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# Revision History

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| 00       |  | Faisal Butt<br>Principal Housing Policy<br>Officer | 25 October 2011  |
| 01       | Amendments following Review Meeting 16 November 2011   | Faisal Butt<br>Principal Housing Policy<br>Officer | 05 December 2011 |
| 02       | Amendments following Adjustment to Stock Numbers       | Faisal Butt<br>Principal Housing Policy<br>Officer | 14 March 2012    |
| 03       | Amendments following Final Report Review 22 March 2012 | Faisal Butt<br>Principal Housing Policy<br>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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# 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 1<sup>st</sup> 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 CO<sub>2</sub> 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 1<sup>st</sup> 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%.

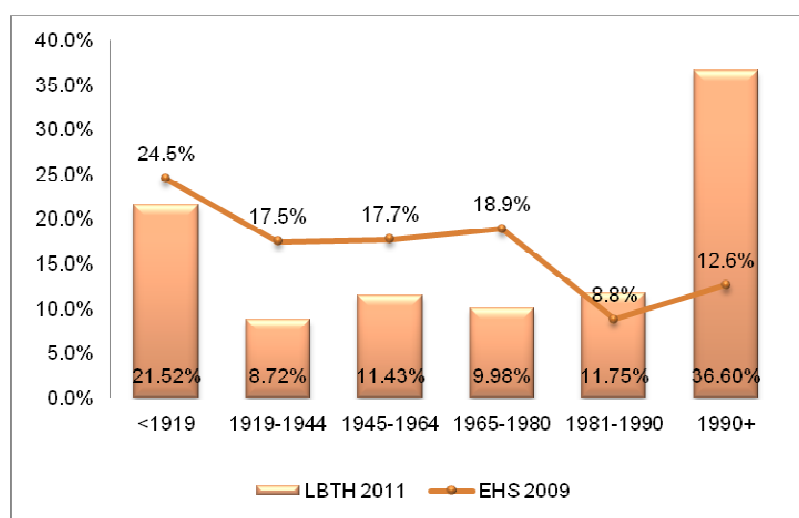
### 2.1.3 Dwelling Age

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%         |
| <b>Grand Total</b> | <b>1038</b>         | <b>100.00%</b> | <b>67209</b>     | <b>100.00%</b> | <b>100.0%</b> |

*Graph 2.1: Dwelling Age*



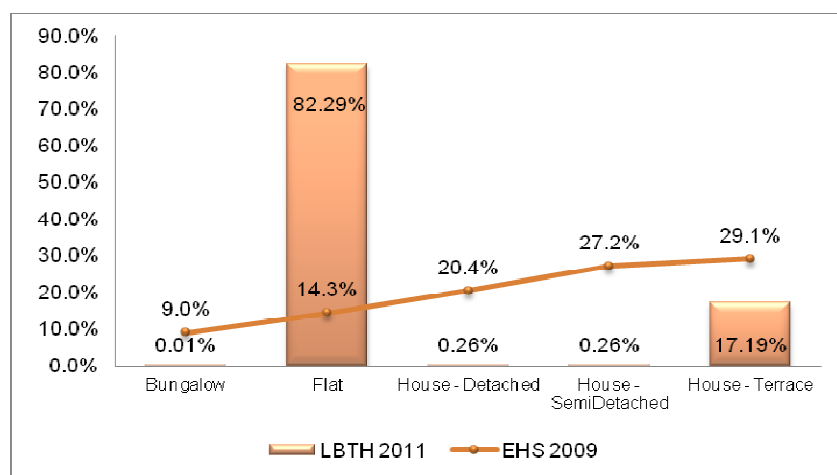
### 2.1.4 Dwelling Type

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            |
| <b>Grand Total</b>    | <b>1038</b>         | <b>100.0%</b> | <b>67209</b>     | <b>100.00%</b> | <b>100.00%</b> |

*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%           |
| <b>Grand Total</b> | <b>1038</b>         | <b>100.0%</b> | <b>67209</b>     | <b>100.00%</b> |

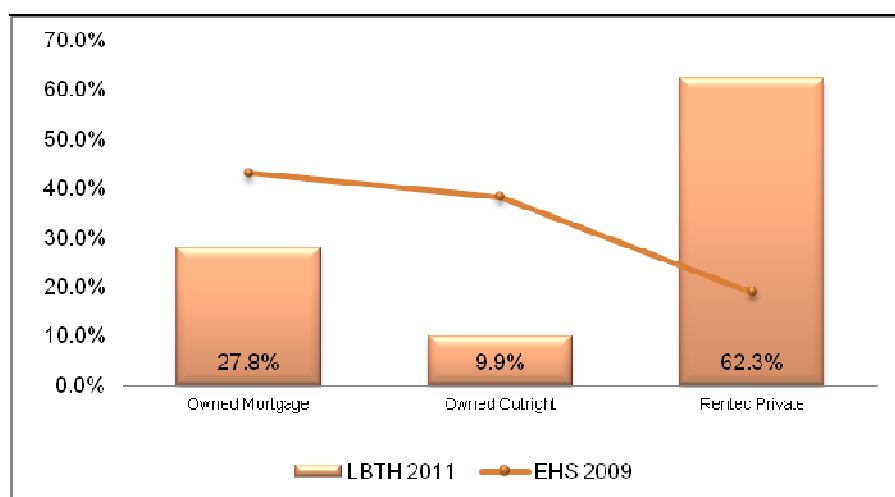
### 2.1.6 Dwelling Tenure

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.              | %             |               |
| <b>Owned Mortgage</b> | 222                 | 21.4%          | 18655            | 27.8%         | 43.0%         |
| <b>Owned Outright</b> | 150                 | 14.5%          | 6684             | 9.9%          | 38.2%         |
| <b>Rented Private</b> | 666                 | 64.2%          | 41871            | 62.3%         | 18.8%         |
| <b>Grand Total</b>    | <b>1038</b>         | <b>100.00%</b> | <b>67210</b>     | <b>100.0%</b> | <b>100.0%</b> |

*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        |
| <b>Grand Total</b> | <b>18655</b>   | <b>27.8%</b>     | <b>6684</b>    | <b>9.9%</b>      | <b>41870</b>   | <b>62.3%</b>     | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>18655</b>   | <b>27.8%</b>     | <b>6684</b>    | <b>9.9%</b>      | <b>41870</b>   | <b>62.3%</b>     | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>18655</b>   | <b>27.8%</b>     | <b>6684</b>    | <b>9.9%</b>      | <b>41870</b>   | <b>62.3%</b>     | <b>67209</b> |

### 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%        |
| <b>Grand Total</b>        | <b>3313</b>      | <b>100.0%</b> | <b>4.9%</b> |

## 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                      |
|---|---|
| <b>Hygrothermal Conditions</b>                  | <b>Space, Security, Light and Noise</b>         |
| 1. Damp and Mould Growth                        | 11. Crowding and Space                          |
| 2. Excess cold                                  | 12. Entry by intruders                          |
| 3. Excess heat                                  | 13. Lighting                                    |
| <b>Pollutants (Non-Microbial)</b>               | 14. Noise                                       |
| 4. Asbestos and MMF                             | <b>PROTECTION AGAINST ACCIDENTS</b>             |
| 5. Biocides                                     |   |
| 6. Carbon monoxide and fuel combustion products | <b>Falls</b>                                    |
| 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                        |
| <b>PROTECTION AGAINST INFECTION</b>             | <b>Electric Shocks, Fires, Burns and Scalds</b> |
|   | 23. Electric Hazards                            |
|   | 24. Fire  |
| <b>Hygiene, Sanitation and Water Supply</b>     | 25. Flames, hot surfaces                        |
| 15. Domestic Hygiene, Pests and Refuse          | <b>Collisions, Cuts and Strains</b>             |
| 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

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

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

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.

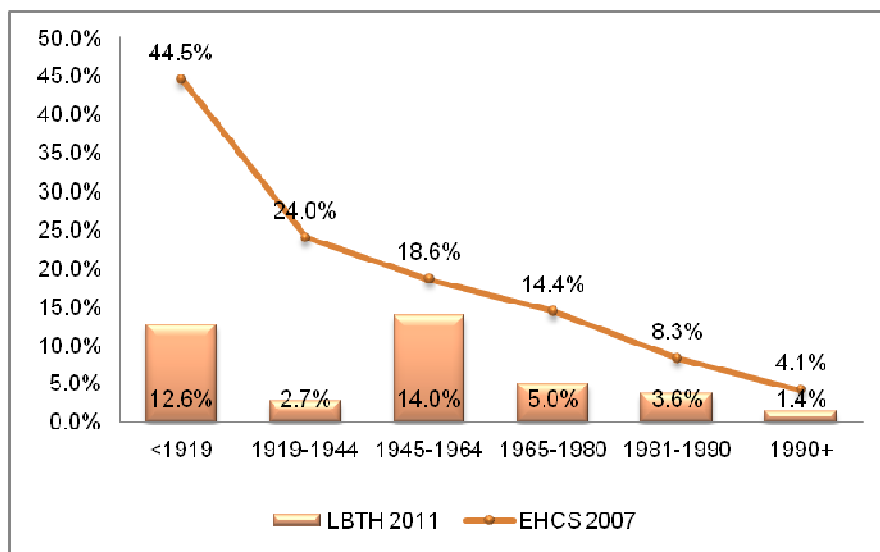
### 3.2.2.2 By Dwelling Age

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%         |
| <b>Grand Total</b> | <b>4037</b>    | <b>6.0%</b> | <b>67209</b>         | <b>23.5%</b> |

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

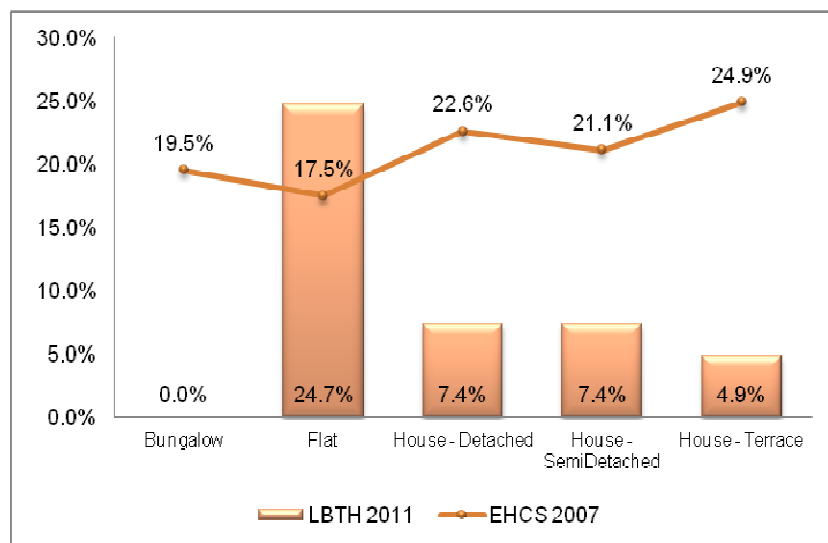
Table 3.5 shows maisonettes contain proportionately more HHSRS Category 1 hazards by dwelling type (21%).

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          |
| <b>Grand Total</b>    | <b>4037</b>    | <b>6.0%</b> | <b>67209</b>         | <b>23.5%</b> |

**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                 |
| <b>Grand Total</b> | <b>4037</b>    | <b>6.0%</b> | <b>67209</b>         |

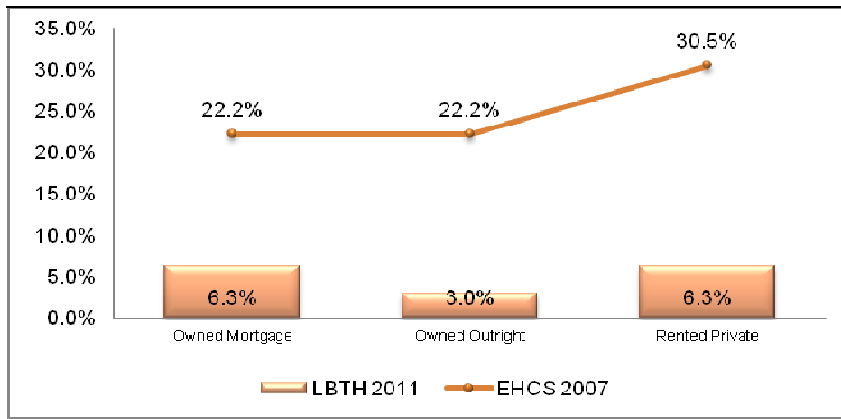
### 3.2.2.5 By Dwelling Tenure

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%        |
| <b>Grand Total</b> | <b>4037</b>    | <b>6.0%</b> | <b>67210</b>         | <b>23.5%</b> |

**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%          |
| <b>Grand Total</b> | <b>6902</b>                  | <b>100.0%</b> |

### 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%         |
| <b>Grand Total</b>    | <b>6902</b>                  | <b>100.0%</b> |

### 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%          |
| <b>Grand Total</b> | <b>6902</b>                  | <b>100.0%</b> |

### 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%         |
| <b>Grand Total</b> | <b>6902</b>                  | <b>100.0%</b> |

### 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

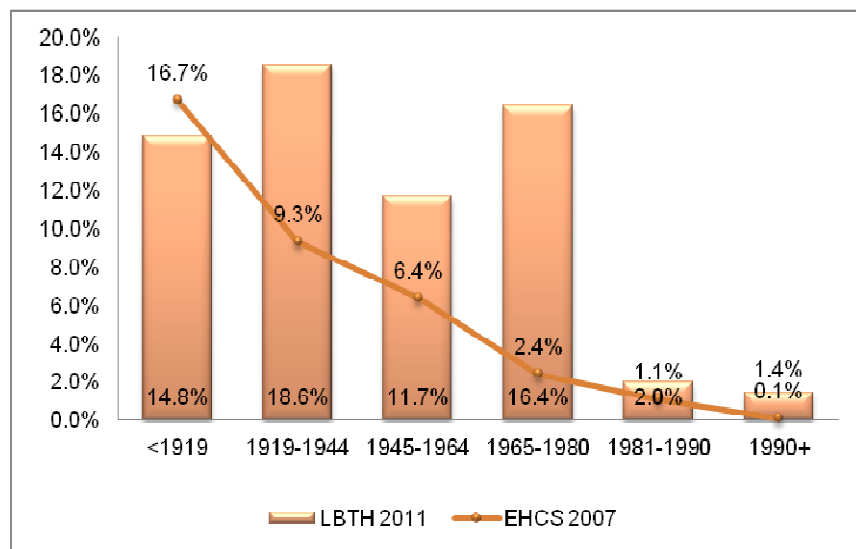
In the case of newer properties, it is more difficult for a property to fail, as the Decent Homes Guidance states that properties cannot fail on condition alone, for example a roof covering on a house in severe disrepair would not cause a property to fail Part B of Decent Homes unless it was more than 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%        |
| <b>Grand Total</b> | <b>5742</b>     | <b>8.5%</b> | <b>67209</b>         | <b>7.3%</b> |

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**



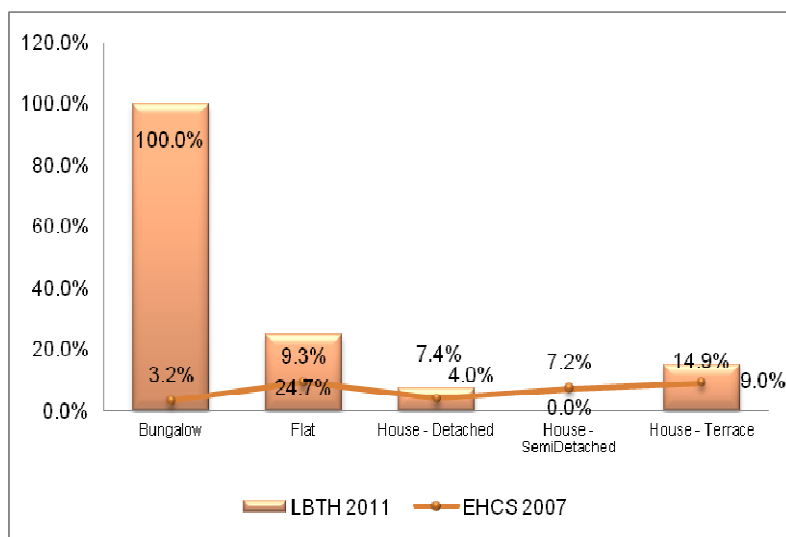
### 3.3.4 Disrepair by Dwelling Type

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.             | %           |                      |             |
| <b>Bungalow</b>              | 8               | 100.0%      | 8                    | 3.2%        |
| <b>Flat</b>                  | 2442            | 5.2%        | 47309                | 9.3%        |
| <b>House - Detached</b>      | 13              | 7.4%        | 172                  | 4.0%        |
| <b>House – Semi Detached</b> | 0               | 0.0%        | 173                  | 7.2%        |
| <b>House - Terrace</b>       | 1720            | 14.9%       | 11553                | 9.0%        |
| <b>Maisonette</b>            | 1559            | 19.5%       | 7994                 | N/A         |
| <b>Grand Total</b>           | <b>5742</b>     | <b>8.5%</b> | <b>67209</b>         | <b>7.3%</b> |

**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         |
| <b>Grand Total</b> | <b>5742</b>     | <b>8.5%</b> | <b>67209</b>         | <b>7.3%</b> |

### 3.3.6 Disrepair by Dwelling Tenure

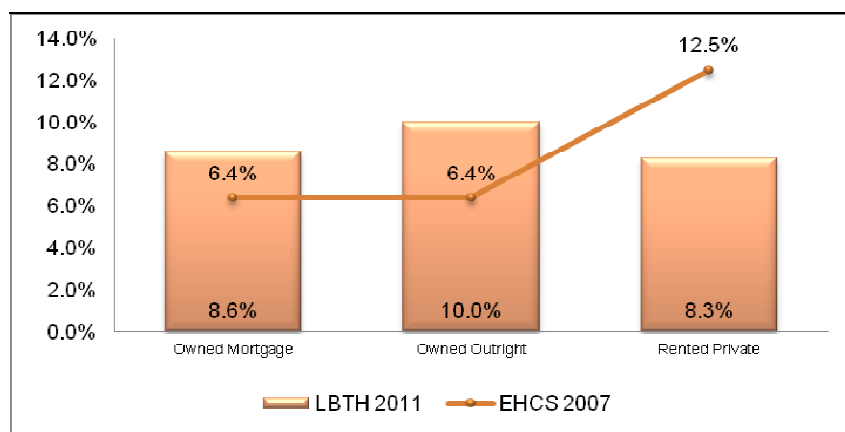
8% of rented private dwellings fail Part B of the standard, 9% of those owned outright or those owned with a mortgage. This is in contrast to the national picture where a higher level of rented private dwellings fails as part of the standard.

*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%       |
| <b>Grand Total</b> | <b>5742</b>     | <b>8.5%</b> | <b>67210</b>        | <b>7.3%</b> |

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.

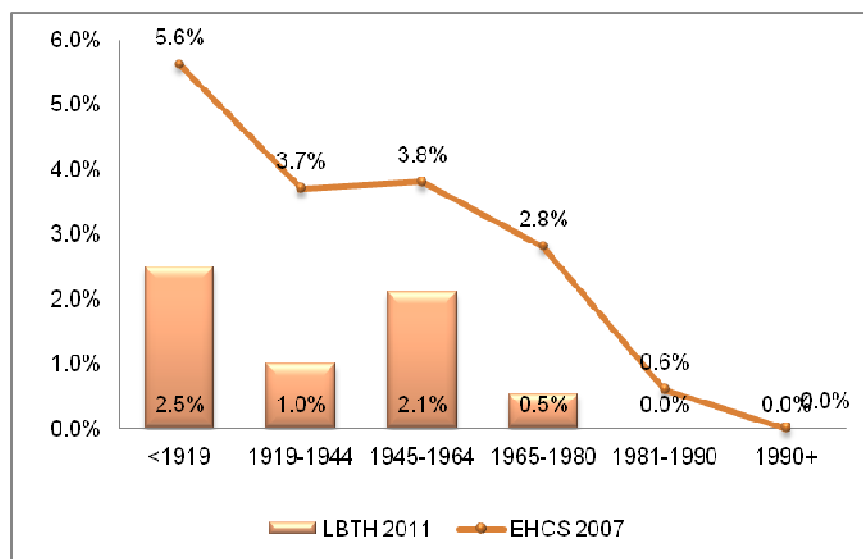
### 3.4.3 Modern Facilities and Services by Dwelling Age

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%        |
| <b>Grand Total</b> | <b>614</b>      | <b>0.9%</b> | <b>67209</b>         | <b>2.9%</b> |

*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.

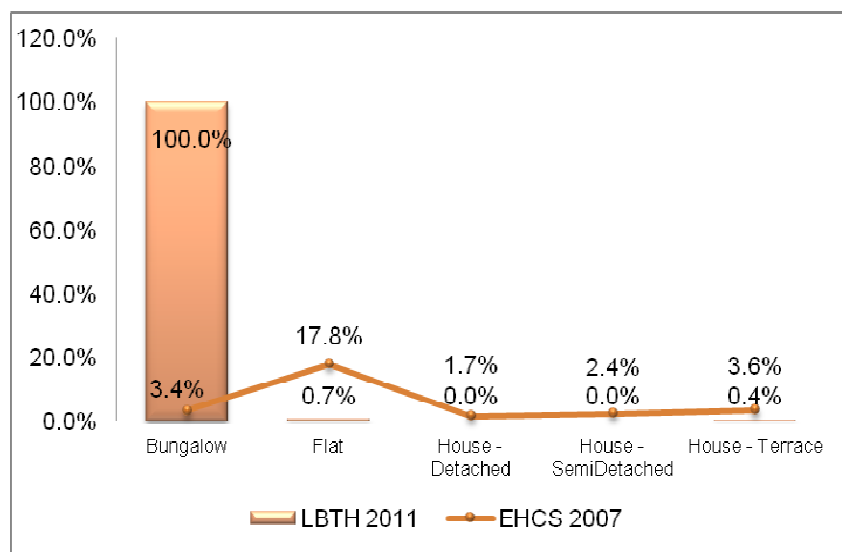
Indeed there are no failures for either of these two dwelling types. However it should be noted there are very small numbers of detached and semi detached properties and they thus form a miniscule part of private sector housing in the Borough.

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.             | %           |                      |              |
| <b>Bungalow</b>               | 8               | 100.0%      | 8                    | 3.4%         |
| <b>Flat</b>                   | 320             | 0.7%        | 47309                | 17.8%        |
| <b>House - Detached</b>       | 0               | 0.0%        | 172                  | 1.7%         |
| <b>House – Semi- Detached</b> | 0               | 0.0%        | 173                  | 2.4%         |
| <b>House - Terrace</b>        | 231             | 2.0%        | 11553                | 3.6%         |
| <b>Maisonette</b>             | 55              | 0.7%        | 7994                 | N/A          |
| <b>Grand Total</b>            | <b>614</b>      | <b>0.9%</b> | <b>67209</b>         | <b>2.90%</b> |

*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                 |
| <b>Grand Total</b> | <b>614</b>      | <b>0.9%</b> | <b>67209</b>         |

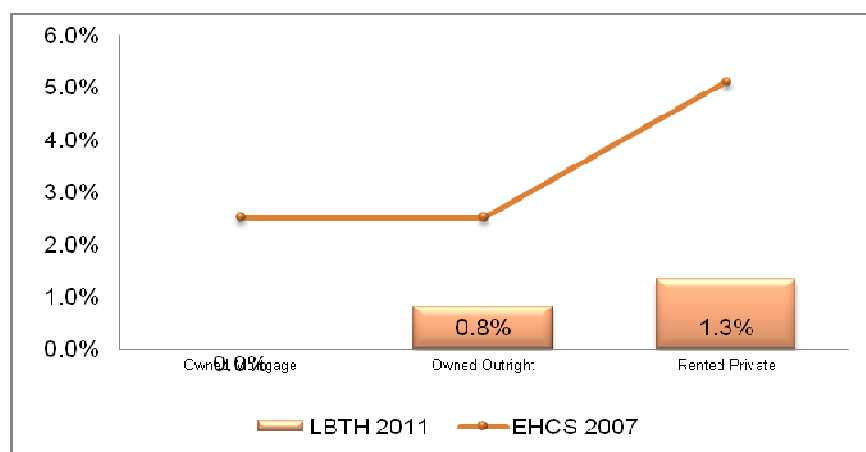
### 3.4.6 Modern Facilities and Services by Dwelling Tenure

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%        |
| <b>Grand Total</b> | <b>614</b>      | <b>0.9%</b> | <b>67209</b>        | <b>2.9%</b> |

*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.

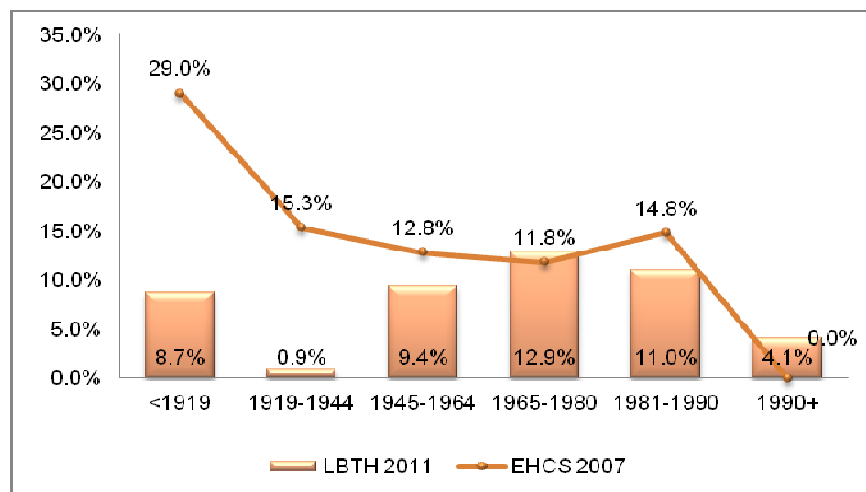
*Table 3.20: Part D Failures by Dwelling Age*

| 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%         |
| <b>Grand Total</b> | <b>4787</b>     | <b>7.1%</b> | <b>67209</b>         | <b>15.9%</b> |

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**



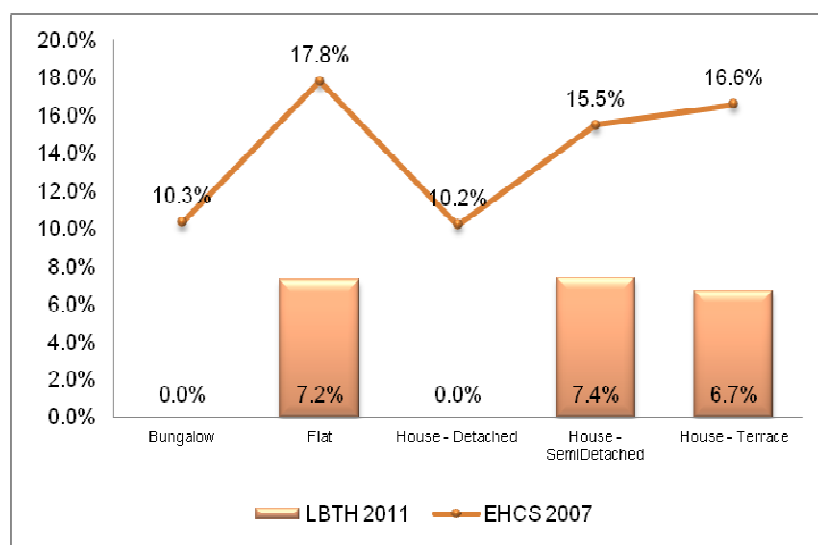
### 3.5.4 Thermal Comfort by Dwelling Type

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           |
| <b>Grand Total</b>    | <b>4787</b>     | <b>7.1%</b> | <b>67209</b>         | <b>15.90%</b> |

**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                 |
| <b>Grand Total</b> | <b>4787</b>     | <b>7.1%</b> | <b>67209</b>         |

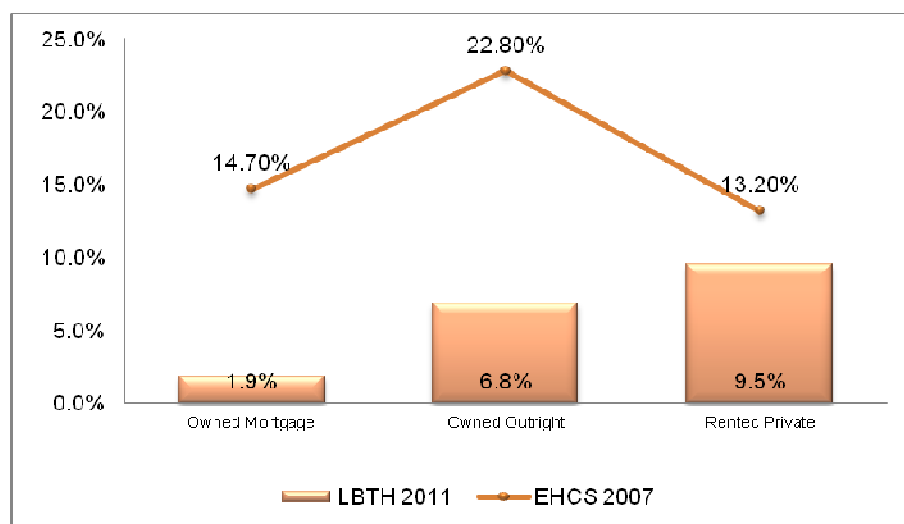
### 3.5.6 Thermal Comfort by Dwelling Tenure

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%        |
| <b>Grand Total</b> | <b>4787</b>     | <b>7.1%</b> | <b>67209</b>        | <b>15.90%</b> |

*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                  |
| <b>Total No. Failures</b>       | <b>58815</b>           | <b>12810</b>           |

### 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        |
| <b>Grand Total</b> | <b>4037</b> | <b>5742</b> | <b>614</b>  | <b>4787</b> | <b>12810</b> | <b>19.1%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>4037</b> | <b>5742</b> | <b>614</b>  | <b>4787</b> | <b>12810</b> | <b>19.1%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>4037</b> | <b>5742</b> | <b>614</b>  | <b>4787</b> | <b>12810</b> | <b>19.1%</b> | <b>67209</b> |

### 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.          | %            |              |
| <b>Owned Mortgage</b> | 1182        | 1606        |             | 348         | 2742         | 14.7%        | 18655        |
| <b>Owned Outright</b> | 203         | 670         | 54          | 457         | 1100         | 16.5%        | 6684         |
| <b>Rented Private</b> | 2653        | 3466        | 560         | 3982        | 8967         | 21.4%        | 41871        |
| <b>Grand Total</b>    | <b>4037</b> | <b>5742</b> | <b>614</b>  | <b>4787</b> | <b>12810</b> | <b>19.1%</b> | <b>67210</b> |

### 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       |
|--------------------------------------|------------------------|------------------------|--------------------|
| <b>HHSRS</b>                         | <b>4513</b>            | <b>4037</b>            | <b>£5,043,382</b>  |
| <b>Part B</b>                        |                        | <b>5742</b>            | <b>£19,918,192</b> |
| 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            |
| <b>Part C</b>                        |                        | <b>614</b>             | <b>£39,554,303</b> |
| 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         |
| <b>Part D</b>                        |                        | <b>4787</b>            | <b>£6,914,480</b>  |
| Heating Type                         | 598                    |                        | £1,494,190         |
| Roof Insulation                      | 13513                  |                        | £3,378,317         |
| Wall Insulation                      | 5105                   |                        | £2,041,974         |
| <b>Total No. Failures</b>            |                        | <b>12810</b>           | <b>£71,430,358</b> |

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 CO<sub>2</sub> 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, CO<sub>2</sub> 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.
- CO<sub>2</sub> emissions measured by assessing the use of lighting, appliances and space and water heating based on dwelling size and number of habitable rooms. The CO<sub>2</sub> 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           |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>4014</b> | <b>6.0%</b> | <b>8140</b> | <b>12.1%</b> | <b>10549</b> | <b>15.7%</b> | <b>26537</b> | <b>39.5%</b> | <b>16843</b> | <b>25.1%</b> | <b>67209</b>    |

#### 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            |
| <b>Grand Total</b>    | <b>1125</b> | <b>1.7%</b> | <b>4014</b> | <b>6.0%</b> | <b>8140</b> | <b>12.1%</b> | <b>10549</b> | <b>15.7%</b> | <b>26537</b> | <b>39.5%</b> | <b>16843</b> | <b>25.1%</b> | <b>67209</b>    |

#### 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            |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>4014</b> | <b>6.0%</b> | <b>8140</b> | <b>12.1%</b> | <b>10549</b> | <b>15.7%</b> | <b>26537</b> | <b>39.5%</b> | <b>16843</b> | <b>25.1%</b> | <b>67209</b>    |

#### 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           |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>4014</b> | <b>6.0%</b> | <b>8143</b> | <b>12.1%</b> | <b>10549</b> | <b>15.7%</b> | <b>26537</b> | <b>39.5%</b> | <b>16843</b> | <b>25.1%</b> | <b>67210</b>    |

#### 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        |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>4014</b> | <b>6.0%</b> | <b>8140</b> | <b>12.1%</b> | <b>10549</b> | <b>15.7%</b> | <b>26537</b> | <b>39.5%</b> | <b>16843</b> | <b>25.1%</b> | <b>67209</b> |

#### 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               |
| <b>Grand Total</b>       | <b>64.0</b>        |

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%        |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>22704</b> | <b>33.8%</b> | <b>43380</b> | <b>64.5%</b> |

#### 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.          | %            |
| <b>Bungalow</b>              | 0           | 0.0%        | 8            | 100.0%       | 0            | 0.0%         |
| <b>Flat</b>                  | 506         | 1.1%        | 10161        | 21.5%        | 36642        | 77.5%        |
| <b>House - Detached</b>      | 0           | 0.0%        | 172          | 100.0%       | 0            | 0.0%         |
| <b>House – Semi Detached</b> | 0           | 0.0%        | 45           | 26.4%        | 127          | 73.6%        |
| <b>House - Terrace</b>       | 189         | 1.6%        | 8064         | 69.8%        | 3300         | 28.6%        |
| <b>Maisonette</b>            | 429         | 5.4%        | 4253         | 53.2%        | 3312         | 41.4%        |
| <b>Grand Total</b>           | <b>1125</b> | <b>1.7%</b> | <b>22704</b> | <b>33.8%</b> | <b>43380</b> | <b>64.5%</b> |

#### 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%        |
| <b>Grand Total</b> | <b>1125</b> | <b>1.7%</b> | <b>22704</b> | <b>33.8%</b> | <b>43380</b> | <b>64.5%</b> |

#### 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.          | %            |
| <b>Owned Mortgage</b> | 324         | 1.7%        | 6862         | 36.8%        | 11469        | 61.5%        |
| <b>Owned Outright</b> | 152         | 2.3%        | 2693         | 40.3%        | 3838         | 57.4%        |
| <b>Rented Private</b> | 649         | 1.6%        | 13149        | 31.4%        | 28073        | 67.0%        |
| <b>Grand Total</b>    | <b>1125</b> | <b>1.7%</b> | <b>22704</b> | <b>33.8%</b> | <b>43380</b> | <b>64.5%</b> |

#### 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 | %              |
|---------------------------|---------------------|----------------|
| <b>A</b>                  | 0                   | 0.00%          |
| <b>B</b>                  | 7441                | 11.07%         |
| <b>C</b>                  | 27923               | 41.55%         |
| <b>D</b>                  | 19106               | 28.43%         |
| <b>E</b>                  | 11344               | 16.88%         |
| <b>F</b>                  | 1286                | 1.91%          |
| <b>G</b>                  | 110                 | 0.16%          |
| <b>Grand Total</b>        | <b>67209</b>        | <b>100.00%</b> |

### 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          |
| <b>Grand Total</b>       | <b>67209</b> |

#### 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        |
| <b>Grand Total</b> | <b>47973</b>          | <b>71.38%</b> | <b>14355</b>             | <b>21.36%</b> | <b>4048</b>       | <b>6.02%</b> | <b>833</b> | <b>1.24%</b> | <b>67209</b> |

#### 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         |
| <b>Grand Total</b>    | <b>47973</b>          | <b>71.38%</b> | <b>14355</b>             | <b>21.36%</b> | <b>4048</b>       | <b>6.02%</b> | <b>833</b> | <b>1.24%</b> | <b>67209</b> |

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         |
| <b>Grand Total</b> | <b>47973</b>          | <b>71.38%</b> | <b>14355</b>             | <b>21.36%</b> | <b>4048</b>       | <b>6.02%</b> | <b>833</b> | <b>1.24%</b> | <b>67209</b> |

#### 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        |
| <b>Grand Total</b> | <b>47973</b>          | <b>71.38%</b> | <b>14356</b>             | <b>21.36%</b> | <b>4048</b>       | <b>6.02%</b> | <b>833</b> | <b>1.24%</b> | <b>67209</b> |

#### 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               |
| <b>Grand Total</b>       | <b>64.0</b>        |

## 4.4 Carbon Emissions

### 4.4.1 By Borough

The total annual CO<sub>2</sub> 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, CO<sub>2</sub> 676KJ (20M KJ).

The tables below typically show similar results for CO<sub>2</sub> 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 CO<sub>2</sub> emissions by the dwellings age. The table shows newer dwellings produce fewer CO<sub>2</sub> emissions. 14% of dwellings constructed between 1965 & 1980 create more than 8 tonnes of CO<sub>2</sub> 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        |
| <b>Grand Total</b> | <b>146</b> | <b>1.0%</b> | <b>36259</b> | <b>53.9%</b> | <b>17562</b> | <b>26.1%</b> | <b>8244</b> | <b>12.3%</b> | <b>2145</b> | <b>3.2%</b> | <b>2854</b>      | <b>4.2%</b> | <b>67209</b> |

### 4.4.3 By Dwelling Type

The average CO<sub>2</sub> emissions generated from a terrace house is between 5-8 tonnes per year, whereas typical CO<sub>2</sub> emissions from a maisonette are 3-5 tonnes per year. 71% of flats produce 1-3 tonnes of CO<sub>2</sub> 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         |
| <b>Grand Total</b>    | <b>146</b> | <b>1.0%</b> | <b>36259</b> | <b>53.9%</b> | <b>17562</b> | <b>26.1%</b> | <b>8244</b> | <b>12.3%</b> | <b>2145</b> | <b>3.2%</b> | <b>2854</b>      | <b>4.2%</b> | <b>67209</b> |



#### 4.4.4 By Dwelling Size

81% of one bedroom dwellings produce 1-3 tonnes of CO<sub>2</sub> 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         |
| <b>Grand Total</b> | <b>146</b> | <b>1.0%</b> | <b>36259</b> | <b>53.9%</b> | <b>17562</b> | <b>26.1%</b> | <b>8244</b> | <b>12.3%</b> | <b>2145</b> | <b>3.2%</b> | <b>2854</b>     | <b>4.2%</b> | <b>67209</b> |

#### 4.4.5 By Dwelling Tenure

The highest proportion of dwellings producing more than 8 tonnes of CO<sub>2</sub> emissions per year are those owner occupied. 61% of privately rented dwelling create 1-3 tonnes of CO<sub>2</sub>, 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.              | %           |              |
| <b>Owned Mortgage</b> | 9          | 0.1%        | 8708         | 46.7%        | 3783         | 20.3%        | 3910        | 21.0%        | 1029        | 5.5%        | 1217             | 6.5%        | 18655        |
| <b>Owned Outright</b> | 0          | 0.0%        | 2429         | 36.3%        | 2433         | 36.4%        | 638         | 9.5%         | 547         | 8.2%        | 636              | 9.5%        | 6684         |
| <b>Rented Private</b> | 137        | 0.9%        | 25122        | 60.0%        | 11346        | 27.1%        | 3696        | 8.8%         | 568         | 1.4%        | 1001             | 2.4%        | 41870        |
| <b>Grand Total</b>    | <b>146</b> | <b>1.0%</b> | <b>36259</b> | <b>53.9%</b> | <b>17562</b> | <b>26.1%</b> | <b>8243</b> | <b>12.3%</b> | <b>2144</b> | <b>3.2%</b> | <b>2854</b>      | <b>4.2%</b> | <b>67209</b> |

### 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 <sub>2</sub> 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                    |
| <b>Grand Total</b> | <b>£94.59</b>          | <b>£533.06</b>              | <b>£169.56</b>              | <b>64.01</b> | <b>301.8</b>          | <b>3835.20</b>             |

#### 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 <sub>2</sub> 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                    |
| <b>Grand Total</b>    | <b>£94.59</b>          | <b>£533.06</b>              | <b>£169.56</b>              | <b>64.0</b> | <b>301.8</b>          | <b>3835.20</b>             |

#### 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 <sub>2</sub> 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                    |
| <b>Grand Total</b> | <b>£94.59</b>          | <b>£533.06</b>              | <b>£169.56</b>              | <b>64.01</b> | <b>301.8</b>          | <b>3835.20</b>             |

#### 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 <sub>2</sub> kg |
|-----------------------|------------------------|-----------------------------|-----------------------------|--------------|-----------------------|----------------------------|
| <b>Owned Mortgage</b> | £102.85                | £562.06                     | £171.98                     | 64.38        | 291.4                 | 4047.37                    |
| <b>Owned Outright</b> | £102.74                | £587.69                     | £180.86                     | 63.16        | 295.4                 | 4205.35                    |
| <b>Rented Private</b> | £90.00                 | £511.09                     | £166.21                     | 64.08        | 306.6                 | 3681.11                    |
| <b>Grand Total</b>    | <b>£94.59</b>          | <b>£533.06</b>              | <b>£169.56</b>              | <b>64.01</b> | <b>301.8</b>          | <b>3835.20</b>             |

## 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         |
| <b>Grand Total</b>    | <b>3013</b> | <b>4.5%</b> | <b>1257</b> | <b>1.9%</b> | <b>1457</b> | <b>2.2%</b> | <b>320</b> | <b>0.5%</b> | <b>4132</b> | <b>6.1%</b> | <b>39457</b> | <b>58.7%</b> | <b>7121</b>   | <b>10.6%</b> | <b>10366</b>             | <b>15.4%</b> | <b>67209</b> |

#### 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         |
| <b>Grand Total</b>     |                      | <b>17744</b> | <b>37559</b> | <b>55303</b> |

#### 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         |
| <b>Grand Total</b>    | <b>15032</b>   | <b>52177</b>    | <b>67209</b> |

#### 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        |
| <b>Grand Total</b> | <b>15188</b> | <b>100.00%</b> | <b>51663</b> | <b>100.00%</b> | <b>358</b> | <b>100.00%</b> | <b>67209</b> |

*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         |
| <b>Grand Total</b>    | <b>15188</b> | <b>100.00%</b> | <b>51663</b> | <b>100.00%</b> | <b>358</b> | <b>100.00%</b> | <b>67209</b> |

*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         |
| <b>Grand Total</b> | <b>15188</b> | <b>100.00%</b> | <b>51663</b> | <b>100.00%</b> | <b>358</b> | <b>100.00%</b> | <b>67209</b> |

*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        |
| <b>Grand Total</b> | <b>15188</b> | <b>100.00%</b> | <b>51663</b> | <b>100.00%</b> | <b>358</b> | <b>100.00%</b> | <b>67209</b> |

#### 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%         |
| <b>Grand Total</b>    | <b>15904</b>                          | <b>100.0%</b> | <b>12860</b>             | <b>80.9%</b> | <b>12637</b>                     | <b>79.5%</b> |

#### 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     |
| <b>Grand Total</b>                  | <b>85596</b>  |       | <b>£70,373,010</b> |               |

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%         |
| <b>Grand Total</b>     | <b>67209</b>         | <b>100.0%</b> | <b>100.0%</b> |

*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           |
| <b>Grand Total</b> | <b>21266</b>          | <b>31.64%</b> | <b>1695</b> | <b>2.52%</b> | <b>7588</b>        | <b>11.29%</b> | <b>6016</b>            | <b>8.95%</b> | <b>12909</b>           | <b>19.21%</b> | <b>2808</b> | <b>4.18%</b> | <b>10944</b>      | <b>16.28%</b> | <b>3983</b>      | <b>5.93%</b> | <b>67209</b>    |

*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            |
| <b>Grand Total</b>    | <b>21266</b>          | <b>31.64%</b> | <b>1695</b> | <b>2.52%</b> | <b>7588</b>        | <b>100.00%</b> | <b>6016</b>            | <b>8.95%</b> | <b>12909</b>           | <b>19.21%</b> | <b>2808</b> | <b>4.18%</b> | <b>10944</b>      | <b>16.28%</b> | <b>3983</b>        | <b>5.93%</b> | <b>67209</b>    |

**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            |
| <b>Grand Total</b> | <b>21266</b>          | <b>31.64%</b> | <b>1695</b> | <b>2.52%</b> | <b>7588</b>        | <b>100.00%</b> | <b>6016</b>            | <b>8.95%</b> | <b>12909</b>           | <b>19.21%</b> | <b>2808</b> | <b>4.18%</b> | <b>10944</b>      | <b>16.28%</b> | <b>3983</b>        | <b>5.93%</b> | <b>67209</b>    |

**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           |
| <b>Grand Total</b> | <b>21266</b>          | <b>31.64%</b> | <b>1695</b> | <b>2.52%</b> | <b>7588</b>        | <b>100.00%</b> | <b>6016</b>            | <b>8.95%</b> | <b>12909</b>           | <b>19.21%</b> | <b>2808</b> | <b>4.18%</b> | <b>10944</b>      | <b>16.28%</b> | <b>3983</b>        | <b>5.93%</b> | <b>67209</b>    |

### 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%                   |
| <b>Grand Total</b>        | <b>67209</b>         | <b>100.0%</b>          |

### 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*

| <b>Ethnicity</b>   | <b>Ethnic Origin</b>      | <b>Total</b>  | <b>% Properties</b> |
|--------------------|---------------------------|---------------|---------------------|
| <b>Asian</b>       | Asian British             | 464           | 0.7%                |
|                    | Bangladeshi               | 10306         | 15.3%               |
|                    | Indian                    | 2290          | 3.4%                |
|                    | Other Asian Background    | 1443          | 2.1%                |
|                    | Pakistani                 | 765           | 1.1%                |
| <b>Black</b>       | 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%                |
| <b>Other</b>       | 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%                |
| <b>White</b>       | British                   | 32518         | 48.4%               |
|                    | Irish                     | 220           | 0.3%                |
|                    | Other White Background    | 1857          | 2.8%                |
|                    | White-EU                  | 9550          | 14.2%               |
| <b>Grand Total</b> |                           | <b>67,210</b> | <b>100.0%</b>       |

**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        |
| <b>Grand Total</b> | <b>15268</b> | <b>22.7%</b> | <b>3951</b> | <b>5.9%</b> | <b>44145</b> | <b>65.7%</b> | <b>3845</b> | <b>5.7%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>15268</b> | <b>22.7%</b> | <b>3951</b> | <b>5.9%</b> | <b>44145</b> | <b>65.7%</b> | <b>3845</b> | <b>5.7%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>15268</b> | <b>22.7%</b> | <b>3951</b> | <b>5.9%</b> | <b>44145</b> | <b>65.7%</b> | <b>3845</b> | <b>5.7%</b> | <b>67209</b> |

### 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        |
| <b>Grand Total</b> | <b>15268</b> | <b>22.7%</b> | <b>3951</b> | <b>5.9%</b> | <b>44145</b> | <b>65.7%</b> | <b>3845</b> | <b>5.7%</b> | <b>67209</b> |

#### 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%             |
| <b>Grand Total</b>            | <b>67209</b> | <b>100.0%</b>     |

##### 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        |
| <b>Grand Total</b> | <b>42683</b>         | <b>63.5%</b> | <b>2294</b>          | <b>3.4%</b> | <b>5481</b>         | <b>8.2%</b> | <b>71</b>       | <b>0.1%</b> | <b>470</b> | <b>0.7%</b> | <b>48</b>           | <b>0.1%</b> | <b>6116</b> | <b>9.1%</b> | <b>370</b>    | <b>0.6%</b> | <b>9674</b> | <b>14.4%</b> | <b>67209</b> |

**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         |
| <b>Grand Total</b>    | <b>42683</b>         | <b>63.5%</b> | <b>2294</b>          | <b>3.4%</b> | <b>5481</b>         | <b>8.2%</b> | <b>71</b>       | <b>0.1%</b> | <b>470</b> | <b>0.7%</b> | <b>48</b>           | <b>0.1%</b> | <b>6116</b> | <b>9.1%</b> | <b>370</b>    | <b>0.6%</b> | <b>9674</b> | <b>14.4%</b> | <b>67209</b> |

**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         |
| <b>Grand Total</b> | <b>42683</b>         | <b>63.5%</b> | <b>2294</b>          | <b>3.4%</b> | <b>5481</b>         | <b>8.2%</b> | <b>71</b>       | <b>0.1%</b> | <b>470</b> | <b>0.7%</b> | <b>48</b>           | <b>0.1%</b> | <b>6116</b> | <b>9.1%</b> | <b>370</b>    | <b>0.6%</b> | <b>9674</b> | <b>14.4%</b> | <b>67209</b> |

#### 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        |
| <b>Grand Total</b> | <b>42683</b>         | <b>63.5%</b> | <b>2294</b>          | <b>3.4%</b> | <b>5481</b>         | <b>8.2%</b> | <b>71</b>       | <b>0.1%</b> | <b>470</b> | <b>0.7%</b> | <b>48</b>           | <b>0.1%</b> | <b>6116</b> | <b>9.1%</b> | <b>370</b>    | <b>0.6%</b> | <b>9674</b> | <b>14.4%</b> | <b>67209</b> |

#### 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%                   |
| <b>Grand Total</b>      | <b>67209</b> | <b>100.0%</b>           |

##### 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        |
| <b>Grand Total</b> | <b>3970</b>   | <b>5.9%</b> | <b>13088</b> | <b>19.5%</b> | <b>50151</b>    | <b>74.6%</b> | <b>67209</b> |

#### 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         |
| <b>Grand Total</b>    | <b>3970</b>   | <b>5.9%</b> | <b>13088</b> | <b>19.5%</b> | <b>50151</b>    | <b>74.6%</b> | <b>67209</b> |

#### 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         |
| <b>Grand Total</b> | <b>3970</b>   | <b>5.9%</b> | <b>13088</b> | <b>19.5%</b> | <b>50151</b>    | <b>74.6%</b> | <b>67209</b> |

### 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.             | %            |              |
| <b>Owned Mortgage</b> | 653           | 3.5%        | 2538         | 13.6%        | 15463           | 82.9%        | 18655        |
| <b>Owned Outright</b> | 22            | 0.3%        | 1292         | 19.3%        | 5369            | 80.3%        | 6684         |
| <b>Rented Private</b> | 3295          | 7.9%        | 9258         | 22.1%        | 29318           | 70.0%        | 41870        |
| <b>Grand Total</b>    | <b>3970</b>   | <b>5.9%</b> | <b>13088</b> | <b>19.5%</b> | <b>50151</b>    | <b>74.6%</b> | <b>67209</b> |

## 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 |
|------------------------|--------------|------------------|
| <b>Less than £250</b>  | 3261         | 4.85%            |
| <b>£251-£500</b>       | 1893         | 2.82%            |
| <b>£501-£750</b>       | 3254         | 4.84%            |
| <b>£751-£1250</b>      | 7396         | 11.00%           |
| <b>£1251-£2500</b>     | 29762        | 44.28%           |
| <b>£2501-£5000</b>     | 12713        | 18.92%           |
| <b>More than £5000</b> | 8930         | 13.29%           |
| <b>Grand Total</b>     | <b>67209</b> | <b>100.00%</b>   |

### 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        |
| <b>Grand Total</b> | <b>3261</b>    | <b>4.9%</b> | <b>1893</b> | <b>2.8%</b> | <b>3254</b> | <b>4.8%</b> | <b>7396</b> | <b>11.0%</b> | <b>29762</b> | <b>44.3%</b> | <b>12713</b> | <b>18.9%</b> | <b>8930</b>     | <b>13%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>3261</b>    | <b>4.9%</b> | <b>1893</b> | <b>2.8%</b> | <b>3254</b> | <b>4.8%</b> | <b>7396</b> | <b>11.0%</b> | <b>29762</b> | <b>44.3%</b> | <b>12713</b> | <b>18.9%</b> | <b>8930</b>     | <b>13.3%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>3261</b>    | <b>4.9%</b> | <b>1893</b> | <b>2.8%</b> | <b>3254</b> | <b>4.8%</b> | <b>7396</b> | <b>11.0%</b> | <b>29762</b> | <b>44.3%</b> | <b>12713</b> | <b>18.9%</b> | <b>8930</b>     | <b>13.3%</b> | <b>67209</b> |

### 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.             | %            |              |
| <b>Owned Mortgage</b> | 425            | 2.3%        | 693         | 3.7%        | 458         | 2.5%        | 1094        | 5.9%         | 7336         | 39.3%        | 4090         | 21.9%        | 4559            | 24.4%        | 18655        |
| <b>Owned Outright</b> | 380            | 5.7%        | 159         | 2.4%        | 573         | 8.6%        | 996         | 14.9%        | 2470         | 37.0%        | 1588         | 23.8%        | 518             | 7.8%         | 6684         |
| <b>Rented Private</b> | 2456           | 5.9%        | 1041        | 2.5%        | 2224        | 5.3%        | 5306        | 12.7%        | 19957        | 47.7%        | 7035         | 16.8%        | 3853            | 9.2%         | 41870        |
| <b>Grand Total</b>    | <b>3261</b>    | <b>4.9%</b> | <b>1893</b> | <b>2.8%</b> | <b>3254</b> | <b>4.8%</b> | <b>7396</b> | <b>11.0%</b> | <b>29763</b> | <b>44.3%</b> | <b>12713</b> | <b>18.9%</b> | <b>8930</b>     | <b>13.3%</b> | <b>67209</b> |

### 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 |
|------------------------|--------------|---------------------------|
| <b>Don't Know</b>      | 16511        | 31.5%                     |
| <b>None</b>            | 14595        | 27.9%                     |
| <b>Less than £500</b>  | 2819         | 5.4%                      |
| <b>£501-£1000</b>      | 2692         | 5.1%                      |
| <b>£1001-£3000</b>     | 8489         | 16.2%                     |
| <b>£3001-£6000</b>     | 5193         | 9.9%                      |
| <b>More than £6000</b> | 16909        | 32.3%                     |
| <b>Grand Total</b>     | <b>67209</b> | <b>128.4%</b>             |

#### 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        |
| <b>Grand Total</b> | <b>16511</b> | <b>24.6%</b> | <b>14595</b> | <b>21.7%</b> | <b>2819</b>    | <b>4.2%</b> | <b>2692</b> | <b>4.0%</b> | <b>8489</b> | <b>12.6%</b> | <b>5193</b> | <b>7.7%</b> | <b>16909</b>    | <b>25.2%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>16511</b> | <b>24.6%</b> | <b>14595</b> | <b>21.7%</b> | <b>2819</b>    | <b>4.2%</b> | <b>2692</b> | <b>4.0%</b> | <b>8489</b> | <b>12.6%</b> | <b>5193</b> | <b>7.7%</b> | <b>16909</b>    | <b>25.2%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>16511</b> | <b>24.6%</b> | <b>14595</b> | <b>21.7%</b> | <b>2819</b>    | <b>4.2%</b> | <b>2692</b> | <b>4.0%</b> | <b>8489</b> | <b>12.6%</b> | <b>5193</b> | <b>7.7%</b> | <b>16909</b>    | <b>25.2%</b> | <b>67209</b> |

### 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.             | %            |              |
| <b>Owned Mortgage</b> | 2671         | 14.3%        | 3160         | 16.9%        | 360            | 1.9%        | 1004        | 5.4%        | 2634        | 14.1%        | 2258        | 12.1%       | 6568            | 35.2%        | 18655        |
| <b>Owned Outright</b> | 1340         | 20.0%        | 323          | 4.8%         | 236            | 3.5%        | 210         | 3.1%        | 1096        | 16.4%        | 144         | 2.2%        | 3335            | 49.9%        | 6684         |
| <b>Rented Private</b> | 12500        | 29.9%        | 11112        | 26.5%        | 2223           | 5.3%        | 1478        | 3.5%        | 4759        | 11.4%        | 2791        | 6.7%        | 7007            | 16.7%        | 41870        |
| <b>Grand Total</b>    | <b>16511</b> | <b>24.6%</b> | <b>14595</b> | <b>21.7%</b> | <b>2819</b>    | <b>4.2%</b> | <b>2692</b> | <b>4.0%</b> | <b>8489</b> | <b>12.6%</b> | <b>5193</b> | <b>7.7%</b> | <b>16909</b>    | <b>25.2%</b> | <b>67209</b> |

## 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%                 |
| <b>Grand Total</b>                    | <b>35833</b> | <b>68.43%</b>         |

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%              |
| <b>Grand Total</b> | <b>67209</b>         | <b>17058</b>              | <b>25.38%</b> | <b>25.38%</b>      |

#### 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%              |
| <b>Grand Total</b>    | <b>67209</b>         | <b>17058</b>              | <b>25.38%</b> | <b>25.38%</b>      |

#### 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%              |
| <b>Grand Total</b> | <b>67209</b>         | <b>17058</b>              | <b>25.38%</b> | <b>25.38%</b>      |

#### 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%             |
| <b>Grand Total</b> | <b>67209</b>        | <b>17058</b>             | <b>25.38%</b> | <b>25.38%</b>      |

## 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                         |
| <b>Grand Total</b> | <b>1209</b>                | <b>1627</b>                 | <b>418</b>                  | <b>1130</b>                 | <b>3692</b>                  |

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                          |
| <b>Grand Total</b>    | <b>1209</b>                | <b>1627</b>                 | <b>418</b>                  | <b>1130</b>                 | <b>3692</b>                  |

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                          |
| <b>Grand Total</b> | <b>1209</b>                | <b>1627</b>                 | <b>418</b>                  | <b>1130</b>                 | <b>3692</b>                  |

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                         |
| <b>Grand Total</b> | <b>1209</b>                | <b>1627</b>                 | <b>418</b>                  | <b>1130</b>                 | <b>3692</b>                  |

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                |
| <b>Grand Total</b> | <b>6050</b> | <b>9.0%</b>        | <b>67209</b>         |

### 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                 |
| <b>Grand Total</b>    | <b>6050</b> | <b>9.0%</b>        | <b>67209</b>         |

### 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                 |
| <b>Grand Total</b> | <b>6049.7</b> | <b>9.0%</b>        | <b>67209</b>         |

### 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               |
| <b>Grand Total</b> | <b>6050</b> | <b>9.0%</b>        | <b>67209</b>        |

## 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%          |
| <b>Grand Total</b>        | <b>21108</b>       | <b>100.0%</b> |

#### 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                |
| <b>Grand Total</b> | <b>20458</b>                          | <b>30.4%</b> | <b>67209</b>         |

#### 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                 |
| <b>Grand Total</b>    | <b>20458</b>                          | <b>30.4%</b> | <b>67209</b>         |

#### 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                 |
| <b>Grand Total</b> | <b>20458</b>                          | <b>30.4%</b> | <b>67209</b>         |

#### 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.                                   | %            |                      |
| <b>Owned Mortgage</b> | 4149                                  | 22.2%        | 18655                |
| <b>Owned Outright</b> | 1651                                  | 24.7%        | 6684                 |
| <b>Rented Private</b> | 14657                                 | 35.0%        | 41870                |
| <b>Grand Total</b>    | <b>20458</b>                          | <b>30.4%</b> | <b>67209</b>         |

### 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                |
| <b>Grand Total</b> | <b>15896</b>      | <b>23.7%</b> | <b>8245</b>      | <b>12.3%</b> | <b>67209</b>         |

### 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                 |
| <b>Grand Total</b>    | <b>15896</b>      | <b>23.7%</b> | <b>8245</b>      | <b>12.3%</b> | <b>67209</b>         |

### 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                 |
| <b>Grand Total</b> | <b>15896</b>      | <b>23.7%</b> | <b>8245</b>      | <b>12.3%</b> | <b>67209</b>         |



### 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.              | %            |                      |
| <b>Owned Mortgage</b> | 4073              | 21.8%        | 1444             | 7.7%         | 18655                |
| <b>Owned Outright</b> | 1335              | 20.0%        | 3573             | 53.5%        | 6684                 |
| <b>Rented Private</b> | 10488             | 23.6%        | 2957             | 7.3%         | 41870                |
| <b>Grand Total</b>    | <b>15896</b>      | <b>23.7%</b> | <b>8245</b>      | <b>12.3%</b> | <b>67209</b>         |

## 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:-

|                                |   |
|--------------------------------|---|
| <b>Severely Overcrowded</b>    | Lacking 2 or more bedrooms                                    |
| <b>Overcrowded</b>             | Lacking 1 bedroom   |
| <b>Satisfactory</b>            | Number of bedrooms required is same as is present in dwelling |
| <b>Under occupied</b>          | 1 bedroom more than required                                  |
| <b>Severely Under Occupied</b> | 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.          | %             |
| <b>Severely Overcrowded</b>    | 4177         | 6.2%          |
| <b>Overcrowded</b>             | 6460         | 9.6%          |
| <b>Satisfactory</b>            | 30186        | 44.9%         |
| <b>Under Occupied</b>          | 13957        | 20.8%         |
| <b>Severely Under Occupied</b> | 12428        | 18.5%         |
| <b>Grand Total</b>             | <b>67209</b> | <b>100.0%</b> |

### 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        |
| <b>Grand Total</b> | <b>4177</b>          | <b>6.2%</b> | <b>6460</b> | <b>9.6%</b> | <b>30186</b> | <b>44.9%</b> | <b>13957</b>   | <b>20.8%</b> | <b>12428</b>            | <b>18.5%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b>    | <b>4177</b>          | <b>6.2%</b> | <b>6460</b> | <b>9.6%</b> | <b>30186</b> | <b>44.9%</b> | <b>13957</b>   | <b>20.8%</b> | <b>12428</b>            | <b>18.5%</b> | <b>67209</b> |

### 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         |
| <b>Grand Total</b> | <b>4177</b>          | <b>6.2%</b> | <b>6460</b> | <b>9.6%</b> | <b>30186</b> | <b>44.9%</b> | <b>13957</b>   | <b>20.8%</b> | <b>12428</b>            | <b>18.5%</b> | <b>67209</b> |

#### 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.                     | %            |              |
| <b>Owned Mortgage</b> | 762                  | 4.1%        | 1250        | 6.7%        | 5809         | 31.1%        | 5504           | 29.5%        | 5330                    | 28.6%        | 18655        |
| <b>Owned Outright</b> | 295                  | 4.4%        | 275         | 4.1%        | 1599         | 23.9%        | 1960           | 29.3%        | 2555                    | 38.2%        | 6684         |
| <b>Rented Private</b> | 3121                 | 7.4%        | 4935        | 11.9%       | 22777        | 55.0%        | 6494           | 15.0%        | 4544                    | 10.7%        | 41870        |
| <b>Grand Total</b>    | <b>4177</b>          | <b>6.2%</b> | <b>6460</b> | <b>9.6%</b> | <b>30186</b> | <b>44.9%</b> | <b>13957</b>   | <b>20.8%</b> | <b>12428</b>            | <b>18.5%</b> | <b>67209</b> |

## 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%         |
| <b>Grand Total</b> | <b>3692</b> | <b>2114</b>  | <b>4249</b> | <b>3572</b>         | <b>1868</b>     | <b>2544</b> | <b>18040</b>        | <b>100.0%</b> |

#### 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%         |
| <b>Grand Total</b>    | <b>3692</b> | <b>2114</b>  | <b>4249</b> | <b>3572</b>         | <b>1868</b>     | <b>2544</b> | <b>18040</b>        | <b>100.0%</b> |

### 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%          |
| <b>Grand Total</b> | <b>3692</b> | <b>2114</b>  | <b>4249</b> | <b>3572</b>         | <b>1868</b>     | <b>2544</b> | <b>18040</b>        | <b>100.0%</b> |

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.                 | %             |
| <b>Owned Mortgage</b> | 675         | 234          | 834         | 877                 | 170             | 686         | 3477                | 19.3%         |
| <b>Owned Outright</b> | 64          | 263          | 327         | 377                 | 561             | 34          | 1625                | 9.0%          |
| <b>Rented Private</b> | 2953        | 1617         | 3088        | 2319                | 1137            | 1824        | 12938               | 71.7%         |
| <b>Grand Total</b>    | <b>3692</b> | <b>2114</b>  | <b>4249</b> | <b>3572</b>         | <b>1868</b>     | <b>2544</b> | <b>18040</b>        | <b>100.0%</b> |

## 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%          |
| <b>Grand Total</b> | <b>609</b> | <b>299</b>   | <b>377</b> | <b>136</b>          | <b>304</b>      | <b>57</b>   | <b>1782</b>         | <b>100.0%</b> |

### 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%         |
| <b>Grand Total</b>    | <b>609</b> | <b>299</b>   | <b>377</b> | <b>136</b>          | <b>304</b>      | <b>57</b>   | <b>1782</b>         | <b>100.0%</b> |

### 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%         |
| <b>Grand Total</b> | <b>609</b> | <b>299</b>   | <b>377</b> | <b>136</b>          | <b>304</b>      | <b>57</b>   | <b>1782</b>         | <b>100.0%</b> |

#### 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.                 | %             |
| <b>Owned Mortgage</b> | 109        | 53           | 112        | 53                  | 0               | 5           | 332                 | 18.6%         |
| <b>Owned Outright</b> | 152        | 0            | 0          | 0                   | 152             | 0           | 304                 | 17.1%         |
| <b>Rented Private</b> | 348        | 246          | 266        | 83                  | 152             | 52          | 1147                | 64.3%         |
| <b>Grand Total</b>    | <b>609</b> | <b>299</b>   | <b>377</b> | <b>136</b>          | <b>304</b>      | <b>57</b>   | <b>1782</b>         | <b>100.0%</b> |

## 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%          |
| <b>Grand Total</b> | <b>8611</b> | <b>16.4%</b>  |

##### 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       |
| <b>Grand Total</b>        | <b>8287</b>    | <b>100.0%</b> | <b>324</b> | <b>100.0%</b> | <b>8611</b> |

##### 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        |
| <b>Grand Total</b>    | <b>1250</b>     |                 | <b>£997,798</b> |

### 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%         |
| <b>Grand Total</b> | <b>219</b> | <b>8220</b> | <b>172</b> | <b>8611</b> | <b>100.0%</b> |

#### 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%         |
| <b>Grand Total</b> | <b>2480</b> | <b>6044</b> | <b>87</b> | <b>8611</b> | <b>100.0%</b> |

# 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               |
| <b>Total</b> | <b>52,362</b>                          | <b>1,000</b>         | <b>1038</b>       |

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.