



Private Sector House Condition Survey 2018/20

REPORT OF SURVEY



Prepared on behalf of

The Department of Environment, Food and Agriculture

by

David Adamson & Partners Ltd.

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PRIVATE SECTOR HOUSE CONDITION SURVEY 2018/20

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R. L. Harrison

Director

David Adamson & Partners Ltd.

SUMMARY OF MAIN FINDINGS



SURVEY METHOD

The survey was conducted using UK best practice guidelines:

- 1500 sample excluding dwellings rented in the public sector;
- Full internal and external survey. Supporting interview with occupying households;
- Survey reporting Island-wide and for 9 sub-areas based on the major towns;
- Condition measurement against existing housing standards and housing standards in England; and
- Comparability on Fitness with previous survey in 2008.



HOUSING STOCK

The Island contains 35,151 dwellings in the private housing sector:

- 34,280 dwellings or 97.5% occupied at time of survey;
- 871 dwellings or 2.5% vacant. The majority of vacant dwellings are transitional and expected to return to occupancy in the short term.

The Island exhibits a mixed housing age profile but with significant pre-war construction:

- 8,839 dwellings (25.1%) constructed pre-1919;
- 14,242 dwellings (40.5%) constructed post-1981.

The oldest housing age profiles are associated with Laxey, Douglas, and Castletown.

Owner-occupation is the predominant form of tenure on the Island but with significant private-renting:

- 26,506 dwellings (75.4%) owner-occupied;
- 7,742 dwellings (22%) private-rented; and
- 2,6% tenure unknown.



HOUSEHOLDS

The Isle of Man contains 34,282 households in the private sector and a private household population of 78,968 persons:

- 9,400 households (27.4%) are single person in size, an additional 13,554 households (39.5%) are two person in size;
- 11,039 households (32.2%) are elderly in type; and
- Rates of economic activity are high. Just 1% of private sector head of households are unemployed, under 8% economically vulnerable.



HOUSING CONDITIONS - AN OVERVIEW

Housing conditions on the Isle of Man have not changed significantly since 2008:

- 1,526 dwellings (4.3%) unfit; and
- 4,232 dwellings (12%) not unfit but in disrepair.



HOUSING UNFITNESS

1,526 dwellings on the Isle of Man are unfit representing 4.3% of total private housing stock.

- *Unfit dwellings are not evenly distributed across the Island but rates of unfitness are higher in particular areas and sectors:*
 - *Castletown and Laxey;*
 - *Converted and mixed-use flats;*
 - *Dwellings constructed pre-1945.*
- *Primary reasons for unfitness are dampness, repair, heating, food preparation facilities, and bathroom amenities.*
- *Costs to improve unfit dwellings are estimated at £29.651M.*



HOUSING DISREPAIR

4,232 dwellings (12%) while not unfit require major repairs. These dwellings are at risk of further deterioration.

- *Rates of disrepair are above average in Laxey and Douglas.*
- *Rates of disrepair are higher for converted flats, terraced housing and dwellings constructed pre-1945.*
- *Private-rented sector is more strongly affected.*
- *Costs to repair are estimated at £40.942M.*



HOME ENERGY EFFICIENCY

Home energy efficiency rates on the Isle of Man are below the average for England but have improved since the last survey in 2008.

- *Current SAP Rating of 54.9*

compared to an English average of 62.2.

- *97.4% of private dwellings centrally heated.*
- *90% of private dwellings double glazed.*
- *70% of private dwellings with loft insulation 100mm+.*
- *18.6% reduction in CO2 emissions since 2008.*
- *Fuel poverty on the Island affects 4,220 households or 12.3%.*



HOUSEHOLDS AND HOUSING CONDITIONS

Poor housing conditions are associated with households in social or economic disadvantage.

- *Elderly households comprise 19.4% of all households in unfit dwellings and 30% of all households in dwellings in disrepair.*

Support mechanisms will be required for owner-occupiers but equity potential for self-improvement is high.

- *54.8% of owner-occupiers have no mortgage commitments against their home.*
- *21.2% of owner-occupiers would re-mortgage to carry out repairs.*
- *27.4% of owner-occupiers would be interested in a Department sponsored scheme for equity release.*



HEALTH, ILLNESS AND DISABILITY

- *2,851 households (8.3%) contain at least one individual who has a long-term illness or disability resulting in mobility problems within their home.*

- *Mobility problems typically involve climbing steps/stairs and using bathroom amenities and are strongly associated with the elderly.*



CONCLUSIONS

In addressing unfitness and disrepair the survey identifies several target areas.

These include:

- *Castletown, Douglas and Laxey.*
- *Converted and mixed use flats.*
- *Pre-war terraced housing.*

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1.0 INTRODUCTION AND BACKGROUND TO THE STUDY

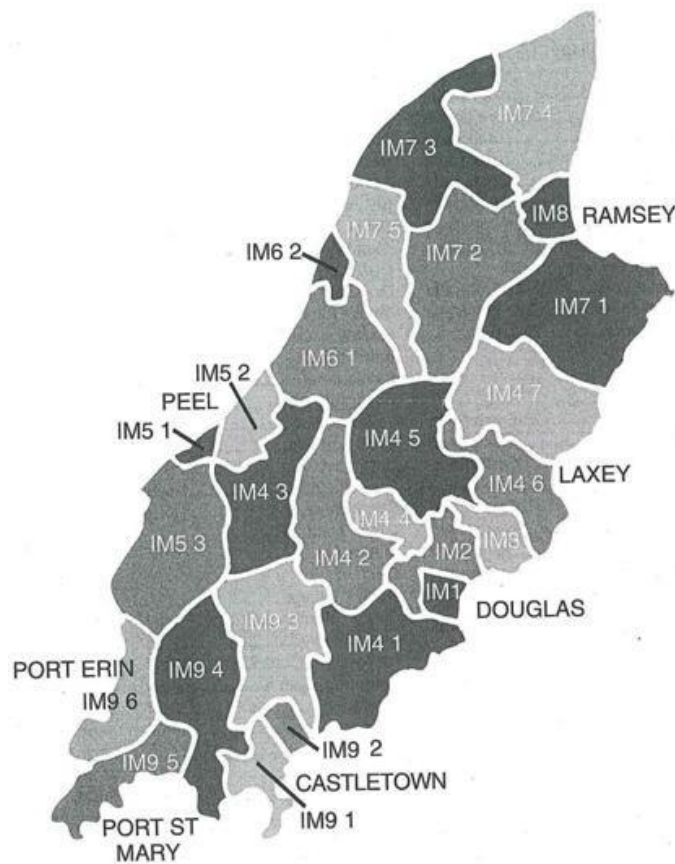
- 1.1 This report presents the findings to emerge from a comprehensive sample survey of private sector housing conditions in the Isle of Man. The study has been conducted on behalf of The Department of Environment, Food and Agriculture by David Adamson and Partners Ltd.
- 1.2 The surveying period was unfortunately interrupted as a result of the coordination of BREXIT arrangements taking precedence. Consequently, surveying of properties took place over two separate periods with two thirds of properties being surveyed during late summer and autumn 2018 and the remainder completed late 2019 and into early 2020.
- 1.3 Designed as an update to the last house condition survey conducted in 2007 the current survey provides a broad range of information on housing conditions and the circumstances and attitudes of occupying households. Information from the study is required to measure the effectiveness of housing policy and investment since the previous survey and to guide housing strategy development on the Island for the next five years. This has involved the measurement of local housing standards (The Fitness Standard) but also the benchmarking of the Island's housing stock against relevant UK housing standards. An energy efficiency audit of the Island's housing stock has also been completed. Based on a sample of 1,497 private dwellings the survey permits analysis not only Island-wide but for nine sub-zones embracing the major settlements and their rural hinterlands.
- 1.4 The views expressed in this report are those of the Consultants and do not necessarily reflect the official views of the Isle of Man Government.

2.0 SURVEY METHOD AND RESPONSE

2.1 The survey was designed and implemented according to national UK best practice guidelines. A target sample size of 1,700 dwellings was agreed representing just over 4% of all private dwellings on the Island. For sampling purposes, the Island was sub-divided into 9 zones based on the major settlements and their constituent postcodes. A breakdown of the sub-zones is illustrated in Table 1.

TABLE 1: SURVEY SUB-ZONES	
SUB-ZONE	POSTCODES
Ramsey	IM7, IM8
Laxey	IM4
Douglas	IM1, IM2
Onchan	IM3
Port St. Mary	IM9 4, IM9 5
Castletown	IM9 1, IM9 2, IM9 3
Port Erin	IM9 6
Peel	IM5
Kirk Michael	IM6

FIGURE 1: POSTCODE MAP



- 2.2 During the initial phase of surveying in 2018, 932 dwellings were visited and information collected. Due to BREXIT requirements the time available to survey properties was curtailed and it was therefore agreed to reduce the overall sample target. Data relating to a further 565 dwellings was compiled during late 2019 and into early 2020.
- 2.3 Response to the survey was varied, with a number of boost samples being required. Against the revised target sample the following response was achieved:
- *Full physical and household information in 1,396 dwellings;*
 - *Full physical information in 63 dwellings; and*
 - *External physical information in 38 dwellings, the majority of which were vacant.*

This achieved sample of 1,497 surveys represents a large-scale and robust sample of private sector dwellings and households permitting detailed survey reporting Island-wide and for the nine sub-zones.

- 2.4 The survey generates a wide range of information on the condition of housing and on the circumstances and attitudes of its residents. Copies of the survey questionnaire are attached at Appendix C. The physical survey inspection has embraced housing conditions, statutory housing standards and home energy efficiency. Within the area of housing standards coverage has included the local standard of Fitness but also a number of aspects of the Decent Homes Standard. Household interviews have included information on the socio-economic circumstances of households, housing support needs with regard to illness and/or disability and owner-occupied attitudes to equity release.

3.0 THE MEASUREMENT OF HOUSING CONDITIONS

3.1 The measurement of housing conditions locally has been related to existing housing standards on the Island and additionally to a number of Standards in the UK with regard to Decent Homes. Key measures available from the survey within this framework include:

- *Unfitness; the number and percentage of dwellings failing the Fitness Standard;*
- *Disrepair; the number and percentage of dwellings requiring substantial repairs;*
- *Amenities; the number and percentage of dwellings lacking Standard Amenities, Dwellings lacking amenities are also unfit; and*
- *The Energy Efficiency of dwellings.*

3.2 An outline of housing standards is included as Appendices D and E.

3.3 The costs to repair and improve unsatisfactory housing have been computed bearing in mind local cost influences. Costs presented are net of fees, preliminaries, contingencies and VAT and are at fourth quarter 2018.

3.4 House condition information is supported by an energy efficiency audit of the Island's housing stock based upon the RDSAP 2012 methodology. Linking this information to household circumstances has also permitted an analysis of fuel poverty.

4.0 PRIVATE SECTOR HOUSING STOCK AND HOUSEHOLDS

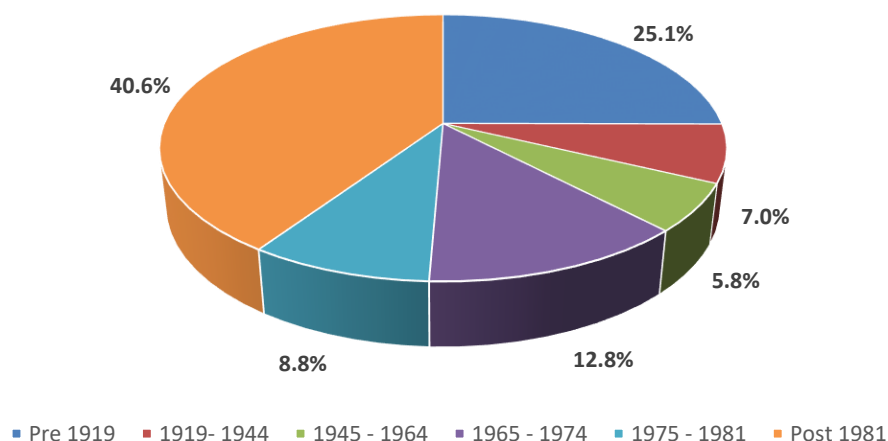
HOUSING STOCK

4.1 Total private sector housing stock on the Isle of Man at time of survey was estimated at 35,151 dwellings and these provide the focus of the current study. At the time of survey 34,280 dwellings (97.5%) were occupied; the remaining 871 dwellings (2.5%) were vacant. The majority of vacant dwellings (707 dwellings – 2%) have been vacant under 6 months and are expected to return to occupancy in the short-term. These include dwellings for sale or rent and those currently undergoing major repairs and/or improvements. 163 vacant dwellings (0.5%) were assessed as vacant for over 6 months and are typically regarded as problematic in occupancy terms. Short-term vacancy rates are below normal housing market turnover expectations. Estimates of housing vacancy have been completed by surveyors on-site through visual assessment. Additionally, no sample controls were possible on housing vacancy which can lead to over or under representation of the vacant housing stock. The rate of vacancy would appear low in comparison to the results published from the 2016 Census, “On Census Night 6,470 properties were vacant, which represents 15% of the housing stock on the Isle of Man” (2016 Isle of Man Census Report, Economic Affairs, Cabinet Office, March 2017).

DATE OF CONSTRUCTION

4.2 The age of a home is strongly associated with its condition and energy performance. The oldest homes (pre-1919) generally perform less well in these respects than newer homes. Private sector housing in the Isle of Man is representative of all building eras but is predominantly of post Second World War Construction. 23,867 dwellings (67.9%) were constructed post-1944. Of these dwellings, 14,242 dwellings or 40.5% were constructed post-1981. In comparison, 11,284 dwellings (32.1%) were constructed pre-1945. Within this group, 8,839 dwellings (25.1%) were constructed pre-1919 and 2,445 dwellings (7.0%) in the inter-war period (1919-1944).

FIGURE 2: DATE OF CONSTRUCTION

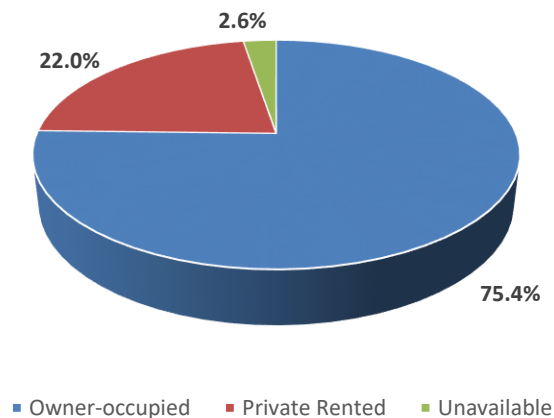


- 4.3 The oldest housing age profiles are associated with Castletown, Laxey and Douglas. The most modern age profiles are exhibited by Peel and Kirk Michael.

DWELLING TENURE

- 4.4 Housing tenure was estimated during the survey by occupier confirmation in occupied dwellings but also through surveyor estimates on site for vacant dwellings where available. Owner-occupation is the predominant form of private tenure accounting for 26,506 dwellings (75.4%) a further 22% (7,742 dwellings) are in private rental, whilst tenure is unavailable for 2.6%.

FIGURE 3: PRIVATE HOUSING BY TENURE

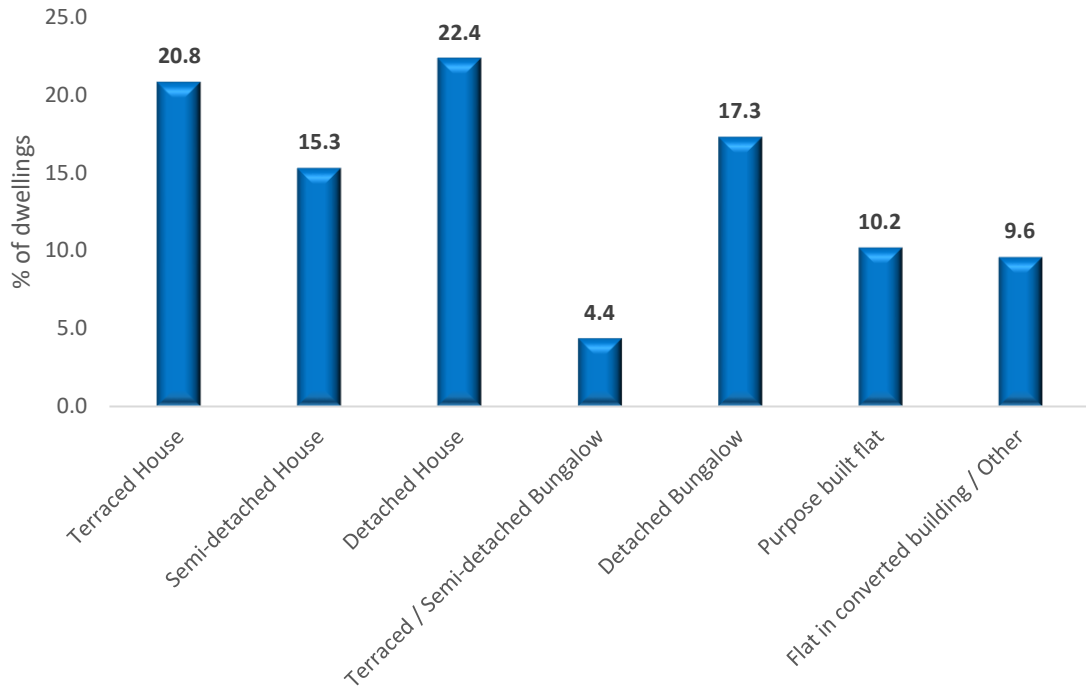


Rates of private-rental are above average in Douglas (33.5%), Peel (29.2%) and Castletown (26.4%).

DWELLING TYPE

- 4.5 Houses and Bungalows comprise 28,184 dwellings (80.2%) with the remaining 6,967 dwellings (19.8%) in flats. Houses and bungalows offer a range of terraced, semi-detached and detached configurations. Flats are almost equally sub-divided between conversions and purpose-built blocks.

FIGURE 4: PRIVATE HOUSING BY TYPE



PRIVATE SECTOR HOUSE CONDITION SURVEY 2018/20

TABLE 2: PRIVATE SECTOR HOUSING CHARACTERISTICS BY TENURE								
AREA	TENURE						Table Total	
	Owner occupied		Private rented		Unavailable			
	dwgs	%	dwgs	%	dwgs	%		
AREA								
Ramsey	4987	82.7	663	11.0	384	6.4	6033	100.0
Laxey	3814	85.0	519	11.6	153	3.4	4485	100.0
Douglas	7556	64.7	3911	33.5	213	1.8	11680	100.0
Onchan	2849	83.8	489	14.4	64	1.9	3402	100.0
Port St Mary	1719	79.2	434	20.0	18	0.8	2171	100.0
Castletown	1577	73.6	564	26.4	0	0.0	2141	100.0
Port Erin	1580	80.3	371	18.9	16	0.8	1967	100.0
Peel	1762	69.2	743	29.2	42	1.7	2548	100.0
Kirk Michael	663	91.5	48	6.6	14	1.9	724	100.0
VACANT								
Occupied	26203	76.4	7665	22.4	411	1.2	34280	100.0
Vacant for sale/rent	70	33.1	38	17.8	103	49.0	210	100.0
Vacant-repairs/modernisation	115	40.7	0	0.0	168	59.3	283	100.0
Vacant-other temporary	96	45.1	39	18.2	78	36.7	214	100.0
Vacant derelict	0	0.0	0	0.0	76	100.0	76	100.0
Vacant - other long term	21	24.5	0	0.0	65	75.5	87	100.0
DWELLING TYPE								
House	16743	81.4	3254	15.8	564	2.7	20561	100.0
Bungalow	6856	89.9	643	8.4	124	1.6	7623	100.0
Maisonette	141	56.2	110	43.8	0	0.0	251	100.0
Purpose built flat	1905	53.0	1564	43.5	122	3.4	3591	100.0
Flat in converted building	813	27.4	2092	70.5	61	2.1	2967	100.0
Non-res with flats	21	21.3	79	78.7	0	0.0	100	100.0
House/mixed use	27	46.6	0	0.0	31	53.4	57	100.0
DWELLING CONFIGURATION								
Mid terrace	4164	76.9	1178	21.8	73	1.3	5414	100.0
End terrace	1690	70.3	599	24.9	115	4.8	2404	100.0
Semi detached	5267	82.0	1060	16.5	98	1.5	6424	100.0
Detached	12479	89.5	1060	7.6	403	2.9	13942	100.0
N/A	2907	41.7	3845	55.2	214	3.1	6967	100.0
DATE OF CONSTRUCTION								
Pre-1919	5542	62.8	2974	33.7	306	3.5	8823	100.0
1919 - 1944	2163	88.5	221	9.0	61	2.5	2445	100.0
1945 - 1964	1789	88.1	241	11.9	0	0.0	2030	100.0
1965 - 1974	3982	88.5	381	8.5	135	3.0	4498	100.0
1975 - 1981	2563	82.8	438	14.1	96	3.1	3097	100.0
Post 1981	10467	73.4	3488	24.5	304	2.1	14258	100.0
TABLE TOTAL	26506	75.4	7742	22.0	903	2.6	35151	100.0

TABLE 3: HOUSING AGE DISTRIBUTIONS BY AREA AND TENURE

AREA	DATE OF CONSTRUCTION												Table Total	
	Pre-1919		1919 - 1944		1945 - 1964		1965 - 1974		1975 - 1981		Post 1981		dwgs	%
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%		
Ramsey	1465	24.3	209	3.5	139	2.3	1360	22.5	697	11.6	2162	35.8	6033	100.0
Laxey	1373	30.6	244	5.4	366	8.2	427	9.5	488	10.9	1587	35.4	4485	100.0
Douglas	3352	28.7	1171	10.0	639	5.5	372	3.2	612	5.2	5534	47.4	11680	100.0
Onchan	319	9.4	404	11.9	255	7.5	893	26.3	574	16.9	957	28.1	3402	100.0
Port St Mary	452	20.8	145	6.7	127	5.8	597	27.5	109	5.0	742	34.2	2171	100.0
Castletown	856	40.0	136	6.4	175	8.2	156	7.3	156	7.3	662	30.9	2141	100.0
Port Erin	210	10.7	129	6.6	113	5.7	532	27.0	419	21.3	564	28.7	1967	100.0
Peel	679	26.7	0	0.0	127	5.0	106	4.2	21	0.8	1614	63.3	2548	100.0
Kirk Michael	116	16.0	7	0.9	89	12.3	55	7.5	20	2.8	437	60.4	724	100.0
TENURE														
Owner occupied	5542	20.9	2163	8.2	1789	6.8	3982	15.0	2563	9.7	10467	39.5	26506	100.0
Private rented	2974	38.4	221	2.9	241	3.1	381	4.9	438	5.7	3488	45.0	7742	100.0
Unavailable	306	33.9	61	6.8	0	0.0	135	15.0	96	10.7	304	33.7	903	100.0
TABLE TOTAL	8823	25.1	2445	7.0	2030	5.8	4498	12.8	3097	8.8	14258	40.6	35151	100.0

PRIVATE SECTOR HOUSEHOLDS AND POPULATION

4.6 The housing stock of 35,151 dwellings contains an estimated 34,282 households and a household population of 78,968 persons. Average household size is 2.3 persons.

HOUSEHOLD TYPES

4.7 Small households predominate. 9,400 households (27.4%) are single person in size, an additional 13,554 households (39.5%) comprise two persons. For the purposes of the survey, households have been classified into types based on the age, sex and number of persons occupying each dwelling. The definition of types is as follows:

SINGLE YOUNGER PERSON: One adult of non-pensionable age.

SINGLE PARENT FAMILY: One adult of non-pensionable age together with one or more children.

TWO-PERSON ADULT: Two persons of either sex aged 16 to retirement age.

SMALL FAMILY: Two adult non-pensioners together with one or two children.

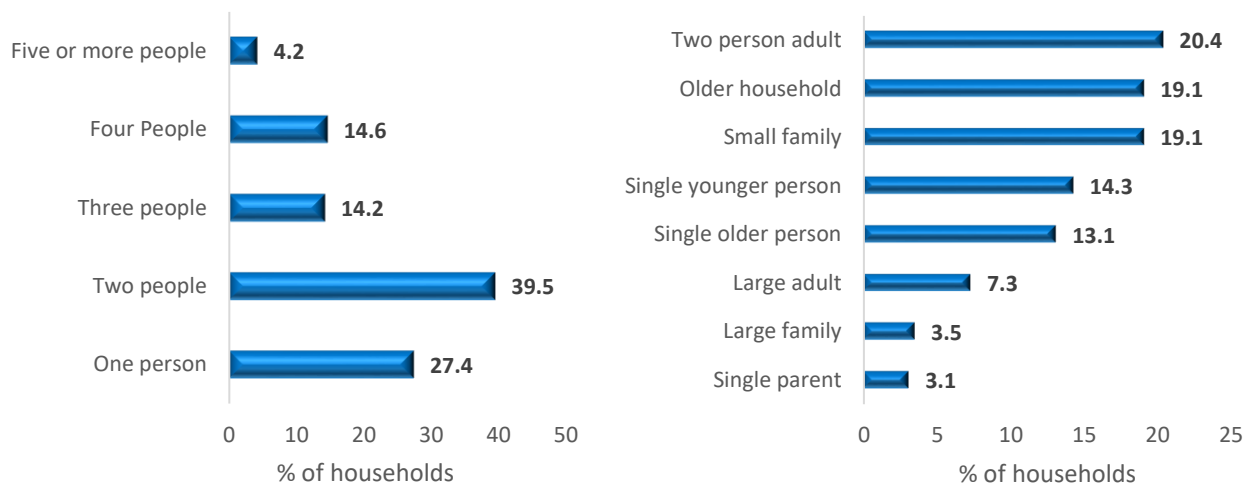
LARGE FAMILY: Two adult non-pensioners together with three or more children.

LARGE ADULT: Three or more persons aged 16 to retirement age.
 SINGLE OLDER PERSON: One adult of pensionable age.
 OLDER HOUSEHOLD: Two or more persons of pensionable age.

The most common household types are:

- *Two-person adult: 7,000 households (20.4%);*
- *Small family: 6,547 households (19.1%); and*
- *Older household: 6,556 households (19.1%).*

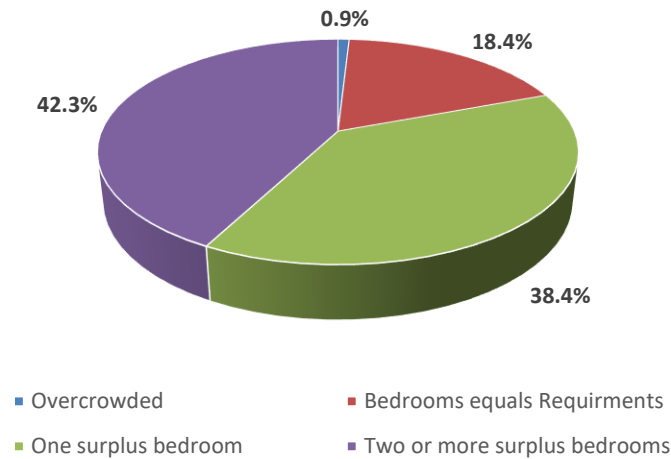
FIGURE 5: HOUSEHOLDS BY SIZE AND TYPE



OCCUPANCY

4.8 The predominance of small households leads to significant under-occupation of the housing stock. Based upon the Bedroom Standard definition (see Appendix F), 13,153 households (38.4%) have one bedroom surplus to household requirements, 14,512 households (42.3%) have two or more bedrooms surplus to requirements. 302 households (0.9%) have insufficient bedrooms to meet their family needs and are overcrowded. There are insufficient cases of overcrowding to provide any breakdown between household types, tenure etc..

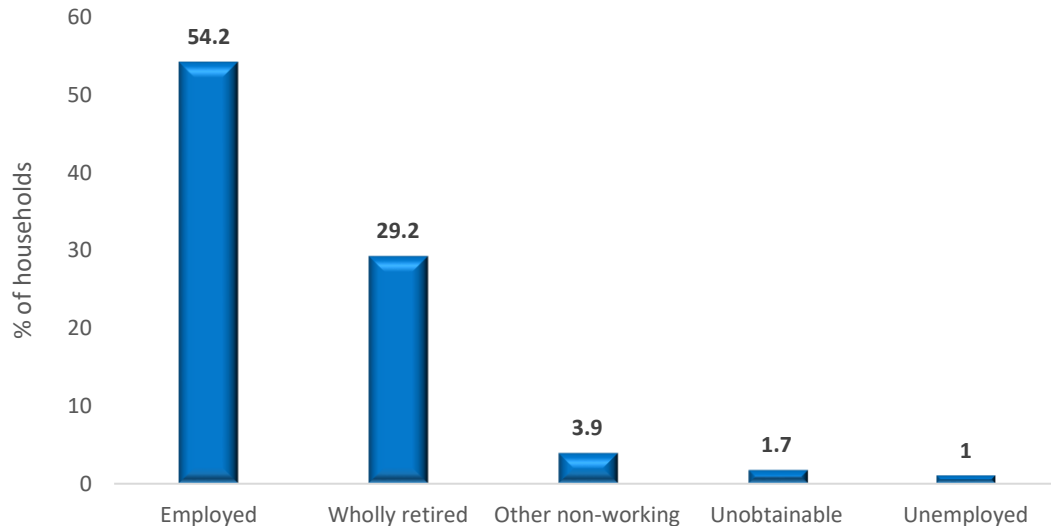
FIGURE 6: HOUSEHOLD OCCUPANCY



ECONOMIC CIRCUMSTANCES

- 4.9 Rates of economic activity on the Island are high. 21,871 heads of household (54.2%) are in employment (either full time, part time or self-employed); only 335 heads of household (1.0%) are unemployed but available for work. Rates of economic retirement are however significant – 10,027 households (29.2%).

FIGURE 7: ECONOMIC STATUS OF HOUSEHOLD REPRESENTATIVE



- 4.10 In England, private sector housing assistance is targeted towards the economically vulnerable. These are households in receipt of a means tested or disability related benefit. The application of equivalent benefits available on the island indicates 2,553 economically vulnerable households (7.4%).

- 4.11 Median gross household income is estimated at £39,000. Low incomes do still exist with 2,041 households, or 6.0%, earning under £12,000 per annum.

- 4.12 Significant differences exist in the household composition of the main tenure groups. These

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reflect essentially a younger, more mobile household mix in the private-rented sector with a more elderly, family orientated owner-occupied sector. A greater proportion of households in the owner-occupied sector have a head of household who is wholly retired whilst more heads of households in the private rented sector are in full time employment.

TABLE 4: HOUSEHOLD SOCIAL CHARACTERISTICS BY TENURE						
	TENURE				Table Total	
	Owner occupied		Private rented			
	hholds	%	hholds	%	hholds	%
PERSONS						
One person	6690	25.3	2710	34.7	9400	27.4
Two persons	10395	39.3	3159	40.4	13554	39.5
Three persons	4004	15.1	860	11.0	4865	14.2
Four persons	4099	15.5	915	11.7	5013	14.6
Five persons	1026	3.9	122	1.6	1148	3.3
Six or more persons	253	1.0	49	0.6	302	0.9
AGE OF HOH						
Under 25 years	101	0.4	513	6.6	614	1.8
25 - 34 years	1897	7.2	2142	27.4	4039	11.8
35 - 44 years	4494	17.0	2062	26.4	6556	19.1
45 - 54 years	5745	21.7	1338	17.1	7084	20.7
55 - 64 years	4828	18.2	978	12.5	5806	16.9
65 years and over	9401	35.5	783	10.0	10184	29.7
HOUSEHOLD TYPE						
Single Younger Person	2684	10.1	2232	28.6	4916	14.3
Single Parent Family	620	2.3	486	6.2	1106	3.2
Two Person Adult	4548	17.2	2452	31.4	7000	20.4
Small Family	5227	19.7	1320	16.9	6547	19.1
Large Family	1014	3.8	155	2.0	1169	3.4
Large Adult	2189	8.3	315	4.0	2504	7.3
Single Older Person	4006	15.1	478	6.1	4484	13.1
Older Household	6179	23.3	377	4.8	6556	19.1
BEDROOM STANDARD						
Overcrowded	246	0.9	56	0.7	302	0.9
Bedrooms equal needs	3027	11.4	3288	42.1	6315	18.4
Under-occupied 1 bedroom	9858	37.2	3295	42.2	13153	38.4
Under-occupied 2+ bedrooms	13336	50.4	1176	15.0	14512	42.3
TABLE TOTAL	26467	100.0	7815	100.0	34282	100.0

PRIVATE SECTOR HOUSE CONDITION SURVEY 2018/20

TABLE 5: HOUSEHOLD ECONOMIC CHARACTERISTICS BY TENURE

	TENURE				Table Total	
	Owner occupied		Private rented		hhlds	%
	hhlds	%	hhlds	%		
ECONOMIC STATUS HOH						
Full Time Work (>30 HRS)	12565	47.5	5419	69.3	17983	52.5
Part Time Work (<30 HRS)	2531	9.6	372	4.8	2902	8.5
Registered Unemployed	103	0.4	231	3.0	335	1.0
Permanently Sick / Disabled	213	0.8	132	1.7	346	1.0
Looking After Home / Parent / Carer	670	2.5	257	3.3	927	2.7
Wholly Retired	9168	34.6	859	11.0	10027	29.2
Student / Training	50	0.2	28	0.4	78	0.2
Self Employed	871	3.3	215	2.7	1086	3.2
Unobtainable	297	1.1	302	3.9	598	1.7
ECONOMIC VULNERABILITY						
Not economically vulnerable	24746	93.5	6983	89.4	31729	92.6
Economically vulnerable	1721	6.5	832	10.6	2553	7.4
INCOME H.O.H.						
Up to £2,500	114	0.4	0	0.0	114	0.3
£2,600 - £3,899	28	0.1	38	0.5	66	0.2
£3,900 - £5,199	193	0.7	28	0.4	221	0.6
£5,200 - £7,799	155	0.6	58	0.7	214	0.6
£7,800 - £10,399	496	1.9	44	0.6	540	1.6
£10,400 - £12,999	569	2.1	317	4.1	886	2.6
£13,000 - £15,599	835	3.2	287	3.7	1122	3.3
£15,600 - £18,199	1072	4.1	293	3.7	1365	4.0
£18,200 - £20,799	1805	6.8	503	6.4	2309	6.7
£20,800 - £25,999	2014	7.6	1195	15.3	3209	9.4
£26,000 - £31,199	2316	8.8	862	11.0	3178	9.3
£31,200 - £36,399	1839	6.9	704	9.0	2543	7.4
£36,400 - £41,599	1874	7.1	486	6.2	2359	6.9
£41,600 - £51,999	3120	11.8	1165	14.9	4285	12.5
Over £52,000	10036	37.9	1835	23.5	11871	34.6
TABLE TOTAL	26467	100.0	7815	100.0	34282	100.0

5.0 HOUSING CONDITIONS 2018/20 - AN OVERVIEW

5.1 Combining unfitness and disrepair as the two key indicators of housing condition permits an initial classification of the Island's housing stock:

SATISFACTORY - Not Unfit and in good repair;

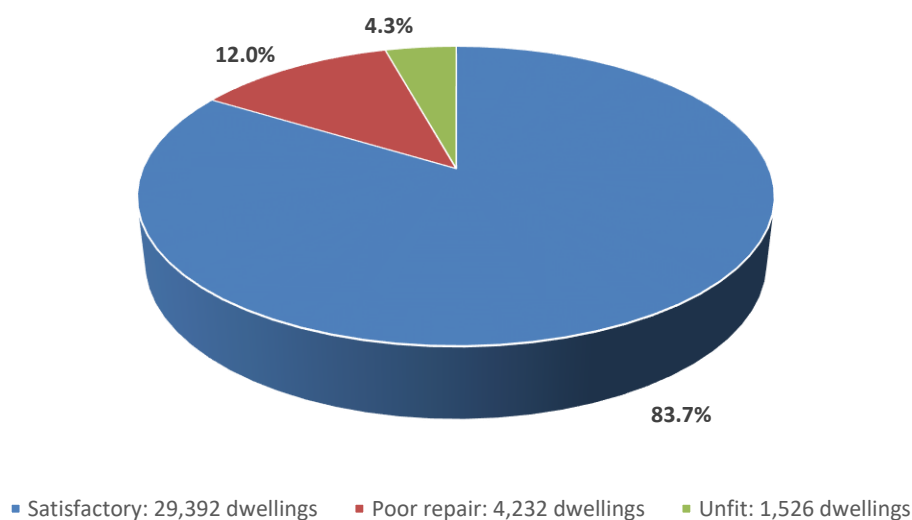
POOR REPAIR - Not Unfit but requiring major repairs; and

UNFIT - Unfit.

Dwellings which are unfit may also be in poor repair.

5.2 29,392 dwellings (83.6%) are not unfit and in good repair and can be regarded as satisfactory. The remaining 5,759 dwellings (16.4%) are unsatisfactory due to unfitness or poor repair. Within the unsatisfactory housing stock, 1,526 dwellings (4.3%) are unfit. The remaining 4,232 dwellings (12%) while not unfit are in poor repair and at risk of further deterioration.

FIGURE 8: HOUSING CONDITIONS 2018/20



5.3 The SAP Rating of a dwelling is based on the energy costs per square metre and is calculated using a simplified form of the Standard Assessment Procedure. The energy costs take into account the costs of space and water heating, ventilation and lighting, less any cost savings from energy generation technologies. The rating is expressed on a scale of 1 - 100 where a dwelling with a rating of 1 has poor energy efficiency (high costs) and a dwelling with a rating of 100 represents a completely energy efficient dwelling (zero net energy costs per year). It is possible for a dwelling to have a rating of over 100 where it produces more energy than it consumes, although such dwellings are relatively rare and would normally have a raft of new technologies to produce their own energy.

5.4 The average SAP Rating of properties on the Island is estimated at 54.9, below the average of 62.2 for all private housing in England. CO2 emissions are estimated at 6.09 tonnes per dwelling per annum.

6.0 HOUSING CONDITIONS IN THE PRIVATE SECTOR

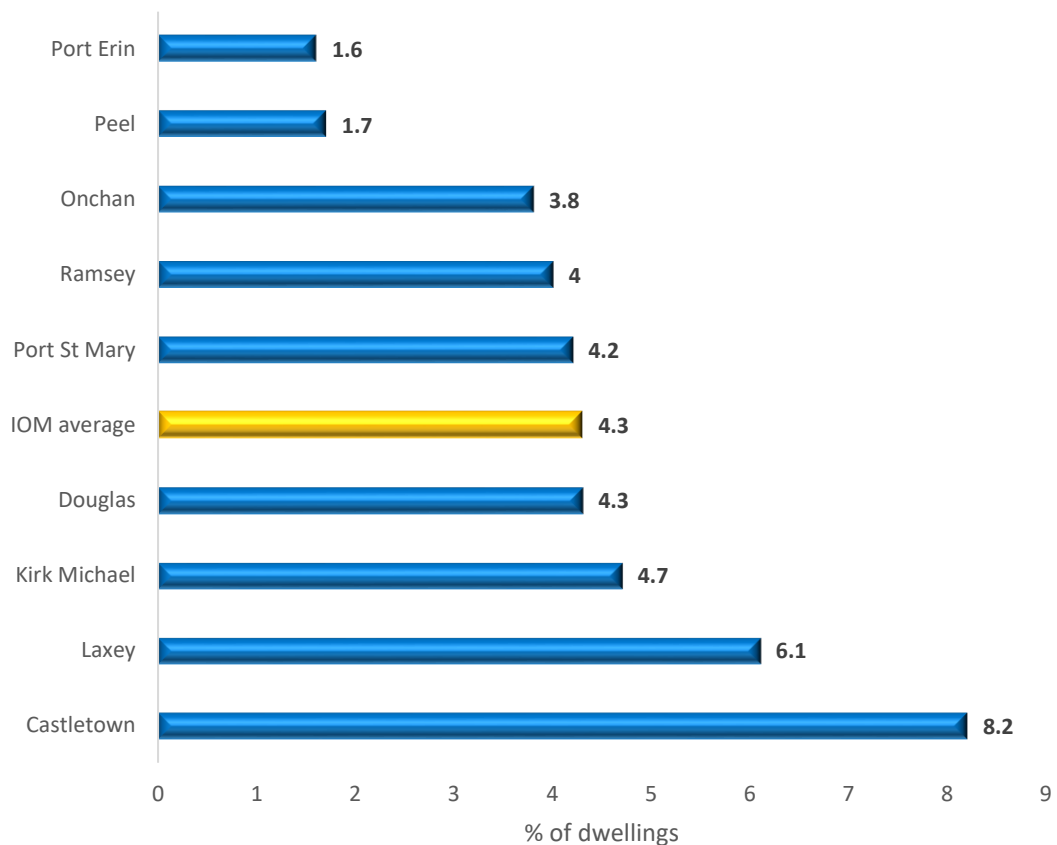
6.1 DWELLING FITNESS

6.1.1 The Fitness Standard (Housing Acts 1955-2011) represents the minimum statutory standard for housing provision on the Isle of Man. Details of the requirements of the standard are attached as Appendix D.

6.1.2 33,624 dwellings (95.7%) meet the requirements of the Fitness Standard and are not unfit; the remaining 1,526 dwellings (4.3%) fail the requirements of the standard and are unfit.

6.1.3 Variations in rates of unfitness are apparent both geographically across the Island and by property age and type. At an area level rates of unfitness are above average for Castletown (8.2%), Laxey (6.1%) and these two areas contain significant components of pre-1919 housing stock. Lowest unfitness rates are associated with Port Erin (1.6%) and Peel (1.7%).

FIGURE 9: RATES OF UNFITNESS BY AREA



6.1.4 Limited variations in unfitness exist between tenures but unfitness rates are higher for vacant dwellings, converted and mixed use flats and for dwellings constructed pre Second World War:

- **380 converted/ mixed use flats were unfit representing 11.3% of all these flats.**

PRIVATE SECTOR HOUSE CONDITION SURVEY 2018/20

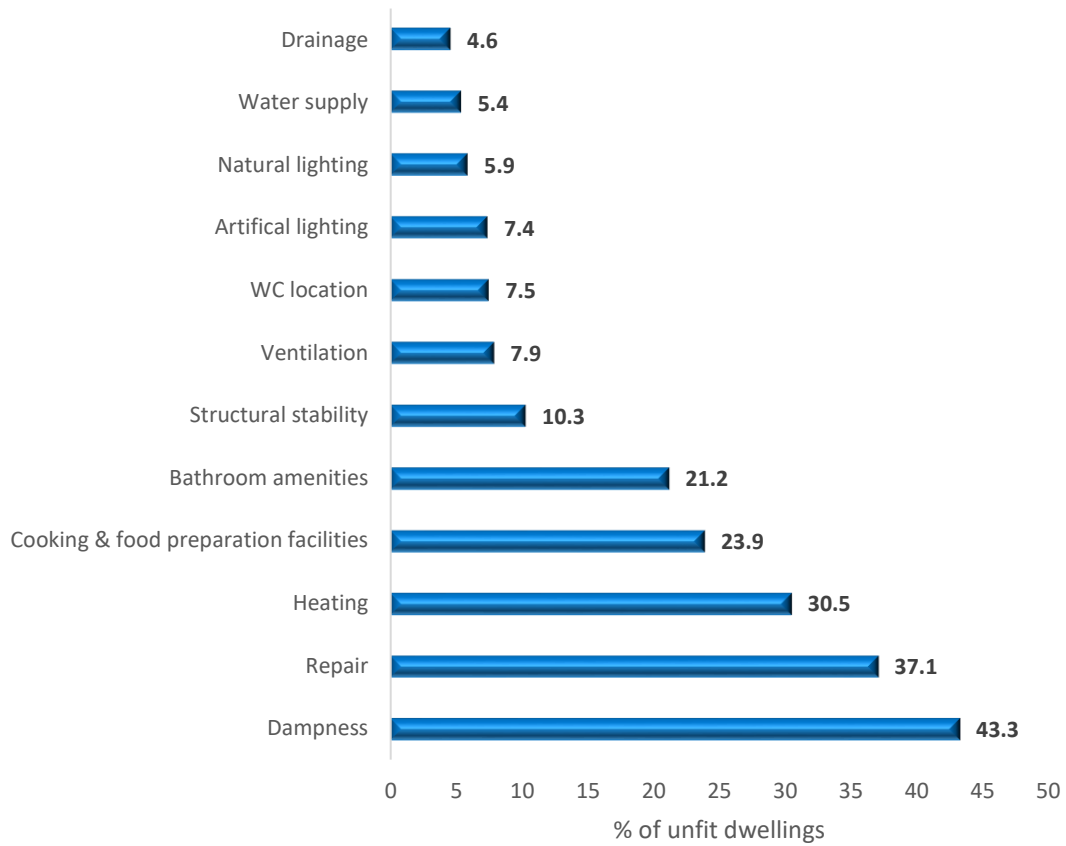
- **1,042 dwellings constructed pre-1919 were unfit, representing 11.8% of all pre-1919 dwellings. Rates of unfitness for inter-war housing of 7.4% are also above the Island average.**

TABLE 6: DWELLING UNFITNESS BY AREA AND HOUSING SECTOR						
AREA	TENURE				Table Total	
	Fit		Unfit		dwellings	%
	dwellings	%	dwellings	%		
Ramsey	5789	96.0	244	4.0	6033	100.0
Laxey	4210	93.9	275	6.1	4485	100.0
Douglas	11174	95.7	506	4.3	11680	100.0
Onchan	3274	96.3	128	3.8	3402	100.0
Port St Mary	2081	95.8	90	4.2	2171	100.0
Castletown	1966	91.8	175	8.2	2141	100.0
Port Erin	1935	98.4	32	1.6	1967	100.0
Peel	2506	98.3	42	1.7	2548	100.0
Kirk Michael	690	95.3	34	4.7	724	100.0
VACANT						
Occupied	33013	96.3	1267	3.7	34280	100.0
Vacant – short term	556	78.5	152	21.5	708	100.0
Vacant – long term	56	34.4	107	65.6	163	100.0
TENURE						
Owner occupied	25532	96.3	974	3.7	26506	100.0
Private rented	7348	94.9	394	5.1	7742	100.0
Unobtainable	745	82.5	158	17.5	903	100.0
DWELLING TYPE						
Terraced House	6883	94.0	439	6.0	7322	100.0
Semi-detached House	5251	97.6	131	2.4	5382	100.0
Detached House	7531	95.9	326	4.1	7857	100.0
Terraced / Semi-detached Bungalow	1498	97.4	41	2.6	1538	100.0
Detached Bungalow	5922	97.3	163	2.7	6085	100.0
Purpose built flat	3545	98.7	46	1.3	3591	100.0
Flat in converted building / Other	2995	88.7	380	11.3	3375	100.0
DATE OF CONSTRUCTION						
Pre-1919	7781	88.2	1042	11.8	8823	100.0
1919 - 1944	2264	92.6	181	7.4	2445	100.0
1945 - 1964	1982	97.6	49	2.4	2030	100.0
1965 - 1974	4396	97.7	103	2.3	4498	100.0
1975 - 1981	3076	99.3	21	0.7	3097	100.0
Post 1981	14127	99.1	131	0.9	14258	100.0
TABLE TOTAL	33625	95.7	1526	4.3	35151	100.0

6.1.5 A broad range of defects are apparent across the Fitness Standard but with five primary influences emerging:

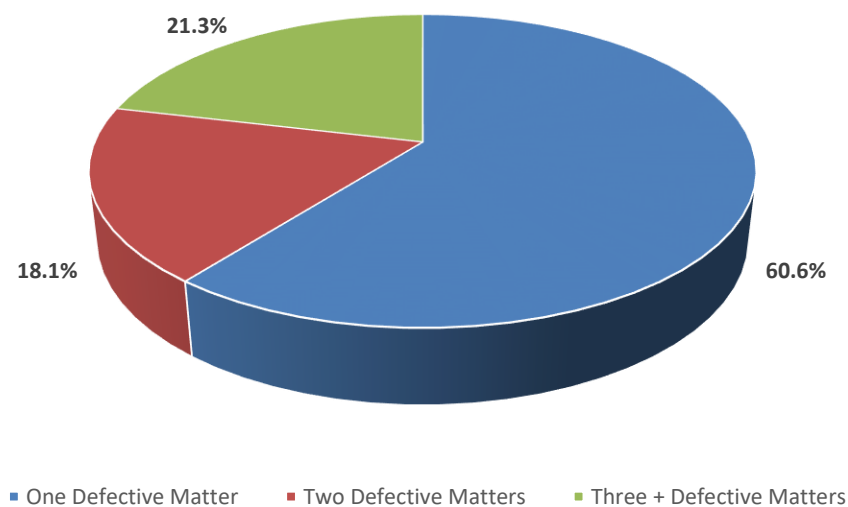
- **Dampness:** 660 dwellings – 43.3%;
- **Repair:** 566 dwellings - 37.1%;
- **Heating:** 465 dwellings – 30.5%;
- **Cooking and Food Preparation Facilities:** 365 dwellings – 23.9%; and
- **Bathroom Amenities:** 323 dwellings - 21.2%.

FIGURE 10: UNFIT DWELLINGS - REASONS FOR UNFITNESS



6.1.6 925 unfit dwellings (60.6%) exhibit one defective matter on the Fitness Standard; the remaining 601 unfit dwellings (39.4%) experience multiple defects.

FIGURE 11: UNFIT DWELLINGS - NUMBER OF DEFECTIVE MATTERS



6.1.7 The cost to make fit, unfit dwellings is estimated at £29.651M at an average of £19,427 per unfit dwelling. Costs are exclusive of VAT, fees, preliminaries and contingencies and are at first quarter 2018 prices. Highest average costs to make fit are associated with Port Erin and Laxey, the owner-occupied sector, with vacant dwellings and with older detached properties.

TABLE 7: UNFIT DWELLINGS - COSTS TO REPAIR AND MAKE FIT		
AREA	COST TO MAKE FIT	
	Average Cost (£'s net)	Total Cost (£'s net)
Ramsey	23911	5836997
Laxey	27539	7561907
Douglas	16040	8108261
Onchan	8560	1092074
Port St Mary	20514	1855673
Castletown	16004	2803534
Port Erin	41000	1322074
Peel	6158	261510
Kirk Michael	23693	809137
VACANT		
Occupied	16487	20889519
Vacant – short term	34122	5189371
Vacant – long term	33331	3572276
TENURE		
Owner occupied	20587	20053587
Private rented	10874	4284508
Unobtainable	33591	5313072
DWELLING TYPE		
Terraced House	18422	8084801
Semi-detached House	23501	3086002
Detached House	27956	9115392
Terraced / Semi-detached Bungalow	17593	716510
Detached Bungalow	14670	2388604
Purpose built flat	4619	212814
Flat in converted building / Other	15895	6047043
DATE OF CONSTRUCTION		
Pre - 1919	21016	21894799
1919 - 1944	19405	3505547
1945 - 1964	18862	916717
1965 - 1974	13090	1344516
1975 - 1981	12494	265648
Post 1981	13135	1723939
TABLE TOTAL	19427	29651166

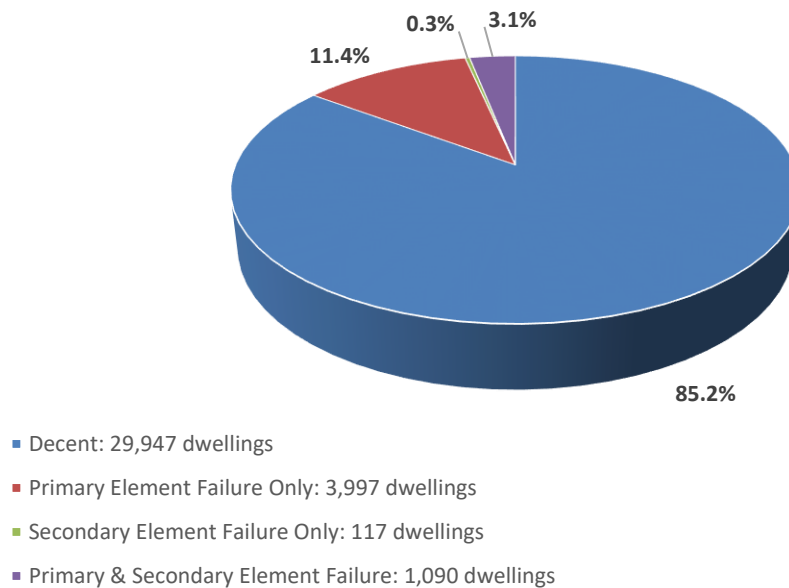
6.2 DWELLING DISREPAIR

6.2.1 For the purposes of the survey the current English definition of disrepair within the Decent Homes Standard has been adopted. To meet the Decent Homes Standard, dwellings are required to be 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 secondary building components are old and because of their condition need replacing or major repair.**

6.2.2 Overall, 5,204 dwellings (14.8%) fail the repair requirements of the Decent Homes Standard. Secondary element failures alone are very low with the majority of defective dwellings requiring major repair to key building components.

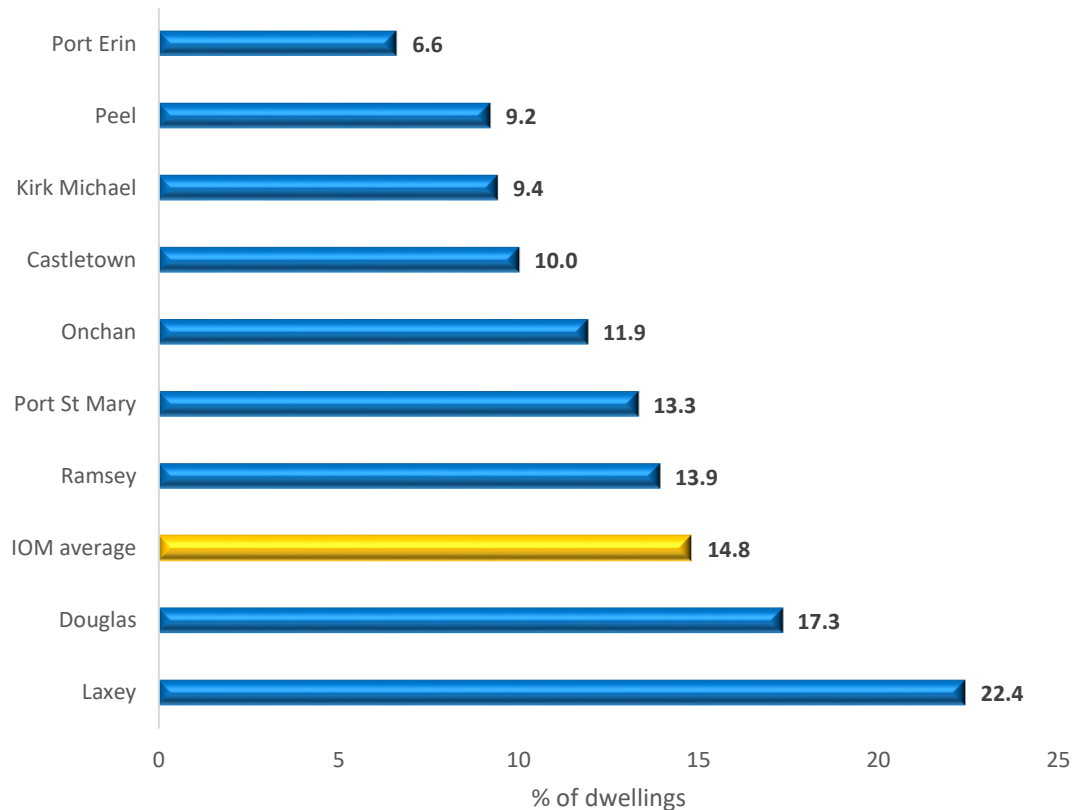
FIGURE 12: DECENT HOMES REPAIR PERFORMANCE



6.2.3 Housing disrepair has implications both currently and in the future for the housing stock and its occupants. Major disrepair to key building components can threaten the integrity of the building fabric leading to a compromise of wind and weatherproofing capabilities (penetrating dampness), can affect the health and safety of the occupants and can threaten the expected effective life of the building through further deterioration if repairs are not addressed.

6.2.4 Repair conditions vary across the Island and by housing sector.

**FIGURE 13: NON COMPLIANCE WITH DECENT HOMES REPAIR
CRITERIA BY AREA**

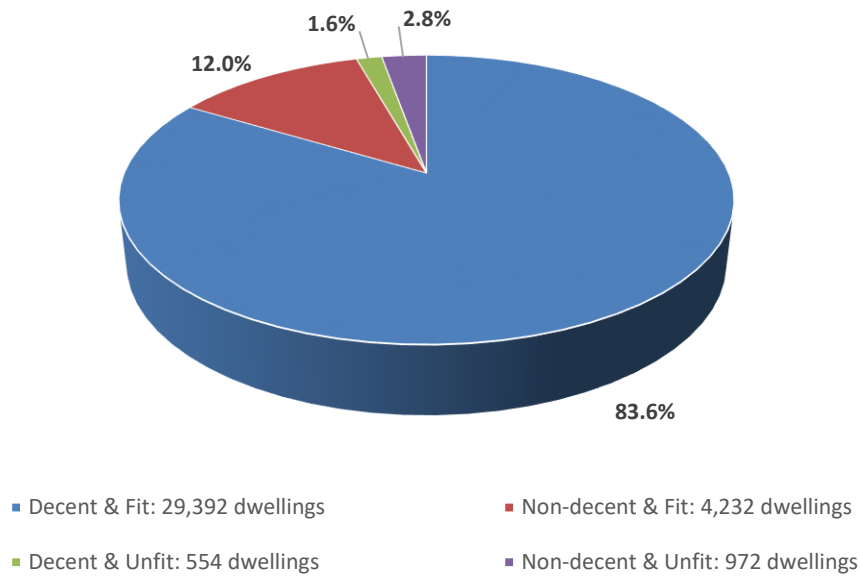


Highest rates of disrepair are associated with Laxey (22.4%) and Douglas (17.3%) and these two areas account for 58.2% of all dwellings failing the Decent Homes repair criteria. Lowest rates of disrepair are associated with Port Erin and Peel. At a sectoral level disrepair is higher in vacant dwellings, in the private-rented sector, for terraced housing and for converted and mixed-use buildings. As might be expected rates of disrepair increase with dwelling age ranging from 5.6% of post-1981 dwellings exhibiting disrepair to 30.2% of all dwellings constructed pre-1919.

TABLE 8: REPAIR PERFORMANCE BY HOUSING SECTOR						
	DECENT HOMES REPAIR PERFORMANCE				Table Total	
	Compliant		Non-compliant			
	dwgs	%	dwgs	%	dwgs	%
VACANT						
Occupied	29508	86.1	4772	13.9	34280	100.0
Vacant – short term	404	57.1	303	42.9	708	100.0
Vacant – long term	35	21.4	128	78.6	163	100.0
TENURE						
Owner occupied	22998	86.8	3508	13.2	26506	100.0
Private rented	6377	82.4	1364	17.6	7742	100.0
Unobtainable	572	63.3	331	36.7	903	100.0
DWELLING TYPE						
Terraced House	5899	80.6	1423	19.4	7322	100.0
Semi-detached House	4730	87.9	652	12.1	5382	100.0
Detached House	6822	86.8	1035	13.2	7857	100.0
Terraced / Semi-detached Bungalow	1337	86.9	201	13.1	1538	100.0
Detached Bungalow	5386	88.5	699	11.5	6085	100.0
Purpose built flat	3407	94.9	184	5.1	3591	100.0
Flat in converted building / Other	2365	70.1	1010	29.9	3375	100.0
DATE OF CONSTRUCTION						
Pre - 1919	6158	69.8	2664	30.2	8823	100.0
1919-1944	1922	78.6	523	21.4	2445	100.0
1945-1964	1747	86.0	283	14.0	2030	100.0
1965-1974	3904	86.8	595	13.2	4498	100.0
1975-1981	2756	89.0	341	11.0	3097	100.0
Post 1981	13460	94.4	798	5.6	14258	100.0
TABLE TOTAL	29947	85.2	5204	14.8	35151	100.0

6.2.5 Geographical and sectoral patterns of disrepair mirror quite closely patterns of unfit. While this suggests a correlation between disrepair and unfit the relationship is not clear cut. Thus, of the 5,204 dwellings failing Decent Homes repair requirements only 972 dwellings, or 18.7%, are also unfit. The remaining 4,232 dwellings experience disrepair only (81.3%).

FIGURE 14: UNFITNESS AND DISREPAIR



6.2.6 Assuming disrepair will be addressed in any comprehensive approach to deal with unfitness the core disrepair problem affects 4,232 dwellings representing 12% of the Island's housing stock. The distribution of these dwellings mirrors the overall pattern of Decent Homes repair failure discussed previously.

TABLE 9: HOUSING ACTION BY AREA AND HOUSING SECTOR								
AREA	HOUSING CONDITION						Table Total	
	Decent & Fit		Non-decent & Fit		Unfit		dwgs	%
	dwgs	%	dwgs	%	dwgs	%		
Ramsey	5126	85.0	663	11.0	244	4.0	6033	100.0
Laxey	3448	76.9	763	17.0	275	6.1	4485	100.0
Douglas	9445	80.9	1729	14.8	506	4.3	11680	100.0
Onchan	2913	85.6	361	10.6	128	3.8	3402	100.0
Port St Mary	1863	85.8	217	10.0	90	4.2	2171	100.0
Castletown	1810	84.5	156	7.3	175	8.2	2141	100.0
Port Erin	1838	93.4	97	4.9	32	1.6	1967	100.0
Peel	2293	90.0	212	8.3	42	1.7	2548	100.0
Kirk Michael	656	90.6	34	4.7	34	4.7	724	100.0
VACANT								
Occupied	28953	84.5	4060	11.8	1267	3.7	34280	100.0
Vacant – short term	404	57.1	151	21.4	152	21.5	708	100.0
Vacant – long term	35	21.4	21	13.0	107	65.6	163	100.0
TENURE								
Owner occupied	22631	85.4	2901	10.9	974	3.7	26506	100.0
Private rented	6190	80.0	1158	15.0	394	5.1	7742	100.0
Unobtainable	572	63.3	173	19.2	158	17.5	903	100.0

TABLE 9: HOUSING ACTION BY AREA AND HOUSING SECTOR

	HOUSING CONDITION						Table Total	
	Decent & Fit		Non-decent & Fit		Unfit		dwgs	%
	dwgs	%	dwgs	%	dwgs	%		
DWELLING TYPE								
Terraced House	5773	78.8	1110	15.2	439	6.0	7322	100.0
Semi-detached House	4682	87.0	569	10.6	131	2.4	5382	100.0
Detached House	6712	85.4	819	10.4	326	4.1	7857	100.0
Terraced / Semi-detached Bungalow	1316	85.5	182	11.8	41	2.6	1538	100.0
Detached Bungalow	5317	87.4	605	9.9	163	2.7	6085	100.0
Purpose built flat	3361	93.6	184	5.1	46	1.3	3591	100.0
Flat in converted building / Other	2231	66.1	763	22.6	380	11.3	3375	100.0
DATE OF CONSTRUCTION								
Pre - 1919	5867	66.5	1914	21.7	1042	11.8	8823	100.0
1919-1944	1821	74.5	443	18.1	181	7.4	2445	100.0
1945-1964	1747	86.0	235	11.6	49	2.4	2030	100.0
1965-1974	3861	85.8	534	11.9	103	2.3	4498	100.0
1975-1981	2735	88.3	341	11.0	21	0.7	3097	100.0
Post 1981	13362	93.7	765	5.4	131	0.9	14258	100.0
TABLE TOTAL	29392	83.6	4232	12.0	1526	4.3	35151	100.0

6.2.7 The pattern of element defects for dwellings experiencing disrepair is illustrated in Table 10. Externally the most common repair defects are associated with windows, roof coverings, external wall finishes and boundary fences. Internally, the most common repairs relate to kitchen fittings, bathroom amenities, internal wall, ceiling and floor finishes.

TABLE 10: DWELLINGS IN DISREPAIR - REPAIR DEFECTS BY BUILDING ELEMENT

REPAIRS TO	No repair		Localised repair		Minor repair		Medium repair		Major repair		Renew element		N/A Unobtainable		ALL DWELLINGS IN DISREPAIR	
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%
EXTERNAL																
Roof Structure	4054	77.9	282	5.4	168	3.2	441	8.5	125	2.4	134	2.6	-	-	5204	100.0
Roof Cover	3083	59.2	691	13.3	477	9.2	684	13.1	130	2.5	141	2.7	-	-	5204	100.0
Stacks	2205	59.2	592	11.4	709	13.6	986	18.9	117	2.3	52	1.0	543	10.4	5204	100.0
Flashings	4258	81.8	292	5.6	118	2.3	256	4.9	73	1.4	31	0.6	177	3.4	5204	100.0
Gutters	3813	73.3	713	13.7	194	3.7	256	4.9	114	2.2	53	1.0	61	1.2	5204	100.0
Downpipes	4281	82.3	359	6.9	88	1.7	298	5.7	89	1.7	84	1.6	7	0.1	5204	100.0
Wall Finishes	1892	36.4	869	16.7	890	17.1	1216	23.4	311	6.0	27	0.5	-	-	5204	100.0
Wall Pointing	1134	21.8	235	4.5	165	3.2	192	3.7	273	5.2	45	0.9	3161	60.7	5204	100.0
Lintols	4419	84.9	188	3.6	198	3.8	264	5.1	85	1.6	50	1.0	-	-	5204	100.0
Wall Structure	4538	87.2	213	4.1	221	4.2	111	2.1	121	2.3	-	-	-	-	5204	100.0
Windows	2267	43.6	123	2.4	713	13.7	1441	27.7	277	5.3	384	7.4	-	-	5204	100.0
Front Door	3488	67.0	276	5.3	502	9.6	443	8.5	137	2.6	358	6.9	-	-	5204	100.0
Rear Door	3522	67.7	100	1.9	187	3.6	440	8.5	142	2.7	251	4.8	562	10.8	5204	100.0
Underground Drainage	4945	95.0	18	0.3	33	0.6	-	-	121	2.3	88	1.7	-	-	5204	100.0
Primary Boundary	2315	44.5	1009	19.4	522	10.0	638	12.3	108	2.1	93	1.8	579	10.0	5204	100.0
Secondary Boundary	1508	29.0	296	5.7	364	7.0	752	14.5	88	1.7	18	0.3	2178	41.8	5204	100.0
Paths And Paved Areas	2149	41.3	706	13.6	529	10.2	1206	23.2	197	3.8	160	3.1	257	4.9	5204	100.0
INTERNAL																
Floor Structure	3756	72.2	623	12.0	270	5.2	141	2.7	27	0.5	78	1.5	311	6.0	5204	100.0
Floor Finish	2736	52.6	972	18.7	670	12.9	252	4.8	85	1.6	178	3.4	311	6.0	5204	100.0
Wall Structure	3777	72.6	610	11.7	302	5.8	107	2.1	43	0.8	53	1.0	311	6.0	5204	100.0
Wall Finish	2226	42.8	921	17.7	892	17.1	496	9.5	173	3.3	185	3.5	311	6.0	5204	100.0
Ceiling Finish	2488	47.8	1044	20.1	690	13.3	440	8.4	64	1.2	167	3.2	311	6.0	5204	100.0
Internal Door	3273	62.9	815	15.7	540	10.4	90	1.7	68	1.3	107	2.1	311	6.0	5204	100.0
Fireplace	3025	58.1	237	4.6	260	5.0	67	1.3	82	1.6	-	-	1533	29.5	5204	100.0
Internal Staircase	2604	50.0	310	5.9	108	2.1	27	0.5	65	1.3	7	0.1	2083	40.0	5204	100.0
Kitchen Fittings	2153	41.4	1030	19.8	709	13.6	535	10.3	148	2.8	317	6.1	311	6.0	5204	100.0
Bathroom Amenities	2514	48.3	873	16.8	694	13.3	368	7.1	162	3.1	283	5.4	311	6.0	5204	100.0
Internal Plumbing	3622	69.6	281	5.4	457	8.8	207	4.0	64	1.2	262	5.0	311	6.0	5204	100.0
Electrics	3469	66.7	489	9.4	356	6.8	214	4.1	47	0.9	318	6.1	311	6.0	5204	100.0
Heating Boilers/Appliances	3788	72.8	213	4.1	269	5.2	119	2.3	122	2.4	312	6.0	381	7.3	5204	100.0
Heating Distribution	4122	79.2	174	3.3	135	2.6	111	2.1	61	1.2	172	3.3	429	8.3	5204	100.0

6.2.8 Costs to address repair defects in those dwellings that are fit but do not meet the Decent Homes repair criteria are estimated at £40.942M averaging £9,674 per dwelling.

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TABLE 11: DWELLINGS REQUIRING REPAIRS¹ – COSTS TO REPAIR BY AREA AND HOUSING SECTOR

AREA	REPAIR COST	
	Average Cost (£'s net)	Total Cost (£'s net)
Ramsey	12182	8071365
Laxey	13121	10008482
Douglas	7892	13647852
Onchan	6799	2457610
Port St Mary	5453	1183844
Castletown	14321	2229837
Port Erin	4481	433524
Peel	13033	2767359
Kirk Michael	4150	141725
VACANT		
Occupied	9215	37410529
Vacant – short term	21009	3179849
Vacant – long term	16541	351221
TENURE		
Owner occupied	10413	30211692
Private rented	6726	7786160
Unobtainable	16990	2943746
DWELLING TYPE		
Terraced House	9583	10637286
Semi-detached House	10429	5929025
Detached House	13642	11175854
Terraced / Semi-detached Bungalow	10875	1977139
Detached Bungalow	11270	6822096
Purpose built flat	3085	567776
Flat in converted building / Other	5021	3832422
DATE OF CONSTRUCTION		
Pre - 1919	10893	20850100
1919 - 1944	8952	3970091
1945 - 1964	10405	2443689
1965 - 1974	7382	3944971
1975 - 1981	6938	2363186
Post 1981	9637	7369560
TABLE TOTAL	9674	40941598

Highest average repair costs are associated with Castletown, Laxey and Peel, with owner-occupied housing and with detached houses and bungalows.

¹ Excludes dwellings that are unfit – disrepair costs for these dwellings have already been included in table 7.

6.3 NON-DECENT HOMES

6.3.1 The Decent Homes Standard in England exists as a target requirement for social rented housing and as an advisory standard for private sector intervention. A Decent Home is one that satisfies all the following four criteria:

- *It meets the current statutory minimum standard for housing.*
- *It is in a reasonable state of repair.*
- *It has reasonably modern facilities.*
- *It provides a reasonable degree of thermal comfort.*

A full definition of the Standard is provided in Appendix E. The Decent Homes standard does not apply as a statutory standard on the Island but measurement can provide a useful guide to current conditions.

6.3.2 The English definition incorporates Category 1 hazards within the Housing Health and Safety Rating System (HHSRS) as the statutory minimum standard for housing. The presence of Category 1 hazards has not been measured within the study as on the Isle of Man the current minimum housing standard is the Fitness Standard. Applying the Fitness Standard within a re-definition of decency provides a better indication of likely local performance. Using Fitness within the Decent Homes Standard indicates 7,541 dwellings (21.5%) non-Decent. The pattern of category failure indicates the dominance of individual dwelling failures on disrepair and energy efficiency.

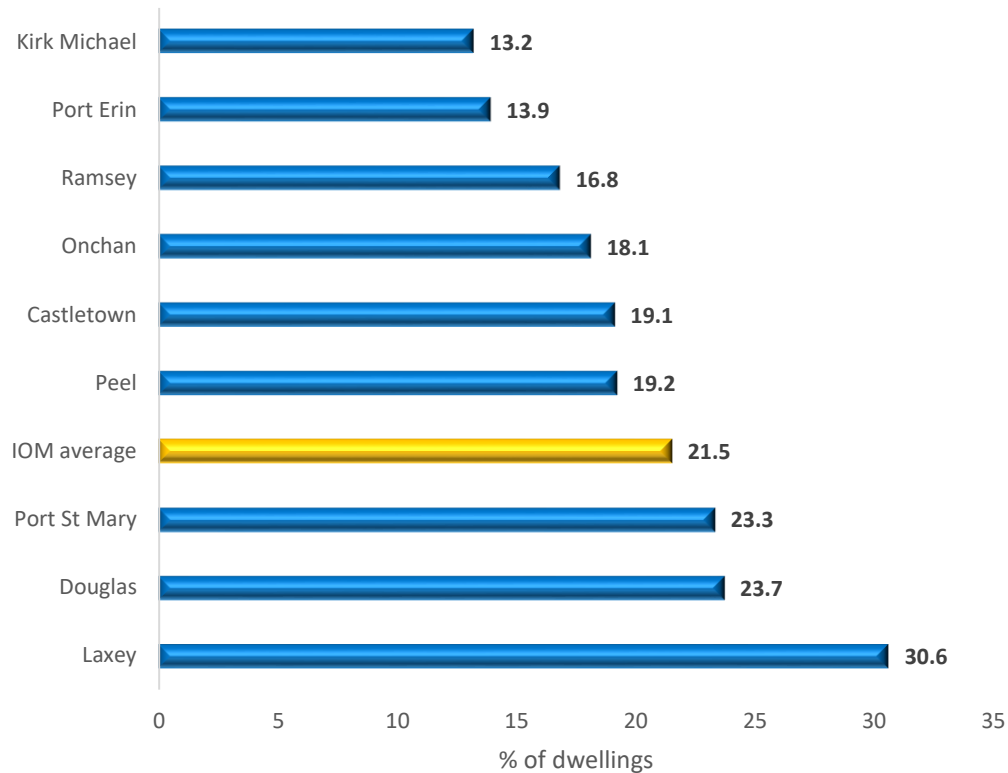
TABLE 12: NON-DECENT DWELLINGS - DEFECT CLASSIFICATION (Fitness Definition)		
	DECENT HOMES DEFECT CLASSIFICATION	
	dwellings	%
Fitness only	334	4.4
Disrepair only	3686	48.9
Amenities only	42	0.6
Energy only	1740	23.1
Fitness & Disrepair	381	5.1
Fitness & Amenities	19	0.3
Fitness & Energy	201	2.7
Disrepair & Amenity	21	0.3
Disrepair & Energy	525	7.0
Fitness, Disrepair & Amenity	27	0.4
Fitness, Disrepair & Energy	453	6.0
Fitness, Disrepair, Amenity & Energy	111	1.5
ALL DWELLINGS NON-DECENT	7541	100.0

6.3.3 Geographically the highest rates of Decent Homes failure are associated with Laxey (30.6%),

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Douglas (23.7%) and Port St. Mary (23.3%). Laxey and Douglas exert a strong influence on patterns of overall failure containing 4,140 non-decent dwellings or 54.9% of the total.

FIGURE 15: RATES OF NON-DECENCY BY AREA



Rates of non-Decency are also higher in the private-rented sector, for converted flats and terraced housing and for dwellings constructed pre-1945.

TABLE 13: NON-DECENT HOUSING BY HOUSING SECTOR

	DECENT HOMES STANDARD				Table Total	
	Compliant		Non-compliant		dwgs	%
	dwgs	%	dwgs	%		
VACANT						
Occupied	27187	79.3	7093	20.7	34280	100.0
Vacant – short term	388	54.8	320	45.2	708	100.0
Vacant – long term	35	21.4	128	78.6	163	100.0
TENURE						
Owner occupied	21382	80.7	5124	19.3	26506	100.0
Private rented	5656	73.1	2085	26.9	7742	100.0
Unobtainable	572	63.3	331	36.7	903	100.0
DWELLING TYPE						
Terraced House	5144	70.3	2178	29.7	7322	100.0
Semi-detached House	4425	82.2	957	17.8	5382	100.0
Detached House	6298	80.2	1559	19.8	7857	100.0
Terraced / Semi-detached Bungalow	1204	78.3	334	21.7	1538	100.0
Detached Bungalow	5153	84.7	932	15.3	6085	100.0
Purpose built flat	3271	91.1	321	8.9	3591	100.0

TABLE 13: NON-DECENT HOUSING BY HOUSING SECTOR

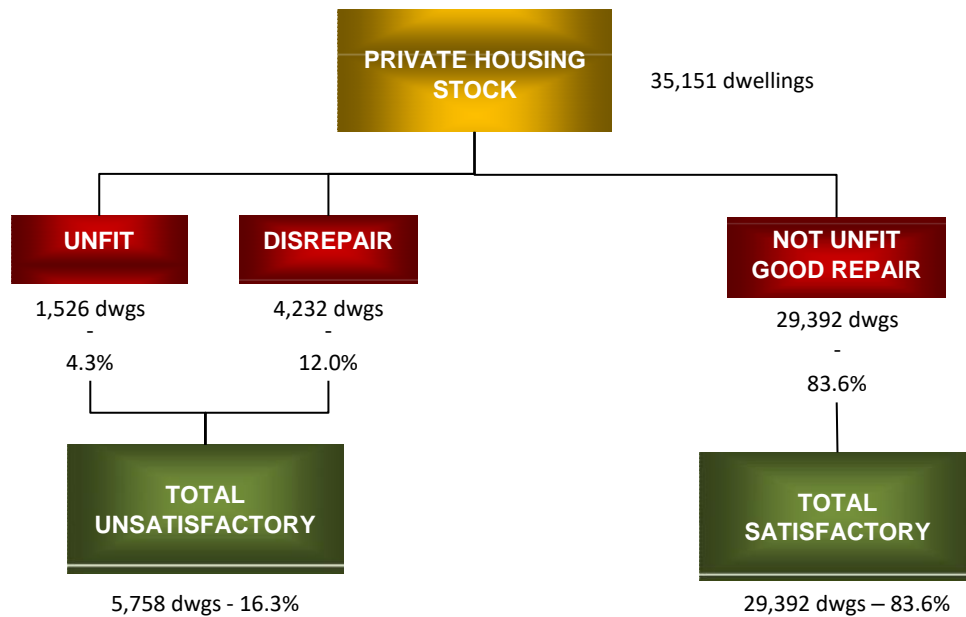
	DECENT HOMES STANDARD				Table Total	
	Compliant		Non-compliant		dwgs	%
	dwgs	%	dwgs	%		
Flat in converted building / Other	2114	62.6	1261	37.4	3375	100.0
DATE OF CONSTRUCTION						
Pre - 1919	4975	56.4	3848	43.6	8823	100.0
1919 - 1944	1696	69.4	749	30.6	2445	100.0
1945 - 1964	1549	76.3	481	23.7	2030	100.0
1965 - 1974	3646	81.1	852	18.9	4498	100.0
1975 - 1981	2671	86.2	426	13.8	3097	100.0
Post 1981	13073	91.7	1185	8.3	14258	100.0
TABLE TOTAL	27610	78.5	7541	21.5	35151	100.0

6.4 SUMMARY OF HOUSING CONDITIONS AND INVESTMENT NEEDS

6.4.1 Poor housing conditions against current housing standards on the Island can be summarised with regard to unfitness and disrepair. A threefold classification of the housing stock has been developed for this purpose comprising:

- **Satisfactory Housing** : *Dwellings which are not unfit and do not require major repairs.*
- **Disrepair** : *Dwellings which are not unfit but which require major repairs.*
- **Unfit** : *Dwellings which are unfit.*

FIGURE 16: CLASSIFICATION OF HOUSING CONDITIONS



6.4.2 29,392 dwellings (83.6%) are not unfit and require no major repairs and can be regarded as satisfactory; 4,232 dwellings (12%) while not unfit require major repairs and 1,526 dwellings (4.3%) are unfit.

UNFIT DWELLINGS:

Highest rates of unfitness are associated with Castletown, Laxey, Kirk Michael and Douglas. Within the housing stock no significant differences in fitness exist between the tenure groups. Rates of unfitness are however higher in converted and mixed use flats, terraced housing and dwellings constructed pre-1945. Costs to repair and improve unfit dwellings are estimated at £29.651M.

DISREPAIR:

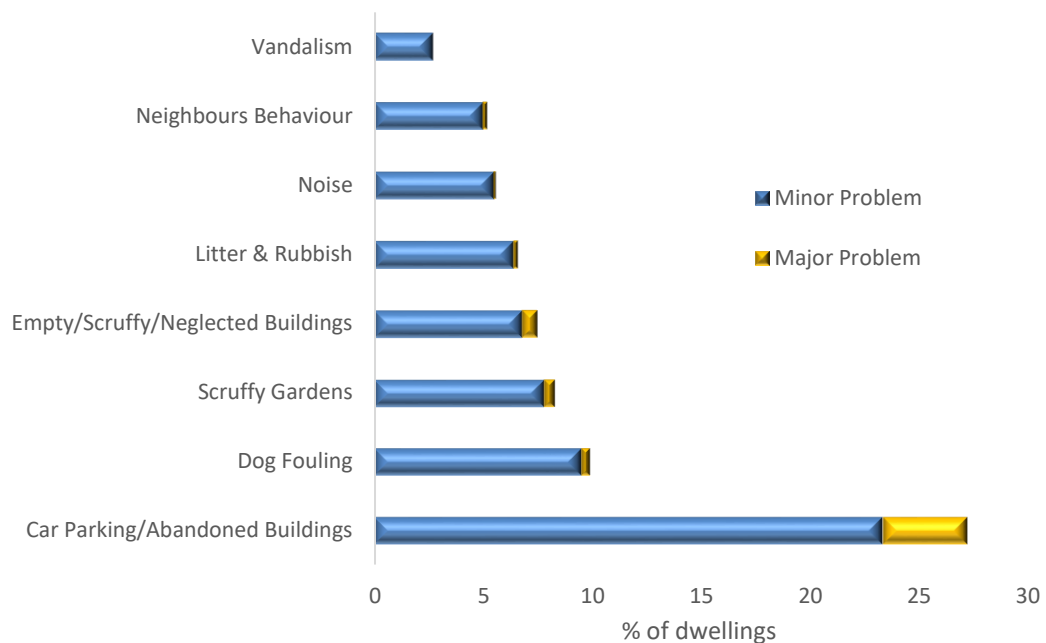
Dwellings in disrepair while not unfit run the risk of further deterioration into unfitness in the absence of preventative repairs and maintenance. Highest rates of disrepair are again associated with Laxey and. Rates of disrepair are slightly higher within the private-rented sector and similar to unfitness for converted flats, terraced housing and dwellings constructed pre-1945. Costs of repair within this category are estimated at £40.942M.

6.4.3 Total investment costs to address unfitness and disrepair are £70.593M.

6.5 ENVIRONMENTAL CONDITIONS

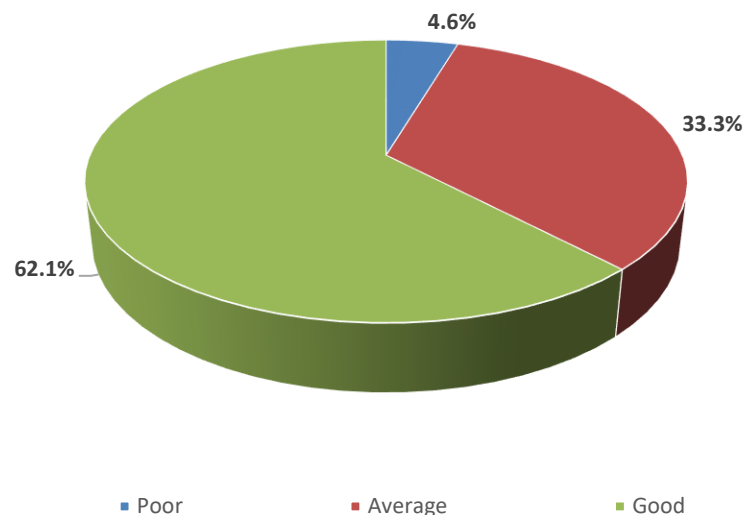
6.5.1 In addition to the condition of individual dwellings surveyors were asked to assess the general condition of the local area or residential neighbourhood surrounding the dwelling. A range of problems have been identified although in general these have a minor impact. The most common emerging problem relates to car parking, with all other issues affecting less than 10% of dwellings.

FIGURE 17: ENVIRONMENTAL PROBLEMS



6.5.2 Overall, 11,716 dwellings (33.3%) are located in residential environments of average quality for their type. For 21,816 dwellings (62.1%) environmental quality is above average or good and for 1,619 dwellings (4.6%) environmental quality is below average or poor.

FIGURE 18: OVERALL ENVIRONMENTAL QUALITY



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6.5.3 Variations in environmental conditions reflect below average quality in Peel, Douglas and Ramsey, in areas of private-rented and terraced housing and in areas of pre-1919 housing.

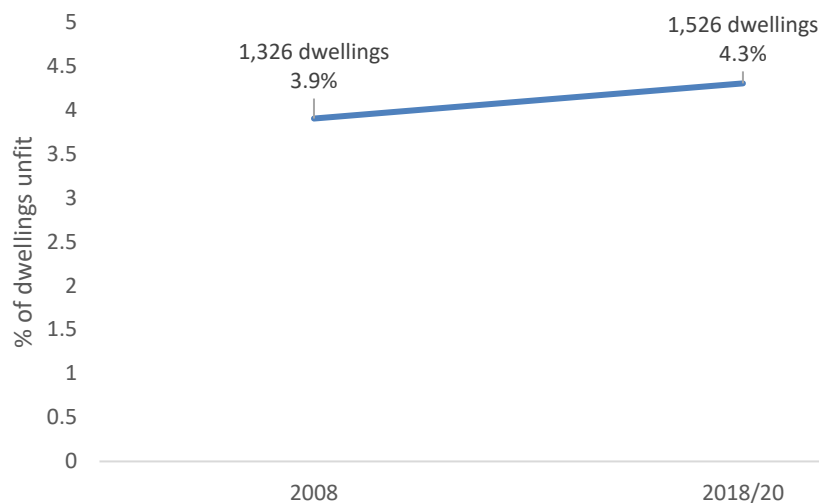
TABLE 14: ENVIRONMENTAL QUALITY BY AREA AND HOUSING SECTOR													
AREA	VISUAL ENVIRONMENTAL QUALITY										Table Total		
	Poor		Below average		Average		Above average		Good		dwgs	%	
	dwgs	%	dwgs	%	dwgs	%	dwgs	%	dwgs	%			
RAMSEY	0	0.0	314	5.2	2302	38.2	1674	27.7	1744	28.9	6033	100.0	
Laxey	0	0.0	31	0.7	458	10.2	1159	25.9	2837	63.3	4485	100.0	
Douglas	53	0.5	772	6.6	4044	34.6	3459	29.6	3352	28.7	11680	100.0	
Onchan	0	0.0	64	1.9	1701	50.0	1148	33.8	489	14.4	3402	100.0	
Port St Mary	18	0.8	18	0.8	380	17.5	687	31.7	1067	49.2	2171	100.0	
Castletown	0	0.0	58	2.7	817	38.2	642	30.0	623	29.1	2141	100.0	
Port Erin	0	0.0	16	0.8	484	24.6	484	24.6	983	50.0	1967	100.0	
Peel	21	0.8	234	9.2	1189	46.7	595	23.3	510	20.0	2548	100.0	
Kirk Michael	0	0.0	20	2.8	342	47.2	239	33.0	123	17.0	724	100.0	
TENURE													
Owner occupied	74	0.3	955	3.6	8105	30.6	7941	30.0	9431	35.6	26506	100.0	
Private rented	0	0.0	572	7.4	3341	43.2	1862	24.1	1967	25.4	7742	100.0	
Unobtainable	18	2.0	0	0.0	270	29.9	284	31.4	331	36.7	903	100.0	
DWELLING TYPE													
Terraced House	53	0.7	554	7.6	3402	46.5	1870	25.5	1442	19.7	7322	100.0	
Semi-detached House	0	0.0	188	3.5	2242	41.7	1426	26.5	1526	28.3	5382	100.0	
Detached House	18	0.2	19	0.2	1277	16.3	2378	30.3	4164	53.0	7857	100.0	
Terraced / Semi-detached Bungalow	21	1.4	54	3.5	526	34.2	497	32.3	440	28.6	1538		
Detached Bungalow	0	0.0	83	1.4	1186	19.5	2045	33.6	2771	45.5	6085	100.0	
Purpose built flat	0	0.0	232	6.5	1281	35.7	1130	31.5	948	26.4	3591	100.0	
Flat in converted building / Other	0	0.0	394	11.7	1801	53.4	742	22.0	438	13.0	3375	100.0	
DATE OF CONSTRUCTION													
Pre - 1919	45	0.5	916	10.4	3208	36.4	1895	21.5	2759	31.3	8823	100.0	
1919 - 1944	0	0.0	77	3.2	600	24.5	969	39.7	798	32.6	2445	100.0	
1945 - 1964	0	0.0	18	0.9	900	44.3	518	25.5	594	29.3	2030	100.0	
1965 - 1974	0	0.0	87	1.9	1492	33.2	1577	35.1	1343	29.9	4498	100.0	
1975 - 1981	0	0.0	97	3.1	861	27.8	841	27.1	1298	41.9	3097	100.0	
Post 1981	48	0.3	331	2.3	4656	32.7	4287	30.1	4937	34.6	14258	100.0	
TABLE TOTAL	93	0.3	1526	4.3	11716	33.3	10087	28.7	11729	33.4	35151	100.0	

7.0 CHANGES IN HOUSING CONDITION 2008 – 2018/20

7.1 The comparison of information from two independent surveys is often problematic and requires caution due to the possibility of differences in measurement and methodology and due to the need to isolate real differences between the surveys from the effects of sampling error. In this situation a limited analysis of changes between the 2008 and 2018/20 surveys has been completed focussing on unfitness, disrepair and energy efficiency. Trends in unfitness and disrepair are reported here; changes in energy efficiency are discussed in Section 8.0.

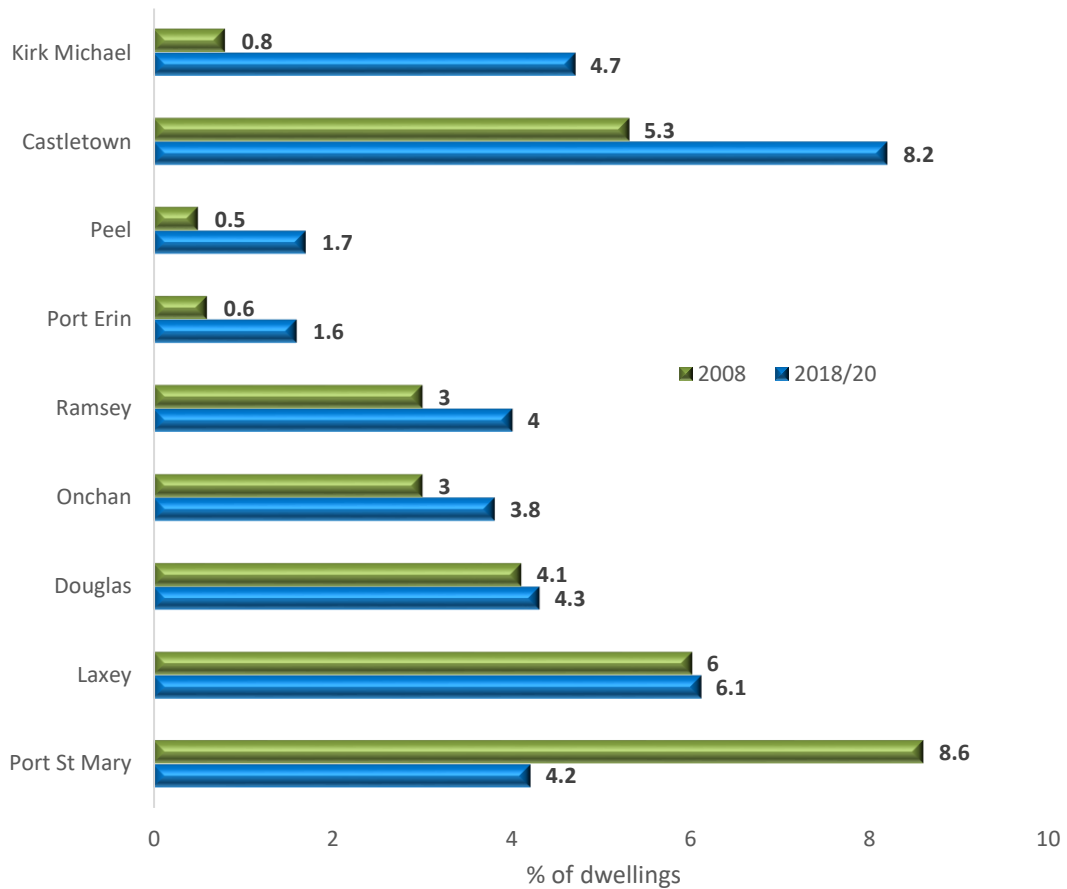
7.2 In 2008 the house condition survey identified 1,326 unfit dwellings representing 3.9% of all private dwellings on the Island. In 2018/20 the number of unfit dwellings was estimated at 1,526 dwellings or 4.3% of private sector housing. This represents a slight increase in both the number and proportion of unfit dwellings. However, as the difference in proportions between the two periods is so small this change does not represent a significant difference and may be attributable to chance.

FIGURE 19: TRENDS IN UNFITNESS; 2008 - 2018/20



7.3 Whilst there is very little change in the rate of unfitness by tenure, housing type or date of construction across the two periods, there are some significant changes within areas. In all but Port St Mary the rate of unfitness has increased, although the change is negligible and not significant in Laxey and Douglas and marginal in Onchan. Both Kirk Michael and Castletown have seen quite a sharp increase in the rate of unfitness between 2008 and 2018/20.

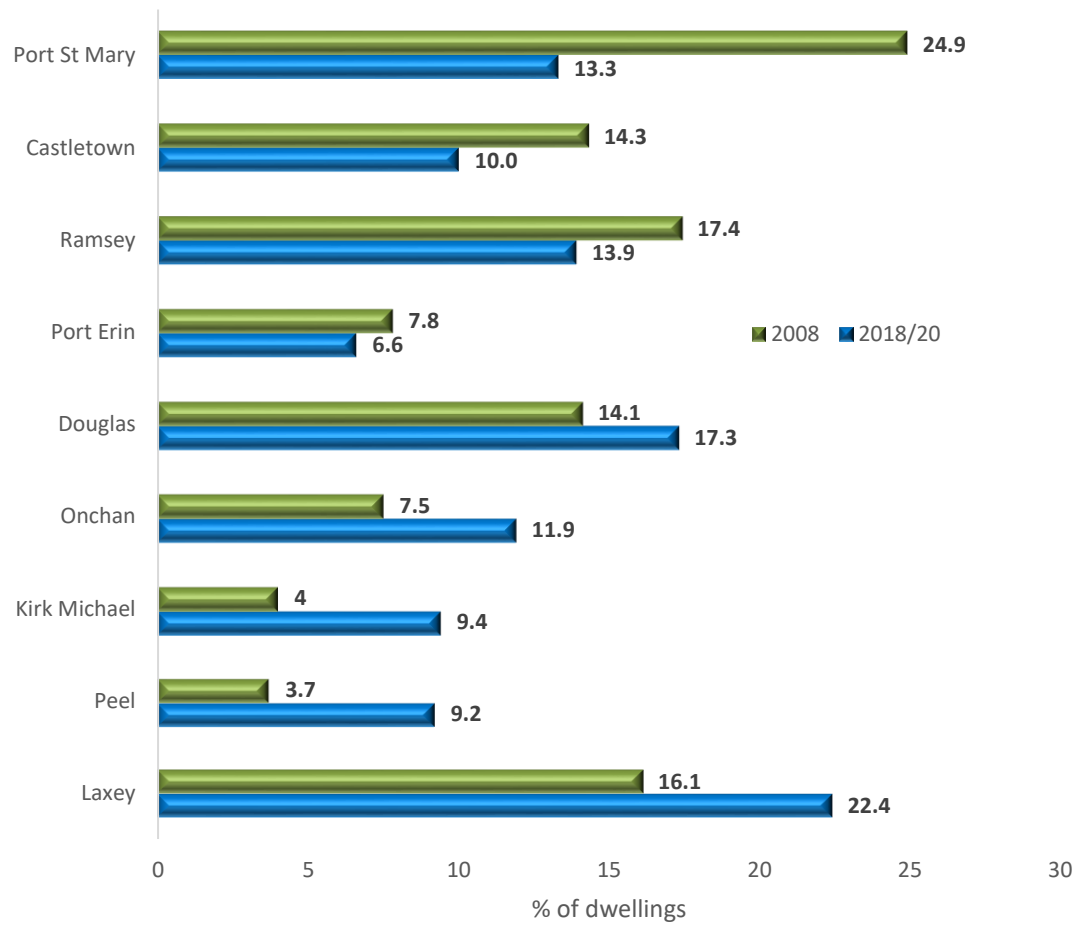
FIGURE 20: RATES OF UNFITNESS BY AREA; 2008 & 2018/20



7.4 The proportion of dwellings failing the Decent Homes repair criteria has also shown a slight increase since 2008; up from 13.7% of all private sector dwellings in 2008 to 14.8% in 2018/20. Again, the Island average change hides quite significant changes over time within the different areas; whilst the rate of non-compliance in Port St Mary has fallen from 24.9% in 2008 to 13.3% in 2018/20, in Laxey the rate has increased from 16.1% in 2008 to 22.4% in 2018/20. Castletown and Ramsey have also seen decreases in the rate of disrepair, whilst in Peel, Kirk Michael, Onchan and Douglas the rate has increased.

7.5 The rate of non-compliance has remained relatively static within the owner-occupied sector but increased from 11.7% to 17.6% in the private rented market.

**FIGURE 21: NON COMPLIANCE WITH DECENT HOMES REPAIR
CRITERIA BY AREA; 2008 & 2018/20**



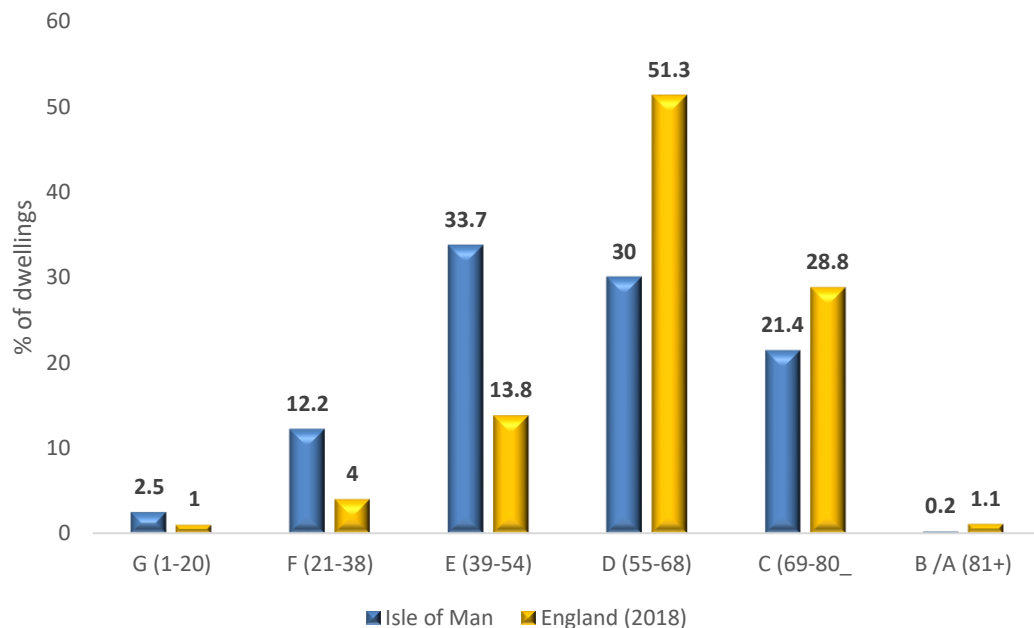
8.0 NON-DECENT HOMES - ENERGY EFFICIENCY

8.1 Information on domestic energy and home insulation from the survey was subjected to a Reduced RDSAP measurement of energy efficiency. Several indicators are produced by the system:

- **SAP – Standard Assessment Procedure using information on appliances and insulation to profile energy efficiency. This permits the grading of properties on a score of 1-100;**
- **CO₂ – Average annual emissions of CO₂ measured in tonnes; and**
- **ENERGY COSTS – Average annual energy costs for domestic space and water heating and lighting.**

8.2 The current SAP rating for private housing on the Island is measured at 54.9, below the national average for all private housing in England (62.2).

FIGURE 22: EPC BAND BASED ON SAP SCORE

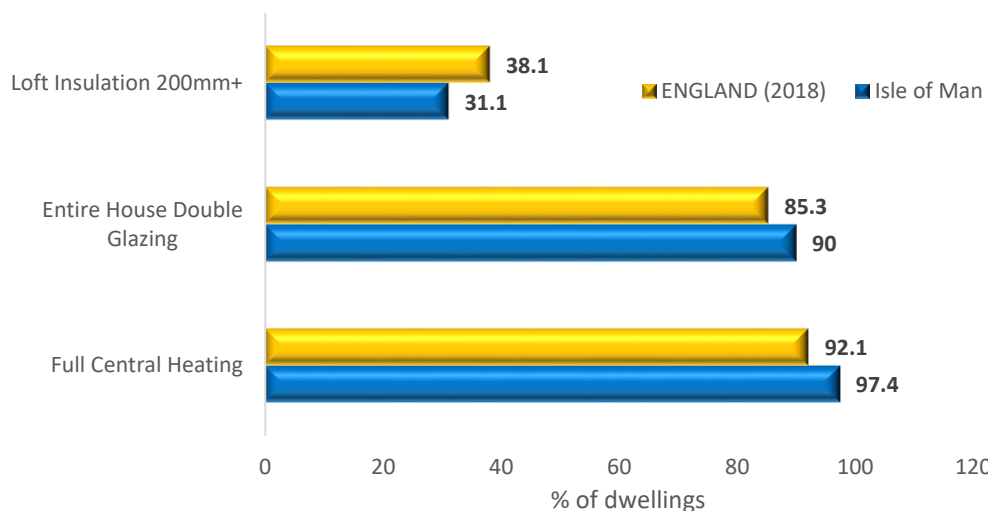


8.3 Average dwelling annual CO₂ emissions are estimated at 6.09 tonnes resulting in total annual private sector emissions of 207,610 tonnes. Average annual energy expenditure is estimated at £1,666 per dwelling giving a total annual household energy bill of £56.753M. The distribution of energy efficiency ratings by area and housing sector is illustrated in Table 15. This confirms below average energy efficiency ratings in the owner-occupied sector, dwellings constructed pre - 1975 and detached houses and bungalows. Lowest ratings are also associated with Laxey, Port St. Mary, Castletown and Ramsey.

8.4 Home energy efficiency is influenced by both heating and insulation characteristics. Underlying the energy efficiency of private housing on the Island the following attributes apply:

- *Excluding those dwellings where it was not possible to ascertain the level of loft insulation (6,790 dwellings); 1,672 dwellings (5.9%) lack any form of appropriate loft insulation, an additional 2,285 dwellings (8.1%) contain loft insulation levels below 100mm. Evidence of enhanced insulation is however apparent. 6,643 dwellings (23.4%) offer loft insulation to 100mm, 4,396 dwellings (15.5%) to 150mm and 8,824 dwellings (31.1%) to 200mm or above. The loft insulation profile for the Island is slightly worse than the national average where 38.1% of dwellings are estimated to contain loft insulation of 200mm or above.*
- *Excluding dwellings of solid wall and timber frame construction; 9,778 dwellings exhibit evidence of additional cavity wall insulation, this represents 43.2% of dwellings with cavity wall dwellings. However, the need for additional insulation will decrease in modern properties against increasing building regulation requirements, i.e. 12,704 cavity wall dwellings (56.1%) were constructed after 1981. Of the 9,955 cavity wall dwellings built before 1982, only 29.9% are known to have additional cavity insulation while 48.3% show no evidence of additional insulation.*
- *Of the 34,450 dwellings where window glazing is known, 1,104 or 3.2% are single glazed, 30,998 (90%) have fully double glazed and the remaining 2,348 (6.8%) offer partial double glazing. Levels of double glazing within the stock are above the English average where 85.3% offer entire house double glazing.*
- *97.4% of dwellings offer full central heating, with an additional 0.7% offering partial heating systems. Levels of full central heating are above the English average which is currently estimated at 92.1% across all tenures.*

FIGURE 23: KEY ENERGY ATTRIBUTES - IOM & ENGLAND





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- 8.5 Primary heating fuels on the Island are mains gas and oil. Mains gas is present in 18,739 dwellings (53.3%) with oil representing the primary heating fuel in 12,906 dwellings (36.7%). In spite of high levels of central heating the less than universal availability of mains gas will restrict the efficiency of heating systems with an adverse effect on SAP Ratings.

CHANGES IN ENERGY EFFICIENCY 2008 – 2018/20

- 8.6 Although changes in average SAP Ratings between 2008 and 2018/20 cannot be confirmed due to changes in methodological changes, a comparison of individual energy attributes indicates significant improvements in domestic energy efficiency. These are also reflected in significant reductions in CO₂ emissions. The 2008 survey estimated total annual carbon dioxide emissions for the Island from private domestic properties at 255,072 tonnes. In 2018/20 this figure has reduced to 207,610 tonnes - an annual reduction of 47,462 tonnes or 18.6%. Key movements in energy attributes include:

- *An increase in the proportion of dwellings offering double glazing from 85.2% in 2008 to 90% in 2018/20;*
- *An increase in the proportion of dwellings exhibiting additional external cavity wall insulation from 9.0% in 2008 to 43.2% in 2018/20; and*
- *An increase in the proportion of dwellings with 200mm or more of loft insulation from 12.5% in 2008 to 31.1% in 2018/20.*

FUEL POVERTY

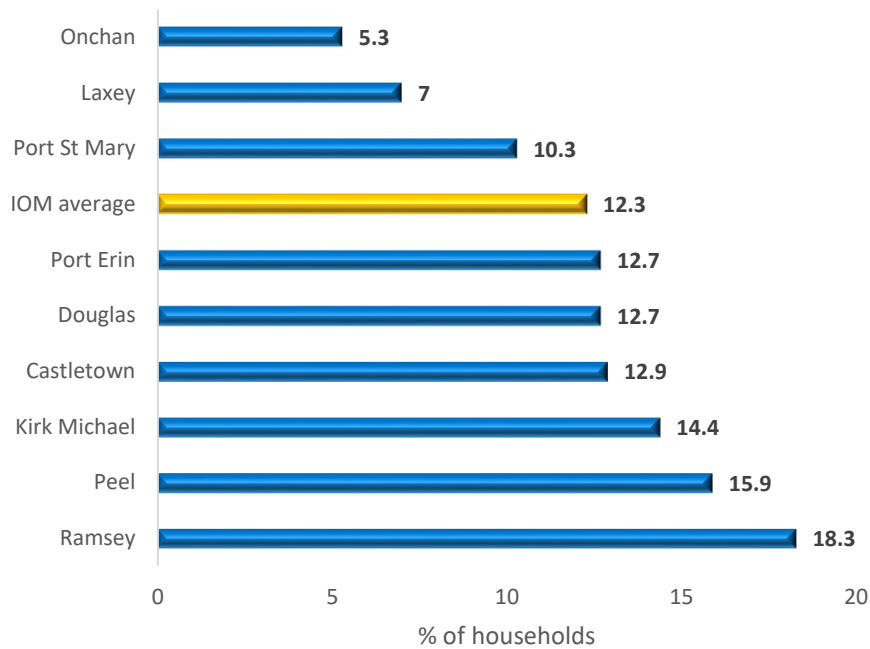
- 8.7 Linking information on energy efficiency and annual fuel costs from the energy survey to household income profiles provides an indicative pattern of fuel poverty among private sector households on the Island. Fuel poverty is usually defined as an annual expenditure on fuel in excess of 10% of household income. By this definition, 4,220 households, 12.3%, are in fuel poverty.
- 8.8 Highest rates of fuel poverty are associated with households in the private rented sector, those living in dwellings constructed pre 1919 and for households who live in bungalows. Geographically, households living in Ramsey, Peel and Kirk Michael are more likely to be in fuel poverty than elsewhere on the Island.

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TABLE 16: FUEL POVERTY BY AREA AND HOUSING SECTOR

	FUEL POVERTY				Table Total	
	In Fuel Poverty		Not in Fuel Poverty		households	%
	households	%	households	%		
AREA						
Ramsey	4730	81.7	1059	18.3	5789	100.0
Laxey	4002	93.0	300	7.0	4302	100.0
Douglas	10086	87.3	1461	12.7	11547	100.0
Onchan	3203	94.7	178	5.3	3381	100.0
Port St Mary	1898	89.7	219	10.3	2117	100.0
Castletown	1815	87.1	268	12.9	2083	100.0
Port Erin	1661	87.3	242	12.7	1903	100.0
Peel	2071	84.1	392	15.9	2463	100.0
Kirk Michael	596	85.6	101	14.4	697	100.0
TENURE						
Owner occupied	23311	88.1	3156	11.9	26467	100.0
Private rented	6750	86.4	1065	13.6	7815	100.0
DWELLING TYPE						
Terraced House	6066	87.4	877	12.6	6943	100.0
Semi-detached House	4920	92.6	392	7.4	5311	100.0
Detached House	6698	89.1	823	10.9	7521	100.0
Terraced / Semi-detached Bungalow	1301	84.5	239	15.5	1540	100.0
Detached Bungalow	5489	91.3	523	8.7	6012	100.0
Purpose built flat	3048	85.2	529	14.8	3578	100.0
Flat in converted building / Other	2540	75.2	836	24.8	3376	100.0
DATE OF CONSTRUCTION						
Pre - 1919	6331	77.0	1892	23.0	8223	100.0
1919 - 1944	2172	91.5	201	8.5	2373	100.0
1945 - 1964	1779	85.7	297	14.3	2076	100.0
1965 - 1974	3809	84.7	687	15.3	4496	100.0
1975 - 1981	2603	88.8	327	11.2	2930	100.0
Post 1981	13368	94.2	816	5.8	14184	100.0
TABLE TOTAL	30062	87.7	4220	12.3	34282	100.0

FIGURE 24: RATES OF FUEL POVERTY BY AREA



8.9 At a household level, rates of fuel poverty are above average for single person households both older and younger and single parent families.

TABLE 17: FUEL POVERTY BY HOUSEHOLD SOCIAL CHARACTERISTICS

	FUEL POVERTY				Table Total	
	Not in Fuel Poverty		In Fuel Poverty		hholds %	
	hholds	%	hholds	%		
PERSONS						
One person	6529	69.5	2871	30.5	9400	100.0
Two persons	12682	93.6	872	6.4	13554	100.0
Three persons	4515	92.8	350	7.2	4865	100.0
Four persons	4935	98.4	78	1.6	5013	100.0
Five persons	1100	95.8	49	4.2	1148	100.0
Six or more persons	302	100.0	0	0.0	302	100.0
AGE OF HOH						
Under 25 years	472	76.8	143	23.2	614	100.0
25 - 34 years	3762	93.2	276	6.8	4039	100.0
35 - 44 years	6254	95.4	302	4.6	6556	100.0
45 - 54 years	6632	93.6	452	6.4	7084	100.0
55 - 64 years	4873	83.9	933	16.1	5806	100.0
65 years and over	8069	79.2	2115	20.8	10184	100.0
HOUSEHOLD TYPE						
Single Younger Person	3666	74.6	1249	25.4	4916	100.0
Single Parent Family	850	76.9	256	23.1	1106	100.0
Two Person Adult	6730	96.1	270	3.9	7000	100.0
Small Family	6403	97.8	144	2.2	6547	100.0
Large Family	1169	100.0	0	0.0	1169	100.0
Large Adult	2462	98.3	42	1.7	2504	100.0
Single Older Person	2862	63.8	1622	36.2	4484	100.0
Older Household	5920	90.3	637	9.7	6556	100.0
TABLE TOTAL	30062	87.7	4220	12.3	34282	100.0

TABLE 18: FUEL POVERTY BY HOUSEHOLD ECONOMIC CHARACTERISTICS

	FUEL POVERTY				Table Total	
	Not in Fuel Poverty		In Fuel Poverty		hholds	%
	hholds	%	hholds	%		
ECONOMIC STATUS HOH						
Full Time Work (>30 HRS)	17334	96.4	649	3.6	17983	100.0
Part Time Work (<30 HRS)	2445	84.2	458	15.8	2902	100.0
Registered Unemployed	112	33.6	222	66.4	335	100.0
Permanently Sick / Disabled	165	47.7	181	52.3	346	100.0
Looking After Home / Parent / Carer	664	71.7	263	28.3	927	100.0
Wholly Retired	7708	76.9	2319	23.1	10027	100.0
Student / Training	22	28.4	56	71.6	78	100.0
Self Employed	1013	93.3	73	6.7	1086	100.0
Unobtainable	598	100.0	0	0.0	598	100.0
ECONOMIC VULNERABILITY						
Not economically vulnerable	28466	89.7	3263	10.3	31729	100.0
Economically vulnerable	1596	62.5	957	37.5	2553	100.0
INCOME H.O.H.						
Less than £7,799	0	0.0	615	100.0	615	100.0
£7,800 - £10,399	28	5.2	512	94.8	540	100.0
£10,400 - £12,999	216	24.4	669	75.6	886	100.0
£13,000 - £15,599	442	39.4	680	60.6	1122	100.0
£15,600 - £18,199	832	61.0	533	39.0	1365	100.0
£18,200 - £20,799	1655	71.7	654	28.3	2309	100.0
£20,800 - £25,999	2846	88.7	363	11.3	3209	100.0
£26,000 - £31,199	3084	97.0	94	3.0	3178	100.0
£31,200 - £36,399	2443	96.1	100	3.9	2543	100.0
Over £36,399	18516	100.0	0	0.0	18516	100.0
TABLE TOTAL	30062	87.7	4220	12.3	34282	100.0

8.10 Households where the head of household is not in employment are significantly more likely to be in fuel poverty, economically vulnerable households are also more adversely affected by fuel poverty.

9.0 HOUSEHOLD CIRCUMSTANCES, HEALTH AND SPECIAL NEEDS

9.1 Information from the physical survey of housing conditions can be directly linked to information on the characteristics, circumstances and attitudes of occupying households collected through a supplementary household interview survey. One such area, Fuel Poverty, has previously been reported. Additional areas covered by the survey include:

- a) *Household social and economic circumstances and housing conditions including the relationship between Decent Homes and Vulnerability; and*
- b) *Support Requirements with regard to illness and disability.*

HOUSING CONDITIONS AND HOUSEHOLD CIRCUMSTANCES

9.2 Poor housing conditions are associated with households in social or economic disadvantage:

- *431 households who occupy unfit homes have a head of household aged between 55 and 64 and these households represent 34.9% of all households in unfit dwellings. 1,100 households living in dwellings with disrepair have a head of household aged 65 or over and these households account for 27.2% of all households in dwellings with disrepair;*
- *Economically vulnerable households are over-represented in poor condition dwellings. 170 economically vulnerable households live in unfit dwellings representing 13.8% of all households in unfit dwellings.*
- *Low income households are over-represented in poor condition dwellings. 221 households with an annual household income under £15,600 live in unfit dwellings representing 17.9% of all households in unfit dwellings.*

Disadvantageous social or economic conditions can impair a household's ability to improve or repair their dwelling.

TABLE 19: HOUSING CONDITIONS AND HOUSEHOLD SOCIAL CHARACTERISTICS

	HOUSING CONDITION						Table Total	
	Decent & Fit		Non-decent & Fit		Unfit			
	hholds	%	hholds	%	hholds	%	hholds	%
PERSONS								
One person	7431	25.6	1456	36.0	513	41.6	9400	27.4
Two persons	11628	40.1	1429	35.3	497	40.4	13554	39.5
Three persons	4299	14.8	476	11.8	89	7.2	4865	14.2
Four persons	4401	15.2	528	13.1	84	6.8	5013	14.6
Five persons	1000	3.4	127	3.1	21	1.7	1148	3.3
Six or more persons	245	0.8	28	0.7	28	2.3	302	0.9
AGE OF HOH								
Under 25 years	437	1.5	107	2.6	71	5.8	614	1.8
25 - 34 years	3566	12.3	335	8.3	137	11.2	4039	11.8
35 - 44 years	5442	18.8	839	20.8	274	22.2	6556	19.1
45 - 54 years	6116	21.1	833	20.6	135	10.9	7084	20.7
55 - 64 years	4544	15.7	831	20.5	431	34.9	5806	16.9
65 years and over	8899	30.7	1100	27.2	185	15.0	10184	29.7
HOUSEHOLD TYPE								
Single Younger Person	3785	13.0	784	19.4	346	28.1	4916	14.3
Single Parent Family	878	3.0	155	3.8	73	5.9	1106	3.2
Two Person Adult	5789	20.0	859	21.2	353	28.6	7000	20.4
Small Family	5765	19.9	636	15.7	146	11.8	6547	19.1
Large Family	1021	3.5	99	2.5	49	4.0	1169	3.4
Large Adult	2178	7.5	298	7.4	28	2.3	2504	7.3
Single Older Person	3646	12.6	672	16.6	167	13.5	4484	13.1
Older Household	5944	20.5	540	13.4	72	5.9	6556	19.1
TABLE TOTAL	29005	100	4045	100	1233	100	34282	100

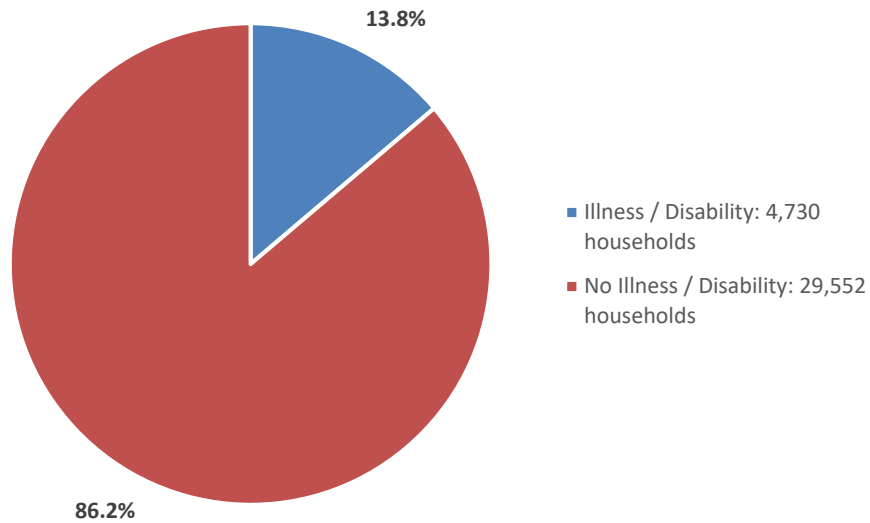
TABLE 20: HOUSING CONDITIONS AND HOUSEHOLD ECONOMIC CHARACTERISTICS

	HOUSING CONDITION						Table Total	
	Decent & Fit		Non-decent & Fit		Unfit			
	hholds	%	hholds	%	hholds	%	hholds	%
ECONOMIC STATUS HOH								
Full Time Work (>30 HRS)	14934	51.5	2304	57.0	745	60.5	17983	52.5
Part Time Work (<30 HRS)	2403	8.3	421	10.4	78	6.4	2902	8.5
Registered Unemployed	260	0.9	16	0.4	58	4.7	335	1.0
Permanently Sick / Disabled	289	1.0	28	0.7	28	2.3	346	1.0
Looking After Home / Parent / Carer	864	3.0	42	1.0	21	1.7	927	2.7
Wholly Retired	8789	30.3	1025	25.3	214	17.3	10027	29.2
Student / Training	78	0.3	0	0.0	0	0.0	78	0.2
Self Employed	947	3.3	50	1.2	88	7.2	1086	3.2
Unobtainable	441	1.5	157	3.9	0	0.0	598	1.7
INCOME H.O.H.								
Less than £2,600	76	0.3	38	0.9	0	0.0	114	0.3
£2,600 - £3,899	66	0.2	0	0.0	0	0.0	66	0.2
£3,900 - £5,199	183	0.6	0	0.0	38	3.1	221	0.6
£5,200 - £7,799	186	0.6	28	0.7	0	0.0	214	0.6
£7,800 - £10,399	446	1.5	38	0.9	56	4.6	540	1.6
£10,400 - £12,999	628	2.2	186	4.6	71	5.8	886	2.6
£13,000 - £15,559	919	3.2	147	3.6	56	4.6	1122	3.3
£15,600 - £18,199	1151	4.0	102	2.5	112	9.1	1365	4.0
£18,200 - £20,799	1894	6.5	284	7.0	131	10.6	2309	6.7
£20,800 - £25,999	2531	8.7	525	13.0	152	12.4	3209	9.4
£26,000 - £31,199	2672	9.2	333	8.2	172	14.0	3178	9.3
£31,200 - £36,399	2159	7.4	344	8.5	40	3.3	2543	7.4
£36,400 - £41,599	1879	6.5	378	9.3	103	8.3	2359	6.9
£41,600 - £51,999	3836	13.2	362	8.9	88	7.1	4285	12.5
Over £52,000	10378	35.8	1280	31.7	213	17.3	11871	34.6
ECONOMIC VULNERABILITY								
Not economically vulnerable	26866	92.6	3801	94.0	1063	86.2	31729	92.6
Economically vulnerable	2139	7.4	244	6.0	170	13.8	2553	7.4
TABLE TOTAL	29005	100.0	4045	100.0	1233	100.0	34282	100.0

SUPPORT REQUIREMENTS

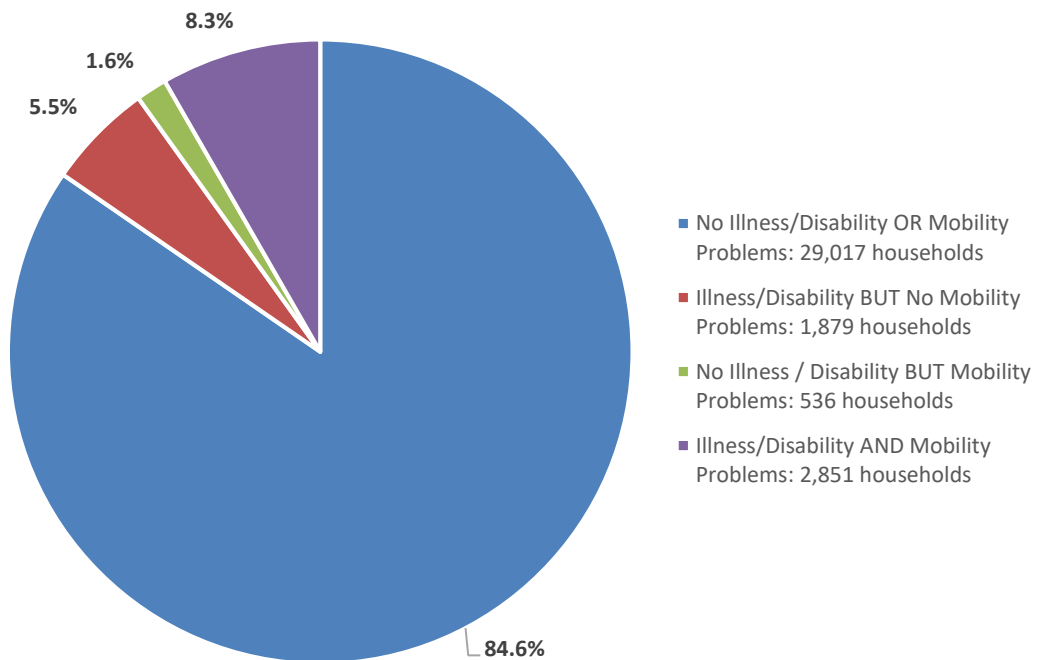
- 9.3 Households were asked if any members of the household suffered a limiting long-term illness or disability. 4,730 households (13.8%) are affected.

FIGURE 25: LONG TERM ILLNESS OR DISABILITY



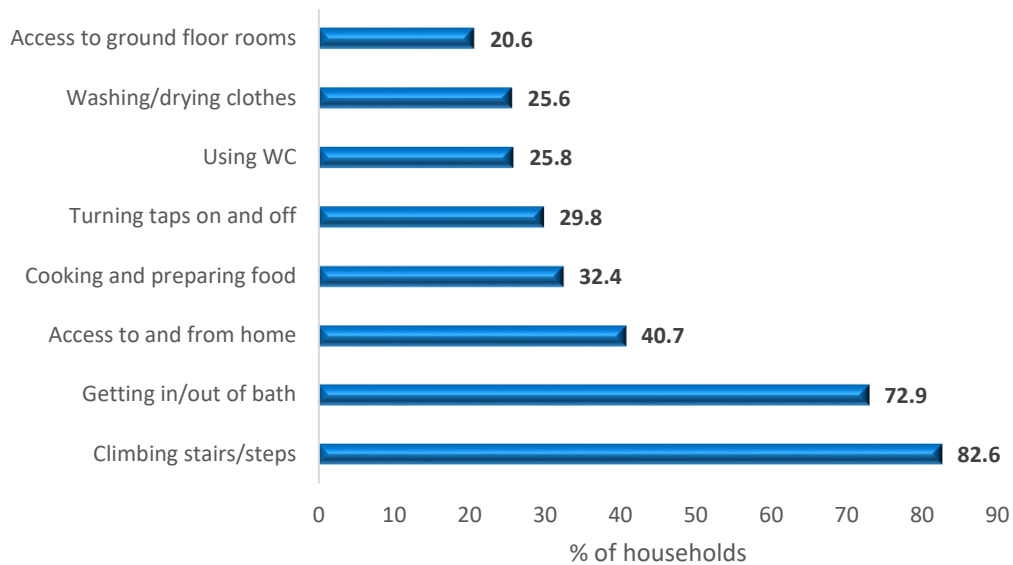
9.4 The presence of a long-term illness or disability does not necessarily imply a need for support. Of the 4,730 households with a long-term illness or disability, 1,879 households or 39.7% experienced no problems in the normal use of their dwelling. The remaining 2,851 households (60.3%) did however experience difficulties.

FIGURE 26: LONG TERM ILLNESS /DISABILITY AND MOBILITY PROBLEMS



9.5 A broad range of problems are encountered by households with mobility problems; the most common are however climbing stairs and steps and using normal bathroom amenities.

FIGURE 27: HOUSEHOLD MOBILITY PROBLEMS
(Base = 3,387 households where mobility problems are present)



9.6 Illness/disability and mobility problems are strongly focussed on the elderly population. 3,608 households (76.3%) that contain at least one person with a limiting long-term illness or disability have a head of household aged 55 years or over; in relation to mobility problems, the same age group account for 87.3% (2,950) of households.

TABLE 21: ILLNESS/DISABILITY, MOBILITY PROBLEMS AND HOUSEHOLD CHARACTERISTICS						
	PRESENCE OF ILLNESS/DISABILITY OR MOBILITY PROBLEMS					
	No Problems		Illness/Disability		Mobility Problems	
	households	%	households	%	households	%
AGE OF HOH						
Under 25 years	598	2.1	16	0.3	16	0.5
25 - 34 years	3824	13.2	215	4.5	66	1.9
35 - 44 years	6270	21.6	286	6.0	138	4.1
45 - 54 years	6461	22.3	605	12.8	210	6.2
55 - 64 years	4689	16.2	1117	23.6	530	15.7
65 years and over	7174	24.7	2491	52.7	2426	71.6
HOUSEHOLD TYPE						
Single Younger Person	4338	14.9	578	12.2	247	7.3
Single Parent Family	993	3.4	112	2.4	28	0.8
Two Person Adult	6443	22.2	558	11.8	186	5.5
Small Family	6184	21.3	363	7.7	126	3.7
Large Family	1093	3.8	76	1.6	28	0.8
Large Adult	2224	7.7	280	5.9	148	4.4
Single Older Person	3122	10.8	1130	23.9	1124	33.2
Older Household	4619	15.9	1634	34.5	1500	44.3
TABLE TOTAL	29017	100.0	4730	100.0	3387	100.0

10.0 HOUSEHOLD ATTITUDES

10.0 Additional questions were asked during the survey to both owner-occupied and private-rented households. A key element in UK Government housing policy is the encouragement of un-supported owner-occupied repair and improvement including equity release to fund such improvements. Owner-occupiers on the Island were asked for information on their current mortgage holdings, perceived barriers to home improvement and attitudes to re-mortgage and equity release. Households in private-rented accommodation were asked for information on their tenancy, on sharing and on landlord/agent support.

10.1 OWNER OCCUPIED HOUSEHOLDS

10.1.1 14,517 owner-occupied households (54.8%) have no existing mortgage or other financial charge against their property. The remaining 11,950 owner-occupied households (45.2%) have outstanding mortgage commitments. For households with a mortgage, average mortgage holdings are estimated at £110,000 per household.

TABLE 22: OUTSTANDING MORTGAGE COMMITMENTS		
OUTSTANDING MORTGAGE	No.	%
No Mortgage	14517	54.8
Less than £5,000	371	1.4
£5,000 - £15,000	325	1.2
£15,000 - £30,000	699	2.6
£30,000 - £45,000	614	2.3
£45,000 - £60,000	850	3.2
£60,000 - £75,000	693	2.6
£75,000 - £90,000	861	3.3
£90,000 - £120,000	1484	5.6
£120,000 - £140,000	904	3.4
£140,000 - £170,000	898	3.4
£170,000 - £200,000	1216	4.6
£200,000 - £225,000	684	2.6
Over £225,000	1092	4.1
Refused / D/K	1259	4.8
ALL OWNER-OCCUPIED HOUSEHOLDS	26467	100.0

10.1.2 Irrespective of property values on the Island the pattern of mortgage holdings indicates considerable owner-occupied equity potential. The issue is not the existence of this equity but its release for home repair and improvement. There is a strong correlation between the age of head of household and level of outstanding mortgage. Where the head of household is 65 or over, only 2.5% of households have a mortgage and their average outstanding mortgage is £10,000. For households with a head of household less than 35, 89.3% have a mortgage and their average outstanding mortgage is £185,000.

10.1.3 Owner-occupiers were asked if there were particular factors that made it difficult for them to repair or maintain their home. Between 20 to 30% of households indicated that one of the

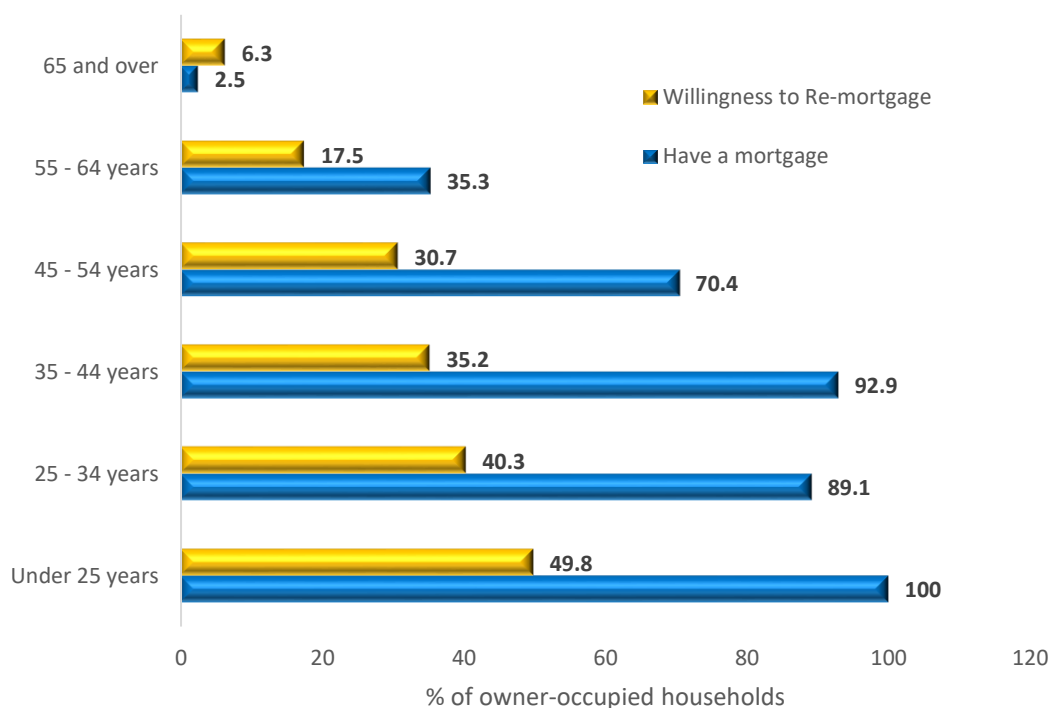
following was an issue:

- Getting independent advice on what is needed & the cost – 22.6%;
- Finding a reliable builder / other contractor or tradesman – 28.6%;
- Did not possess relevant DIY skills – 30.1%; and
- Access to money to do the required work – 25.7%.

10.1.4 16,320 owner-occupied households (61.7%) would be interested in the Department providing a list of builders and contractors.

10.1.5 Household attitudes are relatively encouraging; 5,603 owner-occupiers (21.2%) indicated they would re-mortgage or otherwise the equity in their home to carry out necessary improvements or repairs. Again, there is a strong correlation between age of head of household and willingness to re-mortgage with younger heads of household more willing to consider using the value of their home than older heads of household.

FIGURE 28: AGE OF HEAD OF HOUSEHOLD, MORTGAGE POSITION & WILLINGNESS TO REMORTGAGE



10.1.6 10,243 owner-occupiers (27.4%) would be interested in a Department sponsored guarantee scheme for equity release, of which 5,629 households or 55% would be willing to pay a small fee for such a service.

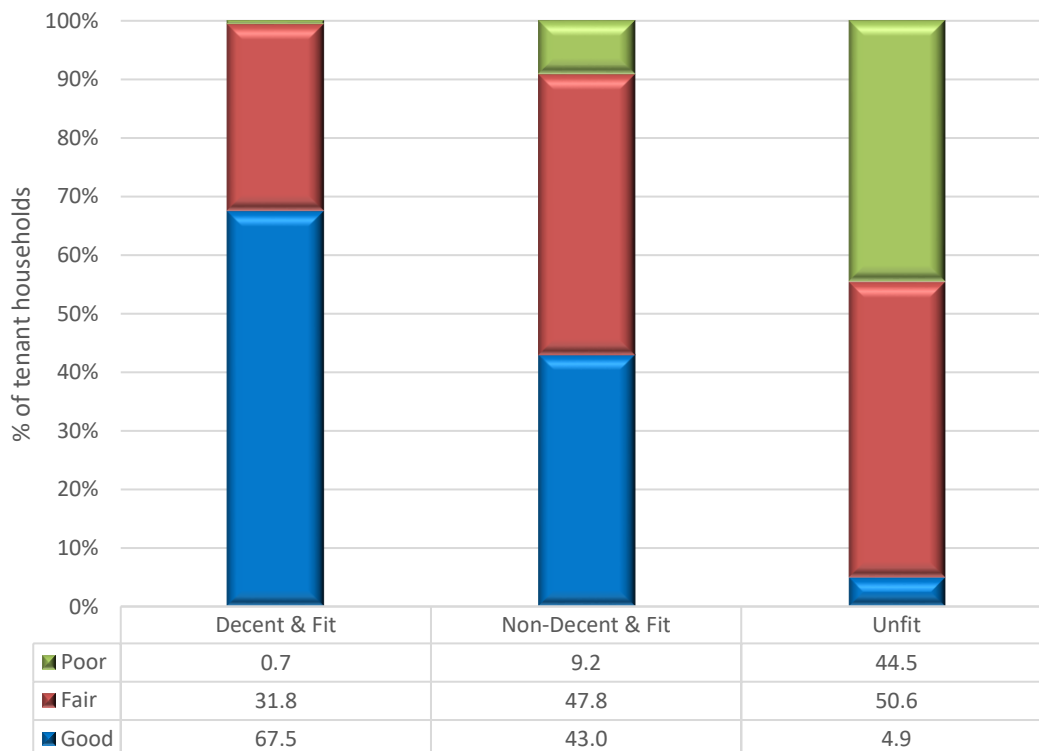
10.2 PRIVATE-RENTED TENANTS

10.2.1 7,815 households on the Isle of Man live in private-rented accommodation representing 22.8% of all private sector households. This is an increase in the private-rented sector of 1,985 households or 27.4% since 2008.

10.2.2 The predominant tenancy type is an over 12-month lease – 5,707 households (73%). 775 households (9.9%) have a regulated tenancy while 1,333 households (17.1%) do not know their tenancy type. Tenancy management is predominantly through the landlord direct – 5,601 households (71.7%) - although 2,214 tenant households (28.3%) deal through a property agent.

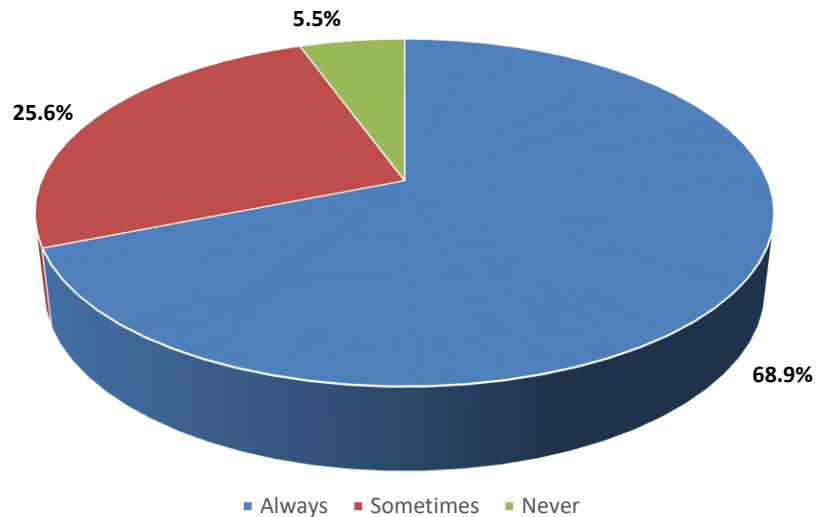
10.2.3 60.3% of private-rented tenants (4,716 households) regard their rented home to be in good repair with an additional 2,758 tenants (35.3%) regarding conditions as fair. Only 341 tenants (4.4%) regard the condition of their home as poor. As the following figure demonstrates there is a strong correlation between the actual condition of a tenant's home and their perception of its repair status. 44.5% of households that live in unfit dwellings believe their home to be in poor repair, conversely less than 1% of households in decent and fit dwellings thought the state of repair was poor.

FIGURE 29: TENANT PERCEPTION OF AND ACTUAL HOUSING CONDITION



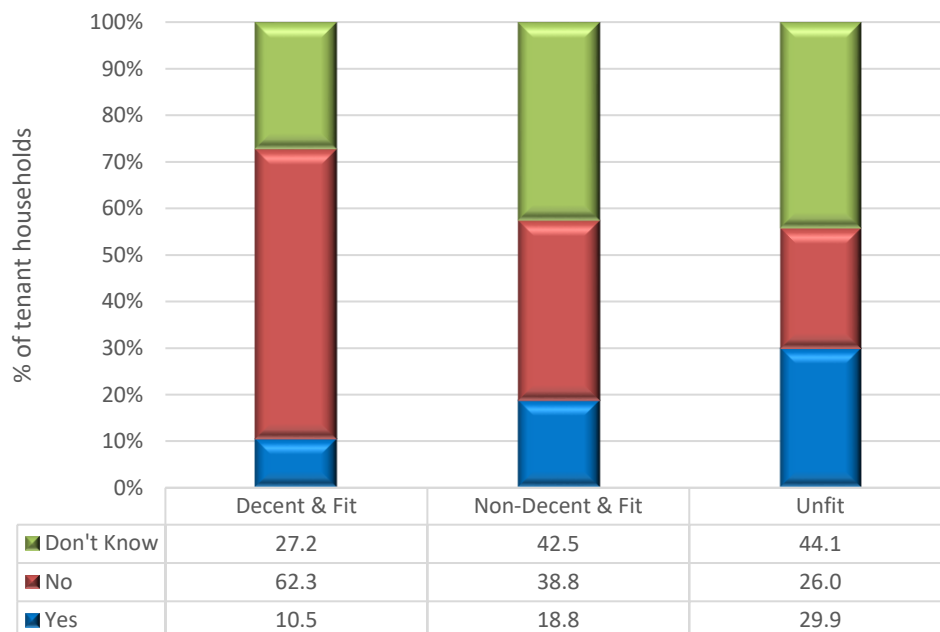
Repair relationships between tenant and agents/landlords appear good. 5,384 tenants (68.9%) always report repair problems.

FIGURE 30: PRIVATE-RENTED TENANTS - REPAIR REPORTING



10.2.4 Only 1,002 tenants (12.8%) were aware that their landlord intended to carry out repairs in the next 12 months. Landlord intentions should however be considered against the generally good condition of the occupied private-rented sector. Linking repair conditions to landlord intentions indicates that landlords of 125 unfit properties (29.9%) intend to carry out repairs in the next 12 months. The proportion drops to 18.8% of landlords of non-decent & fit properties and 10.5% of decent and fit properties.

FIGURE 31: ACTUAL HOUSING CONDITION & KNOWN LANDLORD INTENTIONS TO UNDERTAKE REPAIRS



11.0 CONCLUSIONS

11.1 29,392 dwellings (83.6%) are not unfit and require no major repairs and can be regarded as satisfactory. 4,232 dwellings (12%) while not unfit require major repairs and 1,526 dwellings (4.3%) are unfit. Rates of unfitness on the Island have increased slightly from 3.9% in 2008.

11.2 To improve unsatisfactory housing on the Island will require a minimum expenditure of £70.593M net. A number of factors will impact on this investment framework including:

- *Physical house condition;*
- *Energy efficiency;*
- *Environmental conditions; and*
- *Household consideration.*

PHYSICAL HOUSING CONDITIONS

11.3 5,758 dwellings are in an unsatisfactory condition representing 16.3% of private-sector housing stock. Unfitness and disrepair exhibit similar patterns of concentration indicating key target areas as:

- Laxey, Castletown and Douglas;
- Converted and mixed use flats;
- Terraced housing; and
- Dwellings constructed pre-1945.

While no significant differences in unfitness exist between tenures, the private-rented sector exhibits higher levels of disrepair.

ENERGY EFFICIENCY FACTORS

11.4 Energy efficiency levels on the Island are below the average for England but do show significant improvement since 2008. Fuel poverty affects 4,220 households or 12.3% of all households on the Island. Concerning further improvements in energy efficiency the less than universal availability of mains gas will prove restrictive. Levels of central heating are already high but considerable scope exists for insulation improvements including loft and wall insulation and draught-proofing.

ENVIRONMENTAL CONSIDERATIONS

11.5 Environmental conditions on the Island are generally good, the principal concern is in relation to car parking. Environmental quality is generally below average in Peel, Douglas and Ramsey and in areas of private-rented housing and in older housing areas.

HOUSEHOLD CONSIDERATIONS

11.6 Poor housing conditions impact more strongly on households exhibiting social and or

economic disadvantage. Particularly affected are the elderly, the economically vulnerable and those on low incomes. These relationships indicate a continued need for support within the private housing sector.

- 11.7 While support needs for private households remain, considerable equity exists within the owner-occupied sector which might be released for repair and improvements. Owner-occupied attitudes are positive with 21.2% of owners prepared to re-mortgage for home improvement and 27.4% interested in a Department sponsored scheme for equity release. The majority of households interested would also be prepared to pay a small fee for such a service.
- 11.8 Among owner-occupiers the difficulty finding reliable workmen was quoted as the major barrier to home improvement. It is therefore not surprising that a strong interest exists in the Department providing a list of builders and contractors. Specific schemes to support the elderly might also prove of benefit given the strong association between elderly households and poor housing conditions.

APPENDIX A: THE INTERPRETATION OF STATISTICAL DATA

Survey data is based on sample survey investigation and the application of statistical grossing procedures to replicate housing stock totals. Interpretation of data must be conducted against this background and particularly with regard to the following constraints:

- (a) Data estimates are midpoint estimates within a range of sampling error. The extent of sampling error is discussed in Appendix B but is dependent upon two factors – the sample size employed and the number or percentage of dwellings exhibiting the attribute in question.**

- (b) Data estimates are subject to rounding errors associated with statistical grossing. Table totals will therefore not necessarily remain consistent throughout the reports but will normally vary by under 1%.**

- (c) Survey returns from large scale house condition surveys invariably contain elements of missing data and not applicable data. The former may be due to surveyor error or to differential access within dwellings. The latter relates to individual elements which are not present in all dwellings. Consistently across the survey missing data represents under 5% of returns. An analysis of missing returns indicates a random distribution with no inherent bias evident across the main database.**

APPENDIX B: SAMPLING ERRORS

NON-TECHNICAL SUMMARY

In a sample survey part of the population is sampled in order to provide information which can be generalised to the population as a whole. While this provides a cost-effective way of obtaining information, the consequence is a loss of precision in the estimates. The estimated values derived from the survey may differ from the “true” value for the population for two primary reasons.

Sampling Error

This results from the fact that the survey observes only a selection of the population. If a different sample had been drawn the survey would be likely to have produced a different estimate. Sampling errors get smaller as the sample size increases.

These errors result from biases in the survey design or in the response to the survey, for example because certain types of dwelling or household may prove more difficult to obtain information for. After analysing response to the survey, the results have been weighted to take account of the main sources of response bias.

Sampling Error Calculation

Statistical techniques provide a means of estimating the size of the sampling errors associated with a survey. This Appendix estimates the sampling errors of measures derived from the physical house condition survey and from the social survey for households. The formulae enable the standard error of estimates derived from the survey to be calculated. For any estimate derived from the survey there is a 95% chance that the “true” value lies within plus/minus twice (strictly 1.96 times) the standard error.

For example, the survey estimates that 16.3% of housing stock is unsatisfactory. The standard error for this value is estimated to be $\pm 1\%$. This means that there is a 95% chance of the value lying in the range 14.3% – 18.3%. In terms of numbers this means that of the total housing stock of 35,150 dwellings, the number of dwellings which are unsatisfactory is likely to be between 5,026 and 6,432. However, our best estimate is 5,758 dwellings.

The simplest type of survey design is simple random sampling. This involves drawing the sample at random with every member of the population having an equal probability of being included in the sample. The standard error of an estimated proportion derived from a simple random sample can be calculated approximately as:

$$S.E. (p)_{srs} = \sqrt{\frac{p(1-p)}{n}} \quad (\text{equation i})$$

Where: p = the estimated proportion
 n = the sample size on which the proportion is based

The actual survey design used a sample based upon disproportionate stratification whereby sample sizes were varied across the area framework. To estimate the sampling error in a complex design such as this, the basic method is to estimate the extent to which the design increases or decreases the sampling error relative to a sample of the same size drawn using simple random sampling. This is measured using the **design effect** (deff), which is calculated as:

$$\text{deff}(p) = \frac{\text{Estimated variance (S.E.}^2) \text{ of } p \text{ with complex design}}{\text{Estimated variance of } p \text{ based on simple random sample}}$$

An approximate estimate of the standard error of a proportion based on the complex design can then be obtained by multiplying the standard error assuming simple random sampling had been used (equation i above) by the square root of the design effect.

The formula for calculating the standard error for proportions of dwellings or households from the survey is given below:

$$S.E. (p) = \sqrt{\frac{1}{N^2} \sum \frac{N^2}{(n_i - 1)} P_i (1 - p_i)} \quad (\text{equation ii})$$

Where: p_i = the estimated proportion with the characteristics in stratum i
 n_i = the number of households/dwellings sampled in stratum i
 N_i = the total number of households/dwellings existing in stratum i
 N = the total number of households in the District

The impact of the survey design on the sampling errors of estimates is generally fairly small.

To avoid the complex calculation of the design effect in every case, it is suggested that in most cases a multiplier of 1.05 be applied to the standard error calculated assuming simple random sampling (see equation i).



PRIVATE SECTOR HOUSE CONDITION SURVEY 2018/20

APPENDIX C: THE SURVEY FORM

APPENDIX D: THE FITNESS STANDARD

A dwelling is unfit if one or more of the following circumstances exists:

- a) It is not structurally stable;
- b) It is not free from serious disrepair;
- c) It is not substantially free from dampness prejudicial to the health of the occupant;
- d) There is inadequate artificial lighting;
- e) There is inadequate natural lighting;
- f) There is unsatisfactory provision for space heating;
- g) There is inadequate provision for ventilation, natural or artificial;
- h) There is not adequate piped supply of wholesome water;
- i) There is inadequate provision for the preparation, and cooking of food, including a sink with a satisfactory supply of hot and cold water;
- j) There is no suitably located water closet;
- k) There is no suitably located bath/shower and washbasin; or
- l) There is an ineffective drainage system.

APPENDIX E: THE DECENT HOMES STANDARD

E.1 This appendix gives a detailed definition of the decent homes standard and explains the three criteria that a decent home is required to meet (this appendix excludes the fourth criteria (HHSRS) as it is not relevant on the Isle of Man). These are:

- it is in a reasonable state of repair;
- it has reasonably modern facilities and services; and
- it provides a reasonable degree of thermal comfort.

E.2 The decent home definition provides a minimum standard. Landlords and owners doing work on their properties may well find it appropriate to take the dwellings above this minimum standard.

Criterion A: the dwelling is in a reasonable state of repair

E.3 A dwelling satisfies this criterion unless:

- one or more key building components are old and, because of their condition, need replacing or major repair; or
- two or more other building components are old and, because of their condition, need replacement or major repair.

BUILDING COMPONENTS

E.4 Building components are the structural parts of a dwelling (eg wall structure, roof structure), other external elements (eg roof covering, chimneys) and internal services and amenities (eg kitchens, heating systems).

E.5 Key building components are those which, if in poor condition, could have an *immediate* impact on the integrity of the building and cause further deterioration in other components.

They are the external components plus internal components that have potential safety implications and include:

- External Walls
- Roof structure and covering
- Windows/doors
- Chimneys
- Central heating boilers
- Gas fires
- Storage Heaters
- Electrics

E.6 If any of these components are old and need replacing, or require immediate major repair, then the dwelling is not in a reasonable state of repair and remedial action is required.

E.7 Other building components are those that have a less immediate impact on the integrity of the dwelling. Their combined effect is therefore considered, with a dwelling not in a reasonable state of repair if two or

more are old and need replacing or require immediate major repair.

'OLD' AND IN 'POOR CONDITION'

- E.8 A component is defined as „old“ if it is older than its expected or standard lifetime. The component lifetimes used are consistent with those used for resource allocation to local authorities and are listed at the end of this appendix.
- E.9 Components are in „poor condition“ if they need major work, either full replacement or major repair. The definitions used for different components are at listed at the end of this appendix.
- E.10 One or more key components, or two or more other components, must be both old and in poor condition to render the dwelling non-decent on grounds of disrepair. Components that are old but in good condition or in poor condition but not old would not, in themselves, cause the dwelling to fail the standard. Thus for example a bathroom with facilities which are old but still in good condition would not trigger failure on this criterion.
- E.11 Where the disrepair is of a component affecting a block of flats, the flats that are classed as non-decent are those directly affected by the disrepair.

Criterion B: The dwelling has reasonably modern facilities and services

- E.12 A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:
- a kitchen which is 20 years old or less;
 - a kitchen with adequate space and layout;
 - a bathroom which is 30 years old or less;
 - an appropriately located bathroom and WC;
 - adequate sound insulation;
 - adequate size and layout of common entrance areas for blocks of flats.
- E.13 The ages used to define the modern kitchen and bathroom are less than those for the disrepair criterion. This is to take account of the modernity of kitchens and bathrooms, as well as their functionality and condition.
- E.14 There is some flexibility inherent in this criterion, in that a dwelling has to fail on three criteria before failure of the decent homes standard itself. Such a dwelling does not have to be fully modernised for this criterion to be passed: it would be sufficient in many cases to deal with only one or two of the facilities that are contributing to the failure.
- E.15 These standards are used to calculate the national standard and have been measured in the English Housing Survey (EHS) for many years. For example, in the EHS:
- a kitchen failing on adequate space and layout would be one that was too small to contain all the required items (sink, cupboards, cooker space, worktops etc) appropriate to the size of the dwelling;
 - an inappropriately located bathroom or WC is one where the main bathroom or WC is located in a bedroom or accessed through a bedroom (unless the bedroom is not used or the dwelling is for a single person). ~~A dwelling would also fail if the main WC is external or located on a different floor to the nearest~~

wash hand basin, or if a WC without a wash hand basin opens on to a kitchen in an inappropriate area, for example next to the food preparation area;

- inadequate insulation from external airborne noise would occur where there are problems with, for example, traffic (rail, road or aeroplanes) or factory noise. Reasonable insulation from these problems should be ensured through installation of double glazing; inadequate size and layout of common entrance areas for blocks of flats would occur where there is insufficient room to manoeuvre easily, for example where there are narrow access ways with awkward corners and turnings, steep staircases, inadequate landings, absence of handrails, low headroom etc.

Criterion C: the dwelling provides a reasonable degree of thermal comfort

E.16 The definition requires a dwelling to have both:

- efficient heating; and
- effective insulation.

E.17 Under this standard, efficient heating is defined as any gas or oil programmable central heating or electric storage heaters/programmable solid fuel or LPG central heating or similarly efficient heating systems. Heating sources which provide less energy efficient options fail the decent home standard.

E.18 Because of the differences in efficiency between gas/oil heating systems and the other heating systems listed, the level of insulation that is appropriate also differs:

- For dwellings with gas/oil programmable heating, cavity wall insulation (if there are cavity walls that can be insulated effectively) or at least 50mm loft insulation (if there is loft space) is an effective package of insulation under the minimum standard set by the Department of Health;
- For dwellings heated by electric storage heaters/programmable solid fuel or LPG central heating a higher specification of insulation is required to meet the same standard: at least 200mm of loft insulation (if there is a loft) and cavity wall insulation (if there are cavity walls that can be insulated effectively).

Component lifetimes and definition of “in poor condition” used in the national measurement of the disrepair criterion

COMPONENT LIFETIMES

E.19 Table E.1 shows the predicted lifetimes of various key building components within the disrepair criterion to assess whether the building components are „old”. These are used to construct the national estimates of the number of dwellings that are decent and those that fail.

Table E.1: Component lifetimes used in the disrepair criterion

Building Components (key components marked *)	Houses and Bungalows	All flats in blocks of below 6 storeys	All flats in blocks of 6 or more storeys
Wall structure*	80	80	80
Lintels*	60	60	60
Brickwork (spalling)*	30	30	30
Wall finish*	60	60	30
Roof structure*	50	30	30
Chimney	50	50	N/A

Windows*	40	30	30
External doors*	40	30	30
Kitchen	30	30	30
Bathrooms	40	40	40
Heating – central heating gas boiler*	15	15	15
Heating – central heating distribution system	40	40	40
Heating – other*	30	30	30
Electrical systems*	30	30	30

IN POOR CONDITION

E.20 Table E.2 sets out the definitions used within the disrepair criterion to identify whether building components are “in poor condition”. These are consistent with EHS definitions and will be the standard used to monitor progress nationally through the EHS. The general line used in the EHS is that, where a component requires some work, repair should be prescribed rather than replacement unless:

- the component is sufficiently damaged that it is impossible to repair;
- the component is unsuitable, and would be even if it were repaired, either because the material has deteriorated or because the component was never suitable; (for external components) even if the component were repaired now, it would still need to be replaced within 5 years.

Table E.2: Component Condition used in the disrepair criterion

Building Components	Houses and Bungalows
Wall structure	Replace 10% or more or repair 30% or more
Wall finish	Replace/repoint/renew 50% or more
Chimneys	1 chimney needs partial rebuilding or more
Roof Structure	Replace 10% or more to strengthen 30% or more
Roof Covering	Replace or isolated repairs to 50% or more
Windows	Replace at least one window or repair/replace sash or member to at least two (excluding easing sashes, reglazing painting)
External doors	Replace at least one
Kitchen	Major repair or replace 3 or more items out of the 6 (cold water drinking supply, hot water, sink, cooking provision, cupboards)
Bathroom	Major repair or replace 2 or more items (bath, wash hand basin)
Electrical System	Replace or major repair to system
Central Heating Boiler	Replace or major repair
Central Heating Distribution	Replace or major repair
Storage Heating	Replace or major repair

APPENDIX F: GLOSSARY OF TERMS

AGE/CONSTRUCTION DATE OF DWELLING

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

BASIC AMENITIES

Dwellings lack basic amenities where they do not have all of the following:

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

BEDROOM STANDARD

The bedroom standard is the same as that used by the General Household Survey, and is calculated as follows:

- a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over,
- each pair of young persons aged 10-20 of the same sex,
- and each pair of children under 10 (regardless of sex);
- unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if possible, allocated a separate bedroom;
- any remaining unpaired children under 10 are also allocated a separate bedroom.

The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by informants even though they may not be in use as such.

DECENT HOMES

A decent home is one that satisfies all of the following four criteria:

- it meets the current statutory minimum standard for housing;
- it is in a reasonable state of repair;
- it has reasonably modern facilities and services; and
- it provides a reasonable degree of thermal comfort.

See Appendix E for further details.

DOUBLE GLAZING

This covers factory made sealed window units only. It does not include windows with secondary glazing or external doors with double or secondary glazing (other than double glazed patio doors which count as 2 windows).

DWELLING

A dwelling is a self contained unit of accommodation where all rooms and facilities available for the use of the occupants are behind a front door. For the most part a dwelling will contain one household, but may contain none (vacant dwelling), or may contain more than one (HMO).

TYPE OF DWELLING

Dwellings are classified, on the basis of the surveyors' inspection, into the following categories:

terraced house: a house forming part of a block where at least one house is attached to two or more other houses;

semi-detached house: a house that is attached to one other house;

detached house: a house where none of the habitable structure is joined to another building (other than garages, outhouses etc.);

bungalow: a house with all of the habitable accommodation on one floor. This excludes chalet bungalows and bungalows with habitable loft conversions, which are treated as houses;

purpose built flat: a flat in a purpose built block. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes;

converted flat: a flat resulting from the conversion of a house or former non-residential building. Includes buildings converted into a flat plus commercial premises (typically corner shops).

EMPLOYMENT STATUS OF HOH

full time employment: working at least 30 hours per week as an employee or as self-employed. It includes those on government-supported training schemes but excludes any unpaid work;

part-time employment: working less than 30 hours per week as an employee or as self-employed. It excludes any unpaid work;

retired: fully retired from work i.e. no longer working, even part time. Includes those who have retired early;

unemployed: includes those registered unemployed and those who are not registered but seeking work;

other inactive: includes people who have a long term illness or disability and those looking after family/home.

FITNESS

The Fitness Standard is defined by the Housing Acts 1955-2011.

HOUSEHOLD

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

LONG TERM ILLNESS OR DISABILITY

Whether anybody in the household has a long-term illness or disability. The respondent assesses this and long-term is defined as anything that has troubled the person, or is likely to affect them, over a period of time.

MEANS TESTED BENEFITS (IN RECEIPT OF)

Households where the HOH or partner receives Income Support, income-based Job Seekers Allowance, Working Families Tax Credit, Disabled Persons Tax Credit or Housing Benefit.

SAP

The main measure of energy efficiency used in the report is the energy cost rating as determined by the UK Government's Standard Assessment Procedure (SAP). This is an index based on calculated annual space and water heating costs for a standard heating regime and is expressed on a scale of 1 (highly energy inefficient) to 120 (highly energy efficient).

TENURE

Two categories are used for most reporting purposes:

owner-occupied: includes all households who own their own homes outright or buying them with a mortgage/loan.

Includes shared-ownership schemes;

private rented or private tenants: includes all households living in privately owned property which they do not own.

Includes households living rent free, or in tied homes. Includes un-registered housing associations tenants;

VACANT DWELLINGS

The assessment of whether or not a dwelling was vacant was made at the time of the interviewer's visit.

Clarification of vacancy was sought from neighbours. Two types of vacant property are used:

transitional vacancies: are those which, under normal market conditions, might be expected to experience a relatively short period of vacancy before being bought or re-let;

problematic vacancies: are those which remain vacant for long periods or need work before they can be re-occupied.

Dwellings vacant for up to 1 month are classified as transitional vacancies and those unoccupied for at least 6 months are treated as problematic vacancies. Dwellings vacant for between 1 and 6 months can be problematic or transitional depending on whether they are unfit for human habitation and therefore require repair work prior to being re-occupied.