



# Housing disrepair: Improving non-decent homes

A guide for local older people's  
forums and groups

## Purpose

This guide aims to provide the lay person with a brief overview of:

- the extent of housing disrepair in England
- what is meant by ‘non-decent’ homes and sources of technical information
- the impact of poor housing on older occupants
- action to improve existing homes
- potential opportunities to influence local decisions about addressing disrepair

## For Whom

This guide is part of a series which offers practical information and advice for local older people’s forums and groups who want to influence local policy, plans and actions in relation to housing and older people.

The guide, written by *Care & Repair England*, draws on the experience of members of the *Older People’s Housing Champions* network and a presentation given to the Champions in March 2019 by housing expert Helen Garrett of the *Building Research Establishment*.

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### About the Older People’s Housing Champions

The Older People’s Housing Champions is a network of older activists who support action by older people’s groups to improve housing and related services for an ageing population across England.

Website: [www.housingactionblog.wordpress.com](http://www.housingactionblog.wordpress.com)

Email: [housingchampionsnetwork@gmail.com](mailto:housingchampionsnetwork@gmail.com)

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# What needs to be done to improve current housing?

**The Older People's Housing Champions believe that there needs to be fresh impetus to address non-decent homes.**

Homes that are in good repair – which are safe, warm, comfortable and accessible – help people to live independently and well for longer.

*Tackling non-decent homes can reduce costs to the NHS through improved mental and physical health, including fewer falls and less cold related illness.*

**The Older People's Housing Champions Manifesto recommends the following actions:**

- There should be nationwide provision of practical, affordable housing repair and adaptation services – including home improvement agencies and handyman services – for older people in all housing sectors
- Small 'healthy at home' grants or low cost loans for essential repairs and improvements (including heating systems) should be made available for disadvantaged older people, resulting in benefits both for individuals and society
- Local authority house condition audits should be re-introduced, alongside private sector housing renewal programmes to tackle disrepair and prevent existing housing stock decline



# 1 Introduction

The quality and suitability of a person's home has a significant effect on their mental and physical health and wellbeing.

This impact can be even greater for older people, most of whom spend a greater amount of time at home than those of working age. Older people are also more likely to be living with the chronic health conditions that can be caused or exacerbated by poor housing.

Making sure that homes are in a good state of repair, warm, weather-tight, safe and secure is therefore an important aspect of public health and prevention policies.



<https://www.who.int/phe/infographics/House-air-pollution-L9-1200px.jpg?ua=1>

## 2 Housing conditions in England

### Context

After each of the two World Wars, and continuing up to the 1990s, national and local government undertook large scale programmes of housing renovation, area clearance and rebuilding to improve the standard of the national housing stock.

In 1918 the majority (77%) of households rented (76% private rental), with the remaining 23% owner occupied, and poor housing conditions (e.g. sanitation, disrepair) were widespread. There was a slum clearance programme during the 1930s, further clearance during the 1950s & 60s, alongside major initiatives to construct new homes after each of the World Wars (particularly post-WW2), with local councils tasked with building decent quality new homes at affordable rents, which replaced low quality, predominantly private-rented dwellings. By the early 1970s around half of households (HHs) lived in what is now referred to as social housing, half were home owners with the remaining few percent in private rented dwellings.



The 1980s and early 90s saw a large boost in public funding and policies to support home ownership (subsequently peaked at 70% of HHs in 2002). These government policies included increased funding for home renovation grants for individual home owners to bring substandard dwellings up to a basic 'fitness' standard, as well as area-based improvement programmes.

After decades of government backed policies, funding and housing regeneration initiatives, alongside economic and cultural shifts in terms of individual households' expenditure on home improvements, the housing stock today is of a significantly higher standard compared with even 30 years ago.

However, problems with the condition of the current housing stock remain, with some indications of a possible decline in standards in some areas. As well as a rising level of homelessness, growth of expensive, insecure private rented accommodation, a shortage of social rented homes, emergence of very poor quality 'new' homes e.g. as a result of permitted developments, and problems with housing finance for first time buyers, there are still 4.5m non-decent homes, a fifth of the total housing stock of 23.9m dwellings in England<sup>1</sup>.

Government has stated that it is committed to action to address homelessness, increase housing supply and support first time buyers. However, there is no policy to tackle the condition of the current housing stock. There has been no specific funding provided for housing authorities to address private sector disrepair since the total cessation, in 2010, of the capital grant payment from national to local government to support grants, loans and regeneration initiatives to improve existing homes.

### **From Unfit to Non-Decent**

Measuring the condition of the housing stock and tracking change over time is not as straight forward as it might first appear. Whilst the ten yearly national Census collected some information about the nature of the housing stock, the first systematic national sample survey of housing conditions took place in 1967 with the introduction of a *House Condition Survey for England and Wales*.

This first survey collected information about whether homes were:

- 'unfit' as defined in the Housing Act 1957
- had a bath or shower
- an indoor WC
- a wash hand basin
- hot and cold water supplied to a bath, a wash hand basin and a kitchen sink

This 1967 survey revealed that 25% of homes lacked one or more of these basic amenities. Some 2.5 million homes didn't have an inside WC.

A similar follow up survey was carried out in 1971 and then, from 1976 to 2001, a more in depth '*English House Conditions Survey*' (EHCS) was undertaken every 5yrs.

In 2001 a new measure of house conditions was introduced with the 'Decent Homes Standard' replacing the 'unfit' standard. In order to measure progress towards achieving the new Decent Homes Standard in existing stock the EHCS was carried out annually from 2002 to 2007. In 2008 the EHCS was scaled back and merged with another survey which together became known as the English Housing Survey. With each of these survey changes there were alterations to the extent of data collection and the sample size.



### What is a Non-Decent home?

The definition of a decent home was developed by government in the early 2000s as a measure of the condition of the housing stock. It was later defined in the Housing Act 2004 (updated in 2006).

The initial aim of Decent Homes was to set a standard that all social housing had to meet as part of a major programme of investment to improve the quality of social housing (council and housing associations) during the early 2000s. The Decent Home Standard also applies to private rented and owner-occupied properties, but local authorities' obligations and powers of enforcement differ across the three tenures.

### The Technical Standard

A dwelling is defined as 'decent' or 'non-decent' according to a set of technical measures, including whether or not it:

- has specific hazards that pose a threat to occupants' health or safety (*risk is measured using the Housing Health and Safety Rating System or HHSRS\**)
- is in a reasonable state of repair
- has reasonably modern facilities
- has efficient heating and insulation

A more detailed explanation of the definition and the HHSRS is included in Appendix A.

## Non-Decent Homes - trends, tenure and occupancy

*The English Housing Survey (EHS) Headline Report 2017* shows that there were an estimated 23.9 million dwellings in England, of which 4.5 million (19%) were non-decent (down from 7.7 million/35% in 2007). 2.6 million homes (11% of the housing stock) had a HHSRS Category 1 hazard (down from 23% in 2008).

### Tenure

The majority (2.8m) of non-decent homes are in the owner-occupied sector (63% of all non-decent), with social rented homes the least likely to be non-decent (516,000/11% of total), primarily due to the Decent Homes programme investment. The 2017-18 EHS tables reveal the following.

#### Non-Decent Homes (thousands)

	2006	2017
Owner occupied	5,316	2,817
Private rented	1,219	1,175
Social rented	1,135	516
All tenures	7,670	4,508

Source: EHS 2017-18 Annex Table 2.2

The main reason for homes failing the Decent Homes standard is the presence of a Category 1 hazard. The two commonest Category 1 hazards are falls risk and excess cold, both of which have a disproportionate impact on older occupants' health.

In 2017, 11% of the total housing stock had a HHSRS Category 1 hazard, down from 23% in 2008. Again, numerically the majority of Category 1 hazards are in the owner-occupied sector (1.7 million), then private rented sector (691,000) and lowest in social rented sector (234,000).

#### HHSRS Category 1 Hazard (thousands)

	2008	2017
Owner occupied	3,452	1,708
Private rented	1,013	691
Social rented	574	234
All tenures	5,039	2,633

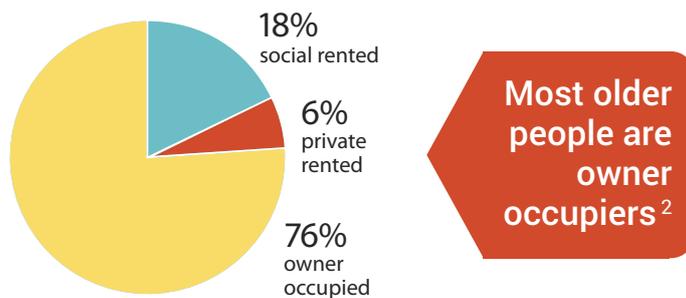
Source: EHS 2017-18 Annex Table 2.3

## Older People

There is a long history of older people being over-represented in substandard housing, from the time when homes were classified as unfit through to the current decent homes system.

At the time of writing this Briefing the EHS 2017-18 Live tables showing the breakdown of non-decent home occupancy by householder characteristics, including age, had not been published.

Analysis of earlier EHS primary data sources by age of household (Garrett & Burris 2015)<sup>2</sup> found that most older households are owner occupied (76%), and the majority of the non-decent homes lived in by older people are in the owner occupied sector (78%).



## Geographical differences

A recent report by the Smith Institute, *The Hidden Costs of Poor Quality Housing in the North*, revealed that there is a higher proportion of non-decent homes in the North of England (1.5m / 22% of homes), compared with London and SE (17%) and the England average (20%).

The majority of non-decent homes in the North (1 million) are owner occupied, with low income older home owners the most likely occupants of non-decent homes. 82% of all non-decent homes with someone aged 60 or over are owner-occupied (403,000), with the highest share in the North West (higher than in any other region). The numbers of older people in non-decent social housing is relatively low (10% of the total) reflecting the long term sustained improvement in the social housing stock. The proportion in private rented non-decent homes is also relatively low (8%).

“ *The distribution of health and well-being needs to be understood in relation to a range of factors that interact in complex ways. These factors include whether you live in a decent house.* ”

Sir Michael Marmot (2010) Fair Society, Healthy Lives: The Marmot strategic review of health inequalities in England post-2010.  
The Marmot Review



## 3 Health and Housing

### Costs of poor housing to the NHS

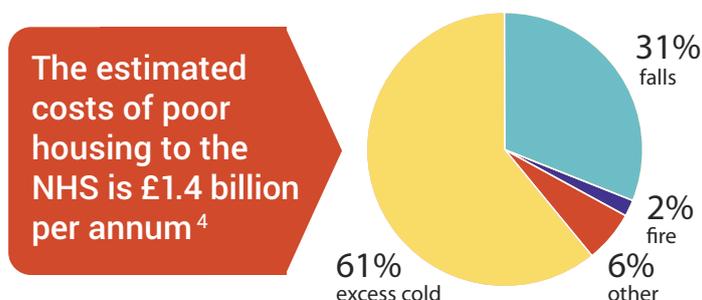
Non-decent homes can potentially cause or exacerbate many of the most common long-term health conditions, such as arthritis, heart and lung conditions, as well as increasing risk of accidents and injury e.g. as a result of falls.

*... some of the most significant public health gains can be achieved by focusing on the most cost-effective improvements to the poorest housing, usually occupied by the most vulnerable people.*

Graham Jukes OBE CFCIEH, Chief Executive,  
Chartered Institute of Environmental Health

The Building Research Establishment has carried out extensive analysis and modelling of the impacts on health and the costs to NHS that result from poor housing.

They estimate that the costs of poor housing to the NHS in first year treatment costs alone is £1.4 billion p.a. (Nicol et al, 2015)<sup>4</sup> and closer to £2 billion p.a. if all homes which have a significant HHSRS hazard are included.



## Falls and cold home related health impacts

As noted above, the main reason for homes failing the Decent Homes standard is the presence of a Category 1 hazard. The two commonest Category 1 hazards are falls risk and excess cold.

### Falls

The most common Category 1 hazards for those aged 65yrs and over are those associated with the risk of falls, with risk of falls on stairs the most common, followed by falls on the level, falls between levels, then falls associated with bathing.

Falls, the majority of which take place in older people's own homes, are the most common cause of injury and subsequent death in the older population. For the NHS, falls are high volume and costly, whilst for individuals the impact is often life changing. Around a third of all people aged 65 and over fall each year, increasing to half of those aged 80 and over (NICE, 2013).

**A&E departments treat a disproportionate number of older people, particularly those aged over 70, who have fallen in their home.**

- There are 255,000 falls-related emergency hospital admissions in England per year among people aged over 65.
- Hip fracture is the most common serious injury in older people – 65,000 presented to hospitals in the UK in 2016.
- The total cost of fragility fractures to the UK has been estimated at £4.4bn, which includes £1.1bn for social care. Hip fractures account for around £2bn of this sum.



BRE Photo Library

## Cold homes

Cold homes are the next most common Category 1 hazard. Cold homes exacerbate a range of health problems e.g. chronic obstructive pulmonary disease (COPD), arthritis etc and increase risk of an acute episode e.g. stroke, heart attack.

Living in a cold home is determined not only by the thermal performance of the property (insulation standards, quality of the heating system etc.) but also the ability of the householder to afford to keep their home warm, i.e. linked to income and fuel poverty, as well as individual decision making (e.g. how people prioritise expenditure – the food vs fuel dilemma). However, a home that is efficient to keep warm will have lower heating costs and hence increase the likelihood that the occupant will maintain an adequate temperature to minimise health risks.

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### Older people are not universally well off.

- 1 in 6 pensioners live in poverty
- Over 60% are owner-occupiers<sup>5</sup>



## 4 Action to improve existing homes

As noted above, capital funding from national government specifically paid to local authorities to meet the costs of improving existing housing ceased in 2010. However, local authorities' legal obligation, albeit limited, to tackle non-decent homes has continued.

### Owner Occupied Homes

Local authorities have a general duty to carry out 'appropriate enforcement action' to address unsatisfactory housing conditions (see box below).

There are no longer any mandatory grants for low income homeowners who need financial assistance to help with the costs of making their homes decent. However, local authorities do have discretionary powers to provide people in poor housing with financial and practical help to address disrepair (e.g. grant, loan, directly funded housing service etc).

#### **Poor Housing: Local Authority Duty** (under the Housing Act 2004)

The local housing authority has a general duty to carry out appropriate enforcement action should they become aware of unsatisfactory housing conditions in their area. For category 1 hazards one or more of the following options must be pursued – an improvement notice, a prohibition order, a hazard awareness notice, emergency remedial action, emergency prohibition order, demolition order or including the property in a clearance area. Reasons for selection of the most appropriate enforcement action must be provided e.g. based on the interests of the current occupant(s) or potential occupant(s), the severity of risk, the views of the occupant.

In the face of council funding constraints, for cases that involve individual older owner occupiers whose properties do not detrimentally affect neighbouring properties and who neither have the will nor money to rectify disrepair or hazards, a hazard awareness notice is most often the option selected. This notice will confirm property defects and hazards and how they can be remedied and it will then be left with the owner as to whether or not they act on such a notice.

### Local Authority Owned Homes

A local authority landlord has an obligation to meet the Decent Homes Standard in all of its rented properties. A tenant who considers that their council landlord has failed to meet the Decent Homes Standard can lodge a complaint to their landlord (the local authority) and if they remain dissatisfied instigate a private action against them or escalate their complaint to the *Housing Ombudsman*.

## Rented Homes (Private and Housing Association)

The local housing authority can take action to address non-decent rented property, and has the same enforcement powers under the Housing Act 2004, as set out above.

In addition, Section 10 of the Landlord and Tenant Act 1985 (as amended) specifies the scope of property factors relevant to the landlord's obligations with regard to the physical state of the rented home which includes poor condition, damp, natural light, ventilation, hot/cold water, facilities for cooking/preparation of food plus the 29 hazards assessed by the HHSRS.

A recent new law, The Homes (Fitness for Human Habitation) Act 2018, obliges all landlords (private and social) to make sure that the homes that they let meet a basic minimum standard, including being free of HHSRS Category 1 Hazards.

The 2018 Act does not impose any new obligations on the landlord but instead offers a remedy for eligible tenants to seek a breach of contract through a Court Order which can then specify the removal of the hazard (and possibly an award of damages). For further details see this information from [Shelter](#).

## Home Improvement Agencies and Handyperson Services

In the 1980s a new service model emerged which supported low income older home owners who needed practical and financial help to carry out essential home repairs and adaptations – home improvement agencies (HIAs), called at that time 'Care & Repair' or 'Staying Put'. In 1987 grant aid from central government underpinned large scale expansion of HIAs under the Assisted Agencies initiative.

These early agencies employed caseworkers and technical officers to help older and disabled people whose homes were in need of repairs and modernisation. They helped low income older people find the money to pay for essential works (e.g. making applications for grants, loans, charitable donations etc.) then employ reliable builders and oversee the necessary repairs and improvements. They also helped to prevent older people being swindled by unscrupulous builders, some employed their own 'handyperson' to carry out smaller works, others offered help to move, gave financial advice to maximise income and linked older people to wider support services (hence the 'Care & Repair'). Today there are only a few Care & Repair agencies left offering this breadth of provision.

There are an estimated 150 HIAs, although most primarily assist those entitled to home adaptations grants and no longer offer help with housing repairs and the wider care and support assistance described above. In the face of reduced funding some are also developing social enterprises to try to fill the gaps.

## Manchester Care & Repair (MC&R)

This independent charitable agency which still offers the wide range of free and low-cost help with repairs, maintenance and adaptations for disadvantaged home owners including:

- A free handyperson service for small practical tasks in the home
- A home visit from a trusted caseworker offering advice and support with finding a wide range of services, welfare benefits etc.
- Advice on home safety and falls prevention with remedial action
- Technical support with home repairs

MC&R are contracted by Manchester hospitals to contact every older person who is discharged from hospital to check that they have what they need, that their home is safe and warm, and to offer the above services. MC&R have access to emergency welfare grants to meet urgent needs such as emergency boiler / heating / hot water repairs, home adaptations to reduce risk etc.

The City Council operates an innovative, discretionary grant / loan scheme to support disabled and/or vulnerable residents who have urgent health related housing repair needs. When MC&R identify people with significant health conditions whose homes are potentially detrimental to their health (e.g. defective heating, leaking roof, damp etc.) there is a simple, fast track system in place to process the application and MC&R organise the building works.

## 5

## The Older People's Housing Champions' call for action to improve current homes

The national *Older People's Housing Champions* have published a detailed *Housing Manifesto* plus a *short version* with infographics about housing and ageing.

These include a call for action to improve the current housing stock, specifically:

- nationwide provision of practical, affordable housing repair and adaptation services – including home improvement agencies and handyman services for older people in all housing sectors
- small 'healthy at home' grants or low-cost loans for essential repairs and improvements (including heating systems) to be made available for disadvantaged older people
- re-introduction of local authority house condition audits alongside private sector housing renewal programmes and action to tackle disrepair and prevent existing housing stock decline.

### Local examples of Older People's Housing Manifestos and Housing Strategies

*Leeds Older People's Forum* wrote their own Housing Strategy which says this about current homes

[Page 2] *The provision of trustworthy, reliable and affordable practical services is essential to promote independent living and improve the health and wellbeing of the residents across tenures. Access to a range of services, including handyman, falls prevention, assistive technology, home security improvements, minor adaptations, essential repairs, improvements in insulation and heating systems will have the most impact on health and wellbeing and improve people's ability to remain independent and engaged in their community. Access to rapid home adaptations and repairs to avoid a crisis is essential.*

*Greater Manchester Older People's Network* produced a local Housing Manifesto. This includes a list of proposals to improve existing housing:

- *We need access to trustworthy, reliable and affordable repairs and maintenance including handyman services and home improvement agencies for all housing sectors.*
- *We need easy access for all to adaptations and aids that are delivered quickly and efficiently across all tenures without the obligation to move if our home is adaptable.*
- *We need support for those home owners with limited resources to maintain and keep their homes warm, safe and in good repair so they can remain safe, well and independent.*

## 6 Fresh impetus to address non-decent homes

The growth of 'Care & Repair', 'Staying Put' and other home improvement agencies (HIAs) during the 1980s and 90s, combined with creation of successful national schemes to reduce housing disrepair (including introduction of means tested, full cost home repair grants, minor works grant, disabled facilities grant etc.) resulted in targeted housing help for some of the most disadvantaged and vulnerable older people living in the worst homes.

Today, the majority of older households (76%) are owner occupiers and 78% of the older people living in non-decent homes are home owners. However, there are no specific national policies or strategies to reduce the extent of poor housing in the private sector.

What is starting to drive a debate about, and in some instances action to address, the issue of an ageing population living in substandard housing are the costs to the NHS that arise from unsatisfactory housing conditions.

In addition, there is growing recognition of inequality which is related to many related aspects of housing in later life, including life expectancy/healthy life expectancy, incidence of long-term health conditions, income, housing equity, alternative housing options etc.

One example of this growing interest is the work by the Northern Housing Consortium (report noted above) which has galvanised the NHC to consider how it might bring together stakeholders, including northern social housing providers and others, to consider how to address this issue.

Added impetus is also anticipated from the Centre for Ageing Better which, in its new 10 year plan, has set a goal to reduce the number of older people living in non-decent homes, with the aim of ensuring that... *'more people enter later life in safe and accessible homes that will support them to live independently for as long as possible, particularly low-income homeowners and private renters'*. C&RE is involved in discussions about how best to achieve these objectives.

Other related developments which might help to increase the profile of this issue and stimulate policy change include:

- *The Ministry of Housing and Local Government's Select Committee's 2018 Inquiry into Housing for Older People*, which called for expanded coverage so that there is access to an HIA and a handyperson service in every local authority area
- **2019 APPG (Older People) Housing Inquiry** (report due Summer 2019)
- *The 2019 NHS Long Term Plan* which emphasises the importance of prevention and increasing delivery of health care at or closer to home
- *Government's wider Prevention Vision* including an anticipated new Prevention Strategy
- **Integration across health and care (to potentially include housing)** – with the expected continuation of the Better Care Fund

# Decent Home Definition and Guidance

The official government technical definition and guidance is available at <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

## DEFINING A DECENT HOME

In summary, a home is classified as Decent if:

### A. It meets the current statutory minimum standard for housing

*Dwellings which fail to meet this criterion are those containing one or more hazards assessed as serious (a 'Category 1' hazard) under the Housing, Health and Safety Rating System (HHSRS) [explained below].*

### B. It is in a reasonable state of repair

*Dwellings which fail to meet this criterion are those where either:*

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

*OR*

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

*Key building components include defective external walls; roof; windows/doors; chimneys; central heating boilers; gas fires; storage heaters; plumbing; and electrics.*

**Other** building components examples include

### C. It has reasonably modern facilities and services

*Dwellings which fail to meet this criterion are those which lack three or more of the following:*

- *a reasonably modern kitchen (20 years old or less);*
- *a kitchen with adequate space and layout;*
- *a reasonably modern bathroom (30 years old or less);*
- *an appropriately located bathroom and WC;*
- *adequate insulation against external noise (where external noise is a problem); and*
- *adequate size and layout of common areas for blocks of flats.*

*A home lacking two or fewer of the above is still classed as decent, therefore it is not necessary to modernise kitchens and bathrooms if a home meets the remaining criteria.*

#### D. It provides a reasonable degree of thermal comfort

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

*It should be noted that, whilst dwellings meeting criteria B, C and D are likely also to meet criterion A, some Category 1 hazards may remain to be addressed. For example, a dwelling meeting criterion d may still contain a Category 1 damp or cold hazard.*

### The Housing, Health and Safety Rating System (HHSRS)

The Housing, Health and Safety Rating System (HHSRS) is a risk-based assessment tool which is used by environmental health officers to assess the risk (the likelihood and severity) of a hazard in domestic homes to the health and safety of occupants or visitors.

**‘When environmental health officers (EHOs) inspect a dwelling using the HHSRS they look for any risk of harm to an actual or potential occupier of a dwelling, which results from any deficiency that can give rise to a hazard.<sup>2</sup> They judge the severity of the risk by thinking about the likelihood of an occurrence that could cause harm over the next twelve months, and the range of harms that could result. The EHOs make these judgements by reference to those who, mostly based on age, would be most vulnerable to the hazard, even if people in these age groups are not actually living in the property at the time’.**

From a government briefing about HHSRS available [here](#).

Properties are assessed using a framework of 29 hazards. By far the most common HHSRS assessed Category 1 Hazards identified in the English Housing Survey are risks to occupants & visitors because of excess cold and falls risk.

- 1 Damp and mould growth
- 2 Excess cold
- 3 Excess heat
- 4 Asbestos (and MMF)
- 5 Biocides
- 6 Carbon Monoxide and fuel combustion products
- 7 Lead
- 8 Radiation
- 9 Uncombusted fuel gas
- 10 Volatile Organic Compounds
- 11 Crowding and space
- 12 Entry by intruders
- 13 Lighting

- 14 Noise
- 15 Hygiene, Sanitation and Water Supply
- 15 Domestic hygiene, Pests and Refuse
- 16 Food safety
- 17 Personal hygiene, Sanitation and Drainage
- 18 Water supply
- 19 Falls associated with baths etc
- 20 Falling on level surfaces etc
- 21 Falling on stairs etc
- 22 Falling between levels
- 23 Electrical hazards
- 24 Fire
- 25 Flames, hot surfaces and materials
- 26 Collision and entrapment
- 27 Explosions
- 28 Position and operability of amenities etc
- 29 Structural collapse and falling elements

The detailed technical guides to HHSRS are available [here](#).

#### **Disclaimer**

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## About Care & Repair England

Care & Repair England is an independent charitable organisation (Registered Society with Charitable Status Reg No 25121R) established in 1986 which aims to improve older people's housing. It aims to innovate, develop, promote and support practical housing initiatives and the related policy and practice which enable older people to live independently in their own homes for as long as they wish, particularly for older people living in poor or unsuitable private sector housing.

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