

Home and dry

The need for decent
homes in later life

March 2020



in partnership with:

Acknowledgements

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Centre for Ageing Better

The UK's population is undergoing a massive age shift. In less than 20 years, one in four people will be over 65.

The fact that many of us are living longer is a great achievement. But unless radical action is taken by government, business and others in society, millions of us risk missing out on enjoying those extra years.

At the Centre for Ageing Better we want everyone to enjoy later life. We create change in policy and practice informed by evidence and work with partners across England to improve employment, housing, health and communities.

We are a charitable foundation, funded by The National Lottery Community Fund, and part of the government's What Works Network.

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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Foreword

Our homes provide so much more than just a roof over our heads. A safe, accessible and warm home helps to enable our participation in society, providing a stable and safe environment for us to flourish. In contrast, a cold, hazardous home is a serious risk to a person's health and can cause or worsen a large number of health conditions such as arthritis, respiratory or mental health illness, as well as increasing the risk of a stroke or heart attack. The implications are wide-ranging: from life-changing and potentially fatal consequences for the people living in these conditions to ongoing, avoidable demand on the NHS and other public services. It is estimated that the cost of poor housing to the NHS alone is £1.4 billion a year.

Significant progress has been made in reducing the number of homes classed as non-decent across England. However, between 2012 and 2017, the proportion of people aged 75 or older living in a non-decent home actually increased. And in homes occupied by people of all ages, we are not seeing the rate of improvement that existed a decade ago. This means that without action, millions of people will continue to live in conditions that put their health and wellbeing at risk.

There is, however, much we can do to address the situation. Poor quality housing is not an inevitability. Tackling the issue requires a coordinated approach from policy-makers and practitioners at all levels and across sectors. At Public Health England we are committed to playing our part. We have recently published a number of resources to support this agenda, including support to improve planning processes and tools that enable local areas to estimate the number of local people who might be at risk of cold-home-related deaths and illnesses, materials for healthcare professionals who visit people in their homes and the 'Improving health and care through the home: MOU'.

What people look for from later life is a comfortable home that suits their needs, to be financially secure, be in good health, remain independent and connected to friends and family. We all need to take early action to prevent the onset of poor health due to housing, rather than simply treat people when they become unwell. It must be in all of our interests to work together to tackle poor-quality housing in our communities.



Duncan Selbie

Chief Executive of Public Health England





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Executive summary

The evidence is unequivocal: warm, safe and accessible homes are critical to the nation's health and wellbeing.

Poor housing can create or worsen health conditions, reduce a person's quality of life, cause poverty and even premature death. With England having the oldest housing stock in Europe, leadership from government, housing and charity sectors is urgently needed to stem the poor housing crisis, which is endangering the lives of millions and putting significant strain on the NHS.

The vast majority of people will live all, or nearly all, of their lives in ordinary housing (i.e. homes that were not built specifically for a particular age group). With 80% of the homes that people will be living in by 2050 already built (Boardman et al, 2005), the condition of existing housing is critical in determining quality of life for people of all ages. For older people, the issue becomes even more crucial to ensuring that they can live in homes that enable them to be independent, and lead healthy and fulfilling lives.

The risk of living in poor quality housing is not shared equally across our society; there are some groups of people who are more likely to experience poorer housing and have fewer alternative options available to them.

Analysis of the English Housing Survey conducted for this report reveals that there are 4.3 million non-decent homes in England, almost half of which are lived in by someone over the age of 55.

After decades of improvements and year-on-year decreases in the number of non-decent homes, the rate of improvement is stalling for all ages. In the case of households headed by someone aged over 75 years old, the trend has actually reversed and the number of non-decent homes has risen from 533,000 in 2012 to 701,000 in 2017. This age group are also disproportionately likely to be living in a non-decent home compared to younger age groups (more than 1 in 5 of over 75 year old households).

The most common reason for homes to be classified as non-decent is the presence of a serious hazard that poses a risk to the occupants' health or safety, such as excess cold or a fall hazard. Over a million over 55s are living in a home with at least one such problem. In addition, 15% of all wheelchair users of all ages live in a non-decent home.

The cost of non-decent homes in England to the NHS is estimated at around £1.4 billion per annum for all ages (Nicol et al, 2015). New analysis for this report shows that the NHS spends £513 million alone on first year treatment costs for over 55s living in the poorest quality housing.¹ An investment of £4.3 billion could repair all these homes – a cost that would be paid back in just over eight years, and would immeasurably improve the quality of life for millions of people, now and in the future.

The majority of housing in poor condition is owned by the people living there (known as owner-occupied, as opposed to rented), particularly among over 55s. Some 78% of non-decent homes headed by someone in this age group are owner-occupied. Many who were able to afford to buy houses as a result of changes to national housing policy and financial products in the 1970s and 80s are now in or reaching retirement, living on, or anticipating limited pensions. As a result, many are struggling to maintain or repair those homes. Our research shows that two million households headed by someone aged 65 and over find it difficult to heat their homes.

Broken down, the cost of addressing our nation's poor housing condition is relatively affordable: around one third of all non-decent homes could be repaired for £1,000. Previous funding to address housing disrepair, such as means-tested grants for lower income homeowners, has been withdrawn in recent years. In 1983-84 the national allocated funding for private-sector housing improvement and repair was £1.1 billion. By 2010-11 this was down to £317 million, and then ceased completely the following financial year.

Although people on a low income are more likely to live in non-decent homes, the ability to pay for repairs is not the only challenge. For some, there are practical and health challenges that impact their ability to organise building works, access to impartial information and advice, and receive technical assistance. Others face particular challenges due to the poor standards of the original construction of their home.

The research conducted for this report also noted that there are noticeable differences between the three tenure types: home owners, private and social renters. The majority of people living in a non-decent home are home owners (2.8 million), followed by the private rented sector (1.1 million), which has the highest proportion of non-decent homes (one in five).

The absence of any national policy concerning the condition of such an important national asset as our housing is a matter of growing concern.

¹ Modelling is based on the most common cause of non-decency - Category 1 hazards

In the owner occupied sector there are no policies or drivers for improvement. Consequently, this is the area with the greatest need for strategic action and the largest potential for significant lasting improvements, particularly with regard to health impacts and preventing housing decline as people age.

Our research and analysis highlights the need for urgent government action to address housing stock quality as part of an overhaul of its national housing policy, with a focus on the people and places most at risk.

We recommend the following priorities:

- Making the improvement of thermal standards in current homes a central tenet of national government policy around energy efficiency and the environment
- Create and support new mechanisms to enable low-income homeowners, particularly those with health conditions to bring homes up to basic standards of decency
- Giving local authorities power, resources and capacity to address non-decent homes in their communities, including taking action against landlords and effective support for retrofit and area renewal
- Local and national government embedding action on housing quality as an outcome in all health and care integration, prevention and improvement initiatives
- Working with industry and other stakeholders to expand the number of trusted and affordable financial products available for homeowners alongside trusted, impartial financial information and advice
- National and local government, housing associations and the voluntary and community sector working together to improve the availability of independent housing information and advice
- National and local government ensuring the availability of, and access to, organisations that support homeowners to maintain and improve their homes, such as home improvement agencies, handy person services and energy efficiency schemes
- Ensuring that there is sufficiently detailed local data to enable targeted action, including reviewing the sample size of the English Housing Survey to allow for more granular analysis that would enable targeted and strategic action (e.g. by region).

This report marks a continued commitment from the Centre for Ageing Better and Care & Repair England to ensure that people's homes are not a barrier to enjoying later life. It forms part of our growing evidence base and strategy to influence and shape housing policy and industry practice, at both a national and local level, to deliver urgently needed change.



Section 1

Introduction



The evidence is unequivocal: warm, safe and accessible homes are critical to health and wellbeing.

Poor housing can cause or worsen health conditions, reduce a person's quality of life, exacerbate inequalities and can even result in premature death (World Health Organisation, 2018). Despite this evidence, an estimated 10 million people in England are at risk because they live in a poor-quality home. This is the equivalent of 4.3 million homes, close to half of which are homes lived in by someone over 55 years old² and a million with at least one child.

The population of England is ageing rapidly. Homes where the oldest person is aged over 85 are now the fastest growing household type and by 2043 it is estimated that the number of people over the age of 65 will increase by 30% to around 16 million (ONS, 2018). This longer life should be a cause for celebration but the reality is that people in later life are more likely to live in homes that need repairs and modifications, and there has been an increase in

² Unless otherwise stated, all analysis and figures in this report is taken from the English Housing Survey (2017). Data presented by age in this report use the Household Reference Person (HRP) as collected in the English Housing Survey. This is the individual who has been chosen to complete the survey on behalf of the household. In the report, we also describe this as the 'head of the household'.

the number of people over 75 living in homes that endanger their health, independence and ability to enjoy later life.

The main cause of accidental injury related deaths amongst older people are falls in the home (NHS, 2019; World Health Organisation, 2007), many of which could have been prevented by simple repairs. Similarly, a cold home can worsen the impact of many of the most common long term health problems experienced by older people (such as arthritis and respiratory conditions) as well as increase the risk of a stroke or heart attack and exacerbate mental health problems (such as depression) (NICE, 2015). It is estimated that the additional demand poor housing creates on the NHS costs £1.4 billion per annum (Nicol et al, 2015). This is a significant contrast to the average cost of repairing a home to a decent standard,³ which is £2,866 (as discussed in Section 5).

Whilst the current state of much of our housing is a national scandal, there is a long history of successful action to improve housing conditions (Turkington and Watson, 2014). For example, in 1967 2.5 million homes did not even have an inside toilet and around a quarter lacked at least one basic amenity (toilet, hand basin, bath/shower, hot and cold water supplied to kitchen sink or bathroom). Central heating was a luxury for a minority and most homes were hard to heat, often reliant on a coal fire or single fixed heating source, such as an electric or gas fire (Department for Communities and Local Government, 2017). After 50 years of housing regeneration, renewal and retrofit programmes supported by national capital funding and led by local housing authorities, these very poor housing conditions are now rare.

Unfortunately, in recent years the speed at which housing conditions are being improved has, at best, stagnated or is, at worst, showing signs of decline for some groups, particularly homeowners aged 75 and over (Hackett, 2018).

³See Section 2 for a definition of the Decent Homes Standard.

Housing as a key determinant of health

Housing is a key determinant of health, with the supply, quality and design of homes all impacting on population health and wellbeing. According to the World Health Organisation:

- Structurally deficient housing increases the likelihood that people slip or fall, increasing the risk of injury.
- Poor accessibility to their home puts disabled and elderly people at risk of injury, stress and isolation.
- Housing that is insecure, sometimes due to affordability issues or weak security of tenure, is stressful.
- Housing that is difficult or expensive to heat contributes to poor respiratory and cardiovascular outcomes.
- High indoor temperatures can cause heat related illnesses and increase cardiovascular mortality.
- Indoor air pollution is connected to a wide range of non-communicable diseases, harms respiratory and cardiovascular health, and may trigger allergic and irritant reactions, such as asthma.
- Crowded housing increases the risk of exposure to infectious disease.
- Inadequate water supply and sanitation facilities affect food safety and personal hygiene, and therefore lead to the development of communicable diseases.

(World Health Organization, 2018)

Housing and ageing

The vast majority of people will live all, or nearly all, of their lives in ordinary housing that was not built specifically for a particular age group (contrary to commonly held assumptions that most older people live in specially designed retirement housing or care homes). This includes 96% of today's over 55 year old households who live in mainstream homes (Garret and Burris, 2015). With 80% of the homes that people will be living in by 2050 already built (Boardman et al, 2005), the condition of mainstream housing is absolutely critical in determining the quality of life for people of all ages, and particularly for people in later life with health and mobility problems who spend the majority of their time at home.

Older people, like people of other age groups, live in a diverse range of homes, including terraced houses, flats, semi-detached and detached properties. How well these places support a person's health and wellbeing is affected by the quality of the design, construction and maintenance of the property, as well

as its location. The challenges faced by the housing stock in England are partially explained by the fact that the country has some of the oldest housing stock in Europe, with 20% of homes built before 1919. While all homes require ongoing investment to repair and renovate them over time, retrofit costs are likely to be higher for older homes that have not been well maintained.

In addition to the age of the home, it is also important to note that housing tenure has changed significantly over the past century in response to government fiscal and housing policies and socio-economic conditions. Before the start of the transformation of housing in England at the end of the 19th Century, around 90% of people were tenants. Today most homes are owner occupied, with the highest levels of ownership amongst older age groups. This means that for the foreseeable future, the majority of people will retire as homeowners, albeit there is a rising percentage living in private rented accommodation and a decreasing proportion in social rented homes.⁴ This is important to note because unlike social or private rented tenants, home owners have sole responsibility for funding any necessary repairs.

Our housing stock is a crucial national asset that underpins the health of the population, impacting on nearly all aspects of our lives (Marmot et al, 2020). A lack of action to address disrepair will have far reaching consequences.

About this report

This report uses both previously published and new analysis by the Building Research Establishment (BRE) of the latest English Housing Survey (EHS) data (collected in 2017 and published in 2019). The aim of this report is to provide an overview of housing conditions in England, particularly in the context of population ageing, to inform the policy and practice that relates to ageing well at home.

This is a joint publication between the Centre for Ageing Better and Care & Repair England. Both BRE and Care & Repair England were commissioned by the Centre for Ageing Better for their contributions to this report.

⁴ Social rented housing, usually owned by councils and housing associations, provides more secure accommodation at rents below market rates.

Section 2

The quality of homes in England



The Decent Homes Standard was developed by government in the early 2000s as a measure of the condition of the housing stock.⁵

It was initially created to set a minimum standard for social housing as part of a major programme of investment to improve the quality of council and housing association properties. It was later defined in the Housing Act 2004 (updated in 2006). 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.

⁵The full definition and guidance is available at: <https://www.gov.uk/government/publications/a-decent-home-definition-and-guidance>

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

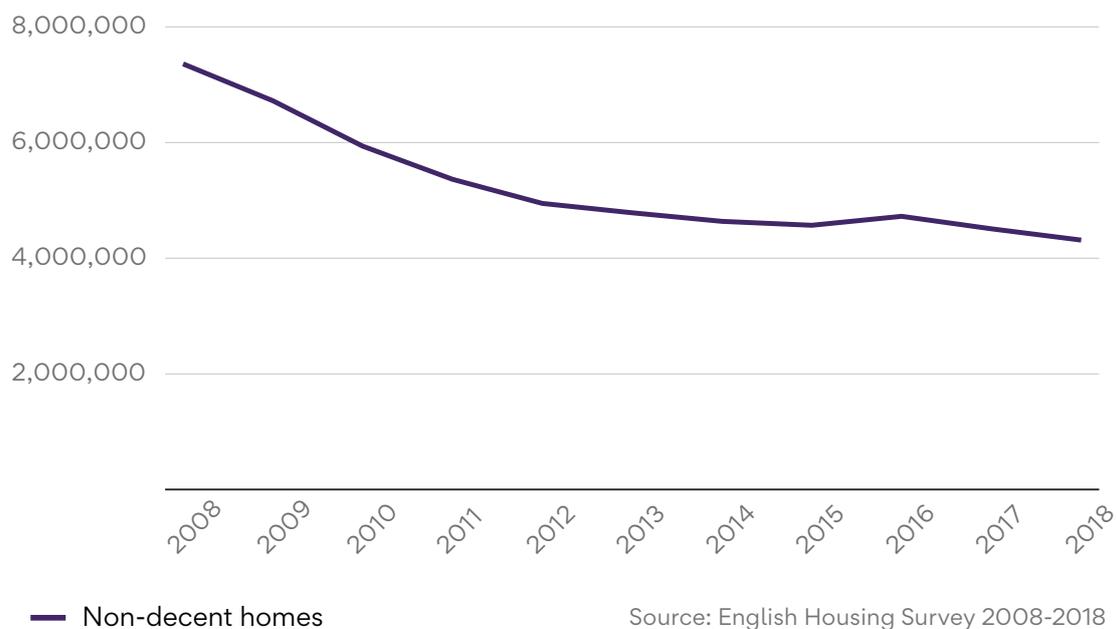
1. Has specific hazards that pose a threat to occupants' health or safety (risk is measured using the Housing Health and Safety Rating System (HHSRS)).⁶
2. Is in a reasonable state of repair.
3. Has reasonably modern facilities (e.g. has a kitchen that is 20 years old or less).
4. Has a reasonable degree of thermal comfort (e.g. efficient heating and effective insulation).

It is possible for homes to be categorised as non-decent for more than one measure.

Current landscape

Of the 23.2 million households in England today, 4.3 million (19%) are living in a non-decent home. Just under half of these are occupied by households that are headed by someone over the age of 55 (47%). While this is certainly a significant improvement on the 7.3 million homes that were non-decent in 2007, current figures show a stalling in the rate of improvement. Indeed, for households headed by someone aged 75 or over, the number of non-decent homes has actually increased.

Figure 1: Number of non-decent homes



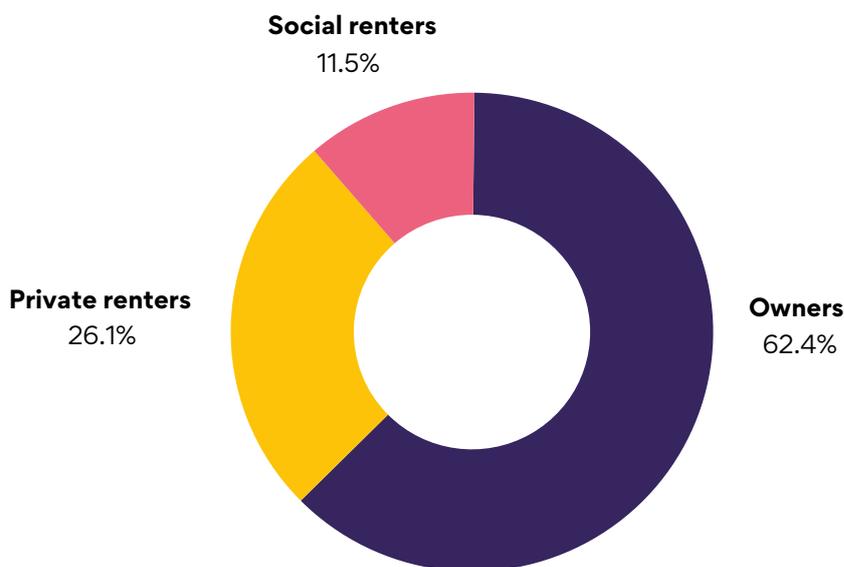
⁶ The HHSRS is a risk-based assessment system devised to assess the likelihood and severity of 29 categories of potential health and safety hazards in the home. An HHSRS score is calculated based on a standardised rating assessment, usually undertaken by environmental health officers.

As described above, the Decent Homes Standard has four categories. The most common is the presence of a Category 1 hazard - a serious hazard that poses a risk to the health of the occupant(s), part of the HHSRS - with nearly 2.5 million of such homes in 2019. There are 29 Category 1 hazards including: falls risk, excess cold, dampness, noise and the presence of fire risks. The two most frequently observed hazards are:

- **Falls risks** - falls on stairs, falls on any levels surface such as floors, yards or paths, and falls associated with steps, thresholds, or ramps, where the change in level is less than 300mm
- **Excess cold** - in contrast to 'thermal comfort', which is a distinct category in the Decent Homes Standard and refers specifically to efficiency of the heating and insulation systems, excess cold as a Category 1 hazard signifies that, whatever the type of heating or insulation in place, the home is still not warm enough (17 degrees or less) and could pose a threat to health.

The majority of these non-decent homes are lived in by owner occupiers (62%, 2.7 million households). The remaining are divided between private renters (26%, 1.1 million) and social renters (12%, 500,000 households). The percentage of home owners increases significantly with age, with the vast majority of older people living in homes that they own (77%). Who ultimately owns the house - the people living there, a private or a social landlord - known as the tenure type, is important for understanding who is responsible for maintaining the home, and therefore how these individuals or organisations can be encouraged or supported to improve the quality of their homes.

Figure 2: Non-decent homes by tenure type



Source: English Housing Survey 2017

Why are our homes worse than in other countries?

One of the reasons that this is an increasingly significant issue in England is that we have the oldest housing stock in Europe, with over half of all homes built before 1965 and 5 million pre-1919 properties. Older homes are more likely to be non-decent than newer homes with for example, over one third (36%) of homes built before 1919 being non-decent compared with the average non-decency rate for all dwelling ages of 19%. This higher incidence is partly due to improvements to design and construction but also because all homes require ongoing maintenance and eventually, more substantial retrofitting which not all householders can afford.

Table 1: Distribution of non-decent homes by date of construction

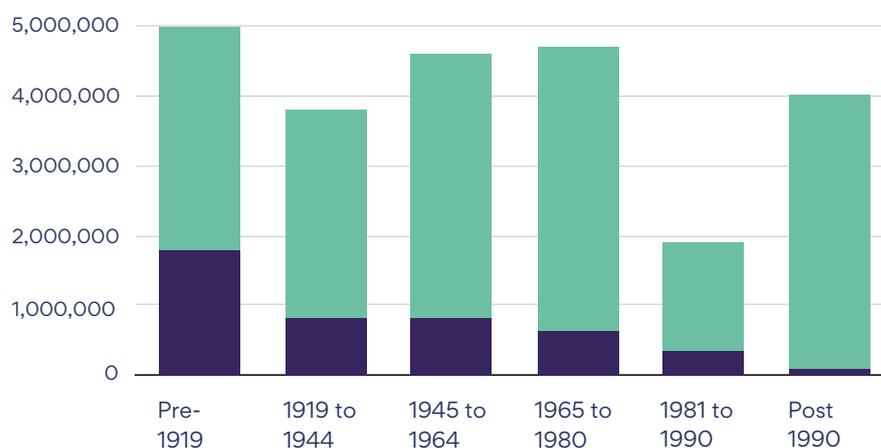
Date of construction	Percentage of homes built within this period that are non-decent	Distribution of non-decent homes
pre-1919	35.8%	39.0%
1919 to 1944	21.5%	18.6%
1945 to 1964	18.0%	18.1%
1965 to 1980	13.7%	14.5%
1981 to 1990	18.8%	9.8%
Post-1990	2.2%	9.8%
Total		100%

Source: Ministry of Housing, Communities & Local Government (2019), Table DA3201 (SST3.2), and BRE analysis of 2017 data (final column)

Note: Date of construction age bands reflect changes in building regulations with respect to energy efficiency (insulation measures).

A more detailed exploration of the data indicates that there are a surprising number of homes built between 1981 and 1990 that are non-decent (18.8%) in comparison with those built between 1965 and 1980 (13.7%). This may be as a result of changes to the standards set for new homes from 1980, including the ending of Parker Morris Standards. These standards were introduced in the late 1960s and are widely credited with resulting significant improvements in housing space, design and construction standards (e.g. indoor toilet, heating system, minimum floor areas, windows etc.).

Figure 3: Number of properties by date of construction, by decent and non-decent



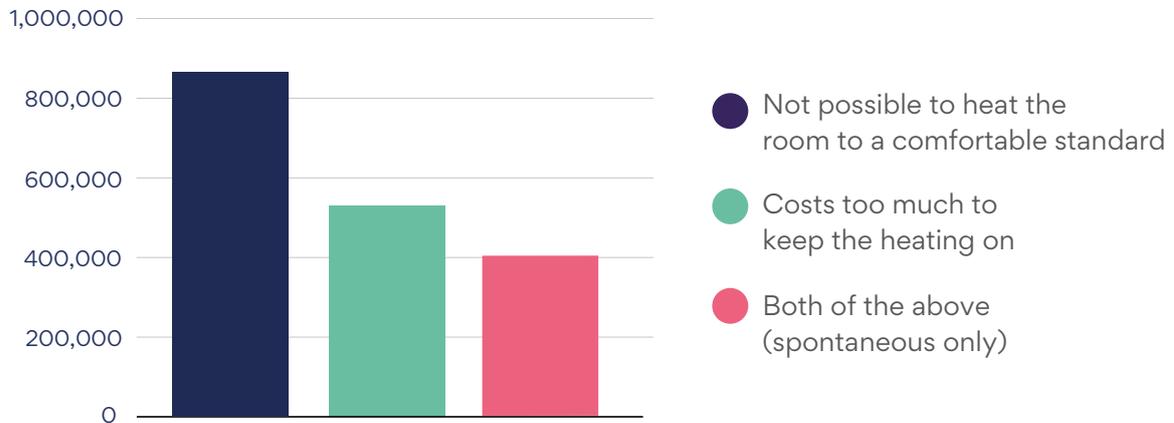
● non-decent homes
● decent

Source: English Housing Survey 2017

Note: Date of construction age bands reflect changes in building regulations with respect to energy efficiency (insulation measures).

The age of the property and how well it has been maintained has implications for how well the property has been insulated, the type of heating system installed and people’s ability to meet heating or fuel costs. Homes where the main heating system is either storage radiators or room heaters are the most challenging to heat, with just over 300,000 such homes in England where the residents find it fairly or very difficult to meet their heating costs. In some of these cases, the cause of this is the cost of heating whereas for others, it is simply not possible to heat the room to a comfortable standard (see Figure 4).

Figure 4: Number of homes that cannot keep the living room warm by reason

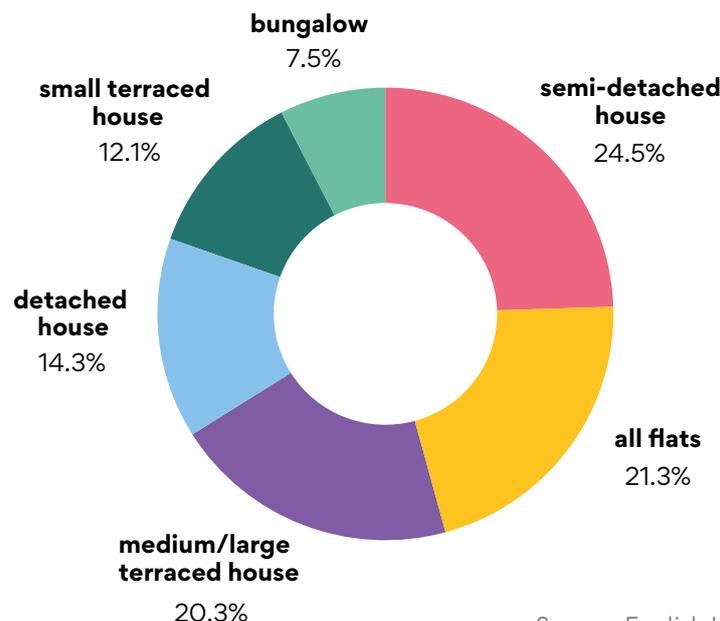


Source: English Housing Survey 2017

Note: all ages and decent and non-decent homes, only those who stated that they could not keep their living room warm. The third response option was ‘spontaneous only’, meaning that this was an unprompted response from the interviewee, who was originally only given two options to choose from.

England also has a very varied housing stock, with a wide range of different types of homes. The majority of people live in terraced or semi-detached properties (54%) or in a flat (20%). The distribution of non-decent homes is not that different to the overall housing stock profile – meaning that no one single type of housing is significantly worse than another – however, the diversity of housing requires a diverse range of practical and policy solutions.

Figure 5: Percentage of non-decent homes by type of home



Source: English Housing Survey 2017

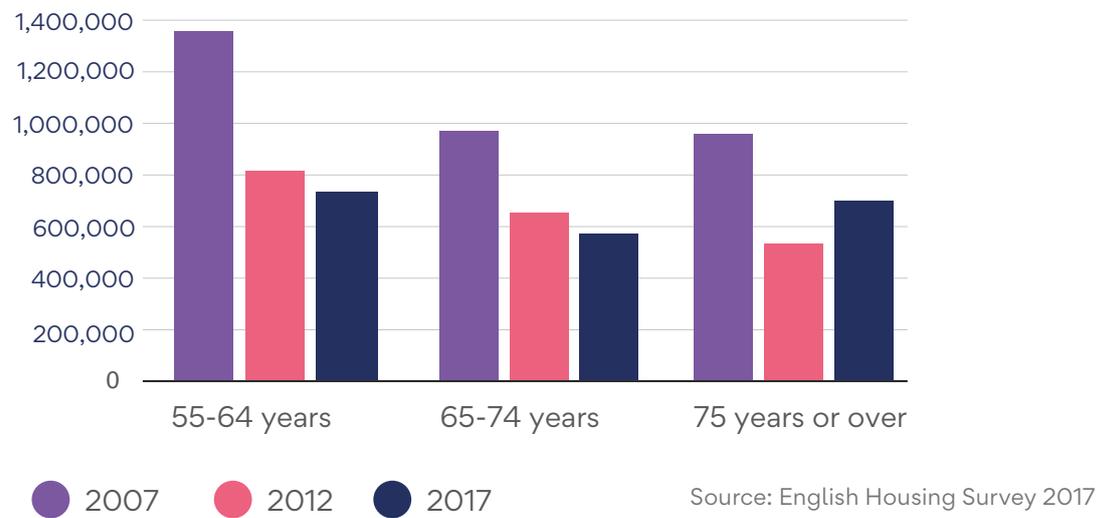
Section 3

Ageing and non-decent homes



Living in a decent home is crucial for everyone but particularly those in older age groups who spend more time at home and who are more likely to have a long-term illness or disability that could be exacerbated by a poor-quality home.

After decades of housing improvement and year-on-year decreases in the numbers of households living in non-decent homes, the rate of improvement is stalling for all ages. In the case of homes headed by someone aged 75 and over, the number of non-decent homes has risen from 533,000 in 2012 to 701,000 in 2017.

Figure 6: Number of non-decent homes, by age

Why a house fails the Decent Homes Standard highlights further concern. A lack of thermal comfort - which relates to the heating system and insulation of a home - shows a statistically significantly higher risk of incidence as a person's age increases, which is particularly worrying for groups more likely to have long term health conditions that are exacerbated by cold and spend more time at home (see Figure 7).

The incidence of a Category 1 hazard is present in around half of all non-decent homes regardless of age. However, further analysis shows two major contributors – excess cold (the inability to heat a home to a comfortable level) and risk of falls. These two incidences account for 85% of all Category 1 hazards in households where the head of the household is over 55 years old.

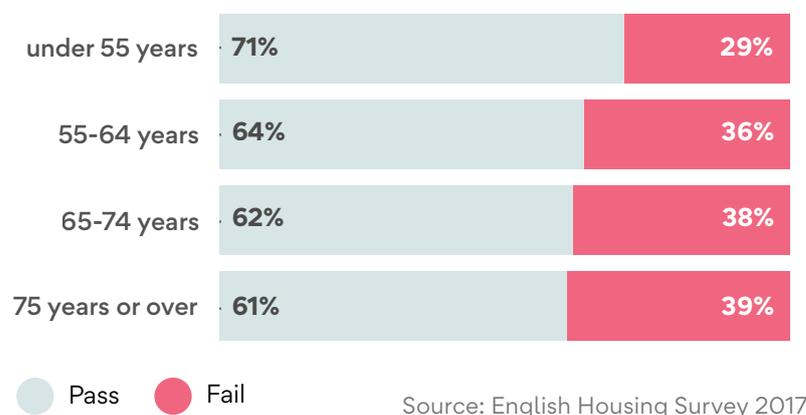
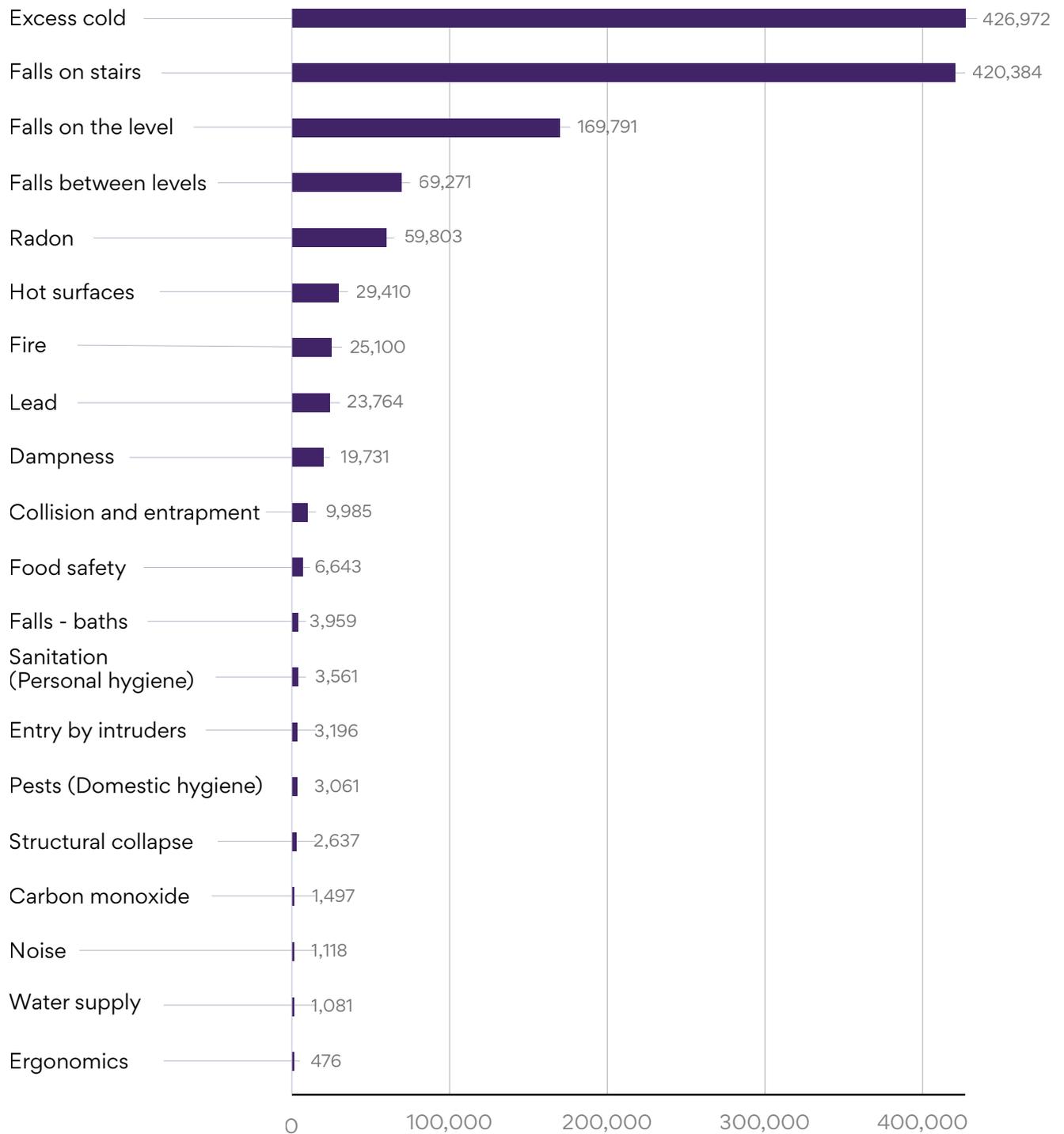
Figure 7: Percentage of non-decent homes that fail for Thermal Comfort, by age

Figure 8: Number of Category 1 Hazards among households headed by someone over the age of 55



Source: English Housing Survey 2017

Household income and non-decent homes

After years of improvements in the level of pensioner poverty, recent analysis by Joseph Rowntree Foundation has identified that the number of older people living in poverty is rising (Joseph Rowntree Foundation, 2018). The research illustrates that numerically the largest rise in those living in poverty is amongst home owners, albeit that the largest percentage increase is amongst social and private rented tenants. Of the 330,000 additional pensioners in poverty since 2012/13, 140,000 are home owners, 60,000 are private renters and 130,000 are social renters.

In this context of increasing financial insecurity for some groups, understanding non-decent homes and household income provides further insight into people's ability to maintain or repair their home. Of those who live in a non-decent home, two thirds have a household income of less than £25,660 (after housing costs). In numerical terms, this is just under three million households (2.8m) and represents approximately 12% of all households in England. As shown in Figure 9, older households living in a non-decent home are more likely to be low-income households which, combined with their increased probability of being a home-owner, indicates significant challenges in being able to change and improve their situation. Relatedly, 13% of households headed by someone aged 65 and over report that they find it fairly or very difficult to heat their homes, the equivalent of two million households.

Figure 9: Percentage of non-decent homes by income, within age groups



It is perhaps unsurprising that households with a lower income are more likely to live in a non-decent home. 21% of those who earn the lowest fifth of incomes (less than £10,932 after housing costs) live in a non-decent home, compared to 15% of those who live in the highest quintile. However, the fact that non-decency occurs across all income groups indicates the reality that for some, tackling disrepair is a challenge that goes beyond the ability to pay for the work. In fact, there has been very limited research into the reasons that householders address or fail to address home maintenance, disrepair and improvement.

Type of property

As noted in Section 2, England has as diverse housing stock and non-decency occurs in all types of homes. However, looking across age groups, there are trends in the type of non-decent home people live in. For example, in households headed by people aged 75 years and older, the main concentration of those living in non-decent homes is in semi-detached properties (28%). In households headed by people aged under 55 years old, over one quarter are living in flats (27%).

Table 2: Non-decent homes by dwelling type and age of occupant

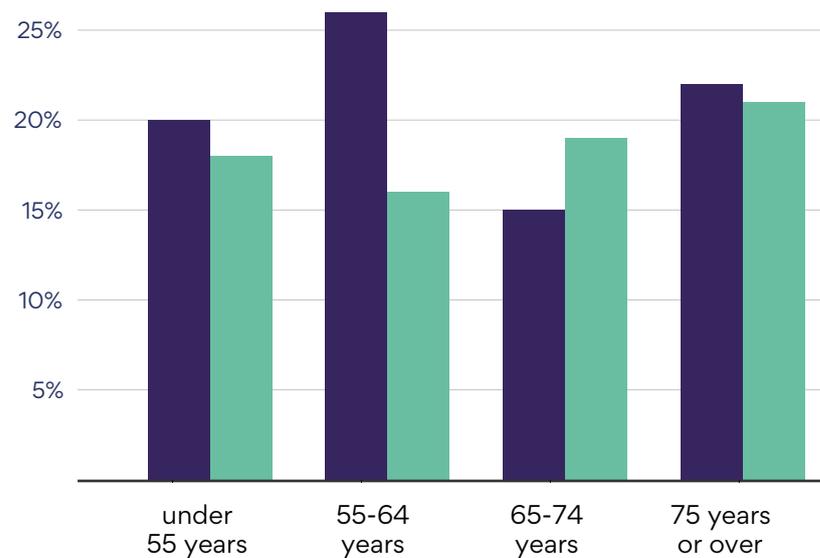
Age of HRP		under 55 yrs	55-64 yrs	65-74 yrs	75 yrs or over
Houses	small terraced house	16%	8%	8%	7%
	medium/large terraced house	22%	21%	19%	15%
	semi-detached house	23%	26%	25%	28%
	detached house	9%	20%	20%	21%
	bungalow	3%	9%	13%	17%
Flats	all flats	27%	17%	15%	10%
Total		100%	100%	100%	100%

Single person households

Single person households of all ages are more likely to live in non-decent homes compared to multi-person households (22% compared to 17%). The highest proportion of households living in a non-decent home is among those aged 55-64 years old, one quarter of whom are experiencing poor housing (26%) (see Figure 10).

The number of people living alone has increased by a fifth over the past 20 years, driven mainly by increases in men aged 45-64 years old living alone (ONS, 2019a). In 2019, there were 8.2 million people living alone and by 2039 this figure is projected to rise to 10.7 million, predominantly concentrated in younger age groups (ONS, 2019b). As it is more expensive to live as a single person than as a couple (Finch and Rose, 2017), it is likely that some of these households will struggle to maintain their home.

Figure 10: Percentage of multi- and single person households living in a non-decent home, by age



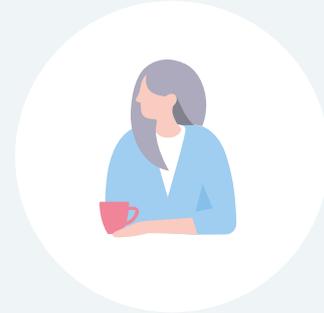
- Single person
- Multiple person

Note: Percentages calculated as a proportion of all housing stock (not just non-decent homes). For example, of the homes that are a single person household, headed by someone aged 55-64 years old, 26% are non-decent.

Source: English Housing Survey 2017

The impact of living in a poor quality home

Mrs Lime, 78, was recently widowed, lived in her own small terraced property which she owned.



She had no savings left and was living on a small pension. Mrs Lime recently had a fall and was waiting for a knee replacement operation.

Her roof was leaking and so she approached the home improvement agency for help. When the technical officer assessed the property they also found problems with the gas boiler and pipes leaving Mrs Lime without adequate heating. A locally-funded Repair Grant (repayable when the property is finally sold) was secured and the home improvement agency supervised renewal of the roof and repairs to the gas boiler and pipe work.

These changes meant that Mrs Lime was able to keep her home warm and continue to live safely and well at home.

Mr Mark, 59, suffered from a recurrent depressive disorder and was under the care of the local Community Psychiatry team.



When referred to the Home Improvement Agency, Mr Mark was living in deplorable conditions. There was a hole in his roof letting in both rainwater and pigeons; his central heating boiler was broken and he was living in one very small room in his leasehold flat.

Part of Mr Mark's problem was that he had difficulty in negotiating household repairs with his fellow leaseholders.

This additional worry was having a detrimental effect on Mr Mark's mental health, in addition to the physical health impacts of the poor state of the property.

The Home Improvement Agency approached the four other leaseholders on Mr Mark's behalf and negotiated an agreement for the works to be completed using the Agency as Contract Administrators. This meant Mr Mark was able to apply for a local authority funded Repair Grant to help to meet the cost of his share of the repair works as well as paying for a number of other essential improvements to make his flat decent.

These repairs have enabled Mr Mark to continue living independently at home with resulting improvements to his physical and mental health.

Section 4

Routes to change:

understanding non-decency by tenure type



Improving the quality of our homes is a complex issue to tackle. It is vital that all new homes are built to a good standard in the first place. In homes already built, it is necessary to consider both how to prevent their decline into non-decency and then how to restore those that have deteriorated.

Who is responsible – and therefore who should be the target of any considered national or local policy intervention – depends on the tenure type. Home owners are solely responsible for maintaining their property whereas private and social rented homes are the responsibility of their landlords, who will be guided by legal requirements.

Over the decades, there have been various policies targeted at each of these three groups; some of which are highlighted in the following section. While the rented sectors have seen legislative changes concerning housing quality, repair and action to address non-decent homes, there is now a notable lack of national policy aimed at supporting home owners to maintain or repair their homes, despite the sheer number of non-decent homes in this category.

Owner occupied homes

For some low and middle-income home owners there is a mismatch between household income over time, the costs of home maintenance, repair and renovation and property values, which can result in their property falling into disrepair. For others, barriers to knowing where or how to seek the professional help required prevents them from taking action.

The challenges to maintaining a decent home can be summarised in the following overarching factors:⁷

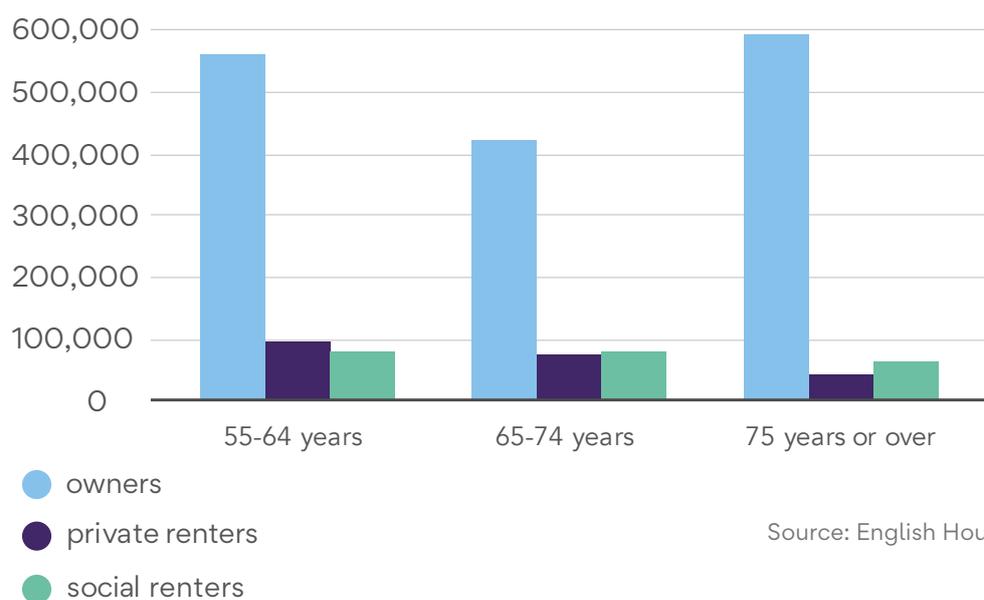
- **Socio-economic** - the affordability of the costs of home maintenance, repairs and improvements across the life-course. This is strongly related to income and the geographic distribution of housing equity
- **Structural** - substandard original construction of properties, e.g. some pre-1919 terraced houses.
- **Health and age related** - physical capacity to undertake small-scale DIY tasks, the incidence of health conditions impacting on capacity to organise more significant building works.
- **Practical** - lack of impartial housing information and advice, fear/distrust of tradespeople, limited housing construction knowledge amongst the general public.

Each of these issues disproportionately affect some groups over others, for example, older, disabled households who may not be able to undertake or manage building works themselves for a variety of reasons.

⁷ Based on feedback from workshops run by Ageing Better and C&RE with 60 housing stakeholders

Figure 11 highlights the scale of the issue for owners. In homes headed by someone aged 55 and over, there 1.6 million owner-occupied, non-decent households. The figure also demonstrates the changes in tenure type by age, with home ownership representing 85% of all non-decent homes headed by someone aged 75 and over.

Figure 11: Number of non-decent homes by tenure type and age



Source: English Housing Survey 2017

Policy context

During the 1980s and 90s, changes to the government's housing and wider financial sector policies increased access to mortgages. This resulted in a large scale tenure shift amongst lower income groups, predominantly moving out of rented and into owner occupied housing. Home ownership rose from around half of households in the 1970s to the peak (for all ages) of 71% in 2003. Today it is 64%, unchanged for the past 6 years (Ministry of Housing, Communities and Local Government, 2020a).

One of the contributing factors to the rise of low income owner occupation was the Right to Buy scheme introduced in 1980, which resulted in the purchase of a million council homes between 1981-1987, and with a total of around 1.5m Right to Buy purchases in England to date (Wilson and Barton, 2018). Whilst around 40% of these homes are now estimated to be part of the private rental market (Barker, 2017), most of the remaining householders who purchased their council homes during the 1980s and who have continued to live in that same property are now in their 60s, 70s or 80s.

Nevertheless, as these remaining Right to Buy home owners only account for an estimated 700,000 households, the large majority of this first generation of low income home owners bought in the general private sector market. This overall tenure shift has created a growing cohort of lower income home owners with many already living on, or anticipating, low pensions (see page 19).

From 1945 until 2010 successive national governments put in place housing renewal policies and supported initiatives to address housing disrepair, ranging from slum clearance to area regeneration. From the late 1980s home renovation assistance was increasingly focused on individual households with means tested grants introduced for lower income home owners. In 1983-84 the national allocated funding for private sector housing improvement and repair was £1.1 billion. By 2010-11 this was down to £317 million, and then ceased completely the following financial year.

Since 2010 there have been no national government policies, targets or funding streams specifically aimed at addressing disrepair in the existing housing stock. A small number of local housing authorities, predominantly in the North of England (Adams and Hodges, 2018), have tried to maintain some assistance schemes and small budgets to address disrepair in the low income owner occupied sector, but they are few and far between and under increasing pressure in the light of funding constraints.

Private rented homes

As proportions within the different tenure types, those living in the private rented sector have the highest risk of living in a poor-quality home, with one fifth of the housing stock classified as non-decent. The sector has a particular issue with thermal comfort, with 40% of homes failing the non-decent homes standard for this reason. This trend rises significantly with age, with 60% of households headed by someone aged 75 and over classified as insufficiently warm, compared to 37% of those under 55 years old.

There are, however, some signs of improvement in the private rented sector, with the most recent English Housing Survey Headline Report noting a significant decrease in the proportion of private rented stock with Category 1 hazards, down from 31% in 2008 to 14% in 2018 (Ministry of Housing, Communities and Local Government, 2020a). It was noted that this was likely to be the result of newer homes entering

the private rented stock, as well as the installation of energy efficiency measures and wider improvements in private rented standards due to local enforcement.

Policy context

As a consequence of housing, fiscal, welfare and other policy changes, the private rented sector has grown significantly over the past decade, up from 3,067,000 (14%) of households in 2008 to 4,530,000 (19%) in 2017. Whilst a higher rate of increase has taken place amongst younger households, there has been significant rise in the numbers of older private renters in all age brackets, with those over 55 years in the private rented sector rising from 509,000 in 2008 to 742,000 in 2017.

The quality of the private rented sector stock varies widely, ranging from a 'high end' luxury market, to some of the worst housing (Rugg and Rhodes, 2018). There are 1.12 million non-decent homes in the private rented sector. Most (c.900,000) are occupied by younger households (under 55 years), and 214,000 by people over 55 years.

Local authorities have some powers to make private landlords address disrepair in their properties, but there is a widely reported lack of capacity within local housing authorities to undertake such enforcement. The problem is exacerbated by tenure insecurity, with tenants understandably concerned about the consequences for their tenancies of reporting substandard homes.

Whilst new legislation, Homes (Fitness for Human Habitation) Act 2018, gives tenants the right to take their landlord to court if the property they rent is 'unfit for human habitation', until the linked issues of tenure security and the availability of housing information, advice and support are addressed this is unlikely to have a significant impact on the condition of the private rented sector.

Social rented homes

Those in social rented homes are the least likely to be living in a non-decent property. This is due to the significant amount of investment and focused work that took place in the late 1990s and early 2000s, which is to be commended. However, living in a rented home brings distinct challenges with respect to repairs and maintenance because these are largely the responsibility of the landlord. The result is a widespread challenge for some tenants, with 30% of those who live in a non-decent home where the repairs or maintenance are carried out by a landlord,

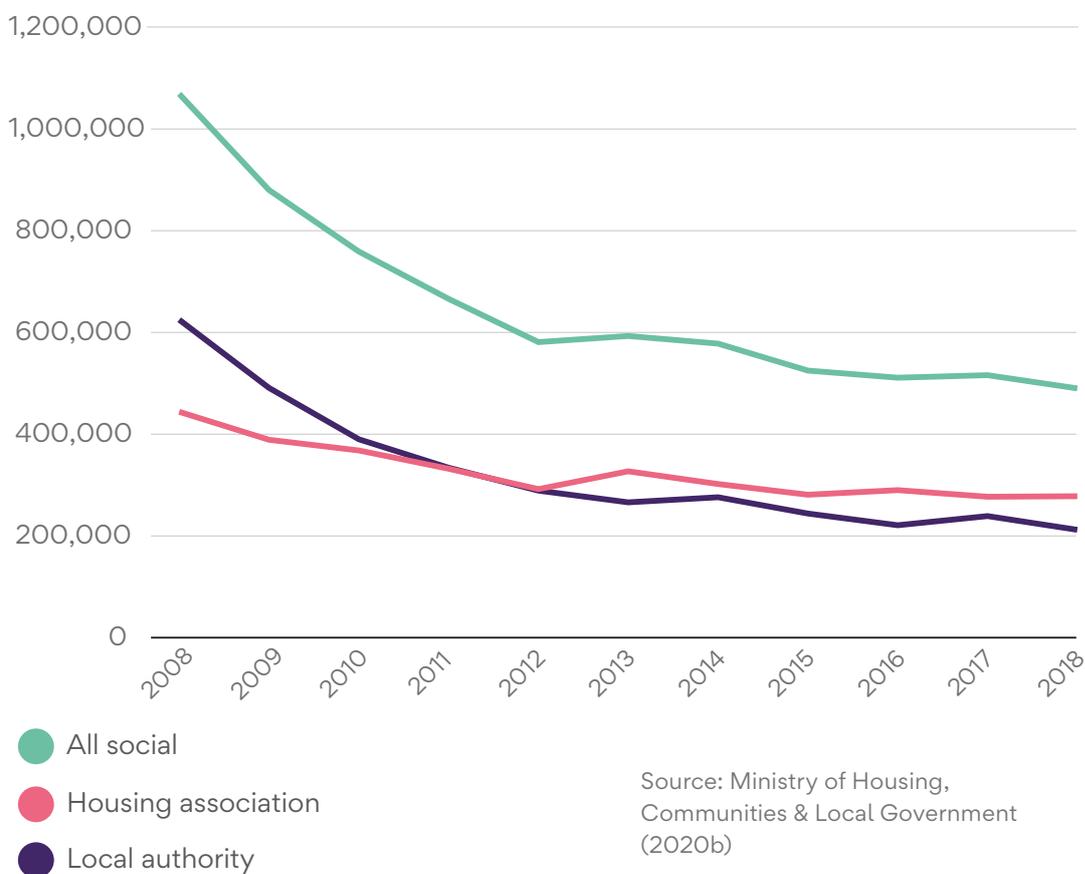
freeholder, agent or resident group, reporting that they are slightly or very dissatisfied with the service they receive. The highest number of dissatisfied tenants are in the socially rented sector. Across all sectors, the main reasons given for this dissatisfaction was that the 'Landlord is slow to get things done' or that the 'Landlord does not bother'.

Policy context

The quality of social housing was transformed during the late 90s and early 2000s thanks to major investment by national government into the Decent Homes programme (House of Commons, 2010). This programme set a target to bring all social housing up to the newly specified Decent Homes Standard and investment of around £37 billion resulted in improvements to over one million homes. Research estimated that these improvements to social housing resulted in significant savings to the NHS - around £392 million between 2001 and 2010, with further year on year savings to the NHS (Garret et al, 2014).

Social housing is now the least likely to be non-decent but the English Housing Survey indicates that improvement has stalled significantly in recent years (see Figure 12). Whilst there could be a number of reasons for this small change there are two potential contributory factors. Firstly, the ending of the national Decent Homes programme, with its specific targets and funding. Secondly, lower levels of housing revenue income available because of the rent reductions resulting from national government directives which required social landlords to reduce social rents by 1% each year from 2016 to 2020. This potentially affects the amount of money available to social landlords to spend on maintenance, repairs and improvements to existing homes.

Figure 12: Number of non-decent homes in the social housing sector



Fresh impetus is needed to drive the repair and maintenance of the existing social rented stock, giving quality and improvement the same level of significance as building new homes. This is a matter for the sector regulator, alongside national government and funders.



Section 5

The wider impact of non-decent homes

and the cost of making them decent

Impact on the NHS

As well as the human cost of poor housing, there are direct costs to the NHS as a result of people living in homes that have adverse effects on their health. This includes additional pressures on both primary care - through additional GP visits, extra medication, increased use of allied health professionals - and also hospital care, as a result of higher rates of admissions, delays in discharge and readmissions (Buck and Gregory, 2018; Buck, Simpson and Ross, 2016).

Table 3 outlines the approximate cost to the NHS of Category 1 hazards in households headed by someone aged 55 and over. Modelling for this report suggests that these causes of poor housing cause the NHS £513 million in avoidable treatment costs⁸. Over £300 million is estimated to be spent on the consequences for health of living in excess cold and around £177 million as a result of falls⁹. These could be realised as savings for the NHS if a total of £4.3 billion was spent on repairing all Category 1 hazards, an investment that would be paid back in just over eight years.

Previous analysis by the Building Research Establishment estimated that the cost of poor housing to the NHS across all ages was £1.4 billion per annum in first year treatment costs alone (Nicol et al, 2015).

⁸ Modelling for this report was conducted by BRE using 2017 English Housing Survey data.

⁹ Note that we have combined the four categories of falls-related hazards listed Table 3. This is an estimate and will result in some double counting.

Table 3: The estimated cost to the NHS in first year treatment costs of Category 1 hazards from people aged 55 and over

Hazard	Number of Category 1 Hazards	Average repair cost per dwelling	Total cost to repair	Savings to the NHS per annum if hazard fixed	Payback (years)
Excess cold	426,972	£7,233	£3,088,478,613	£311,537,126	9.9
Falls on stairs	420,384	£1,428	£600,463,434	£64,354,759	9.3
Falls on the level	169,791	£577	£97,899,832	£29,880,650	3.3
Falls between levels	69,271	£1,301	£90,120,379	£81,758,277	1.1
Radon	59,803	£1,390	£83,115,604	£5,017,932	16.6
Hot surfaces	29,410	£1,206	£35,455,794	£4,133,378	8.6
Fire	25,100	£3,296	£82,717,207	£2,399,021	34.5
Lead	23,764	£2,047	£48,642,470	£2,944,438	16.5
Dampness	19,731	£5,439	£107,315,760	£5,764,122	18.6
Collision and entrapment	9,985	£707	£7,063,262	£1,036,151	6.8
Food safety	6,643	£1,102	£7,318,243	£770,154	9.5
Falls - baths	3,959	£631	£2,500,024	£673,621	3.7
Sanitation (Personal hygiene)	3,561	£725	£2,580,187	£413,124	6.2
Entry by intruders	3,196	£1,110	£3,548,456	£890,821	4.0
Pests (Domestic hygiene)	3,061	£4,284	£13,112,724	£367,229	35.7
Structural collapse	2,637	£1,022	£2,694,002	£226,861	11.9
Carbon monoxide	1,497	£603	£902,397	£145,347	6.2
Noise	1,118	£1,386	£1,550,050	£317,922	4.9
Water supply	1,081	£990	£1,070,348	£133,950	8
Ergonomics	476	£617	£293,607	£57,199	5.1
All dwellings with a Category 1 hazard	1,096,431	£3,892*	£4,266,773,808**	£512,822,082	8.3

Note: * This is the average cost if works were done at once. **This figure will not equal the sum of all costs as the model avoids double counting. Also note that this does not include Category 1 hazards where no hazard was found. This is a result of the English Housing Survey sample and does not suggest that they did not occur at all. Source: Modelling based on English Housing Survey data 2016/17

In addition to the above costs to the NHS of non-decent homes, there are other documented impacts on areas of life, including for example:

- **Employment** - through work days lost due to housing related ill-health, prematurely leaving the labour market due to injury and/or poor health resulting from housing defects
- **Increased demand for social care** as a result of avoidable incidents
- **Welfare benefits costs** - linked to employability impacts and potential loss of function resulting in higher costs of disability payments.

(Friedman, 2010; Thompson et al, 2003; Department of Health, 2010)

A particularly costly example is preventable admissions to residential care. Falls are the main cause of not only premature accidental death but also loss of physical function, mobility, confidence and wider mental health decline, all of which can result in additional demand for social care services in the form of home care or admissions to residential care (Royal College of Emergency Medicine and Royal Society for the Prevention of Accidents, 2017).

The cost of making homes decent

As outlined in Table 3, the cost of repairing non-decent homes is estimated at £4.3 billion (for Category 1 hazards in households headed by someone aged 55 and over). However, despite the significant impact poor quality housing has on people's health, and resulting costs to the NHS, the cost of repairing individual homes to the Decent Homes Standard is surprisingly low in the majority of cases. Further analysis for this report estimated that the median cost per non-decent home is £2,866 across all tenures and age of the head of the household (see Table 4).

The average cost of making a home decent varies significantly depending on the scale and type of repair needed. Those with the highest costs are likely to be living in the poorest conditions. Table 4 segments these costs by tenure type and age of head of the household, reflecting the evidence presented earlier in this report – that some groups of people are more likely to be living in poorer housing than others. Older home owners, for example, face higher than average costs to repair their homes, with a median cost of £4,181 for households headed by people aged 65-74, and £4,455 for those headed by those aged 75 and over. Comparing across tenure types, the private rented sector has the highest median cost, requiring an average spend of £3,762.

Source: Modelling based on English Housing Survey data 2016/17

Table 4: Cost of making home decent by age of household reference person and tenure

Tenure	Age of household reference person	Median cost £
Owners	under 55 years	£1,844
	55-64 years	£2,588
	65-74 years	£4,181
	75 years or over	£4,455
	All owner-occupied	£2,588
Social renters	under 55 years	£1,599
	55-64 years	£3,183
	65-74 years	£2,645
	75 years or over	£737
	All social renters	£1,741
Private renters	under 55 years	£3,457
	55-64 years	£3,425
	65-74 years	£10,618
	75 years or over	£1,967
	All private renters	£3,762
Total (all tenures)	under 55 years	£2,347
	55-64 years	£3,044
	65-74 years	£4,557
	75 years or over	£3,230
	All tenures	£2,866

Source: Modelling based on English Housing Survey data 2016/17

In order to demonstrate the wide range of costs, the graph below illustrates the median cost for repairing homes to the Decent Homes Standard, where the head of the household is aged 55 and over, segmented across percentiles. It demonstrates that around one third of non-decent homes could be repaired for £1,000 or less. It also illustrates the significant variation: for the 10% of non-decent homes who have the most significant cost to repair their home, the median cost is £22,704. This is around 75 times higher than the lowest 10%, whose costs are on average £293.

Figure 13: Cost of repairing non-decent homes by percentile



Source: Modelling based on English Housing Survey data 2016/17



Section 6

Conclusion



This report examined the condition of our homes, their impact on people and wider public services, and began to explore some of the causes and opportunities for change.

The vast majority of people will live for all, or nearly all, of their lives in ordinary housing (i.e. homes that were not built specifically for a particular age group). With 80% of the homes that people will be living in by 2050 already built, the condition of the existing housing stock is absolutely critical in determining the quality of life for people of all ages. For older people, the issue becomes even more crucial to ensuring that they live in homes that enable them to be independent, healthy and lead fulfilling lives.

The lack of improvement in the condition of existing housing in recent years, and indicators of increases in the number of non-decent homes in some of the more high-risk health groups, has major implications for resulting costs to the NHS, as well as wider economic and social consequences. Without change, avoidable demand on the NHS and other public services will rise. The data presented in this report shows that addressing homes with poor thermal comfort and excess cold alongside falls hazards reduction would be a significant step towards reducing the number of non-decent homes as well as reducing energy costs and consumption.

The absence of any national policy concerning the condition of such an important national asset is a matter of growing concern. As noted earlier in the report, the solutions for change are different across the tenure types. With the large majority of non-decent homes located in the owner occupied sector, but no current policy or drivers for improvement, this is the area with the greatest need for strategic action. It also provides the largest potential for achieving significant resulting improvements, particularly with regard to preventing housing decline as people age.

This report marks a continued commitment from the Centre for Ageing Better and Care & Repair England to ensure that people's homes are not a barrier to them enjoying later life. It is a complex issue that requires coordinated action from a number of stakeholders.

We recommend the following priorities:

- Making the improvement of thermal standards in current homes a central tenet of national government policy around energy efficiency and the environment
- Creating and supporting new funding mechanisms to enable low-income homeowners, particularly those with health conditions to bring homes up to basic standards of decency
- Giving local authorities power, resources and capacity to address non-decent homes in their communities, including taking action against landlords and effective support for retrofit and area renewal
- Local and national government embedding action on housing quality as an outcome in all health and care integration, prevention and improvement initiatives
- Working with industry and other stakeholders to expand the number of trusted and affordable financial products available for homeowners alongside trusted, impartial financial information and advice
- National and local government, housing associations and the voluntary and community sector working together to improve the availability of independent housing information and advice
- National and local government ensuring availability and access to organisations that support homeowners to maintain and improve their homes, such as home improvement agencies, handyperson services and energy efficiency schemes
- Ensuring that there is sufficiently detailed local data to enable targeted action, including reviewing the sample size of the English Housing Survey to allow for more granular analysis that would enable targeted and strategic action (e.g. by region).

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Appendix:

Non-decent homes case studies

Case study one: Pre-1944 house that fails the Decent Homes Standard due to lack of thermal comfort



This mid-terrace house in the North West of England had been owned and occupied by a 70-year-old man for 15 years. His income was approximately £15,000 per annum, after housing costs.

Although the property had some insulation, it failed the Decent Homes Standard due to a lack of thermal comfort. The home was heated by electric storage radiators, which are less energy efficient than central heating systems. The property had complete double-glazing, 50mm loft insulation and uninsulated cavity walls, giving it an Energy Performance Certificate rating of Band E.

In order to repair the home, it would need a top-up of loft insulation and cavity wall insulation, estimated to cost £628. These energy improvements would likely result in energy cost savings as well as making the home easier to heat.

Case study two: Semi-detached 1930s house that fails the Decent Homes Standard due to disrepair



This semi-detached home in Yorkshire, built in the 1930s, was owned by a 75-year-old man. The owner had a long-term illness, which limited his daily activity and an annual income of £10,000 after housing costs.

The property failed the Decent Homes Standard due to disrepair to external walls, doors and the chimney. Failure to deal with the disrepair could lead to penetrating damp. The cost to make his home decent was £4,455.

Additionally, the home had a worse than average risk of harm due to fire as the windows did not provide a suitable opening for means of escape. Replacing these windows would be an additional cost.

Let's take action today for all our tomorrows.
Let's make ageing better.



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