

SUMMARY OF SURVEY FINDINGS

PRIVATE SECTOR HOUSING

- 1.0 39,584 private sector dwellings. 38,236 dwellings (96.6%) occupied; 1,348 dwellings (3.4%) vacant. 90% of vacant dwellings are transitional and expected to return to occupancy in the short-term.
- 2.0 Private sector housing in Chorley is significantly more modern than the national profile. Nationally, 19.9% of private housing was constructed post-1981 compared to 29.6% in Chorley. Conversely 24.6% of private housing nationally is of pre-1919 construction compared to 16.1% in Chorley. The oldest housing age profiles are associated with the Rural areas.
- 3.0 Owner-occupation accounts for 34,104 dwellings (86.2%). Dwellings rented from a private landlord account for 4,132 dwellings (10.4%) while tenure was unobtainable in 1,348 dwellings (3.4%) due to vacancy. Rates of private rental at 10.4% are below the national average - 15% of all private dwellings in 2007.

PRIVATE SECTOR HOUSEHOLDS

- 4.0 Private sector housing contains 38,236 households and a household population of 91,542 persons.
- 5.0 Households are predominantly small in size - 8,299 households (21.7%) contain a single person, an additional 16,542 households (43.3%) contain two persons. Households exhibit a mature age profile - 18,005 households (47.1%) have a head of household aged 55 years or over; 13,482 households (35.2%) are elderly in type.
- 6.0 22,196 households (58.1%) have sufficient bedrooms to meet their family needs. 15,020 households (39.3%) have more bedrooms than required and are under-occupying while 643 households (1.7%) have insufficient bedrooms to meet their family needs and are overcrowded.
- 7.0 7,635 private sector households (20.0%) are economically vulnerable (in receipt of a qualifying means-tested or disability related benefit). Rates of economic vulnerability are marginally above the average for private households in England - 17.8% in 2007.

- 8.0 Average annual net household income is estimated at £26,890 per household compared to a current UK average of £24,580. Using national definitions, 1,766 households in Chorley (4.6%) are on low incomes.

PRIVATE SECTOR HOUSING CONDITIONS

- 9.0 28,915 private sector dwellings (75.6%) meet the requirements of the Decent Homes Standard and are Decent. The remaining 9,321 private dwellings (24.4%) fail to meet the requirements of the Decent Homes Standard and are non-Decent.

- 10.0 Costs to address non-Decent homes in Chorley are estimated at £42.006M (net) averaging £4,507 per non-Decent dwelling.

- 11.0 With the exception of disrepair, housing conditions in Chorley are better than the national average for all private housing. The rate of Decent Homes Failure in Chorley of 24.4% compares with 35.8% of all private dwellings non-Decent in England. The level of Category 1 hazard failure (HHSRS) in Chorley of 8.5% compares with 23.5% of all private dwellings in England exhibiting Category 1 hazards. Key indicators of housing condition in Chorley include:

- 3,263 dwellings (8.5%) with Category 1 hazard.
- 4,521 dwellings (11.8%) non compliant with Decent Homes repair criteria.
- 122 dwellings (0.3%) non compliant with Decent Homes amenity criteria.
- 4,942 dwellings (12.9%) non compliant with Decent Homes thermal comfort criteria.

- 12.0 No significant difference in housing conditions is apparent between rural and non-rural areas. House condition problems are however above average for pre-1919 and inter-war housing, for the private-rented sector, for flats in converted and mixed-use buildings and for terraced housing.

- 13.0 The current Standard Assessment Procedure (SAP - Energy) rating for private housing in Chorley is measured at 61, significantly above the national average of 48 for all private housing in England. Average CO₂ emissions total 5.53 tonnes per annum again significantly better than the national average of 7.1 tonnes for all private housing in England.

PRIVATE SECTOR HOUSEHOLDS AND HOUSING CONDITIONS

- 14.0 The survey estimates that there are 7,635 economically vulnerable households in Chorley representing 20.0% of all private households. Currently, 5,174 economically vulnerable

households (67.8%) live in Decent Homes. This figure remains below the previous PSA Target 7 requirement for 2011 of 70%.

- 15.0 Costs to achieve Decency for vulnerable households are estimated at £11.927M (net) averaging £4,846 per vulnerable household.
- 16.0 3,993 private households in Chorley, or 10.4% spend in excess of 10% of annual household income on fuel and are in fuel poverty. Highest levels of fuel poverty are associated with single parent families and elderly households and also with households with a younger head of household (under 25 years). Within the housing stock rates of fuel poverty are higher in the rural areas and in the private-rented sector.
- 17.0 6,238 households (16.3%) have at least one member affected by a long-term illness or disability. The most common illness/disabilities relate to mobility impairments, respiratory illness, heart and circulatory problems. 39.7% of affected households stated that they had no problems in living within their current dwelling.

HOUSEHOLD ATTITUDES

- 18.0 Private sector household satisfaction with their current housing and areas in which they live is high. 32,233 households (84.3%) are very satisfied with their current accommodation; 32,729 households (85.6%) are very satisfied with where they live.
- 19.0 34,215 households (89.4%) perceive no change in their area; 1,172 households (3.1%) regard their area as improving and 2,849 households (7.5%) regard their area as declining. Perceptions of area decline are strongest within the Eastern Parishes and for owner-occupied households.

OWNER-OCCUPIED HOUSEHOLDS

- 20.0 20,129 owner-occupied households (59.0%) have existing mortgage or financial commitments against their home; the remaining 13,975 households (41.0%) are mortgage free. Owner-occupied equity potential is estimated at £5.423 billion and exists across all areas and sub sectors of the owner-occupied housing market. Among households living in non-Decent homes equity potential is estimated at £1.197 billion.
- 21.0 Among owner-occupiers living in non-Decent housing, 15.7% of households stated that they would re-mortgage their dwelling for home improvements; 9.2% were interested in a Council sponsored scheme for equity release.

- 22.0 Owner-occupied interest in general in other support mechanisms from the Council is encouraging including maintenance booklets, energy efficiency advice and small grant/handyman services.

THE RSL HOUSING SECTOR

- 23.0 6,000 dwellings are rented by Registered Social Landlords representing 13.2% of total all tenure housing stock in Chorley. At the time of survey, 5,878 RSL dwellings (98.0%) were occupied, the remaining 122 dwellings (2.0%) were vacant.
- 24.0 Comparative housing conditions between the RSL and private housing sectors are mixed. Levels of Category 1 hazard failure are lower for RSL dwellings as are thermal comfort failings within the Decent Homes Standard. Disrepair within the Decent Homes Standard is however higher in the RSL sector as are overall Decent Homes failure rates.