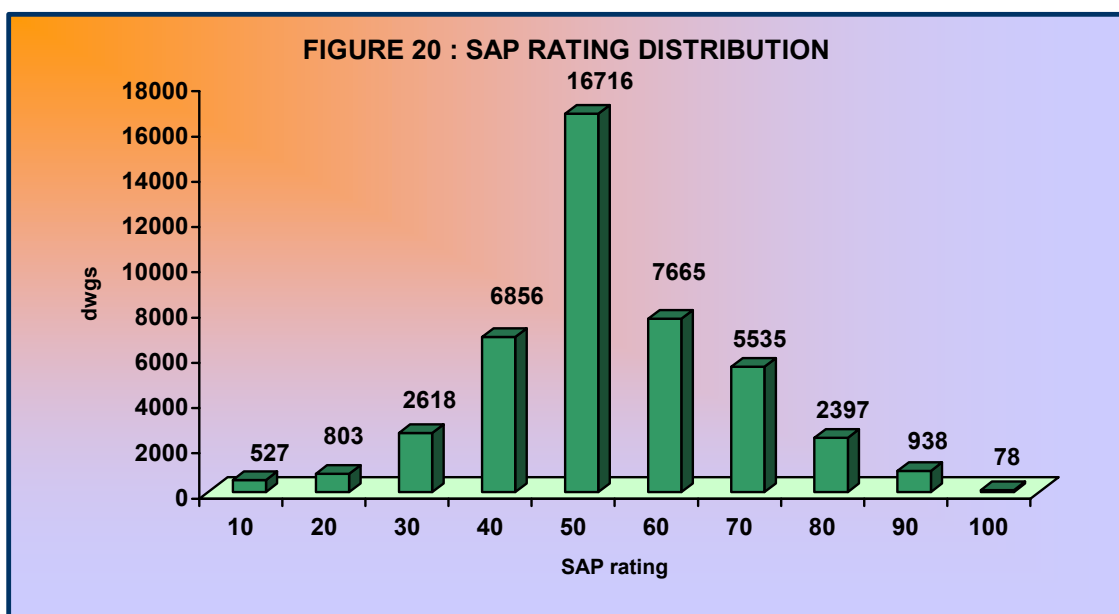


11.0 HOME ENERGY EFFICIENCY

11.1 Information on domestic energy and home insulation from the survey was subjected to a National Home Energy Rating Profile at Level '0' as a test of energy efficiency within the private housing stock. Several indicators are produced by the NHER system

- **SAP** – Standard Assessment Procedure using information on appliances and insulation to profile energy efficiency. This permits the grading of properties on a score of 1-100. The current UK average score is 47, with construction to current building regulations level achieving a score of 65.
- **BEPI** – Building Energy Performance Index profiling dwelling performance on insulation. Ranging from 1 to over 100, a score of 100 signifies insulation standards at current building regulations.
- **CO₂** – Average annual emissions of Co₂ measured in tonnes.
- **ENERGY COSTS** – Average annual energy costs for domestic space and water heating and light.

11.2 The current SAP rating for private housing in the seven identified areas is measured at 49, just slightly above the national average of 47 for all private housing. The BEPI rating is measured at 74.



PRIVATE SECTOR HOUSE CONDITION SURVEY 2002

The lower quartile SAP rating for private housing is 41. 10823 occupied dwellings (24%) have a SAP rating of 40 or below.

11.3 Average annual Co₂ emissions are estimated at 5.99 tonnes resulting in total annual emissions of 264156 tonnes. Average annual energy expenditure is estimated at £590 per dwelling giving a total annual household energy bill of £26.06M. Domestic energy use among private households is estimated at 4.01M G.joules per annum.

11.4 Energy profiles are illustrated in Table 10 for all housing and also split between pre and post 1995.

ENERGY INDICATORS	ALL DWELLINGS	PRE-1995	POST-1995
Nher	5.7	5.6	8.4
Sap	49	47	74
Bepi	74	72	118
Co2 Emissions (tonnes p.a.)	5.98	6.07	3.93
Energy Use (G.j's p.a.)	90.68	92.11	55.60
Annual running Cost (£'s)	590	59.7	434
Lower Quartile Sap Rating	41	40	69

11.5 Home energy efficiency is influenced by both heating and insulation characteristics. Underlying the energy efficiency of private housing in the seven identified areas the following attributes apply:

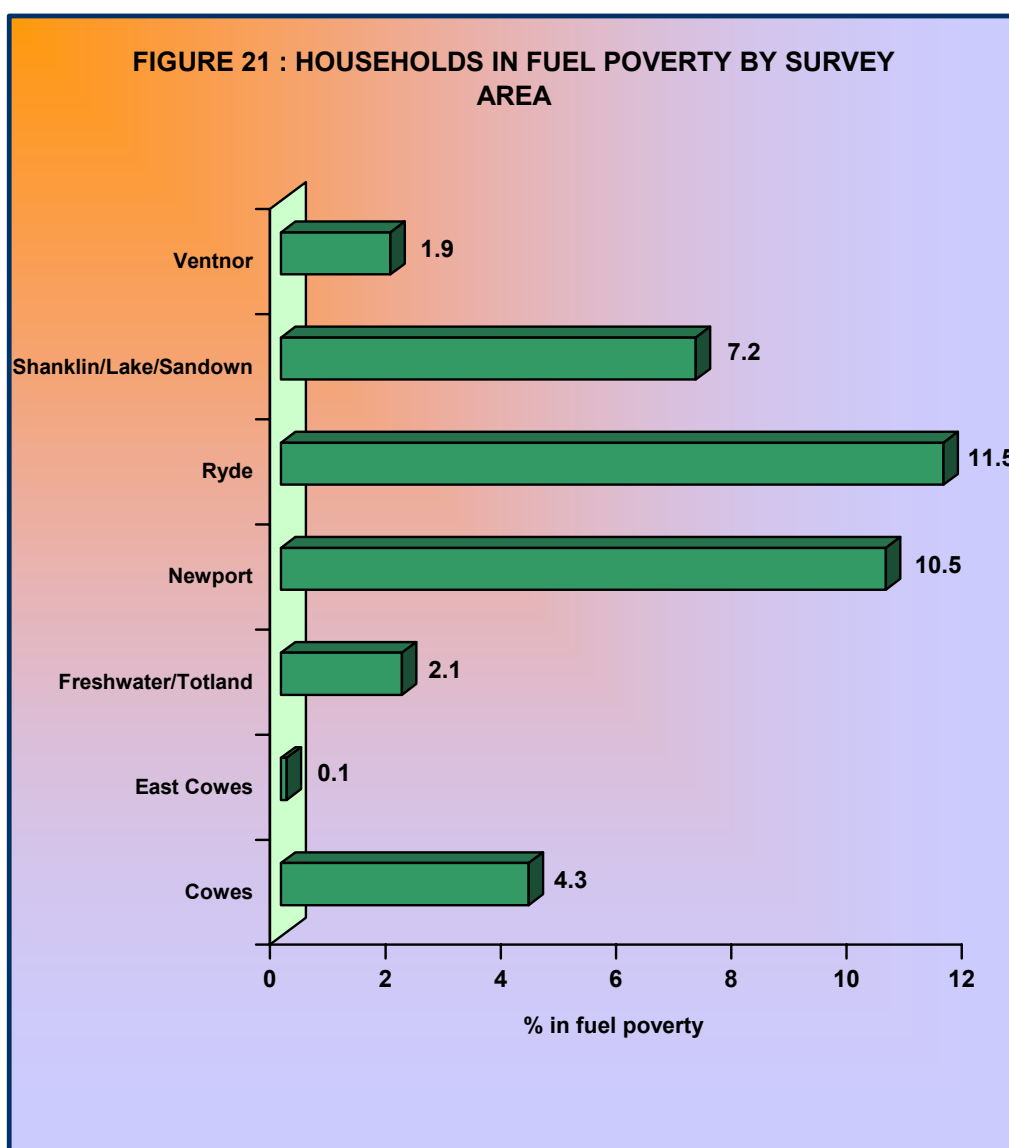
- 3200 dwellings (7.1%) lack any form of appropriate loft insulation, an additional 5030 dwellings (11.1%) contain loft insulation levels below 100mm. Evidence of enhanced insulation is however apparent. 10297 dwellings (22.9%) offer loft insulation to 100mm, 10658 dwellings (23.7%) to 150mm and 9288 dwellings (20.6%) to 200mm.
- 39096 dwellings (87%) offer no additional wall insulation since built. While the need for additional insulation decreases in modern properties against increasing building regulation requirements it should be recalled that 42% of private housing in the seven identified areas is of pre-1945 construction, and that solid wall construction will therefore be significant.
- 31377 dwellings (70%) are double glazed, the remaining 13644 dwellings (30%) offer single glazing.
- 39704 dwellings (88%) offer full or partial central heating systems. Mains gas represents the primary heating fuel in 40181 dwellings (89%).

11.6 Linking information on annual fuel costs from the energy survey to household income profiles provides an indicative pattern of fuel poverty among private sector households in the seven identified areas.

TABLE 10: FUEL POVERTY BY SECTOR AND HOUSEHOLD TYPE					
SECTOR	TOTAL HOUSEHOLDS	NOT IN FUEL POVERTY		IN FUEL POVERTY	
	No	No	%	No	%
AREA					
Cowes	433	4145	95.7	188	4.3
East Cowes	2854	2854	100.0	0	0.0
Freshwater/Totland	4243	4152	97.9	91	2.1
Newport	9407	8416	89.5	991	10.5
Ryde	11006	9705	88.2	1301	11.5
Shanklin/Lake/Sandown	9050	8400	92.8	650	7.2
Ventnor	3241	3180	98.1	61	1.9
TENURE					
Owner-occupied	35639	33526	94.1	2113	5.9
Private-rented	3784	3261	86.2	523	13.8
Housing Association	4669	4024	86.2	645	13.8
Other/Unobtainable	42	42	100.0	0	0.0
HOUSEHOLD TYPE					
Single Person	3345	3036	90.7	309	9.3
Single Parent	1922	1550	80.6	372	19.4
Small Adult	9465	8894	94.0	571	6.0
Small Family	8393	8179	97.4	214	2.6
Large Family	2003	2006	100.0	0	0.0
Large Adult	1959	1839	93.9	120	6.1
Elderly	15454	13974	90.4	1481	9.6
ECONOMIC STATUS					
Employed	23887	23179	97.0	708	3.0
Unemployed	2103	1547	73.5	557	26.5
Economically Retired	16899	15031	88.9	1869	11.1
Other Non-Active	1244	1096	88.1	148	11.9
MEANS TESTED BENEFIT					
No benefits received	23757	34919	95.0	1838	5.0
In Receipt of benefits	7377	5934	80.4	1443	19.6
ALL SECTORS	44134	40853	92.6	3281	7.4

11.7 Fuel poverty is usually defined by an annual expenditure on fuel in excess of 10% of annual household income. By this definition, 3281 households (7.4%) are in fuel poverty. Variations by housing sector and household type are interesting and illustrate higher relative levels of fuel poverty in

- Private-rented and Rsl dwellings.
- Newport and Ryde survey areas.
- Elderly and young single person households, households on low incomes and in receipt of benefits.



12.0 EMERGING ISSUES

12.1 The Housing Health and Safety Rating System (HHSRS) is a proposed replacement for the Fitness Standard (Section 604) and examines dwelling performance across 24 categories of risk. In seven identified areas the performance of private dwellings against this system is generally good although two general trends are of significance.

➤ *A significant proportion of the housing stock exhibits evidence of risk although the scale of risk is generally low.*

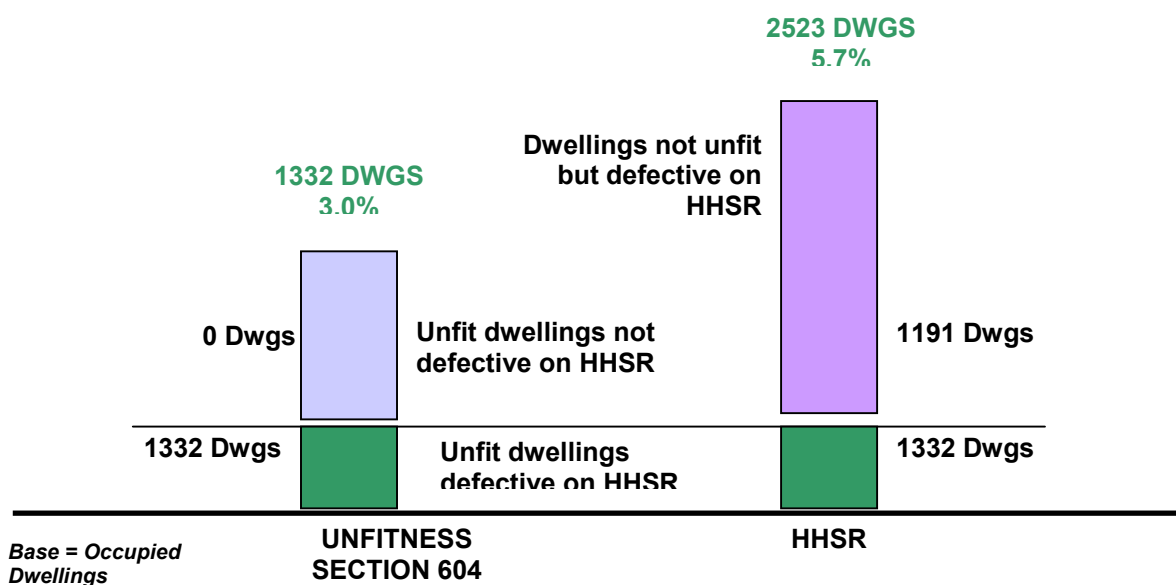
➤ *More significant risks are emerging across the housing stock particularly related to:*

- **Temperature (fuel poverty)**
- **Dampness/Mould**
- **Internal arrangement**
- **Deleterious Materials (asbestos, lead)**
- **Fire**

TABLE 12 : DWELLING PERFORMANCE AGAINST THE HOUSING HEALTH AND SAFETY RATING STANDARD				
INDICATOR	EXTENT OF RISK % DWELLINGS			
	None	Low	Moderate	High/Extreme
	%	%	%	%
INDICATOR				
Temperature	99.7	0.1	0.2	0.0
Dampness/Mould	99.4	0.5	0.1	0.0
Arrangement	99.8	0.1	0.1	0.1
Lead	99.9	0.0	0.1	0.0
Asbestos/Fibrous Material	99.9	0.1	0.0	0.0
Intruder Entry	99.8	0.1	0.2	0.0
Fire	98.9	0.1	1.0	0.0

12.2 Using an assumption that risks within the system will result in failure of the proposed standard it is possible to broadly compare dwelling performance on the HHSRS with the current standard of Fitness.

Figure 22: Dwelling Performance – Unfitness Section 604 and the Housing Health and Safety Rating System (Occupied Dwellings)



Introduction of the Housing Health and Safety Rating standard, under the above assumptions will impact on statutory housing problems. Currently, 1332 dwellings (3.0%) fail the Standard of Fitness for habitation. The introduction of the HHSRS will increase the number to 2523 dwellings or 5.7%. Of the 2523 dwellings projected to fail the HHSRS, 1332 dwellings are currently unfit. The remaining 1191 dwellings are not unfit and would be new failures under the Standard.

PRIVATE SECTOR HOUSE CONDITION SURVEY 2002

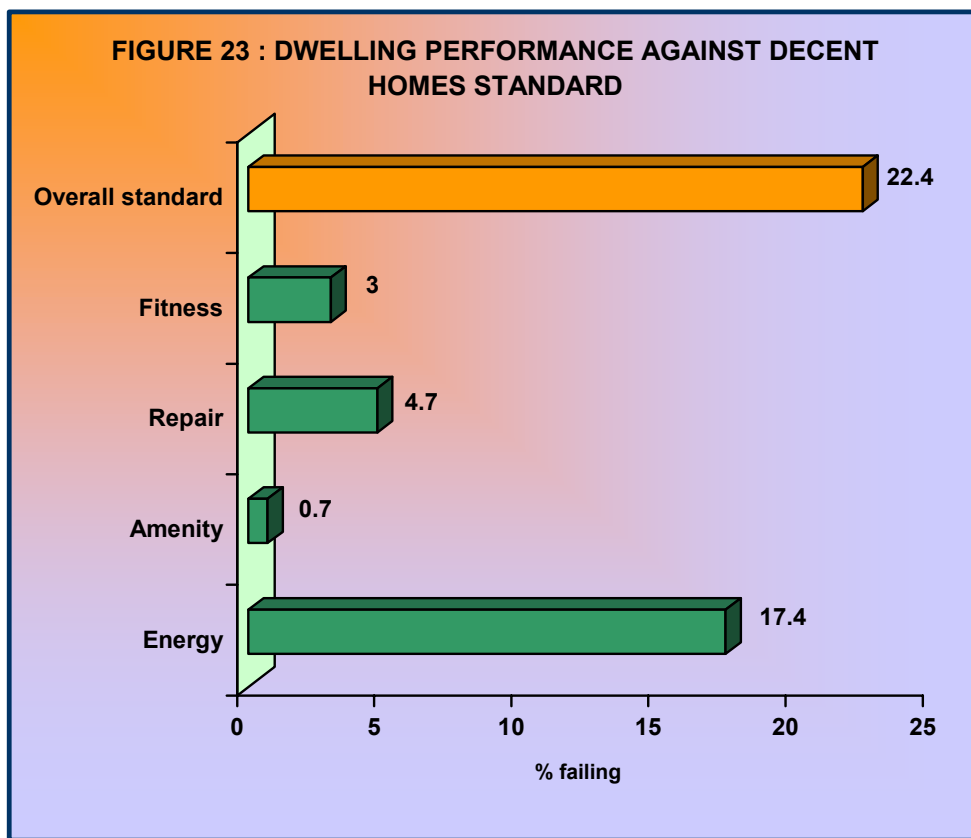
DECENT HOMES

12.3 The 'Decent Homes' standard recently introduced for public housing implies that decent homes will

- *Be fit for habitation*
- *Be in reasonable repair.*
- *Offer acceptable modern levels of amenity and facility.*
- *Be energy efficient.*

12.4 Within the private housing sector the survey estimates that 9886 occupied dwellings, or 22.4%, are non decent. The pattern of individual failure is:

- **Fitness** : 1332 dwellings non-compliant (3.0%)
- **Repair** : 2056 dwellings non-compliant (4.7%)
- **Amenity** : 307 dwellings non-compliant (0.7%)
- **Energy** : 7678 dwellings non-compliant (17.4%)



PRIVATE SECTOR HOUSE CONDITION SURVEY 2002

- 12.5 Properties failing the Decent Homes Standard exhibit a broad pattern across the seven identified areas although failure rates are still above average in the private rented and RSL sectors and in pre-1919 housing. At area level, highest rates of failure are recorded for Cowes and Freshwater/Totland.

TABLE 13: DWELLING PERFORMANCE AGAINST DECENT HOMES STANDARD BY HOUSING SECTOR					
SECTOR	OCCUPIED DWELLINGS	DECENT HOMES.....			
		Compliant		Non-Compliant	
	Dwgs	Dwgs	%	Dwgs	%
TENURE					
Owner-Occupied	35638	28557	80.1	7081	19.9
Private-Rented	3784	2556	67.5	1228	32.5
RSL/Other	4670	3093	66.2	1577	33.8
Unobtainable	42	42	100.0	0	0.0
DATE OF CONSTRUCTION					
Pre-1919	11572	8079	69.8	3493	30.2
1919-1944	6121	4728	77.2	1394	22.8
1945-1964	8228	5476	66.5	2753	33.5
Post-1964	18212	15966	87.7	2246	12.3
SURVEY AREA					
Cowes	4332	2773	64.0	1560	36.0
East Cowes	2854	2335	81.8	519	18.2
Freshwater/Totland	4242	3120	73.6	1122	26.4
Newport	9407	7684	81.7	1723	18.3
Ryde	11006	8535	77.5	2472	22.5
Shanklin/Lake/Sandown	9050	6969	77.0	2081	23.0
Ventnor	3242	2823	87.4	409	12.6

13.0 AREA HOUSING PROFILES

- 13.1 Key Housing Indicators**
- 13.2 Cowes**
- 13.3 East Cowes**
- 13.4 Freshwater/Totland**
- 13.5 Newport**
- 13.6 Ryde**
- 13.7 Shanklin/Lake/Sandown**
- 13.8 Ventnor**

14.0 CONCLUSIONS AND RECOMMENDATIONS

- 14.1 This report has detailed the findings to emerge from the survey of private sector dwellings and households within the seven identified areas. Overall the survey indicates that 42769 dwellings, or 93.0% are in satisfactory condition. The remaining 3001 dwellings, or 6.5% are in unsatisfactory condition due to unfitness and/or poor repair. 1429 dwellings were assessed as unfit for habitation representing 3.1% of private housing stock; an additional 1572 dwellings, or 3.4%, while not unfit experience poor repair.
- 14.2 Private housing conditions are better than the national and regional average. Nationally, 7% of private dwellings are estimated to be unfit; the equivalent figure for South-East England is %.
- 14.3 To improve unsatisfactory housing will incur costs of £11.49M. The survey has identified a number of key local issues within this investment framework which will need to be addressed in any strategic Council response to the survey findings. These include:

- ***Limited scope for group or area-based action against unsatisfactory dwellings with the emphasis of approach at an individual dwelling level. No area based clearance or renewal is recommended by the survey although smaller scale Group Repair schemes or renewal areas should not necessarily be excluded from strategy consideration.***
- ***An uneven distribution of physical housing problems across the housing stock with above average rates of unsatisfactory housing conditions in ...***

Vacant Dwellings

The Private Rented Sector

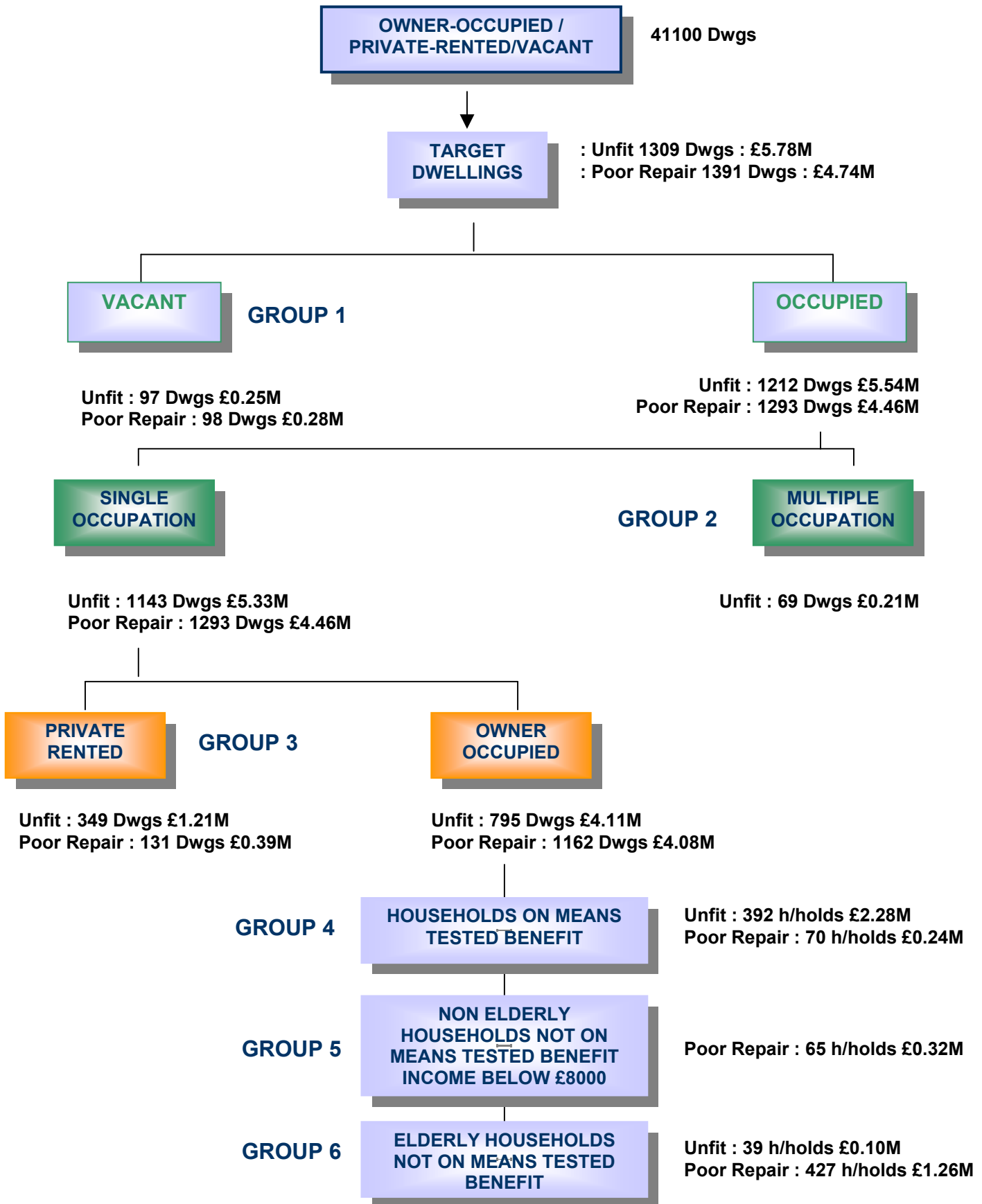
The Pre-1919 and Inter-War Housing Stock

- ***An uneven distribution of physical housing problems geographically across the Island with above average rates of unfit housing in Cowes and Ryde and higher rates of disrepair in Cowes, Shanklin/Lake/Sandown and Ventnor.***
- ***A strong correlation between physical housing condition problems and socio-economic disadvantage. Young and elderly households are particularly affected together with those on low incomes and means tested benefit.***
- ***A high level of household satisfaction with current housing circumstances, in spite of condition and which may mitigate against dwelling improvement.***

PRIVATE SECTOR HOUSE CONDITION SURVEY 2002

- 14.4 The survey provides a benchmark for the targeting of investment and for monitoring the impact of future housing strategies. In so doing the Council should also consider the dynamics of the housing market in general, and the strategic resource options available to it within its Housing Investment Programme and other funding sources. A potential framework for investment targeting is illustrated in Figure 24.

FIGURE 24 : INDICATIVE INVESTMENT FRAMEWORK FOR PRIVATE SECTOR HOUSING



GROUP 1 : VACANT DWELLINGS

Poor housing conditions are over-represented in the vacant housing stock. The survey estimates a total of 195 vacant dwellings in unsatisfactory condition, of which 97 dwellings are unfit. Estimated costs to repair/improve unsatisfactory vacant dwellings are £0.53M. While vacancy rates across the seven identified areas are low, survey data may provide an important input to any strategy on Empty Homes.

GROUP 2 : HMO's

An estimated 69 dwellings in multiple occupation are in unsatisfactory condition with general costs to repair and make fit estimated at £0.21M. The issue of utilising enforcement powers under current legislation is a matter for Council policy determination, although the overall incidence of multiple occupation is low.

GROUP 3 : PRIVATE RENTED SECTOR

Housing conditions in the private-rented sector have been previously discussed within this report as has the level of socio-economic disadvantage associated with the sector. The Council's housing renewal Grant policies, enforcement strategies and the methodology used to determine individual grant awards will influence the requirement for Council assistance. The total cost to repair/improve unsatisfactory dwellings in the private-rented sector is estimated at £1.60M.

GROUP 4 : RECIPIENTS OF MEANS TESTED BENEFITS

'Households in receipt of means tested benefit living in unfit or poor repair dwellings are most likely to be passported for grant assistance.'

- The survey reveals that 1957 owner-occupied households live in unsatisfactory dwellings. Total required expenditure for such households is estimated at £8.19M. Among this group, 795 households live in dwellings which are unfit.

GROUP 5 : HOUSEHOLDS WITH INCOMES LESS THAN £8000

‘Households with low incomes are likely to require support to improve and repair their dwellings.’

- The survey reveals that 65 owner-occupied households with incomes less than £8000 live in unsatisfactory dwellings. The total expenditure requirement is anticipated to be in the region of £0.32M

GROUP 6 : ELDERLY HOUSEHOLDS

‘Elderly households are most vulnerable to the effects of unsatisfactory housing and are likely to represent a significant call upon renewal investment resources’.

- The survey reveals that 39 owner-occupied elderly households not on means tested benefit occupy unfit dwellings. The total estimated expenditure requirement is in the region of £0.10M.
- In addition, a further 427 owner-occupied elderly households not on means tested benefit occupy dwellings in disrepair. This generates a total expenditure requirement of £1.26M

14.5 A new strategic framework for private sector housing investment is recommended within the Regulatory Reform Order. While incorporating the above elements, a key component of the new framework is the potential release of equity in owner-occupied homes to support repair and improvement. Elderly households living in dwellings in disrepair may represent an initial target for investigation.