b>	150	0.2%	1.7%	16%
<b>1945-1964</b>	0	0%	0%	0%
<b>1965-1980</b>	30	<0.1%	0.2%	3%
<b>Post 1980</b>	0	0%	0%	0%

**Figure 9.1 - Unfit by Age**



There is a clear correlation between unfitness and date of construction. This is to be expected. As properties become older, maintenance costs rise and many owners find it difficult to continue to carry out the essential repairs needed to maintain their homes in good condition. In addition, poor design and layout is normally associated with older stock especially with regard to kitchens and bathrooms. However, overall the level of unfitness has fallen in the area.

**Unfitness and Property Type**

Unfitness was found to be concentrated in the mid-terrace properties with 381 dwellings representing 40.5% of the total unfit properties. The distribution of unfitness by similar property type is shown in Table 9.2.

**Table 9.2 Unfitness by Property Type**

<i>Property Type</i>	<i>Number of dwellings</i>	<i>Percentage of unfits</i>
<b>Semi-Detached</b>	232	24.7%
<b>Terrace</b>	60	6.4%
<b>Mid Terrace</b>	381	40.5%
<b>Mid Terrace + Passage</b>	56	6.1%
<b>Flats</b>	210	22.3%
<b>Total</b>	939	100%

## **Unfitness by Area**

The largest number of unfit dwellings is to be found in Scunthorpe North containing 681 dwellings. Scunthorpe North also has the higher concentration at 3%.

## GLOSSARY

### **Age/construction date of dwelling**

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

### **Average**

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

### **Basic amenities**

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

### **Decent Home Standard**

The survey form used is designed to collect all the information as per the revised definition and guidelines issued in March 2002. This enables an assessment to be made of those homes failing to meet the decent homes standard in relation to the following criterion.

Criterion A - It meets the current minimum standard for housing (i.e. there should be no Category 1 hazards present as defined by the Housing Health and Safety Rating System).

Criterion B - It is in a reasonable state of repair (related to the age of key components and their condition, repair status and replacement).

Criterion C - It has reasonably modern facilities and services (must lack three or more of the six criteria covering kitchens, bathrooms, W.C.'s and common areas).

Criterion D - It provides a reasonable degree of thermal comfort (related to insulation and heating).

### **Deficiency**

A deficiency is any problem which is not of a purely cosmetic nature and which either represents a health or safety hazard. A deficiency can be inherent, such as the result of the original design, construction or manufacture or it could be a result of deterioration, disrepair or a lack of repair or maintenance.

## **Double glazing**

Factory made sealed window units. 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).

## **Fixed heating**

Heating which is permanently stationed in a room whether it is fixed in place or not. It has a designated space in which it remains and is connected via a gas point, fused spur, dedicatable 13 amp power socket or is run from a centrally-located boiler or heat exchanger, either dedicated to the dwelling or as part of a district or common heating system. It also includes open fireplaces which are capable of use with minimum effort (not permanently blocked) and 'Aga' type cookers or ranges which also emit heat into the room.

## **Floorspace**

The useable internal floor area of the dwelling as measured by the surveyor. The area under partition walls has been excluded, as has that for integral garages and stores accessed from the outside only.

## **Hazard**

Any risk of harm to the health or safety of an actual or potential occupier that arises from a deficiency.

In some cases as well as being a hazard in its own right, a hazard may increase the likelihood of an occurrence of or the severity or harm likely to result from another hazard.

## **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.

## **Houses in multiple occupation (HMO)**

An HMO is a dwelling-house which is occupied by more than one household eg., bedsit or student accommodation. There are a number of tests under the Housing Act 2004 to determine whether a dwelling is a house in multiple occupation including the standard test and converted building test.

## **Housing Health and Safety Rating System (HHSRS)**

Is the governments 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.

### **Modern bathroom**

Bathroom installed less than 30 years ago.

### **Modern kitchen**

Kitchen installed less than 20 years ago.

### **Repairs and replacements**

These are all urgent repairs plus all other repairs/replacements to external elements where the surveyor indicated a fault, but where the work was not specified as urgent. This is taken to be all work required in the next five years.

### **SAP rating**

The energy rating as determined by the Government's Standard Assessment Procedure (SAP). This is an index of the notional annual cost of heating a dwelling to achieve a standard heating regime and normally runs from 1 (highly inefficient) to 120 (highly efficient).

### **Standardised costs**

These are costs in £ per square metre (£/sqm). Standardised costs are calculated to remove the effect of the size of buildings and give a better measure of relative deterioration.

### **Unfit housing**

A dwelling house is unfit for human habitation if in the opinion of the local authority it fails to meet one or more of the requirements of the fitness standard as laid down in Section 604 of the *1985 Housing Act* as amended by *1989 Local Government and Housing Act* and by reason of that failure is not reasonably suitable for occupation.

### **Urgent repairs**

These are any works specified to deal with an external fault where its treatment was specified as urgent, plus all recorded work to internal elements.

### **Vacant dwellings**

The assessment of whether or not a dwelling was vacant was made at the time of the surveyor's visit. Clarification of vacancy was sought from neighbours. Vacant properties were classified into either vacant being modernised, vacant awaiting sale, newly vacant, mid and long term vacant. Long term vacant being those properties being vacant for more than six months. It is the latter two categories of most concern the first three being associated with the normal turnover in the housing

market. Surveyors were required where possible to gain access to vacant dwellings and undertake full inspections.

### **Vulnerable Age Group (for HHSRS)**

An age range of people for whom the risk arising from a hazard is greater than for any other age group in the population.

For the purpose of the use of the HHSRS for enforcement purposes, vulnerability to particular hazards is restricted to age groups. It does not extend to vulnerability for other reasons.

### **Vulnerable Household**

Throughout the report the term “Vulnerable “ will be utilised. Detailed below is the definition to which the term refers.

A vulnerable household is defined as one "in receipt of at least one of the principal means-tested or disability-related benefits".

- Income Support
- Housing Benefit
- Council Tax Benefit (does not include single persons 25% discount)
- Income based job seeker allowance
- Attendance Allowance
- Disability Living Allowance
- Industrial injuries disablement benefit
- War disablement pension
- Pension credit
- Working tax credit that includes a disability element and where recipient has a relevant income of less than £ 15,460 (fifteen thousand and fifty pounds)  
(Note: check in accordance with current rate)
- Child tax credit where recipient has a relevant income of less than £ 15,460 (fifteen thousand and fifty pounds).  
(Note: check in accordance rate current rate)

The definition is designed to include those groups most susceptible to health risks as a result of poor property condition:

- The elderly
- Long term sick and disabled
- Families with children.

People who do not have the resources necessary to make repairs and improvements to their homes.

## **APPENDIX**