

Meeting of the

OVERVIEW & SCRUTINY COMMITTEE

Tuesday, 4 December 2012 at 7.00 p.m.

BACKGROUND PAPERS

VENUE

Room C1, 1st Floor, Town Hall, Mulberry Place, 5
Clove Crescent, London, E14 2BG

Members:	Deputies (if any):
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<p>Councillor Tim Archer, Scrutiny Lead, Chief Executive's Councillor Stephanie Eaton Councillor Sirajul Islam, Scrutiny Lead, Development & Renewal Councillor Fozol Miah Councillor Amy Whitelock, Scrutiny Lead, Children, Schools & Families Councillor Helal Uddin, Scrutiny Lead, Resources 1 Vacancy</p>	<p>Councillor Khales Uddin Ahmed, (Designated Deputy representing Councillors Ann Jackson, Rachael Saunders, Sirajul Islam, Amy Whitelock and Helal Uddin) Councillor Marc Francis, (Designated Deputy representing Councillors Ann Jackson, Rachael Saunders, Sirajul Islam, Amy Whitelock and Helal Uddin) Councillor Peter Golds, (Designated Deputy representing Councillor Tim Archer) Councillor Harun Miah, (Designated Deputy representing Councillor Fozol Miah) Councillor David Snowdon, (Designated Deputy representing Councillor Tim Archer) Councillor Motin Uz-Zaman, (Designated Deputy representing Councillors Ann Jackson, Rachael Saunders, Sirajul Islam, Amy Whitelock and Helal Uddin)</p>
<p>[Note: The quorum for this body is 3 voting Members].</p>	

Co-opted Members:

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Nozrul Mustafa	– (Parent Governor Representative)
Rev James Olanipekun	– (Parent Governor Representative)
Canon Michael Ainsworth	– (Church of England Diocese Representative)
Mr Mushfique Uddin	– (Muslim Community Representative)
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LONDON BOROUGH OF TOWER HAMLETS

**OVERVIEW & SCRUTINY COMMITTEE
BACKGROUND PAPERS**

Tuesday, 4 December 2012

7.00 p.m.

- 7 .1 London Borough of Tower hamlets Private House Survey 2011 (pg. 1-109)**
- 7 .2 Older Peoples Housing Needs Assessment (pg. 111-200)**

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Contents

CONTENTS	i
REVISION HISTORY	ii
QUALITY ASSURANCE	iii
EXECUTIVE SUMMARY	vii
1. INTRODUCTION	1
2. PROFILE OF PRIVATE SECTOR DWELLINGS	4
3. THE DECENT HOMES STANDARD	10
4. ENERGY PERFORMANCE	35
5. HOUSEHOLD INFORMATION	51
6. INDICATORS OF NEED: OVERVIEW	66
7. INDICATORS OF NEED WITHIN UNFAVOURABLE CIRCUMSTANCES	79
8. HOUSES IN MULTIPLE OCCUPATION (HMOS)	83
APPENDICES	
Appendix A Private Sector Housing Survey Form	
Appendix B Sampling Methodology	
Appendix C Glossary of Terms	

Revision History

Revision	Amendments	Issued to	Date of Issue
00		Faisal Butt Principal Housing Policy Officer	25 October 2011
01	Amendments following Review Meeting 16 November 2011	Faisal Butt Principal Housing Policy Officer	05 December 2011
02	Amendments following Adjustment to Stock Numbers	Faisal Butt Principal Housing Policy Officer	14 March 2012
03	Amendments following Final Report Review 22 March 2012	Faisal Butt Principal Housing Policy Officer	22 March 2012

Quality Assurance

This report describes work commissioned by the London Borough of Tower Hamlets; the project was won following competitive tender. The Client's representative was Faisal Butt, Principal Housing Policy Officer

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Date: 22 March 2012

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Table of Contents

Section 2	Table 2.1: Dwelling Age	5
	Table 2.2: Dwelling Type	6
	Table 2.3: Dwelling Size	7
	Table 2.4: Dwelling Tenure	7
	Table 2.5: Dwelling Age by Tenure	8
	Table 2.6: Dwelling Type by Tenure	8
	Table 2.7: Dwelling Size by Tenure	9
	Table 2.8: Dwellings above Commercial Premises	9
Section 3	Table 3.1: HHSRS Hazards	13
	Table 3.2: Hazard Band Score Range	14
	Table 3.3: HHSRS Hazard Incidences by Survey & Extrapolation	14
	Table 3.4: HHSRS Category 1 Hazard by Dwelling Age	15
	Table 3.5: HHSRS Category 1 Hazard by Dwelling Type	16
	Table 3.6: HHSRS Category 1 Hazard by Dwelling Size	17
	Table 3.7: HHSRS Category 1 Hazard by Dwelling Tenure	17
	Table 3.8: HHSRS Category 2 Hazard by Dwelling Age	19
	Table 3.9: HHSRS Category 2 Hazard by Dwelling Type	19
	Table 3.10: HHSRS Category 2 Hazard by Dwelling Size	19
	Table 3.11: HHSRS Category 2 Hazard by Dwelling Tenure	20
	Table 3.12: Part B Failures by Dwelling Age	20
	Table 3.13: Part B Failures by Dwelling Type	21
	Table 3.14: Part B Failures by Dwelling Size	22
	Table 3.15: Part B Failures by Dwelling Tenure	23
	Table 3.16: Part C Failures by Dwelling Age	24
	Table 3.17: Part C Failures by Dwelling Tenure	25
	Table 3.18: Part C Failures by Dwelling Size	26
	Table 3.19: Part C Failures by Dwelling Tenure	26
	Table 3.20: Part D Failures by Dwelling Age	27
	Table 3.21: Part D Failures by Dwelling Type	28
	Table 3.22: Part D Failures by Dwelling Size	29
	Table 3.23: Part D Failures by Dwelling Tenure	30
	Table 3.24: Overall Decent Homes Failures by Borough	30
	Table 3.25: Overall Decent Homes Failures by Dwelling Age	31
	Table 3.26: Overall Decent Homes Failures by Dwelling Type	31
	Table 3.27: Overall Decent Homes Failures by Dwelling Size	31
	Table 3.28: Overall Decent Homes Failure by Dwelling Tenure	32
	Table 3.29: Decent Homes Costs	33
Section 4	Table 4.1: SAP Rating by Dwelling Age	36
	Table 4.2: SAP Rating by Dwelling Type	36
	Table 4.3: SAP Rating by Dwelling Size	37
	Table 4.4: SAP Rating by Dwelling Tenure	37
	Table 4.5: SAP Rating by Dwelling Household Ethnicity	37
	Table 4.6: SAP Rating by Dwelling Primary Heating Type	38

	Table 4.7: SAP Ratings below 35 & Over 65 by Dwelling Age	39
	Table 4.8: SAP Ratings below 35 & Over 65 by Dwelling Type	39
	Table 4.9: SAP Ratings below 35 & Over 65 by Dwelling Size	40
	Table 4.10: SAP Ratings below 35 & Over 65 by Dwelling Tenure	40
	Table 4.11: Energy (SAP) Banding	40
	Table 4.12: Heating Type across the Borough	41
	Table 4.13: Heating Type by Dwelling Age	41
	Table 4.14: Heating Type by Dwelling Type	41
	Table 4.15: Heating Type by Dwelling Size	42
	Table 4.16: Heating Type by Dwelling Tenure	42
	Table 4.17: Average SAP Rating by Heating Type	42
	Table 4.18: Carbon Emissions by Dwelling Age	43
	Table 4.19: Carbon Emissions by Dwelling Type	43
	Table 4.20: Carbon Emissions by Dwelling Size	44
	Table 4.21: Carbon Emissions by Dwelling Tenure	44
	Table 4.22: Calculated Fuel Costs by Dwelling Age	45
	Table 4.23: Calculated Fuel Costs by Dwelling Type	45
	Table 4.24: Calculated Fuel Costs by Dwelling Size	46
	Table 4.25: Calculated Fuel Costs by Dwelling Tenure	46
	Table 4.26: Loft Insulation	47
	Table 4.27: Wall Insulation	47
	Table 4.28: Gas Mains Availability	48
	Table 4.29: Main Fuel Type by Dwelling Age	48
	Table 4.30: Main Fuel Type by Dwelling Type	48
	Table 4.31: Main Fuel Type by Dwelling Size	49
	Table 4.32: Main Fuel Type by Dwelling Tenure	49
	Table 4.33: Renewable Energy Initiative Potential by Property Type	49
	Table 4.34: Cost of Improvement Measures	50
Section 5	Table 5.1: Household Type by Borough	52
	Table 5.2: Household Type by Dwelling Age	52
	Table 5.3: Household Type by Dwelling Type	53
	Table 5.4: Household Type by Dwelling Size	53
	Table 5.5: Household Type by Dwelling Tenure	53
	Table 5.6: Number of Occupants	54
	Table 5.7: Breakdown of Ethnic Origin	55
	Table 5.8: Ethnic Origin by Dwelling Age	56
	Table 5.9: Ethnic Origin by Dwelling Type	56
	Table 5.10: Ethnic Origin by Dwelling Size	56
	Table 5.11: Ethnic Origin by Dwelling Tenure	57
	Table 5.12: Household Employment Status by Borough	57
	Table 5.13: Household Employment Status by Dwelling Age	58
	Table 5.14: Household Employment Status by Dwelling Type	58
	Table 5.15: Household Employment Status by Dwelling Size	58
	Table 5.16: Household Employment Status by Dwelling Tenure	59
	Table 5.17: Households Reliant on Benefits Overall	59
	Table 5.18: Households Reliant on Benefits by Dwelling Age	60

	Table 5.19: Households Reliant on Benefits by Dwelling Type	60
	Table 5.20: Households Reliant on Benefits by Dwelling Size	60
	Table 5.21: Households Reliant on Benefits by Dwelling Tenure	61
	Table 5.22: Overall Household Gross Income Per Month	61
	Table 5.23: Household Gross Income by Dwelling Age	62
	Table 5.24: Household Gross Income by Dwelling Type	62
	Table 5.25: Household Gross Income by Dwelling Size	62
	Table 5.26: Household Gross Income by Dwelling Tenure	63
	Table 5.27: Overall Household Level of Savings	63
	Table 5.28: Household Level of Saving by Dwelling Age	64
	Table 5.29: Household Level of Saving by Dwelling Type	64
	Table 5.30: Household Level of Savings by Dwelling Size	64
	Table 5.31: Household Level of Savings by Dwelling Tenure	65
Section 6	Table 6.1: Benefits Received	67
	Table 6.2: Vulnerability by Dwelling Age	67
	Table 6.3: Vulnerability by Dwelling Type	68
	Table 6.4: Vulnerability by Dwelling Size	68
	Table 6.5: Vulnerability by Dwelling Tenure	68
	Table 6.6: Failing Decent Homes & Vulnerable by Dwelling Age	69
	Table 6.7: Failing Decent Homes & Vulnerable by Dwelling Type	69
	Table 6.8: Failing Decent Homes & Vulnerable by Dwelling Size	70
	Table 6.9: Failing Decent Homes & Vulnerable by Dwelling Tenure	70
	Table 6.10: Fuel Poverty by Dwelling Age	71
	Table 6.11: Fuel Poverty by Dwelling Type	71
	Table 6.12: Fuel Poverty by Dwelling Size	72
	Table 6.13: Fuel Poverty by Dwelling Tenure	72
	Table 6.14: Disability by Borough	73
	Table 6.15: Disability by Dwelling Age	73
	Table 6.16: Disability by Dwelling Type	73
	Table 6.17: Disability by Dwelling Size	74
	Table 6.18: Disability by Dwelling Tenure	74
	Table 6.19: Age (<16; >60 only) by Dwelling Age	75
	Table 6.20: Age (<16; >60 only) by Dwelling Type	75
	Table 6.21: Age (<16; >60 only) by Dwelling Size	75
	Table 6.22: Age (<16; >60 only) by Dwelling Tenure	76
	Table 6.23: Overcrowding Status by Borough	76
	Table 6.24: Overcrowding Status by Dwelling Age	77
	Table 6.25: Overcrowding Status by Dwelling Type	77
	Table 6.26: Overcrowding Status by Dwelling Size	78
	Table 6.27: Overcrowding Status by Dwelling Tenure	78
Section 7	Table 7.1: Deprived Households by Dwelling Age	79
	Table 7.2: Deprived Households Failing Decent Homes Standard by Dwelling Type	79
	Table 7.3: Deprived Households Failing Decent Homes Standard by Dwelling Size	80
	Table 7.4: Deprived Households Failing Decent Homes Standard by Dwelling Tenure	80
	Table 7.5: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Age	81
	Table 7.6: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Type	81

	Table 7.7: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Size	81
	Table 7.8: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Tenure	82
Section 8	Table 8.1: Breakdown of Licensable Versus Non Licensable HMOs	85
	Table 8.2: HMOs above Commercial Premises	85
	Table 8.3: HMOs HHSRS Category 1 Hazards	85
	Table 8.4: Shared Kitchens Facilities in HMOs	86
	Table 8.5: Shared Living Room in HMOs	86

Executive Summary

E1 Background to the Commission

E1.1 Context

This report was commissioned by the London Borough of Tower Hamlets to provide a comprehensive review of the current condition of its private housing stock. The survey was conducted together with a short socio-economic interview to allow for an analysis of the relationship between the condition of the housing stock and its occupants.

E1.2 Why was the survey conducted?

All local authorities have a statutory obligation under section 3 of the Housing Act 2004 to review the condition of private housing stock in its Borough. To meet this obligation, the London Borough of Tower Hamlets (the Council) commissioned Michael Dyson Associates (MDA) to carry out a condition survey on a random sample of housing within the Borough.

The Council has a statutory duty to enforce certain minimum standards in housing in its district and has mandatory powers it can use to do this. In addition there are a number of discretionary powers available to the Council under the Housing Act 2004. Authorities develop policies reflective of both the minimum standards in housing and local standards for improved living conditions which rely on mandatory and discretionary powers for their implementation. Decisions on the nature of these policies and any alteration to them may be strongly influenced by the findings of a housing stock condition survey.

Finally, the Council is required by government to complete certain returns indicating the distribution of their housing stock by tenure and its condition.

This report presents the findings of the 2011 stock condition survey.

E1.3 Nature of the survey

Prior to the survey, information was provided by the Building Research Establishment's (BRE) Housing Stock Modelling Service (HSMS). This service provided detailed projections of housing stock conditions down to Census Output Area (COA) level. It recommended the size of the sample and the weightings which were applied to the sample survey data for the production of this report.

The survey was based on a random sample of privately owned and rented homes in the Borough to give a representative picture of the housing stock. A total of 1,038 homes were surveyed.

E1.4 Tower Hamlets Housing stock and population

The Borough has a total housing stock of approximately 108,000*. This breaks down as:-

- Council owned (managed by Tower Hamlets Homes) 12,500
- Other social housing providers 28,300
- Privately owned or privately rented homes 67,200

(* Stock figures at the 1st April 2012 – Source HSSA 2011)

It is this latter group of 67,209 properties which is examined by this Report.

Tower Hamlets has one of the fastest growing and most diverse populations in the country. Population estimates published by the Office for National Statistics for 2010 estimate that the borough has a resident population of 237,900 and confirmed that between 2000 and 2010 the borough's population increased by 18% (36,800). GLA Population projections confirm that this trend will continue and that the Tower Hamlets population will increase by a further 36% by 2026 with much of this expected to be within the older age groups.

Tower Hamlets has the eleventh highest level of population churn in the country, with a rate of 237 per 1000. Consistent with this high level of churn the borough also has a young population, with 37% of the population aged 20-34 compared with 20% in England.

Population estimates for 2011 by the GLA confirm that the 47% of the borough's population are from black and minority ethnic (BME) groups (as defined by The Audit Commission, see Glossary). The Bangladeshi population is the largest BME group and accounts for 37% of all residents in the borough. Approximately 10% of the population were born outside the UK.

In terms of faith, 75% of the population declares itself to be of faith, largely split between Christian and Muslim.

E1.5 Tower Hamlets' Strategic approach to private sector housing

"The Tower Hamlets Community Plan" which aims to improve the quality of life for everyone who lives and works in the Borough by 2020 is based upon four themes:-

- A great place to live.
- A prosperous community.
- A safe & supportive community.
- A healthy community.

The Council's Housing Strategy 2009-2012, underpins the Community Plan and is also made up of four strategic themes:-

- Delivering and Managing Decent Homes
- Place making and Sustainable Communities

- Managing Demand, Reducing Over-crowding
- New Housing Supply

In respect of private sector housing the Council is committed to improvements in stock condition and management standards through delivering effective strategic guidance and targeted use of its enforcement powers. The main targets are reducing the number of vulnerable residents living in non-decent homes and using Houses in Multiple Occupation (HMO) licensing and landlord registration to regulate the private rented sector.

E1.6 How the survey data will be used

Data collected from the 2011 Private Sector Stock Condition Survey will be used to:-

- Support the Council's future strategic development of the private housing sector.
- Allow prioritisation and targeting of resources in areas where it is demonstrated that the greatest need exists.

Where appropriate, results from the survey are compared with data from national surveys; the English House Condition Survey (EHCS) undertaken in 2007 or the English Housing Survey (EHS) conducted in 2009-10. This will show a comparison between Tower Hamlets and the rest of England.

For the purposes of this Report a **private dwelling** is any property that is owner occupied, (either with a mortgage or owned outright or properties in shared ownership) leased (typically as a "Right to Buy" flat) or rented from a private landlord.

Survey data was extrapolated to provide an estimate of conditions across the Borough. The method of sampling and extrapolation is described within Appendix B.

A Glossary of Terms can be found at Appendix C.

E2 Key Findings

E2.1 Summary

- E2.1.1 To illustrate the London Borough of Tower Hamlets' private sector housing stock condition relative to the rest of the UK, table E1 below highlights the headline results arising from this survey against the findings of the national EHCS 2007.

Table E1 Comparison EHCS 2007

Headline Result	EHCS 2007	LBTH 2011
Number of Properties	N/A	67,209
Fail HHSRS	23.5%	6.0%
Fail Decent Homes	35.8%	19.1%
Average Cost To Meet Decent Homes	£5,415	£5,580
Vulnerable Households in Non-Decent Housing	39.0%	29.0%
BME Communities	8.9%	52%
Average SAP	50	64

E2.1.2 From the above comparison table it can be seen that the Borough suffers lower levels of failure against both the HHSRS and the overall Decent Homes Standard by a significant margin. However the similarity in average costs to remedy failing properties strongly suggests that the kinds of failure identified are consistent with general trends across the country.

Whilst vulnerable households occupying non decent housing amount to 29% of all vulnerable households and thus sit just below the old PSA7 benchmark this proportion is still lower than the national average of 39%.

The national average for BME communities of 9% is factored almost six fold in the Borough.

The average SAP across the Borough is significantly higher than the national average.

E2.1.3 In comparison to the national trends the Borough of Tower Hamlets can be seen to be performing well.

E2.2 Summary of Key Headlines from Tower Hamlets Stock Condition Survey

E2.2.1 The overwhelming majority of properties in the private sector within the Borough, some 82%, are flats or maisonettes, a stark contrast with the national average of 14%.

E2.2.2 71% of properties have only one or two bedrooms and 60% of all properties are privately rented, an increase of 300% on the national average of 19%.

E2.2.3 37% of properties in the private sector were built in the years since 1990 which is also some 300% higher than the national average of 13% a clear indicator of significant recent redevelopment within the Borough.

E2.2.4 Most houses are owned outright or owned with a mortgage whilst most flats and maisonettes are privately rented.

E2.2.5 12,810, 19.1% of properties fail the Decent Homes Standard the highest proportion of these arising within flats and maisonettes built between 1945 and 1980, largely in the leasehold occupied and private rented sectors.

E2.2.6 The average cost to remedy Decent Homes Failures within the Borough is £5,580.

E2.2.7 The proportion of vulnerable households occupying properties which fail the Decent Homes Standard is 29%, just under the previous PSA7 benchmark of 30%. Vulnerable households in non-decent homes tend to occupy either very old or fairly recent flatted properties with fewer than two bedrooms in the private rented sector.

- E2.2.8 The average SAP across the Borough is 64 and the average annual heating and lighting cost is £797.21.
- E2.2.9 1.7% of properties have a SAP below 35% with all of these properties being built prior to 1964, flats, maisonettes and terraced houses spread fairly evenly across the privately owned and privately rented sectors.
- E2.2.10 The majority of homes are heated with boilers and radiators, the average CO₂ emissions being 3.8 tonnes per property per year. The largest emissions stem from properties built prior to 1919 and those built between 1965 and 1990.
- E2.2.11 22% of households are comprised of a single occupant. Combined with households of two occupants, they account for some 46% of the borough's households, which is reasonably close to the national average of 48%.
- E2.2.12 28% of households comprise two or more adults with one or more children which compares with the national average of 22%; and the properties of 4.2% lone parent households is slightly lower than the national average of 5%.
- E2.2.13 24% of dwellings contain at least one child under the age of 16 whilst only 12% contain an adult over the age of 60.
- E2.2.14 67% of households within the Borough are either in full or part time employment, 9% are retired with a further 8% in full time education. 40% of households are unemployed with 1% being deemed to be sick or disabled.
- E2.2.15 44% of households have an income of between £1,251 & £2,500 per month whilst 8% of all households earn less than £500 per month.
- E2.2.16 5% of households have less than £500 savings, 28% declared having no savings and 32% they did not know whether they had any savings or not.
- E2.2.17 25% of all private households receive means tested benefits with the highest proportion, 16%, receiving Council Tax benefit.
- E2.2.18 9% of all private households suffer fuel poverty the majority occupying maisonettes built in the period 1945 to 1980 in the owned outright and privately rented sectors.
- E2.2.19 66% of households identified themselves as being White with 48% of respondents declaring themselves to be White British. The largest component of the other groups is Asian of which Bangladeshi predomination at 30%.
- E2.2.20 16% of properties are either overcrowded or severely overcrowded whilst 39% are either under by two or more rooms. Over occupancy centres on maisonettes whilst under occupancy centres on houses and around 34% of flats.

E2.3 Meeting the Strategy

- E2.3.1 "The Tower Hamlets Community Plan" and 2009/12 Housing Strategy are driven by key themes – 1.5 above - and whilst the terms of reference of this survey and Report did not extend to each of these it is appropriate to comment on those aspects of the survey which reflect particular aspects of the themes:

- A great place to live.
- A safe & cohesive community. Delivering and Managing Decent Homes
- Place making and Sustainable Communities
- Managing Demand, Reducing Over-crowding
- New Housing Supply

E2.4 Taking the Report Forward

E2.4.1 Local Authorities have a fair degree of flexibility when providing discretionary assistance for repairs and adaptations. It is for the local authority to decide the circumstances in which to give discretionary assistance, what form that assistance may take (e.g. grants, loans, equity release schemes, etc) and what, if any, conditions to attach. However, following the recent cessation of central government Housing Renewal funding allocations, local authorities are now required to fund their future local Housing Renewal Assistance programme solely from their own resources which is likely to impose a substantial constraint that severely restricts freedom to expand the scope of Private Sector Housing Renewal Assistance initiatives.

The targeting of dwellings that require action to improve conditions of thermal efficiency is very difficult. The council could provide information to households throughout the borough promoting the services that they offer and offering advice regarding maintenance and proper care of dwellings where necessary. This will reduce the likelihood of dwellings currently or on the verge of disrepair deteriorating further.

Bringing empty properties back into residential use could provide much needed accommodation within Tower Hamlets and also prevent a drain on Local Authority resources. There is a large range of strategic options that can be developed, for example:

- Negotiated transfers/sales or lease
- Compulsory Purchase Order (CPO)
- Enforced sales procedure
- Enforcement option such as Empty Dwellings Management Orders (EDMO)
- Empty property grants/loans

1. Introduction

1.1 Purpose of Survey

Michael Dyson Associates Limited (MDA) was appointed to conduct a Private Sector Stock Survey by the London Borough of Tower Hamlets Council (the Council) following competitive tender.

The aims and objectives of the survey were outlined in the Tender Brief to which MDA responded with a Method Statement.

Following confirmation of appointment, MDA met with representatives from the Council to consolidate the scope of the surveying service, agree the survey form, the reporting format and other project specifics.

1.2 Method Statement

The survey used a random sample address list of 2,822 dwellings drawn from the entire private housing stock, in order to achieve a survey sample model of 1,000 which had been devised by the Building research Establishment (BRE). The list of addresses was based on council tax information and provided to the BRE by the Council.

Private housing in the borough of Tower Hamlets ranges between households of extreme affluence and relative poverty, each of these groups presenting barriers to gaining entry into dwellings. MDA successfully surveyed 1,038 properties; this represents 1.5% of the 67,209 private dwellings, and an overall access rate of 37%.

Survey returns were checked weekly and once the requirements of the sampling model were met the fieldwork was brought to a close.

Further details of the sampling methodology used can be found in Appendix B.

1.3 Survey Form

The physical survey was developed by MDA in collaboration with the Council. The survey comprised:-

- An assessment against the Decent Homes Standard including full Housing Health & Safety Rating System (HHSRS) assessment.
- An assessment of necessary backlog repairs to external and internal components.
- The Standard Assessment Procedure (SAP) rating (Energy efficiency of a property based upon a national benchmark).

A household survey was also undertaken comprising:-

- Composition of the household
- The nature of tenure
- The employment and financial circumstances of the head of the household
- Financial dependencies/disability issues

These lines of enquiry facilitated the assessment of:-

- Levels of gross income
- Vulnerability in terms of income, reliance upon benefits, physical or other disability
- Fuel poverty
- Renewable energy resources

A copy of the survey form can be found at Appendix A.

1.4 Presentation of Findings

The Council wished to review the key findings of this survey in a format which allows for ease of cross referencing key metrics against dwelling attributes.

All performance measures (Decent Homes, Disrepair, Vulnerability, Fuel Poverty and Socio Economic information) are therefore presented throughout the Report by:-

- Dwelling Age
- Dwelling Type
- Dwelling Size (based upon number of bedrooms)
- Dwelling Tenure

1.5 Comparative Results

To add context to the collected survey data the information provided in this report has, where possible, been compared with national information provided in English House Survey (EHS) 2009/2010.

The EHS 2009/2010 report does not contain full information on Decent Homes failures, therefore the latest detailed information is found in the English House Condition Survey (EHCS) 2007. It should also be noted that the EHS does not distinguish between flats and maisonettes and the EHS proportions have therefore been applied to both categories. As a result of there being two sources of comparative reference some columns will be marked "2007" and others "2009".

1.6 Fieldwork & Quality Management

Six experienced surveyors were engaged for the duration of the project. The surveyors attended a briefing day to align them to the specifics of the project. The briefing day took place on 17 May 2011 and fieldwork commenced the same day. Letters were posted in advance to households selected for the sample explaining the purpose of the survey and providing contact details for arranging appointments in advance of fieldwork. All surveyors carried an Identification Badge and a Letter of Authority signed by London Borough of Tower Hamlets Council in order that they could formally identify themselves to householders.

MDA's Fieldwork Manager carried out quality control checks. This exercise involved resurveying 5% of the surveys carried out by each surveyor to assess the accuracy of the data and to ensure that the surveyors were collecting information consistently. In addition to this MDA's IT Manager ran electronic data testing procedures across all data on a regular basis to ensure that the data collected was complete and within normal parameters.

The BRE was commissioned to undertake independent quality checks of the data collected by MDA on behalf of the Council.

Fieldwork was completed on 23 August 2011, which allowed the desktop validation to commence and the draft report to be written.

1.7 Costs

A Schedule of Rates for London was applied, where appropriate, to failures against the Decent Homes Standard. This has allowed the generation of indicative costs for each property surveyed and a means of grossing up costs by property attributes such as age, type, tenure and location.

2. Profile of Private Sector Dwellings

2.1 Description of sector

2.1.1 Overview

This section presents the general make up of the housing stock as identified in the 2011 London Borough of Tower Hamlets' Private Sector Stock Condition Survey.

At the 1st of April 2011, there were 67,209 dwellings making up the private sector housing stock within the borough of Tower Hamlets. The addresses were provided to MDA by the Council from the council tax database, prior to which social landlord and Council owned dwellings were removed.

Based upon the data collected during the survey it is evident there is a broad range of dwelling ages with 22% (14,466) being constructed before 1919, 37% (24,598) have been built since 1990 with the remaining 41% (28,145) spread relatively evenly across the four intervening age bands at an average of approximately 400 properties per year.

These results suggest housing within Tower Hamlets is much more diverse than other many areas. The age of dwellings found nationally can be seen in Table 2.1 where a comparison against the EHS 2009/10 of dwelling ages within the Borough is made. Nationally 13% of private housing has been constructed since 1990, 25% before 1919 the remaining 62% spread fairly evenly between 1919 and 1980 with an age band reduction to 9% between 1981 and 1990.

The largest proportions of dwellings are flats (70.5%) and terraced houses (17%) and maisonettes (12%), the remaining 0.5% being bungalows, detached and semi-detached houses.

2.1.2 Empty Dwellings / Properties

Whilst conducting surveys, surveyors noted those properties within the sample address list that appeared to be unoccupied although this was based very much upon subjective observation. For example of the 3,526 empty properties assessed as likely to be empty 179 were assessed to have been empty for more than 6 months, this assessment being made by looking for common 'tell tale' signs of long term vacancy (i.e. large amounts of mail inside the door, overgrown garden or general disrepair)

The Council has been recording long term empty properties and collecting data on those which have been empty for six months or more for many years from it's annual returns to Government. It is noted that in order to target problem properties and avoid skewing vacant dwelling figures cognisance is given to new build rental properties which tend to have fairly fast and frequent occupier turnarounds.

The number of empty properties within Tower Hamlets was broken down into:

- Long term – 1,286*
- Short term – 4,759*



(* Figures from Housing Strategy Statistical Appendix 2011)

Long term empty properties represent 1.9% of the private housing stock within Tower Hamlets, whilst short term empty properties represent 7.1%.

There are currently many empty “new build” properties which are likely to have been promulgated prior to the recent downturn in the economic climate and, like many cities across England, London in general is likely to face increasing numbers of empty properties.

As the occupancy of dwellings is regularly changing this is purely a snapshot of vacancy at the time of the survey. To reflect this we have extrapolated the information for occupied dwellings, hence throughout the report total dwellings and total households are the same to allow comparisons to be made.

The EHS 2009/10 reports, 4.6% of private dwellings are vacant. The borough of Tower Hamlets has a significantly higher overall proportion of empty dwellings at 9%.

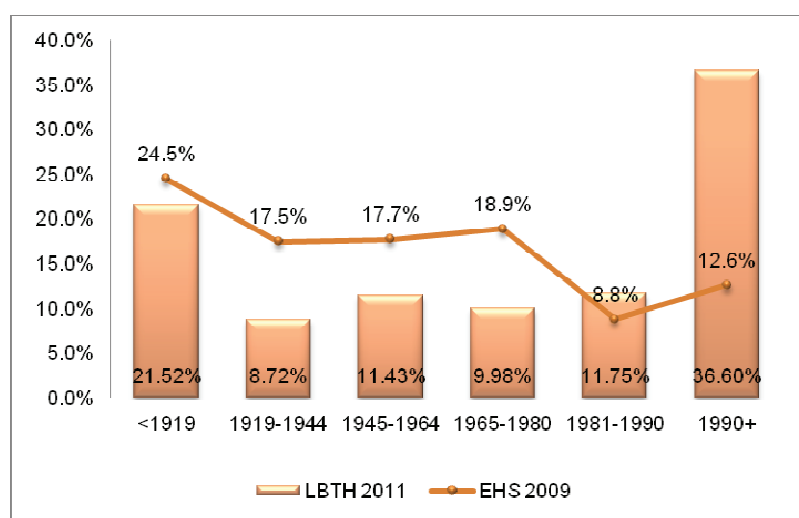
2.1.3 Dwelling Age

From table 2.1 it can be seen 37% of the private sector housing stock is post 1990. This figure is significantly higher than the EHS 2009 average which estimates that nationally, 13% of dwellings were constructed during this period. The borough of Tower Hamlets has seen extremely high levels of regeneration and investment in the last two decades. With developments in Canary Wharf and the Docklands areas of the borough in recent years the housing stock has grown by approximately 3,000 units per year.

Table 2.1: Dwelling Age

Dwelling Age	Surveyed Properties		Total Properties		EHS 2009
	No.	%	No.	%	
<1919	143	13.8%	14466	21.52%	24.5%
1919-1944	188	18.1%	5860	8.72%	17.5%
1945-1964	359	34.6%	7680	11.43%	17.7%
1965-1980	174	16.8%	6706	9.98%	18.9%
1981-1990	77	7.4%	7900	11.75%	8.8%
1990+	97	9.3%	24598	36.60%	12.6%
Grand Total	1038	100.00%	67209	100.00%	100.0%

Graph 2.1: Dwelling Age



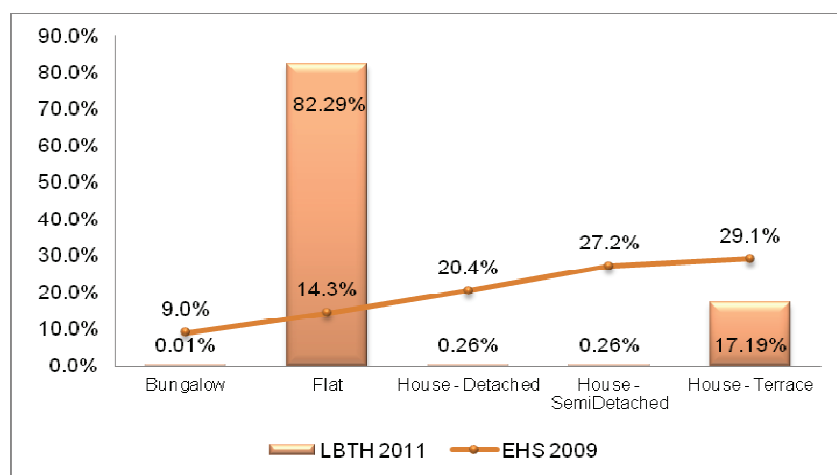
2.1.4 Dwelling Type

Table 2.2 illustrates the breakdown of dwellings by type compared against the national figures from EHS 2009/10. It should be noted that EHCS 2009/10 does not distinguish between flats and maisonettes, therefore to enable comparison with the EHCS 2009/10 the values for flats and maisonettes have been collated for the graph.

Table 2.2: Dwelling Type

Dwelling Type	Surveyed Properties		Total Properties		EHS 2009
	No.	%	No.	%	
Bungalow	1	0.1%	8	0.01%	9.0%
Flat	565	54.4%	47309	70.39%	14.3%
House – Detached	293	28.2%	172	0.26%	20.4%
House – Semi Detached	2	0.2%	173	0.26%	27.2%
House – Terrace	3	0.3%	11553	17.19%	29.1%
Maisonette	174	16.8%	7994	11.89%	N/A
Grand Total	1038	100.0%	67209	100.00%	100.00%

Graph 2.2: Dwelling Type



The survey found the overwhelming majority of dwellings within Tower Hamlets are flats (70%), whilst 17% of dwellings are terraced houses. 12% are maisonettes and 0.5% of dwellings are either detached or semi-detached houses or bungalows. When compared nationally it is clear there are some considerable differences, especially in relation to flats and bungalows. The combined proportion of flats and maisonettes is 82%. This is nearly six times more than the national average. Less than 0.1% of dwellings are bungalows which are almost negligible compared to the national average of 9%. Such a small number derived from the sample is unlikely to be as representative as other property types and the figures are included as memoranda.

2.1.5 Dwelling Size

Table 2.3 illustrates the breakdown of properties by dwelling size which is established by counting the number of bedrooms. There are no national figures available to offer a comparison.

The largest proportion of dwellings within Tower Hamlets is of two bedroom properties, accounting for 52% of all private dwellings. Only 9% of dwellings have four bedrooms or more.

Table 2.3: Dwelling Size

No. Bedrooms	Surveyed Properties		Total Properties	
	No.	%	No.	%
1	151	14.5%	12624	18.8%
2	406	39.1%	34775	51.7%
3	349	33.6%	13629	20.3%
4	105	10.1%	4684	7.0%
5+	27	2.6%	1498	2.2%
Grand Total	1038	100.0%	67209	100.00%

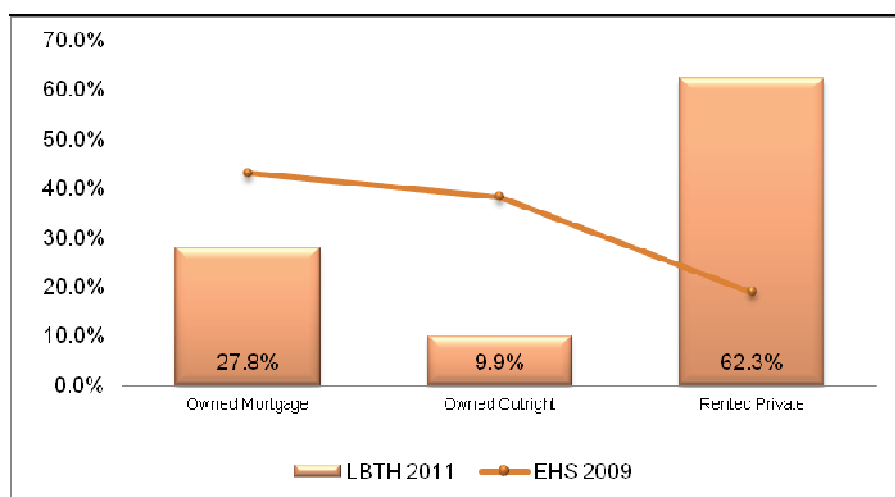
2.1.6 Dwelling Tenure

The table below indicates the extrapolated household tenures compared with the EHS 2009/10 figures. Dwellings rented from private landlords account for 62% of the total private housing profile compared to 19% nationally. This is a reflection of the buoyancy of the buy-to-let market in Tower Hamlets.

Table 2.4: Dwelling Tenure

Dwelling Tenure	Surveyed Properties		Total Properties		EHS 2009
	No.	%	No.	%	
Owned Mortgage	222	21.4%	18655	27.8%	43.0%
Owned Outright	150	14.5%	6684	9.9%	38.2%
Rented Private	666	64.2%	41871	62.3%	18.8%
Grand Total	1038	100.00%	67210	100.0%	100.0%

Graph 2.3: Dwelling Tenure



The high level of private rented dwellings also reflects a general trend throughout London due to the increase in house prices making it more difficult for first time buyers to purchase a property, therefore opting to rent instead.

The proportions of owned outright and mortgage dwellings are also significantly lower than the national figures. Indeed 38% of owner occupiers nationwide own their home outright, compared to only 10% within Tower Hamlets.

2.2 Characteristics of Private Sector Dwellings

2.2.1 Dwelling Age by Tenure

The table below illustrates dwellings privately rented account for over half of each of the six age bands. There also appears to be a similar consistency within dwellings owned with a mortgage which accounts for over a quarter of all properties.

Table 2.5: Dwelling Age by Tenure

Dwelling Age	Owned Mortgage	Total Properties	Owned Outright	Total Properties	Rented Private	Total Properties	Grand Total
		%		%		%	
<1919	4305	29.8%	1373	9.5%	8788	60.7%	14466
1919-1944	1485	25.3%	394	6.7%	3980	67.9%	5860
1945-1964	1850	24.1%	1326	17.3%	4504	58.6%	7680
1965-1980	2096	31.3%	469	7.0%	4141	61.8%	6706
1981-1990	2343	29.7%	1249	15.8%	4307	54.5%	7900
1990+	6576	26.7%	1872	7.6%	16150	65.7%	24598
Grand Total	18655	27.8%	6684	9.9%	41870	62.3%	67209

2.2.2 Dwelling Type by Tenure

Table 2.6 compares dwelling type and household tenure. It shows the highest proportion of privately rented dwellings is flats (70%), followed by maisonettes (60%). The highest proportions of dwellings owned outright are in relation to detached and terraced houses.

Table 2.6: Dwelling Type by Tenure

Dwelling Type	Owned Mortgage	Total Properties	Owned Outright	Total Properties	Rented Private	Total Properties	Grand Total
		%		%		%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	8
Flat	10951	23.1%	3259	6.9%	33098	70.0%	47309
House - Detached	0	0.0%	159	92.6%	13	7.4%	172
House – Semi Detached	160	92.6%	13	7.4%	0	0.0%	173
House - Terrace	5305	45.9%	2325	20.1%	3923	34.0%	11553
Maisonette	2239	28.0%	928	11.6%	4828	60.4%	7994
Grand Total	18655	27.8%	6684	9.9%	41870	62.3%	67209

2.2.3 Dwelling Size by Tenure

Over three-quarters (76%) of one bedroom and 88% of five bedroom dwellings are privately rented. 54% of four bedroom dwellings are owned with a mortgage, whilst 18% of three bedroom dwellings are owned outright.

Table 2.7: Dwelling Size by Tenure

No. Bedrooms	Owned Mortgage	Total Properties	Owned Outright	Total Properties	Rented Private	Total Properties	Grand Total
		%		%		%	
1	2325	18.4%	698	5.5%	9601	76.1%	12624
2	9901	28.5%	3194	9.2%	21680	62.3%	34775
3	3737	27.4%	2453	18.0%	7439	54.6%	13629
4	2543	54.3%	308	6.6%	1832	39.1%	4684
5+	149	10.0%	31	2.0%	1318	88.0%	1498
Grand Total	18655	27.8%	6684	9.9%	41870	62.3%	67209

2.2.4 Dwellings above Commercial Premises

The table below indicates 5% of all dwellings are above some form of commercial premises. The proportion of these dwellings above retail premises is 56%, whilst 30% are above office premises.

Table 2.8: Dwellings above Commercial Premises

Above Commercial Premises	Total Properties		% of Stock
	No.	%	
Offices	704	29.2%	1.0%
Other	362	15.0%	0.5%
Retail	1343	55.8%	2.0%
Grand Total	3313	100.0%	4.9%

3. The Decent Homes Standard

3.1 Overview

Public Sector Agreement (PSA) 7 placed upon Local Authorities an obligation to annually monitor and reduce the numbers of vulnerable households living in properties that fall below the Decent Homes Standard. While PSA 7 is no longer a statutory obligation on local authorities, the Decent Homes Standard continues to provide the most practical means of assessing progress in improving housing conditions.

For the purpose of this survey vulnerability has been taken as defined within the Decent Homes Standard, i.e. those households that are in receipt of at least one of the principal means-tested or disability-related benefits. These being:

- Income Support
- Housing Benefit
- Council Tax Benefit
- Disabled Person Tax Credit
- Income Based Job Seekers Allowance
- Working Families Tax Credit
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement Benefit
- War Disablement Benefit
- Child Tax Credit
- Working Tax Credit
- Pension Credit

Local Authorities are advised to use this definition to establish a baseline and monitor progress in reducing the number of vulnerable households living in non decent housing. In order to be “decent” a home must meet the following four criteria:-

Part A

It meets the current statutory minimum standard for housing – dwellings which fail to meet this criterion are those containing one or more hazards assessed as serious, i.e. Category 1, under the Housing Health & Safety Rating System (HHSRS).

Part B

It is in a reasonable state of repair – dwellings which fail to meet this criterion are those where either:

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

Part C

It has reasonably modern facilities and services – dwellings that fail to meet this criterion are those, which lack three or more of the following:

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

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

Part D

It provides a reasonable degree of thermal comfort. This criterion requires dwellings to have both effective insulation and efficient heating.

Efficient heating is defined as:

- Any gas or oil programmable central heating, or
- Electric storage heaters; or
- Warm air systems; or
- Under floor systems; or
- Programmable LPG/solid fuel central heating; or
- Similarly efficient heating which are to be developed in the future.

Effective insulation is defined as:

- For dwelling 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) and,
- For dwellings heated by electric storage heaters/LGP/programmable solid fuel central heating a higher specification of insulation is required at least 200mm of loft insulation (if there is a loft) and cavity wall insulation.

3.2 Decent Homes Standard Part A: The Housing Health and Safety Rating System (HHSRS)

3.2.1 Overview

The Housing Health and Safety Rating System (HHSRS) is the government's approach to the evaluation of the potential risk to health and safety from any deficiencies identified in dwellings. The HHSRS was introduced on 6 April 2006 as part of the implementation of Part 1 of the Housing Act 2004; and the underlying principle is that any residential premises should provide a safe and healthy environment for any potential occupier or visitor.

This enables the comparison of a hazard that is very likely to occur but will result in a minor outcome against a hazard which is very unlikely to occur but will have a serious outcome.

Within the HHSRS are 29 hazards, which are grouped into Hazard Profiles; these are outlined in the table over the page.

Table 3.1: HHSRS Hazards

PHYSIOLOGICAL REQUIREMENTS	PSYCHOLOGICAL REQUIREMENTS
Hygrothermal Conditions	Space, Security, Light and Noise
1. Damp and Mould Growth	11. Crowding and Space
2. Excess cold	12. Entry by intruders
3. Excess heat	13. Lighting
Pollutants (Non-Microbial)	14. Noise
4. Asbestos and MMF	PROTECTION AGAINST ACCIDENTS
5. Biocides	
6. Carbon monoxide and fuel combustion products	Falls
7. Lead	19. Falls associated with Baths, etc.
8. Radiation	20. Falls on Level Surface etc.
9. Uncombusted fuels (gas)	21. Falls on Stairs and Steps etc.
10. Volatile organic compounds	22. Falls Between Levels
PROTECTION AGAINST INFECTION	Electric Shocks, Fires, Burns and Scalds
	23. Electric Hazards
	24. Fire
Hygiene, Sanitation and Water Supply	25. Flames, hot surfaces
15. Domestic Hygiene, Pests and Refuse	Collisions, Cuts and Strains
16. Food Safety	26. Collision and Entrapment
17. Personal Hygiene, Sanitation and Drainage	27. Explosions
	28. Position & Operability of Amenities etc.
18. Water Supply	29. Structural Collapse and Failing Elements

The HHSRS is based upon judgements made by surveyors based on an inspection of a dwelling, assessing for each hazard;

- The likelihood over the next 12 months of an occurrence which could result in harm to a member of the vulnerable age group (e.g. for Excess Cold the vulnerable age group is people aged 65 or over).
- The range of potential outcomes from such an occurrence

Each of these hazards are scored based upon the likelihood of an occurrence within the next 12 months, its class of harm (moderate to severe) and spread of outcome. A predetermined calculation is used to convert these factors into a score and the scores are banded as follows:-

There are 10 bands ranging from A to J. Bands A, B and C are identified as having hazard scores ranging from 5,000 or more, 2,000 to 4,999 and 1,000 to 1,999 respectively. Any hazard with a score above 1,000 is a category 1 hazard, anything below is a category 2 hazard.

It should be noted that the HHSRS guidance would require Local Authorities to seek to eradicate hazards within Bands A-C. However, in addition to the Council's duty to take action where a category 1 hazard exists, the Council may exercise its discretion to take the most appropriate course of action where a category 2 hazard exists.

Table 3.2: Hazard Band Score Range

Hazard Band Score Range									
A	B	C	D	E	F	G	H	I	J
5,000 or more	2,000 to 4,999	1,000 to 1,999	500 to 999	200 to 499	100 to 199	50 to 99	20 to 49	10 to 19	9 or less

3.2.2 Category 1 Hazards

3.2.2.1 By Borough

During the survey, the most common Category 1 hazards identified were:-

- Excess Cold
- Crowding and Space
- Fire

Table 3.3 shows the actual number of hazards found from surveying, together with the extrapolated number of potential failures based upon the weightings described in Appendix B. 11.2% of surveys (116 out of 1,038 surveys) identified at least one Category 1, which extrapolates to 4,513 incidences. Please note this refers to incidences of hazards and some properties may contain more than one hazard; the actual number of dwellings containing at least 1 HHSRS hazard is 4,037, which is equivalent to 6% of all private dwellings.

Table 3.3: HHSRS Hazard Incidences by Survey & Extrapolation

HHSRS Hazard	No. Surveyed Failure Incidences	No. Extrapolated Failure Incidences	% Total HHSRS Failures	Failure Cost	% Total HHSRS Failure Cost
Damp and Mould Growth	1	9	0.20%	£6,841	0.14%
Excess Cold	56	2551	56.53%	£3,826,856	75.88%
Asbestos (and MMF)	1	5	0.12%	£2,749	0.05%
Crowding and Space	26	625	13.86%	£625,445	12.40%
Entry by Intruders	1	5	0.11%	£1,260	0.02%
Domestic Hygiene, Pests and Refuse	1	64	1.42%	£32,129	0.64%
Food Safety	2	168	3.72%	£58,736	1.16%
Personal Hygiene, Sanitation and Drainage	2	84	1.87%	£29,516	0.59%
Water supply	1	5	0.12%	£1,375	0.03%
Falling on level surfaces etc	1	5	0.12%	£1,375	0.03%
Falling on stairs etc	2	151	3.34%	£37,674	0.75%
Fire	22	839	18.59%	£419,427	8.32%
Total No. Failure Incidences	116	4513	100.00%	£5,043,382	100.00%

The costs used above are national costs built up to provide an average cost of typical repairs required to remedy the hazards.

The majority of the Category 1 hazards identified are related to the warmth of the dwelling. The surveyors have determined that conditions are present which would cause a vulnerable person (as determined by the HHSRS Operating Guidance) to suffer harm within the next 12 months.

The Decent Homes Guidance states that a SAP rating of 35 or less should be used as a proxy for determining a HHSRS Category 1 hazard, therefore, all properties with a SAP rating of 35 or less are included within the figures reported for Excess Cold. Pre 1919 properties will be more likely to have a SAP rating lower than 35. Within Tower Hamlets 1.7% of dwellings have a SAP rating below 35 and therefore fail the Decent Homes Standard. There are no national figures for comparison; the average SAP rating for private houses is 50.

The survey has also highlighted a number of dwellings exhibiting a Category 1 hazard relating to crowding and space. The surveyors determined that in these dwellings conditions exist that would either increase the likelihood of there being overcrowding or that the outcome arising from overcrowding would be more detrimental than for an “average” dwelling. This may include hazards associated with a lack of space within the dwelling for living, sleeping and normal family/household life.

The third highest incidence, “Fire”, is generally attributed to a threat from exposure to uncontrolled fire and associated smoke within dwellings. 839 dwellings contained Category 1 hazards for fire; this is 1.2% of all dwellings generally and 19% of all Category 1 hazards. Houses in multiple occupation (HMO) contribute considerably to the HHSRS fire hazard as a result of many having poor means of escape, fire-fighting equipment or Automatic Fire Detectors (AFD) / smoke detectors.

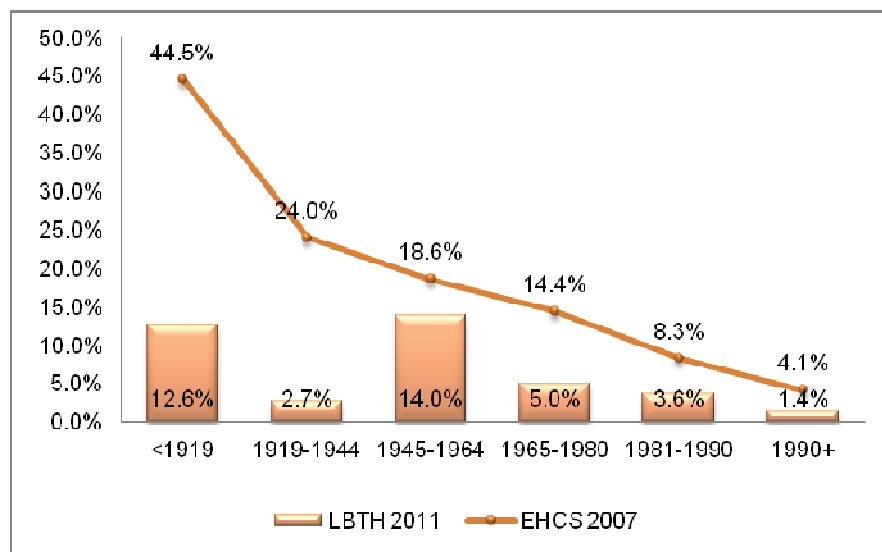
3.2.2.2 By Dwelling Age

The table below illustrates the number of dwellings with one or more Category 1 HHSRS hazard by dwelling age. A comparison has been provided to the EHCS 2007 which gives an indication of nationwide figures.

Table 3.4: HHSRS Category 1 Hazards by Dwelling Age

Dwelling Age	HHSRS Failures		Total No. Properties	EHCS 2007
	No.	%		
<1919	1829	12.6%	14466	44.5%
1919-1944	160	2.7%	5860	24.0%
1945-1964	1072	14.0%	7680	18.6%
1965-1980	337	5.0%	6706	14.4%
1981-1990	287	3.6%	7900	8.3%
1990+	352	1.4%	24598	4.1%
Grand Total	4037	6.0%	67209	23.5%

Graph 3.1: HHSRS Category 1 Hazards by Dwelling Age



Graph 3.1 also illustrates HHSRS Category 1 Hazards by dwelling age. The survey data indicates also shows that the number of category 1 hazards found within dwellings in Tower Hamlets is lower overall to that found nationally; according to the EHCS 2007. Within the borough of Tower Hamlets 6% of all private dwellings demonstrate at least one category 1 hazard, whilst EHCS 2007 indicators that 23.5% of all private dwellings contain at least one category 1 hazard.

The pattern of the HHSRS Category 1 hazards in Tower Hamlets is similar to those found in the EHCS, indicating that as properties become newer they tend to have fewer Category 1 hazards. The main reason for this is likely to be that Excess Cold makes up the most significant proportion of HHSRS hazards and newer properties tend to have better thermal performance characteristics.

3.2.2.3 *By Dwelling Type*

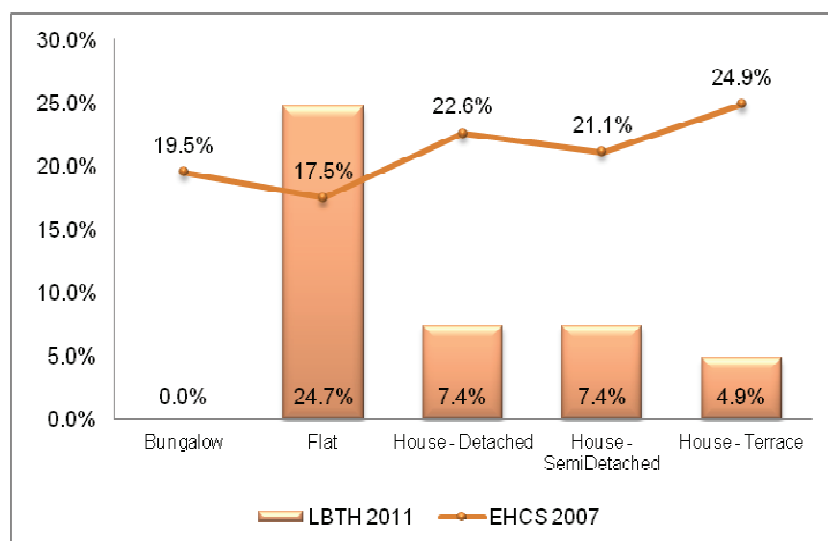
Table 3.5 shows maisonettes contain proportionately more HHSRS Category 1 hazards by dwelling type (21%).

Within Tower Hamlets, 3,448 flats / maisonettes have Category 1 hazards present (25% of these property types). This level is higher than the EHCS 2007 average of 17.5%. As discussed above there is a higher than average proportion of flats within the Borough, many of which are relatively new, affecting the overall figures.

Table 3.5: HHSRS Category 1 Hazards by Dwelling Type

Dwelling Type	HHSRS Failures		Total No. Properties	EHCS 2007
	No.	%		
Bungalow	0	0.0%	8	19.5%
Flat	1770	3.7%	47309	17.5%
House - Detached	13	7.4%	172	22.6%
House – Semi Detached	13	7.4%	173	21.1%
House - Terrace	564	4.9%	11553	24.9%
Maisonette	1678	21.0%	7994	N/A
Grand Total	4037	6.0%	67209	23.5%

Graph 3.2: HHSRS Category 1 Hazards by Dwelling Type



3.2.2.4 *By Dwelling Size*

The highest proportions of HHSRS Category 1 hazards can be found in one and 5+ bedroom dwellings where 12% and 11% respectively of the total numbers contain at least one Category 1 hazard. This figure will also contain a number of HMO units which are deemed “self contained”.

Table 3.6: HHSRS Category 1 Hazards by Dwelling Size

No. Bedrooms	HHSRS Failures		Total No. Properties
	No.	%	
1	1447	11.5%	12624
2	1063	3.1%	34775
3	1127	8.3%	13629
4	239	5.1%	4684
5+	162	10.8%	1498
Grand Total	4037	6.0%	67209

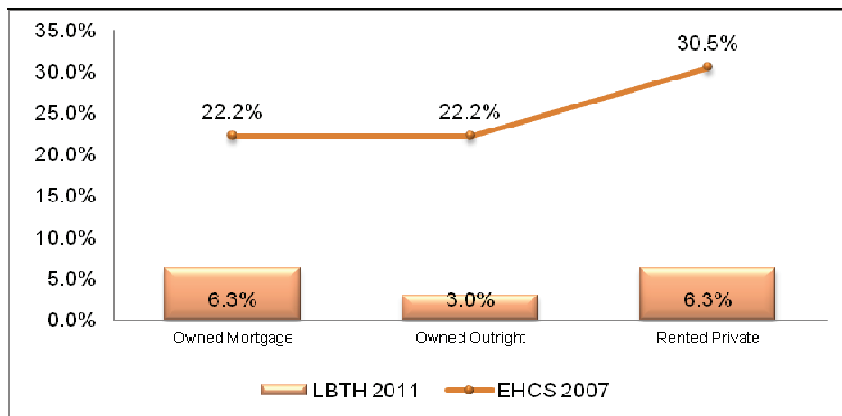
3.2.2.5 *By Dwelling Tenure*

Table 3.7 shows that, within Tower Hamlets private rented dwellings contain a much lower proportion of failures (7%) than found nationally (31%). This is once again likely to be due to the high level of relatively new privately rented dwellings within the borough.

Table 3.7: HHSRS Category 1 Hazards by Dwelling Tenure

Dwelling Tenure	HHSRS Failures		Total No. Properties	EHCS 2007
	No.	%		
Owned Mortgage	1182	6.3%	18655	22.2%
Owned Outright	203	3.0%	6684	22.2%
Rented Private	2653	6.3%	41871	30.5%
Grand Total	4037	6.0%	67210	23.5%

Graph 3.3: HHSRS Category 1 Hazards by Dwelling Tenure



3.2.3 Category 2 Hazards

3.2.3.1 By Borough

6,902 properties (10%) present HHSRS Category 2 hazards. The following three Category 2 hazards have been highlighted as having a high number of hazard incidences within Tower Hamlets;

- Fire
- Damp and Mould
- Crowding and Space

Currently there is no statutory duty for LB Tower Hamlets Council to rectify Category 2 hazards. However it is important to note, if these hazards were left unattended the situation could worsen and lead to a major rise in Category 1 findings over time. Despite the Borough’s dwellings having better energy levels than the national average, there is scope to raise levels further. Raised temperatures complemented with improved ventilation would help reduce levels of damp and mould growth.

The following tables indicate the proportions of total Category 2 failures across the key property attributes. Unsurprisingly older flats and maisonettes in the private rented sector predominate.

3.2.3.2 By Dwelling Age

The proportions of HHSRS Category 2 hazards by age in Tower Hamlets is linked to dwellings constructed prior to 1919 and between 1945-1965 (27% in each case).

Table 3.8: HHSRS Category 2 Hazards by Dwelling Age

Dwelling Age	Properties with CAT2 Hazards	
	No.	%
<1919	1845	26.7%
1919-1944	751	10.9%
1945-1964	1827	26.5%
1965-1980	1519	22.0%
1981-1990	600	8.7%
1990+	361	5.2%
Grand Total	6902	100.0%

3.2.3.3 By Dwelling Type

The table identifies three property types where a higher proportion of HHSRS Category 2 hazards is present; flats (44%), maisonettes (30%) and terraced houses (25%).

Table 3.9: HHSRS Category 2 Hazards by Dwelling Type

Dwelling Type	Properties with CAT2 Hazards	
	No.	%
Bungalow	8	0.1%
Flat	3042	44.1%
House - Detached	13	0.2%
House – Semi Detached	0	0.0%
House - Terrace	1750	25.4%
Maisonette	2089	30.3%
Grand Total	6902	100.0%

3.2.3.4 By Dwelling Size

HHSRS Category 2 hazards are predominant within dwellings with two and three bedrooms.

Table 3.10: HHSRS Category 2 Hazards by Dwelling Size

No. Bedrooms	Properties with CAT2 Hazards	
	No.	%
1	1086	15.7%
2	2203	31.9%
3	2536	36.7%
4	827	12.0%
5+	250	3.6%
Grand Total	6902	100.0%

3.2.3.5 By Dwelling Tenure

68% of HHSRS Category 2 hazards can be found within dwellings privately rented, whilst a further 22% of hazards are within dwellings owned with a mortgage.

Table 3.11: HHSRS Category 2 Hazards by Dwelling Tenure

Dwelling Tenure	Properties with CAT2 Hazards	
	No.	%
Owned Mortgage	1531	22.2%
Owned Outright	654	9.5%
Rented Private	4717	68.3%
Grand Total	6902	100.0%

3.3 The Decent Homes Standard Part B: Disrepair

3.3.1 Overview

Part B of the Decent Homes Standard requires components within a property to be assessed in terms of their age and level of disrepair. To fail this part of the Standard a component, such as a kitchen, bathroom, window, etc., must be both old and in disrepair.

3.3.2 Disrepair by Borough

The number of properties presenting one or more Part B failures in the borough of Tower Hamlets amounts to 5,742 (9%), which is slightly higher than the level found nationally in the EHCS (7%). It should be noted that the data for EHCS includes council and RSL owned dwellings and whilst not offering a like for like comparison it does show the trend. The total EHCS failure rate is 15% for private households only.

3.3.3 Disrepair by Dwelling Age

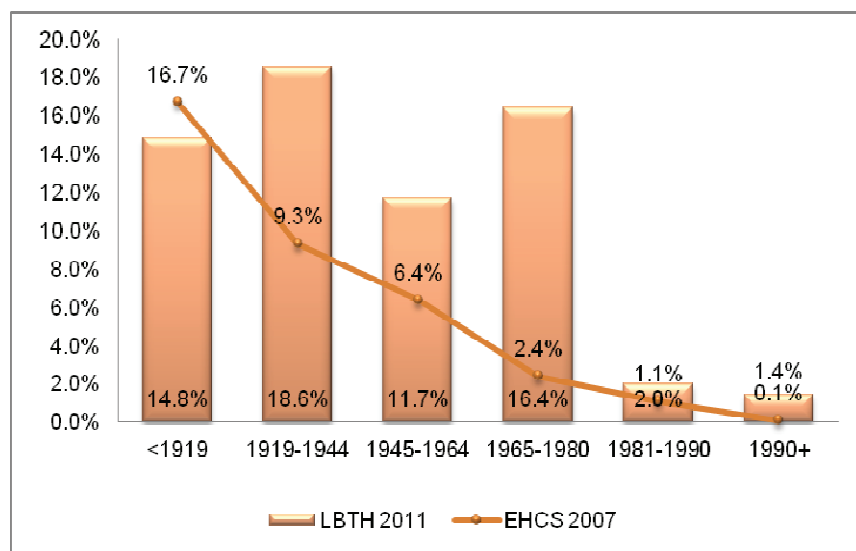
In the case of newer properties, it is more difficult for a property to fail, as the Decent Homes Guidance states that properties cannot fail on condition alone, for example a roof covering on a house in severe disrepair would not cause a property to fail Part B of Decent Homes unless it was more than 50 years old. The table shows there are failures associated with dwellings that were constructed after 1990, which is slightly higher than the EHCS 2007 figures identified.

Table 3.12: Part B Failures by Dwelling Age

Dwelling Age	Part B Failures		Total No. Properties	EHCS 2007
	No.	%		
<1919	2143	14.8%	14466	16.7%
1919-1944	1089	18.6%	5860	9.3%
1945-1964	898	11.7%	7680	6.4%
1965-1980	1102	16.4%	6706	2.4%
1981-1990	159	2.0%	7900	1.1%
1990+	352	1.4%	24598	0.1%
Grand Total	5742	8.5%	67209	7.3%

The areas of most significance are the disrepair failures noted within properties aged 1919-1944 where there is a 19% failure incidence, compared to EHCS 2007 at just 9.3%. Also properties aged 1965-1980 have a disrepair failure rate of 16% compared to 2.4% EHCS 2007, the implication being that components within properties are not being replaced at the end of normal lifecycles.

Graph 3.4: Part B Failures by Dwelling Age



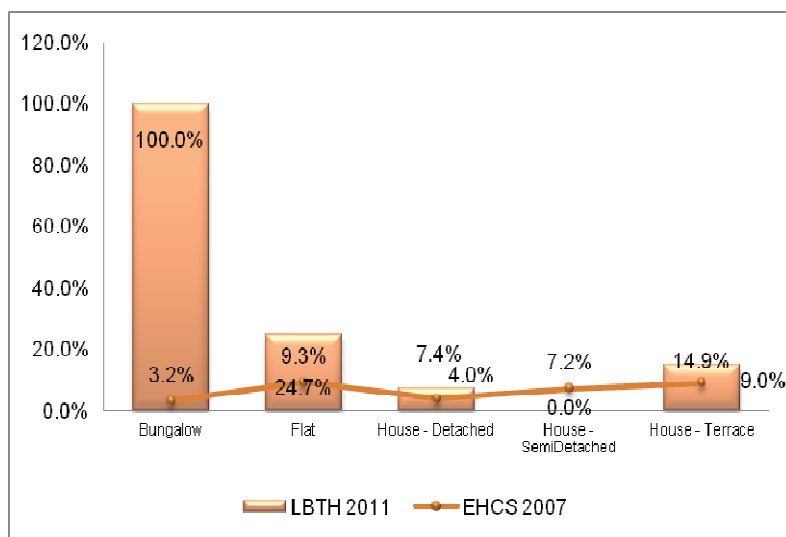
3.3.4 Disrepair by Dwelling Type

Table 3.13 shows flats and maisonettes within Tower Hamlets have a combined failure rate of 25% which is significantly higher than the national average of 9.3%. Detached houses present a failure rate of 7% marginally higher than the national average. With the exception of bungalows, the most significant contrast to the national picture is shown in semi detached houses, where nationally 7.2% fail Part B of the Decent Homes Standard, whereas in Tower Hamlets no failures were recorded in the properties surveyed (and furthermore there are very few semi detached dwellings in Tower Hamlets).

Table 3.13: Part B Failures by Dwelling Type

Dwelling Type	Part B Failures		Total No. Properties	EHCS 2007
	No.	%		
Bungalow	8	100.0%	8	3.2%
Flat	2442	5.2%	47309	9.3%
House - Detached	13	7.4%	172	4.0%
House – Semi Detached	0	0.0%	173	7.2%
House - Terrace	1720	14.9%	11553	9.0%
Maisonette	1559	19.5%	7994	N/A
Grand Total	5742	8.5%	67209	7.3%

Graph 3.5: Part B Failures by Dwelling Type



3.3.5 Disrepair by Dwelling Size

Dwellings with four or more bedrooms have the highest failure rate at 13%; this is followed by three bedroom dwellings with 12% failures. By contrast two bedroom dwellings had the lowest failure rate at 7%.

Table 3.14: Part B Failures by Dwelling Size

No. Bedrooms	Part B Failures		Total No. Properties	EHCS 2007
	No.	%		
1	1082	8.6%	12624	N/A
2	2305	6.6%	34775	N/A
3	1570	11.5%	13629	N/A
4	592	12.6%	4684	N/A
5+	193	12.9%	1498	N/A
Grand Total	5742	8.5%	67209	7.3%

3.3.6 Disrepair by Dwelling Tenure

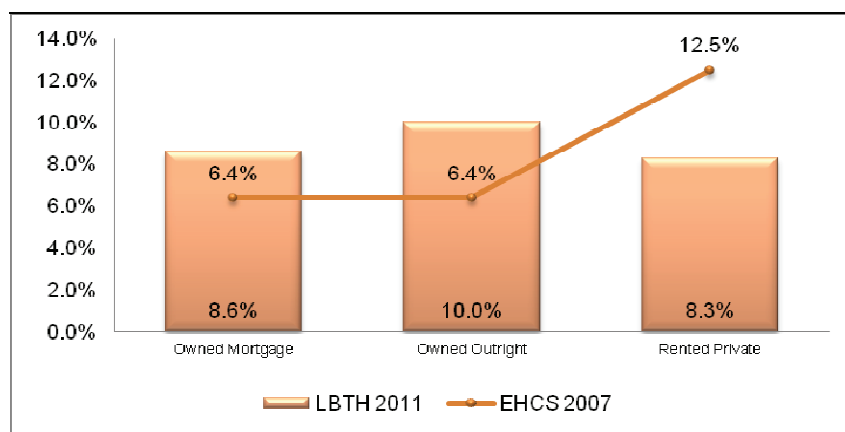
8% of rented private dwellings fail Part B of the standard, 9% of those owned outright or those owned with a mortgage. This is in contrast to the national picture where a higher level of rented private dwellings fails as part of the standard.

Table 3.15: Part B Failures by Dwelling Tenure

Dwelling Tenure	Part B Failures		Total Nr Properties	EHCS 2007
	No.	%		
Owned Mortgage	1606	8.6%	18655	6.4%
Owned Outright	670	10.0%	6684	6.4%
Rented Private	3466	8.3%	41871	12.5%
Grand Total	5742	8.5%	67210	7.3%

The owned outright category is likely to contain a high proportion of households made up of older occupants where they may have paid off their mortgage but do not have large amounts of disposable income to pay for the upkeep, often described as ‘asset rich, cash poor’. This type of household could possibly be targeted for equity release schemes or for secured loans to allow them to pay for their own home improvements so long as they can show they can afford to repay any loan.

Graph 3.6: Part B Failures by Dwelling Tenure



3.4 The Decent Homes Standard Part C: Modern Facilities and Services

3.4.1 Overview

Part C of the Decent Homes Standard relates to the provision of modern facilities and services. A number of components are assessed for their presence and age and the failure of a combination of components results in a property failing the Standard.

For a dwelling to fail Part C of the standard it must fail on three of six tests. One of the tests only relates to flats and maisonette dwellings and therefore for a number of properties in Tower Hamlets a property must fail three out of only five tests. One of these five tests is that the dwelling has adequate noise insulation and the only place where additional noise insulation other than standard double glazing is required is adjacent to a very busy road, railway line/station or next to industry. Therefore this will only apply to a specific section of the stock and for a significant number of properties this means they must fail three out of the four conditions. It is for this reason there are very few identified failures across the borough of Tower Hamlets.

3.4.2 Modern Facilities and Services by Borough

There are 614 property failures in relation to Part C of the Decent Homes Standard, 1% of all private dwellings within Tower Hamlets; nationally the number of failures under the modernity section of Decent Homes is 2.9% as found in the EHCS 2007.

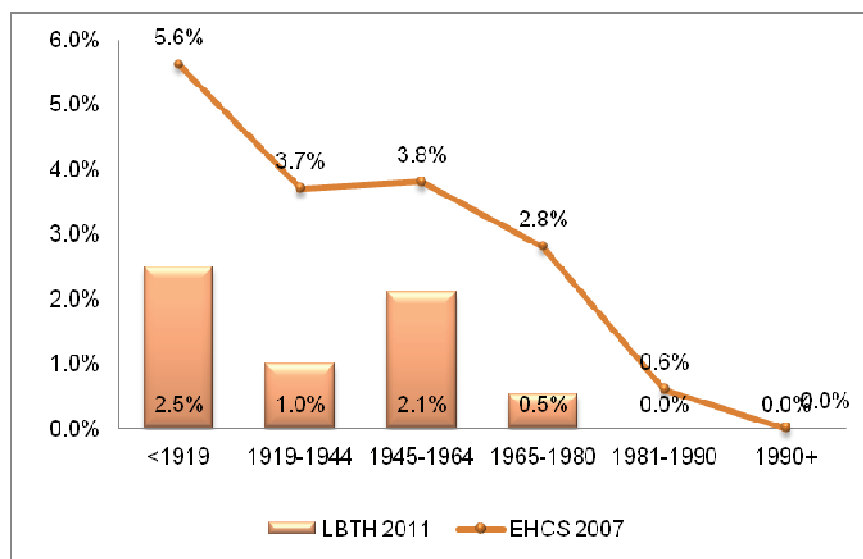
3.4.3 Modern Facilities and Services by Dwelling Age

Table 3.16 shows only older dwellings, built before 1980 and primarily before 1964, failing this part of Decent Homes Standard. The main reason for this is likely to be that for a dwelling to fail the assessed components must be over a certain age, or the kitchen and bathroom must be laid out in such a way that it is an unacceptable standard, i.e. there is no internal bathroom. Due to generally improving housing conditions over the past hundred years dwellings are not constructed in this way and tend to meet modern standards.

Table 3.16: Part C Failures by Dwelling Age

Dwelling Tenure	Part C Failures		Total No. Properties	EHCS 2007
	No.	%		
<1919	359	2.5%	14466	5.6%
1919-1944	58	1.0%	5860	3.7%
1945-1964	161	2.1%	7680	3.8%
1965-1980	35	0.5%	6706	2.8%
1981-1990	0	0.0%	7900	0.6%
1990+	0	0.0%	24598	0.0%
Grand Total	614	0.9%	67209	2.9%

Graph 3.7: Part C Failures by Dwelling Age



3.4.4 Modern Facilities and Services by Dwelling Type

With the exception of bungalows, the dwelling type with the highest level of modernity failures is terraced houses. These tend to be older dwellings occupied by less affluent households and therefore they are less likely to modernise their kitchens and bathrooms as often as more affluent households, occupying, for example, detached or semi-detached houses.

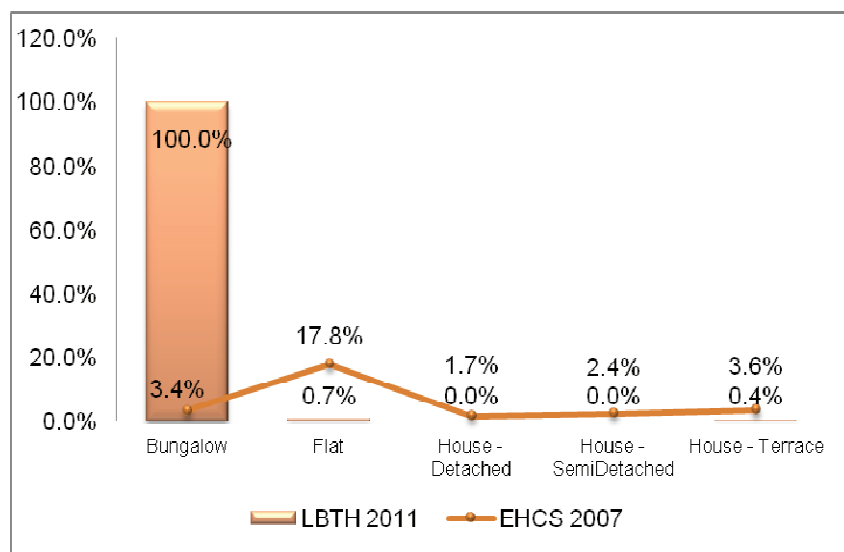
Indeed there are no failures for either of these two dwelling types. However it should be noted there are very small numbers of detached and semi detached properties and they thus form a miniscule part of private sector housing in the Borough.

The absolute failure of all bungalows is a result of data grossing in very small populations and affects only eight properties across the Borough.

Table 3.17: Part C Failures by Dwelling Type

Dwelling Type	Part C Failures		Total No. Properties	EHCS 2007
	No.	%		
Bungalow	8	100.0%	8	3.4%
Flat	320	0.7%	47309	17.8%
House - Detached	0	0.0%	172	1.7%
House – Semi- Detached	0	0.0%	173	2.4%
House - Terrace	231	2.0%	11553	3.6%
Maisonette	55	0.7%	7994	N/A
Grand Total	614	0.9%	67209	2.90%

Graph 3.8: Part C Failures by Dwelling Type



3.4.5 Modern Facilities and Services by Dwelling Size

There were no modernity failures found in any dwellings with five or more bedrooms and very few found within four bedroom properties. Properties with one and three bedrooms have the largest proportion of failures with 2% & 1% respectively.

Table 3.18: Part C Failures by Dwelling Size

No. Bedrooms	Part C Failures		Total No. Properties
	No.	%	
1	199	1.6%	12624
2	213	0.6%	34775
3	193	1.4%	13629
4	9	0.2%	4684
5+	0	0.0%	1498
Grand Total	614	0.9%	67209

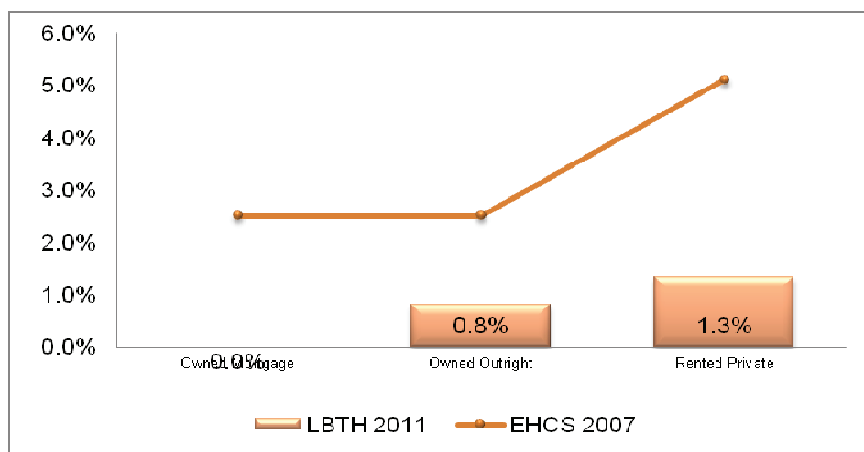
3.4.6 Modern Facilities and Services by Dwelling Tenure

The highest proportion of households that contain modernity failures are in those properties which are leasehold-occupied (1%). It is this type of property which is likely to be modernised by the occupant.

Table 3.19: Part C Failures by Dwelling Tenure

Dwelling Tenure	Part C Failures		Total Nr Properties	EHCS 2007
	No.	%		
Owned Mortgage	0	0.0%	18655	2.5%
Owned Outright	54	0.8%	6684	2.5%
Rented Private	560	1.3%	41870	5.1%
Grand Total	614	0.9%	67209	2.9%

Graph 3.9: Part C Failures by Dwelling Tenure



3.5 The Decent Homes Standard Part D: Thermal Comfort

3.5.1 Overview

Part D of the Decent Homes Standard relates to thermal comfort which is assessed on the basis of the provision of controllable heating and levels of insulation.

3.5.2 Thermal Comfort by Borough

Following extrapolation 4,787 properties (7% of total private properties) have been identified as failing the Part D criteria set out in the Decent Homes Standard which, notwithstanding the preponderance of HHSRS Excess Cold failures, compares well with the national average of 16%.

This is largely explained by the relatively low standard of thermal comfort set by Part D of Decent Homes.

3.5.3 Thermal Comfort by Dwelling Age

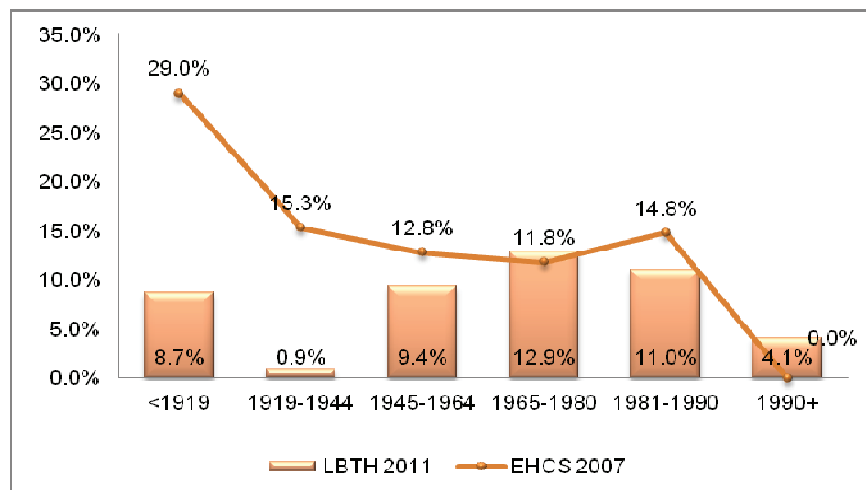
Table 3.20 shows the greatest percentage of failures against thermal comfort appeared in dwellings constructed between 1965 & 1980, 1981 & 1990 and prior to 1919, although the figures are lower than the EHCS 2007 figures.

Table 3.20: Part D Failures by Dwelling Age

Dwelling Age	Part D Failures		Total No. Properties	EHCS 2007
	No.	%		
<1919	1260	8.7%	14466	29.0%
1919-1944	53	0.9%	5860	15.3%
1945-1964	722	9.4%	7680	12.8%
1965-1980	868	12.9%	6706	11.8%
1981-1990	869	11.0%	7900	14.8%
1990+	1016	4.1%	24598	0.0%
Grand Total	4787	7.1%	67209	15.9%

The high level of Part D failures in construction years 1965-1990 appears to be due to the high level of un-programmable electric storage heaters present within properties in this age bracket. A comparison with EHCS shows dwellings in Tower Hamlets do not follow the national trend, mainly due to the high proportion of flats built in recent years.

Graph 3.10: Part D Failures by Dwelling Age



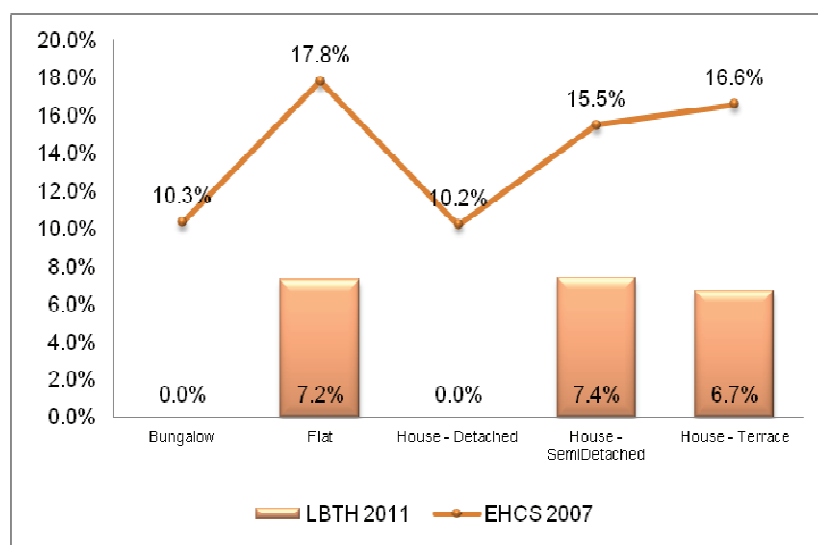
3.5.4 Thermal Comfort by Dwelling Type

It can be seen from table 3.21 and graph 3.11 there are lower thermal comfort failures than the national average in all dwelling types. The low level of flats / maisonette failures when compared to the EHCS is due to the extremely high proportion of un-programmable electric storage heaters used nationally. Within Tower Hamlets gas boilers are the primary heating source within this type of dwelling, which is seen as a more efficient method of heating when compared with electric storage heaters.

Table 3.21: Part D Failures by Dwelling Type

Dwelling Type	Part D Failures		Total No. Properties	EHCS 2007
	No.	%		
Bungalow	0	0.0%	8	10.3%
Flat	3501	7.4%	47309	17.8%
House - Detached	0	0.0%	172	10.2%
House – Semi Detached	13	7.4%	173	15.5%
House - Terrace	773	6.7%	11553	16.6%
Maisonette	501	6.3%	7994	N/A
Grand Total	4787	7.1%	67209	15.90%

Graph 3.11: Part D Failures by Dwelling Type



3.5.5 Thermal Comfort by Dwelling Size

Properties with one and two bedrooms have the highest failures rates against thermal comfort at 12% & 7% respectively. However in terms of actual numbers there are much lower failures in the largest dwellings as a result of the smaller populations. As the failure criteria is geared towards heating types and general levels of insulation and not SAP ratings, the size of the dwelling has little to do with whether a dwelling fails the thermal comfort standard or not.

Table 3.22: Part D Failures by Dwelling Size

No. Bedrooms	Part D Failures		Total No. Properties
	No.	%	
1	1514	12.0%	12624
2	2564	7.4%	34775
3	414	3.0%	13629
4	267	5.7%	4684
5+	28	1.9%	1498
Grand Total	4787	7.1%	67209

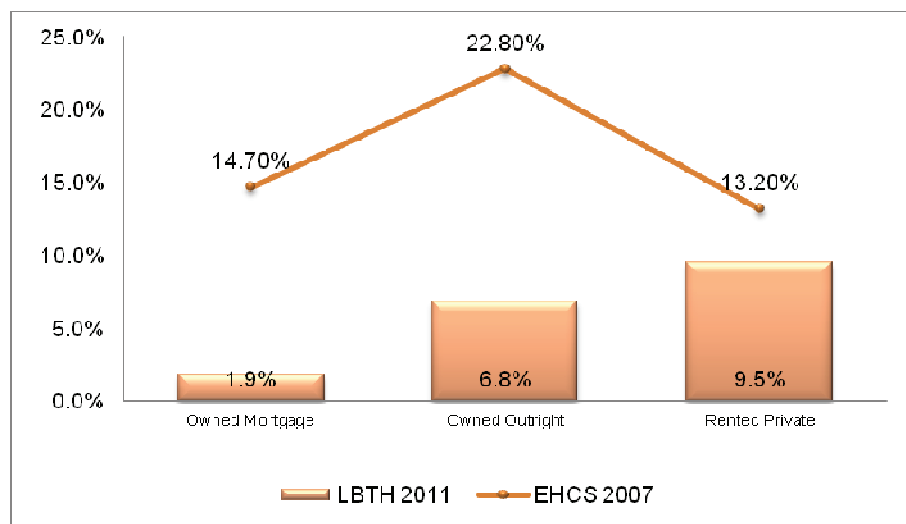
3.5.6 Thermal Comfort by Dwelling Tenure

Table 3.23 and graph 3.12 indicate 10% of owned private rented dwellings fail the Decent Homes Standard on thermal comfort compared to 13% nationally. The biggest divergence from national trends is in respect of properties owned outright, with 7% compared with 23% nationally.

Table 3.23: Part D Failures by Dwelling Tenure

Dwelling Tenure	Part D Failures		Total Nr Properties	EHCS 2007
	No.	%		
Owned Mortgage	348	1.9%	18655	14.70%
Owned Outright	457	6.8%	6684	22.80%
Rented Private	3982	9.5%	41870	13.20%
Grand Total	4787	7.1%	67209	15.90%

Graph 3.12: Part D Failures by Dwelling Tenure



3.6 The Decent Homes Standard Overall

3.6.1 By Borough

The following table identifies an overview of the number of incidences of failure against each part of the Decent Homes Standard adjusted to the number of dwellings failing the standard overall. It should be noted that some dwellings may exhibit failure against more than one part of the Standard (i.e. may have components which fail Part B being both old and in disrepair and Part C by virtue of their age alone).

Therefore the number of incidences of failure (58,815) has been rationalised to represent the number of dwellings failing the standard, some 12,810. This equates to 19% of the total private housing within Tower Hamlets, which is significantly lower than the national average of 35.8% as identified from the EHCS 2007.

Table 3.24: Overall Decent Homes Failures by Borough

Criterion	No. Failure Incidences	No. Properties Failing
Part A - HHSRS	4513	4037
Part B - Disrepair	11469	5742
Part C - Modernity & Facilities	23617	614
Part D - Thermal Comfort	19216	4,787
Total No. Failures	58815	12810

3.6.2 By Dwelling Age

The following table represents Decent Homes Standard failures by dwelling age, indicating a bias in failure towards properties built prior to 1980.

Table 3.25: Overall Decent Homes Failures by Dwelling Age

Dwelling Age	HHSRS Fail	Part B Fail	Part C Fail	Part D Fail	Overall Fail		Grand Total
					No.	%	
<1919	1829	2143	359	1260	4175	28.9%	14466
1919-1944	160	1089	58	53	1227	20.9%	5860
1945-1964	1072	898	161	722	2380	31.0%	7680
1965-1980	337	1102	35	868	2231	33.3%	6706
1981-1990	287	159	0	869	1077	13.6%	7900
1990+	352	352	0	1016	1720	7.0%	24598
Grand Total	4037	5742	614	4787	12810	19.1%	67209

3.6.3 By Dwelling Type

The table illustrates Decent Homes Standard failures centre on maisonettes and terraced houses (ignoring the small population of bungalows).

Table 3.26: Overall Decent Homes Failures by Dwelling Type

Dwelling Type	HHSRS Fail	Part B Fail	Part C Fail	Part D Fail	Overall Fail		Grand Total
					No.	%	
Bungalow	0	8	8	0	8	100.0%	8
Flat	1770	2442	320	3501	7261	15.3%	47309
House - Detached	13	13	0	0	13	7.4%	172
House – Semi Detached	13	0	0	13	13	7.4%	173
House - Terrace	564	1720	231	773	2898	25.1%	11553
Maisonette	1678	1559	55	501	2617	32.7%	7994
Grand Total	4037	5742	614	4787	12810	19.1%	67209

3.6.4 By Dwelling Size

The table illustrates Decent Homes Standard arise more frequently in smaller properties, having two or fewer bedrooms.

Table 3.27: Overall Decent Homes Failures by Dwelling Size

No. Bedrooms	HHSRS Fail	Part B Fail	Part C Fail	Part D Fail	Overall Fail		Grand Total
					No.	%	
1	1447	1082	199	1514	3165	25.1%	12624
2	1063	2305	213	2564	5845	16.8%	34775
3	1127	1570	193	414	2537	18.6%	13629
4	239	592	9	267	985	21.0%	4684
5+	162	193		28	279	18.6%	1498
Grand Total	4037	5742	614	4787	12810	19.1%	67209

3.6.5 By Property Tenure

The table below shows the private rented sector as having the highest level of Decent Homes Standard failures by dwelling tenure.

Table 3.28: Overall Decent Homes Failures by Dwelling Tenure

Dwelling Tenure	HHSRS Fail	Part B Fail	Part C Fail	Part D Fail	Overall Fail		Grand Total
					No.	%	
Owned Mortgage	1182	1606		348	2742	14.7%	18655
Owned Outright	203	670	54	457	1100	16.5%	6684
Rented Private	2653	3466	560	3982	8967	21.4%	41871
Grand Total	4037	5742	614	4787	12810	19.1%	67210

3.7 **Costs to Meet the Decent Homes Standard**

The overall cost to rectify the Decent Homes failures is £71,430,358, an average of £5,580 per property failing the Decent Homes Standards. This is only slightly higher than the average cost of making a home decent as outlined in the EHCS 2007 (£5,414.85 per failing dwelling).

Table 3.29: Decent Homes Costs

Criterion	No. Failure Incidences	No. Properties Failing	Failure Cost
HHSRS	4513	4037	£5,043,382
Part B		5742	£19,918,192
Wall Structure	0		£0
Wall Finish	0		£0
Chimney	57		£42,831
Roof Structure	122		£364,754
Roof Covering	58		£115,049
External Doors	679		£305,375
Windows	2937		£6,167,252
Spalling Brickwork	0		£0
Electrical Supply	2330		£4,077,614
Heating Boiler	1023		£1,534,307
Heating Other	0		£0
Plumbing	0		£0
Kitchen Amenities	2609		£5,218,551
Bathroom Amenities	1636		£2,045,023
Heating System	19		£47,436
Part C		614	£39,554,303
Kitchen > 20yrs	13414		£26,827,997
Kitchen Adequate	584		£146,125
Bathroom > 30yrs	6706		£8,382,941
Appropriate location bathroom and WC	719		£179,772
Adequate noise insulation	1455		£2,910,957
Common areas	738		£1,106,511
Part D		4787	£6,914,480
Heating Type	598		£1,494,190
Roof Insulation	13513		£3,378,317
Wall Insulation	5105		£2,041,974
Total No. Failures		12810	£71,430,358

The cost for each part of the Decent Homes Standard is rationalised to show the minimum cost to make a home decent. Where more than one element is required to fail to cause the dwelling to fail the standard overall, only the cost of rectifying the minimum number of elements is shown.

Whilst the previous table shows that within Part C; kitchens have the largest associated cost, this total cost would only be required if the dwelling also failed on two other components. As kitchens take up two of the six required failures and also account for the majority of failures the costs of replacing the kitchen has been used to develop the overall cost for remedying Part C modernity failures for all failing properties. It has been identified that remedying kitchens in all of these properties will bring all of the failing dwellings up to the Decent Homes Standard.

Many of the properties identified as failing the Part A criteria have failed due to a SAP rating below 35. To increase the SAP rating to an acceptable level and potentially make the property decent, there are numerous solutions, such as; increasing loft insulation depth, installing cavity insulation, installing gas central heating or installing double glazed windows. The calculated cost of rectification serves only as a general guide to potential costs.

- To rectify Part A failures an investment of £5M would be required.
- To rectify Part B failures a figure of £20M of investment would be needed.
- To remedy Part C failures for modernity £40M of investment would be required.
- To remedy Part D thermal comfort failures a figure of £7M is needed.

4. Energy Performance

4.1 SAP Ratings Overview

The main measures for assessing a property's energy efficiency are based upon a combination of heating characteristics, construction type and levels of insulation. The Standard Assessment Procedure (SAP) scores properties on a scale of 1-100 where 100 is approaching absolute energy efficiency. Other measures of efficiency are the amounts of CO₂ emitted by the property and the calculated annual cost of heating and lighting.

Energy calculations for this report have been undertaken using the NHER Auto evaluator energy software released by NES Ltd. This has produced SAP ratings, CO₂ emissions and Average Annual Running Costs and Total Energy Use.

Note: The following are terms and explanations used when assessing the energy performance of a dwelling:

- SAP: Standard Assessment Procedure – a commonly used indicator of energy efficiency. All SAP calculations are completed to RdSAP (Reduced Standard Assessment Procedure) 2005.
- CO₂ emissions measured by assessing the use of lighting, appliances and space and water heating based on dwelling size and number of habitable rooms. The CO₂ calculation is based on the SAP rating.
- Energy Use: annual power usage in kilowatt joules (KJ)

The energy ratings shown in this section of the Report indicate the energy efficiency of the properties. The results are calculated by assessing various items within a property such as; heating type, insulation levels, number of rooms and number of storeys.

Energy costs in this section of the report are based on the following fuel prices as of October 2011:

- Gas – 7.4p/kwh
- Electricity – 11.1/kwh
- Oil – 5.8p/kwh

4.1.1 By Borough

The average SAP rating for all properties throughout the borough of Tower Hamlets is 64 (SAP band 65-74). The average SAP rating for the housing stock identified in the EHCS 2007 was 50. Therefore using this as a benchmark, the thermal performance of dwellings within Tower Hamlets compares well. The average combined running cost of a dwelling is £797. The breakdown of individual costs can be seen in tables 4.22 - 4.25.

4.1.2 By Dwelling Age

Unsurprisingly 90% of dwellings constructed after 1990 have a SAP rating in excess of 65 and half of properties with a SAP rating in excess of 65 were built in this period. Two-thirds of dwellings with a SAP rating below 35 were constructed before 1919. The average SAP rating for dwellings constructed prior to 1919 is 55, whilst post 1990 dwellings are performing significantly above the Tower Hamlets average.

Table 4.1: SAP Rating by Dwelling Age

Dwelling Age	<35		36-44		45-54		55-64		65-74		75+		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	737	5.1%	1662	11.5%	4630	32.0%	1846	12.8%	4839	33.4%	752	5.2%	14466
1919-1944	40	0.7%	559	9.5%	867	14.8%	1629	27.8%	1888	32.2%	877	15.0%	5860
1945-1964	348	4.5%	847	11.0%	1126	14.7%	2428	31.6%	2136	27.8%	795	10.4%	7680
1965-1980	0	0.0%	640	9.5%	1136	16.9%	1092	16.3%	1991	29.7%	1847	27.5%	6706
1981-1990	0	0.0%	15	0.2%	382	4.8%	1460	18.5%	4219	53.4%	1823	23.1%	7900
1990+	0	0.0%	291	1.2%	0	0.0%	2094	8.5%	11463	46.6%	10750	43.7%	24598
Grand Total	1125	1.7%	4014	6.0%	8140	12.1%	10549	15.7%	26537	39.5%	16843	25.1%	67209

4.1.3 By Dwelling Type

Terraced houses are the poorest performing of all property types. This is generally due to their age and method of construction (solid walls) when compared to other dwelling types.

Table 4.2: SAP Rating by Dwelling Type

Dwelling Type	<35		36-44		45-54		55-64		65-74		75+		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	0	0.0%	8
Flat	506	1.1%	1452	3.1%	2774	5.9%	5935	12.5%	20973	44.3%	15669	33.1%	47309
House - Detached	0	0.0%	13	7.4%	159	92.6%	0	0.0%	0	0.0%	0	0.0%	172
House - Semi Detached	0	0.0%	0	0.0%	0	0.0%	45	26.4%	127	73.6%	0	0.0%	173
House - Terrace	189	1.6%	2016	17.4%	4136	35.8%	1913	16.6%	2966	25.7%	334	2.9%	11553
Maisonette	429	5.4%	534	6.7%	1063	13.3%	2656	33.2%	2471	30.9%	840	10.5%	7994
Grand Total	1125	1.7%	4014	6.0%	8140	12.1%	10549	15.7%	26537	39.5%	16843	25.1%	67209

4.1.4 By Dwelling Size

The table shows two bedroom dwellings have the highest proportion of dwellings with a SAP rating of 75 or more (31%), followed by one bedroom dwellings (30%).

Table 4.3: SAP Rating by Dwelling Size

No. Bedrooms	<35		36-44		45-54		55-64		65-74		75+		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	346	2.7%	812	6.4%	709	5.6%	2153	17.1%	4882	38.7%	3722	29.5%	12624
2	320	0.9%	1629	4.7%	3602	10.4%	4550	13.1%	13945	40.1%	10728	30.9%	34775
3	249	1.8%	1385	10.2%	2467	18.1%	2614	19.2%	4946	36.3%	1968	14.4%	13629
4	118	2.5%	163	3.5%	1210	25.8%	995	21.2%	2037	43.5%	162	3.5%	4684
5+	92	6.2%	26	1.7%	151	10.1%	238	15.9%	727	48.6%	263	17.6%	1498
Grand Total	1125	1.7%	4014	6.0%	8140	12.1%	10549	15.7%	26537	39.5%	16843	25.1%	67209

4.1.5 By Dwelling Tenure

Table 4.4 identifies the dwelling tenures with proportionately the lowest SAP ratings (below 35) as being those owned outright (2.3% of all properties owned outright), and this tenure type also has the lowest proportion of properties with a SAP in excess of 75 (26%). However 80% of all properties have a SAP in excess of 55 and only 2% fall below a SAP of 35.

Table 4.4: SAP Rating by Dwelling Tenure

Dwelling Tenure	<35		36-44		45-54		55-64		65-74		75+		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	324	1.7%	1579	8.5%	2674	14.3%	2609	14.0%	6725	36.1%	4743	25.4%	18655
Owned Outright	152	2.3%	474	7.1%	1129	16.9%	1091	16.3%	2591	38.8%	1247	18.7%	6684
Rented Private	649	1.5%	1962	4.7%	4339	10.4%	6849	16.4%	17220	41.1%	10853	25.9%	41871
Grand Total	1125	1.7%	4014	6.0%	8143	12.1%	10549	15.7%	26537	39.5%	16843	25.1%	67210

4.1.6 By Dwelling Ethnicity

The table below shows the dwelling SAP rating cross referenced to by the ethnicity of the household. The household ethnicity 'Other' occupy the highest proportion of dwellings with a SAP rating of 75 or more (38.1%). 40% of Asian and 43% of White households have a SAP rating of 65-74, whilst 15% of Black households have a SAP rating of 36 - 44.

Table 4.5: SAP Rating by Dwelling Household Ethnicity

Ethnicity	<35		36-44		45-54		55-64		65-74		75+		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Asian	186	1.2%	754	4.9%	1662	10.9%	2976	19.5%	6161	40.3%	3530	23.1%	15268
Black	18	0.4%	574	14.5%	90	2.3%	694	17.6%	1119	28.3%	1456	36.9%	3951
Other	0	0.0%	22	0.6%	129	3.4%	1973	51.3%	258	6.7%	1463	38.1%	3845
White	921	2.1%	2664	6.0%	6259	14.2%	4907	11.1%	18999	43.0%	10394	23.5%	44145
Grand Total	1125	1.7%	4014	6.0%	8140	12.1%	10549	15.7%	26537	39.5%	16843	25.1%	67209

4.1.7 By Dwelling Primary Heating Type

The table below illustrates the SAP ratings by the dwelling primary heating type. (The primary heating system has an obvious effect on the SAP rating). Dwellings with central heating systems -- have a higher SAP rating when compared with other heating sources.

Table 4.6: SAP Rating by Dwelling Primary Heating Type

Heating Type	Average SAP Rating
Boiler with Rads	64.4
Electric Storage Heaters	58.0
Community Heating	67.1
Other	58.3
Grand Total	64.0

It can be seen that community heating has the highest SAP rating with 67. Boiler and radiator heating systems have a SAP rating of 64, which is in line with the overall Tower Hamlets average. By contrast, electric storage heaters appear to be the least efficient form of heating type, with a SAP rating of 58.

4.2 **SAP Ratings Below 35 & Over 65**

4.2.1 By Borough

Within Tower Hamlets 2% of properties have a SAP rating of less than 35. As discussed previously, these properties would fail the Decent Homes Standard, Part A as they are deemed to be a Category 1 HHSRS hazard under Excess Cold. 65% of dwellings have a SAP rating above 65. This is a relatively high level and certainly a higher level than would have been expected considering the age of the properties, suggesting a trend for thermal improvement across the Borough which is likely to be due in part to the composition of the stock and also partly due to previous Council initiatives in increasing thermal efficiency in the Borough.

4.2.2 By Dwelling Age

It can be seen all dwellings with a SAP rating lower than 35 were constructed prior to 1964 90% of dwellings constructed after 1990 have a SAP rating of at least 65.

Table 4.7: SAP Ratings below 35 & Over 65 by Dwelling Age

Dwelling Age	<35		36-64		65+	
	No.	%	No.	%	No.	%
<1919	737	5.1%	8138	56.3%	5591	38.6%
1919-1944	40	0.7%	3055	52.1%	2765	47.2%
1945-1964	348	4.5%	4401	57.3%	2931	38.2%
1965-1980	0	0.0%	2867	42.8%	3839	57.2%
1981-1990	0	0.0%	1858	23.5%	6042	76.5%
1990+	0	0.0%	2385	9.7%	22213	90.3%
Grand Total	1125	1.7%	22704	33.8%	43380	64.5%

4.2.3 By Dwelling Type

Table 4.8 shows the three dwelling types which have a SAP rating lower than 35, maisonettes (5%), terrace houses (2%) and flats (1%). Over three-quarters (78%) of flats have a SAP rating of 65 or higher, followed by semi-detached houses with 74%.

It has been noted that there is a preponderance of flats within the borough and the average SAP rating of 67 for flats is higher than the national average SAP rating of 57.

Table 4.8: SAP Ratings below 35 & Over 65 by Dwelling Type

Dwelling Type	<35		36-64		65+	
	No.	%	No.	%	No.	%
Bungalow	0	0.0%	8	100.0%	0	0.0%
Flat	506	1.1%	10161	21.5%	36642	77.5%
House - Detached	0	0.0%	172	100.0%	0	0.0%
House – Semi Detached	0	0.0%	45	26.4%	127	73.6%
House - Terrace	189	1.6%	8064	69.8%	3300	28.6%
Maisonette	429	5.4%	4253	53.2%	3312	41.4%
Grand Total	1125	1.7%	22704	33.8%	43380	64.5%

4.2.4 By Dwelling Size

Table 4.9 illustrates a higher proportion of larger dwellings (i.e. houses with more bedrooms) generally have a SAP rating of 35 or below. However, it should be noted that 3% of one bedroom dwellings have a SAP rating of 35 or lower. This may be due to the presence of basement flats and converted houses (use of loft space). Although a higher proportion of larger dwellings have a SAP rating of 35 or below, 66% of five or more bedroom dwellings have a SAP rating 65 or more.

Table 4.9: SAP Ratings below 35 & Over 65 by Dwelling Size

Nr Bedrooms	<35		36-64		65+	
	No.	%	No.	%	No.	%
1	346	2.7%	3674	29.1%	8604	68.2%
2	320	0.9%	9782	28.1%	24673	71.0%
3	249	1.8%	6466	47.4%	6914	50.7%
4	118	2.5%	2367	50.5%	2198	46.9%
5+	92	6.2%	415	27.7%	991	66.1%
Grand Total	1125	1.7%	22704	33.8%	43380	64.5%

4.2.5 By Dwelling Tenure

2% of dwellings owned outright or mortgaged have a SAP rating of 35 or below 67% of privately rented dwellings, and all shared ownership dwellings have a SAP rating of 65 or more.

Table 4.10: SAP Ratings below 35 & Over 65 by Dwelling Tenure

Dwelling Tenure	<35		36-64		65+	
	No.	%	No.	%	No.	%
Owned Mortgage	324	1.7%	6862	36.8%	11469	61.5%
Owned Outright	152	2.3%	2693	40.3%	3838	57.4%
Rented Private	649	1.6%	13149	31.4%	28073	67.0%
Grand Total	1125	1.7%	22704	33.8%	43380	64.5%

4.2.6 Energy Banding

The energy results can be presented in line with the energy efficiency banding protocol consistent with consumer reporting. It can be seen the majority of properties in the borough are assessed as band C, the general spread producing a “bell curve” across bandings B to E.

Table 4.11: Energy (SAP) Banding

Energy Efficiency Banding	Total Nr Properties	%
A	0	0.00%
B	7441	11.07%
C	27923	41.55%
D	19106	28.43%
E	11344	16.88%
F	1286	1.91%
G	110	0.16%
Grand Total	67209	100.00%

4.3 Heating Type

4.3.1 Types of Heating across the Borough

As part of the survey data was captured regarding the heating type for each property surveyed. Table 4.11 below illustrates the predominance of properties heated with radiators and boilers.

Table 4.12: Heating Type across the Borough

Heating Type	Total
Boiler with Radiators	47973
Electric Storage Heaters	14355
Community Heating	4048
Other	833
Grand Total	67209

4.3.2 By Dwelling Age

The table below presents the different heating types which indicates the spread of boilers marginally favours older properties whilst electric storage heating predominates in properties built since 1981.

Table 4.13: Heating Type by Dwelling Age

Dwelling Age	Boiler with Radiators		Electric Storage Heaters		Community Heating		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
<1919	12351	85.38%	970	6.71%	1144	7.91%		0.00%	14466
1919-1944	5378	91.78%	38	0.65%	443	7.56%		0.00%	5860
1945-1964	6564	85.46%	557	7.25%	381	4.96%	179	2.33%	7680
1965-1980	5368	80.05%	559	8.34%	779	11.61%		0.00%	6706
1981-1990	5225	66.14%	1776	22.48%	597	7.55%	302	3.83%	7900
1990+	13087	53.21%	10454	42.50%	704	2.86%	352	1.43%	24598
Grand Total	47973	71.38%	14355	21.36%	4048	6.02%	833	1.24%	67209

4.3.3 By Dwelling Type

Table 4.14: Heating Type by Dwelling Type

Dwelling Type	Boiler with Radiators		Electric Storage Heaters		Community Heating		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
Bungalow	8	100.00%	0	0.00%	0	0.00%	0	0.00%	8
Flat	30063	63.55%	13203	27.91%	3453	7.30%	590	1.25%	47309
House - Detached	172	100.00%	0	0.00%	0	0.00%	0	0.00%	172
House – Semi Detached	160	92.64%	0	0.00%	13	7.36%	0	0.00%	173
House - Terrace	11075	95.86%	381	3.30%	33	0.28%	64	0.56%	11553
Maisonette	6495	81.25%	771	9.65%	549	6.86%	179	2.24%	7994
Grand Total	47973	71.38%	14355	21.36%	4048	6.02%	833	1.24%	67209

Not unexpectedly Community Heating predominates in maisonettes and flats.

4.3.4 By Dwelling Size

Boilers with radiators predominate across all property sizes; whilst electric storage appears in proportionally more “smaller” dwellings.

Table 4.15: Heating Type by Dwelling Size

No. Bedrooms	Boiler with Radiators		Electric Storage Heaters		Community Heating		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
1	9911	78.51%	2066	16.37%	344	2.72%	302	2.40%	12624
2	22037	63.37%	10085	29.00%	2122	6.10%	531	1.53%	34775
3	11387	83.55%	1933	14.19%	309	2.27%	0	0.00%	13629
4	3534	75.45%	0	0.00%	1150	24.55%	0	0.00%	4684
5+	1105	73.77%	270	18.04%	123	8.19%	0	0.00%	1498
Grand Total	47973	71.38%	14355	21.36%	4048	6.02%	833	1.24%	67209

4.3.5 By Dwelling Tenure

With the exception of shared ownership boilers and radiators present a similar profile to all the other attributes. Shared ownership properties are predominantly heated with electric storage heaters.

Table 4.16: Heating Type by Dwelling Tenure

Tenure	Boiler with Radiators		Electric Storage Heaters		Community Heating		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	13712	73.50%	2516	13.49%	2075	11.12%	352	1.89%	18655
Owned Outright	5356	80.13%	645	9.65%	380	5.69%	302	4.53%	6684
Rented Private	28905	69.04%	11195	26.74%	1592	3.80%	179	0.43%	41870
Grand Total	47973	71.38%	14356	21.36%	4048	6.02%	833	1.24%	67209

4.3.6 Relative Energy Performance

Across the Borough the average SAP rating for properties sharing heating types is indicated in the table below.

Table 4.17: Average SAP Rating by Heating Type

Heating Type	Average SAP Rating
Boiler with Radiators	64.4
Electric Storage Heaters	58.0
Community Heating	67.1
Other	58.3
Grand Total	64.0

4.4 Carbon Emissions

4.4.1 By Borough

The total annual CO₂ emissions for Tower Hamlets are 257,747 tonnes an average of 3.8 tonnes per property. The total energy used to heat homes is 20,283, CO₂ 676KJ (20M KJ).

The tables below typically show similar results for CO₂ emissions and fuel costs as these are heavily influenced on the amount of fuel used within the household.

4.4.2 By Dwelling Age

The table below identifies CO₂ emissions by the dwellings age. The table shows newer dwellings produce fewer CO₂ emissions. 14% of dwellings constructed between 1965 & 1980 create more than 8 tonnes of CO₂ emissions, followed by pre 1919 properties at 10%.

Table 4.18: Carbon Emissions by Dwelling Age

Dwelling Age	<1 tons		1-3 tons		3-5 tons		5-8 tons		6-7 tons		More than 8 tons		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	0	0.0%	4538	31.4%	3486	24.1%	4059	28.1%	992	6.9%	1392	9.6%	14466
1919-1944	18	0.1%	1793	30.6%	2758	47.1%	667	11.4%	481	8.2%	143	2.4%	5860
1945-1964	0	0.0%	2246	29.2%	3145	40.9%	1701	22.1%	292	3.8%	296	3.9%	7680
1965-1980	0	0.0%	2843	42.4%	1826	27.2%	1071	16.0%	27	0.4%	938	14.0%	6706
1981-1990	0	0.0%	5320	67.3%	2119	26.8%	397	5.0%	0	0.0%	64	0.8%	7900
1990+	127	0.9%	19519	79.4%	4229	17.2%	350	1.4%	352	1.4%	20	0.1%	24598
Grand Total	146	1.0%	36259	53.9%	17562	26.1%	8244	12.3%	2145	3.2%	2854	4.2%	67209

4.4.3 By Dwelling Type

The average CO₂ emissions generated from a terrace house is between 5-8 tonnes per year, whereas typical CO₂ emissions from a maisonette are 3-5 tonnes per year. 71% of flats produce 1-3 tonnes of CO₂ emissions by far the lowest proportion when compared with other property types in the Borough.

Table 4.19: Carbon Emissions by Dwelling Type

Dwelling Type	<1 tons		1-3 tons		3-5 tons		5-8 tons		6-7 tons		More than 8 tons		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	0	0.0%	8
Flat	146	1.0%	33396	70.6%	9878	20.9%	3199	6.8%	469	1.0%	221	0.5%	47309
House - Detached	0	0.0%	0	0.0%	0	0.0%	159	92.6%	0	0.0%	13	7.4%	172
House – Semi Detached	0	0.0%	0	0.0%	33	19.0%	140	81.0%	0	0.0%	0	0.0%	173
House - Terrace	0	0.0%	918	7.9%	3396	29.4%	3708	32.1%	1261	10.9%	2270	19.7%	11553
Maisonette	0	0.0%	1945	24.3%	4247	53.1%	1038	13.0%	415	5.2%	349	4.4%	7994
Grand Total	146	1.0%	36259	53.9%	17562	26.1%	8244	12.3%	2145	3.2%	2854	4.2%	67209

4.4.4 By Dwelling Size

81% of one bedroom dwellings produce 1-3 tonnes of CO₂ emissions per year within Tower Hamlets, by contrast over a half (59%) of four bedroom dwellings produce in excess of 5-8 tonnes per annum.

Table 4.20: Carbon Emissions by Dwelling Size

No. Bedrooms	<1 tons		1-3 tons		3-5 tons		5-8 tons		6-7 tons		More than 8 ton		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	0	0.0%	10207	80.9%	1469	11.6%	738	5.8%	86	0.7%	124	1.0%	12624
2	18	0.1%	21855	62.8%	8074	23.2%	3233	9.3%	757	2.2%	838	2.4%	34775
3	0	0.0%	3532	25.9%	5672	41.6%	2458	18.0%	766	5.6%	1201	8.8%	13629
4	0	0.0%	533	11.4%	1404	30.0%	1660	35.4%	514	11.0%	573	12.2%	4684
5+	127	0.9%	133	8.9%	943	62.9%	155	10.4%	22	1.4%	118	7.9%	1498
Grand Total	146	1.0%	36259	53.9%	17562	26.1%	8244	12.3%	2145	3.2%	2854	4.2%	67209

4.4.5 By Dwelling Tenure

The highest proportion of dwellings producing more than 8 tonnes of CO₂ emissions per year are those owner occupied. 61% of privately rented dwelling create 1-3 tonnes of CO₂, much less efficient when compared with 36% of owned outright and 47% of mortgaged dwellings.

Table 4.21: Carbon Emissions by Dwelling Tenure

Dwelling Tenure	<1 tons		1-3 tons		3-5 tons		5-8 tons		6-7 tons		More than 8 tons		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	9	0.1%	8708	46.7%	3783	20.3%	3910	21.0%	1029	5.5%	1217	6.5%	18655
Owned Outright	0	0.0%	2429	36.3%	2433	36.4%	638	9.5%	547	8.2%	636	9.5%	6684
Rented Private	137	0.9%	25122	60.0%	11346	27.1%	3696	8.8%	568	1.4%	1001	2.4%	41870
Grand Total	146	1.0%	36259	53.9%	17562	26.1%	8243	12.3%	2144	3.2%	2854	4.2%	67209

4.5 Calculated Fuel Costs

4.5.1 Overview

The tables below highlight the average yearly cost as calculated by the NHER auto assessor. The DECC March 2011 Bulletin indicates that the national average annual gas and electric bills are £596 and £391 respectively and, whilst the Bulletin does not report on joint fuel bills, it would not be unreasonable to assess a typical average annual joint fuel bill in the order of £1,000.

4.5.2 By Borough

The tables below identify the overall average annual fuel costs for Tower Hamlets is £797.21 (lighting £94.59, space heating £533.06, water heating £169.56) and whilst some fuel bills are in excess of £1,000 it is the predominance of flats and newer properties which has most influenced this figure downwards. Furthermore some components of heating and lighting are paid as part of communal area service charges.

4.5.3 By Dwelling Age

As expected newer dwellings generally cost less to heat than older dwellings. On average, a dwelling constructed before 1919 has average fuel costs of £1,103.40 whereas a dwelling constructed after 1990 has average costs of £572.06, a difference of £531.34 per year.

Table 4.22: Calculated Fuel Costs by Dwelling Age

Dwelling Age	Average Lighting Costs	Average Space Heating Costs	Average Water Heating Costs	Average SAP	Average Energy Use kj	Average CO ₂ kg
<1919	£107.15	£830.27	£165.98	55.27	381.0	5555.70
1919-1944	£83.36	£512.46	£149.40	64.40	316.1	3557.22
1945-1964	£91.84	£568.02	£172.15	61.30	322.7	4057.07
1965-1980	£96.45	£448.95	£172.84	68.55	254.0	3322.49
1981-1990	£94.87	£383.62	£176.85	69.66	254.9	3035.30
1990+	£104.46	£274.94	£192.67	73.54	202.3	2571.15
Grand Total	£94.59	£533.06	£169.56	64.01	301.8	3835.20

4.5.4 By Dwelling Type

The average fuel bill by property type derived from the survey indicates that average fuel bills for houses are in the order of £1.300p.a. However the preponderance of flats and maisonettes, calculated at an average of £758, has reduced the average fuel bill across Tower Hamlets down considerably.

Table 4.23: Calculated Fuel Costs by Dwelling Type

Dwelling Type	Average Lighting Costs	Average Space Heating Costs	Average Water Heating Costs	Average SAP	Average Energy Use kj	Average CO ₂ kg
Bungalow	£50.56	£548.04	£179.13	51.2	512.4	3861.19
Flat	£78.74	£410.79	£157.98	67.0	298.3	3046.11
House - Detached	£125.93	£1,208.05	£209.74	42.0	444.2	8072.60
House – Semi Detached	£170.46	£746.08	£229.54	63.1	265.0	5752.62
House - Terrace	£128.41	£861.74	£192.60	56.5	325.8	5889.42
Maisonette	£104.23	£566.79	£177.30	63.0	292.8	4088.28
Grand Total	£94.59	£533.06	£169.56	64.0	301.8	3835.20

4.5.5 By Dwelling Size

Table 4.23 shows larger dwellings (i.e. houses with more bedrooms) cost more to heat than smaller ones. The average heating and lighting costs for a one bedroom dwelling are £619.71; whilst a property with five or more bedrooms would cost £1,122.59 to heat and illuminate annually.

Table 4.24: Calculated Fuel Costs by Dwelling Size

No. Bedrooms	Average Lighting Costs	Average Space Heating Costs	Average Water Heating Costs	Average SAP	Average Energy Use kj	Average CO ₂ kg
1	£63.09	£401.45	£155.17	64.93	350.0	2917.85
2	£87.51	£446.38	£170.01	66.12	285.8	3318.59
3	£103.43	£598.42	£168.18	62.74	297.6	4228.05
4	£127.42	£769.78	£190.33	59.67	308.5	5392.77
5+	£135.25	£806.96	£180.37	60.47	299.6	5598.84
Grand Total	£94.59	£533.06	£169.56	64.01	301.8	3835.20

4.5.6 By Dwelling Tenure

Dwellings that are owned outright have the highest calculated fuel costs at £871.29, closely followed by properties owned with a mortgage (£836.89).

Table 4.25: Calculated Fuel Costs by Dwelling Tenure

Dwelling Tenure	Average Lighting Costs	Average Space Heating Costs	Average Water Heating Costs	Average SAP	Average Energy Use kj	Average CO ₂ kg
Owned Mortgage	£102.85	£562.06	£171.98	64.38	291.4	4047.37
Owned Outright	£102.74	£587.69	£180.86	63.16	295.4	4205.35
Rented Private	£90.00	£511.09	£166.21	64.08	306.6	3681.11
Grand Total	£94.59	£533.06	£169.56	64.01	301.8	3835.20

4.6 Loft & Wall Insulation

4.6.1 Loft Insulation

Surveyors captured, wherever possible, the type and depth and loft and cavity wall insulation the results of which is illustrated on Table 4.25 below.

The table shows that just under half of properties that have loft space that can be insulated have less than 200mm of loft insulation. However there were a number of properties with pitched roofs that surveyors were unable to gain access to and in such cases no presumptions have been made as to the level of loft insulation within the dwellings.

Table 4.26: Loft Insulation

Property Type	0mm		<100mm		100-150mm		151-200mm		200mm+		No Loft		Flat Roof Ins		Pitched - no loft access		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	8
House - Detached	0	0.0%	0	0.0%	0	0.0%	0	0.0%	2697	1572.5%	0	0.0%	13	7.4%	0	0.0%	172
House – Semi Detached	127	73.6%	0	0.0%	0	0.0%	0	0.0%	159	92.2%	0	0.0%	33	19.0%	13	7.4%	173
House - Terrace	1901	16.5%	862	7.5%	1202	10.4%	175	1.5%	0	0.0%	0	0.0%	1826	15.8%	4310	37.3%	11553
Maisonette	275	3.4%	0	0.0%	22	0.3%	86	1.1%	1276	16.0%	4704	58.8%	1740	21.8%	1082	13.5%	7994
Grand Total	3013	4.5%	1257	1.9%	1457	2.2%	320	0.5%	4132	6.1%	39457	58.7%	7121	10.6%	10366	15.4%	67209

4.6.2 Wall Insulation

The table below illustrates the results of the assessment of the presence of wall insulation in respect of the various wall construction types encountered and the numbers of storeys of blocks. The figures relate solely to flats and maisonettes.

Tower Hamlets are considering having an Accredited Adviser under the Green Deal Initiative and this table suggest as many as 14,000No. Individual blocks might benefit from retro-fixed insulation.

Table 4.27: Wall Insulation

Wall Construction Type	Wall Insulation Type	>5 Storeys	5 or Less	Grand Total
Cavity	As built	3292	4428	7719
	Do not know	952	4392	5344
	Filled cavity	4220	9926	14146
	Internal	0	103	103
Solid brick	As built	1407	12602	14009
	Do not know	367	1811	2178
	External	20	207	227
	Internal	0	318	318
System built	As built	1167	720	1886
	Do not know	5500	2759	8259
	External	110	0	110
	Internal	709	294	1003
Grand Total		17744	37559	55303

4.7 Fuel Sources & Suitability for Renewable Energy

4.7.1 Overview

As part of the survey data was captured as to whether or not gas mains were visible within the property and compared this with the main type of heating fuel. Alongside this properties were assessed on a purely visual basis as to their propensity for the installation of renewable sources of energy. The following tables summarise the findings of each of these survey attributes.

4.7.2 Gas Mains

The following table illustrates the assessed availability of mains gas by property type.

Table 4.28: Gas Mains Availability

Property Type	Mains Gas - No	Mains Gas - Yes	Grand Total
Bungalow	0	8	8
Flat	13769	33540	47309
House - Detached	0	172	172
House – Semi Detached	0	173	173
House - Terrace	381	11172	11553
Maisonette	882	7112	7994
Grand Total	15032	52177	67209

4.7.3 Main Fuel Type

The following four tables illustrate the primary fuel sources for properties across the Borough.

Table 4.29: Main Fuel Type by Dwelling Age

Dwelling Age	Electricity		Mains Gas		Oil		Grand Total
	No.	%	No.	%	No.	%	
<1919	970	6.39%	13495	26.12%	0	0.00%	14466
1919-1944	38	0.25%	5821	11.27%	0	0.00%	5860
1945-1964	735	4.84%	6945	13.44%	0	0.00%	7680
1965-1980	559	3.68%	6141	11.89%	6	1.60%	6706
1981-1990	2079	13.69%	5821	11.27%	0	0.00%	7900
1990+	10806	71.15%	13439	26.01%	352	98.40%	24598
Grand Total	15188	100.00%	51663	100.00%	358	100.00%	67209

Table 4.30: Main Fuel Type by Dwelling Type

Dwelling Type	Electricity		Mains Gas		Oil		Grand Total
	No.	%	No.	%	No.	%	
Bungalow	0	0.00%	8	0.02%	0	0.00%	8
Flat	13793	90.81%	33164	64.19%	352	98.40%	47309
House - Detached	0	0.00%	172	0.33%	0	0.00%	172
House – Semi Detached	0	0.00%	173	0.33%	0	0.00%	173
House - Terrace	445	2.93%	11108	21.50%	0	0.00%	11553
Maisonette	950	6.26%	7038	13.62%	6	1.60%	7994
Grand Total	15188	100.00%	51663	100.00%	358	100.00%	67209

Table 4.31: Main Fuel Type by Dwelling Size

No. Bedrooms	Electricity		Mains Gas		Oil		Grand Total
	No.	%	No.	%	No.	%	
1	2369	15.60%	9902	19.17%	352	98.40%	12624
2	10616	69.89%	24153	46.75%	6	1.60%	34775
3	1933	12.73%	11696	22.64%	0	0.00%	13629
4	0	0.00%	4684	9.07%	0	0.00%	4684
5+	270	1.78%	1227	2.38%	0	0.00%	1498
Grand Total	15188	100.00%	51663	100.00%	358	100.00%	67209

Table 4.32: Main Fuel Type by Dwelling Tenure

Dwelling Type	Electricity		Mains Gas		Oil		Grand Total
	No.	%	No.	%	No.	%	
Owned Mortgage	2868	18.88%	15435	29.88%	352	98.40%	18655
Owned Outright	947	6.24%	5730	11.09%	6	1.60%	6684
Rented Private	11373	74.88%	30497	59.03%	0	0.00%	41870
Grand Total	15188	100.00%	51663	100.00%	358	100.00%	67209

4.7.4 Renewables

Table 4:33 below indicates the property types which have the potential to benefit from renewable energy initiatives.

Table 4:33: Renewable Energy Initiative Potential by Property Type

Property Type	Suitable - Solar Panels /PV cells No.		Suitable - Wind Turbines		Suitable - Air Source Heat Pumps	
	No.	%	No.	%	No.	%
Bungalow	8	0.1%	8	0.1%	8	0.1%
Flat	9343	58.7%	8614	54.2%	8272	52.0%
House - Detached	159	1.0%	0	0.0%	0	0.0%
House – Semi Detached	160	1.0%	33	0.2%	33	0.2%
House - Terrace	4372	27.5%	2492	15.7%	2793	17.6%
Maisonette	1862	11.7%	1712	10.8%	1531	9.6%
Grand Total	15904	100.0%	12860	80.9%	12637	79.5%

4.7.5 Implications of Heating Types & Potential for Renewables

This suggests there is some significant potential for the installation of communal systems for the benefit of the occupants, but in light of the sensitivities associated with private ownership of the blocks falls outside of this report

4.8 Potential Energy Improvements

4.8.1 Overview

Based upon the survey data we have made an assessment of the potential for numbers of properties which may benefit from improvements to the existing heating installation or insulation.

Costs for upgrading under-performing properties through various means were agreed with the Council and where it was considered measures could reasonably be undertaken the following cost profile arises.

This exercise takes no cognisance of a householder's ability to pay.

Table 4.34: Cost of Improvement Measures

Measures	No. Dwellings		Total Cost	Ave. Cost p/d
	No.	%		
Loft Insulation Up to 300mm	6047	11.5%	£1,511,750	£250.00
Cavity Wall Insulation	7194	13.7%	£3,597,074	£500.00
Double Glazing	5298	10.1%	£18,544,741	£3,500.00
Cylinder Insulation upgrade to 70mm	21593	41.2%	£1,079,641	£50.00
New Boiler - Condensing	45110	86.2%	£45,110,302	£1,000.00
New Central Heating System	0	0.0%	£-	£2,500.00
Solid Wall Insulation	353	0.7%	£529,500	£1,500.00
Grand Total	85596		£70,373,010	

It should be noted that the costs of renewable energy improvements are excluded. It is generally the case funded through grant subsidy or loans offset against the Feeding Tariff paid by energy providers for the production of surplus energy.

5. Household Information

As part of this survey householders were interviewed to provide information in order to assess socio-economic factors including the makeup of the household, ethnicity, vulnerability (dependency on means tested benefits), household income, fuel poverty, disability and health. These household characteristics are analysed in this section.

It should be noted that householders were able to elect not to answer a number of questions and where this occurred the survey data is less reliable than other parts of this survey.

5.1 Composition of Households

5.1.1 Household Type

5.1.1.1 Overview

The following tables (5.1 to 5.5) illustrate the composition of primary households based upon pre-agreed groupings. Table 5.6 shows the actual numbers of occupants at the time of the survey. These tables are intended to assess the likelihood of these being over or under occupancy.

The Government has proposed the introduction of a Bedroom Standard to replace the current statutory standard. Although this is not yet law many housing authorities have adopted this standard when allocating social housing.

The standard is used as an indicator of occupation density. A standard number requirement of bedrooms is calculated for each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.

A separate bedroom is required for:

- Each married or co-habiting couple
- Any other person age 21 or over
- Each pair of adolescents aged 10 to 20 years of age of the same sex
- Each pair of children under 10
- Any unpaired person aged between 10 & 20 paired, if possible with a child over 10 of the same sex; or if that is not possible he/she is counted as requiring a separate bedroom, as is any unpaired child under 10.

The household composition types were agreed with the Council in order to establish the relationships between various household compositions and property attributes. The key table which reflects the Bedroom Standard is Table 5.4 which cross refers household composition with numbers of bedrooms.

5.1.1.2 By Borough

The 2011 survey estimates that the proportion of lone parent households is very similar to the national average for private dwellings at 4% compared to 5.1%, whilst the number of singles under 60s is, at 16%, somewhat higher than the national average of 12%.

Table 5.1: Household Type by Borough

Household Composition	Total No. Households		EHCS 2007
	No.	%	
2+ Adults, No Children	21266	31.6%	47.8%
2 Adults, No Children	1695	2.5%	
2 Over 60s	7588	11.3%	
2+ Adults, 1 Child	6016	9.0%	22.2%
2+ Adults, 2+ Children	12909	19.2%	
Lone Parent	2808	4.2%	5.1%
Single <60yrs Old	10944	16.3%	12.3%
Single 60yrs Old +	3983	5.9%	12.6%
Grand Total	67209	100.0%	100.0%

5.1.1.3 By Dwelling Age

The highest level of households with two adults and two or more children (19.7%) are found in dwellings built in 1945-1964 age group. Households with two adults with no children tend to occupy dwellings constructed prior to 1919 or after 1981.

Table 5.2: Household Type by Dwelling Age

Dwelling Age	2 Adults, No Children		2 Over 60s		2+ Adults, 1 Child		2+ Adults, 2+ Children		2+ Adults, No Children		Lone Parent		Single <60yrs Old		Single 60yrs Old		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	5596	38.68%	263	1.82%	197	1.36%	398	2.75%	3854	26.64%	420	2.91%	2646	18.29%	1091	7.54%	14466
1919-1944	923	15.74%	220	3.76%	1248	21.29%	650	11.10%	1309	22.34%	254	4.34%	941	16.06%	315	5.37%	5860
1945-1964	1159	15.09%	226	2.94%	743	9.68%	1551	20.19%	2467	32.12%	259	3.37%	538	7.00%	737	9.60%	7680
1965-1980	1665	24.83%	246	3.66%	521	7.77%	1182	17.63%	1095	16.33%	345	5.14%	1547	23.07%	105	1.57%	6706
1981-1990	3044	38.54%	740	9.36%	744	9.42%	1122	14.20%	918	11.62%	64	0.81%	941	11.91%	327	4.14%	7900
1990+	8879	36.10%	0	0.00%	4136	16.81%	1113	4.52%	3266	13.28%	1465	5.96%	4331	17.61%	1408	5.73%	24598
Grand Total	21266	31.64%	1695	2.52%	7588	11.29%	6016	8.95%	12909	19.21%	2808	4.18%	10944	16.28%	3983	5.93%	67209

5.1.1.4 By Dwelling Type

81% of households are occupied by two or more adults and one child within the dwelling type 'flats'. Semi-detached houses within Tower Hamlets are predominately occupied by households containing two or more adults and two or more children (81%),

Table 5.3: Household Type by Dwelling Type

Dwelling Type	2 Adults, No Children		2 Over 60s		2+ Adults, 1 Child		2+ Adults, 2+ Children		2+ Adults, No Children		Lone Parent		Single <60yrs Old		Single 60yrs Old +		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	8	100.00%	8
Flat	16359	34.58%	486	1.03%	6169	81.30%	2958	6.25%	7084	14.97%	2088	4.41%	9342	19.75%	2822	5.97%	47309
House - Detached	159	92.60%	0	0.00%	0	0.00%	0	0.00%	13	7.40%	0	0.00%	0	0.00%	0	0.00%	172
House - Semi Detached	0	0.00%	0	0.00%	0	0.00%	140	81.00%	0	0.00%	0	0.00%	33	19.00%	0	0.00%	173
House - Terrace	3625	31.38%	972	8.41%	628	8.28%	1073	9.29%	3129	27.08%	388	3.36%	1008	8.73%	729	6.31%	11553
Maisonette	1122	14.04%	237	2.96%	791	10.42%	1846	23.09%	2683	33.57%	332	4.15%	561	7.01%	423	5.29%	7994
Grand Total	21266	31.64%	1695	2.52%	7588	100.00%	6016	8.95%	12909	19.21%	2808	4.18%	10944	16.28%	3983	5.93%	67209

5.1.1.5 By Dwelling Size

The table below shows 61% of households with more than two adults with no children occupy dwellings with 5 or more bedrooms, whilst 39% of single under 60 year olds live in one bedroom dwellings. The highest proportion of lone parents occupies two bedroom dwellings.

Table 5.4: Household Type by Dwelling Size

No. Bedrooms	2 Adults, No Children		2 Over 60s		2+ Adults, 1 Child		2+ Adults, 2+ Children		2+ Adults, No Children		Lone Parent		Single <60yrs Old		Single 60yrs Old +		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	5100	40.40%	358	2.84%	867	11.43%	359	2.84%	141	1.12%	92	0.73%	4865	38.54%	842	6.67%	12624
2	13306	38.26%	640	1.84%	5022	66.18%	2534	7.29%	5017	14.43%	2432	6.99%	3587	10.31%	2236	6.43%	34775
3	2667	19.57%	593	4.35%	1431	18.86%	2160	15.85%	4994	36.64%	177	1.30%	846	6.21%	762	5.59%	13629
4	175	3.74%	104	2.21%	143	1.88%	788	16.83%	1842	39.33%	107	2.28%	1382	29.50%	143	3.05%	4684
5+	18	1.19%	0	0.00%	126	1.66%	175	11.67%	915	61.07%	0	0.00%	265	17.67%	0	0.00%	1498
Grand Total	21266	31.64%	1695	2.52%	7588	100.00%	6016	8.95%	12909	19.21%	2808	4.18%	10944	16.28%	3983	5.93%	67209

5.1.1.6 By Dwelling Tenure

The table indicates over half (60%) of households with more than two adults and one child occupy privately rented dwellings, followed by 32% of two adults and no children households.

Table 5.5: Household Type by Dwelling Tenure

Dwelling Tenure	2 Adults, No Children		2 Over 60s		2+ Adults, 1 Child		2+ Adults, 2+ Children		2+ Adults, No Children		Lone Parent		Single <60yrs Old		Single 60yrs Old +		Total Dwellings
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	6741	36.14%	345	1.85%	2131	28.08%	1998	10.71%	2283	12.24%	73	0.39%	4535	24.31%	549	2.94%	18655
Owned Outright	1220	18.25%	711	10.64%	918	12.10%	469	7.01%	795	11.90%	0	0.00%	421	6.30%	2149	32.15%	6684
Rented Private	13305	31.78%	639	1.53%	4539	59.82%	3550	8.48%	9831	23.48%	2735	6.53%	5987	14.30%	1285	3.07%	41870
Grand Total	21266	31.64%	1695	2.52%	7588	100.00%	6016	8.95%	12909	19.21%	2808	4.18%	10944	16.28%	3983	5.93%	67209

5.1.2 Numbers of Occupants in Dwelling

Table 5.6 below presents the private housing sector by numbers of occupants. It can be seen that the single occupancy figure of 22% correlates exactly with the “single” household type, also at 22%. (Table 5.1).

However the occupancy level of two, at 37% is almost three times the “two” households, at 18% (assuming lone parents have only one child).

Households with greater than two members, at 60% do not align with occupancies greater than two, at 41%. Combining households of fewer than two, the respective figures are 40% and 59%. Considering the same households answered both questions it is likely that household members were absent at the time of the survey or discounted by the respondent.

Table 5.6: Number of Occupants

No. Occupants in Dwelling	Total No. Properties	% Total No. Properties
1	14927	22.2%
2	24521	36.5%
3-4	21632	32.2%
5-6	4631	6.9%
7+	1499	2.2%
Grand Total	67209	100.0%

5.1.3 Household Ethnicity

The householders who took part in the survey were asked to select their ethnic origin. The 21 ethnic groups were drawn from The Audit Commission’s definition of Black & Ethnic Minorities then agreed with the Council for surveying purposes; and subsequently consolidated into “Asian”, “Black”, “White”, and “Other” for ease of reporting. A full breakdown of these is shown in table 5.7.

5.1.3.1 By Borough

Table 5.6 shows 66% of all householders identified themselves as being White, 22% Asian and 6% Black. From the 66% of those who described themselves as being White, nearly three-quarters (48%) considered their ethnic origin to be White-British, followed by White-EU (14%).

Table 5.7: Breakdown of Ethnic Origin

Ethnicity	Ethnic Origin	Total	% Properties
Asian	Asian British	464	0.7%
	Bangladeshi	10306	15.3%
	Indian	2290	3.4%
	Other Asian Background	1443	2.1%
	Pakistani	765	1.1%
Black	African-Somali	984	1.5%
	Black-British	925	1.4%
	Caribbean	350	0.5%
	Other African	1454	2.2%
	Other Black Background	238	0.4%
Other	Chinese	1949	2.9%
	Other Mixed Background	498	0.7%
	Vietnamese	371	0.6%
	White and Asian	532	0.8%
	White and Black African	22	0.0%
	White and Black Caribbean	474	0.7%
White	British	32518	48.4%
	Irish	220	0.3%
	Other White Background	1857	2.8%
	White-EU	9550	14.2%
Grand Total		67,210	100.0%

5.1.3.2 By Dwelling Age

87% of dwellings constructed prior to 1919 are occupied by households which identified themselves as being White. Those of a White ethnic origin occupy over two thirds (69%) of dwellings constructed between 1981 and 1990. 47% of households in dwellings constructed between 1919 and 1944 stated their ethnic origin was Asian.

Table 5.8: Ethnic Origin by Dwelling Age

Dwelling Age	Asian		Black		White		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
<1919	1153	8.0%	104	0.7%	12570	86.9%	639	4.4%	14466
1919-1944	2760	47.1%	417	7.1%	2513	42.9%	170	2.9%	5860
1945-1964	3420	44.5%	345	4.5%	3803	49.5%	112	1.5%	7680
1965-1980	1760	26.2%	889	13.3%	3948	58.9%	110	1.6%	6706
1981-1990	1784	22.6%	476	6.0%	5476	69.3%	164	2.1%	7900
1990+	4392	17.9%	1720	7.0%	15835	64.4%	2650	10.8%	24598
Grand Total	15268	22.7%	3951	5.9%	44145	65.7%	3845	5.7%	67209

5.1.3.3 *By Dwelling Type*

The majority of households occupying maisonettes regard themselves as being White (56%) and Asian (40%).

Table 5.9: Ethnic Origin by Dwelling Type

Dwelling Type	Asian		Black		White		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	0	0.0%	8
Flat	10392	22.0%	3266	6.9%	30756	65.0%	2894	6.1%	47309
House - Detached	0	0.0%	0	0.0%	172	100.0%	0	0.0%	172
House – Semi Detached	13	7.4%	0	0.0%	160	92.6%	0	0.0%	173
House - Terrace	1608	13.9%	460	4.0%	8691	75.2%	794	6.9%	11553
Maisonette	3255	40.7%	225	2.8%	4358	54.5%	157	2.0%	7994
Grand Total	15268	22.7%	3951	5.9%	44145	65.7%	3845	5.7%	67209

5.1.3.4 *By Dwelling Size*

The table below illustrates occupants within a dwelling with five or more bedrooms are more likely to be of an Asian ethnicity (50%).

Table 5.10: Ethnic Origin by Dwelling Size

No. Bedrooms	Asian		Black		White		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
1	2132	16.9%	1176	9.3%	9212	73.0%	104	0.8%	12624
2	7485	21.5%	2301	6.6%	22288	64.1%	2700	7.8%	34775
3	3723	27.3%	434	3.2%	8631	63.3%	842	6.2%	13629
4	1204	25.7%	41	0.9%	3381	72.2%	58	1.2%	4684
5+	724	48.4%		0.0%	633	42.3%	140	9.4%	1498
Grand Total	15268	22.7%	3951	5.9%	44145	65.7%	3845	5.7%	67209

5.1.3.5 *By Dwelling Tenure*

The table identifies 70% of dwellings which are either owned outright or with a mortgage are occupied by White households, compared to 20% Asian, 7% Other and 3% Black.

Table 5.11: Ethnic Origin by Dwelling Tenure

Dwelling Tenure	Asian		Black		White		Other		Grand Total
	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	4186	22.4%	221	1.2%	12453	66.8%	1795	9.6%	18655
Owned Outright	915	13.7%	516	7.7%	5243	78.4%	9	0.1%	6684
Rented Private	10167	24.3%	3214	7.7%	26449	63.2%	2041	4.9%	41870
Grand Total	15268	22.7%	3951	5.9%	44145	65.7%	3845	5.7%	67209

5.1.4 Household Employment Status

5.1.4.1 By Borough

The table below shows 67% of heads of households within the borough of Tower Hamlets are either in full or part-time employment. Whilst 9% of households are retired, a further 8% of households are in full-time education. By contrast 14% of households are unemployed and 1% are deemed to be sick or disabled.

Table 5.12: Household Employment Status by Borough

Householder Employment Status	Total	% Employment Type
Full Time Employment	42683	63.5%
Part Time Employment	2294	3.4%
Full Time Education	5481	8.2%
Maternity Leave	71	0.1%
Other	470	0.7%
Part Time Education	48	0.1%
Retired	6116	9.1%
Sick/Disabled	370	0.6%
Unemployed	9674	14.4%
Grand Total	67209	100.0%

5.1.4.2 By Dwelling Age

Table 5.13 indicates dwellings constructed in the period after 1990 have the highest proportion of full-time employed households (73%). A marginally smaller percentage of 72% of all dwellings constructed between 1981 & 1990 also contain full-time employed households. A quarter of unemployed households occupy dwellings built between 1945 and 1964.

Table 5.13: Household Employment Status by Dwelling Age

Dwelling Age	Full Time Employment		Part Time Employment		Full Time Education		Maternity Leave		Other		Part Time Education		Retired		Sick/Disabled		Unemployed		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	9040	62.5%	287	2.0%	667	4.6%	47	0.3%	0	0.0%	0	0.0%	1818	12.6%	207	1.4%	2399	16.6%	14466
1919-1944	3318	56.6%	235	4.0%	430	7.3%	0	0.0%	114	2.0%	0	0.0%	574	9.8%	45	0.8%	1143	19.5%	5860
1945-1964	3079	40.1%	632	8.2%	806	10.5%	19	0.2%	107	1.4%	48	0.6%	1041	13.5%	5	0.1%	1942	25.3%	7680
1965-1980	3695	55.1%	768	11.4%	319	4.8%	5	0.1%	122	1.8%	0	0.0%	449	6.7%	39	0.6%	1309	19.5%	6706
1981-1990	5667	71.7%	20	0.2%	168	2.1%	0	0.0%	0	0.0%	0	0.0%	802	10.2%	15	0.2%	1228	15.5%	7900
1990+	17884	72.7%	352	1.4%	3092	12.6%	0	0.0%	127	0.5%	0	0.0%	1432	5.8%	58	0.2%	1652	6.7%	24598
Grand Total	42683	63.5%	2294	3.4%	5481	8.2%	71	0.1%	470	0.7%	48	0.1%	6116	9.1%	370	0.6%	9674	14.4%	67209

5.1.4.3 By Dwelling Type

An overwhelming proportion of detached and semi detached (93%) dwellings consist of households in full-time employment. The households occupying bungalows are retired.

Table 5.14: Household Employment Status by Dwelling Type

Property Type	Full Time Employment		Part Time Employment		Full Time Education		Maternity Leave		Other		Part Time Education		Retired		Sick/Disabled		Unemployed		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	8
Flat	30955	65.4%	1256	2.7%	4090	8.6%	5	0.0%	215	0.5%	0	0.0%	3352	7.1%	236	0.5%	7200	15.2%	47309
House - Detached	159	92.6%	0	0.0%	13	7.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	172
House – Semi Detached	160	92.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	13	7.4%	173
House - Terrace	7470	64.7%	300	2.6%	411	3.6%	47	0.4%	171	1.5%	0	0.0%	1940	16.8%	85	0.7%	1130	9.8%	11553
Maisonette	3939	49.3%	739	9.2%	968	12.1%	19	0.2%	85	1.1%	48	0.6%	816	10.2%	49	0.6%	1332	16.7%	7994
Grand Total	42683	63.5%	2294	3.4%	5481	8.2%	71	0.1%	470	0.7%	48	0.1%	6116	9.1%	370	0.6%	9674	14.4%	67209

5.1.4.4 By Dwelling Size

The table below shows 40% of five or more bedroom dwellings consist of households with someone in full-time education, whilst 16% of dwellings with four bedrooms are occupied by a retired household. Employed households are spread across all property sizes at proportions between 51% & 68%.

Table 5.15: Household Employment Status by Dwelling Size

No. Bedrooms	Full Time Employment		Part Time Employment		Full Time Education		Maternity Leave		Other		Part Time Education		Retired		Sick/Disabled		Unemployed		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	8547	67.7%	251	2.0%	900	7.1%	5	0.0%	6	0.1%	0	0.0%	968	7.7%	113	0.9%	1833	14.5%	12624
2	22493	64.7%	926	2.7%	2747	7.9%	19	0.1%	203	0.6%	0	0.0%	2894	8.3%	119	0.3%	5375	15.5%	34775
3	8079	59.3%	952	7.0%	905	6.6%	47	0.3%	189	1.4%	48	0.4%	1415	10.4%	17	0.1%	1976	14.5%	13629
4	2803	59.9%	131	2.8%	335	7.1%	0	0.0%	72	1.5%	0	0.0%	744	15.9%	122	2.6%	478	10.2%	4684
5+	761	50.8%	34	2.3%	594	39.7%	0	0.0%	0	0.0%	0	0.0%	95	6.4%	0	0.0%	13	0.9%	1498
Grand Total	42683	63.5%	2294	3.4%	5481	8.2%	71	0.1%	470	0.7%	48	0.1%	6116	9.1%	370	0.6%	9674	14.4%	67209

5.1.4.5 By Dwelling Tenure

Table 5.16 shows within Tower Hamlets, privately rented households contain the highest proportion of unemployed households (18%), whereas dwellings owned outright are predominately retired households (39%).

Table 5.16: Household Employment Status by Dwelling Tenure

Tenure	Full Time Employment		Part Time Employment		Full Time Education		Maternity Leave		Other		Part Time Education		Retired		Sick/Disabled		Unemployed		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	14648	78.5%	533	2.9%	471	2.5%	19	0.1%	37	0.2%	0	0.0%	1137	6.1%	140	0.8%	1669	8.9%	18655
Owned Outright	2673	40.0%	218	3.3%	464	6.9%	47	0.7%	6	0.1%	0	0.0%	2620	39.2%	11	0.2%	643	9.6%	6684
Rented Private	25362	60.6%	1543	3.7%	4546	10.9%	5	0.0%	427	1.0%	48	0.1%	2359	5.6%	218	0.5%	7361	17.6%	41870
Grand Total	42683	63.5%	2294	3.4%	5481	8.2%	71	0.1%	470	0.7%	48	0.1%	6116	9.1%	370	0.6%	9674	14.4%	67209

5.1.5 Household Reliance on Benefits

5.1.5.1 By Borough

The table below illustrates that 6% of households rely solely on benefits as a form of income. A quarter of households rely on both benefits and an employment income, whilst 75% of households rely on no benefits whatsoever.

Table 5.17: Households Reliant on Benefits Overall

Source Household Income	Total	% Household Income Type
Benefits Only	3970	5.9%
Both	13088	19.5%
Employment Only	50151	74.6%
Grand Total	67209	100.0%

5.1.5.2 By Dwelling Age

The highest proportion of households relying on benefits occupies dwellings constructed between 1965 and 1980 (12%). By contrast only 2% of households occupying dwellings constructed after 1990 rely on benefits. Over a quarter (27%) of households built between 1919 and 1944 rely on both benefits and an employment income source.

Table 5.18: Households Reliant on Benefits by Dwelling Age

Dwelling Age	Benefits Only		Both		Employment Only		Grand Total
	No.	%	No.	%	No.	%	
<1919	1044	7.2%	1169	8.1%	12253	84.7%	14466
1919-1944	354	6.0%	1599	27.3%	3907	66.7%	5860
1945-1964	864	11.3%	1777	23.1%	5039	65.6%	7680
1965-1980	813	12.1%	1701	25.4%	4191	62.5%	6706
1981-1990	355	4.5%	1802	22.8%	5743	72.7%	7900
1990+	540	2.2%	5039	20.5%	19019	77.3%	24598
Grand Total	3970	5.9%	13088	19.5%	50151	74.6%	67209

5.1.5.3 *By Dwelling Type*

Table 5.19 shows households occupying maisonettes rely on benefits the most (8%), whilst detached or semi detached households almost wholly rely on no form of benefit(s). A quarter of households occupying maisonettes reply on both benefits and an employment income.

Table 5.19: Households Reliant on Benefits by Dwelling Type

Dwelling Type	Benefits Only		Both		Employment Only		Grand Total
	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	8	100.0%	0	0.0%	8
Flat	2573	5.4%	9198	19.4%	35539	75.1%	47309
House - Detached	0	0.0%	0	0.0%	172	100.0%	172
House – Semi-Detached	0	0.0%	0	0.0%	173	100.0%	173
House - Terrace	783	6.8%	1852	16.0%	8918	77.2%	11553
Maisonette	614	7.7%	2029	25.4%	5350	66.9%	7994
Grand Total	3970	5.9%	13088	19.5%	50151	74.6%	67209

5.1.5.4 *By Dwelling Size*

The highest proportion of properties with households reliant on benefits is those with one bedroom (11%). 22% of household with two bedroom dwellings rely on both benefits and an employment income.

Table 5.20: Households Reliant on Benefits by Dwelling Size

No. Bedrooms	Benefits Only		Both		Employment Only		Grand Total
	No.	%	No.	%	No.	%	
1	1334	10.6%	2139	16.9%	9151	72.5%	12624
2	1484	4.3%	7552	21.7%	25739	74.0%	34775
3	901	6.6%	2458	18.0%	10271	75.4%	13629
4	251	5.4%	748	16.0%	3685	78.7%	4684
5+	0	0.0%	192	12.8%	1306	87.2%	1498
Grand Total	3970	5.9%	13088	19.5%	50151	74.6%	67209

5.1.5.5 By Dwelling Tenure

8% of privately rented households rely solely on benefits. Both an employment income and some form of benefit(s) is relied upon for 22% of privately rented households, followed by owned outright at 19%.

Table 5.21: Households Reliant on Benefits by Dwelling Tenure

Dwelling Tenure	Benefits Only		Both		Employment Only		Grand Total
	No.	%	No.	%	No.	%	
Owned Mortgage	653	3.5%	2538	13.6%	15463	82.9%	18655
Owned Outright	22	0.3%	1292	19.3%	5369	80.3%	6684
Rented Private	3295	7.9%	9258	22.1%	29318	70.0%	41870
Grand Total	3970	5.9%	13088	19.5%	50151	74.6%	67209

5.2 Gross Income

5.2.1 By Borough

Householders were asked to provide details of their gross income by income band. The income levels reported are those stated by the householders and will include pensions and benefits.

The highest proportion of households within Tower Hamlets have an income between £1251-£2500 per month (44%), this equates to an annual salary of between £15,000 and £30,000. 8% of all households earn less than £500 per month.

Table 5.22: Overall Household Gross Income Per Month

Gross Income	Total	% Income Banding
Less than £250	3261	4.85%
£251-£500	1893	2.82%
£501-£750	3254	4.84%
£751-£1250	7396	11.00%
£1251-£2500	29762	44.28%
£2501-£5000	12713	18.92%
More than £5000	8930	13.29%
Grand Total	67209	100.00%

5.2.2 By Dwelling Age

Table 5.23 identifies 47% of households which occupy a dwelling constructed after 1990 have an income between £1251-£2500 per month. Over a fifth of households (21%) occupying dwellings constructed prior to 1919 have a monthly income in excess of £5,000.

Table 5.23: Household Gross Income by Dwelling Age

Dwelling Age	Less than £250		£251-£500		£501-£750		£751-£1250		£1251-£2500		£2501-£5000		More than £5000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	298	2.1%	91	0.6%	986	6.8%	1043	7.2%	7102	49.1%	1954	13.5%	2993	20.7%	14466
1919-1944	219	3.7%	238	4.1%	201	3.4%	1150	19.6%	2452	41.8%	685	11.7%	914	16%	5860
1945-1964	460	6.0%	256	3.3%	940	12.2%	1569	20.4%	2946	38.4%	876	11.4%	633	8%	7680
1965-1980	247	3.7%	344	5.1%	370	5.5%	1739	25.9%	2221	33.1%	795	11.9%	989	15%	6706
1981-1990	354	4.5%	31	0.4%	31	0.4%	649	8.2%	3470	43.9%	2388	30.2%	977	12%	7900
1990+	1683	6.8%	933	3.8%	728	3.0%	1245	5.1%	11571	47.0%	6015	24.5%	2424	10%	24598
Grand Total	3261	4.9%	1893	2.8%	3254	4.8%	7396	11.0%	29762	44.3%	12713	18.9%	8930	13%	67209

5.2.3 By Dwelling Type

The largest proportion of households with the lowest income (less than £250) occupy maisonettes (7%), closely followed by flats (5%). 23% of households occupying terrace houses have an income of more than £5,000 per month, equating to a salary in excess of £60,000 per annum.

Table 5.24: Household Gross Income by Dwelling Type

Dwelling Type	Less than £250		£251-£500		£501-£750		£751-£1250		£1251-£2500		£2501-£5000		More than £5000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	0	0.0%	8
Flat	2548	5.4%	1350	2.9%	2039	4.3%	5450	11.5%	22022	46.5%	8371	17.7%	5529	11.7%	47309
House - Detached	0	0.0%	0	0.0%	0	0.0%	0	0.0%	13	7.4%	159	92.6%	0	0.0%	172
House – Semi Detached	0	0.0%	0	0.0%	0	0.0%	0	0.0%	45	26.4%	127	73.6%	0	0.0%	173
House - Terrace	132	1.1%	230	2.0%	219	1.9%	1017	8.8%	4860	42.1%	2412	20.9%	2683	23.2%	11553
Maisonette	581	7.3%	313	3.9%	997	12.5%	921	11.5%	2821	35.3%	1644	20.6%	717	9.0%	7994
Grand Total	3261	4.9%	1893	2.8%	3254	4.8%	7396	11.0%	29762	44.3%	12713	18.9%	8930	13.3%	67209

5.2.4 By Dwelling Size

52% of households occupying dwellings with four or more bedrooms have an income in excess of £5,000. By contrast, 20% of households occupying dwellings with five or more bedrooms have an income of less than £250 per month. This maybe due to the large student population in the borough, therefore any income, if any, will be relatively low.

Table 5.25: Household Gross Income by Dwelling Size

No. Bedrooms	Less than £250		£251-£500		£501-£750		£751-£1250		£1251-£2500		£2501-£5000		More than £5000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	881	7.0%	100	0.8%	841	6.7%	1994	15.8%	6795	53.8%	1248	9.9%	765	6.1%	12624
2	1383	4.0%	1307	3.8%	1564	4.5%	3633	10.4%	15538	44.7%	7713	22.2%	3637	10.5%	34775
3	565	4.1%	431	3.2%	524	3.8%	1123	8.2%	6119	44.9%	2508	18.4%	2359	17.3%	13629
4	136	2.9%	42	0.9%	219	4.7%	569	12.2%	758	16.2%	913	19.5%	2046	43.7%	4684
5+	296	19.7%	13	0.9%	107	7.1%	77	5.1%	552	36.8%	331	22.1%	123	8.2%	1498
Grand Total	3261	4.9%	1893	2.8%	3254	4.8%	7396	11.0%	29762	44.3%	12713	18.9%	8930	13.3%	67209

5.2.5 By Dwelling Tenure

Table 5.26 illustrates the gross household income per month by tenure. The table identifies that the greater proportion of highest income households (excess of £5000) appear to be those that own a property with a mortgage (24%). It is noted that 8% each of owned outright and privately rented households earn less than £500 per month. This latter figure could indicate fuel poverty and very vulnerable households that may find that they have trouble keeping up with their rent.

Table 5.26: Household Gross Income by Dwelling Tenure

Dwelling Tenure	Less than £250		£251-£500		£501-£750		£751-£1250		£1251-£2500		£2501-£5000		More than £5000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	425	2.3%	693	3.7%	458	2.5%	1094	5.9%	7336	39.3%	4090	21.9%	4559	24.4%	18655
Owned Outright	380	5.7%	159	2.4%	573	8.6%	996	14.9%	2470	37.0%	1588	23.8%	518	7.8%	6684
Rented Private	2456	5.9%	1041	2.5%	2224	5.3%	5306	12.7%	19957	47.7%	7035	16.8%	3853	9.2%	41870
Grand Total	3261	4.9%	1893	2.8%	3254	4.8%	7396	11.0%	29763	44.3%	12713	18.9%	8930	13.3%	67209

5.3 Levels of Savings

Householders were asked to provide details of their levels of savings by band. The savings levels reported are those stated by the householders and only includes liquid amounts, but not assets.

5.3.1 By Borough

The table below shows 32% of households have savings in excess of £6,000, whilst 5% of households say they have less than £500. 28% of households declare “no savings” and 32% declare “don’t know”.

Table 5.27: Overall Household Level of Savings

Level of Savings	Total	% Properties with Savings
Don't Know	16511	31.5%
None	14595	27.9%
Less than £500	2819	5.4%
£501-£1000	2692	5.1%
£1001-£3000	8489	16.2%
£3001-£6000	5193	9.9%
More than £6000	16909	32.3%
Grand Total	67209	128.4%

5.3.2 By Dwelling Age

Nearly half (49%) of households occupying dwellings constructed between 1965 and 1980 have the lowest proportion of savings (less than £500). Over a third (36%) of households living in dwellings constructed prior to 1919 have the highest level of savings.

Table 5.28: Household Level of Savings by Dwelling Age

Dwelling Age	Don't Know		None		Less than £500		£501-£1000		£1001-£3000		£3001-£6000		More than £6000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	3464	23.9%	2480	17.1%	307	2.1%	451	3.1%	1286	8.9%	1275	8.8%	5203	36.0%	14466
1919-1944	2084	35.6%	1445	24.7%	502	8.6%	149	2.5%	342	5.8%	162	2.8%	1176	20.1%	5860
1945-1964	1279	16.6%	2437	31.7%	643	8.4%	742	9.7%	568	7.4%	135	1.8%	1876	24.4%	7680
1965-1980	1376	20.5%	2161	32.2%	1092	16.3%	294	4.4%	404	6.0%	173	2.6%	1206	18.0%	6706
1981-1990	2250	28.5%	1141	14.4%	275	3.5%	0	0.0%	859	10.9%	984	12.5%	2391	30.3%	7900
1990+	6058	24.6%	4931	20.0%	0	0.0%	1056	4.3%	5029	20.4%	2464	10.0%	5058	20.6%	24598
Grand Total	16511	24.6%	14595	21.7%	2819	4.2%	2692	4.0%	8489	12.6%	5193	7.7%	16909	25.2%	67209

5.3.3 By Dwelling Type

The table below identifies (with the exception of bungalows) households occupying maisonettes have the lowest level of savings. By contrast 93% of households in detached and 40% in terraced houses have savings in excess of £6,000. It should be noted that the levels of savings refers to the household, therefore it is presumed that houses generally would have more household members when compared with flats.

Table 5.29: Household Level of Savings by Dwelling Type

Property Type	Don't Know		None		Less than £500		£501-£1000		£1001-£3000		£3001-£6000		More than £6000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	8	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	8
Flat	12010	25.4%	9866	20.9%	1785	3.8%	1935	4.1%	6383	13.5%	4407	9.3%	10923	23.1%	47309
House - Detached	0	0.0%	13	7.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	159	92.6%	172
House – Semi Detached	173	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	173
House - Terrace	2586	22.4%	2197	19.0%	499	4.3%	177	1.5%	1220	10.6%	312	2.7%	4562	39.5%	11553
Maisonette	1742	21.8%	2511	31.4%	535	6.7%	580	7.3%	887	11.1%	473	5.9%	1266	15.8%	7994
Grand Total	16511	24.6%	14595	21.7%	2819	4.2%	2692	4.0%	8489	12.6%	5193	7.7%	16909	25.2%	67209

5.3.4 By Dwelling Size

It should be noted that the levels of savings question refers to the household, therefore generally the larger the household the greater the savings. 53% of households occupying dwellings with four or more bedrooms have savings of more than £6,000. In contrast, 32% of households living in one bedroom dwellings have less than £500 in savings.

Table 5.30: Household Level of Savings by Dwelling Size

No. Bedrooms	Don't Know		None		Less than £500		£501-£1000		£1001-£3000		£3001-£6000		More than £6000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1	2455	19.4%	3110	24.6%	952	7.5%	419	3.3%	1514	12.0%	1644	13.0%	2530	20.0%	12624
2	8505	24.5%	7116	20.5%	1027	3.0%	1547	4.4%	5691	16.4%	2436	7.0%	8454	24.3%	34775
3	3363	24.7%	3116	22.9%	722	5.3%	682	5.0%	1043	7.7%	1017	7.5%	3688	27.1%	13629
4	1314	28.1%	1027	21.9%	117	2.5%	32	0.7%	46	1.0%	33	0.7%	2115	45.2%	4684
5+	875	58.4%	226	15.1%	0	0.0%	13	0.9%	197	13.1%	64	4.3%	123	8.2%	1498
Grand Total	16511	24.6%	14595	21.7%	2819	4.2%	2692	4.0%	8489	12.6%	5193	7.7%	16909	25.2%	67209

5.3.5 By Dwelling Tenure

Half of households in dwellings which are owned outright have savings in excess of £6,000. By 27% of privately rented dwellings have no savings.

Table 5.31: Household Level of Savings by Dwelling Tenure

TENURE	Don't Know		None		Less than £500		£501-£1000		£1001-£3000		£3001-£6000		More than £6000		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	2671	14.3%	3160	16.9%	360	1.9%	1004	5.4%	2634	14.1%	2258	12.1%	6568	35.2%	18655
Owned Outright	1340	20.0%	323	4.8%	236	3.5%	210	3.1%	1096	16.4%	144	2.2%	3335	49.9%	6684
Rented Private	12500	29.9%	11112	26.5%	2223	5.3%	1478	3.5%	4759	11.4%	2791	6.7%	7007	16.7%	41870
Grand Total	16511	24.6%	14595	21.7%	2819	4.2%	2692	4.0%	8489	12.6%	5193	7.7%	16909	25.2%	67209

6. Indicators of Need: Overview

6.1 Vulnerability

For the purpose of this survey vulnerability has been taken as defined within the Decent Homes Standard, i.e. those households that are in receipt of at least one of the principal means-tested or disability-related benefits. These being:

- Income Support
- Housing Benefit
- Council Tax Benefit
- Disabled Person Tax Credit
- Income Based Job Seekers Allowance
- Working Families Tax Credit
- Attendance Allowance
- Disability Living Allowance
- Industrial Injuries Disablement Benefit
- War Disablement Benefit
- Child Tax Credit
- Working Tax Credit
- Pension Credit

Local Authorities are advised to use his definition to establish a baseline and monitor progress in reducing the number of vulnerable households living in non decent housing.

The only instance when a broader meaning of the term 'vulnerable' is used in this report is in section 3.2 in the context of Housing Health and Safety Rating hazard assessment.

6.1.1 By Borough

Following extrapolation 17,058 vulnerable households were identified during the survey; this is equivalent to 25% of all private households within the borough of Tower Hamlets. 35,833 means-tested benefits are received by households within Tower Hamlets and it should be noted that each household may claim more than one benefit. Indeed the implication is that vulnerable households receive an average of two benefits each. The highest proportion of households in receipt of benefits is Council Tax Benefit at 16%.

Table 6.1: Benefits Received

Type of Benefit	Total No.	% Total Housing Stock
Housing Benefit	5425	10.36%
Council Tax Benefit	8315	15.88%
Child Tax Credit	7092	13.54%
Income Support	0	0.00%
Pension Credit	1673	3.19%
Working Tax Credit	515	0.98%
Disability Living Allowance	481	0.92%
Income Based Job Seeker Allowance	1740	3.32%
Attendance Allowance	292	0.56%
Working Family Tax Credit	0	0.00%
Industrial Injury Disablement Benefit	5826	11.13%
Local Housing Allowance	1834	3.50%
Disabled Persons Tax Credit	2380	4.55%
War Disablement Pension	259	0.49%
Grand Total	35833	68.43%

However the number of households deemed vulnerable, which is omitting double counting arriving from receipt of multiple benefits, is 17,058, 25% of all households.

6.1.2 By Dwelling Age

Table 6.2 indicates that dwellings constructed between 1965 and 1980 have the highest proportion of vulnerable households at 38% of all households. A marginally smaller percentage of 35% of all dwellings constructed between 1945 and 1964 also contain vulnerable households. There appears to be no clear link between vulnerability and dwelling age.

Table 6.2: Vulnerability by Dwelling Age

Dwelling Age	Total No. Properties	No. Vulnerable Households		% Total Vulnerable
		No.	%	
<1919	14466	2213	15.30%	3.29%
1919-1944	5860	1953	33.33%	2.91%
1945-1964	7680	2641	34.39%	3.93%
1965-1980	6706	2515	37.50%	3.74%
1981-1990	7900	2157	27.30%	3.21%
1990+	24598	5579	22.68%	8.30%
Grand Total	67209	17058	25.38%	25.38%

6.1.3 By Dwelling Type

All households occupying bungalows are regarded as being vulnerable, followed by maisonettes with 33%. As flats and maisonettes are generally the smallest and least expensive form of housing this is probably to be expected. Households which occupy detached or semi-detached houses were found not to have vulnerable families, whilst terraced houses contained 23% of vulnerable households.

Table 6.3: Vulnerability by Dwelling Type

Dwelling Type	Total No. Properties	No. Vulnerable Households		% Total Vulnerable
		No.	%	
Bungalow	8	8	100.00%	0.01%
Flat	47309	11770	24.88%	17.51%
House - Detached	172	0	0.00%	0.00%
House – Semi Detached	173	0	0.00%	0.00%
House - Terrace	11553	2636	22.81%	3.92%
Maisonette	7994	2644	33.07%	3.93%
Grand Total	67209	17058	25.38%	25.38%

6.1.4 By Dwelling Size

The survey showed that as dwellings become larger in size, the proportion of vulnerable households occupying them reduces; indeed, 28% of one bedroom dwellings contain vulnerable households as opposed to 13% of dwelling with 5 more bedrooms.

Table 6.4: Vulnerability by Dwelling Size

No. Bedrooms	Total No. Properties	No. Vulnerable Households		% Total Vulnerable
		No.	%	
1	12624	3473	27.51%	5.17%
2	34775	9036	25.98%	13.44%
3	13629	3359	24.64%	5.00%
4	4684	999	21.33%	1.49%
5+	1498	192	12.79%	0.28%
Grand Total	67209	17058	25.38%	25.38%

6.1.5 By Dwelling Tenure

Table 6.5 shows that the tenure with the highest proportion of vulnerable households is those that are rented privately, where 30% of all households are deemed to be vulnerable, whilst 20% of households that own their home outright are deemed vulnerable.

Table 6.5: Vulnerability by Dwelling Tenure

Dwelling Tenure	Total Nr Properties	Nr Vulnerable Households		% Total Vulnerable
		No.	%	
Owned Mortgage	18655	3191	17.11%	4.75%
Owned Outright	6684	1314	19.66%	1.96%
Rented Private	41870	12552	29.98%	18.68%
Grand Total	67209	17058	25.38%	25.38%

6.2 Vulnerability & the Decent Homes Standard

6.2.1 Overview

Public Service Agreement (PSA) 7, which is now defunct, required local authorities to establish the number of vulnerable households occupying properties which fail the Decent Homes Standard within their city, district or borough; and this remains a useful metric for establishing the numbers and types of households most likely to be in need of assistance.

The following tables, 6.6 to 6.9, illustrate the spread of the 3,692 properties, some 5.5% of all households and 29% of properties failing the Decent Homes Standard, which are considered vulnerable and occupying properties which fail the Decent Homes Standard. This proportion falls just within the benchmark established by the old PSA7.

6.2.2 By Dwelling Age

Table 6.6: Failing Decent Homes & Vulnerable by Dwelling Age

Dwelling Age	HHSRS Failure & Vulnerable	Part B Failure & Vulnerable	Part C Failure & Vulnerable	Part D Failure & Vulnerable	Overall DH Fail & Vulnerable
<1919	430	661	329	13	896
1919-1944	29	482	40	19	521
1945-1964	200	393	15	41	550
1965-1980	69	91	35	156	341
1981-1990	129	0	0	238	367
1990+	352	0	0	664	1016
Grand Total	1209	1627	418	1130	3692

Most properties failing the Decent Homes Standard and occupied by a vulnerable household were built either before 1919 or after 1990s; the former presenting a higher level of HHSRS and disrepair failures, the latter being related to inadequate controllable heating.

6.2.3 By Dwelling Type

Table 6.7: Failing Decent Homes & Vulnerable by Dwelling Type

Dwelling Type	HHSRS Failure & Vulnerable	Part B Failure & Vulnerable	Part C Failure & Vulnerable	Part D Failure & Vulnerable	Overall DH Fail & Vulnerable
Bungalow	0	8	8	0	8
Flat	678	1139	179	599	2328
House - Detached	0	0	0	0	0
House – Semi Detached	0	0	0	0	0
House - Terrace	345	185	225	359	835
Maisonette	186	294	6	172	521
Grand Total	1209	1627	418	1130	3692

Failures against the standard occupied by vulnerable household are overwhelmingly flats which is obviously a result of the preponderance of flats and the relatively high proportion of vulnerable households occupying them.

6.2.4 By Dwelling Size

Table 6.8: Failing Decent Homes & Vulnerable by Dwelling Size

No. Bedrooms	HHSRS Failure & Vulnerable	Part B Failure & Vulnerable	Part C Failure & Vulnerable	Part D Failure & Vulnerable	Overall DH Fail & Vulnerable
1	461	337	162	238	1067
2	85	666	118	817	1651
3	503	460	139	47	733
4	19	88		15	99
5+	141	77		13	141
Grand Total	1209	1627	418	1130	3692

Consistent with other data households considered to be vulnerable are concentrated in one and two bedrooms properties which fail the Decent Homes Standard.

6.2.5 By Dwelling Tenure

Table 6.9: Failing Decent Homes & Vulnerable by Dwelling Tenure

Dwelling Tenure	HHSRS Failure & Vulnerable	Part B Failure & Vulnerable	Part C Failure & Vulnerable	Part D Failure & Vulnerable	Overall DH Fail & Vulnerable
Owned Mortgage	506	142	0	38	675
Owned Outright	33	31	0	0	64
Rented Private	670	1454	418	1092	2953
Grand Total	1209	1627	418	1130	3692

Clearly the overwhelming proportion of vulnerable households living in properties which fail the Decent Homes Standard are centred in the private rented sector.

6.3 Fuel Poverty

6.3.1 Overview

Households in fuel poverty are those spending more than 10% of their income on fuel to heat their homes.

The assessment of fuel poverty highlights properties most likely to have trouble meeting essential bills or potentially suffering uncomfortable or dangerous living conditions if they cannot afford to heat their homes to an adequate temperature.

There are three factors affecting fuel poverty

- Income
- Fuel prices
- Fuel Demand (Level of energy efficiency)

Fuel prices and energy efficiency are discussed in more detail in section 4

Fuel prices are always fluctuating but the general trend is that they are increasing rapidly. Between 2004 and 2009, electricity prices increased by over 75% and gas prices by 122% and in that time the overall effect of price rises have far outweighed the impact of increasing incomes and energy efficiency.

The Department of Energy & Climate Change Annual Report 2011 estimates that in 2009 some 18.4% of households in England were in fuel poverty and this proportion is rising as fuel prices increase at a fast rate.

6.3.2 By Borough

The number of households experiencing fuel poverty in Tower Hamlets is estimated to be 6,050; this represents 9% of all private households. As fuel prices are similar across the country, higher than average income levels are causing Tower Hamlets to be performing better than the national average.

6.3.3 By Dwelling Age

The table below illustrates a general trend towards dwellings constructed between 1945-1964 (16%) and 1965-1980 (12%) with the higher percentage of fuel poverty households. It should be noted that a large amount of purpose built tower block flats and maisonettes were constructed in this time period; known for their poor thermal characteristics.

Table 6.10: Fuel Poverty by Dwelling Age

Dwelling Age	Total	% Stock Vulnerable	Total No. Properties
<1919	1016	7.0%	14466
1919-1944	485	8.3%	5860
1945-1964	1258	16.4%	7680
1965-1980	775	11.6%	6706
1981-1990	481	6.1%	7900
1990+	2036	8.3%	24598
Grand Total	6050	9.0%	67209

6.3.4 By Dwelling Type

The dwelling type with the highest level of fuel poverty is maisonettes (21%), followed by flats (8%). Over recent years the construction of new dwellings, particularly flats will have reduced the overall levels of fuel poverty within this dwelling type. The dwelling types with the lowest level of fuel poverty are detached and semi-detached houses; this could be explained by the higher income levels associated with these types of property.

Table 6.11: Fuel Poverty by Dwelling Type

Dwelling Type	Total	% Stock Vulnerable	Total No. Properties
Bungalow	0	0.0%	8
Flat	3594	7.6%	47309
House - Detached	0	0.0%	172
House – Semi Detached	0	0.0%	173
House - Terrace	791	6.8%	11553
Maisonette	1665	20.8%	7994
Grand Total	6050	9.0%	67209

6.3.5 By Dwelling Size

Dwellings with the highest level of fuel poverty are those with three bedrooms where 29% of all households are in fuel poverty. The lowest level of fuel poverty is seen in dwellings with five or more bedrooms where only 1% of households are in fuel poverty.

Table 6.12: Fuel Poverty by Dwelling Size

No. Bedrooms	Total	% Stock Vulnerable	Total No. Properties
1	1079	3.1%	12624
2	2700	19.8%	34775
3	1366	29.2%	13629
4	403	26.9%	4684
5+	502	0.7%	1498
Grand Total	6049.7	9.0%	67209

6.3.6 By Dwelling Tenure

It can be seen 13% of households who own their home outright and 10% privately renting households are in fuel poverty.

Table 6.13 Fuel Poverty by Dwelling Tenure

Dwelling Tenure	Total	% Stock Vulnerable	Total Nr Properties
Owned Mortgage	1127	6.0%	18655
Owned Outright	843	12.6%	6684
Rented Private	4080	9.7%	41870
Grand Total	6050	9.0%	67209

6.4 Disability

6.4.1 By Borough

The survey ascertained whether the household considered themselves or anyone else in residence to be disabled. It was established that nearly a third (20,458) households contained at least one disabled member. It should be noted that one person may have more than one disability and table 7.14 indicates some 21,108 incidences of disability clearly implying as many as 650 households experience multiple disability. The overwhelming majority of disabled people described their disability as being 'other' (79%), followed by 'physical disability' (9%). "Other" disabilities comprise occupants' statements of disability which do not fall within the categories below.

Table 6.14: Disability by Borough

Disability	Incidences Present	
	No.	%
Frail/Elderly	708	3.4%
Learning Difficulties	137	0.6%
Medical Condition	773	3.7%
Mental Health Problem	577	2.7%
Other disabilities	16595	78.6%
Physical Disability	1971	9.3%
Severe Sensory Disability	345	1.6%
Grand Total	21108	100.0%

6.4.2 By Dwelling Age

The table identifies a consistent percentage of disabled households within each of the six age bands, ranging from 27% to 35%. The highest proportion of disabled households is in those dwellings constructed between 1919 and 1944.

Table 6.15: Disability by Dwelling Age

Dwelling Age	No. Households with Disabled Occupant		Total No. Properties
	No.	%	
<1919	3951	27.3%	14466
1919-1944	2076	35.4%	5860
1945-1964	2531	33.0%	7680
1965-1980	2143	32.0%	6706
1981-1990	2576	32.6%	7900
1990+	7181	29.2%	24598
Grand Total	20458	30.4%	67209

6.4.3 By Dwelling Type

It can be seen in the table that all households occupying bungalows are regarded as been disabled. This is not surprising as a high proportion of bungalows tend to be occupied by the elderly.

Table 6.16: Disability by Dwelling Type

Dwelling Type	No. Households with Disabled Occupant		Total No. Properties
	No.	%	
Bungalow	8	100.0%	8
Flat	14847	31.4%	47309
House - Detached	0	0.0%	172
House – Semi Detached	127	73.6%	173
House - Terrace	2548	22.1%	11553
Maisonette	2927	36.6%	7994
Grand Total	20458	30.4%	67209

6.4.4 By Dwelling Size

Over a third of households regarded as been disabled occupy at least two bedrooms. By contrast the lowest proportions of households are those dwellings with five or more bedrooms (17%).

Table 6.17: Disability by Dwelling Size

No. Bedrooms	No. Households with Disabled Occupant		Total No. Properties
	No.	%	
1	3982	31.5%	12624
2	11870	34.1%	34775
3	3213	23.6%	13629
4	1140	24.3%	4684
5+	252	16.9%	1498
Grand Total	20458	30.4%	67209

6.4.5 By Dwelling Tenure

The table below identifies that 35% of disabled households are privately rented, whilst a quarter are owned outright, closely followed by dwellings owned with a mortgage (22%).

Table 6.18: Disability by Dwelling Tenure

Dwelling Tenure	No. Households with Disabled Occupant		Total No. Properties
	No.	%	
Owned Mortgage	4149	22.2%	18655
Owned Outright	1651	24.7%	6684
Rented Private	14657	35.0%	41870
Grand Total	20458	30.4%	67209

6.5 **Age: The Young & Elderly**

6.5.1 By Borough

It was agreed that the survey would capture data specific to the young, under 16 and the elderly, over 60 as a means of identifying property related trends in households including either of these groups.

24% of dwellings contain at least one child under the age of 16, whilst only 12% contain an adult over the age of 60. This suggests the borough of Tower Hamlets has a relatively young population within the private housing sector.

6.5.2 By Dwelling Age

A third (34%) of dwellings constructed between 1919 and 1944 contain at least one child 16 years or younger, closely followed by dwellings constructed between 1945 and 1964 (32%). 19% of dwellings constructed between 1945 and 1964 also contain at least one adult aged 60 years or older.

Table 6.19: Age (<16; >60 only) by Dwelling Age

Dwelling Age	Under 16s Present		Over 60s Present		Total No. Properties
	No.	%	No.	%	
<1919	1015	7.0%	1991	13.8%	14466
1919-1944	1968	33.6%	1009	17.2%	5860
1945-1964	2443	31.8%	1477	19.2%	7680
1965-1980	1841	27.5%	504	7.5%	6706
1981-1990	1915	24.2%	1295	16.4%	7900
1990+	6714	27.3%	1969	8.0%	24598
Grand Total	15896	23.7%	8245	12.3%	67209

6.5.3 By Dwelling Type

The table shows 81% of semi-detached houses contain at least one child aged 16 years or younger, whilst 24% of terraced houses accommodate a person of 60 or older.

Table 6.20: Age (<16; >60 only) by Dwelling Type

Dwelling Type	Under 16s Present		Over 60s Present		Total No. Properties
	No.	%	No.	%	
Bungalow	0	0.0%	8	100.0%	8
Flat	11007	23.3%	4329	9.1%	47309
House - Detached	0	0.0%	0	0.0%	172
House – Semi Detached	140	81.0%	0	0.0%	173
House - Terrace	1932	16.7%	2815	24.4%	11553
Maisonette	2817	35.2%	1093	13.7%	7994
Grand Total	15896	23.7%	8245	12.3%	67209

6.5.4 By Dwelling Size

The table identifies that 28% of dwellings with two bedrooms contain at least one child aged 16 years or younger. 19% of three bedroom dwellings contain at least one adult age 60 years or older.

Table 6.21: Age (<16; >60 only) by Dwelling Size

No. Bedroom	Under 16s Present		Over 60s Present		Total No. Properties
	No.	%	No.	%	
1	1309	10.4%	1367	10.8%	12624
2	9881	28.4%	3409	9.8%	34775
3	3531	25.9%	2607	19.1%	13629
4	998	21.3%	777	16.6%	4684
5+	178	11.9%	85	5.7%	1498
Grand Total	15896	23.7%	8245	12.3%	67209

6.5.5 By Dwelling Tenure

Just over a fifth of each of the tenure types contain a child 16 years of age or younger. Over half (54%) of dwellings owned outright contain at least one adult aged over 60 years, whilst this only applies to 7% for rented privately.

Table 6.22: Age (<16; >60 only) by Dwelling Tenure

Dwelling Tenure	Under 16s Present		Over 60s Present		Total No. Properties
	No.	%	No.	%	
Owned Mortgage	4073	21.8%	1444	7.7%	18655
Owned Outright	1335	20.0%	3573	53.5%	6684
Rented Private	10488	23.6%	2957	7.3%	41870
Grand Total	15896	23.7%	8245	12.3%	67209

6.6 Overcrowding

6.6.1 Overview

The number of overcrowded dwellings has been assessed looking at the age and gender of occupants to determine the number of bedrooms required, and comparing this with the number of bedrooms present within the dwelling. Overcrowding has been categorised as follows:-

Severely Overcrowded	Lacking 2 or more bedrooms
Overcrowded	Lacking 1 bedroom
Satisfactory	Number of bedrooms required is same as is present in dwelling
Under occupied	1 bedroom more than required
Severely Under Occupied	2 or more bedrooms more than required

6.6.2 By Borough

The survey suggests that there is overcrowding of dwellings within the borough of Tower Hamlets. The table identifies that 16% are overcrowded or severely overcrowded. It appears that under occupation also represents a problem within the borough. Indeed, 39% of dwellings are either under occupied or severely under occupied. Under occupied properties can be a problem for those in fuel poverty and the vulnerable where they may be paying to heat rooms they do not use.

Table 6.23: Overcrowding Status by Borough

Overcrowding	Total	
	No.	%
Severely Overcrowded	4177	6.2%
Overcrowded	6460	9.6%
Satisfactory	30186	44.9%
Under Occupied	13957	20.8%
Severely Under Occupied	12428	18.5%
Grand Total	67209	100.0%

6.6.3 By Dwelling Age

The table shows that 22% of dwellings constructed between 1945 and 1964 are deemed to be overcrowded, whilst an additional 18% of dwellings are severely overcrowded. Within dwellings built between 1981 and 1990 46% of dwellings are under-occupied, closely followed by dwellings constructed after 1990 (45%).

Table 6.24: Overcrowding Status by Dwelling Age

Dwelling Age	Severely Overcrowded		Overcrowded		Satisfactory		Under Occupied		Severely Under Occupied		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
<1919	254	1.8%	1692	11.7%	6472	44.7%	3195	22.1%	2853	19.7%	14466
1919-1944	701	12.0%	453	7.7%	3124	53.3%	484	8.3%	1098	18.7%	5860
1945-1964	1378	17.9%	1687	22.0%	2627	34.2%	919	12.0%	1069	13.9%	7680
1965-1980	751	11.2%	638	9.5%	3291	49.1%	1185	17.7%	841	12.5%	6706
1981-1990	602	7.6%	622	7.9%	3041	38.5%	2460	31.1%	1175	14.9%	7900
1990+	492	2.0%	1370	5.6%	11629	47.3%	5714	23.2%	5393	21.9%	24598
Grand Total	4177	6.2%	6460	9.6%	30186	44.9%	13957	20.8%	12428	18.5%	67209

6.6.4 By Dwelling Type

Within detached and semi-detached houses a large proportion of households are severely under occupied, whilst within terrace houses, 63% of dwellings are either under-occupied or severely under-occupied. Within flats the largest proportion of households are either satisfactory or under-occupied. This is also the case within bungalows, where 100% of bungalows are satisfactory. Within maisonettes, 16% are overcrowded followed by a further 13% being severely overcrowded.

Table 6.25: Overcrowding Status by Dwelling Type

Dwelling Type	Severely Overcrowded		Overcrowded		Satisfactory		Under Occupied		Severely Under Occupied		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
Bungalow	0	0.0%	0	0.0%	8	100.0%	0	0.0%	0	0.0%	8
Flat	2255	4.8%	4788	10.1%	23774	50.3%	8583	18.1%	7909	16.7%	47309
House - Detached	0	0.0%	0	0.0%	13	7.4%	0	0.0%	159	92.6%	172
House – Semi Detached	0	0.0%	0	0.0%	0	0.0%	0	0.0%	173	100.0%	173
House - Terrace	546	4.7%	356	3.1%	3400	29.4%	4065	35.2%	3186	27.6%	11553
Maisonette	1376	17.2%	1317	16.5%	2990	37.4%	1310	16.4%	1002	12.5%	7994
Grand Total	4177	6.2%	6460	9.6%	30186	44.9%	13957	20.8%	12428	18.5%	67209

6.6.5 By Dwelling Size

Dwellings with three and five or more bedrooms have the highest levels of severe overcrowding at 12% whilst almost a quarter (23%) of one bedroom dwellings is considered to be overcrowded. By contrast four bedroom dwellings have the highest proportion of under-occupancy with 65%.

Table 6.26: Overcrowding Status by Dwelling Size

No. Bedrooms	Severely Overcrowded		Overcrowded		Satisfactory		Under Occupied		Severely Under Occupied		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
1	381	3.0%	2921	23.1%	9322	73.8%	0	0.0%	0	0.0%	12624
2	1859	5.3%	2101	6.0%	15540	44.7%	9453	27.2%	5823	16.7%	34775
3	1616	11.9%	1064	7.8%	3580	26.3%	3525	25.9%	3844	28.2%	13629
4	136	2.9%	288	6.2%	1185	25.3%	694	14.8%	2380	50.8%	4684
5+	186	12.4%	86	5.7%	560	37.4%	285	19.0%	381	25.4%	1498
Grand Total	4177	6.2%	6460	9.6%	30186	44.9%	13957	20.8%	12428	18.5%	67209

6.6.6 By Dwelling Tenure

The tenure with the highest level of under-occupancy is centred on outright ownership with a proportion of 38% followed by owned mortgaged at a proportion of 29%. Interestingly these figures only represent 4% and 8% of all properties respectively.

The highest proportions and totals of overcrowding appear in the private rented sector, where it appears people tend to rent a dwelling that is the size they require and increase or reduce the size of their home as their circumstances dictate; however, those who own their own homes may be left with empty rooms when children who have grown-up move out of the family home.

Table 6.27: Overcrowding Status by Dwelling Tenure

Dwelling Tenure	Severely Overcrowded		Overcrowded		Satisfactory		Under Occupied		Severely Under Occupied		Grand Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
Owned Mortgage	762	4.1%	1250	6.7%	5809	31.1%	5504	29.5%	5330	28.6%	18655
Owned Outright	295	4.4%	275	4.1%	1599	23.9%	1960	29.3%	2555	38.2%	6684
Rented Private	3121	7.4%	4935	11.9%	22777	55.0%	6494	15.0%	4544	10.7%	41870
Grand Total	4177	6.2%	6460	9.6%	30186	44.9%	13957	20.8%	12428	18.5%	67209

7. Indicators of Need within Unfavourable Circumstances

7.1 Deprived Households Occupying Properties which fail the Decent Homes Standard

A general definition of “deprived” (or potentially deprived) is those households which were classed as vulnerable, experienced fuel poverty was overcrowded or had occupants who were under 16, over 60 or disabled (or any combination thereof). The total number of dwellings which have been identified as having deprived households which also fail the Decent Homes Standard is grossed to 18,040: however some households fall within more than one group and the final column on the following tables is therefore relative to all attributes of need.

7.1.1 Dwelling Age

Table 8.1 shows that 21% of deprived householders occupy dwellings constructed after 1990, whilst 24% are 1945-1964, and 22% are pre 1919.

Table 7.1 Deprived Households by Dwelling Age

Dwelling Age	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
<1919	896	647	836	530	607	432	3948	21.9%
1919-1944	521	68	234	483	295	182	1783	9.9%
1945-1964	550	542	1085	732	460	995	4364	24.2%
1965-1980	341	188	345	445	138	456	1913	10.6%
1981-1990	367	318	734	367	367	129	2280	12.6%
1990+	1016	352	1016	1016	0	352	3751	20.8%
Grand Total	3692	2114	4249	3572	1868	2544	18040	100.0%

7.1.2 Dwelling Type

The table below indicates 79% of deprived households occupy flats, whilst 29% occupy terraced houses closely followed by semi detached at 28%.

Table 7.2: Deprived Households failing Decent Homes Standard by Dwelling Type

Dwelling Type	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
Bungalow	8	0	8	0	8	0	25	0.1%
Flat	2328	1199	2472	1949	975	1486	10409	57.7%
Maisonette	0	0	0	0	0	0	0	0.0%
House - Detached	0	0	0	13	0	0	13	0.1%
House – Semi Detached	835	250	845	852	569	406	3755	20.8%
House - Terrace	521	666	924	758	315	653	3837	21.3%
Grand Total	3692	2114	4249	3572	1868	2544	18040	100.0%

7.1.3 Dwelling Size

The results show that 38% of deprived households occupy two bedroom dwellings, followed by a further 27% of one bedroom properties.

Table 7.3: Deprived Households failing Decent Homes Standard by Dwelling Size

No. Bedrooms	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
1	1067	496	1325	511	602	920	4922	27.3%
2	1651	748	1793	1923	267	502	6884	38.2%
3	733	447	655	907	781	798	4322	24.0%
4	99	213	391	84	141	144	1072	5.9%
5+	141	209	85	147	77	181	840	4.7%
Grand Total	3692	2114	4249	3572	1868	2544	18040	100.0%

72% of deprived households are privately rented dwellings; the overwhelming majority when compared with the combined owner occupied dwelling (28%).

Table 7.4 Deprived Households failing Decent Homes Standard by Dwelling Tenure

Dwelling Tenure	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
Owned Mortgage	675	234	834	877	170	686	3477	19.3%
Owned Outright	64	263	327	377	561	34	1625	9.0%
Rented Private	2953	1617	3088	2319	1137	1824	12938	71.7%
Grand Total	3692	2114	4249	3572	1868	2544	18040	100.0%

7.2 Deprived Households Occupying Properties with a SAP Rating of Less than 35

1,782 households have been identified as having a SAP rating of less than 35 and being classified by one or more of the definitions of deprived. The following tables highlight deprived households occupying dwellings with a SAP rating of 35 or below by dwelling age, type, size and tenure. As before the final column includes multiple incidences of deprivation.

7.2.1 Dwelling Age

Over two-thirds (70%) of households regarded as being deprived occupy dwellings with a SAP rating of 35 or below were constructed before 1919, whilst 26% occupy dwellings built between 1945-1964. The table shows no deprived households occupy dwellings with a SAP rating of 35 or below were constructed after 1965.

Table 7.5: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Age

Dwelling Age	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
<1919	474	237	174	124	216	13	1239	69.5%
1919-1944	20	20	0	0	20	20	80	4.5%
1945-1964	114	42	203	12	67	25	463	26.0%
1965-1980	0	0	0	0	0	0	0	0.0%
1981-1990	0	0	0	0	0	0	0	0.0%
1990+	0	0	0	0	0	0	0	0.0%
Grand Total	609	299	377	136	304	57	1782	100.0%

7.2.2 Dwelling Type

The table below identifies the dwelling types with a SAP rating of 35 or below occupied by deprived households are terrace houses (32%), flats (31%) and maisonettes (37%).

Table 7.6: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Type

Dwelling Type	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
Bungalow	0	0	0	0	0	0	0	0.0%
Flat	311	38	62		124	20	555	31.2%
House - Detached	0	0	0	0	0	0	0	0.0%
House – Semi Detached	0	0	0	0	0	0	0	0.0%
House - Terrace	136	178	53	66	113	18	564	31.6%
Maisonette	161	83	262	71	67	19	663	37.2%
Grand Total	609	299	377	136	304	57	1782	100.0%

7.2.3 Dwelling Size

38% of deprived households occupy three bedroom dwellings with a SAP rating of 35 or below. By contrast there are much lower levels of deprived households occupying dwellings with four bedrooms.

Table 7.7: Deprived Households occupying a dwelling with a SAP Rating <35 by Dwelling Size

No. Bedrooms	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
1	151	38	47	0	124	0	359	20.2%
2	135	5	179	12		26	356	20.0%
3	183	179	66	47	180	19	674	37.8%
4	48	0	70	0	0	0	118	6.6%
5+	92	77	15	77	0	13	274	15.4%
Grand Total	609	299	377	136	304	57	1782	100.0%

7.2.4 Dwelling Tenure

The table shows 64% of deprived households occupy privately rented properties which have a SAP rating of 35 or below; the overwhelming majority when compared with owner occupied dwelling. Leasehold-occupied and shared ownership dwellings with a SAP rating of 35 or below do not contain deprived households.

Table 7.8: Deprived Households occupying a dwelling with a SAP Rating <35 by Tenure

Dwelling Tenure	Vulnerable	Fuel Poverty	Disability	Occupant <16yrs Old	Occupant 60yrs+	Overcrowded	Deprived Households	
							No.	%
Owned Mortgage	109	53	112	53	0	5	332	18.6%
Owned Outright	152	0	0	0	152	0	304	17.1%
Rented Private	348	246	266	83	152	52	1147	64.3%
Grand Total	609	299	377	136	304	57	1782	100.0%

8. Houses in Multiple Occupation (HMOs)

8.1 Introduction

The Housing Act 2004 introduced a new definition of a House in Multiple Occupation (HMO). Part 2 of the Act introduced the mandatory licensing of certain types of HMO and enables Local Authorities to establish discretionary additional HMO licensing schemes. Mandatory HMO licensing applies to all privately rented HMOs of three or more storeys and occupied by five or more people who form more than one household. Local Authorities are able to impose conditions on licences such as requirements for licensed properties to be occupied by a specified maximum number of occupants and that there are adequate amenities in place; whilst landlords will need to be identified as being fit and proper in terms of their suitability to manage the property.

8.2 Definitions

The Housing Act 2004 defines an HMO as a building that passes one of the following tests:

The Standard Test

A building where:

- It consists of one or more units of living accommodation
- It does not consist of a self-contained flat or flats
- the living accommodation is occupied by persons who do not form a single household
- Two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

The Self Contained Flats Test

A building where:

- it is a self-contained flat
- the living accommodation is occupied by persons who do not form a single household
- Two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

The Converted Building Test

A building where

- it is a converted building,
- it consists of one or more units of living accommodation not consisting of a self-contained flat or flats
- the living accommodation is occupied by persons who do not form a single household
- Two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

Certain Converted Blocks of Flats

A building where:

- a building has been converted into self contained flats; and
- building work undertaken in connection with the conversion did not comply with the appropriate building standards and still does not comply with them; and
- Less than two-thirds of the self-contained flats are owner-occupied.
- HMOs are split into 2 categories;
- Licensable
- Non licensable
- Licensable HMOs

A licensable HMO is:

- A property of 3 or more storeys (including habitable basement and attics)
- 5 or more unrelated persons being the main place of residence
- Shared facilities kitchen and/or bathroom

As the definition for HMOs is fairly complex and has certain exemptions, the above rules were applied broadly.

Due to the specialist nature of HMOs, it is always recommended that a through detailed and targeted survey be conducted. The figures should be used as a guide only.

In order to be a HMO a dwelling must be used as the tenants only or main residence and it should be used solely or mainly to house tenants. Properties let to students and migrant workers will be treated as their only or main residence and the same will apply to properties which are used as domestic refuges.

It should be noted local authorities have discretionary powers to widen the remit of licensing to also include other, smaller HMOs if they believe enough of them in a particular area are badly managed.

8.3 Findings of Survey

Following extrapolation, it has been estimated 8,611 HMOs are present across the borough of Tower Hamlets, representing 13% of the private housing profile. Of the 8,611 HMOs 96% are non-licensable, whilst the remaining 324 are licensable HMOs.

8.3.1 Types of HMO

8.3.1.1 Licensable & Non Licensable HMOs

The table below provides a breakdown of licensable and non-licensable HMOs.

Table 8.1: Breakdown of Licensable Versus Non Licensable HMOs

HMO TYPE	HMO Total	% Total Stock
Non-Licensable	8287	15.8%
Licensable	324	0.6%
Grand Total	8611	16.4%

8.3.1.2 Location

The table below identifies 837 non-licensable HMOs as being above commercial premises licensable HMOs are situated above commercial premises some 17.7% of the total number of HMOs within the borough are located above commercial premises.

Table 8.2: HMOs above Commercial Premises

Above Commercial Premises	Non-Licensable		Licensable		HMO Total
	No.	%	No.	%	
Industrial	822	56.1%	0	0.0%	822
Offices	15	1.0%	0	0.0%	15
Retail	0	0.0%	0	0.0%	0
Not Above	7450	42.9%	324	100.0%	7,774
Grand Total	8287	100.0%	324	100.0%	8611

8.3.2 HMOs with HHSRS Category 1 Hazards

The table below illustrates the extrapolated number of category 1 hazards found within HMO dwellings. 733 of the total number of hazards are associated with fire, whilst 263 are associated with crowding and space and 240 with excess cold.

Table 8.3: HMOs HHSRS Category 1 Hazards

Hazard	No. CAT1 in HMO	Cost to Rectify	Total Cost
Damp and Mould Growth	9	£750	£6,841
Excess Cold	240	£1,500	£360,466
Crowding and Space	263	£1,000	£262,814
Water supply	5	£250	£1,375
Fire	733	£500	£366,303
Grand Total	1250		£997,798

8.3.3 HMOs with Shared Facilities

8.3.3.1 Overview

Surveyors recorded data on the presence of shared kitchens and living rooms to cross refer the data on licensing and the potential for over-sharing.

8.3.3.2 Shared Kitchens

Table 6.4 illustrates shared kitchens recorded in HMOs, with only 219, 3% of all HMOs having dedicated kitchen facilities. The predominance is for shared kitchens.

Table 8.4: Shared Kitchens Facilities in HMOs

HMO Type	0	1	2	Grand Total	%
Flat	207	5164	0	5371	62.4%
Shared House	12	3057	172	3240	37.6%
Grand Total	219	8220	172	8611	100.0%

8.3.3.3 Shared Living Rooms

Almost a third, 29% of households in HMOs do not share living rooms. Only 87 (1%) of shared houses have two shared living areas.

Table 8.5: Shared Living Room in HMOs

HMO Type	0	1	2	Grand Total	%
Flat	1573	3798	0	5371	62.4%
Shared House	907	2246	87	3240	37.6%
Grand Total	2480	6044	87	8611	100.0%

APPENDICES

APPENDIX A

Survey Form

APPENDIX B

Sampling Methodology

Methodology

1. The survey used a stratified random sample across the borough. Initially a sample of addresses was supplied by BRE Housing Group of behalf of the borough of Tower Hamlets. The sample issued was random with the objective of gaining as many surveys as possible. A requirement of 1,000 surveys was needed across the District with a similar proportion of surveys in each ward. The spread of surveys by ward were achieved:

Strata	Number of Dwelling from Authority List	Target Survey Number	Total No. Surveys
1	2,195	400	436
2	4,685	300	304
3	9,274	150	151
4	36,208	150	147
Total	52,362	1,000	1038

2. All addresses on the original list were assigned a unique property reference number (UPRN) and an MDA ID number.
3. The basic unit of survey was a single self contained dwelling. This could comprise a single self contained house or a self contained flat, where more than one flat was present the external part of the building encompassing the flat and any access ways serving the flats was also inspected.
4. The survey incorporated the entire Private Sector stock of Tower Hamlets.
5. Each dwelling selected for survey was visited a minimum of three times or until access was gained. The visits were recorded by the surveyor as access records.
6. The data was weighted as described below.
7. The weighted for each dwelling were calculated by producing a "base weight" for all properties and then adjusting this to correct any skew introduce by the non response bias. The base rate is simply calculated by dividing the total number of dwellings by the total number of surveys.
8. Only those dwellings where a full survey of internal and external elements, energy efficiency, HHSRS and social questions were used in the production of data for this report. A total of 1,001 surveys were carried out.
9. The use of the sample survey to draw conclusions about the stock as a whole does introduce some uncertainty. Each figure produced is subject to a sampling error of 1.5%, which means a true result will lay between-two values for example 5% will lay between the range of 6.5% & 10% for example. For ease of use the data is presented as figures rather than the range values.

Non response bias

1. Non response bias occurs when the respondents to a survey are not representative of the underlying population proportions; i.e. in many surveys, pensioners, families with young children and people who are unemployed tend to be over-represented compared to their true proportions. In this situation results may become skewed; for example, the number of people who are unemployed is found to be higher than expected and is likely to be incorrect.
2. In order to identify whether non response bias has occurred, the usual approach is to look for a variable related to the suspected source of the bias that is available from an independent source for both the response group (where surveys were achieved) and the whole of the population (private sector stock including RSLs as described above).

3. Example of bias:

Number Council Tax benefit claimants, Survey Data	Number Non Council Tax Benefit Claimants, Survey Data
Number Council Tax benefit claimants, Council Data	Number Non Council Tax benefit claimants, Council Data

4. In the example above, a smaller proportion of those who responded to the survey were Council Tax Benefit (CTB) claimants to the proportion of CTB claimants from the whole of the private sector stock (including RSLs as described above) according to the councils data. In this situation CTB claimants are being under-represented and the survey would therefore report a lower level of CTB claimants and ultimately vulnerable households than are actually present in the population. Once a bias has been identified it is possible to offset this by adjusting weights applied to particular groups after the survey has been completed.
5. Where a response bias was identified it was possible to offset this by calculating correction factors to apply to the survey data. By applying adjusted weights, generated to counteract the response bias, the bias can be corrected and an accurate model produced.

The non access information collected by the surveyors allows us to know to a more reliable extent, the number of dwellings in each age banding and the number of dwellings of each property.

6. The first step to correct the bias to quantify whether a bias even existed, this was done by comparing the data collected for all 2,882 sampled dwellings with the survey data collected from the 1,038 full surveys. It was found that a bias existed for all of the above, to differing extents.
7. Once the response bias had been identified it was possible to offset this by calculating correction factors to adjust the weights applied to different groups. This requires a different correction factors for each of property types and age bandings.
8. The adjusted weights are then calculated by multiplying the original weights with the correction factors.

APPENDIX C

Glossary of Terms

Glossary of Terms

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 e.g. a house in multiple occupation (HMO).

Type of Dwelling

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

- Terraced house: 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, low rise: a flat in a purpose built block less than 6 storeys high. Includes cases where there is only one flat with independent access in a building which is also used for non-domestic purposes;
- Purpose built flat, high rise: a flat in a purpose built block of at least 6 storeys high; 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).

Vacant Dwellings (Empty Dwellings)

The assessment of whether or not a dwelling is vacant was made at the time of the surveyor's visit. Clarification of vacancy was sought from neighbours and through observation. Two types of vacant dwelling are considered:

Short term 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 within less than 6 months.

Long term vacancies: are those which remain vacant for long periods or need work before they can be re-occupied. Often this type of vacant dwelling (vacant for at least 6 months) should be treated as problematic.

Household

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

House in Multiple Occupation (HMO)

A HMO is a dwelling occupied by more than one household as defined in Section 254 of the Housing Act 2004, which relates predominantly to bedsits and shared housing where there is some sharing of facilities by more than one household.

Tenure

Three categories are used for most reporting purposes:

- Owner-occupied: includes all households who own their own homes outright or are buying them with a mortgage/loan. Includes shared-ownership schemes;
- Private rented or private tenants: includes all households living in privately owned dwellings which they do not themselves own. Includes households living rent free, or in tied homes together with un-registered housing association tenants;
- Leaseholder Occupied refers to households which have purchased or are purchasing their home, typically from the Council, but which sits in a block and enjoys common facilities shared with others which are subject to a service charge.
- Registered Social Landlord (RSL): includes all households living in dwellings owned by registered housing associations: now more commonly referred to as Registered Providers (RPs).

Decent Homes

A Decent Home is one that satisfies the requirement to meet a benchmark set by Government in 2000 which defined what was considered to be “decent” housing in England by meeting all of the following four criteria:

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

HHSRS

The Housing Health and Safety Rating System (HHSRS) is Government’s approach to the evaluation of the potential risks to health and safety from any deficiencies identified in dwellings. The HHSRS, although not in itself a standard, has been introduced as a replacement for the now defunct Housing Fitness Standard (Housing Act 1985, Section 604, as amended). Hazard scores are banded to reflect the relative severity of hazards and their potential outcomes. There are ten hazard bands ranging from Band J (9 points or less) the safest, to Band A (5000 points or more) the most dangerous. Using the above bands hazards can be grouped as Category 1 or Category 2. A Category 1 hazard will fall within Bands A, B and C (1000 points or more); a Category 2 hazard will fall within Bands D or higher (under 1000 points).

Category 1 Hazard

A hazard rating score within the HHSRS accruing in excess of 1000 points and falling into Hazard Bands A, B or C.

Standard Assessment Procedure (SAP)

The main measure of energy efficiency used in the report is the energy cost rating as determined by the 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 100 (zero energy cost).

Reduced Data RdSAP

A reduced derivative of the Standard Assessment Procedure, forms part of the Government's official procedure for the Energy Rating of Dwellings. It is a part of the national (UK) methodology in calculating the energy performance of buildings. This Report is based on the 2005 version.

Vulnerable Households

Households who are in receipt of the following benefits: Income Support; Income-based Job Seeker's Allowance; Housing Benefit; Council Tax Benefit; Working Families Tax Credit; Disabled Person's Tax Credit; Disability Living Allowance; Industrial Injuries Disablement Benefit; War Disablement Pension, Attendance Allowance, Child Tax Credit, Working Tax Credit, Pension Credit, which is defined under the decent homes guidance 2006.

Fuel Poverty

Fuel poverty is defined as being when a household needs to spend more than 10% of its household income on fuel for heating and is one of the primary measures of deprivation.

Public Sector Agreement (PSA) 7

Government set a target for vulnerable households in the private sector (including those with children) to increase the proportion who live in homes that are in decent condition. Initially established for social housing the target was extended to include private sector housing in 2002.

The baseline was set at 57% in 2001 with a target of 70% by 2010 and 75% by 2010 (DCLG). PSAs have been superseded by Local Area Agreements, but PSA7 is still considered a useful benchmark.

Employment Status of Head of Household (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;
 - Full time education attending higher education on a nationally recognised course

Long Term Illness or Disability

Someone in the household with a long-term illness or disability. The interview respondent assesses this and is asked to consider long-term as being defined as anything that has troubled them, or is likely to affect them, over a period of time.

BME – Black & Minority Ethnic

The Audit Commission have defined, black & minority ethnic people to include the following census categories of ethnicity: White Irish, white other (including white asylum seekers and refugees and Gypsies and Travellers), mixed (white & black Caribbean, white & black African, white & Asian, any other mixed background), Asian or Asian British (Indian, Pakistani, Bangladeshi, any other Asian background), black or black British (Caribbean, African or any other black background), Chinese, and any other ethnic group.

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London Borough of Tower Hamlets

FINAL REPORT

**Strategic Housing Needs
Assessment for Older People's
Housing**

Ref: LM/LT/10/0022

Date 3rd September 2010



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Final Report

CONTENTS

EXECUTIVE SUMMARY	1
1.0 INTRODUCTION AND METHODOLOGY	5
2.0 GOVERNMENT POLICY AND NATIONAL TRENDS	6
3.0 OLDER PERSONS' HOUSING MARKETS: SIZE AND POTENTIAL GROWTH	9
4.0 INFLUENCES ON THE MARKET	12
6.0 REVIEW OF LOCAL STRATEGIES AND OTHER RELEVANT LITERATURE	16
7.0 REVIEW OF DATA	24
8.0 PROFESSIONAL STAKEHOLDER COMMENTS	33
9.0 CONSULTATION	37
10.0 SUPPLY	41
11.0 DEMAND	48
12.0 GAP ANALYSIS	54
13.0 ANALYSIS OF ISSUES	56
14.0 STRATEGIC RECOMMENDATIONS	63

Appendices

Appendix 1 – Supply Data

Appendix 2 – Grading Matrix

Appendix 3 – a) Listening Event flip-chart notes

b) Listening Event “Post It” Notes

Appendix 4 - Population

Appendix 5 - Scheme Locations

Appendix 6 - Distribution of Older People across the Borough

Appendix 7 - Distribution of LTC across the Borough

Appendix 8 - Distribution of poor mental wellbeing across the Borough

Appendix 9 - Distribution of attendance allowance by Ward

Appendix 10 - Computers for older people sites

Final Report

EXECUTIVE SUMMARY

The report explores the housing needs of older people in Tower Hamlets and attempts to link them with needs related to housing support, social care, health and well being.

Government policy in recent years has sought to promote independence and choice in care and support services and to enable people to remain in self contained housing. Good quality housing is therefore of key significance. Demographic and social trends have supported this, resulting in more people receiving care and support in ordinary housing and in the development of specialist housing models such as Extra Care Housing.

A range of data on housing, support and social care needs and related services in Tower Hamlets was reviewed, including projections for the future, based on demographic trends. A wide range of professional stakeholders were interviewed and linkages with other strategies were considered wherever possible. Providers were asked to verify supply data and to contribute to a grading process of their sheltered housing stock. Consultation was carried out through a stakeholder listening event, attendance at a THINK event, four focus groups, interviews carried out with housebound older people and a questionnaire, which was circulated through providers, and voluntary agencies and the Tower Hamlets website.

The population of the borough increased by nearly 30% between 1991 and 2007 and is set to continue to increase. Overall the population profile is young; projections for the future suggest that over the next ten years the percentage increase in the population over the age of 85 will be much greater than in the 65-84 age group. The increase in the oldest section of the population will be accompanied by an increase in the number of people with dementia.

Tenure patterns amongst older people in the borough are significantly different from the England as a whole, with over 60% of older people renting from social landlords, compared with around 70% of older people owning their home in England as a whole.

A simple grading matrix was used to make a broad assessment of the quality of the sheltered housing stock and on this basis around 20% of the stock was deemed not to be fully fit for purpose. A further 14% was assessed as marginal – just meeting minimum standards for older people.

To allow for population growth in addition to the replacement of obsolete units, it is estimated that the stock of designated supported accommodation for older people needs to increase by around 20%. This should not all be traditional sheltered housing: a range of different models of accessible housing for older people is required. This is in addition to the general demand for good quality accessible accommodation for people over the age of fifty.

A range of scenarios were suggested in a recent review of Extra Care Housing and these were compared with population based predictions from a model produced by Communities and Local Government and the Department of Health. These projections indicate a need for a minimum of 225 additional units of extra care housing by 2025. Allowing for cultural changes in attitudes to extra care housing increases this figure by around 130 units.

The research identified a number of key themes which need to be addressed in the forthcoming strategy:

Final Report

General challenges:

- Older people suffer as a result of multiple deprivation: poverty and poor housing conditions experienced by many in the borough are part of this picture
- The density and shortage of housing for all ages impacts upon older people
- Certain sections of the older population are marginalised - the older white population suffer from a 'left behind' syndrome, whilst Bangladeshi elders often face overcrowding and many feel that their problems are not heard.
- Older people in the borough feel very strong ties to their local area, but at the same time feel that the sense of community is being eroded.

Housing Market:

- There is a shortage of good quality accommodation that is appropriate to older people's needs; as a result there is little choice
- There are very low levels of owner occupation; but few choices for the minority that do own their homes
- Many leaseholders who bought through 'Right to Buy' policies face financial difficulties with maintenance and service costs.

Making best use of existing housing:

- There are problems of overcrowding faced by older people living as part of extended families; at the same time many older people 'under occupy' their accommodation
- There is a lack of good alternatives and a need for more assistance with moving, to persuade older people to consider a move
- Many older people are isolated on upper floors because of inaccessible communal areas or lifts that don't work
- More attention needs to be given to accessibility issues in maintenance and improvement programmes e.g. Decent Homes programmes
- Security and safety issues are high on older people's agendas
- Effective housing support, benefits advice and practical help needs to be made more available to enable older people to stay in their own homes – for example through the creation of more community hubs
- Although levels of adapted stock are reasonably high there are still less than 1% of units that are adapted for wheelchairs and there is a shortage of ground floor and accessible accommodation.

Home Improvement Agency and related services:

- Aids and adaptations and related services are a little disjointed
- There are different criteria, different providers, and future funding challenges
- There appears to be a lack of knowledge of the service suggesting there is room for better marketing

Final Report

Information, Advice and Advocacy:

- LinkAge Plus has been successful but needs expanding and still needs a higher profile
- Greater marketing of services and housing options is required, to overcome preconceptions
- Many older people are not keen on the Choice Based Lettings system

Sheltered and Extra Care Housing:

- Sheltered housing remains popular amongst tenants but the demand for vacancies is variable, with quality being the key factor
- At present the level of Supporting People spending on older people is low
- More clarity is need about the role of Extra Care housing and greater flexibility in the range of care levels catered for.
- There is concern regarding the loss of scheme based managers in sheltered housing, but also a need for a floating support service for older people, indicating that the creation of hub and spoke services may be a solution.

Personalisation:

- The advent of personalisation means that consideration needs to be given to new models, including high quality accommodation with flexible support services.
- At present there is no dedicated floating support which older people could purchase; neither is there a cross tenure support service for older people

Health and Social Care:

- Housing provision must recognise the importance for older people of getting out, and the detrimental effects of isolation at home
- Dementia and Mental Health needs are set to increase, with a corresponding need for more specialist housing which meets these needs
- “Advocacy” both in the specific meaning of the term and in the broad sense of advice and information the word was recurring theme in the research
- Partnerships in the borough are well developed but there is a need for more information about and understanding of housing at all levels and still scope for greater integration of housing with health and social care services for older people
- It is not clear where housing fits into assessment and review processes
- The use of telecare is under-developed
- There is a need for some form of “transition to 3rd age” service to assist older people in making decisions and accessing the support and advice that is already available.

Recommendations:

- (a) Set a target to increase the provision of accessible housing in regeneration schemes
- (b) Set a target to increase the supply of older persons’ housing by 2025, as detailed in the report.

Final Report

- (c) Set a target to increase the supply of Extra Care Housing to cater for the needs of frail older people as detailed in the report.
- (d) Review the delivery of sheltered housing support services to enable floating support to be provided, based around the development of existing schemes as community hubs, and using other service hubs (e.g. Day Centres already used as hubs for LinkAge Plus, The Bromley by Bow centre etc.)
- (e) Clarify the role of Extra Care Housing based on a flexible, balanced community model with specialist extra care provision for people with dementia needs to be built into the programme. Resolve the current anomaly in charging policy.
- (f) Consider designing/developing new sheltered and extra care housing on the basis of linked-hub facilities, to allow for future proofing.
- (g) Consider with providers how to re-brand and market extra care housing and sheltered housing.
- (h) Facilitate the development of affordable housing to meet the needs of older leaseholders.
- (i) Develop supported housing provision to meet the needs of older adults with a history of alcohol and drug abuse and with functional mental health needs.
- (j) Ensure that review processes for health and social care services routinely incorporate a full review of housing needs, with formal links to the housing teams.
- (k) Create a simplified or assisted process for older people to bid for properties through the Choice Based Lettings scheme.
- (l) Develop a one-stop 'transition to third age' and 'moving support' service.
- (m) Bring Home Improvement Agency services together within one service, or at the very least, create a one stop shop and unified branding.
- (n) Work with housing and support providers to enhance the flow of information, advice and advocacy.
- (o) Consider the creation of a forum focused on older people's needs, to improve networking across housing, health and social care professionals (including the voluntary and community sector).
- (p) Consider with housing providers the potential to incorporate improvements in accessibility, lighting and security in 'Decent Homes Plus' programmes.
- (q) Pursue the discussions with RSL's regarding adoption of the East London protocol, under which RSL's agree to carry out aids and adaptations work up to £1,000.

Final Report

1.0 INTRODUCTION AND METHODOLOGY

- 1.1 This report explores the housing needs of older people in Tower Hamlets, including the issues concerning the linkages between housing and support, social care and health care.
- 1.2 It reviews national trends and the nature of the older persons' housing market, and briefly reviews evidence for the impact of specialist housing models for older people on health and well being. Local strategies and other literature were reviewed to assemble relevant data from existing sources. Data on the supply of designated accommodation for older people is presented and was verified by providers. Providers were also involved in a process of grading the existing stock in relation to key facilities and standards that are important in accommodation for older people, in order to present an assessment of the quality of the stock. Existing demand was analysed for general needs, sheltered and extra care housing. Future demand is considered in the light of policy, demographic and social trends and feedback regarding the perceptions and preferences of older people in Tower Hamlets.
- 1.3 The approach to the research and analysis, may be summarised as follows:
1. Project initiation
 - a. Project initiation: Steering group, Project Group, Project Manager
 - b. Information request and identification of key stakeholders
 2. Desktop Review
 - a. Review of strategic documents
 - b. Strategic overview of key issues and drivers
 - c. Review of existing data
 3. Production of preliminary report to Steering Group
 4. Collection and analysis of supply and demand data
 - a. Supply data
 - b. Supply quality data
 - c. Lettings data
 5. Interviews with professional stakeholders
 6. Production of interim report to steering group
 7. Listening event - stakeholder consultation workshop
 8. Consultation with older people and carers
 - a. Questionnaire
 - b. THINK event
 - c. Focus Groups at resource centres, a sheltered housing scheme
 - d. BME focus group for SP review
 9. Supply and Demand and Gap Analysis
 10. Analysis and review of 'system' issues
 11. Reporting

2.0 GOVERNMENT POLICY AND NATIONAL TRENDS

2.1 Government Policy

2.1.1 A host of government reports, initiatives and directives over the past few years have highlighted the need for services that promote independence and choice and enable older people to remain in their own homes, whether that means their original home or a self-contained unit in some form of supported housing. For example:

- Quality and Choice in Older People's Housing, DETR (2001)
- National Service Framework for Older People DH (2001)
- Our health, Our Care, Our Say; A new direction for community services - White Paper, DH (2006)
- Commissioning Framework for Health and Well Being, DH (2007)
- Putting People First, DH (2007).
- Lifetime Homes Lifetime Neighbourhoods – A National Strategy for Housing in an Ageing Society, CLG/DH/DWP (2008)

2.1.2 Sheltered housing was supported by government policy from the late 1950s but always provided a relatively low level of support, from a resident 'warden' or 'manager'. In the late 1970s and early 1980s public and voluntary sector providers started to experiment with the provision of 'very-sheltered' housing, where additional support was available. At the same time one or two providers of residential and nursing care were exploring the potential to provide residential and nursing care in more self-contained settings.

2.1.3 During the 1990s it began to be realised that in most parts of the country there was a sufficient supply of conventional sheltered housing, but that opportunities existed to add to the stock of extra care housing. This was substantiated in a study for the Department of the Environment (McCafferty, 1994) which concluded that there was "a significant unmet need for 'very sheltered housing' and a potential over-provision of ordinary sheltered housing". Sixteen years on this is still true, but the problem is exacerbated by further ageing of both the sheltered housing stock and the population.

2.1.4 In 2001 'The National Service Framework for Older People' set out standards of care for older people and made a commitment to ending discrimination in health and social care on the grounds of age. It also set objectives of promoting an active, healthy life in old age and developing 'person-centred care', themes which became more prominent during the decade. It announced a reform programme that would develop more effective links between health and social services and other services such as housing, and partners in the voluntary and private sectors. New housing models such as extra care housing fitted perfectly with these objectives.

2.1.5 Guidance produced in 2002 by the Office of the Deputy Prime Minister (as it was then) and the Department of Health on "Preparing Older People's Strategies" encouraged local authorities to give consideration to extra care housing as one of the key elements of their local strategies for housing provision for older people. Similarly, in 2006 the CLG report "Quality and choice for older people's housing: a strategic framework" encouraged local council strategies to address older people's immediate

Final Report

requirements and, at the same time, plan to meet future requirements. In particular it promoted preventative approaches which could contribute to older people being better able to retain their health and mobility.

- 2.1.6 The 2007 White Paper, “Our health, our care, our say: a new direction for community services”, although dominated by health issues, gave implicit support for housing models which enshrined the concepts of ‘independence’, ‘choice’ and ‘care close to home’ in the provision of social care.
- 2.1.7 “Putting People First” (2007) set out the Government’s commitment to independent living for all adults. It did not discuss specific models of housing provision, but promoted ‘personalised’ care, an agenda which is now being driven forward in social care commissioning.
- 2.1.8 In 2008, the government published “Lifetime Homes, Lifetime neighbourhoods – A national strategy for an ageing society”. This document recognised the fact that the majority of people not only *want* to stay in their existing home as they grow older, but actually do so. It therefore placed emphasis on the Lifetime Homes concept of accessible design of *all* housing and on support for adaptation of existing accommodation by means of disabled facilities grants and home improvement agencies. Nevertheless, the role of ‘specialist’ housing provision (e.g. ‘sheltered’ or ‘extra care’) was also recognised.

2.2 Demographic and social trends

- 2.2.1 Nationally, the number of people over 75 years is projected to increase by 35 per cent from 4.7 million in 2006 to 6.3 million in 2021 and the number of people over 85 is set to rise by 57 per cent from 1.2m to 1.95m over the same period. The projections for LB Tower Hamlets are presented later in the report.
- 2.2.2 Social and cultural trends, reflected in changes in attitudes and preferences amongst older people, will possibly be of even greater significance than the demographic trends. The older people of tomorrow will be much more demanding consumers of services and will have higher expectations in terms of standards of living. Choice of service and choice *within* service provision will be more widely expected. The new cohorts of older people have lived most of their lives in the post war, consumer generation and therefore the lifestyles they expect in old age are likely to be very different from previous generations of older people.
- 2.2.3 Nationally there has been a dramatic increase in home ownership amongst older people and the trend is set to continue:
- Sixty eight per cent of householders aged 65 and over owned their own home in 2001 and this is projected to rise to 75 per cent by 2026
 - Households of people over the age of 60 owned £932 billion of equity in their homes in 2004.

This has significant implications for the growth of the market in private retirement accommodation and private extra care schemes although this is an area where Tower Hamlets may not follow the national trends as discussed later in the report.

Final Report

2.2.4 The surplus of traditional sheltered housing noted above reflects the change in expectations. But, interestingly, before the recession the private retirement market was strong, indicating that the model itself is not obsolete. The security offered by a community of older people and on-site support still has relevance, perhaps increasingly as families and communities are more fragmented. Rather, it is the quality and image of sheltered housing that is the problem. Yet it is also true that older people are delaying the point at which they consider moving into sheltered/retirement housing and are therefore older and frailer when they do so. Studies have shown that people consistently under-estimate the care that they will need and over-estimate what sheltered/retirement housing can provide. This could be interpreted as an expression of demand for a different model - extra care housing - but most do not have the knowledge of services and terminology to articulate that demand. As extra care housing becomes more widely known, the expressed demand is likely to increase.

2.3 Models of housing for older people

2.3.1 A range of models of accommodation and care for older people have appeared in the UK in the last couple of decades, originating from a variety of sources and under different names. The impetus for change has come from the rising expectations of older people and the desire to find models of housing, care and support that foster independence and choice and which, for frailer residents, offer alternatives to care homes. This has led to the development of various forms of 'sheltered' and 'supported' housing in the social housing sector, 'retirement housing' in the private sector, and the creation of various hybrids of housing and care home provision. They have appeared under a variety of names, including:

- 'assisted living'
- 'retirement housing'
- 'very sheltered housing'
- 'close care'
- 'category two and a half'
- 'care village'
- 'retirement village'
- care campus
- 'extra-care housing'.

2.3.2 In some cases the above terms denote different models of housing, care and support, in other cases they are terms that are associated with provision in a particular sector: private, public or voluntary. Terminology can therefore be confusing and, as in all spheres, it is important to understand the terminology if one is to understand the market. Such is the stigma attached to certain forms of provision, that terminology can have a strong influence on the perception of a scheme, and therefore on demand.

Final Report

3.0 OLDER PERSONS' HOUSING MARKETS: SIZE AND POTENTIAL GROWTH

3.1 Sheltered Housing (for rent)

- 3.1.1 Currently there are around 500,000 units of sheltered and retirement housing in England, around four fifths of which are rented accommodation. This contrasts sharply with the fact that 68% of older people are home owners and the proportion is rising.
- 3.1.2 Most authorities report an oversupply of traditional sheltered and retirement housing and an undersupply of extra care and other forms of enhanced sheltered housing. Apart from a few exceptions, the oversupply of sheltered housing is not caused by an absolute lack of demand for supported accommodation for older people, but lack of demand for the particular 'product'. Most sheltered housing was developed in the 1960s and 1970s, therefore the vast majority of the sheltered housing stock is around 30 years old, and some is 40 or even 50 years old. Standards have changed in response to changing aspirations much more than in family accommodation over the same period.
- 3.1.3 The demography of social housing tenants does not follow the same pattern as the whole population. Government projections for 2011 and 2021 predict that the older population in social housing is going to decline. This is because the 'right-to-buy' policies of the 1980's and 1990's resulted in many of the 'baby boom' generation moving out of the sector (although in many cases they stayed on the same estates, living in the same accommodation). This does not apply to the over 85 group however; the number of social housing tenants in that age group is projected to increase in a similar way to the general population over the same period (Clark and Markkanen, 2008). The effect of these trends will be to further decrease demand for social sector sheltered housing for those with lower care and support needs, putting more pressure on local authorities and housing associations to re-provide it and to develop extra care housing to cater for the increase in 'frail' elderly.

3.2 Extra Care Housing

- 3.2.1 The exact size of the extra care market is difficult to determine because of the lack of a single accepted definition. Therefore data sources variously include accommodation that is not self contained and schemes that do not provide a full care service. The number of extra care units is estimated at between 20,000 and 40,000 units and growing rapidly.
- 3.2.2 There is a growing interest in the private sector in models such as 'assisted living' and 'care villages' to cater for the growing over-85 population, especially from the larger care providers who are responding to changes in the care home market - but at present the total numbers are small. Developers such as McCarthy and Stone have been slow to embrace models that provide care, since the profits are to be made primarily from selling the housing product. However their 'assisted living' model is an acknowledgement that many purchasers want a higher level of service.

Final Report

3.3 Private Retirement Housing

- 3.3.1 As noted above, there are approximately 100,000 private retirement units of all types in England.
- 3.3.2 The private retirement market tends to follow the general housing market and is dependent upon it. The housing boom of the 1980s was reflected in an expansion of the private retirement market but the subsequent recession hit it hard; not because people were unwilling to buy retirement properties but because they could not sell their existing homes. A similar pattern is emerging in the current recession.
- 3.3.3 Traditionally, developers have found that retirement housing can be profitable despite the investment in communal facilities, because a premium can be charged and it is suited to small sites, owing to the higher densities achievable. However there are risks associated with heavy investment in finished stock and the overall time span required to develop retirement housing (it can rarely be developed in phases, unlike most private speculative development).

3.4 Care Homes

- 3.4.1 There was significant expansion in the residential care market in the 1980s, fuelled by the demand-led DHSS 'Board and Lodging' payment system. When this was replaced in 1993 under the Community Care Act 1990, funding for care was transferred to local authorities and became cash-limited. This led to a rationalisation of the market and many care homes closed. The Care Standards Act in 2000 led to a further wave of closures where operators felt it was either impossible or uneconomic to respond to the new physical standards required. Many older local authority homes also closed in response to the new regulations. As a result there is very little spare capacity in the care home market to absorb demand as the over 85 population expands. At lower levels of care this should translate directly into demand for housing models such as extra care housing.

3.5 How much of each type of housing and care is needed?

- 3.5.1 The question of how many units of each model of provision are needed is explored in a 'toolkit' to assist local authorities in developing local housing strategies, which was launched to coincide with the publication of the National Strategy for Housing in an Ageing Society (CLG 2008). The toolkit advocates a spectrum of specialist provision, including good quality sheltered housing (for rent and sale), extra care housing (for rent and sale) and care homes catering for dementia and nursing care needs. To facilitate comparison between areas, supply requirements are expressed in a standard format of 'units per 1000 people over the age of 75 years'.
- 3.5.2 The levels of provision that are recommended in the Toolkit are set out in Table 1. (*next page*)

Table 1: Current and recommended levels of provision of specialist housing for older people

Type of housing	Number of units per thousand population over 75 yrs
Current: Provision of traditional and enhanced sheltered housing (rental and leasehold)	136
Proposed: all forms of specialised accommodation for older people, excl residential care	180
<i>Breakdown of proposed provision:</i>	
Conventional sheltered housing for rent	50
Conventional sheltered housing leasehold	75
Enhanced sheltered housing (divided equally between rent and sale)	20
Extra care sheltered housing (divided equally between rent and sale)	25
Housing based provision for dementia	10

(Source: "More Choice, Greater Voice", DH/CLG, 2008)

- 3.5.3 The toolkit suggests an overall increase in specialist provision to take account of increases in population, and to allow for achievable rates of de-commissioning of traditional rented sheltered housing. It assumes that residential and nursing care provision will decline slightly (from 75 to 65 units per 1000 people over 75yrs of age) and be focussed more on higher level needs.
- 3.5.4 The most significant themes are:
- (a) a proposed reduction in rented sheltered housing – it is suggested over half of it should go and be replaced by leasehold retirement housing; and
 - (b) an increase in enhanced sheltered housing models, (including extra care housing very sheltered housing and housing-based dementia care schemes) to around seven or eight times the current level of provision.
- 3.5.5 This is the first specific recommendation of this nature regarding volumes of specialist housing required and may stimulate authorities to re-assess the levels of provision in their area. It is of course a prediction based on a modelling of requirements, rather than a prediction of actual demand (especially since demand implies ability to fund/pay for a product or service.) Nevertheless it is helpful in indicating the market potential. The implications of this model for LB Tower Hamlets are explored later in the report.

Final Report

4.0 INFLUENCES ON THE MARKET

4.1 Influences

4.1.1 The extent to which the levels of provision recommended by the CLG/DH toolkit translate into demand, and the extent to which the market will respond with increased supply, will depend upon a number of drivers and constraints.

4.1.2 Some of the key drivers are discussed elsewhere in the report, for example demographic trends, social and cultural trends, government policy regarding care provision and the nature of the housing stock. The following factors will also influence demand and supply for new provision.

4.2 Land

4.2.1 Land is one of the chief restrictions on the supply side, particularly in London and the South East. Before the recession, McCarthy and Stone cited land as the only significant obstacle that they faced in realising their expanded development programme. Extra care housing requires more land than conventional sheltered or retirement housing, because the communal areas are more extensive and more units are required to facilitate viable care operations. Most providers agree that the minimum viable size is 40-50 units, although this depends on the particular model.

4.3 Decommissioning Existing Sheltered Housing

4.3.1 In the social rented sector the practical difficulties and political sensitivities of decommissioning existing sheltered housing restricts the release of sites, and capital.

4.4 Care and Support Funding

4.4.1 Reductions in Supporting People funding have put pressure on existing provision of sheltered housing, but uncertainty over future funding for support services has also eroded confidence in the development of new specialist housing schemes.

4.4.2 Since extra care housing requires a critical mass of care in order to be viable, and since most residents of social rented extra care housing depend on funding for their care from Social Services, an extra care housing scheme represents a significant funding requirement for the Social Services department. In most areas of the country this has led to limitations on publicly funded extra care housing, whereby eligibility is restricted to people with the highest levels of need – defined as “substantial” or “critical” under the Fairer Access to Care (FACS) regulations. This has therefore restricted the number of schemes produced.

4.4.3 Therefore a distinction needs to be made between potential demand and ‘funded demand’. Assuming that central government funding will not increase substantially and is more likely to decrease, the availability of care funding will be a significant constraint on *funded demand* for extra care housing, except where funds can be diverted from residential care or domiciliary care.

4.5 Personalisation

4.5.1 ‘Personalisation’ is short-hand for the proposals set out in “Putting People First” in 2007 for transforming social care, whereby those eligible for care have a right to a

Final Report

personal budget to spend as they choose. Local authorities must ensure that this change is well underway by 2011.

4.5.2 'Personal Budgets' and 'Individual Budgets' are practical expressions of the government's aspiration for 'personalisation' of social care. Recipients of social care funding now have the right to a personal budget for their care – which may be a 'virtual' budget that they control or, through the established 'Direct Payments' system, they can receive the funding in cash to purchase their own care. 'Individual budgets' go one stage further, by pooling social care, Supporting People and other budgets at individual service user level.

4.5.3 One of the key challenges in implementing 'personalisation' is how to resolve the tension between individual choice and group benefit, for example a service which is only viable if provided to a group, such as a scheme manager in sheltered housing, or night cover in an extra care scheme.

4.6 Capital funding and the impact of the property market

4.6.1 Capital funding will continue to constrain the specialist housing market. Housing Corporation / Homes and Communities Agency capital funding for supported/specialist housing has declined in recent years as a result of uncertainty over Supporting People revenue funding to go with it and this has eroded also confidence amongst some providers.

4.6.2 The most substantial capital resource that could drive demand for new housing provision for older people is the wealth invested in home ownership: sixty eight per cent of those over 65 are home owners and the majority of retired owner occupiers own their homes outright. Levels of home ownership will continue to rise as the impact of home ownership and right to buy policies in the second half of the twentieth century is seen in successive cohorts reaching old age.

4.6.3 Clearly, the availability of this capital is linked to the general residential property market, which means that the private 'for sale' market is not immune to the recession. Many of the features of the 1989-1993 recession are already being seen, for example:

- Private volume developers ceasing building retirement homes
- Stalling of sales, leading to various strategies by developers of both mixed funded developments and private developments, including:
 - Converting schemes/units to rent; conversion to temporary rent; and rent-to-buy schemes
 - Alternative uses – e.g. offering schemes to adult services commissioners for learning disability or other client groups
 - Reduced prices, 'service charge holiday' offers etc.
- Pressure on housing association business models (although few are as heavily exposed in relation to older persons' housing as in the last recession).

Final Report

5.0 IMPACT OF SPECIALIST HOUSING ON HEALTH AND WELL BEING

5.1 There is an extensive body of research and policy guidance on the linkages between housing and health, a full review of which is beyond the scope of this needs analysis. Some of the key connections are helpfully summarised by Appleton and Molyneux (2007) and include:

- The impact of poor quality housing on health, including factors included in the Housing, Health and Safety Rating System, such as: cold and damp and their effects upon respiratory illness and risk from cardiovascular disease; the impact of housing design/maintenance on falls risks, etc.
- The impact of neighbourhoods on health and well being
- The importance of accessible housing and Lifetime Homes design principles Housing as a setting for rehabilitation and skill development
- Social and cultural environment and its impact on self worth, well being and mental health
- Housing as a base from which to receive care
- Housing as a gateway to financial inclusion – with its impacts upon health
- The benefits of specialist housing models in relation to care delivery efficiencies, monitoring of mental health, preventing loneliness, promoting well being, engaging with treatment programmes for addiction etc.

5.2 For older people good health is strongly associated with eating and sleeping well, taking exercise, involvement in activity and being ‘connected’ with other people – both in intimate relationships and through community links. There is also strong evidence for connections between physical and mental health amongst older people. Housing has an important influence on all these factors, for example:

- Accessibility and safety within the dwelling influencing capacity for independence, the incidence of falls etc.
- External accessibility (e.g. lift access) affecting the ability of people to get out and about
- The impact of neighbourhood quality on mental health, e.g. open spaces, fear of crime, potential for community involvement
- Housing related support services which provide community links, signpost other services, etc.
- Connections between housing and care through extra care housing

5.3 The importance of housing to health has been recognised through a range of Department of Health initiatives; the contribution of specialist housing models in particular to health efficiencies is outlined in “Support related housing: Incorporating support related housing into your efficiency programme”. (CSED, 2007)

5.4 However it must be acknowledged that further research is needed to understand the ways in which specialist housing for older people benefits their health and well being. There is much anecdotal evidence in favour of the benefits to be derived from creating ‘balanced communities’ in sheltered and extra care housing schemes,

Final Report

whereby frailer residents can benefit from the peer support, volunteering activities and greater vibrancy that are possible where there are younger, fitter residents also living in the scheme. There is a developing research literature to support this. For example several studies have reported improved health status and perception of health in retirement village residents, compared with their community counterparts. (See for example Bernard et al (2004); and Biggs et al (2000) & Kingston et al (2001), cited in Croucher et al (2006)).

5.5 Evans and Vallely (2007) found that the most important factors affecting social well-being amongst tenants of the extra-care schemes they examined were:

- adequately funded activities that cater for a range of interests and abilities
- opportunities to develop and maintain a social life
- the involvement of interested parties at an early stage, to integrate housing schemes with the local community
- restaurants and shops as venues for social interaction
- care and support services outside core hours of work.

They found that it was the more intimate and confiding relationships that were the most important ones in terms of maintaining health, a sense of well-being and self-identity in later life. Therefore one may conclude that it is important that housing schemes enable people to maintain links with the community and with existing friends and family, and enable couples to stay together – as well as creating a sense of community within the scheme. Nevertheless, opportunities to develop and maintain a social life and take part in activities are generally more available in sheltered and extra care housing than in general needs housing, particularly for frailer residents, who find it difficult to get out. However Evans and Vallely found that residents of extra care schemes who did not have regular contact with family or friends and those with impaired mobility and/or reduced cognitive function were at a higher risk of social exclusion than other residents. So whilst mixed communities in specialist housing can be beneficial, the benefits are not automatic: the role of staff in facilitating the engagement of residents in activities *and* the development of wider community links, is critical.

Final Report

6.0 REVIEW OF LOCAL STRATEGIES AND OTHER RELEVANT LITERATURE

6.1 As part of our data gathering, and to set the needs analysis in context, we examined a wide range of literature and other information provided by London Borough of Tower Hamlets (LBTH), taken from the website or provided by partner organisations. This information provides the context and background for further research. The policies and strategies examined included:

- The Council's Community Strategy
- The Strategic Housing Market Assessment
- The Housing Strategy
- The Housing Needs Survey
- The Supporting People Strategy
- The Homelessness Strategy
- The Local Development Framework
- The Joint Strategic Needs Assessment (Older People)
- Improving Health and Well-being in Tower Hamlets - A Strategy for Primary and Community Care Services 2006 to 2016
- The Best Value Review of Older People and subsequent actions
- The Best Value Review of Sheltered Housing
- The Ridgeway Report on Home Improvement Agencies

6.2 The extracts below are not intended to summarise these documents but rather to highlight key areas relevant to the development of a housing strategy for older people.

6.3 Community strategy

6.3.1 There is little mention of older people except in the section on safe and secure communities, reflecting feedback from consultation that a key concern for older people is safety and security. There is also a case study of Sonali Gardens, a culturally sensitive care scheme aimed mainly at Bengali elders. The Community Strategy also highlights the recent opening of the new health and well-being centre, and the aspiration to open a further thirteen centres offering integrated health and social care. These may represent opportunities to develop points of access into integrated services for older people. The strategy also highlights key development/redevelopment areas: a key issue for older people is the lack of appropriate and attractive housing and these redevelopments may offer opportunities to meet some of that need, although currently the emphasis is on the provision of family-friendly housing.

6.4 Strategic housing market assessment (SHMA)

6.4.1 The SHMA was completed in 2009 by DCA. The main conclusions are summarised below:

Final Report

- There is a high level of self-containment in household moves, over 70% within borough. Largest in-migration is from Camden and Westminster, Hackney and City of London; out-migration to the north and east, particularly Hackney and Newham;
- Almost 60% of employed people living in the borough also work within borough
- LBTH has seen growth in certain employment sectors, including finance, IT and other business sectors. Unemployment is higher than the national average at 11%; employment is low at 61% (compared to 75% nationally)
- Average wages are higher than benchmark areas, however lower quartile earnings are in line with Greater London and only marginally higher than East London; 41.9% of households have an annual income of less than £10,000 and 5.4% have an annual income in excess of £100,000.
- Population in the borough is expected to increase by 41% to 2026, the largest rise (over 100%) is expected in 45 – 64 age group with a 27% increase in over 65's, (4,914 people) and 81% increase in over 85's, (1,553 people)
- House prices in Tower Hamlets are significantly above national averages, and slightly above East London averages. The picture is mixed in relation to Greater London averages, with overall prices and house prices lower than Greater London averages and flat prices higher than Greater London averages
- The borough's housing stock is just over 100,000 units, a significant increase since 1991. The borough has very high levels of social housing stock – over 50% of the stock, compared to national average of 19% and East London average of 31%. Owner-occupation is low at 27% compared to 68% nationally and 53% in East London.
- The proportion of flats/maisonettes is extremely high at 83.5%, detached properties extremely low at 1%. The majority of stock, regardless of tenure, has one or two bedrooms
- Over 20,000 households in the borough include someone with a disability. 10% of the stock has been adapted to be more accessible
- 44% of households are from BME communities. There does not appear to have been any separate analysis of the needs of older BME people, as this is a recommendation in the SHMA
- TH currently requires 35% of new homes to be affordable, the recommendation is to increase this to 40% average with 50% on some sites where feasible. Of this, 70% should be for renting and 30% LCHO

All of this information is relevant to developing a housing strategy for older people and there is specific data on potential demand for housing for older people which is reviewed below in section 3.3. The imbalance in stock types, with the weighting to flats, is also important when considering needs and aspirations of older people.

Final Report

6.5 Local Development Framework

6.5.1 The Council is about to begin the final round of consultation on the Local Development Framework core strategy, the key plan to guide the development of the Borough over the next 15 years. There is a strong emphasis on rejuvenation and on the provision of more affordable housing. Strong borough-wide policies are underpinned by a vision for each of the areas (“hamlets”) that make up the borough. The Framework identifies key sites for new health facilities, improved transportation hubs and large housing developments.

6.5.2 New housing will primarily be focused in the eastern part of the borough: Millwall, Canary Wharf, Cubitt Town, Poplar Riverside and Poplar, Leamouth, Blackwall, Bromley by Bow, and Fish Island. Public investment in housing, to facilitate new social housing provision, is largely focused on: Poplar Riverside, Bromley by Bow, Blackwall, Poplar, Stepney, Globe Town, Mile End, Bethnal Green, Shoreditch. These new housing developments are significant for the strategy for older people’s housing as the new developments will comply with accessibility standards, including Lifetime Homes, and have the potential to meet much of the need for accessible housing, as well as providing a greater range of housing options for older people. The strategy recognises specialist housing needs, including older people, but there is little detail in the core strategy about how this will be done. This will come through the detailed policies which underpin the Local Development Framework but which are not yet available. The Equalities Impact Assessments which will be carried out for each of the regeneration areas will also be key in ensuring that new developments meet the recognised needs of older people.

6.6 Housing Strategy 2009 – 2012

6.6.1 The Housing Strategy has four themes:

- Decent Homes and Management – there is no specific reference to older people, although references to Decent Homes in the private sector include vulnerable people. The section on Disabled Facilities Grants says that under the East London protocol RSL’s will carry out aids and adaptations work up to £1,000. Works to Tower Hamlets Homes (ALMO) (THH) properties are funded through major repairs capital budgets.
- Place-making and Sustainable Communities – includes a commitment to ensure healthy living programmes and health infrastructure requirements are an integral part of social housing providers’ activities. Also a commitment to integrate the Supporting People (SP) Strategy with housing and homelessness strategies.
- Managing Demand and Reducing Overcrowding – lists a number of initiatives already in place to reduce overcrowding, a major issue for the borough. Note that there is no specific reference in the strategy to increasing access for disabled people (although the scrutiny commission in 2008 looked at this issue and made some recommendations, it is not clear if these were adopted) or to the London Accessible Housing Register (although this is referred to in the section below but only in relation to new housing).
- New housing supply – reiterates targets in SHMA. In addition, states that 45% of new housing should be 3 bed or larger. Also refers to need to increase proportion of fully wheelchair accessible housing (10% of all new developments) and accessible housing generally. Also for design requirements to meet needs of

Final Report

BME households. There is reference to innovative approaches to develop intermediate market housing but no specific reference to housing for older people.

- 6.6.2 There is a separate evidence base which has information about Decent Homes (as at 2007) and also funding available to meet Decent Homes requirements and other demands. This evidence base also includes information about accessible housing (wheelchair accessible housing is less than 1% of total stock, most of it owned by housing associations). However, the paper shows that there is no information about wheelchair accessible housing in other tenures.
- 6.6.3 There is also information about the housing register and allocations; approx 800 tenancies are under-occupied by people actively wanting to downsize. Approx 100 people per year have transferred to smaller properties, although only relatively small numbers have taken up the cash incentive scheme.
- 6.6.4 There are currently 109 people awaiting rehousing into accessible accommodation. Around half of these are currently in council accommodation and a further quarter are homeless applicants. The remainder are in RSL accommodation. There is a fairly even spread between those requiring 2, 3 and 4bed accommodation, with a slightly smaller number needing 1bed accommodation. A small number require 5 bed or larger accommodation.
- 6.6.5 A separate report covers feedback from four workshops held in July 2009. This has some useful information on different activities available and organisations involved. For older people, the main issue raised was feelings of isolation, particularly from those living in high rise accommodation.
- 6.6.6 The Equalities Impact Assessment ('EIA') for the housing strategy identifies a greater proportion of older people living in council accommodation – 9% 60 – 69 and 11% over 70. Approx 70% of older people in the borough live in social rented housing. 14% of those on the accessible housing register are over 70. The EIA identifies those requiring fully accessible wheelchair accommodation but the numbers are low: 41, with a further 18 requiring partially accessible accommodation. Very few older people live in overcrowded accommodation, but those over 60 make up over half of all those under-occupying tenancies. The borough is the 7th highest nationally for pensioner poverty.
- 6.6.7 The EIA highlights a lack of knowledge about non-decent RSL accommodation – who is living in the accommodation and which elements most properties fail on. Also about council/RSL leaseholders who will be required to contribute towards the costs of decent homes works. Two actions proposed in the EIA were to establish health and well-being profiles of different equalities groups, and to establish equalities profiles in areas where regeneration is taking place.
- 6.6.8 There is some information about private rented housing in an appendix to the EIA. This states that 33% of homes in the private rented sector are non-decent, with a high proportion of these being occupied by vulnerable people (there is no age breakdown for vulnerability).
- 6.6.9 A further EIA to the overcrowding strategy recognises that a barrier to reducing under-occupation is the lack of housing which is suitable for and appeals to older people.

Final Report

6.7 Supporting People Strategy 2010 – 2015

6.7.1 There is a draft new Supporting People commissioning strategy 2010 – 2015 at consultation stage at the time of writing this report. The Strategy is based on four key delivery areas as follows:

- Supporting the transformation of adult social care
- Rebalancing of services towards prevention and early intervention
- Supporting individuals to live as independently as possible
- Driving up efficiency and effectiveness in the use of resources

With the removal of the SP ring fence and the inclusion of SP within Area Based Grant supported and sheltered housing will need more than ever to demonstrate its contribution to local priorities.

6.7.2 Out of £15.13m SP funding in 2009-10, £910,722 went on older people's services and a further £198,888 on services to frail elderly (7.49% of SP budget in total). This is low compared to many authorities and the lowest amongst the London comparators which ranged 12% to 47%. The low level of spend may reflect the population profile in the borough, as well as historic provision. The strategy acknowledges that the proportion of spend on older people is relatively low compared to other boroughs but suggests that the high number of sheltered housing places and the low unit cost is supporting older people to maintain independence. There were 46 services providing support for older people and 4 services for frail elderly. Of the services for older people, 893 units were classified as Supported Housing and 1250 as Floating Support. There were also 260 units of Alarm Service

6.7.3 The previous Strategy noted that sheltered housing providers had been slow to respond to the requirements of Supporting People: support plans were only just being put into place 2 years after the introduction of Supporting People, and most services operated on the model of the traditional residential warden, despite the sheltered housing review having concluded that there was merit in moving to other service delivery models which would enable a better match of support to need. There is little reference to sheltered housing or the strategy to meet the needs of older people in the draft SP strategy as this will be set by the older persons housing strategy.

6.7.4 There is, however, an aim to improve the current home improvement agency service and to reposition this as the single point of contact and co-ordination for services to older and disabled people, supported by an integrated housing related support service. This would be linked to an in-depth review of tele-care and tele-health services which are seen as being underdeveloped in the borough.

6.8 Homelessness strategy 2008 – 2013

6.8.1 The homelessness strategy makes no specific reference to older people, reflecting the fact that very few older people present as homeless. Other boroughs have found, however, that older people can be over-represented in some hostels, often as long-term residents. The Places of Change agenda is beginning to tackle this problem.

Final Report

6.8.2 The strategy highlights pressure on social housing and recommends consideration of different pathways for single people, this could potentially impact on older people wanting more appropriate accommodation but not wishing to move into sheltered housing.

6.9 Best Value Review of Older People May 2006 (BVR)

6.9.1 At the time it was written, Tower Hamlets was the top performing London borough for 2 key social care indicators: 'people helped to live at home' and 'provision of intensive home care'. In November 2005 Tower Hamlets were assessed by CSCI as serving all adults well with excellent prospects for improvement, the highest possible ranking. Unit costs for services such as homecare, residential and nursing care were in the top performance band but cost per head of population was high. It was suggested that this may be due to high levels of provision and the policy of not charging for services.

6.9.2 Tower Hamlets was recognised for good practice in a number of areas, including Social Exclusion Unit work with older people, and being chosen as a pilot for Link-Age Plus. The BVR report highlights the contribution of DFGs and housing allocations to helping people remain independent.

6.9.3 Areas for improvement identified in the review include:

- Living safely – advice and practical measures to prevent older people becoming victims of crime, dealing with high number of house fires (but no information on whether this impacts particularly on older people), transport (very low take-up of freedom transport passes), pedestrian road safety and street security and lighting
- Continuing demand for culturally specific care and support services e.g. for Bangladeshi older people,
- Improving life expectancy and health for older people (below national average currently) and more collaborative health promotion work
- Consistency in access to aids and adaptations, launch of accessible housing register
- Review Choice Based Lettings scheme, and in particular the impact of age restrictions on some properties
- Joint working with Department of Work and Pensions to maximise incomes for older people, increase the number of older people who choose to remain in work, maximise numbers volunteering and harness this to improve services
- Review the range of advice and information services to try to promote more joint working, seamless and cohesive services

6.9.4 A progress report from 2007 suggests that around one-third of actions had slipped (shown as amber on the plan). Another document (report to CMT March 2008) highlights areas where there has been slippage and asks CMT to consider if these are still required. These include:

- Age-related equalities impact assessment of CBL scheme
- Reviewing SP floating support services
- Improving access to DFGs

Final Report

- Alternative modes of assessment for community equipment services
 - Attracting private sheltered housing into borough
 - Improving co-ordination between advice services
- 6.9.5 A report to the Older People's Partnership, also dated March 08, highlights considerable progress against the action plan, with specific reference to 98% of aids and adaptations being delivered within 7 days, and the success of the LinkAge Plus pilot.
- 6.9.6 The LinkAge Plus pilots are run from five voluntary sector organisations based in different parts of the borough. Each organisation co-ordinates a network of statutory and voluntary organisations. According to the report, there is a centre within walking distance of all households in the borough, each offering a single accessible gateway to all relevant services.
- 6.10 Best Value Review of Sheltered Housing June 2006.**
- 6.10.1 The review refers to 4 extra-care schemes, providing 161 units, managed by social services. This was considered to be a slight over-supply, with some hesitation about whether demand would increase in the future. There were around 100 units of culturally specific sheltered housing provision. Most sheltered accommodation is 1 bed, though there are a few 2 beds. Most people are satisfied with sheltered accommodation, the main complaint was distance from the shops. Security was also a concern for many. There were also issues raised about the lack of social and leisure activities, policies on pets, and disputes with other tenants.
- 6.11 Report on Home Improvement Agencies (Ridgeway Associates) March 2010**
- 6.11.1 This was an independent review of HIA services, conducted by Ridgeway associates. The Home Improvement Agency service is delivered in-house through the team which deals with Disabled Facilities Grants (DFGs). Payments to RSLs take up 80% of the DFG budget. This excludes the ALMO which funds and carries out its own adaptations. SP do not provide funding for HIA services.
- 6.11.2 There is also a private sector handyperson service which is outsourced to Age Concern who contract back with the Council for its delivery. Age Concern is also funded to deliver a handyperson service to unpaid carers, and a handyperson service to support discharge from hospital. In addition, they provide other services not funded by the Council, including the gardening service which is heavily oversubscribed. We understand that the funding for these services from CLG is time limited to one or two years, so provision will need to be made to provide ongoing funding.
- 6.11.3 LBTH provide home repair grants up to £6,000 to eligible owner occupiers, private and social tenants, for minor repairs, energy efficiency and security measures, minor adaptations and work to secure speedier hospital discharge. This grant can also pay for specialist report into larger pieces of work. There is also a relocation grant available to those for whom the property cannot be adapted to meet their needs. There is also a Supporting People funded decorating service for older people in social housing, with contributions from landlords. (Supporting People funds the administration or the service)

Final Report

6.11.4 The Ridgeway report recommends significant change to existing services, into an integrated holistic service which sits within one council department, with a first point of access which can signpost to relevant services and a single assessment process in place. The consultation highlighted a lack of knowledge about services, including from staff at the LinkAge Plus centres, and a view that services were only available to those on benefits. Consultation with over 50s in general needs housing includes looking at services which they may require for the future.

6.12 Overview of strategic information

6.12.1 Having completed significant reviews in relation to older people and sheltered housing, Tower Hamlets already has a wealth of knowledge about its older population. 70% of older people are living in social rented accommodation, half have a limiting long term illness, many are on low incomes. Many older people in social rented accommodation live in high-rise blocks and experience feelings of isolation.

6.12.2 Those not living in social rented accommodation will either be owner-occupiers or renting privately. Both tenures experience significant levels of disrepair, and previous reviews have highlighted difficulties for these groups in accessing aids and adaptations and other services to promote independent living. The introduction of the Link Age Plus centres should have gone some way to resolving the difficulties in getting information about services, but the recent Ridgeway report suggests that may not be the case.

6.12.3 The current tenure mix and stock profile suggests that a significant proportion of future housing for older people will be in the social rented sector but this does not mean that other tenures should be ignored. The literature review also highlights significant opportunities to use proposed activities to deliver older persons' housing and related services. There are significant redevelopments taking place in many parts of the borough, but at the moment new housing in these developments is largely focused on the needs of families. These schemes could be used to deliver appropriate housing for older people, encouraging under-occupiers to move out of family housing and also potentially introducing different tenures for older people's housing.

6.12.4 The new integrated health and well-being centres also offer opportunities to deliver services to older people in a very different way. There is an emphasis on prevention and making links to other services. The Ridgeway report recommended significant changes to the Home Improvement Agency services to deliver a holistic service with one first point of access. If this recommendation is to be taken forward it would be important to see this in the wider context and to make links between this service and other services in the Borough.

6.12.5 Further commentary on the strategic position and the 'system' issues (i.e the extent to which housing, health, social care and other services are joined up at a strategic level) is provided in later sections of the report.

Final Report

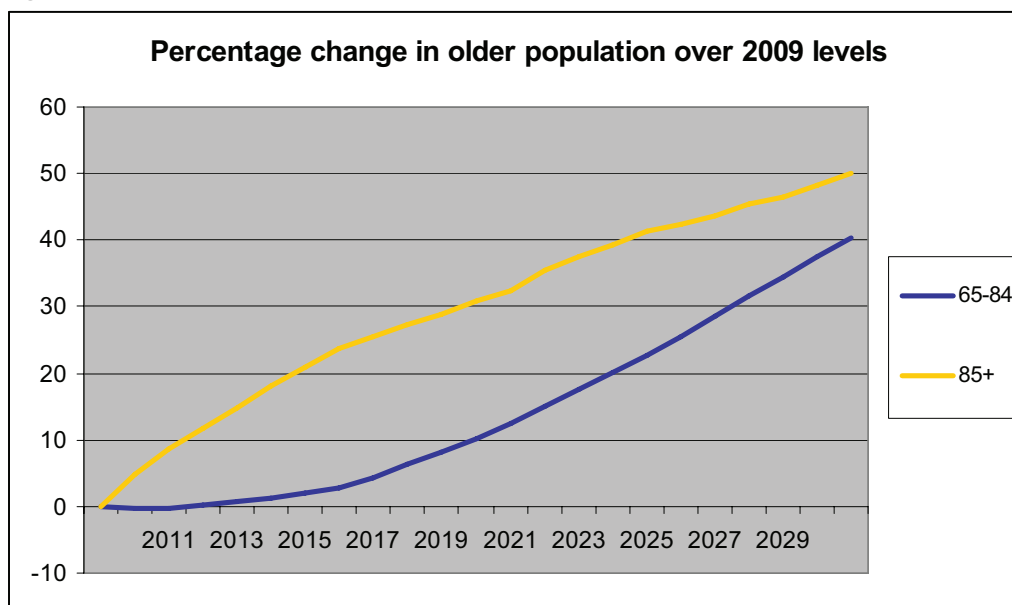
7.0 REVIEW OF DATA

7.1 Demography

7.1.1 The population of Tower Hamlets has grown very rapidly in recent years. According to ONS mid-year population estimates the population grew by 29.5% (49,000 people) between 1991 and 2007, which will inevitably have put a strain on the local infrastructure. The population overall shows a much younger profile than the wider population of East London, Greater London or England as whole. The 65-84 age group decreased in number by 3900 in the same period and as a proportion of the total population it decreased by 20%. The 85+ population stayed exactly the same over the period. Mayhew Harper Associates Ltd. (Counting the population of Tower Hamlets) estimates are comparable with the GLA low estimate, but are slightly less than the GLA high estimate by 4,683 people. Their estimates, for each five year age band, are reproduced in Appendix 4.

7.1.2 The GLA 2009 Round population projections suggest a small decrease in the 65-84 population over the next couple of years, followed by a very gradual increase and then steady growth from around 2017. The over 85 population shows a different trend, with steady growth in the early years which slows from around 2016, but with much higher percentage growth overall over the period to 2031 (see Figure 1)

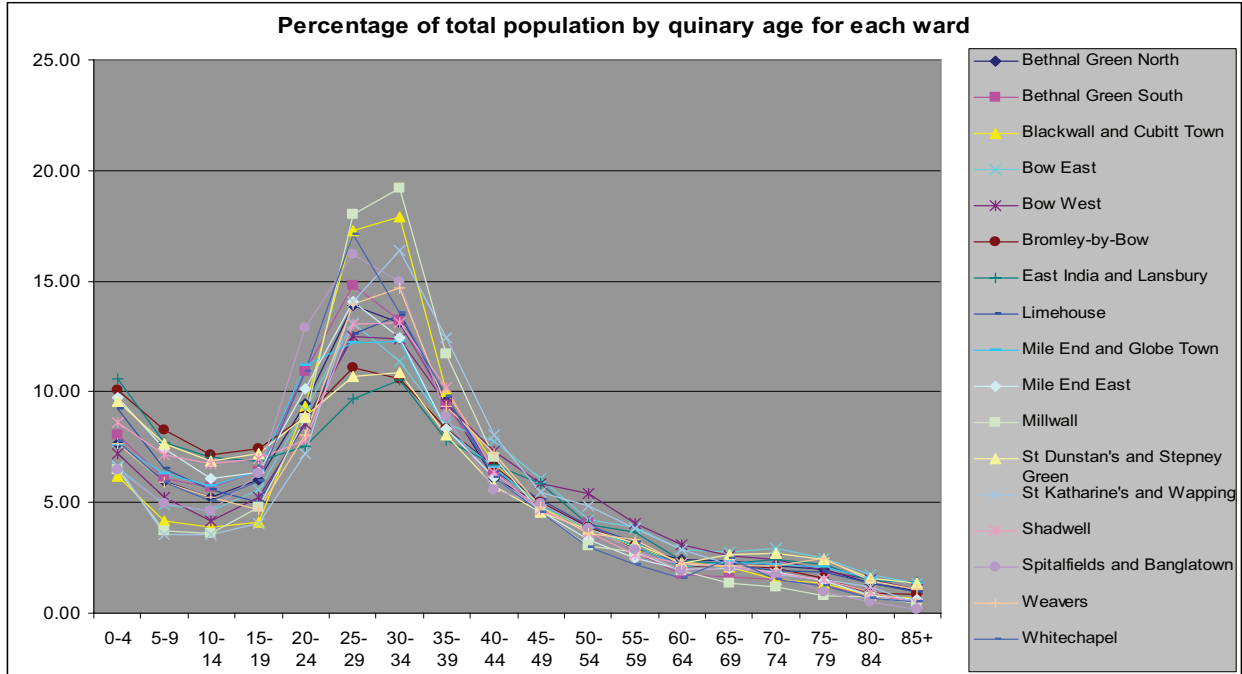
Figure 1



Source: GLA 2009 Round population projections

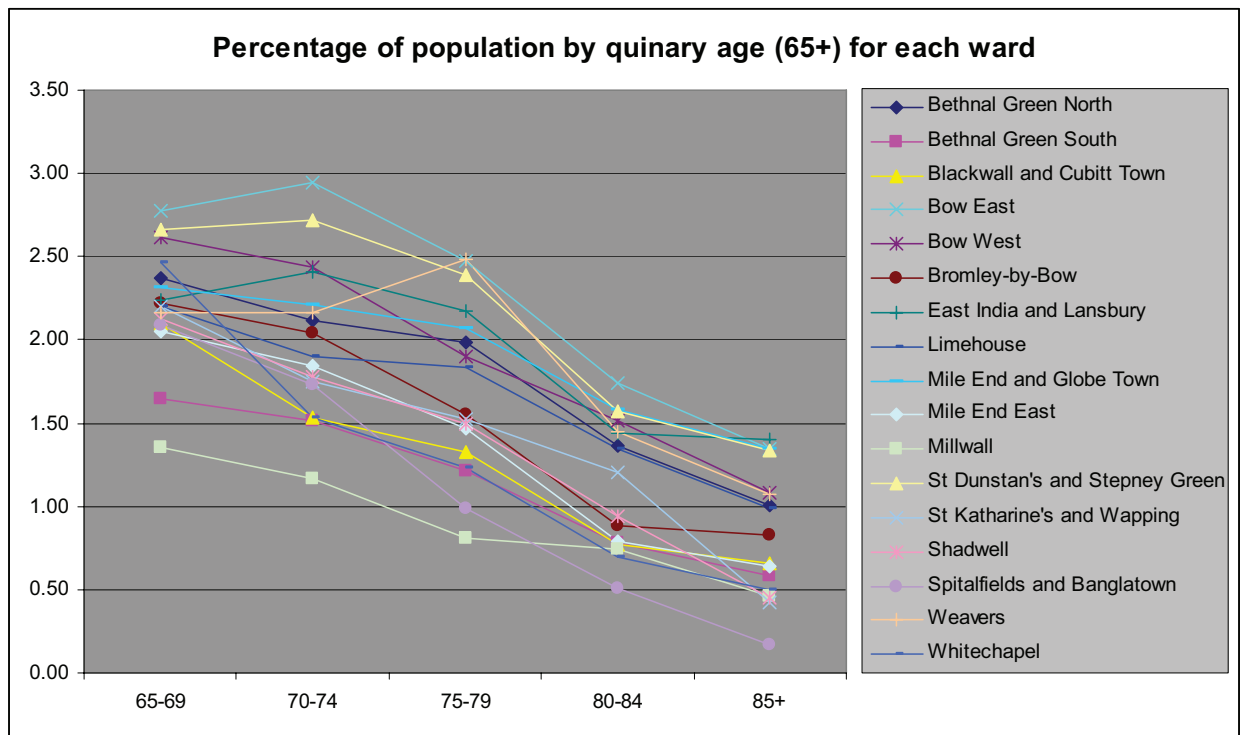
7.1.3 Analysing the population structure at ward level (Figure 2) shows that the age structure is 'young' in all parts of the borough, with all wards showing a peak in the 25-39 age group although in some wards it is much more marked than in others. The variation in the percentage of the population represented by the older age groups appears less significant, since the numbers are smaller but focussing on the older age groups reveals some variation between wards in both percentage and numerical terms (see Figures 3 and 4 respectively). For example there was a significantly higher percentage of older people in Bow East and St Dunstons' & Stepney Green than in Millwall and Spitalfields & Banglatown.

Figure 2



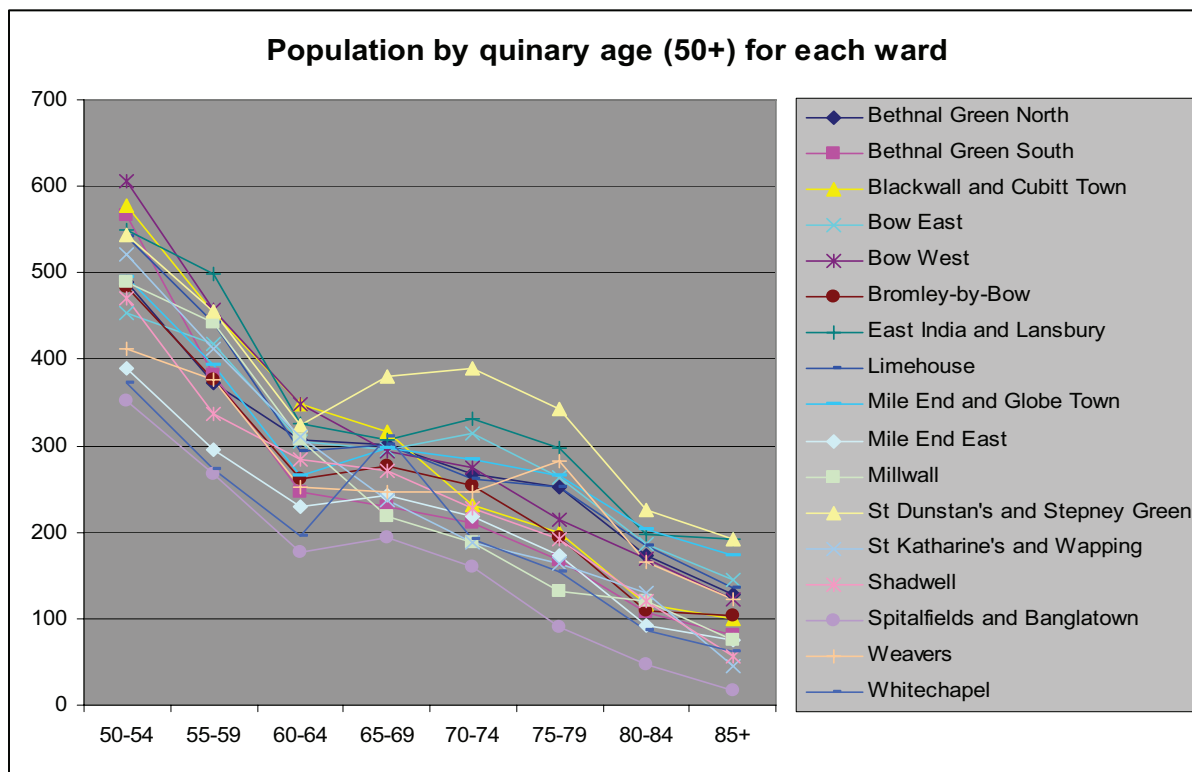
Source: GLA 2009 Round population projections

Figure 3



Source: GLA 2009 Round population projections

Figure 4

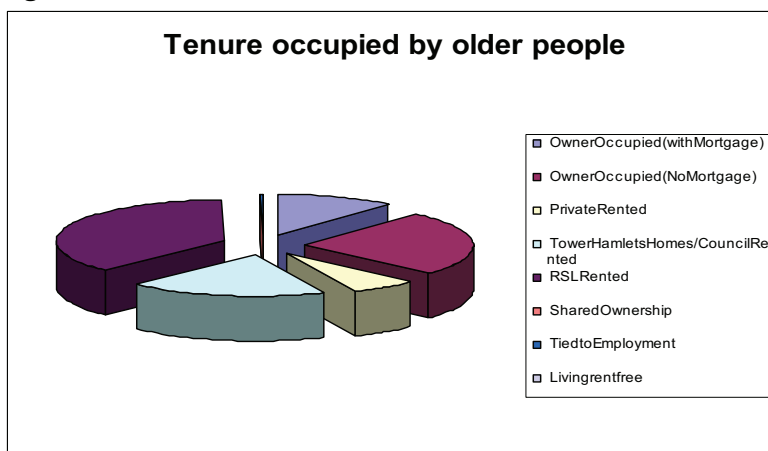


Source: GLA 2009 Round population projections

7.2 Household and Tenure profiles

7.2.1 Fifty six percent of older people are tenants in the social sector (RSL and Council) in LBTH, with a further 6.4% renting privately. Levels of home ownership amongst older people are correspondingly much lower than the national average. (see Figure 5)

Figure 5: Tenure in Tower Hamlets



(Source SHMA (Table 9.3))

7.2.2 In terms of property type, 83.9% of older people live in flats/maisonettes or bedsits and only 16.1% live in a house or bungalow. This is in line with the rest of the population in TH but this represents a much higher percentage of flat dwelling than in the county as a whole or in other parts of London.

Final Report

7.2.3 The largest proportion of the properties occupied by older people have two bedrooms (41%), the next most common is Bedsit and 1bed flats (28.8%). It is notable that over a quarter (27%) live in three or four bedroom properties. Even if they can be persuaded to downsize to more accessible accommodation (or housing which offers care and support options) it is likely that most will want two or more bedrooms. This is supported by the data in the Housing Survey on size of supported housing required: 83.4% of respondents wanted accommodation with two or more bedrooms. This also demonstrates a correspondence with the finding in the Housing Survey that 53% of under-occupiers are aged over 60 years.

7.3 Housing Needs

7.3.1 The need for housing for older people in the future was explored through the Housing Needs Survey and is also presented in the SHMA. The projections suggest a demand for private sector sheltered housing of 333 units and for 458 units of RSL sheltered housing. 'Private housing' was predicted at 732 units - the most popular preference.

7.3.2 However these projections were based on a question to existing households about whether they had older residents who would need to move to accommodation in the borough. The assessment notes that surveys of older people themselves are more likely to indicate that they want to 'stay put' and do not correspond with those of relatives, who tend to identify a need to move. As a result these projections must be treated with caution. The survey of existing households identified a need for just 103 units of affordable sector sheltered housing and no private sector sheltered housing. Similarly the survey indicated zero demand for extra care housing, but since no explanation was given of the term 'extra care housing' and it is a model that is not widely known except amongst professionals, it is unlikely to be a true indication of need or potential demand. Furthermore, it is common that people underestimate their future care needs and overestimate the level of care available in sheltered housing and through domiciliary care – which leads to a failure to identify the future need for extra care. It is notable that there was also a zero response for residential care and nursing home provision: this may also be connected with underestimating future care needs but it is probably also driven by the fact that this is not a form of accommodation to which anyone aspires.

7.3.3 The evidence base for the LBTH Housing Strategy also provides information on the future needs of older people. At August 2008 there were 397 households on the accessible housing register living in inadequate housing and waiting to be re-housed in an accessible home. 27% were aged 45 to 64 and a further 46% were 65 and above.

7.3.4 A survey of recent service users carried out for the Review of Home Improvement Agency services indicated that 31% of respondents did not feel that their home met their needs now in terms of facilities and 36% felt that it would not do so in the future.

7.3.5 The User Experience Survey of People Receiving Community Equipment and/or minor adaptations (2009-10) found that 68% of respondents reported that their homes meet all or most of their needs. (This was lower than the 2008 national average of 82%, and both the inner London borough and local Tower Hamlets survey results - both 72%).

Final Report

7.3.6 The Needs Assessment for Extra Care Sheltered Housing highlights the fact that demand for any particular type of accommodation for older people (e.g. extra care or sheltered housing) will be influenced by the availability of other options – such as accessible general needs housing and care home provision.

7.3.7 In October 2008, there were more than 500 households in Tower Hamlets who had been assessed as needing, and who were awaiting a move to, an accessible social rented home. Of these households more than a fifth (107) were over 60 (see Table 2):

Table 2

Age band	Numbers requiring accessible housing
60-69	44
70-79	39
80+	24
Total	107

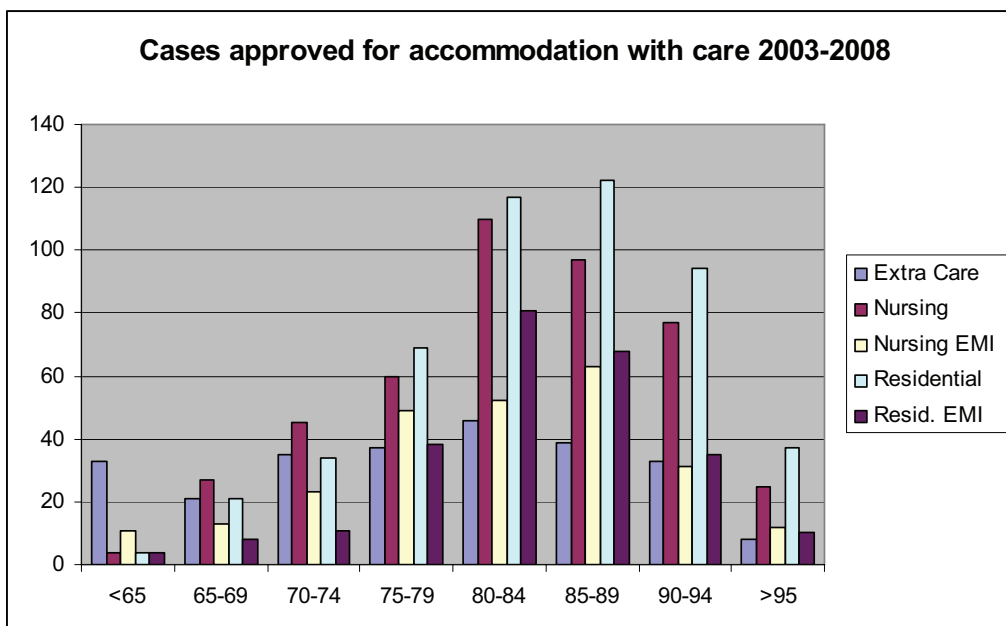
Source: Needs Assessment for Extra Care Sheltered Housing – from AHR

7.3.8 Between 2003 and 2008, 1704 cases were approved for accommodation with care, but only 15% of them for extra care housing. (Around one third of residential care cases were placed outside the borough.) See Table 3 and Figure 6.

Table 3

Age: Service types	< 65	65 - 69	70 - 74	75 - 79	80 - 84	85 - 89	90 - 94	> 95	TOTAL
Extra Care	33	21	35	37	46	39	33	8	252
Nursing	4	27	45	60	110	97	77	25	445
Nursing EMI	11	13	23	49	52	63	31	12	254
Residential	4	21	34	69	117	122	94	37	498
Resid. EMI	4	8	11	38	81	68	35	10	255
TOTAL	56	90	148	253	406	389	270	92	1704

Figure 6



Source: Needs Assessment for Extra Care Sheltered Housing

Final Report

7.3.9 The Needs Assessment for Extra Care Sheltered Housing concludes that there is significant scope to increase the use of Extra Care Housing ('ECH') as an alternative to residential care but cites a number of factors that are restricting its use at present; these include:

- A limited number of places are available at present
- Relatives are often risk averse and fear that safety and care levels in ECH will be lower than in a care home
- The understanding of eligibility criteria and the assessment of suitability are not always consistent - some social workers and other local authority officers were unclear about how the eligibility criteria are applied, with some believing that the 12.5 care hours threshold was both a minimum and a maximum number of hours that could be provided in the schemes
- The threshold of 12.5 hours care excludes some people from accessing the service
- There is a reluctance on the part of care staff to help tenants to deal with pensions, prescriptions, medicines and paying bills and where relatives are not available to undertake these tasks it limits those who can live in ECH (N.B. This may be a training issue as these are housing related support items, and as such are funded by Supporting People)
- The service is poorly marketed - there is currently very little publicly available information about extra care housing as a service choice in Tower Hamlets
- There is an anomaly in the charging system for care such that care in extra care housing is charged for whereas domiciliary care is provided free at the point of delivery. Therefore extra care is a more costly option for service users.

7.4 Health and Social Care Needs

7.4.1 According to the JSNA 2009-10 there are slightly below 38,000 people above 50 years of age in Tower Hamlets, out of just over 196,000 total population (16.3%). These include over 8,600 pensioners living alone, 2,500 pensioners unable to perform basic daily tasks (1.3%), and over 5,300 needing some form of help to wash, eat or dress. Fifty percent of the older population live below the poverty line.

7.4.2 Approximately a third of older people, (over 6,000 individuals) describe their overall health as 'not good' and over half (55%, or over 10,000) are thought to have at least one long term health problem. There is a high prevalence of comorbidities with Cardiovascular Disease, Diabetes, Mental Ill Health and COPD as the principal conditions. Each year between 35% and 40% of people aged 65 or older living at home experience a fall. There is a need for integrated services to support older people with their complex needs.

7.4.3 The PCT Health Needs Assessment states that over half of the elderly population is estimated to suffer from some form of long term limiting illness; two thirds of deaths in the borough are amongst people of pensionable age, with just three disease categories accounting for four fifths of the causes: Cardiovascular disease and stroke, Cancers, and Respiratory Disease.

Final Report

7.4.4. The Older People's Mental Health JSNA 2009 reports the following data on mental health conditions amongst older people.

Table 4:

Mental health condition	Recorded in GP registers	Expected numbers
Depression	2,075	1,640-2,460 (POPPI)
Dementia	413	1,532 (McKinsey)
SMI	214	2711 (Saunders at al)

It notes that cross analysis shows that a lot of people with limiting illnesses suffer from depression and vice versa, suggesting a need to treat both the physical and mental health of patients and for holistic solutions. This has implications for housing models as well as for connections between the various health and social care services.

7.4.5 Amongst the key risk factors cited are the following:

- Between 44% and 54% of older people live alone (43% is the London average), with particularly high rates amongst the older elderly (75+)
- Over two thirds of lone pensioner households have no access to transport (suggesting that housing location and local community links are particularly important)
- Nearly one third of over 65's felt fairly or very unsafe in their local area at night, (which means that security of housing will be a key issue.)
- Approximately 6% of over 65's live in a poorly heated home
- Older people are heavily represented in the group classed as special needs households. Nearly 38% of this category are in housing deemed 'unsuitable'.

7.4.6 There is considerable variation in needs across the LAP's as illustrated by the maps presented in Appendices 6 to 10

7.5 Health and Lifestyle Survey

7.5.1 The Health and Lifestyle Survey yielded data which is pertinent to an understanding of the housing situations and needs of older people. Whilst 46% of respondents aged over 65 years lived on the ground floor, that leaves 64% who either have to use stairs or depend upon lifts. (see Figure 7)

7.5.2 59% of respondents over 65 years lived alone, which highlights the need to be able get out to meet others and the importance therefore both of accessibility of common areas and opportunities to socialise. (see Figure 8)

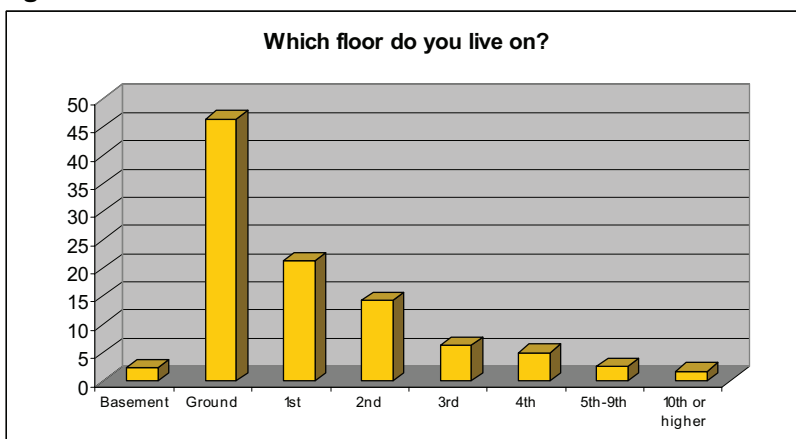


Table 5: Comparative Performance in Helping Older People live Independent Lives

Borough	Int. Homecare per 1000 65+	65+ helped to live at home per 1000	65+ Long term res care placements per 10,000	Extra care units per 1,000 65+
Camden	29.9	129	72	0
City of London	26.2	109	-	0
Greenwich	20.7	83	73	5.2
Hackney	31.4	101	74	2.1
H'mith and Fulham	28.6	142	80	3
Islington	35.5	108	69	0.9
K'gton and Chelsea	11.7	94	41	8.7
Lambeth	21.4	107	86	2
Lewisham	22.7	77	81	4.9
Southwark	28.4	108	68	3
Tower Hamlets	40.3 (1st)	120 (3rd)	75 (8th)	8.2 (2nd)
Wandsworth	24.5	94	73	6.2
Westminster	20.5	90	80	2.4

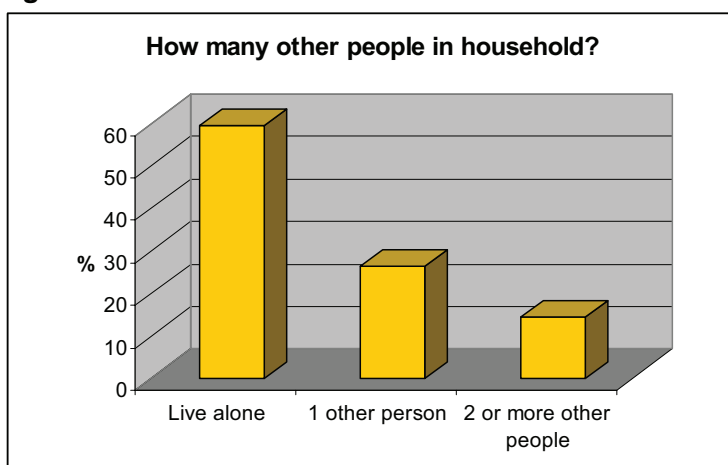
Source: Needs Assessment for Extra Care Sheltered Housing

Figure 7



Source: Health and Lifestyle Survey

Figure 8

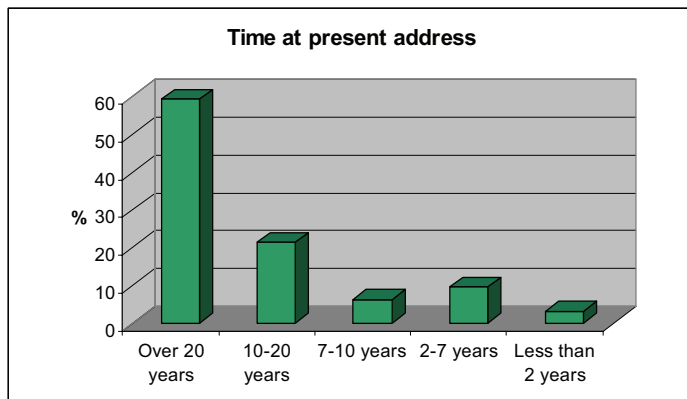


Source: Health and Lifestyle Survey

Final Report

7.5.3 Almost 60% of older people (over 65 years) have lived at the same address for more than 20 years, which is a measure of the inertia that was reported by both older people and professional stakeholders reported later in the report. Increased length of stay also increases the upheaval associated with moving. (Figure 9)

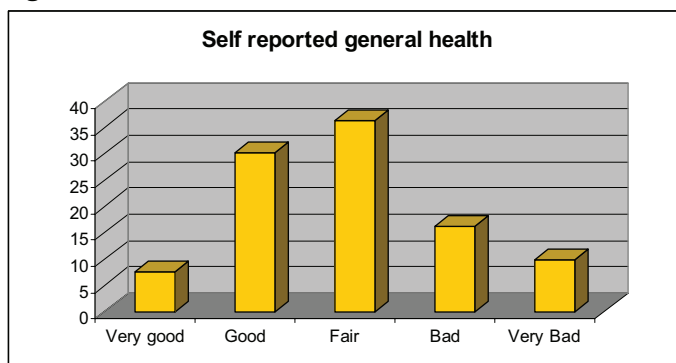
Figure 9



Source: Health and Lifestyle Survey

7.5.4 Self reported general health was considered only fair, bad, or very bad amongst 62% of respondents. (Figure 10)

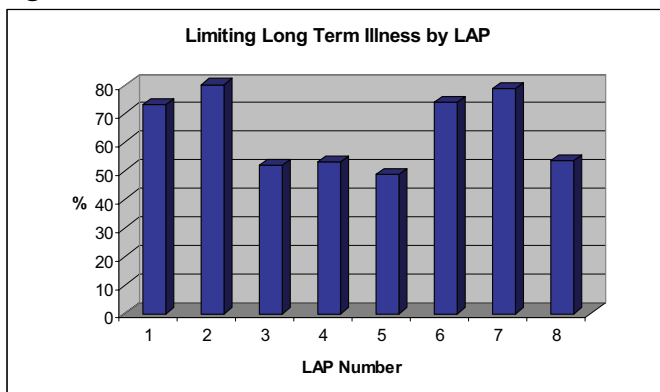
Figure 10



Source: Health and Lifestyle Survey

7.5.5 According to the survey there is a considerable variation between the LAPs in relation to the incidence of Limiting Long Term Illness. (Figure 11)

Figure 11



Source: Health and Lifestyle Survey

8.0 PROFESSIONAL STAKEHOLDER COMMENTS

8.1 We interviewed a wide range of professionals who work with older people, principally from housing, health and social care. We explored their perceptions of housing need, based on their roles in commissioning or service provision, and their views of different models of housing for older people. In particular we explored the system issues: the challenges faced by older people in navigating the network of services and the extent to which professionals are effectively networked and can deliver joined-up services or offer effective signposting to other services.

8.2 Housing needs do not exist in isolation but are intertwined with the other challenges that older people face. The key challenges facing the older population in Tower Hamlets that were cited by those interviewed included:

- Poverty, financial exclusion
- An acute general housing shortage
- Marginalisation, owing to a 'young' population structure
- Isolation, loneliness
- A sense of the older white population, in particular, being 'left behind' with families having moved away
- Concerns over safety and security and fear of crime
- Financial worries for leaseholders, resulting from maintenance and repair bills
- High levels of limiting long term illness.

8.3 Interviewees painted a picture that is different from much of England, with premature ageing and earlier onset of dementia, linked to higher rates of cardio vascular disease. Whilst there is concern over traditional communities disappearing and with them many of the support networks that enable older people to remain independent, there is still a very parochial attitude amongst older people, who want to stay in the immediate locality that they have always lived in and know. Fear of being forced to accept accommodation in another area was thought to be barrier to considering a move.

8.4 Nevertheless the availability and proximity of accessible transport is an important factor to enable those with limited mobility to access the many opportunities for activities and social engagement that are available. Those we spoke to thought that transport services had improved somewhat in the last couple of years but that there was still room for improvement.

8.5 Several interviewees commented on a culture of dependence in relation to housing and associated services, which they felt made it more difficult to encourage older people to access services, especially where charges are involved.

8.6 Housing

8.6.1 The lack of accessible accommodation came out strongly in the interviews: examples were given of older people who are effectively trapped in their flats for years because

Final Report

of the absence of lifts or lifts being out of order for long periods. (The fear of lifts not working was identified as being an important factor in its own right in the same way as the fear of crime) There is a perceived lack of 'Category 1' or equivalent accommodation (i.e. accommodation designed and designated for older people but without a linked support service) for people who may not want to move into sheltered housing. Much of the existing stock is seen to be in poor repair and of poor quality, particularly in relation to older people's needs.

- 8.6.2 Several stakeholders mentioned the fact that leaseholders in blocks without lifts effectively have no options because they are not eligible for rented sheltered housing, there is no leasehold retirement housing and values often mean that new flats would be out of reach. It was also suggested that having originally been tenants and having lived in the borough (and in some cases the same property) for most of their lives, many would not think in terms of how to use the equity creatively or what it might buy elsewhere and would need support in all aspects of making a move.
- 8.6.3 Overcrowding was cited as a common issue for older people in the Bengali community living as part of extended families. But at the same time under-occupation was seen to be a key challenge in terms of effective use of stock, and it can also lead to higher bills and worries about maintaining the accommodation. (It should be noted that *under-occupation* is potentially a contentious term, based on the social housing approach of providing the minimum accommodation to meet needs and not recognising aspirations, or the norms in owner occupied housing.) The key barriers to moving identified by respondents were:
- (a) the lack of an attractive alternative accommodation offer
 - (b) resistance to moving arising from lack of understanding of the nature of options such as sheltered housing and extra care housing, exacerbated by lack of effective 'marketing' of such options.
 - (c) the lack of knowledge, skills and energy to navigate the system *and* to face the practicalities of moving
- 8.6.4 It was generally acknowledged that the most common route into sheltered and extra care housing was in a crisis situation, suggesting again a lack of 'marketing' of the options. It was not clear that housing needs and the possibilities of moving are given priority within needs assessment and review processes for health and social care.
- 8.6.5 Most respondents thought that sheltered housing in the borough was of variable quality both in terms of the properties and the support services. Although there is a belief that expectations amongst older people are relatively low, we understand that there is a strong 'internal market' in sheltered housing, with high demand for good quality units (and even for the better units within schemes!) whereas older, lower quality units are often hard to let.
- 8.6.6 There did not appear to be a very clear understanding amongst professionals of the role of extra care housing or its potential. Mostly it is seen as an alternative to residential care for those with moderate care needs. The existing extra care services are felt to be inflexible (this is consistent with the ECH review which identified a narrow band of provision in terms of care hours per resident). It was thought that in some cases services are not maximising the potential for developing the 'activity' and 'community' dimensions within the schemes. An example was given of a resident

Final Report

being brought down from their flat by staff to sit alone in the communal lounge; another of a lack of availability and interest from staff when advocates called. In both cases the interviewee concluded that a care home would be a better option because there would be more company and sense of 'community'.

- 8.6.7 We understand that there is no housing-based intermediate care facility providing step-up and step-down care. Whilst there is a dedicated Community Rehabilitation and Intermediate Care Team working with people in their own homes, inaccessible accommodation and the absence of carers can result in prolonged stays in hospital or in hospital-style intermediate care.
- 8.6.8 Several interviewees identified a need for more accommodation for people with dementia and a more flexible service for people with dementia living in sheltered housing, to prevent admissions to care homes. One provider commented that sheltered housing was often in practice a *temporary* housing option. Interviewees also identified a need for specialist housing provision for older adults with functional mental health problems – some of whom are currently placed in out of borough residential placements – and for older people with a history of chaotic lifestyles, who may not fit readily into conventional sheltered housing schemes.
- 8.6.9 Hub approaches linking sheltered housing and extra care housing have not been developed but most professionals were positive about the potential benefits of such an approach. Some community based professionals were wary of the concept of floating scheme manager services in sheltered housing since they felt it may erode the sense of community in schemes.

8.7 Links between housing and health

- 8.7.1 There was a well developed understanding amongst the professionals that we interviewed that the keys to health and well being are factors such as activity, eating well, getting out and about, and social engagement/connectedness. Accessibility of external communal areas is therefore crucial, as is location in proximity to the whole infrastructure of shops, transport and social networks. New developments in the borough on brownfield sites were generally thought not to be 'older-people-friendly' in these respects and there is anecdotal evidence of different interpretations of the Lifetime Homes standard by developers. The importance to well being and inclusion of links with faith communities (i.e. churches and mosques) and community centres (e.g. St Hilda's, Sundial, Sonali Gardens, The Bromley by Bow Centre) was mentioned by a number of interviewees.
- 8.7.2 Small things make a big difference to older people and to health risks such as the risk of falls: for example having a light by the bed; removing net curtains (thus increasing light levels and decreasing Vitamin D deficiency); removing clutter and trip hazards; assistance with changing lightbulbs and other handyperson tasks.

8.8 'System' issues

- 8.8.1 There was a sense from most of the professionals we interviewed that there is a strong commitment to partnership working amongst agencies in the borough but a deficit in relation to actual information about services or the delivery of joint services, particularly between housing and health.

Final Report

- 8.8.2 Housing systems such as the Choice Based Lettings system do not seem to be particularly well known or understood by health and social care professionals. As noted above crisis routes into specialist housing are common and there was a general acknowledgement that apart from the LinkAge Plus services, little is being done to prevent this pattern continuing.
- 8.8.3 With regard to information for older people, several interviewees mentioned the low education and literacy levels in the borough and the fact that using informal, word-of-mouth methods for disseminating information is most effective. Nevertheless there is thought to be considerable scope for using other channels such as Idea Stores, whose offering is targeted mainly at younger people at present.
- 8.8.4 Responses indicated that despite many excellent and innovative projects in the borough, there is a good deal of 'silo' working. LinkAge Plus is making some inroads into tackling this issue for older people but does not seem to be linking up professionals.
- 8.8.5 The Listening Event brought together a wide range of housing, health and social care professionals and it seemed that it created an opportunity for networking that was not generally available – a useful learning point in itself. The comments from the workshops echoed and amplified many of the issues discussed above. The flipchart notes from the workshops are reproduced at Appendix 3
- 8.8.6 Additional themes arising from the listening event include:
- A lack of confidence in the services offered in sheltered housing and a need for redefinition and re-branding
 - A lack of floating support services for older people
 - More prioritisation (and funding) of preventative services is required
 - More effective use of Telecare
 - Too much 'silo' working
 - Poor communication between professionals
 - Lack of BME workers who speak community languages
 - A single point of assessment needed for all services
 - Parking / storage for mobility scooters
 - Sheltered housing needed in *all* areas – some is not in the right place
 - Information: must be “up to date, locality based, one-stop, word of mouth”

Final Report

9.0 CONSULTATION

9.1 Although the focus of the consultation initiatives was on older people, those of all ages were encouraged to take part, on the basis that in planning future services LBTH needs to take account of what future cohorts of older people will want as well as catering for the needs and preferences of the current older population. Responses to the consultation were invited through various channels including East End Life newspaper, the LB Tower Hamlets website, One Tower Hamlets website, the THINK event on 10th June and through a number of housing associations and voluntary organisations working with older people.

9.2 Questionnaire

9.2.1 We developed a questionnaire concerning housing in later life which has been completed by a wide range of people, both older and younger. It was a self selected sample and therefore the results cannot necessarily be claimed to be representative of the wider population of the borough. Wider surveys, with statistically significant sampling have been carried out as part of the housing needs survey; the purpose of this consultation was to try to obtain a more in-depth insight into older people's views about types of housing and the reasons behind the preferences expressed. The questionnaire was circulated through the Tower Hamlets website, and a range of service providers that have contact with older people. It was made available both in hard copy and on-line; and where appropriate professionals and volunteers assisted older people in completing questionnaires: for example, Tower Hamlets Friends and Neighbours Network completed questionnaires through interviews with housebound older people.

9.2.2 A total of 184 responses were received, of which 42% were residents of sheltered housing and 16% were younger people (under 50 years) 73% of the sample lived in social housing, 7% rented privately and 14% owned their own home.

9.2.3 The aspects of housing considered to be of greatest importance were Accessibility (64% of respondents rated it as essential), 'a safe and secure environment' (73%) and help and support available when needed (70%). The actual provision of care and support was considered slightly less important (57% rated it as essential). A level access shower' was considered essential by 56%, and a location close to shops and services by 57% - although a further 34% thought it 'very important'. Communal facilities were considered either 'useful but less important' or 'not useful' by more than half the respondents although this may have been influenced somewhat by the wording of the question which referred to enhanced communal facilities, including common room, café and gym. Spacious accommodation was an item with a wide spread of responses, but the largest proportion (32%) thought it 'useful but not important'. This is surprising and does not correspond with experience of other studies elsewhere: usually it is rated more highly. A location close to shops and transport links was also not rated quite as highly as one might have expected. The questions about living with others of a similar age and a similar culture both elicited a broad spread of responses, with almost equal numbers considering the issues important as those considering it not important. On balance living with people of the same age was considered slightly more important than living amongst people of the same culture.

Final Report

9.2.4 Sixteen percent of the total sample said that they would not consider sheltered housing with only just over a quarter considering it a good option. 13% had an open mind, which gives potential for influencing through better marketing. However since the sample was biased towards those in sheltered housing it is important to look at the responses from those who are not sheltered housing residents: of those 47% said they would consider it, 30% said they would not and 23% had an open mind.

9.2.5 Amongst specific housing problems encountered, the most common issue raised was difficulties with maintenance and repair services, with complaints of long waits for repairs to be carried out.

9.2.6 58% of respondents thought that their housing did not have any adverse effect on their health and well being, but the responses were very different from those living in sheltered housing compared with others: 87 % in sheltered housing and only 28% for others.

Just over a quarter of respondents (27%) said they had insufficient space, whilst 12% said that their housing was cold and/or damp (none of these were in sheltered housing). Only 14% said that not feeling safe and secure adversely affected their health, which is slightly at odds with the importance placed on safety and security in consultation generally.

9.2.7 With regard to future needs for help with personal care, 77% expressed a preference to stay in their existing home (79% in sheltered), with 29% (of the total) having a preference for family/friends caring and 48% with agency carers coming in. Only 4% thought that a care home would be the best option; 19 % expressed a preference for extra care housing (17% for those already in sheltered housing)

9.2.8 34% of respondents stated that they had never felt the need for support and advice in getting information or services (40% amongst sheltered housing residents). The remainder three who did express a need identified with a range of issues, the most common one being help with letters and forms.

9.2.9 When looking for help in finding housing better suited to needs, the most popular responses were equally split between their Landlord, the council's housing advice service and a carer or health worker. This underlines the importance of advice on housing being available through a range of channels.

9.3 Focus Groups

9.3.1 Focus groups were carried out at four locations chosen with the aim of exploring the views of older people with different backgrounds, housing situations and experiences:

- Ted Roberts House: residents from a number of Gateway sheltered housing schemes
- St Hilda's East Community Centre: a group from all tenures with a wide range of support and care needs
- Appian Court Community Centre: a group from all tenures, mostly without care and support needs
- Sonali Gardens Day Centre: a group of Bengali elders and younger people from the Bengali community, with a range of physical and mental health problems, mostly living with extended families

Final Report

- Questions about older persons' housing were also included in a BME Focus group carried out as part of the consultation for the revised Supporting People Strategy.
- 9.3.2 Focus groups were used to explore older people's views in more depth than is possible through a questionnaire. The priority concerns raised by older people in the groups varied according to their existing housing situation, reflecting both their experiences and the need for a range of housing options to meet different needs and aspirations.
- 9.2.3 However, freedom, independence, safety and accessibility are themes that came through strongly in each case. Those not living in specialist housing displayed a reluctance to consider it, either because they were satisfied with their existing accommodation or because they considered they were too old to contemplate moving. The loss of 'community' and concerns about safety and security featured strongly amongst those who do not live in sheltered housing, as did concerns about its cost. The Bengali group expressed a strong preference to continue living with their families rather than consider sheltered or extra care housing.
- 9.2.4 The sheltered housing group were generally very positive about the scheme manager service but critical of administration of service charges and what they saw as too much regimentation through rules and regulations. Satisfaction with accommodation was generally high. A few would prefer larger (i.e. 2 bed) accommodation and a few would consider something smaller if it was cheaper. Communal lounges were valued, but most would prefer a washing machine in their own flat to a communal laundry. There did not appear to be any appetite for additional facilities and services such as a restaurant, this was seen as a more like a care home. Almost all of those taking part in the groups said that they would prefer a level access shower to a bath. Overcrowding and lack of accessible bathroom facilities featured very strongly in the responses from the Bengali elders group.
- 9.2.5 The sheltered housing focus group expressed a strong view that placing people with higher needs in sheltered housing was not appropriate, but accepted, in most cases, that those whose needs increased while living in sheltered housing should be allowed to stay: they could be supported more effectively since they were a part of the community within the scheme. It was felt by the sheltered housing focus group that Sheltered Housing and Extra Care Housing were different and should be kept as separate models. There was a general view, expressed both by sheltered housing residents and others that the term sheltered housing was unhelpful and that it needed re-branding.
- 9.2.6 People living in general needs housing identified the need for better lighting in communal areas and better security systems: cameras rather than spy-holes, the latter being difficult for older people to use. The primary concerns of people in general needs housing were focussed around neighbours and neighbourhood issues, including crime, upkeep of common areas, and the erosion of 'community'. The problem was cited of sale of units purchased by Buy-to-Let landlords, who let on short term tenancies, resulting in high turnover of residents and therefore difficulty in establishing relationship with neighbours. Even with good neighbours, if they are younger they may be out at work much of the time and so older people can feel isolated during the day. Where older people are fortunate enough to occupy ground floor accommodation there are often problems created by families being housed

Final Report

above, owing to noise transference just from normal activities such as children running around. Most people in the groups indicated a preference to live amongst older people, but as part of the wider community.

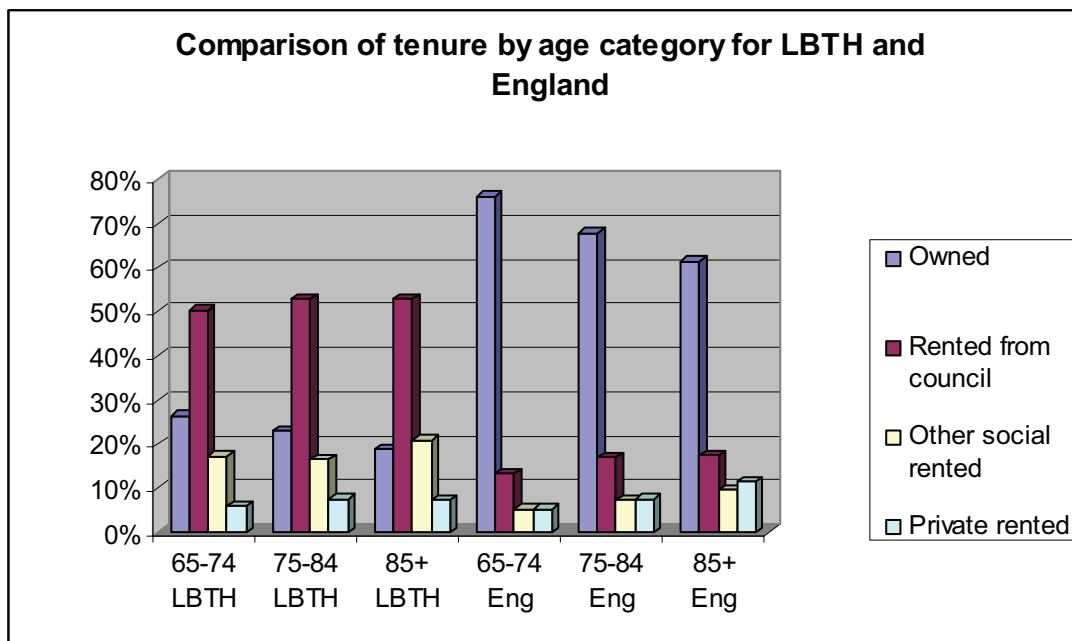
- 9.2.7 The bidding system for housing allocations was thought not to be user-friendly for older people and it was felt that a simpler system is needed. There was a general view that advice and support were not always readily available and that getting repairs done satisfactorily was a problem. There was a particularly strong message from the Bengali elders that complaints and request were not heard or acted upon.
- 9.2.8 The financial worries of older leaseholders (discussed above under professional feedback) was raised by a number of older people in the focus group consultations.

Final Report

10.0 SUPPLY

10.1 The tenure balance amongst older people in Tower Hamlets is quite different from the pattern in England as a whole, with a significantly higher percentage of older people renting from social landlords and much lower percentage owning their own home. (See Figure 12)

Figure 12

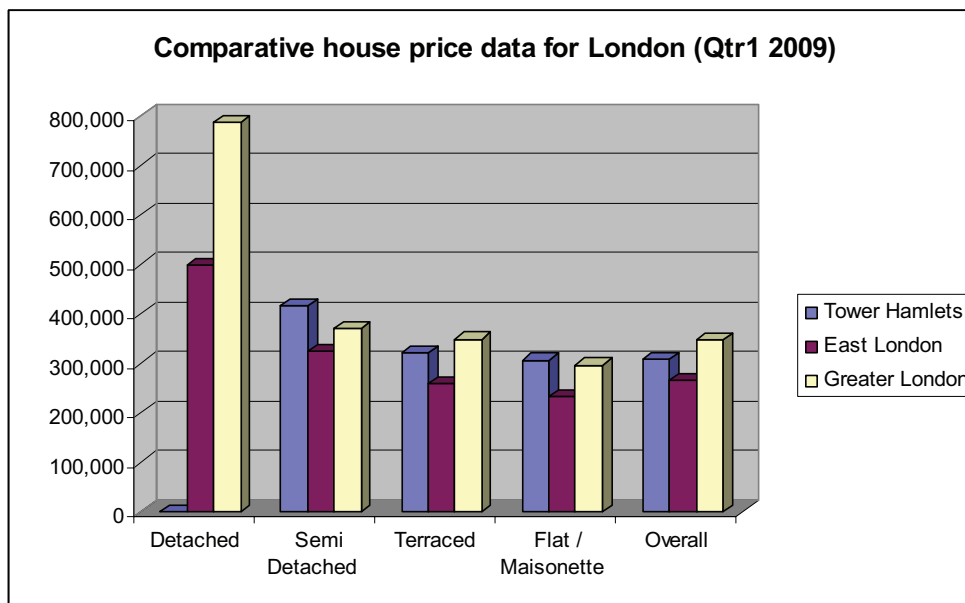


Source: 'POPPI'

10.2 Average house prices are lower than the overall average for Greater London but higher than East London. However considering only the overall average gives a slightly misleading picture of the affordability of smaller units when comparing Tower Hamlets with Greater London. For both Flats/Maisonettes and Semi detached Houses higher prices were recorded for Tower Hamlets than for Greater London, explained by the absence of detached properties, which have a significant upward effect on average price in the rest of London. (See Figure 13)

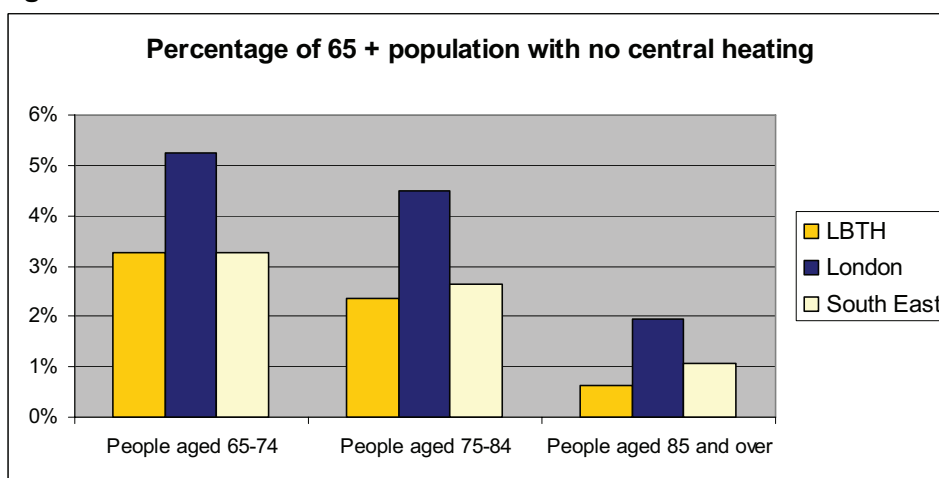
10.3 Data regarding the proportion of older people living in properties without central heating (Figure 14) is initially surprising given the deprivation in Tower Hamlets: the levels are significantly lower for Tower Hamlets than for London as a whole. This is probably explained by the high percentage of older people living in social housing where landlords will have routinely fitted central heating.

Figure 13:



Source: Land Registry – quoted in LBTH Strategic Housing Market Assessment 2009

Figure 14



Source: POPPI

- 10.4 Tower Hamlets runs a common housing register including key housing association landlords in the borough. We could find very little information to assist older people in making decisions about their future housing. The lettings policy makes little reference to older people, indeed on the website, the section on sheltered housing is linked with homelessness, which may give the impression that you have to be homeless to access sheltered accommodation. Even the section on sheltered housing refers to homelessness advice and support. This section needs to be rewritten and repositioned so that it is clearer to those accessing the information that it applies to all older people.
- 10.5 All of those over 50 who apply for housing are offered an assessment to see if they are suitable for sheltered accommodation. This does not prevent them from being considered for general needs housing, but it is stressed that waiting times for

Final Report

sheltered housing are generally shorter, so that older people are encouraged to opt for sheltered housing whether or not they have a support need. The assessment is mainly to check whether the support need is too great for them to be considered for sheltered. Inevitably there will be people living in sheltered accommodation who were housed because they had a housing need and not particularly to reflect a support need. The current model of sheltered housing does not offer the flexibility to tailor support levels to need.

- 10.6 Owner-occupiers (including part-owners) are placed in the lowest band. There is information on the website about low cost home ownership but no reference to schemes for older people. Although this strategy recommends developing a wider range of tenure choices for older people, as an interim measure there should be specific advice on the website which encourages older owner-occupiers to consider housing solutions which involve at least an element of continuing home ownership.
- 10.7 Overcrowding is a major issue for the borough, and there are a number of initiatives in place to reduce overcrowding; tackling under-occupation is seen as a tool to reduce overcrowding but it is equally a significant element of an older person's housing strategy. Older people living in homes which are too large can find it difficult to keep the property clean and warm, and older owner-occupiers may also find it difficult to keep the property in a good state of repair. The lettings policy contains information for under-occupiers, but no specific reference is made to older people. We have seen examples of other schemes where publicity material is tailored to older people and designed to appeal to them. Tower Hamlets policy is to pay people who move to smaller properties, £500 per bedroom given up. While this is no doubt an incentive to some, there is evidence from other schemes that for older people, greater assistance with the actual move is more of an incentive than a cash payment. We would recommend re-framing and re-positioning the existing policy to encourage more older people to consider down-sizing, and the introduction of a "smooth move" style support scheme during the actual move.

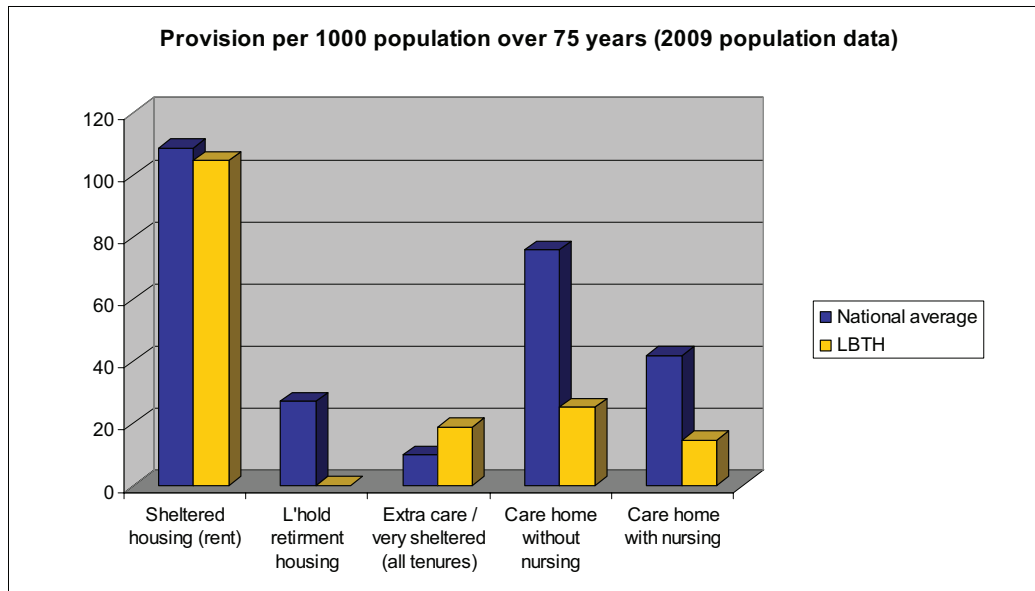
10.8 Supply of older persons' housing

- 10.8.1 The Elderly Accommodation Counsel website (www.housingcare.org) was used to produce a database of designated older persons' accommodation in the borough with basic details such as the number of units and the facilities. This scheme data is provided in Appendix 1 , which has been verified by providers. There are some 692 units of sheltered housing with support (23 schemes) and a further 202 units of housing designated for older people but without support. The average size of scheme is 26 units with a range from 6 to 41 units. The median build date is 1980 (where information is available) suggesting that half of the stock is more than 30 years old.
- 10.8.2 There are also 161 units of extra care housing in four schemes. There are 125 beds in care homes without nursing and a further 216 beds in care homes with nursing.
- 10.8.3 The level of provision of sheltered housing is almost exactly in line with the national average based on the population over the age of 75 years (using GLA population estimates.) (See Figure 15) The borough is unusual in have no leasehold retirement housing. There is significantly lower provision of care home places per head of older population than in other parts of England. This is probably a result of the economic profile, resulting in very limited numbers of self funders to support private sector

Final Report

homes and strong performance by the borough in providing home care, plus the fact that it is free at the point of delivery.

Figure 15



10.8.4 Quality of accommodation is as relevant as quantity, particularly in relation to accommodation for older people where standards have changed more rapidly than in general needs accommodation. The Best Value Review noted that in 2006:

- 7% of accommodation was in bedsits
- only 3% of units had two or more bedrooms
- void rates were low (only 2% in 2004-5)
- four schemes did not have a lift, making them unfit for purpose

10.8.5 Providers were asked to complete a grading matrix for each of their schemes. A score of '0', '1' or '2' was awarded for each a range of key features that are important to older people. A copy of the matrix may be found at Appendix 2. Schemes were graded against each factor: a zero score is for items which are not fit for purpose, a one indicates minimum requirements being met, whilst a two means that the scheme exceeds minimum standards and is in line with future aspirations.

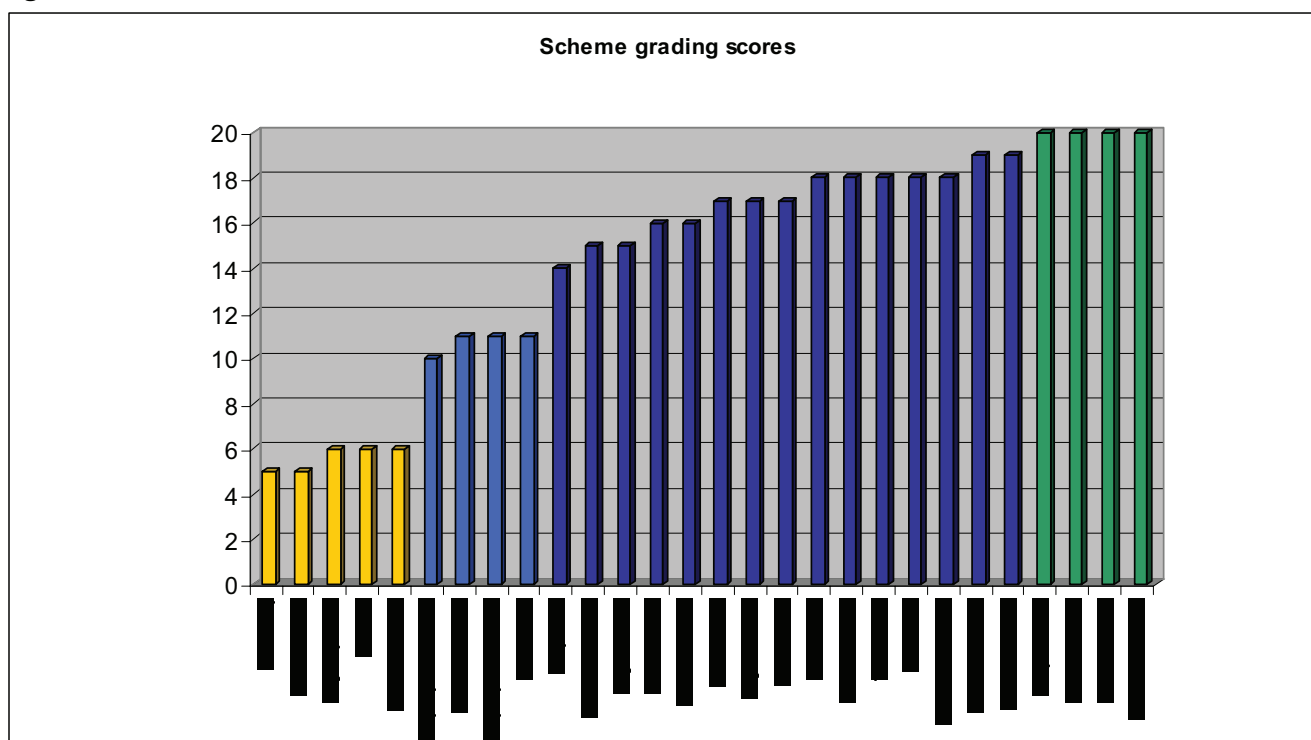
10.8.6 The results of the grading process are presented in Appendix 2. The factors in the upper section of the matrix are considered to be essential items in older persons' housing. The overall scoring system operates so that the total score for the upper section is zero if any *one* of the factors is 'not fit for purpose' scores a zero. (This is based on the reasoning that all of these factors are essential and therefore other less essential features should not over-ride them.

10.8.7 There are 5 schemes that score 0 in the upper section of the matrix, indicating that they are 'not fit for purpose' on one of more grounds. This represents 20% of the stock of supported housing for older people. There are 2 schemes without lifts or where not all units are served by lifts.

Final Report

10.8.8 Ten schemes score 11 points or less either because of critical failings, or because they achieve only satisfactory scores throughout. (There are 11 factors on which schemes are graded, so a score of 11 equates to a scheme which achieves a 'satisfactory' score of '1' on each factor.) The 6 schemes that on this basis are identified as marginal in terms of fitness for purpose represent a further 14% of the stock. Figure 16 shows the overall scores arranged in ascending order. Those in yellow were graded as not fit for purpose, those in light blue are the 'marginal' schemes. The schemes in dark blue and in green are those which meet current standards and meet future aspirations in some areas. Green denotes extra care housing.

Figure 16



(N.B. These estimates refer to sheltered housing – i.e. housing with support, and do not account for the need to replace and expand other stock occupied by people aged over 50, who do not require support but may benefit from better quality and more accessible housing)

10.8.9 Sheltered Housing is not evenly distributed across the borough or across the LAP's. A map showing the locations of sheltered and extra care sheltered schemes is provided in Appendix 5.

10.9 Accessible Housing

10.9.1 Supply of accessible housing comes from two sources: new developments, and adaptations of existing properties or existing properties with adaptations becoming available. Within the social housing sector approximately 10% of the stock has been adapted to increase accessibility but less than 1% of the social housing stock is fully

Final Report

wheelchair accessible. We were unable to find any information about the amount of stock in other tenures which has been adapted or is wheelchair accessible; it is reasonable to assume that this will be fairly low.

- 10.9.2 Tower Hamlets has recognised the need to increase the amount of accessible housing available, and the housing strategy sets a target of 10% of all new developments to be fully wheelchair accessible. This target does not appear to have been incorporated into the draft core strategy for the borough; although there is a reference to meeting specialist housing needs, including the elderly, no details are given. The current interim planning guidance also has little detail on accessible housing or meeting the needs of the elderly. With the level of new development in the borough, it is critical that all planning guidance stresses the need for wheelchair accessible housing, and housing suitable for older people.
- 10.9.3 It must be remembered that it is not only older people who require accessible housing. In fact, in Tower Hamlets, the majority of those on the housing register who require accessible housing are in younger age bands. 23% of the total accessible housing register is made up of households in the 25 – 34 age band, compared to just 9% of 75+ households. The percentage of applicants for accessible housing who require wheelchair accessible housing remains constant across the different age groups at approximately 25%.
- 10.9.4 Existing planning guidance emphasises the need for family accommodation. While this is clearly important, it may overlook the family sized accommodation that could be made available if older people under-occupying larger accommodation were prepared to move. Consideration should be given to encouraging the supply of smaller accommodation appropriate to the needs of older people. Given the significant level of redevelopment taking place in many parts of the borough, this could be a major element of the older people's housing strategy.
- 10.9.5 There appears to be no firm commitment to implement the London Accessible Housing Register to increasing access for disabled people. There has been some discussion with RSLs but the perception is that RSLs are not keen to support the proposals because of the potential impact on letting times. This needs to be explored further, as other authorities have successfully rehoused significant numbers of households by matching their needs to existing adapted properties, thus saving considerable expenditure on disabled facilities grants. (One local authority which has housed 500 people through its accessible housing register believes it has saved £1.6m.) Other benefits cited by local authorities who have implemented accessible housing registers include the time saved in carrying out adaptations work, and increased willingness of partners to identify properties which could be adapted to meet identified needs.

10.10 Availability of home care

- 10.10.1 The preference of most older people nationally is to remain in their own homes for as long as possible, but the availability, cost and flexibility of home care packages can have a direct influence on the extent to which housing options are a viable and readily available alternative to residential care.
- 10.10.2 Tower Hamlets provides a large amount of Home care and its performance in providing intensive home care was the best in the country in 2006-7. It also performed

Final Report

well on helping people aged 65+ to live at home. Therefore given accessible, good quality housing there should be potential for a high percentage of older people with care needs to live in independent housing. Indeed, there are (surprisingly) much higher packages of care delivered in general housing than in extra care housing. Tower Hamlets is unusual in providing free home care, but this is not applied to extra care housing, which is likely to increase demand for independent accommodation for older people, as compared with demand for extra care housing.

Final Report

11.0 DEMAND

11.1 Existing demand – evidence from lettings data and processes

11.1.1 It is generally quicker for someone to be rehoused into sheltered accommodation than into general needs accommodation. As applicants are aware of this, it increases demand for sheltered housing even where this may not be the most appropriate solution for the individual concerned. For this reason, overall demand for sheltered housing is likely to remain high, in the short-term. Some individual schemes are less popular, staff believe that this relates more to location than to the quality of accommodation on offer.

11.1.2 Approximately 800 households are on the housing register because they are under-occupying their tenancy and actively wish to downsize. Approx 100 people per year have transferred to smaller properties, although only relatively small numbers have taken up the cash incentive scheme.

11.2 Supporting People evidence

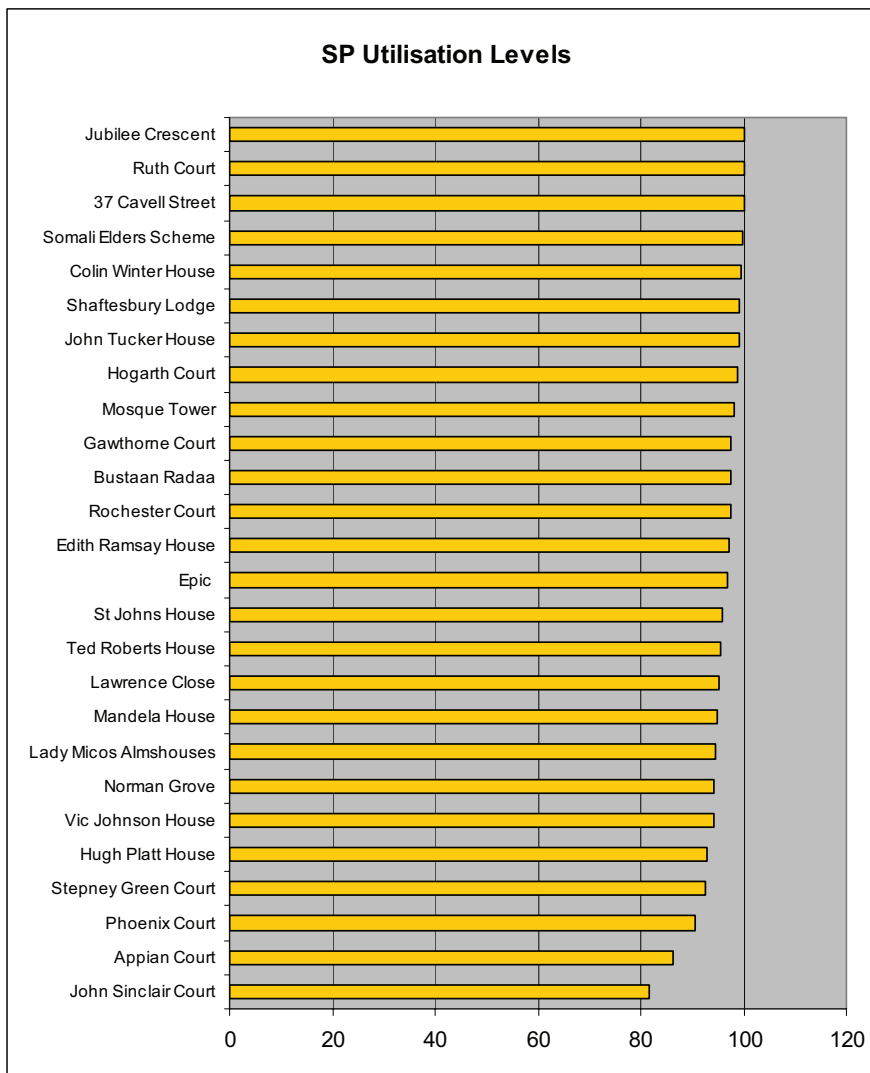
11.2.1 Utilisation levels for 64% of schemes met or exceeded the target level of 95% utilisation, indicating that existing demand for sheltered housing is relatively strong. (Figure 17).

11.3 Disabled Facilities Grants

11.3.1 A striking feature of the DFG budget is that payments to RSLs take up over 80% of the budget. This is very high. To an extent it reflects the tenure mix in the borough, but it may not be sustainable in the longer term. Tower Hamlets has already opened discussion with RSLs with a view to adopting the East London protocol, under which RSLs agree to carry out aids and adaptations work up to £1,000. Driving this forward and getting it agreed and in place will release a significant element of the budget for other work. It is recognised that many of the RSLs who rely on Tower Hamlets for funding for adaptations are stock transfers who will have built this assumption into the business plan, but many of these will already be out-performing their original business plans. Where funding is too tight to allow the RSL to undertake adaptations work as indicated, this could be agreed in principle and a timetable put in place to move towards this.

11.3.2 Works to Tower Hamlets Homes properties are funded through major repairs capital budgets, not through DFG. In recent years, the DFG budget has not been spent. The number of adaptations carried out has not reduced, but the average cost has been coming down. In part this is because Tower Hamlets is not doing many of the larger high-cost adaptations such as extensions and through-lift installations. This may reflect the nature of the stock in the borough, with such a high proportion of flats. The nature of the work being undertaken is reflected in strong performance in processing DFGs with an average time of 7 months to completion of the work and all applications being processed: i.e. there is no backlog.

Figure 17



11.3.3 Tower Hamlets also provides home repair grants up to £6,000 to eligible owner occupiers, private and social tenants, for minor repairs, energy efficiency and security measures, minor adaptations and work to secure speedier hospital discharge. This reflects national good practice, although given the nature of DFG work being undertaken there is scope for some confusion about which funding streams will cover minor adaptations. There is little information about this service on the website, and a lack of knowledge from stakeholders was evident in the workshop. This service should be more widely promoted; any concerns about increasing demand beyond the budget could be met with a commitment to use money released from the DFG budget as RSLs begin to fund their own minor adaptations.

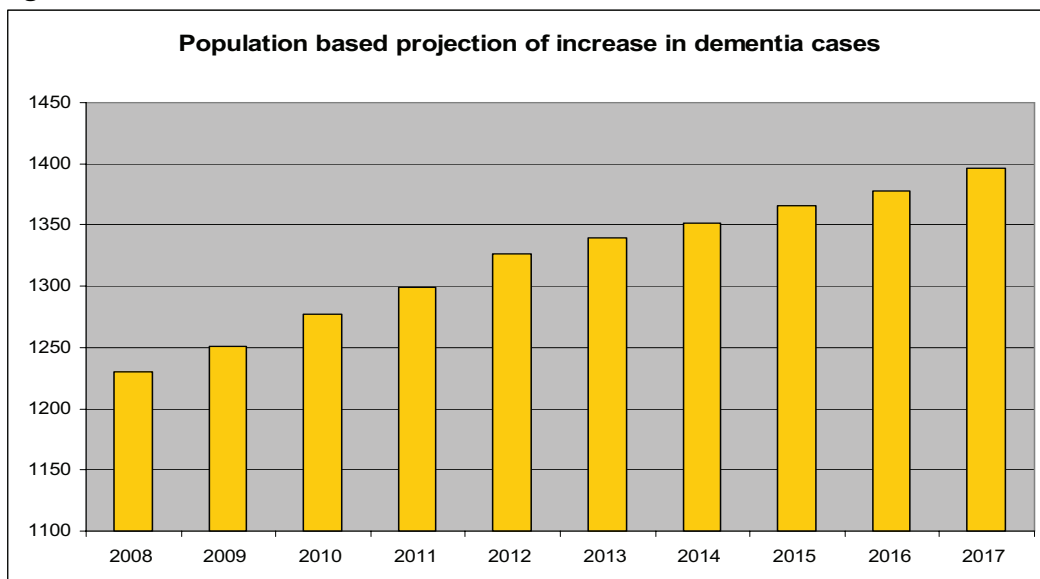
11.3.4 Overall, there appears to be much good practice in this area, the fundamental issue is lack of knowledge of the service on the part of the public and also in some cases, professionals. It is recognised that Tower Hamlets has put time and energy into briefing relevant professionals but this does not appear to be paying off in terms of referrals and sign-posting. A more consistent advice and information service for older people could ensure that everyone has access to this information.

Final Report

11.4 Dementia needs

11.4.1 Applying typical prevalence rates for dementia to the GLA population projections for LBTH gives a figure of 1231 cases in 2008 and a projection of 1397 in 2017, an increase of 13% across the population as a whole. However the projected increase in the over 85 population is likely to be much more significant in percentage terms - see Figures 18 and 19. There is some debate nationally about the suitability of Extra Care Housing for people with *advanced* dementia, but it has the potential to support many of those with earlier stages of dementia, subject to appropriate staff training and eligibility criteria and therefore these increases will increase the demand for extra care housing that caters for people with dementia needs. It is also true that those who move to extra care in the earlier stages of dementia are more likely to be able to cope in an extra care setting for longer as their dementia advances and therefore schemes need to be able to adapt to cater for an increase in more advanced cases whose needs increase 'in situ'.

Figure 18:



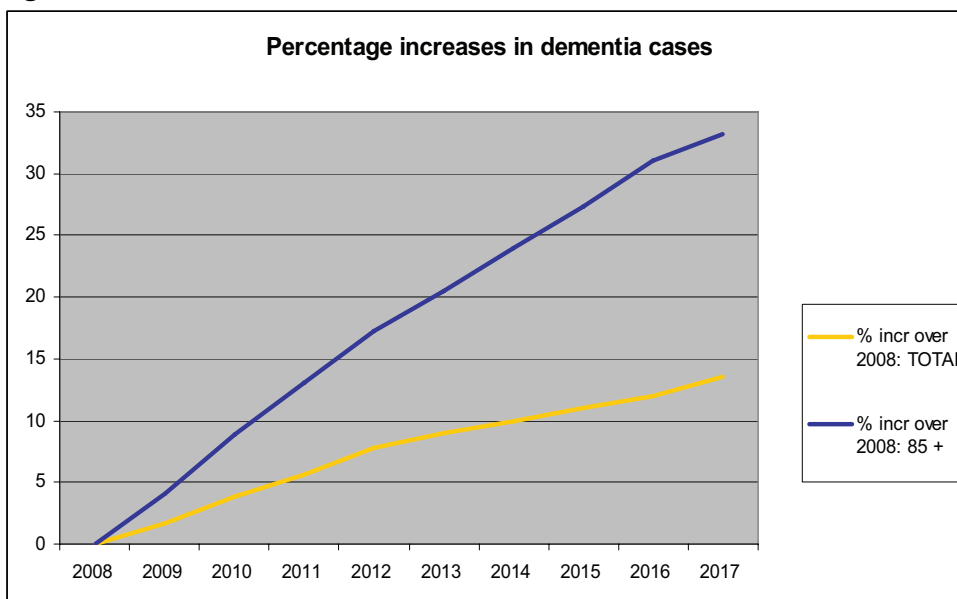
Source: Needs Assessment for Extra Care Sheltered Housing

11.5 Future needs – specialist housing

11.5.1 The Best Value Review of Sheltered Housing completed in June 2006 suggested that the number of people requiring sheltered accommodation is likely to increase by 40% over the next 15 years. At that time there were 92 people on the waiting list for sheltered housing.

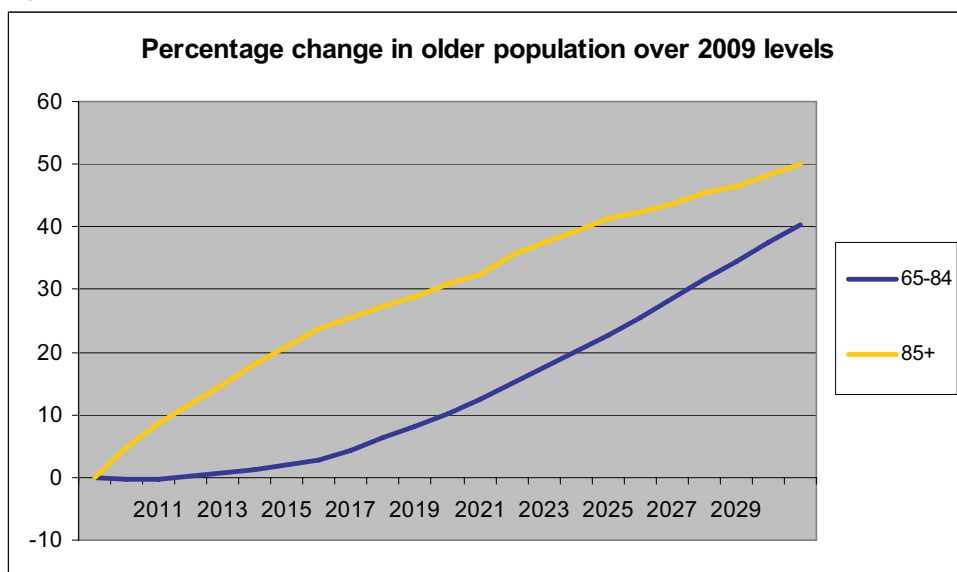
11.5.2 Based on the demographic projections alone (Figure 20) an increase of 40% fits the increase in the 85+ population much more closely than the 65-84 population projection, which is only set to increase by around 20%. A proportion of these will be the cohort who moved out of social housing under right to buy in the 1980s, so the increase in numbers in the social housing sector will be lower.

Figure 19



Source: Needs Assessment for Extra Care Sheltered Housing

Figure 20



Source: GLA 2009 Round population projections

11.5.3 Demand will also be influenced by aspirations, and there is qualitative evidence that many older people in the borough are not looking to the traditional sheltered housing model as a priority choice. Actual demand will therefore depend upon whether sheltered housing can be ‘re-branded’ and marketed effectively to older people. Flexible accessible accommodation for older people, that can cater for the needs of the 85+ group, which is not perceived as traditional sheltered housing and yet can deliver the same benefits (e.g. through separate but linked communal/‘hub’ facilities) can be expected to be in strong demand. An increase of at least 20% over existing levels should be planned for over the next 15 years

Final Report

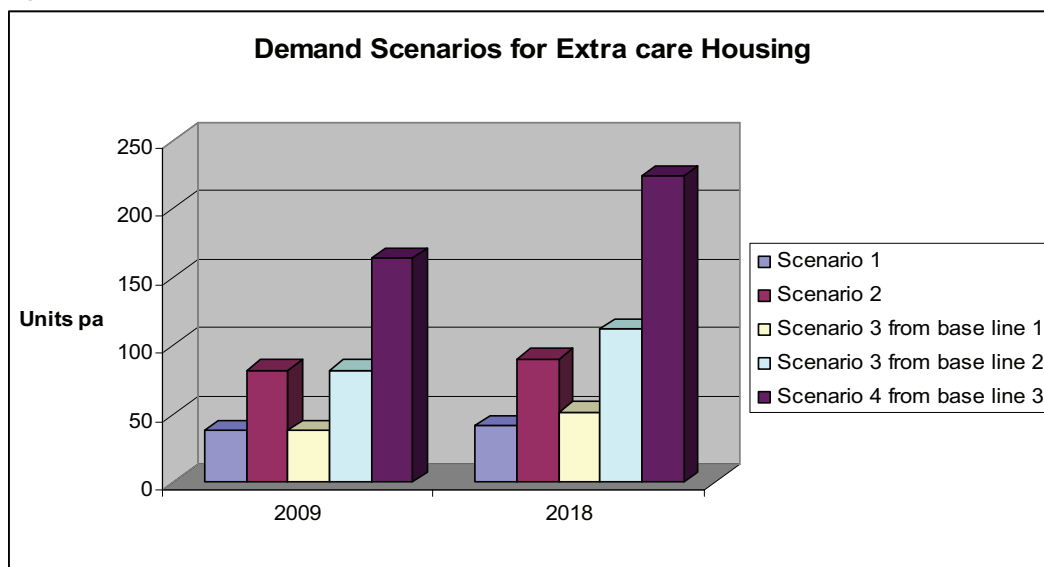
11.5.4 In addition, based on the assessment of standards in the existing stock at least a quarter of the stock needs to be replaced, resulting in total at a need for the development of new units in the region of 45% of current stock numbers i.e. 475 units, to cover both replacement and new demand. (see recommendations)

11.5.5 The Needs Assessment for Extra Care Sheltered Housing models demand for Extra Care Housing based on four different scenarios for the future use of ECH in LBTH as follows:

1. Current rates of approvals applied to the change in the older population
2. Allowing (in addition to 1.) for 30% of current referrals to residential care being transferred to Extra Care Housing
3. Increased demand to allow for phased adjustments in cultural expectations within the Bangladeshi community
4. Allowing for balanced communities in extra care housing whereby 50% of residents have lower levels of need.

These scenarios are presented in Figure 21.

Figure 21



Source: Needs Assessment for Extra Care Sheltered Housing

11.5.6 Applying the percentage increases implied by the four scenarios to the existing stock of extra care housing suggests that even without implementing a balanced community model of extra care (i.e. excluding Scenario 4, which arguably overlaps with the demand projections for other housing for older people discussed above) increases of 137% and 195% would be required by 2018 to respond to Scenarios 2 and 3. This translates into a requirement for 381 and 475 units respectively (see Table 6 – highlighted in green): The question of which scenario should be used for planning depends upon the extent to which Extra Care Housing is promoted in the borough in the future and the speed of cultural change in the Bangladeshi community, but it would seem to be reasonable to assume that Scenario 3 is a realistic forecast.

Final Report

Table 6: Demand Scenarios for Extra Care Housing

Scenario	2009	2018	% incr 2009 over existing (i.e. over Scenario1)	Units of ECH indicated (2009)	% incr. 2018 over existing (i.e. over Scenario1)	Units of ECH indicated (2018)
Scenario 1	38	41	0	161	8	174
Scenario 2	82	90	116	347	137	381
Scenario 3 from base line 1	38	51	0	161	34	216
Scenario 3 from base line 2	82	112	116	347	195	475
Scenario 4 from base line 3	164	224	332	695	489	949

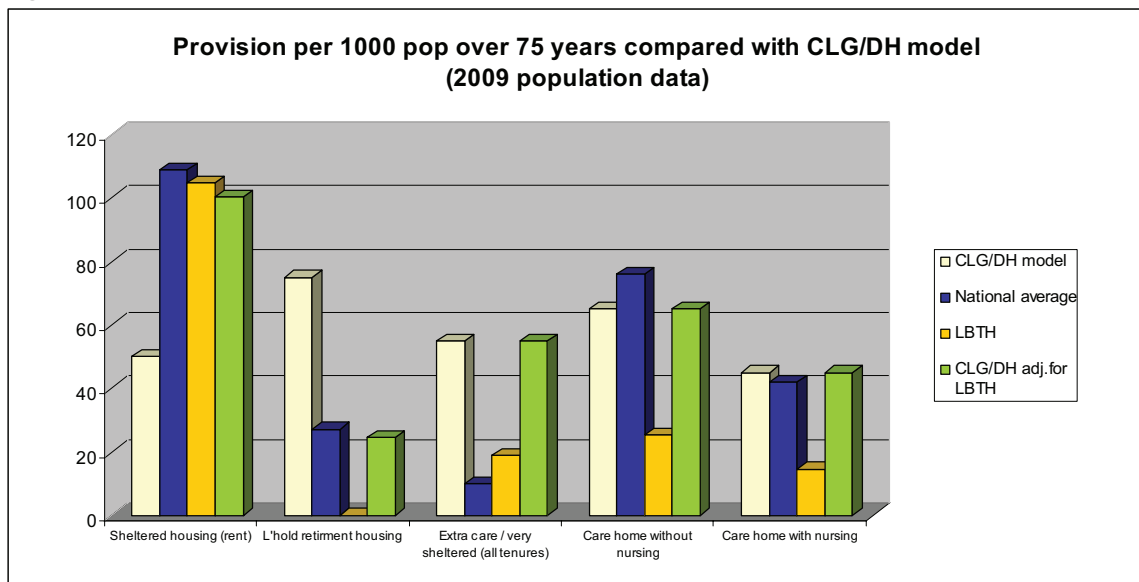
Source of demand scenarios: Needs Assessment for Extra Care Sheltered Housing

Final Report

12.0 GAP ANALYSIS

12.1 We have made a comparison with the supply levels recommended in the DH/CLG guidance: More Choice Greater Voice (see Section 3 above). The recommended levels of provision per 1000 population over age 75 are shown in Figure 22, (in cream) alongside the current levels of provision in LBTH (gold) and the national average (blue). We have made an adjustment to the tenure balance between rented and leasehold sheltered housing suggested in the model, to reflect the high proportion of social housing in the borough. The numbers of units thus adjusted for LBTH are shown in green.

Figure 22



12.2 Translating these level of provision into numbers of units and applying GLA population projections (and adjusted for tenure balance in Tower Hamlets) gives the unit numbers shown in Table 6 below. The 2009 figure of 470 units suggested by the model for extra care is higher than the 347 indicated by demand Scenario 3 above, but not as high as the 695 units calculated on the basis of Scenario 4. This is what we would expect assuming the DH/CLG model is based on a balanced community model of extra care with at least 30% of residents without care needs, (but not the 50% allowed for in Scenario 4.) A similar comparison can be made for the 2018 figures.

Table 7:

	Existing Provision	Provision for 2009 population of LBTH based on model (adjusted)	Provision for 2018 population of LBTH based on model (adjusted)	Provision for 2031 population of LBTH based on model (adjusted)
Sheltered housing (rent)	895	858	943	1295
L'hold retirement housing	0	210	231	318
Extra care / very sheltered (all tenures)	161	470	517	710
TOTAL	1056	1538	1691	2323

Final Report

12.3 Both the DH/CLG model and the demand predictions in the Needs Assessment for Extra Care Sheltered Housing suggest that there is considerable scope to increase the provision of extra care housing. Although current demand is not reported to outstrip supply, we believe this to be a product of the nature of the current service (which caters for a relatively narrow range of care needs) and the way in which the extra care housing has been promoted. With more targeted and more extensive marketing the perceptions of extra care housing amongst older people could change and result in much greater demand.

12.4 Leasehold retirement housing is notable by its absence in Tower Hamlets and therefore there is also likely to be some (limited) scope for re-balancing the stock in relation to tenure. Overall the analysis suggests that a significant increase is needed in housing for older people.

12.5 Qualitative gap analysis

12.5.1 The qualitative dimension of demand is equally important. In the figures discussed above we have used the term ‘sheltered housing’ to refer to any form of designated accommodation for older people which meets their needs in terms of accessibility and, if needed, access to support. It is clear from the consultation we have carried out that traditional sheltered housing with a dedicated scheme manager service is valued by many existing residents, but its image, profile and, in many cases, the accommodation on offer, mean that current demand is flaky. There is, however, a clear gap in the provision of good quality, accessible properties for older people that do not carry the stigma of sheltered housing. Given the strong messages about social isolation amongst older people, the importance of social engagement, and the challenges of transport, the objectives of sheltered housing still need to be incorporated. The housing therefore needs to be located in close proximity to community ‘hubs’ and the service provision needs to be integrated with those hubs.

12.5.2 The provision of housing options to purchase on a leasehold basis need reflect the same principles and to recognise that many older owner occupiers in the borough have very limited incomes: many are leaseholders who purchased under ‘Right to Buy’. The need is therefore for low cost or shared equity accommodation designed for older people.

Final Report

13.0 ANALYSIS OF ISSUES

13.1 Challenges facing older people in Tower Hamlets

- 13.1.1 Older people in Tower Hamlets suffer multiple deprivation and poverty. There is, of necessity, a great reliance on public and voluntary sector services, but in some cases this has led to a culture of dependency too.
- 13.1.2 The older population is small - overall the age profile is young - leading to increased marginalisation of older people: particularly white older people whose families have moved away, resulting in a 'left behind' syndrome; and Bengali elders living in extended family situations, where the older person's needs may be treated as secondary to those of the younger members of the family.
- 13.1.3 Density and diversity in all its facets impacts on older people in the borough. The overall housing shortage is compounded by the lack of ground floor and/or accessible housing units.
- 13.1.4 Many people have particularly strong ties to their local community and will not consider options elsewhere in the borough; this can have a positive dimension where integrated community services are developed

13.2 The housing market

- 13.2.1 There is currently a lack of appropriate and attractive housing for older people; the extensive regeneration activity in the borough, both in progress and planned, creates opportunities to provide a wider range of tenures and stock types but at present it does not appear to be being used to create new housing that meets the needs of older people. Although the current priority for new housing is family housing, providing attractive housing for older people could offer opportunities to free up more existing family housing as well as potentially reducing the need for admission into care in future.
- 13.2.2 There are very high levels of owner occupation amongst older people and relatively high house prices. There has been no development of leasehold retirement housing: if this market sector is to develop, affordable options such as shared equity solutions will need to be explored. There is a view in the sector that it has been more difficult to persuade some BME groups to consider these options; and stakeholders in Tower Hamlets thought this was true of older people generally in the borough. So very careful thought will need to be given to how these options are explained and marketed.
- 13.2.3 Older leaseholders who bought their homes under 'Right to Buy' but who are on low incomes face the challenges of affording service charges and maintenance bills to bring properties up to Decent Homes standards, or refurbish/improve blocks. This was identified as an issue in the Equalities Impact Assessment for the housing strategy but it does not appear that any solutions have been identified. Leaseholders are also ineligible for sheltered housing.

Final Report

13.3 Making best use of existing stock

13.3.1 Under-occupation is a major issue for the Borough; many of those occupying family housing in the social rented sector will be older people whose families have grown up and moved away. There are 800 people on the register actively looking to downsize but this will be a very small proportion of those under-occupying. Steps should be taken to identify those who are under-occupying and proactively encourage them to consider a move. Around 100 people downsized their social rented property last year but few of these took up the incentives that are in place, suggesting that this scheme should be reviewed.

13.3.2 The focus groups and questionnaire responses indicate only moderate aspirations in term of size and type of property: priorities are focused more on affordability and service provision. Although aspirations are rising and two bedroom accommodation has advantages in terms of flexibility for carers and couples caution should be exercised as government proposals to restrict Housing Benefit to the size of accommodation required may impact on those under-occupying. At the moment we have no detail of how this will be applied, but the government is determined to drive down the HB bill and may not be prepared to pay for an additional bedroom unless required for medical reasons. .

13.3.3 Whilst the 'offer' needs to be attractive to persuade older people to move attention also needs to be given to whether housing is fully considered when reviews of social care and health needs are undertaken.

13.3.4 Security and safety are at the top of older people's agendas. The fear of crime and the fear of being trapped by lifts that don't work are as significant as actual problems.

13.3.5 The importance (and success) of hub facilities offering integrated social care, health and well being services means that they need to be linked more closely with housing – by means of both new building and allocation of existing units in close proximity to such facilities. Consideration should be given to existing natural hubs such as churches and mosques

13.4 BME housing issues

13.4.1 There is no BME housing strategy – with 44% BME population perhaps this is unnecessary, but more work is be needed to identify the need for further culturally sensitive provision, how to engage most effectively with older people in the BME community in relation to their housing needs and how to unlock the seemingly intractable issues of overcrowding amongst those living with extended families.

13.5 Accessible housing

13.5.1 The level of adapted stock in the social housing sector is relatively high at 10% (but this is not all wheelchair accessible housing, which is less than 1%). Planning policy requires accessible new-build accommodation (including 10% wheelchair accessible) and the borough is working hard to ensure that transport and street-scene options meet the needs of those with mobility issues. Given the economic profile of the borough these issues are particularly important for older people. There appear to be significant problems in implementing the LAHR, in terms of re-letting adapted

Final Report

properties to those who need those adaptations, although Tower Hamlets are aware of this and are trying to resolve the issue with RSLs.

- 13.5.2 Accessibility of external communal areas and the reliability of lifts are key issues for older people. Efficient maintenance is therefore a key issue to maintain accessibility. Decent Homes, 'DHS plus' programmes and voids programmes need to be used more extensively to bring units up to Lifetime Homes standards, where possible.

13.6 Home Improvement Agency and related issues

- 13.6.1 Aids and adaptations and related services appear to be a little disjointed. There is a reference in a report to the Older People's Partnership (March 08) to aids and adaptations being completed within 7 days. This appears to refer to minor adaptations put in by the Home Equipment service, not more significant work. If this assumption is correct (it has been tested with a number of staff but no-one seems too certain!) then this is an excellent level of service which needs to continue. But it needs to be joined up with the main aids and adaptations service, which appears to be working well, average time for completion is 7 months. There is no waiting list for Disabled Facilities Grants and the budget has been underspent during the last couple of years. Nevertheless, there is likely to be increasing demand for aids and adaptations, and it is important to ensure that this budget is spent effectively. Currently around 80% of spend is on RSL accommodation. The local "home grown" RSLs rely on the Council to fund all aids and adaptations work – this was built into business plans at stock transfer but should be revisited, many will be outperforming their plans and may be able to provide some funding. There are also issues with low levels of "re-use" of equipment (see comments above).

- 13.6.2 There are handyperson, home decorating and gardening services but all have slightly different criteria to access, which could be confusing to service users.

- 13.6.3 Tower Hamlets bid successfully for CLG funding last year to explore options for integrating the home support services offered by the Borough (a range of services were covered, including Home Improvement and Handyperson, decorating and gardening services, housing options welfare benefits advice, fire services, and care services). In its bid, the Council recognised that the range of current services is disjointed, and this can lead to confusion amongst service users. The consultants commissioned to do this work highlighted a lack of knowledge amongst service users and some professionals about the services available and referral processes, as well as lack of a visible "brand" to promote recognition of the services, and support marketing and promotional work. The consultants recommended reconfiguring the service to a single integrated service managed within the council.

13.7 Access to information, advice and advocacy services

- 13.7.1 The best value review of services for older people in 2006 identified a need to review the range of advice services for older people to promote easy access and ensure consistency of service. Since that time the Link-Age pilots have been put into place; these should provide one point of access to joined up and seamless services. However, the report completed for Tower Hamlets by Ridgeway consultants last year identifies that this is still an issue.

Final Report

- 13.7.2 Our consultations suggest that whilst LinkAge is working well to promote outreach from existing centres, information and advocacy are still key issues for older people. (LinkAge itself still needs more prominence and wider promotion of and referral to its services. Once means to do this would be to make information about it a routine part of providers' new lettings procedures)
- 13.7.3 Related to this is the issue of marketing of services and overcoming preconceptions about specialist housing such as sheltered housing and extra care housing referred to above.
- 13.7.4 Questions have been raised by stakeholders about whether older people make effective use of the Choice Based Lettings system or for some groups, use it at all, meaning that the potential demand is not being captured and older people are marginalised in the allocation of accommodation.
- 13.7.5 A recognised issue in providing services for older people is encouraging and supporting people to make decisions at a sufficiently early stage. A key issue for Tower Hamlets is the provision of up to date and consistent advice across the range of services. To bringing the two together, Tower Hamlets could consider introducing a new service which would provide a transition into older age, or the 'third age'. The service should include a comprehensive assessment of the older person's housing and other needs, carried out ideally at 60 or shortly thereafter. This would look at the condition, location and style of the property, and encourage the older person to consider whether they may need to move at some stage and when would be the best time to do this. The assessment should also include health and social issues, although much of this could be done through sign-posting, providing information about other services within the borough etc. The service could be introduced initially in the social housing sector with the support of RSLs, who should hold information about the age of their tenants. Tower Hamlets would need to work with RSLs to develop the information resources to underpin the new service, such as up to date lists of sheltered schemes and information about adaptations etc. Extending it to the private rented and owner occupied sector may involve some resources, although the LinkAge centres may be a good starting point for this. RSLs should support this initiative as will enable them to make best use of their own stock, organise planned moves where this is needed, and avoid later crisis moves.

13.8 Sheltered housing

- 13.8.1 Sheltered housing services appear to have been slow to respond to the Supporting People regime and are still largely delivered through a traditional dedicated manager model. There appear to be mixed reactions – we have been told both of a groundswell of support for opposing the abolition of resident wardens and of provider consultations resulting in moves away from the residential model, because the alternative is cheaper. Supporting People have indicated a need for more cross-tenure services and we understand that the new Framework Agreement is to be used to re-tender services on a more flexible delivery model. This process needs to be used to protect and enhance the sense of community in sheltered housing and which older people feel is being lost in the borough generally, for example through a community 'hub and spoke' model, rather than a pure floating support model.
- 13.8.2 Our analysis of supply and demand suggests that there is likely to be increased demand for housing for older people, which could be sheltered housing but should

Final Report

also include high quality accessible housing designated for older people in locations where it can be readily linked to community hubs. The need to replace much of the sheltered housing stock with units of higher quality has been noted in Section 10 above.

- 13.8.3 Providers and residents of sheltered housing both reported that the current assessment of older people for sheltered housing appears to place an overemphasis on support to the detriment of independent living. This means that those applicants accepted as eligible for sheltered housing appear to be at the 'higher level of support' end. The result is that the concept of sheltered schemes being primarily for independent living with the benefits of extra security in a secure and neighbourly environment (activities etc) conflicts with the current assessment and funding model.
- 13.8.4 Personalisation of support and social care will bring new challenges for sheltered housing models. A balance will need to be found between the views of existing residents' views (who may prefer the status quo, since current satisfaction levels are high) and the benefits that can potentially be delivered through personalisation of service delivery.
- 13.8.5 As noted elsewhere in the report, Tower Hamlets is unusual in not having sheltered housing for sale, which limits the choices available to older home owners. A theme which came out strongly from the research was the lack of options for asset rich but income poor home owners, especially those who purchased their homes under the Right to Buy who have difficulties in affording service and maintenance charges.

13.9 Extra Care Housing

- 13.9.1 There needs to be more clarity about the role of Extra Care Housing in the borough and, although efforts have been made by the commissioners and providers, there needs to be more effective marketing. The anomaly in the charging policy for care in Extra Care Housing (see 7.3.9 above) also needs to be addressed.
- 13.9.2 The existing extra care service appears to be inflexible in terms of levels of care provision and feedback from stakeholders indicates that in some cases its delivery may not be fulfilling the potential of the model to provide an integrated and holistic service but simply operating as parallel domiciliary care and housing services. It seems to be viewed primarily as 'care provision' rather than as a flexible housing option, which will be a self fulfilling prophecy since it will quickly become stigmatised and viewed as 'a care home with a few more walls'.
- 13.9.3 With the ageing of the population and the pressures on funding the scope to create both housing support and extra care hub services around existing sheltered schemes needs to be considered. It should be noted that the sheltered housing tenants we spoke to were resistant to the idea of new tenants moving in with high care and support needs, but less so to the concept of ageing in place leading to additional care needs.
- 13.9.4 Analysis of supply and projected demand indicates that Tower Hamlets should be planning an increase in extra care housing. More imagination may be needed to future-proof new schemes, for example some associations are now considering flexible build options for sheltered and extra-care housing where the accommodation

Final Report

can be reconfigured easily and cheaply from a two bedroom flat to two individual care bedrooms, or from communal space into flats; and providing linked but separate hub facilities which could be used in other ways.

13.10 Housing related-support

13.10.1 Supporting People spending on older people is relatively low at around 6% of the total budget (most authorities spend around a third of their SP budgets on older people). In part this reflects the population profile but it is still relatively low. With significant pressure on SP there may be no scope to increase this but it should certainly be protected from further cuts.

13.10.2 There is an identified need in the Supporting People strategy for schemes for people with dementia or mental health issues. The strategy also identified an unmet need for support for older people with substance misuse issues; discussions with SP have focused this down to older people with alcohol misuse problems and a 30 bedspace scheme has recently opened to provide for this need (Providence House). The SP team are aware of a small but significant number of older people who are long term residents of hostels in the Borough. The hostels are not SP funded and therefore it is difficult to get a clear picture of the number and profile of these residents, but it is likely some will become too frail to manage in the hostel and alternative provision may need to be made. These people will end up in care homes unless an alternative is available. There are also a number of people over 50 with mental health needs both in the borough and in out of borough residential placements for whom specialist housing is required.

13.11 Health and Social Care

13.11.1 The importance of getting out, meeting people and engaging in activities and the detrimental effects of staying isolation at home, were highlighted by many stakeholders in the health and social care sectors. The negative effects include depression, reduced motivation to self-care, reduced mobility and Vitamin D deficiency. This highlights again the need for attention to accessibility issues in communal areas and more ground floor accommodation, but also the importance of linkages between health/social care services and housing. Whilst Home Care services generally appear to be good, there is scope for better links with housing and community projects.

13.11.2 There may be opportunities to build integrated services around the 13 new health and well-being centres opening around the Borough. The success of integrated health, social care and community development projects such as the Bromley by Bow Centre should be replicated. Links with housing need to be enhanced, through new development, allocation policies and co-location of front-line staff, as in the Bromley by Bow Centre.

13.11.3 Although there is a consensus that partnership working is relatively well developed in Tower Hamlets, there is clearly a need for more integration with health services and more information for professionals on housing options and the on the network of services. Once again this may be better achieved and better understood by older people through the community hub approach where staff work alongside each other and communicate naturally, rather than by building elaborate structures.

Final Report

13.11.4 It is not clear where housing fits into the assessment and review processes for social and health care to ensure that older people are assisted to find the most appropriate housing solutions. It would seem that routes in to specialist housing mainly involve a crisis such as a period in hospital.

13.11.5 We understand that there is potential to make greater use of telecare services, for example in supporting people with dementia, but this is an areas that we need to explore in more depth.

13.12 Partnership and engagement

13.12.1 We are recommending an incremental approach, building on the partnerships which are already in place, and drawing particularly on the knowledge and resources of RSLs working in the borough to create the “transition into the third age” service. This could be complemented by infrequent but regular meetings of all those providing services to older people, which would be an opportunity to share experiences and ideas, and learn about existing and new services. Many participants in the workshop said that they would find a regular forum useful.

13.12.2 Although it can be tempting to set up a whole representative structure to ensure that the voice of older people is heard in the borough, there are significant costs attached to this and the benefits are less clear. An alternative is to ensure that the voice of older people is heard through existing structures such as area forums etc. Localism is a strong theme of the coalition government, and we understand that they are keen to pursue the “total place” agenda. This creates a huge opportunity to consider the needs of older people in the context of the neighbourhood, or local area; housing should be one of these needs

13.12.3 Creating a pool of informed and committed older people who are enthusiastic to get involved in various initiatives in the borough will be key to ensuring that their voices are heard in existing and new structures, and could bring a wide range of benefits to the local authority, to other agencies, and to the individuals. Many older people will have skills acquired from a long working life, managing a family etc which can be applied to a range of different roles in the community. Creating a structure for consultation and participation is less challenging than inspiring and enthusing people to get involved. Extensive training and support for continuing self-development will be needed.

14.0 STRATEGIC RECOMMENDATIONS

14.1 Arising from the quantitative and qualitative data and analysis set out above, we would make the following strategic recommendations regarding housing and related services for older people. They are not listed in order of priority:

- (a) Set a target to increase the provision of accessible general needs housing and incorporate older people's needs in the design of regeneration schemes – both housing units and neighbourhoods.
- (b) Set a target to increase the supply of older persons' housing by 2025, to replace the older sheltered housing stock. Approximately 20% of current sheltered housing stock (128 units) is no longer considered fit for purpose and a further 14% (89 units) is marginal. Additional units will be required to provide for increase in the older population: projections suggest a 20% increase in current stock (128 units). This new supply should be a combination of new sheltered housing and designated independent accommodation for older people, which is fully accessible and can be linked to a support service on a flexible basis. A range of models and types of accommodation is required which offers flexibility and choice, in line with the trend towards the personalisation of care and support and the need to 're-brand' traditional sheltered housing for new generations of older people.
- (c) Set a target to increase the supply of Extra Care Housing to cater for the needs of frail older people, increasing stock by a minimum of 140% (225 units) by 2018. (This projection of demand allows for a progressive shift of provision from care homes to extra care housing, but does not allow for changes in cultural preferences in the Bangladeshi community. Factoring this in would require an additional 128 units by 2018.)
- (d) Review the delivery of sheltered housing support services to enable floating support to be provided, based around the development of existing schemes as community hubs, retaining dedicated managers where there is demand and promoting quality developments linked to well being services, activities and volunteering. Other service hubs (e.g. Day Centres already used as hubs for LinkAge Plus, The Bromley by Bow centre etc.) and existing focal points for the community (e.g. Churches and Mosques) should also be used as the basis for community hubs that deliver housing support and social care services. The model should promote enhanced linkages with health and social care professionals and community projects to ensure that services are better joined up. It should promote community development in tandem with the personalisation of care and support.
- (e) Clarify the role of Extra Care Housing based on a flexible, balanced community model with a community hub dimension, as described above for sheltered housing. This will mean developing a broader range of care packages in extra care housing, expanding the eligibility criteria and considering the potential for 'virtual' or 'hub and spoke' extra care provision around existing schemes.

Given the projected increase in numbers of people with dementia by around 30%, a commensurate level of specialist extra care provision for people with dementia needs to be built into the programme.,

Final Report

The current anomaly whereby charges are made for domiciliary care services in Extra Care Housing but not in the wider community, needs to be resolved.

- (f) Consider the potential for designing/developing new sheltered and extra care housing on the basis of linked hub facilities, rather than with facilities embedded within buildings, to allow for future proofing and flexibility for re-use.
- (g) Consider with providers how to re-brand and market extra care housing and sheltered housing to overcome current perceptions and stigma.
- (h) Facilitate the development of affordable housing to meet the needs of older leaseholders (suggested target of 230 units by 2018)
- (i) Develop supported housing provision to meet the needs of older adults with a history of alcohol and drug abuse and with functional mental health needs. Further research is needed to determine the numbers involved since our research suggested that many of these older people may not apply through the standard routes and therefore may not be currently fully accounted for in housing needs data.
- (j) Ensure that review processes for health and social care services routinely incorporate a full review of housing needs.
- (k) Create a simplified or assisted process for older people to bid for properties through the Choice Based Lettings scheme.
- (l) Develop a one-stop 'transition to third age' and 'moving support' service networked with health, social care and housing support services, aimed at reducing crisis moves into specialist accommodation and addressing under-occupation.
- (m) Bring Home Improvement Agency services together within one service, or at the very least, create a one stop shop and unified branding across the borough for all Home Improvement Agency and related services
- (n) Work with housing and support providers to enhance the flow of information, advice and advocacy. Consider the promotion of LinkAge Plus services routinely through the lettings processes of providers.
- (o) Consider the creation of a forum focused on older people's needs, to improve networking across housing, health and social care.
- (p) Consider with housing providers the potential to incorporate improvements in accessibility, lighting and security in Decent Homes Plus programmes.
- (q) Pursue discussions commenced with RSLs regarding adoption of the East London protocol, under which RSLs agree to carry out aids and adaptations work up to £1,000.

APPENDIX 1

STANDARD:	Low (Not fit for purpose)	Medium (Satisfactory - meets minimum requirements)	High (meets aspirational standards)	Units:	30	19	31	30	29	34	28	36	31
Score:	0	1	2		Appian Court	Hugh Platt Hse	Lawrence Close	Regency Court	St Johns	Rochester Court	Mandela Hse	John Tucker	Mosque Towers
ITEM	Definitions:	Definitions:	Definitions:		17	17	16	6	6	19	17	18	18
					16	16	16	0	0	32	32	32	16
Lift	None or some flats not served	Small lift to all floors	Full size disability-friendly lift	Lift	2	2	2	1	2	2	2	2	2
Security	No security to common areas	Door entry system	Video display, gated grounds/'Secured by Design' etc.	Security	2	2	2	2	2	2	2	2	2
Bathrooms	Shared	Bath/shower and WC/WB in flat; limited accessibility	Fully accessible shower room or 'Wet room'	Bathrooms	2	2	2	2	2	2	2	2	2
Decent Homes Standard	Fails Decent Homes Standard	Meets Decent Homes Standard now but potentially 'non-decent' within 10 years	Exceeds Decent Homes Standard. No potential failure in next 10 years	Decent Homes Standard	2	2	2	2	2	2	2	2	2
Unit types	Includes some or all units which are bedsits	No bedsits; mostly (i.e. more than 75 %) of units are 1bed units	No bedsits. At least 25% of units are 2Bed units	Unit types	1	1	1	0	0	1	1	1	1
Space standards	Bedsits' or '1Beds' less than 35m2	1Bed 35 - 45 m2; or 2 bed up to 55m2	1 Bed>45m2 or 2 bed > 55m2	Space standards	1	1	1	0	1	1	1	1	1
Accessibility	Any of following present: Steps, steep gradients, cramped internal layout, with narrow doorways and passages, threshold bars	Mobility standard access - ramps, no thresholds; standard corridors	Lifetime homes or full wheelchair standard, convenient buggy storage, wide corridors	Accessibility	1	1	1	1	1	2	2	2	1
					11	11	11	0	0	12	12	12	11
Location, amenities	Relatively isolated from local shops, services and transport	Basic convenience store / transport link within c500m	A range of local shops / amenities / transport links within c500m	Location, amenities	2	2	1	2	2	2	1	2	2
Communal facilities	None - or minimal, e.g. laundry only	Common room, laundry, small office	Good range of facilities e.g. some or all of the following in addition to common room/laundry/office: kitchen, hair salon, IT suite, assisted bathroom, hobby space, catering/dining (in larger schemes)	Communal facilities	2	2	2	2	2	2	2	2	1
Environment	Low quality, potentially unsafe	Reasonably attractive, safe environment; some outdoor amenity space	Desirable area, high quality, accessible outdoor amenity space	Environment	1	1	1	1	1	2	1	1	2
Appearance	Tired, institutional, obviously 'social housing' or undesirable	Non institutional, blends with private sector housing	Stylish and desirable image and ambience	Appearance	1	1	1	1	1	1	1	1	2
				TOTAL SCORE	17	17	16	6	6	19	17	18	18

APPENDIX 1

STANDARD:	Low (Not fit for purpose)	Medium (Satisfactory - meets minimum requirements)	High (meets aspirational standards)	Units:	30	38	24	32	28	16	18	34	29	30
Score:	0	1	2		Ted Roberts	Edith Ramsey Hse	Ruth Court	Vic Johnson Hse	Phoenix Court	West Ferry	Lady Micos	Colin Winter	John St Clair Court	Gawthorne court
ITEM	Definitions:	Definitions:	Definitions:		18	15	18	19	16	5	14	11	18	11
					8	8	8	16	16	0	4	1	8	1
Lift	None or some flats not served	Small lift to all floors	Full size disability-friendly lift	Lift	1	1	2	2	1	0	1	1	2	1
Security	No security to common areas	Door entry system	Video display, gated grounds/'Secured by Design' etc.	Security	2	2	2	2	2	2	1	1	2	1
Bathrooms	Shared	Bath/shower and WC/WB in flat; limited accessibility	Fully accessible shower room or 'Wet room'	Bathrooms	1	1	1	2	1	1	1	1	1	1
Decent Homes Standard	Fails Decent Homes Standard	Meets Decent Homes Standard now but potentially 'non-decent' within 10 years	Exceeds Decent Homes Standard. No potential failure in next 10 years	Decent Homes Standard	2	2	1	1	1	1	2	1	1	1
Unit types	Includes some or all units which are bedsits	No bedsits; mostly (i.e. more than 75 %) of units are 1bed units	No bedsits. At least 25% of units are 2Bed units	Unit types	1	1	1	1	2	1	1	1	1	1
Space standards	Bedsits' or '1Beds' less than 35m2	1Bed 35 - 45 m2; or 2 bed up to 55m2	1 Bed>45m2 or 2 bed > 55m2	Space standards	1	1	1	1	2	1	2	1	1	1
Accessibility	Any of following present: Steps, steep gradients, cramped internal layout, with narrow doorways and passages, threshold bars	Mobility standard access - ramps, no thresholds; standard corridors	Lifetime homes or full wheelchair standard, convenient buggy storage, wide corridors	Accessibility	2	2	2	2	2	2	1	1	2	1
					10	10	10	11	11	0	9	7	10	7
Location, amenities	Relatively isolated from local shops, services and transport	Basic convenience store / transport link within c500m	A range of local shops / amenities / transport links within c500m	Location, amenities	2	1	2	2	1	1	2	1	2	2
Communal facilities	None - or minimal, e.g. laundry only	Common room, laundry, small office	Good range of facilities e.g. some or all of the following in addition to common room/laundry/office: kitchen, hair salon, IT suite, assisted bathroom, hobby space, catering/dining (in larger schemes)	Communal facilities	2	2	2	2	2	2	1	1	2	1
Environment	Low quality, potentially unsafe	Reasonably attractive, safe environment; some outdoor amenity space	Desirable area, high quality, accessible outdoor amenity space	Environment	2	1	2	2	1	1	1	1	2	1
Appearance	Tired, institutional, obviously 'social housing' or undesirable	Non institutional, blends with private sector housing	Stylish and desirable image and ambience	Appearance	2	1	2	2	1	1	1	1	2	0
				TOTAL SCORE	18	15	18	19	16	5	14	11	18	11

APPENDIX 1

STANDARD:	Low (Not fit for purpose)	Medium (Satisfactory - meets minimum requirements)	High (meets aspirational standards)	Units:	26	41	40	40	40	19	6	27	31
Score:	0	1	2		Pebble Centre	Coopers Court	Duncan Court	Sonali Gardens	Donnybrook Court	Stepney Green Court	Stepney Green Court	Jubilee Crescent	Hogarth Court
ITEM	Definitions:	Definitions:	Definitions:		5	20	20	20	20	10	11	6	15
					0	64	64	64	64	1	2	0	4
Lift	None or some flats not served	Small lift to all floors	Full size disability-friendly lift	Lift	1	2	2	2	2	1	1	0	2
Security	No security to common areas	Door entry system	Video display, gated grounds/'Secured by Design' etc.	Security	1	2	2	2	2	1	1	0	1
Bathrooms	Shared	Bath/shower and WC/WB in flat; limited accessibility	Fully accessible shower room or 'Wet room'	Bathrooms	1	2	2	2	2	1	1	1	1
Decent Homes Standard	Fails Decent Homes Standard	Meets Decent Homes Standard now but potentially 'non-decent' within 10 years	Exceeds Decent Homes Standard. No potential failure in next 10 years	Decent Homes Standard	1	2	2	2	2	1	1	1	1
Unit types	Includes some or all units which are bedsits	No bedsits; mostly (i.e. more than 75 %) of units are 1bed units	No bedsits. At least 25% of units are 2Bed units	Unit types	1	1	1	1	1	1	2	1	1
Space standards	Bedsits' or '1Beds' less than 35m2	1Bed 35 - 45 m2; or 2 bed up to 55m2	1 Bed>45m2 or 2 bed > 55m2	Space standards	1	2	2	2	2	1	1	1	1
Accessibility	Any of following present: Steps, steep gradients, cramped internal layout, with narrow doorways and passages, threshold bars	Mobility standard access - ramps, no thresholds; standard corridors	Lifetime homes or full wheelchair standard, convenient buggy storage, wide corridors	Accessibility	0	2	2	2	2	1	1	0	2
					0	13	13	13	13	7	8	0	9
Location, amenities	Relatively isolated from local shops, services and transport	Basic convenience store / transport link within c500m	A range of local shops / amenities / transport links within c500m	Location, amenities	2	2	2	2	2	0	1	2	2
Communal facilities	None - or minimal, e.g. laundry only	Common room, laundry, small office	Good range of facilities e.g. some or all of the following in addition to common room/laundry/office: kitchen, hair salon, IT suite, assisted bathroom, hobby space, catering/dining (in larger schemes)	Communal facilities	1	2	2	2	2	1	0	1	2
Environment	Low quality, potentially unsafe	Reasonably attractive, safe environment; some outdoor amenity space	Desirable area, high quality, accessible outdoor amenity space	Environment	1	2	2	2	2	1	1	2	1
Appearance	Tired, institutional, obviously 'social housing' or undesirable	Non institutional, blends with private sector housing	Stylish and desirable image and ambience	Appearance	1	1	1	1	1	1	1	1	1
				TOTAL SCORE	5	20	20	20	20	10	11	6	15

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 1, Session 1: What are the housing challenges facing older people living in the borough?

- 1) Availability of stock – suitable stock
 - i) Meets needs and aspirations
- 2) Safety/ security
- 3) Elderly leaseholders in unlifted properties
- 4) Lack of support for private sector owners
 - i) Not able or don't know how to access
 - ii) To be able to stay in their own home
- 5) Overcrowding
- 6) Services offered to older people need developing – maybe more tailored
- 7) Cost of services – housing and support – debt!
- 8) Designation of sheltered schemes to general needs – properties no longer meet SH criteria
- 9) CBL process
- 10) Cost of rent
- 11) SH should be redefined/rebranded – “coffin dodgers” is a phrase used a lot
- 12) Gender mix can be a barrier/ mix
- 13) Lack of confidence in services offered in SH
- 14) Lack of F/S
- 15) Leaseholders not able to transfer their equity into purpose-built properties
- 16) Feeling of insecurity – council taking off security doors for example
- 17) Sheltered housing can be a target for ASB
- 18) Aids and adaptations – SH doesn't always have the right facilities, eg; baths instead of showers.
- 19) Preventative services need to be prioritised, eg; handyman, AA's

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

- 20) Lack of OT services
- 21) Financial abuse
- 22) Lack of personal choice
- 23) Life-time homes – very few
- 24) Few hub services
- 25) Time taken to complete repairs – impact on health
- 26) HA's sharing info – no transparency
- 27) Diversity versus specialism.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 2, Session 1: How do we ensure that older people benefit from the major regeneration happening and planned in the borough? What opportunities are there to introduce a wider range of tenures and types of stock?

Ocean

Re-shaping Poplar

Alfred Marmsberry

Birchfield Estate

Other THH estates

Blackwall Reach

Bromley by Bow

Un-met need:

- Supported living for MH
- Forgetting to take medication
- Rest care during regen
- Under-occupiers
- Leasehold sheltered McCarthy & Stone mixed tenures
- Out of Borough return to LBTH costs!
- Wheelchair accessible 10% of new build
- Matching people to properties
- ECS and SH hubs and spoke
- Floating support
- Telecare – linked to FACS

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 3, Session 1: How do we ensure that services for older people are co-ordinated and working in the same direction, with minimum overlap?

1. Too much SILO working – better info sharing
2. Poor communication between providers and professionals
3. More joint working between services and all levels
4. Build in housing option choices and planning at an earlier stage in people's lives
5. Single point of assessment for ALL needs
6. How can health and housing work together?
7. Try to engage healthcare professionals in housing – District Nurses etc.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 4, Session 1: How can housing better facilitate the health and well-being of older people?

BETTER facilitate health and well-being of older people

- INFO – don't know what sheltered housing is – don't know how to access/ get into sheltered housing.
- Moving People Fund (support with moving and other) – to help overcome the fear of moving even when moving from like to like (eg; 1-bed to 1-bed).
- Unaware of services – not in the picture, do something to instil confidence.
- Accessibility and awareness
- Home help ie; with gardening
- Directory of services for older people (Trades people)
- Legitimacy of home help/ tradespeople
- Perception of crime still high
- Environmental improvements in design
- Re-cycle aids and adaptations
- Some residents don't want ground floor due to surrounding and location
- In order to place people in the right places assessments need to be correct and timely.
- Difficult to get people to view schemes even with open days.
- "Home Bound" – no space in the house for mobility scooter for a lot of residents.
- No lift in blocks is a major issue
- Link Age Plus contacts – so can direct people to information. Info Hubs
- Existing older people – current accommodation in bad condition, difficult to get them to seek help
- Phone options difficult to access. Simplify access to information.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 1, Session 2: What role should extra-care housing play in meeting the housing needs of older people in the borough?

- Sites that have the potential to offer extra-care
- **Benefit:** ability to buy in additional services. Few people go from ECH → Residential care.
- **Query:** charging policy for ECH
- ECH developments should be part of overall community eg; near shops etc.
- ECH support could do outreach to people near the scheme.
- Personalised services
 - More diverse
 - Older people's clubs (on and off site, people need to get out too)
- Clarity around safeguarding procedures for ECH?!?
 - Roles and responsibilities between Social Workers and scheme.
- Quality monitoring
 - Independence

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 2, Session 2: What role should sheltered housing play in meeting the housing needs of older people in the borough?

1. Use designated SH schemes as resource centres for local community
2. SH should be able to offer “fit for purpose” Accom – DDA compliant/ Access
3. SH should offer attractive opportunities near amenities
4. “De-stigmatise” SH – viewed as old people’s accommodation.
5. Build more 2 – bed properties.
6. Offer more choice – tenure
7. Be more flexible in meeting people’s needs.
8. Staff may need more training to cope with more complex needs
9. Specialist supported for people with mental health problems.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 3 , Session 2: How can information about housing options for older people be better disseminated to both professionals (i.e. those advising/in contact with older people) and older people themselves?

1. OLDER PEOPLE WOULD LIKE;

- Housing offices/ home visits
- Named contacts
- Info on local area
- Info available in lunch clubs and ideas stores
- Easy phone access to help

USE – East End Life

- Supermarkets
- Older people's lunch clubs
- Link Age Plus Centres/ Age UK
- GP surgeries (less useful)
- Sheltered housing scheme newsletter (and other LIL newsletters)

Everything should be dated

Remember older people not receiving benefits

Could info be sent with 'flu jab letters?

Internet use very low in Tower Hamlets for older people.

REMEMBER THE PERSONAL TOUCH

2. INFO ON HOUSING FOR PROFESSIONALS BY:-

- EVENTS – get everyone in directory together once a year
- Using Mosques/ Churches/ Synagogues/ Temples
- Database of contacts of professionals in housing – a directory online.
- Website – like Disabled Living Foundation's website
- Better co-ordinated networking

No automated phone services!

Make older people more of a priority

From this event circulate email addresses and job titles and organisations of all who attended.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Group 4, Session 2: What do we need to do to increase the supply of ground floor or level access accommodation?

Provide incentivisation to get people to leave the ground floor properties – to free them up.

- Get an assessment of what people's needs are
- What will make it more attractive to older people – UNDERSTANDING
- RELIABLE LIFTS
- Scooter parking – secure
- Is own accommodation adaptable.
- What do we do to meet supply demand for future older generations?
- Put into planning policy core strategy DPD
- Care –free developments limit mobility
- Assessing true need of level/ground floor accommodation
- Are we looking at the wrong problems?
- Get rid of the old ideas of sheltered
- Future now will be different to future old needs – how do we manage this
- Change pre-conceptions
- Stock needs to be decent
- Darwin Court – Southwark – best practice, can we do something similar here?
- LBTH commended on services
- Some people like alternative options; seaside and country house – Clacton – people may want to move away or outer Borough
- Loss of family networks – re-build communities, feel safe and away from isolation
- Housing co-ops for older people, semi-supported
- Design
- Prioritisation over current house to need – to change.

APPENDIX 3(a)

Flipchart Notes from Listening Event – Monday 5 July 2010

Other Issues

- RSLs taking more responsibility for delivery
- Council commissioning and strategy
- Practical help for under-occupiers and more flexibility
- More tailored services
- BME specific/ sensitive schemes/ services
- Health and housing working more closely together.

LB Tower Hamlets – Older People’s Housing Strategy

Notes from Consultation Day – Monday 5 July 2010 Post-It Votes and Comments

HEADING	VOTES
<p><i>Information, advice, advocacy</i></p> <ul style="list-style-type: none"> • Link Age Plus referrals • Link Age Plus referral system and info when older people contact housing association/ council • To be available to all professionals • Up to date, locality based, one stop, word of mouth • Joined up approach to commissioning advocacy 	7
<p><i>Housing related support</i></p> <ul style="list-style-type: none"> • Dementia and mental health needs • Sheltered to be centre of floating support to elders in local community too • Floating support and skilled carers • Need more money from SP. Need floating support • Supporting people with dementia to remain at home as long as possible – floating support. • SP regime has caused changes to SH. Where more support is required and less tenant participation occurs – increases Warden workload • Need supported living scheme for people with mental health needs – who cannot be catered for in sheltered housing 	7
<p><i>Sheltered and Extra Care Housing</i></p> <ul style="list-style-type: none"> • Sheltered to offer facilities to local community • Sheltered schemes with a Peabody “Darwin” or “Sundial” model – more modern • Sheltered and Extra Care need to be more flexible and offer activities to reduce social isolation • Sheltered is needed in all areas of Borough and support. • I would argue SH is good quality, issues will be more about good or bad design, especially in older buildings, eg; scooter parks, Sky TV etc • More short blocks in certain areas, ie; Poplar & Stepney 	7
<p><i>Health and Social Care</i></p> <ul style="list-style-type: none"> • Possible communal living – reducing social isolation • More joint working between Health and Housing • Should be able to pool health and housing budgets where its cost effective 	4

LB Tower Hamlets – Older People’s Housing Strategy

Notes from Consultation Day – Monday 5 July 2010 Post-It Votes and Comments

HEADING	VOTES
<p><i>Housing Market for Older People</i></p> <ul style="list-style-type: none"> • Developing schemes that meet people’s needs • Lack of accommodation for older people • There may be enough sheltered, but not in the right place! • Unable to afford sheltered if they do not get benefits • Lack of appropriate accommodation • Difficulties with maintenance and service costs faced by older people • Aging population – 80 is the new 60! – also some private pensions prevent benefit being claimed for some elders. 	8
<p><i>Home Improvement Agency and related services</i></p> <ul style="list-style-type: none"> • Joined up approach to these services – at the moment they don’t seem to be commissioned in a joined-up way • More publicity about services to the professionals • Need more info on what is out there and help • All properties adapted • Ensure adapted properties are utilized properly • Use Link Age + hubs and outreach workers to spread information and referrals. 	7
<p><i>Accessibility</i></p> <ul style="list-style-type: none"> • Design is a really key issue – HAPPI report • Definatly need more wheelchair adapted sheltered housing • New build properties that meet accessibility need places for mobility scooters etc • Lack of ground floor accommodation • Elders in Boroughs need more accessibility in their areas. Also facilities • Lack of ground floor, and 1st 2nd floors only wheelchair accessible. 	7
<p><i>BME Housing</i></p> <ul style="list-style-type: none"> • Lack of BME care workers speaking community languages 	1

LB Tower Hamlets – Older People’s Housing Strategy

Notes from Consultation Day – Monday 5 July 2010 Post-It Votes and Comments

HEADING	VOTES
<p><i>Make Best Use of Existing Housing</i></p> <ul style="list-style-type: none">• Health and Housing should be working together – if professionals can’t get their act together what hope is there for older vulnerable people.• Under- occupation – even with incentives it is difficult to encourage people to move to smaller units – need appropriate 1-beds• Elders don’t always want ground floor – security• Go out of Borough inc seaside and country relocation scheme.• Aids and adaptations – what do we do with these units once elders have moved out?• Help with actual packing and moving – given longer than a week to move and pack etc• People - under-occupiers are worried regarding moving?• Not enough assistance to help going from large to small – just too much for them.• More home talks required.	7

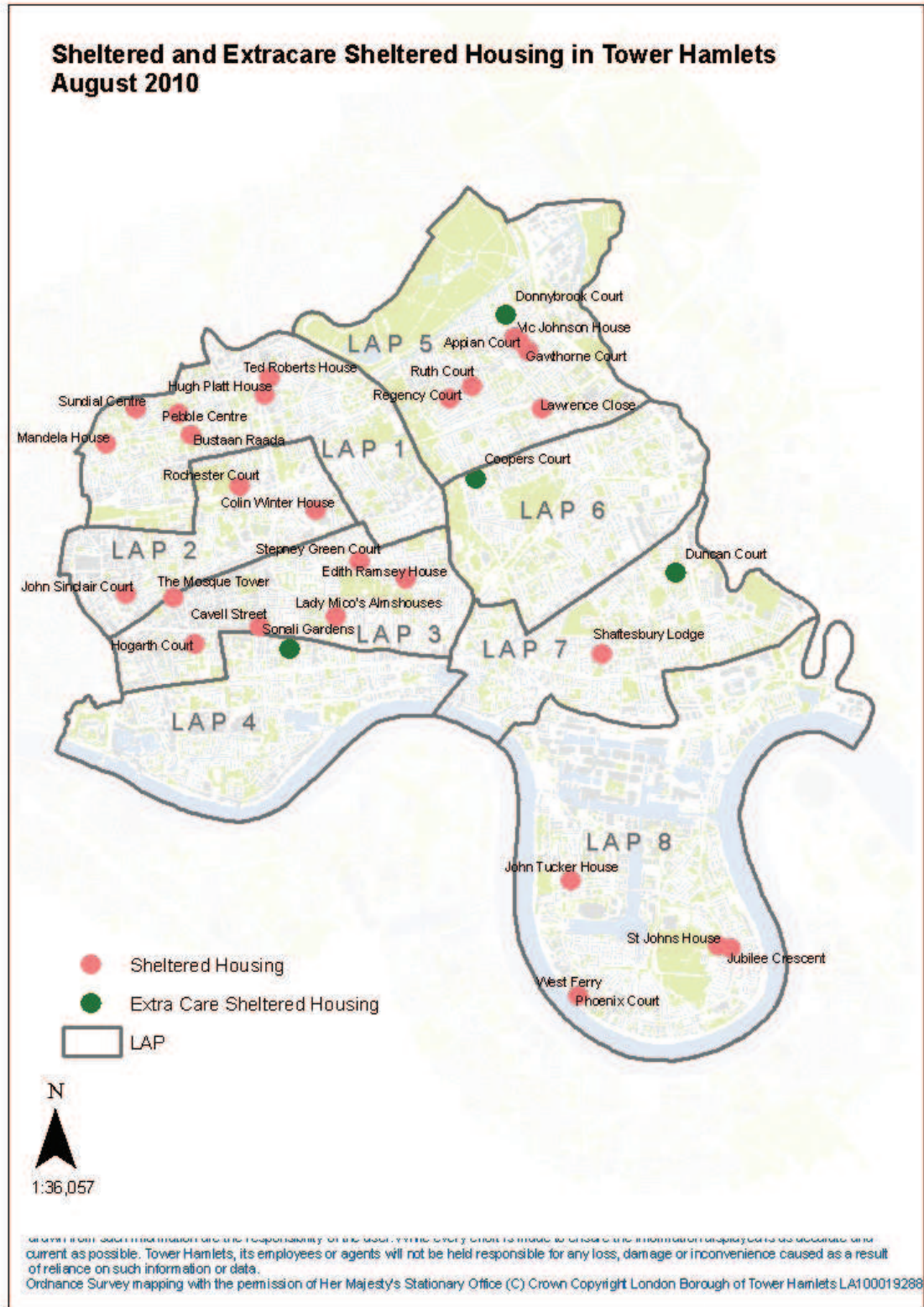
Appendix 4

Table showing number of persons by age and gender based on 'nkm' methodology

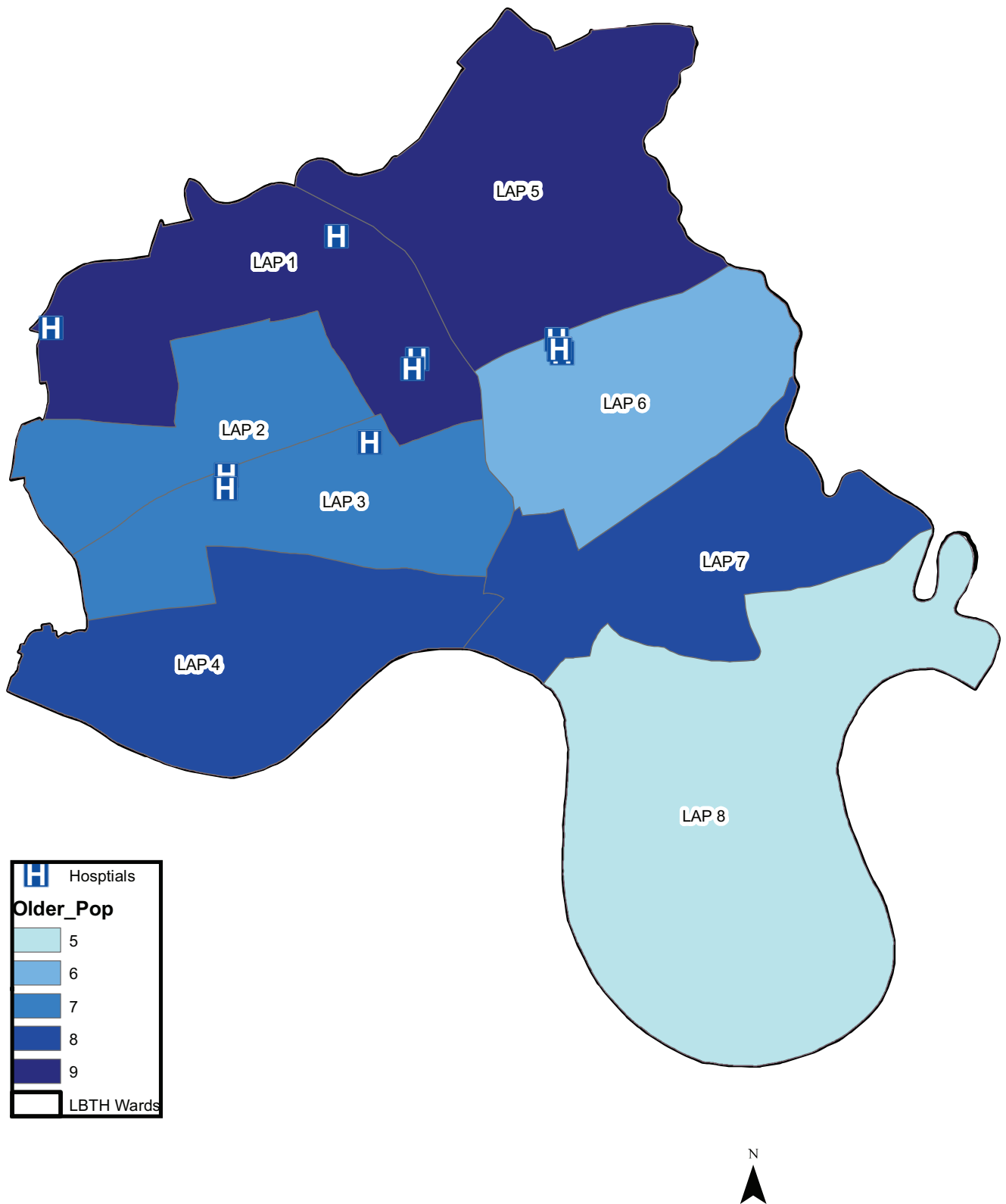
Source: Mayhew Harper Associates Ltd. (Counting the population of Tower Hamlets)

age groups	Persons	males	females	no gender
Under 1	4,573	2,353	2,204	16
1-4	15,001	7,629	7,362	10
5-9	15,914	7,999	7,914	1
10-14	13,620	6,933	6,687	0
15-19	12,664	6,478	6,115	71
20-24	17,684	7,760	9,658	266
25-29	27,257	12,189	14,689	379
30-34	25,024	12,680	12,080	264
35-39	18,600	10,246	8,109	245
40-44	13,464	7,567	5,700	197
45-49	11,014	6,027	4,846	141
50-54	8,918	4,755	4,044	119
55-59	6,814	3,250	3,480	84
60-64	5,256	2,521	2,662	73
65-69	4,202	1,918	2,227	57
70-74	3,986	1,957	1,973	56
75-79	3,152	1,486	1,638	28
80-84	2,178	904	1,244	30
85-89	1,105	420	660	25
90+	352	109	235	8
age n/a	24,050	0	0	24,050
Total	234,828	105,181	103,527	26,120

Appendix 5: Scheme Locations



Proportion of total population in each LAP aged 65 and over

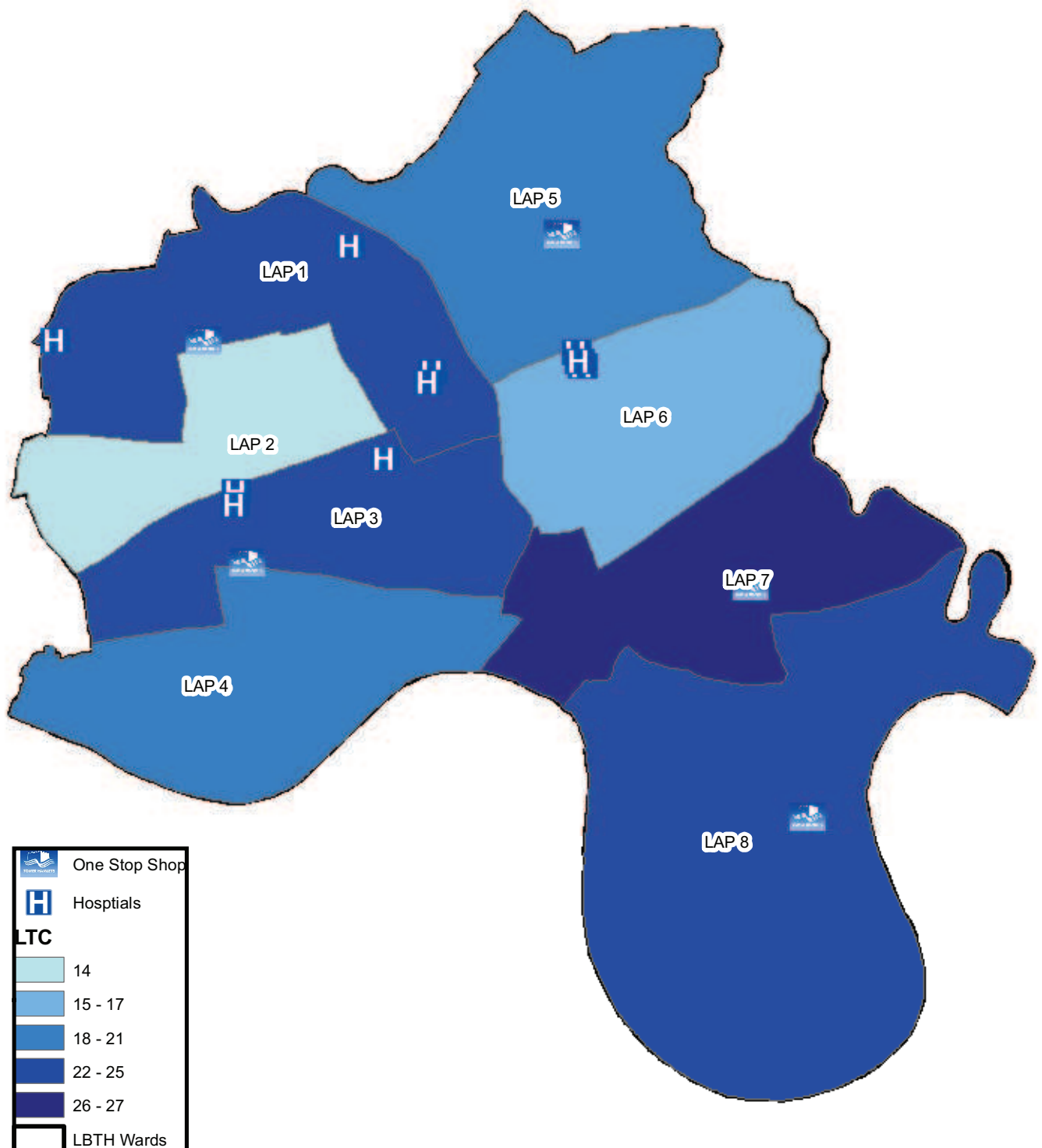


London Borough of Tower Hamlets

1:36,057

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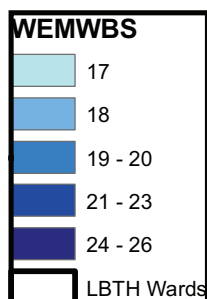
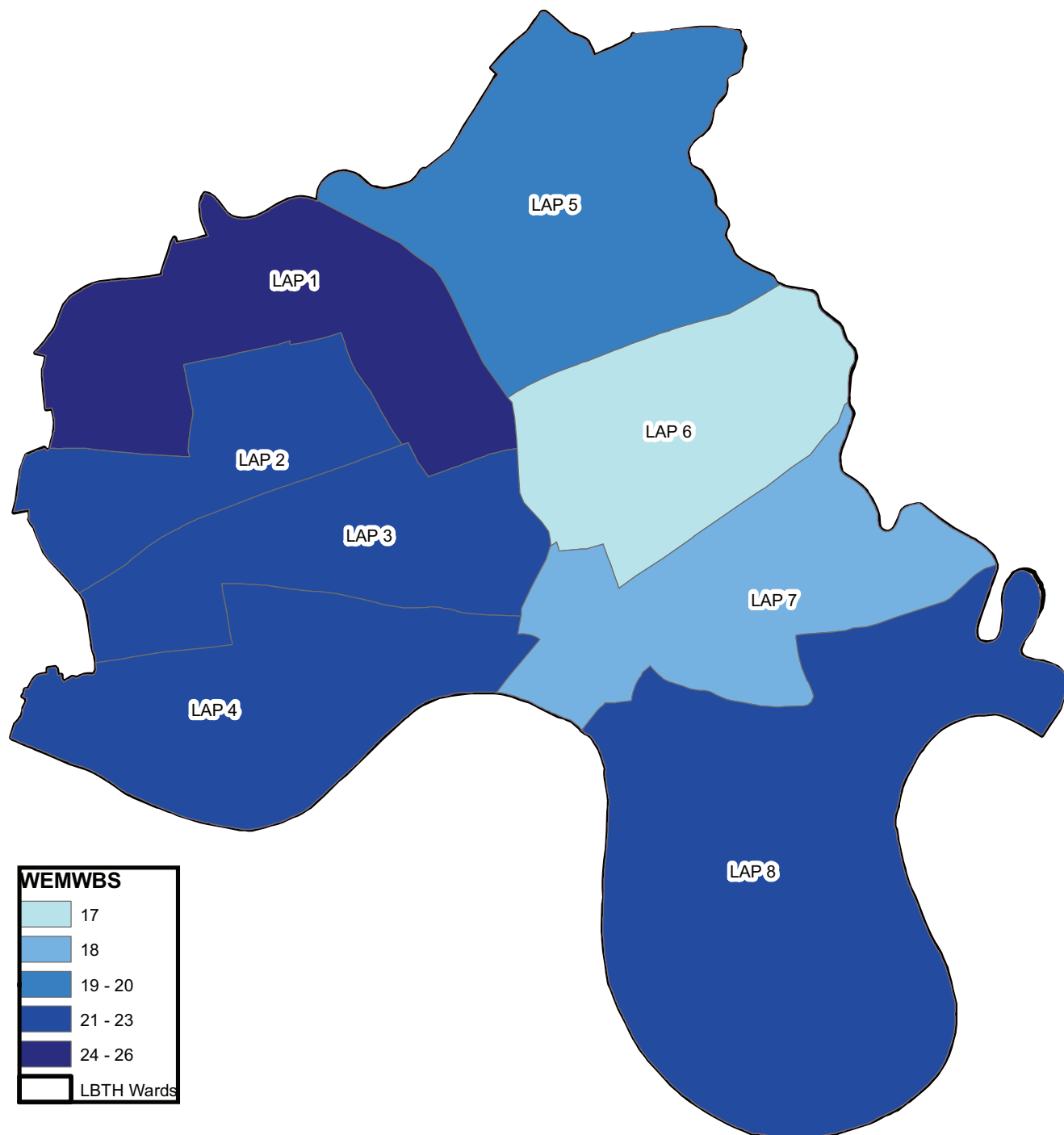
Proportion of total population in each LAP report having a long term illness, disability or infirmity (Tower Hamlets Health and Lifestyle Survey, 2009)



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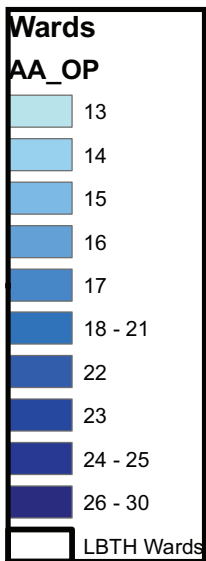
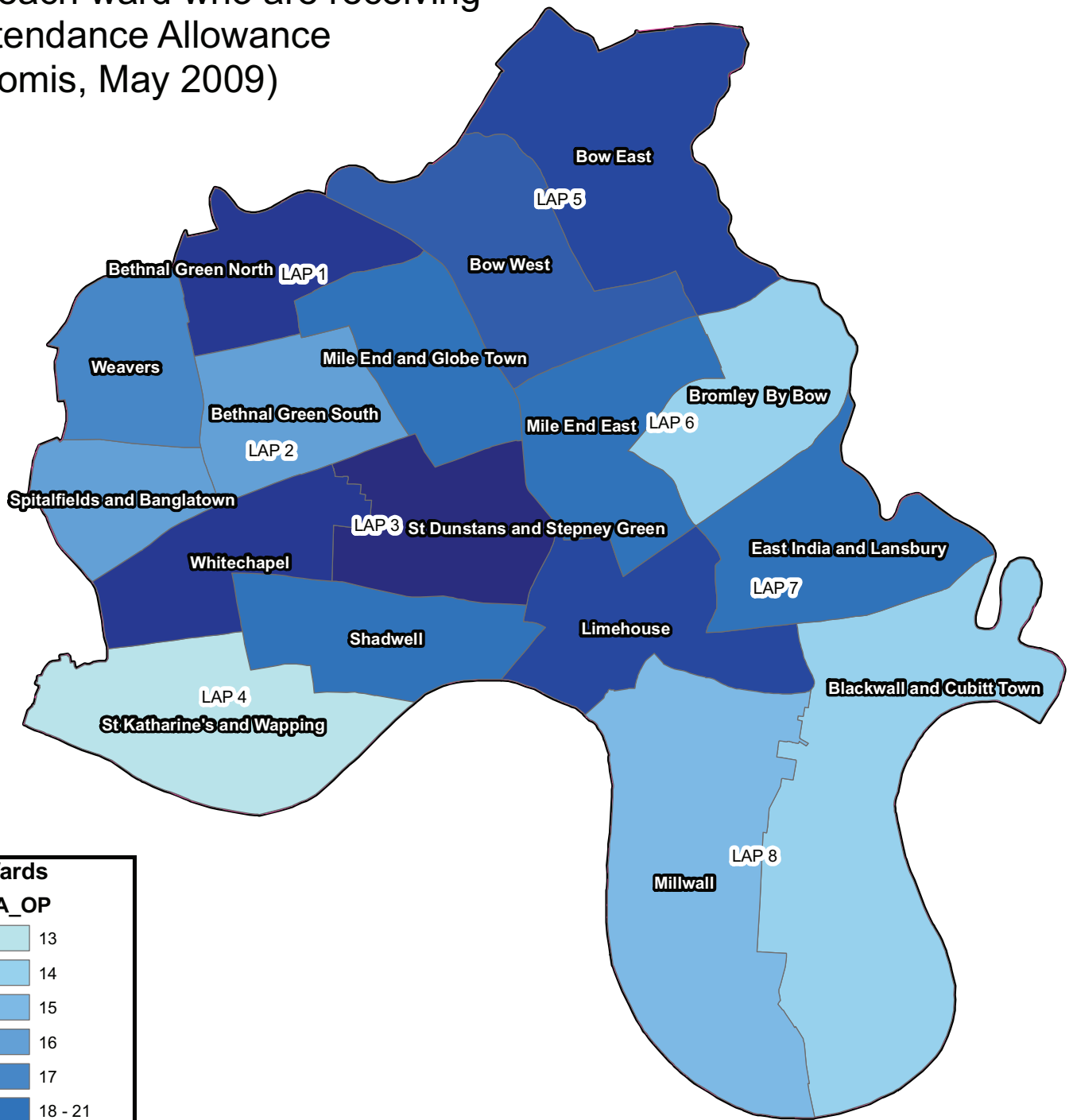
Proportion of total population in each LAP aged 16 and over who score in bottom quintile of mental wellbeing (indicating poor mental health)
 (Tower Hamlets Health and Lifestyle Survey, 2009)



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Proportion (%) of older people (aged 65 and over) in each ward who are receiving Attendance Allowance (Nomis, May 2009)



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● Computers_for_Older_People

📖 Libraries

🏠 Idea Stores

Computers for Older People: Sites, by proportion of population in each LAP aged 65 and over

Older_Pop

5

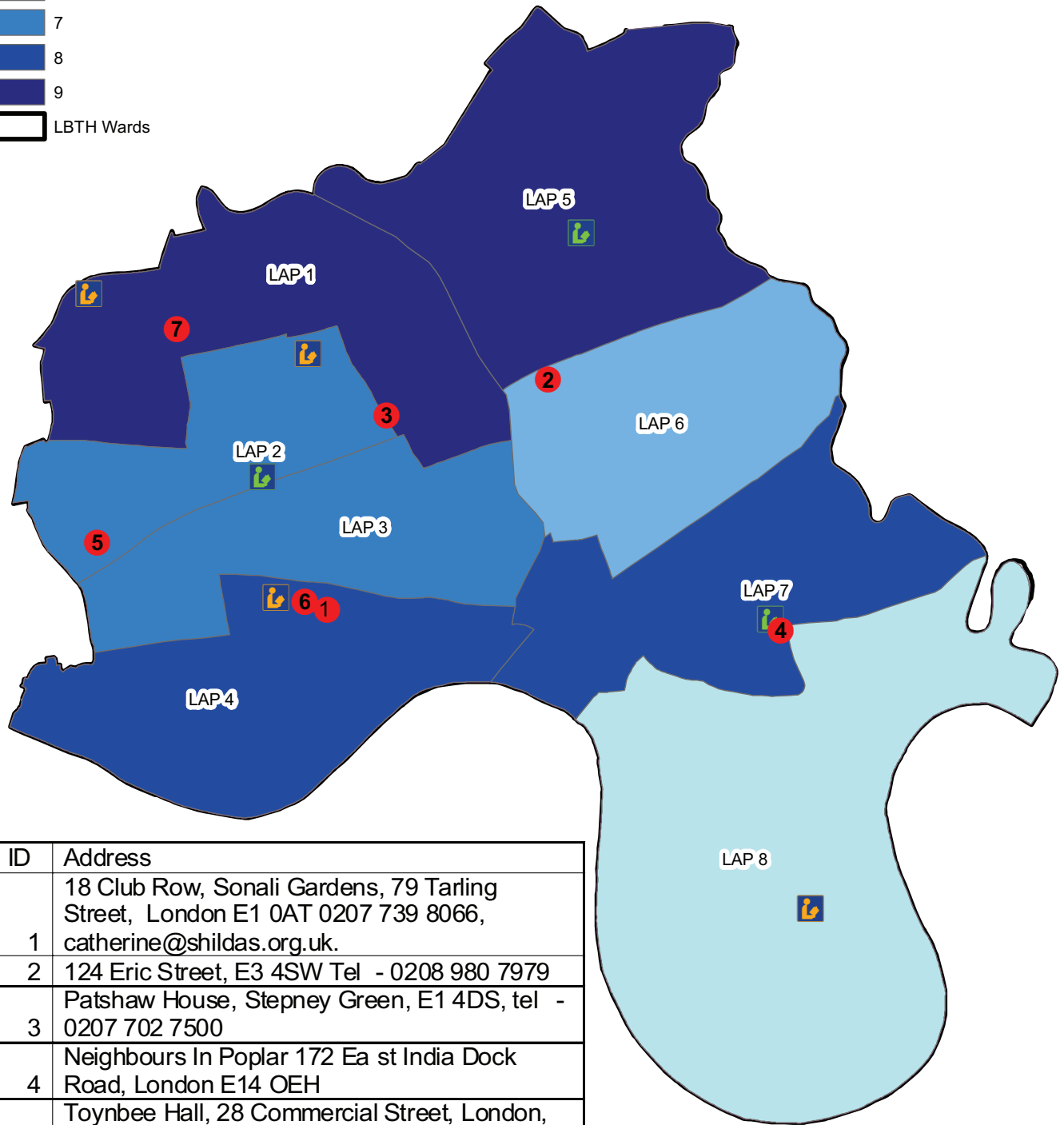
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LBTH Wards



ID	Address
1	18 Club Row, Sonali Gardens, 79 Tarling Street, London E1 OAT 0207 739 8066, catherine@shildas.org.uk.
2	124 Eric Street, E3 4SW Tel - 0208 980 7979
3	Patshaw House, Stepney Green, E1 4DS, tel - 0207 702 7500
4	Neighbours In Poplar 172 Ea st India Dock Road, London E14 OEH
5	Toynbee Hall, 28 Commercial Street, London, E1 6LS
6	Linkage Plus, Sonali Gardens 79 Tarling St London E1 OAT
7	16 Limey Street E2 6LR 0207 729 6490



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