

**FABIAN  
SOCIETY**

# **HOME COMFORTS**

A PLAN TO ERADICATE ENGLAND'S  
POOR-QUALITY RENTED HOUSING

Ben Cooper  
January 2025

# Acknowledgements

The author would like to thank Northern Housing Consortium, Independent Age, The Guinness Partnership Ltd, and Home Group for supporting this work.

In particular, thanks go to Patrick Murray, Joanne Wilson, Tom Kennedy and Kathy Thomas at Northern Housing Consortium; Hilary Burkitt and Maud Gozlan at Independent Age; Jack Lee at The Guinness Partnership Ltd; and Robert Morritt at Home Group for their knowledge, guidance and feedback throughout this project.

The author would also like to thank those who shared their insight and expertise throughout. As part of this work, the author spoke to or received feedback from Ryan Appleby and Sarah Gibson (The Guinness Partnership Ltd); Michael Birkett (The Regenda Group); Jason Brock (Cratus Group); Karen Brown and Nigel Johnston (Northern Housing Consortium); Alex Diner (NEF); Steve Fyfe and Lucy Woodbine (Greater Manchester Combined Authority); Jane Everton (former deputy director – social housing, Ministry of Housing, Communities and Local Government); Paul Hackett (Smith Institute); Lizzi Hearn and Annie Owens (National Housing Federation); Warren Heppolette (NHS Greater Manchester ICB); Megan Hinch and Matthew Scott (Chartered Institute of Housing); Alison Inman (Labour Housing Group); Carla Keegan; Jenny Lamb (Shelter); Kerry MacHale (Sanctuary Housing Association); Chris Marshall and Matt Sugden (Railway Housing Association); Michael Marshall (University of Sheffield); Brian Moran (Jigsaw Homes); Brian Robson; and Janet Sharpe (former director of housing, Sheffield City Council).

In addition, the author would like to thank all those who attended the roundtable to discuss the recommendations. A massive thank you goes to the social housing tenants who told us about their experiences of renting.

Thanks also goes to Chiara Ricchi and Jemma Conner at YouGov for their help in drafting the survey and for conducting the survey itself.

At the Fabian Society, thanks go to Luke Raikes for his help and guidance throughout the research, and to Emma Burnell, Kate Murray, Iggy Wood, Hannah Kunzlik and Miles Ward for their support and feedback. Andrew Harrop should also be thanked for his support with this project before he left the Fabian Society.

## About the author

Ben Cooper is a research manager at the Fabian Society.

## About the funders

### *Northern Housing Consortium*

The Northern Housing Consortium (NHC) is a membership organisation for housing associations, local authorities, ALMOs and combined authorities in the north of England. Nine out of 10 socially rented homes in the north of England are owned or managed by NHC members. The NHC is the voice of housing in the North. It supports members to create better homes and places through collaboration, research and influencing.

### *Independent Age*

Independent Age is the national charity focused on improving the lives of people facing financial hardship in later life. Our helpline and expert advisers offer free, practical support to older people without enough money to live on. Through our grants programme, we support hundreds of local organisations working with older people across the UK. We use the knowledge and insight gained from our support services and partnerships to highlight the issues experienced by older people in poverty and campaign for change. We believe no one should face financial hardship in later life.

### *The Guinness Partnership*

The Guinness Partnership is a 69,000-home housing association delivering housing services to 160,000 people across England. We were founded in 1890 to improve people's lives and create possibilities for them. That mission continues today. Our vision is for Guinness to be one of the best service providers in the housing sector; provide as many high-quality homes as possible, and to play a significant part in tackling the country's housing crisis; be one of the best employers in the country; and be a strong and efficient business that does things well, and that people can trust and rely on. As a housing association we reinvest the surplus we make each year into providing services for residents, building new affordable homes and improving our existing homes.

### *Home Group*

Home Group is one of the UK's largest providers of housing, health and care, employing around 3,500 colleagues. We provide homes for over 125,000 customers across 56,000 properties in England and Scotland, and in the last year delivered support to around 14,000 people with mental and physical health issues. Based in the north-east of England, the social enterprise was set up in 1935. Its mission is to 'build homes, independence and aspirations'.

## About the report

This report analyses the scale of poor-quality rented accommodation in England; identifies a 'business' case for action to ensure everyone can access a safe, secure, warm and accessible home regardless of tenure; sets out a series of lessons from the previous Labour government's Decent Homes Programme; and makes recommendations to tackle non-decent rented homes in the private and social rented sector.

This research involved a literature review; analysis of English Housing Survey data, including local authority modelling; a series of in-depth expert interviews; a focus group with social housing tenants; a roundtable with social housing providers; and a survey with YouGov.

The report and its recommendations apply to England only. Housing is devolved to Scotland, Wales and Northern Ireland.

### **About the focus group**

The Fabian Society conducted a focus group in August 2024 with English social housing tenants. The group was demographically diverse, and the participants' length of tenure ranged from just a few months to more than a decade. The group considered positive and negative things about their home and its immediate environment, what a 'good home' is experiences of repairs or home improvements, and who has responsibility for different issues with a home.

### **About the polling**

The Fabian Society commissioned YouGov Plc to survey 3,692 adults across England. The survey was carried out online. Fieldwork was undertaken between 5 and 7 November 2024. The figures have been weighted and are representative of all adults (aged 18+) in England.

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# FOREWORD

As the sponsors of this report, we are happy to have supported the Fabian Society on its project looking at what the new government can do to improve the quality of existing rented homes over the short, medium, and long term.

This is a critical issue for our country and something we as individual organisations have long campaigned on.

At the Northern Housing Consortium, we know that the North has more than its share of older, colder homes. The private rented sector is in a particularly poor state, with some of the worst quality homes in the country. As our recent Northern Housing Monitor research shows, this is increasingly where people and families on lower incomes are living as a result of the chronic shortage of social housing.<sup>1</sup>

As the national charity focused on tackling poverty in later life, Independent Age is deeply concerned about the impact of poor-quality housing on older people's health and wellbeing, particularly those living in the private rented sector, who are disproportionately likely to live in a non-decent home. Our research highlights the effects this has on older people and the urgency of addressing the problem.<sup>2</sup>

As large social housing providers, we at Guinness and Home Group will always put the safety of our existing tenants first and are fully committed to ensuring they have a decent roof over their heads. But we also recognise the scale of the challenge in providing new social homes for people who desperately need them. With some existing homes coming to the end of their natural life and requiring major investment, as well as a need to build on the legacy of the previous Decent Homes Programme, we need the financial capacity to be able to deliver both for existing and prospective residents.

We collectively welcome the Fabian Society's contribution to this debate. The ideas in this report are theirs, but we all agree that everyone in this country should have a safe, warm, affordable home in which they can build a good life. That means the housing crisis is not just about the crippling shortage of social housing in this country, but also the quality of the nation's existing homes.

Patrick Murray, executive director (policy and public affairs) at Northern Housing Consortium

Morgan Vine, director of policy and influencing at Independent Age

Jack Lee, director of policy and external affairs at The Guinness Partnership

Will Gardner, executive director of asset and development at Home Group



# SUMMARY

Millions of people in England currently live in unsafe and poor-quality rented accommodation. Analysis of the English Housing Survey 2022-23 found:

- **Private rented sector (PRS):** 21 per cent of those renting privately live in a non-decent home, equivalent to over one million households. Since 2006, the proportion of non-decent homes has fallen by 26 percentage points. However, while the *proportion* of the non-decent homes fell, the *absolute number* of non-decent dwellings actually grew by 58,000 between 2020 and 2022. The north-west has the largest proportion of non-decent homes (32 per cent), with London having the fewest (12 per cent). Overall, 27 per cent of PRS homes are non-decent in the North, with the Midlands having the same proportion – compared to 17 per cent in the South and 19 per cent in the east of England. Nearly half of private rented dwellings (44 per cent) in rural areas are non-decent, compared to 21 per cent in towns and fringe places, and 20 per cent in urban communities.
- **Social rented sector:** 10 per cent of those renting socially live in a non-decent home, equivalent to 430,000 households. Since 2006, the proportion of non-decent homes has fallen by 19 percentage points. The East Midlands has the largest proportion of non-decent homes (16 per cent), compared to 6 per cent in the south-east. The Midlands has the largest proportion of non-decent social homes (13 per cent), followed by the North and London (10 per cent each) and the east of England (8 per cent). A fifth (21 per cent) of social homes in rural areas are non-decent, compared to 11 per cent in town and fringe communities and 10 per cent in urban areas.

This is a crisis of housing quality – yet receives far less attention than the important housing affordability crisis. The government must improve existing housing for rent, while rightly supporting a major increase in housebuilding.

Indeed, the public favour tackling poor-quality housing: our survey with YouGov found 66 per cent of English adults supported investment to ‘improve existing properties to meet basic housing standards, even if it means reducing the number of homes that are built each year’. Just 15 per cent favoured the opposite: investment to ‘build more new homes each year in the places that need them, even if it means neglecting improvements to existing properties’.

There is a clear business case for improving the standards of rented accommodation, and guaranteeing access to a safe, secure, warm and accessible home. Tackling non-decent rented housing will:

- **Cut the cost of living.** Poor-quality homes are often more expensive to run, contributing to financial insecurity. Many renters pay for workarounds to specific issues which cost more overall than a landlord fixing it properly. And poorly-insulated properties require the heating to be on for longer, increasing bills. Tackling non-decent housing can save families money.
- **Improve health outcomes.** Poor-quality housing makes ill health worse, increases the risk of trips and falls, has negative effects on mental health for its occupants, and even leads to preventable deaths. It also increases the likelihood that someone will need to go into residential care early. Demos, a think tank, estimated that tackling non-decent housing could save the NHS nearly £900m a year, while the Care and Policy Evaluation Centre estimated it could potentially save over £1bn a year in formal social care costs.
- **Support educational attainment.** Living in poor-quality rented housing is a barrier to education for 800,000 young people and children. Housing standards and educational attainment are linked, with those lacking access to good housing much less likely to do well at school. Tackling non-decent housing could help young people achieve their potential at school, with lifelong consequences through better employment opportunities and higher wages.
- **Strengthen the economy.** Substandard rented accommodation acts as a drag on the economy, reducing productivity growth and employment. England's GDP is around £300m lower because of injuries caused by hazards in the PRS alone, according to an estimate by the Department for Levelling Up, Housing and Communities in 2023. Poor-quality housing makes a major contribution to economic inactivity, with the return to work much harder because of it. Tackling non-decent housing will also have a strong direct economic impact by supporting high wage jobs, especially in weaker regional economies.

The government should therefore:

1. Introduce a new 'good home standard', applicable to both social and private rented sectors, to raise standards over a decade.
2. Reform the Disabled Facilities Grant by increasing the amount available for each home and simplify the system of support.

**Private rented sector**

3. Ensure the new 'digital private rented sector database' is an effective national register of landlords, letting agents, and managing agents.
4. Provide targeted and limited funding for private landlords to meet new quality standards, with conditions to protect tenants.
5. Provide funding for low-quality private rented sector properties to be converted into good social homes.
6. Ban private landlords from selling low-quality homes to other PRS landlords
7. Allow combined authorities and councils to establish long-term private sector leasing schemes.

**Social rented sector**

8. Facilitate regular and consistent future data collection of social housing quality.
9. Establish a long-term social housing quality fund.
10. Introduce a housing replacement and regeneration fund.
11. Establish a 10-year social rent settlement.

**Local authorities**

12. Empower all councils to improve housing quality through selective licensing schemes.
13. Require councils to provide a local 'good home agency' to deliver home improvement advice and services
14. Strengthen tenant rights with guaranteed access to effective tenant advocates
15. Reverse recent expansions of permitted development rights.
16. Allow councils to flexibly raise more revenue to fund long-term investment in staffing and capacity to tackle poor-quality housing.

## **Box 1: Public support for the report's recommendations**

Our survey found significant support in England for the report's recommendations that we asked questions about:

### The 'good home standard'

- 73 per cent support "carpets or floor tiles in rooms, landings and staircases at the point of let" becoming a requirement for rented properties – with 8 per cent opposing it and 19 per cent saying 'don't know'.
- 66 per cent support "accessibility features such as second handrails, accessible window openers, and handgrips" becoming a requirement for rented properties – with 13 per cent opposing it and 21 per cent saying 'don't know'.
- 48 per cent support "cooling measures such as external shading" – with 19 per cent opposing it and 33 per cent saying 'don't know'.
- 80 per cent support the idea that "private sector landlords should provide tenants alternative accommodation if the property is not habitable due to health and safety concerns" – with 11 per cent opposing it and 10 per cent saying 'don't know'.

### The digital private rented sector database

- 77 per cent support the idea that "private sector landlords should be required to publicly display the current rent and service charges of any property they own, alongside the same information for previous years" – with 11 per cent opposed and 12 per cent saying 'don't know'.

### A ban on PRS landlords selling poor-quality homes

- 70 per cent support the proposal that "private landlords should be banned from selling poor-quality properties on the open market" – compared to 18 per cent opposing it and 12 per cent saying 'don't know'.

# 1. INTRODUCTION

Our home is supposed to be a place of safety and security. But for nearly 1.5 million households who rent in England, this is not the case. More than 800,000 children and young people – around 16 per cent of under-18s in rented accommodation – are growing up in a property that harms their health, wellbeing, and education. Older people are also affected, with 225,000 households with someone aged 65 and over living in substandard rented accommodation – equivalent to 15 per cent who live in the private or social rented sector. For many, that means a home that is too cold in the winter and too hot in the summer; or one where damp and mould is almost a fact of life. Leaks, poor ventilation, and general disrepair are all too common.

This problem is far more severe in the private rented sector (PRS), but social renters are affected too. Across England, an insecure, unsafe and poor-quality home is experienced by 21 per cent of households in the private rented sector and 10 per cent of households in the social rented sector. And this home will probably be the thing they spend the most on: private renters pay 32 per cent of their income on housing, compared to 26 per cent for social renters.<sup>3</sup> Around 1.46 million households are getting a very bad deal for the price they pay.<sup>4</sup> In many cases, they have no alternative. We should call this what it is: a crisis of housing quality, and a serious one too. Yet housing quality does not receive nearly as much public attention as housing affordability.

England's housing stock is old compared to other nations: 38 per cent of all dwellings were built before 1945, compared to 29 per cent in France and 13 per cent in Ireland.<sup>5</sup> Private rented dwellings are particularly old, with 46 per cent built before the end of the second world war.<sup>6</sup> Just 16 per cent of social homes were built pre-1945. While an older dwelling is not automatically harmful to the health and wellbeing of its occupants, it will often have been built to lower standards of energy efficiency, space and accessibility. Properties built in the decades after the war are also now coming to the end of their economic life. Even the transformative improvements to social housing quality during the Decent Homes Programme under the previous Labour government are showing their age and may need replacing.

Without intervention, the number of unsuitable homes is likely to grow. For example, 69 per cent of social homes are at risk of overheating as climate change worsens – as are 57 per cent of private rented ones.<sup>7</sup> The need for

accessibility is growing, as people live longer and want to age well in their own home. Just as the cost-of-living crisis has increased demand for well-insulated and easy to heat properties, climate change and an ageing population is likely to shift expectations around housing.

Apart from action to improve building safety following the Grenfell tragedy, there has been comparatively little focus on improving the quality of housing. Policy and policymakers have been focused more on the supply of new housing than existing stock improvements.

While it is critical we build more houses across the country, we cannot build our way out of this quality crisis – and to decent homes for all. Estimates suggest 80 per cent of the housing stock that will exist in 2050 has already been built.<sup>8</sup> Demolishing existing properties and replacing them will have a role to play, as it has done in the past. But housebuilders are unlikely to build the more than 1.46m new properties needed to replace those that are substandard and meet the government's current commitments to build 1.5m new properties within five years.

Even if it were technically possible, it might not be desirable: most people in the UK say they are satisfied with their current home, even if it is in an objectively poor condition.<sup>9</sup> They have an emotional attachment to it, and do not want to move. In our focus group with social housing tenants, this came across. Despite reporting a range of problems, they clearly loved the place they lived in. One tenant summed it up as: "Me and my wife have put a lot of hard work [into the property] ... because of that and its quirks and little ways, it's a really lovely place to live at the moment."

The first legislation to start defining unfit accommodation was passed nearly 180 years ago, designed to curb the spread of cholera.<sup>10</sup> And a century ago, the first Labour government passed the Wheatley Housing Act of 1924. It delivered a new wave of council housing – deemed to be high quality – as an alternative to privately rented properties in the slums. The Attlee government repaired hundreds of thousands of existing homes in six years, alongside building 1m new ones – many in new towns – that provided alternatives to squalor. The Wilson government passed the Housing Act 1969 to provide grants to landlords and local authorities (alongside homeowners) to improve the stock that they owned. New Labour's Decent Homes Programme was one of the largest sustained public investment programmes in our housing stock ever, estimated at around £22bn.

Things have clearly improved, but not enough: too many families go without a safe, secure, warm and accessible home. Addressing the housing quality crisis should be a priority of this Labour government, just as it has been part of the legacy of previous ones. The government needs to build on the renters' rights bill, which sets out some first steps to improve the quality

of homes in the PRS sector, including scrapping Section 21 and applying a decent homes standard. But the task of tackling poor-quality housing in either the PRS or social rented sector is not straightforward. There are several challenges that need acknowledging, and which this report seeks to address:

Without additional investment, social housing providers will struggle to build new homes and improve their existing homes. They will likely focus on improving homes for current tenants (which they are required to do) and fail to build enough social homes (something they are not required to do), or they will build the social homes that the country needs but leave themselves unable to improve the current stock that does not meet necessary standards.

Private landlords could raise rents if new regulations on housing quality are implemented, making private rented accommodation even more expensive. Some may decide to exit the market, increasing demand for the remaining properties and for temporary accommodation.

The current decent homes standard is two decades old. It is not fit for the 2020s and 2030s. Yet a large proportion of rented accommodation does not even meet this standard.

There is a lack of capacity within local government to enforce basic housing standards following more than a decade of funding cuts caused by austerity. An updated standard needs staff and funding to proactively inspect and enforce it in the private rented sector.

Improving some rented accommodation will be impossible in terms of altering the fabric of the home or will be so expensive to render the improvements uneconomical compared to rental income. In many cases, the choice is to keep the home non-decent or knock it down – neither of which is a good option, given the crises of quality and housing supply.

This report sets out how the government can address poor-quality housing in the social and private rented sector in England and the benefits of doing so for individuals, communities and our public services. It identifies the challenge of non-decent housing, and how experiences can differ between demographic groups. The report sets out a series of solutions to improve rented stock, so that everyone has a safe, secure, warm and accessible home.

# 1. THE CHALLENGE

Poor-quality homes, defined as those failing to meet the decent homes standard (see Box 1), are a major problem in England. This section first gives an overall assessment of the problem across all rented tenures, before going into more detail for social and private rented sectors individually. Data on how non-decent housing affects different demographic groups that experience inequalities in wider society is presented at the end of this section.

## Box 2: The decent homes standard

Established in 2000, the decent homes standard is a measure of housing quality in England. The most recent update to the standard, in 2006, requires a dwelling to:

- Be free of hazards to health or safety of occupants, as defined under the housing, health and safety rating system (HHSRS). There are 29 hazards, including damp and mould, excess cold, and causes of falls.
- Be in a reasonable state of repair.
- Have reasonably modern facilities and services.
- Provide a reasonable degree of thermal comfort.

The decent homes standard applies to social housing, with the exception of shared ownership properties. While the same standard is used by the English Housing Survey to assess the level of poor-quality housing in the private rented sector, those dwellings are not currently required to meet the standard.

The previous government announced a review of the decent homes standard in 2021 and relaunched it in 2023 for social housing. This was accompanied by a public consultation on whether the standard should apply to privately rented properties, announced in 2022. Neither was completed by the July 2024 election. However, the Labour government has committed to applying a decent homes standard to the private rented sector as part of the renters' rights bill – and will consult publicly on this.



## All rented housing

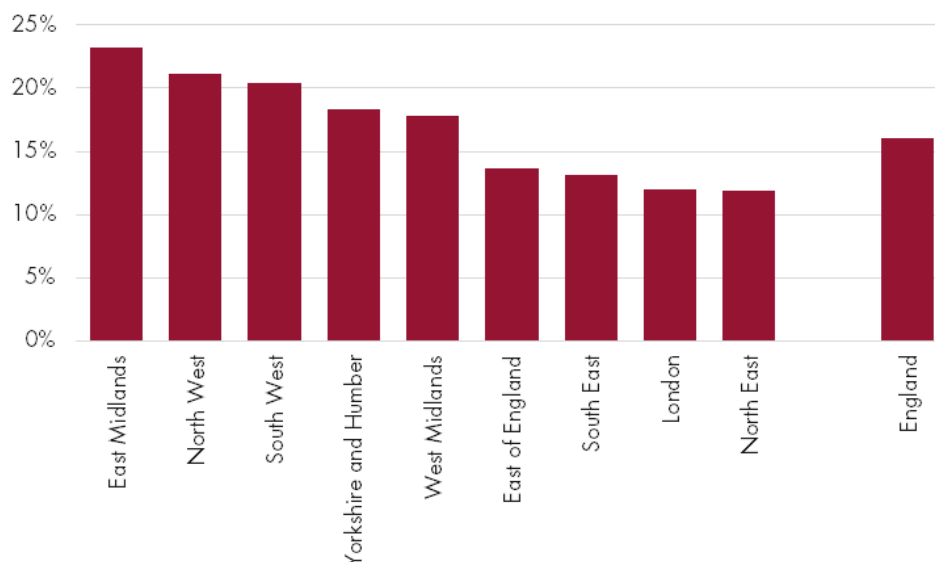
In England, 16 per cent of households who rent live in a poor-quality home, defined as failing to meet the decent homes standard. Analysis of the English Housing Survey 2022-23 found:

- 8 per cent of all rental properties have a category one hazard, posing a serious and immediate risk to a person's health and safety.
- 7 per cent have a significant problem with damp.
- 6 per cent have problems of overcrowding, defined as lacking in enough bedrooms to avoid undesirable sharing.<sup>11</sup>

The prevalence of substandard rented housing differs between regions and places. Our analysis of the English Housing Survey found:

- The proportion of private and social rented accommodation that does not meet the decent homes standard is highest in the East Midlands (23 per cent), followed by the north-west (21 per cent) and the south-west (20 per cent). It is lowest in London and the north-east (both 12 per cent).
- The Midlands (20 per cent) and the North (18 per cent) have a larger proportion of non-decent rented accommodation than the South and the east (14 per cent each).<sup>12</sup>
- Rural areas have the largest proportion of non-decent rented properties (35 per cent) – followed by town and fringe areas (16 per cent) and urban areas (15 per cent).
- The English Housing Survey does not provide data on non-decent rented properties in coastal areas. However, as part of our Fabian-YouGov survey, 41 per cent of people who rent in an English 'Sea Wall' constituency reported substantial housing quality issues in the past two years.<sup>13</sup> This is lower than respondents who rent in England overall (49 per cent), but higher than those who live in the Sea Wall regardless of tenure (34 per cent).

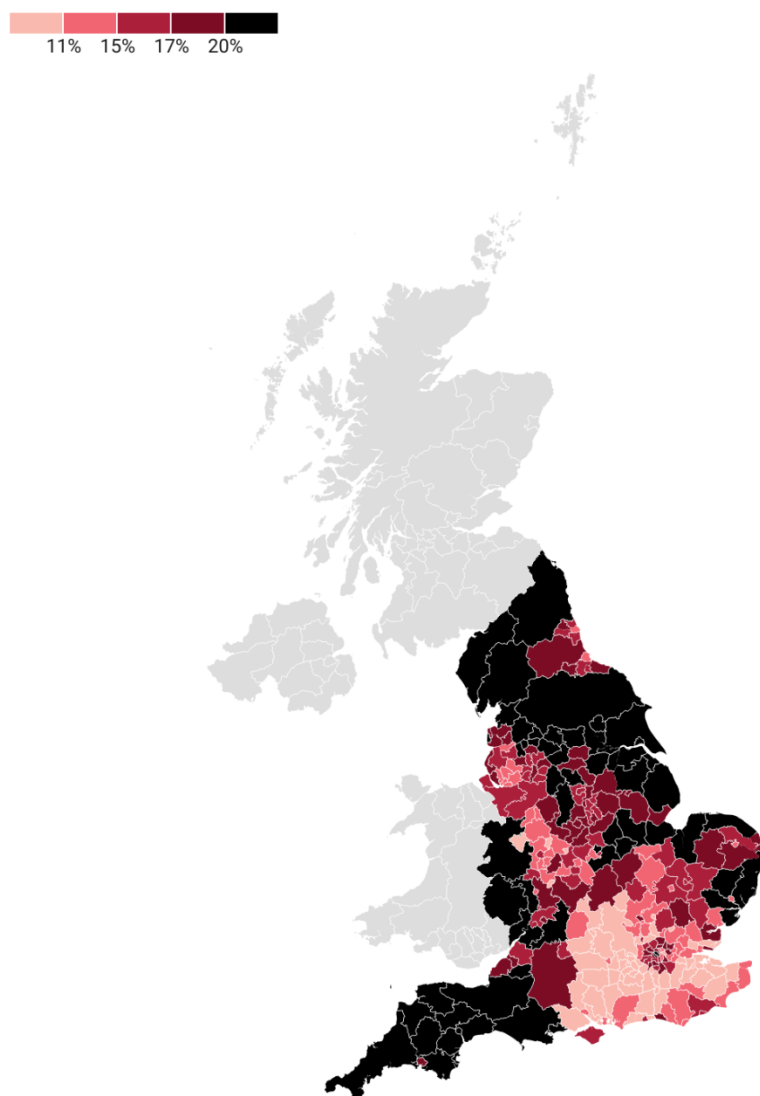
FIGURE 1: THE PROPORTION OF RENTED PROPERTIES THAT DO NOT MEET THE DECENT HOMES STANDARD IS HIGHEST IN EAST MIDLANDS AND JOINT LOWEST IN LONDON AND THE NORTH-EAST.



Source: Author's analysis of the English Housing Survey 2022-23, published by the Department for Levelling Up, Housing and Local Communities.

Our analysis of the latest modelled data from the English Housing Survey indicates significant differences between local authorities in the proportion of non-decent homes, ranging from 35 per cent in North Yorkshire to 6 per cent in Bracknell Forest (see figure 2).<sup>14</sup> Fourteen of the 20 local authorities with the largest proportion of non-decent rented homes are in either the south-west (8) or Yorkshire and Humber (6), and most are classified as 'village or smaller' (13) – see Appendix.

FIGURE 2: THE PROPORTION OF RENTED PROPERTIES THAT DO NOT MEET THE DECENT HOMES STANDARD IS HIGHEST IN NORTH YORKSHIRE, AND LOWEST IN BRACKNELL FOREST.



Map data: © Crown copyright and database right 2023 · Created with Datawrapper

Source: English Housing Survey: local authority housing stock condition modelling published by the Department for Levelling Up, Housing and Communities in March 2024.

Some rented homes are in a dangerous state of disrepair, with serious and immediate risks to the health and safety of their occupants (ie category one hazards). The proportion of rented accommodation in this category is highest in Yorkshire and Humber (13 per cent) followed by the north-west and West Midlands (12 per cent each) – compared to just 5 per cent in both London and the south-east.<sup>15</sup> Reflecting overall standards, rural areas have the largest proportion of properties (15 per cent) with these hazards – followed by urban communities (9 per cent) and then town and fringe (6 per cent).

## Social housing

### Non-decent social homes

Since 2000, there has been significant progress on tackling poor-quality social housing. In 2001, an estimated 39 per cent of social homes were deemed to be failing to meet the basic unfitness-based standards.<sup>16</sup> In 2022, just 10 per cent of dwellings owned by housing associations or local authorities did not meet the decent homes standard. Looking at progress over more than two decades, it is clear that there were a number of different phases:

- Under New Labour, an estimated one million social homes were improved and modernised using £22bn of grant funding from the Decent Homes Programme, according to the National Audit Office.<sup>17</sup> Alongside public funding, social landlords invested an additional £15bn.<sup>18</sup> Due to changes in the decent homes standard, we can only accurately compare from 2006: the proportion of non-decent homes fell from 29 per cent in 2006 to 20 per cent in 2010 (see Figure 3).
- Improvements were also made under the coalition and Conservative governments. The English Housing Survey found that the proportion of substandard social housing fell to 12 per cent in 2019.
- However, progress since the pandemic has been slow. Between 2020-21 and 2022-23, estimates suggest that the number of non-decent socially rented homes fell by just 1 percentage point, around 18,000 homes. In the early months of the pandemic, there was a backlog of repairs and improvements as work was suspended or made far more difficult.<sup>19</sup> Expenditure on repairs and improvements by social housing providers reached over £8bn in the 12 months to June 2024.<sup>20</sup> However, backlogs remain, with larger repair programmes being postponed as providers have focused on more responsive repairs, including action on damp and mould.<sup>21</sup>

Focusing specifically on category one hazards, there was a reduction in the number of social homes with such a hazard from 15 per cent in 2008 (the earliest available data) to 4 per cent in 2022.

Looking forward, if the rate of progress in reducing the absolute numbers of non-decent social homes between 2010 and 2022 was replicated, it would take 15 years for all of them to meet the decent homes standard. This assumes that the government does not lift standards and require improvements to properties that are currently deemed 'good', no properties deteriorate, and similar composition changes to the social sector since 2010. Both assumptions are unlikely, especially since all properties need regular maintenance and periodic renewal to maintain decency.

**FIGURE 3: BETWEEN 2006 AND 2022, THE PROPORTION OF NON-DECENT SOCIAL HOMES FELL BY 19 PERCENTAGE POINTS**



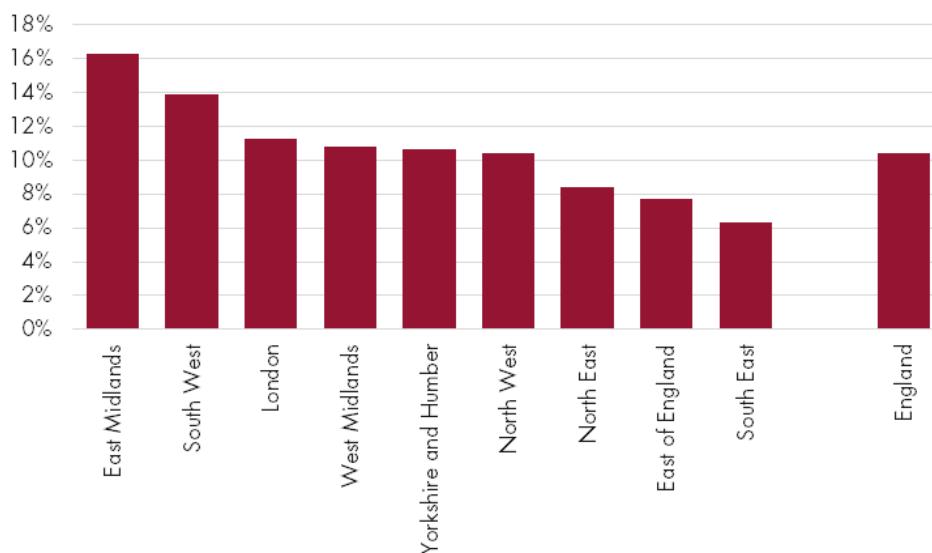
Source: UK housing review 2020: Compendium of tables, Chartered Institute of Housing; The English Housing Survey published by the Department for Levelling Up, Housing and Local Communities.

## Geographic disparities

There are some geographical differences in the proportion of social homes that don't meet the necessary standards:

- The East Midlands (16 per cent) and the south-west (14 per cent) have the largest proportion of non-decent social homes, compared to 6 per cent in the south-east and 8 per cent in the East.
- The Midlands has the largest proportion of non-decent social homes (13 per cent), followed by the North and London (10 per cent each) and the east of England (8 per cent).
- One in five (21 per cent) of social homes in rural areas fail to meet the standard, twice as high as town and fringe communities (11 per cent) and urban areas (10 per cent).

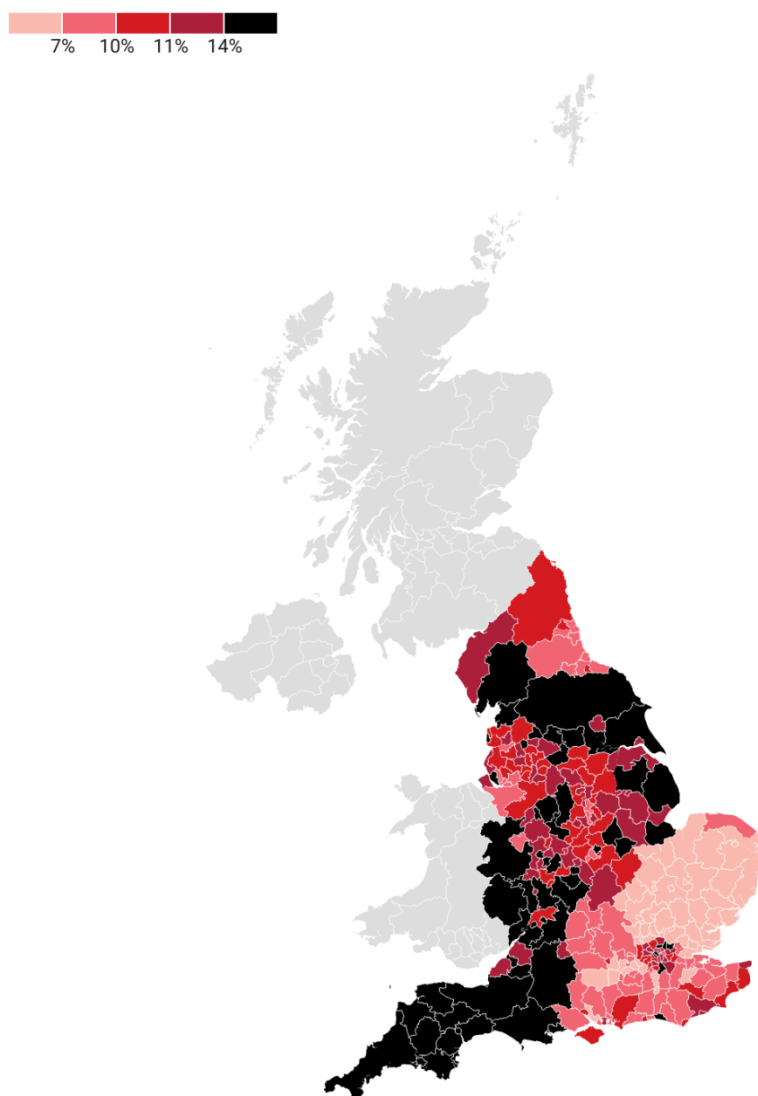
**FIGURE 4: THE PROPORTION OF SOCIAL RENTED PROPERTIES THAT DO NOT MEET THE DECENT HOMES STANDARD IS HIGHEST IN THE EAST MIDLANDS AND LOWEST IN THE SOUTH-EAST.**



Source: Author's analysis of the English Housing Survey 2022 – 23, published by the Department for Levelling Up, Housing and Local Communities.

The latest modelled data shows the scale of the difference between local authorities in the proportion of non-decent social homes, ranging from 23 per cent in Torrington to 3 per cent in Castle Point (see figure 5). Of the top 20 local authorities with the largest proportion of non-decent social homes, most are in the south-west (13), and most are classified as 'village or smaller' (15) – see Appendix.

FIGURE 5: THE PROPORTION OF SOCIAL HOUSING PROPERTIES THAT DO NOT MEET THE DECENT HOMES STANDARD IS HIGHEST IN TORRRIDGE, AND LOWEST IN CASTLE POINT.



Map data: © Crown copyright and database right 2023 • Created with Datawrapper

There are also regional inequalities in category one hazards, or serious and immediate risks to occupants:

- They are most common for social homes in the East Midlands (9 per cent) and Yorkshire and Humber (5 per cent), and least common in the south-east (2 per cent), followed by the north-west and south-west (3 per cent each).
- The Midlands has the largest proportion of social homes with these hazards at 6 per cent. The North, the South and the east of England have the lowest proportion of social homes with category one hazards (4 per cent each).

- Social homes in rural areas are twice as likely to have category one hazards (8 per cent) than ones in urban areas (4 per cent) and town and fringe areas (3 per cent).

## Barriers to improvement

As noted above, since 2010, the rate of improvement for social housing has been slower than under New Labour. There are several reasons for this:

- **Cuts to funding.** In 2023, the Social Market Foundation estimated that annual government capital investment into social housing fell in real terms by £2.3bn between 2009 and 2022, equivalent to a 21 per cent cut.<sup>22</sup> Since 2015, cuts to social rents followed by below inflationary increases have resulted in an annual shortfall of £1.5bn per year for housing associations, and £800m for councils.<sup>23</sup> Rent cuts don't merely impact finances in a single year; they create shortfalls which compound over time and make it more difficult for a social housing provider to meet demands for repairs and maintenance. Council housing finances have been pushed to the brink, with a predicted £3bn deficit over the next 10 years in Housing Revenue Accounts, meaning local authorities will struggle to manage and maintain their homes.<sup>24</sup>
- **Policy uncertainty.** While the decent homes standard has stayed the same for nearly two decades, the wider policy framework has been unstable. For example, the coalition government committed to a 10-year rent settlement that would increase rents by inflation, as measured by the consumer prices index, plus one per cent. It was to be implemented from April 2015. However, in the summer of 2015, the Conservative government scrapped the settlement and replaced it with four years of rent cuts.<sup>25</sup> Policy uncertainty reduces the capacity of social housing providers to plan ahead through their business plans, impacting investment in existing stock. Council housing finances, in particular, have struggled as they rely on a 'stable framework of reasonable rules', with uncertainty destabilising Housing Revenue Accounts.<sup>26</sup>
- **Complex funding pots.** Where grant funding does exist, it is too often provided in a complex and fragmented way. Such complexity prevents long-term thinking and investment from social housing landlords. And because so much funding depends on bids, providers are unable to provide the certainty that brings in private investment through borrowing. Complex funding pots leads to significant waste, with one estimate finding that management costs to deal with different criteria and processes can account for up to 20 per cent of total housing project costs (including for wider housebuilding projects).<sup>27</sup>



- **Growing and unforeseen costs.** Social housing providers are facing unplanned, additional costs that they must meet on less than expected funding and constrained capacities to borrow. Like many organisations, associations have to deal with high inflation and higher than predicted interest rates. The building safety crisis, following the Grenfell tragedy, requires remediation work to be carried out which could cost providers up to £20bn in total.<sup>28</sup>

## Private rented housing

### Non-decent private rented homes

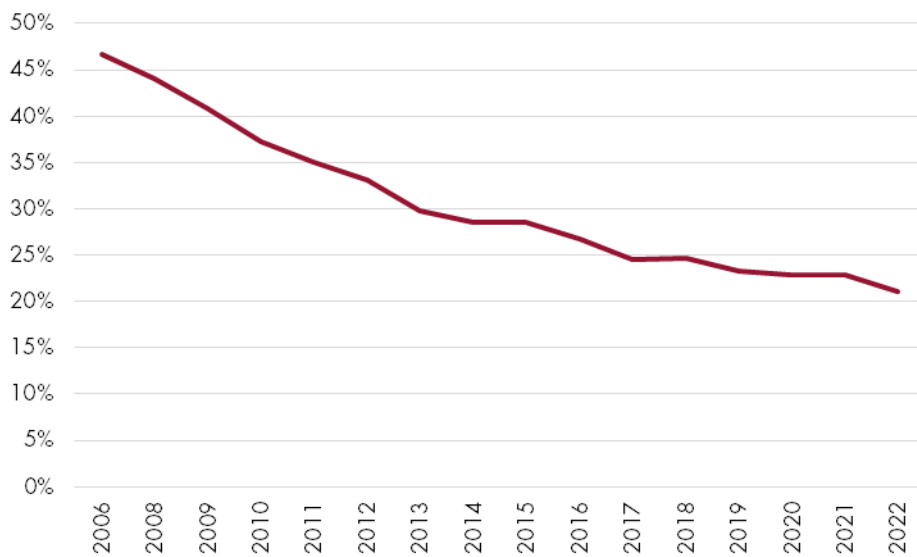
The private rented sector has seen some improvement, but the picture is more mixed. Looking at progress over two decades, we can see:

- A reduction under New Labour in poor-quality PRS homes from 51 per cent in 2001 to 40 per cent in 2006. However, a change in the standard makes comparison between pre-2006 and post-2006 impossible. Following the introduction of the new decent homes standard, 47 per cent were deemed to be non-decent in 2006. This fell to 37 per cent by 2010 when Labour left office.
- The fall in the proportion of non-decent PRS homes continued under the coalition and Conservative governments. By 2019, 23 per cent of PRS homes were non-decent – a fall of 14 percentage points compared to 2010.
- Since the pandemic, the proportion of non-decent homes has fallen slightly – reaching 21 per cent in 2022. However, the absolute number of non-decent dwellings actually *increased* by 58,000 between 2020 and 2022 – from 970,000 to just under 1.03m.

Focusing specifically on category one hazards, there was a reduction in the number of PRS homes with one from 31 per cent in 2008 to 12 per cent in 2022.

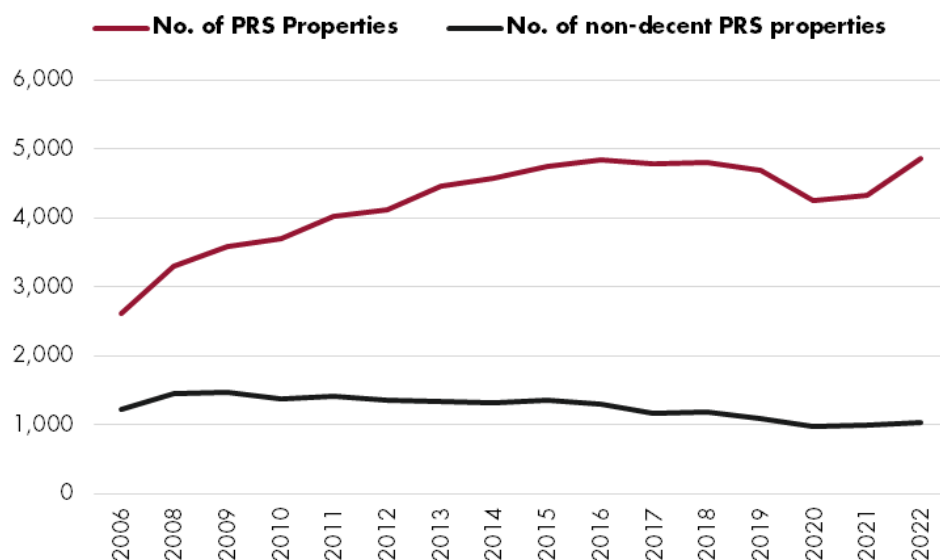
There has been a steady fall in the percentage of PRS homes that fail to meet basic standards. But this is not the full picture. The private rented sector still has the largest proportion of poor homes of any tenure in England. And much of the percentage fall in the proportion of poor PRS properties has been driven by the significant expansion of the sector, rather than improvements in the properties themselves. The PRS has more than doubled in two decades, going from housing around 2.1m households in 2001 to 4.8m in 2022.

**FIGURE 6: BETWEEN 2006 AND 2022, THE PROPORTION OF NON-DECENT PRS PROPERTIES MORE THAN HALVED**



Source: UK housing review 2020: Compendium of tables, Chartered Institute of Housing; The English Housing Survey published by the Department for Levelling Up, Housing and Local Communities.

**FIGURE 7: BETWEEN 2006 AND 2022, THE NUMBER OF HOUSEHOLDS LIVING IN THE PRIVATE RENTED SECTOR GREW BY 2.3M BUT THE NUMBER LIVING IN NON-DECENT HOMES FELL BY JUST 190,000.**



Source: UK housing review 2020: Compendium of tables, Chartered Institute of Housing; The English Housing Survey published by the Department for Levelling Up, Housing and Local Communities.

Our analysis suggests that if the progress in reducing the absolute numbers of non-decent PRS homes between 2010 and 2022 is replicated, it will take an

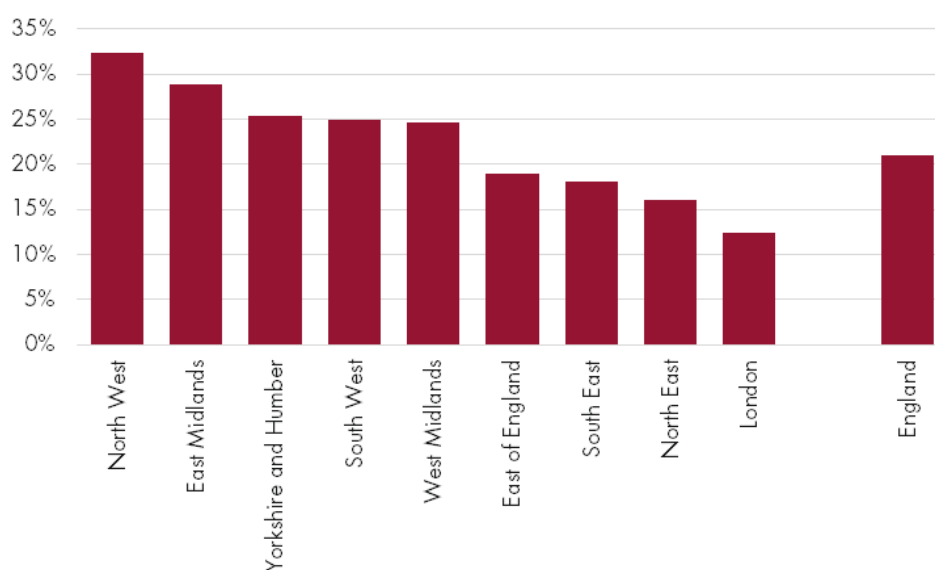
estimated 35 years for all PRS homes to meet basic standards. This assumes no improvements in the standard, no properties degrading in quality, and similar composition changes in the private rented sector since 2010. And it would require a reversal of what has happened since the pandemic.

## Geographic disparities

There is a much greater geographical disparity in quality in the PRS than in social housing:

- The proportion of north-west PRS homes that are non-decent (32 per cent) is nearly three times higher than in London (12 per cent). Indeed, there are more non-decent properties in the north-west (180,000) than in London (134,000) – despite London’s PRS sector being twice as large. The East Midlands (29 per cent) and Yorkshire and Humber (26 per cent) also have large proportions of poor-quality PRS housing.
- Overall, 27 per cent of PRS homes are non-decent in the North, with the Midlands having the same proportion – compared to 17 per cent in the South and 19 per cent in the East of England.
- Nearly half of private rented dwellings (44 per cent) are non-decent in rural areas, compared to 21 per cent in towns and fringe communities, and 20 per cent in urban communities.

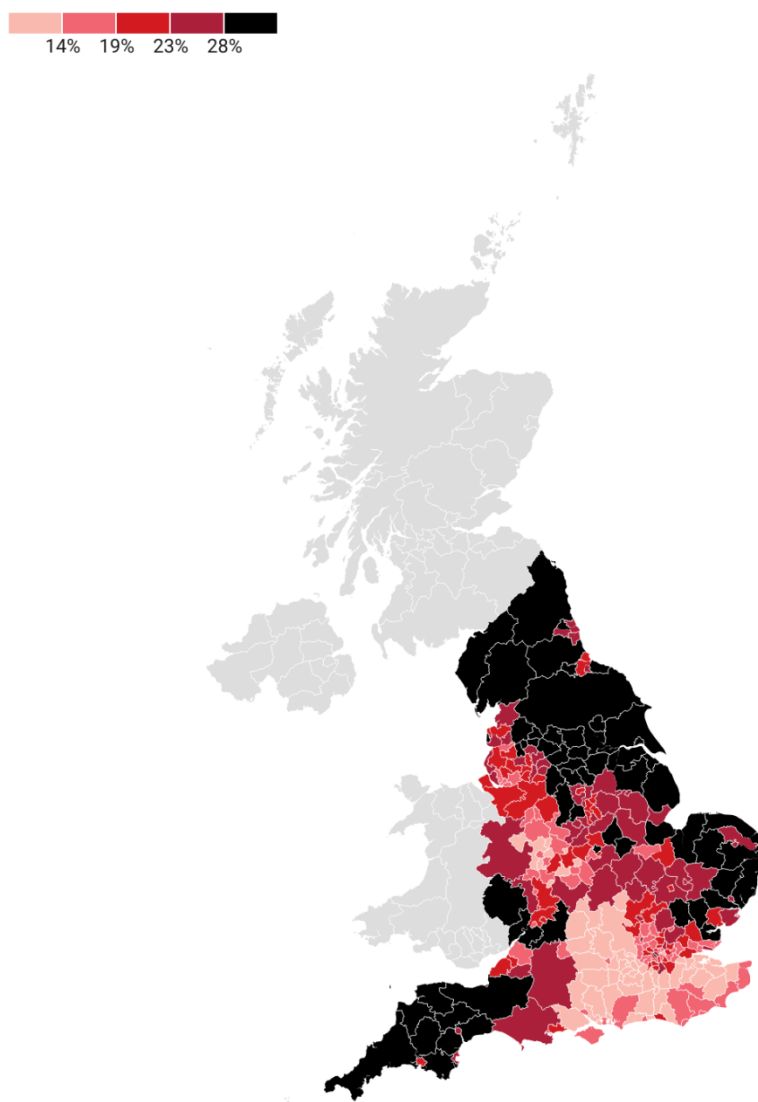
**FIGURE 8: THE PROPORTION OF PRS PROPERTIES FAILING TO MEET BASIC STANDARDS IS HIGHEST IN THE NORTH-WEST AND LOWEST IN LONDON**



Source: Author’s analysis of the English Housing Survey 2022 – 23 published by the Department for Levelling Up, Housing and Local Communities..

The latest modelled data from the English Housing Survey indicates significant differences between local authorities in the proportion of non-decent PRS homes, ranging from 48 per cent in Calderdale to 7 per cent in Bracknell Forest (see figure 9). Of the top 20 local authorities with the largest proportion of non-decent PRS homes, the largest number are in Yorkshire and Humber (8), and most are classified as 'village or smaller' (13) – see the appendix.

**FIGURE 9: THE PROPORTION OF PRS PROPERTIES THAT DO NOT MEET THE DECENT HOMES STANDARD IS HIGHEST IN CALDERDALE, AND LOWEST IN BRACKNELL FOREST.**



Map data: © Crown copyright and database right 2023 • Created with Datawrapper

Focusing on the most serious disrepair, the region with the highest proportion of category one hazards in PRS properties is the north-west (21 per cent) and Yorkshire and Humber (20 per cent). The lowest is London (6

per cent) and south-east (8 per cent). Similar to the decent homes standard, there is a North-South divide in category one hazards: 17 per cent in the North compared to 7 per cent in the South – and 16 per cent in the Midlands and 11 per cent in the East of England. Rural areas are more than three times more likely to have PRS properties with these hazards (34 per cent) than town and fringe areas (11 per cent) or urban communities (10 per cent).

## Barriers to improvement

While the proportion of low-quality private rented properties has fallen significantly, the actual number of properties failing to meet basic standards has barely changed compared to 2006. There are several reasons for the slow pace of improvements:

- **Under-resourced councils.** Local authorities have experienced major cuts in core funding since 2010, which has led to a reduction in enforcement and wider support to improve standards.<sup>29</sup> One survey found 61 per cent of local authorities who responded had fewer than five full-time equivalent staff working on standards, enforcement and licensing in the PRS.<sup>30</sup> Consequently, councils are forced to be reactive to specific tenant complaints on poor-quality housing, rather than proactive – despite their legal duties and obligations. This creates a postcode lottery: data suggests the numbers of properties inspected by a local authority range from 0.1 per cent to 24 per cent.<sup>31</sup>
- **Tenant insecurity and powerlessness.** With councils lacking funding, regulation is largely dependent upon tenants making complaints. However, many tenants are reluctant to do so. Landlords could respond with hostility, rent hikes, or even revenge evictions, in response to tenants' legitimate demands for a property to meet basic standards. The English Private Landlord Survey 2024 found nearly half of PRS landlords (47 per cent) would be unwilling to let to people who need adaptations to the property.<sup>32</sup> Our survey found 41 per cent of respondents who rent privately were worried that their landlord or management company would 'create a lot of hassle' if they raised a concern about the home. More than a fifth (22 per cent) are worried they would be evicted. A Shelter-YouGov survey backs up this concern: it found that private renters who complained to their landlord, letting agent or local council in the past three years were two and a half times more likely to be evicted than those who had not complained.<sup>33</sup> As a result, tenants will put up with substandard, even dangerous, housing because an eviction could result in having no home at all.<sup>34</sup>
- **Legal complexity:** The complexity of the law around good-quality homes can be difficult for landlords to understand. The Housing, Health and Safety Rating System was described in 2018 by the

Common's Housing, Communities and Local Government Committee as "unnecessarily complicated, and [it] fails to give landlords a clear understanding of the minimum standards that are expected".<sup>35</sup> It is particularly tricky for smaller landlords to understand.<sup>36</sup> Nonetheless, landlords have an overriding responsibility to keep the property in "good condition".<sup>37</sup> While legal nuances on decency exist, many substandard properties are easily identifiable without reference to standards – and landlords have failed to fix them.

## Inequality in experiences

Experiences of poor-quality rented accommodation are deeply unequal. There are significant demographic differences, in addition to geographic disparities. Our analysis of the English Housing Survey found that certain groups are disproportionately affected.

- **Disabled households.** Around 670,000 households with at least one disabled person live in poor-quality rented accommodation. Nearly half of households in rented homes that do not meet the decent homes standard have a head of the household (technically termed 'household reference person') who is disabled or with a long-term illness.<sup>38</sup> Looking at specific rented tenures, 26 per cent of disabled households in the PRS live in non-decent housing – compared to 19 per cent of non-disabled households. For social housing, there is little difference in the proportion of disabled households (11 per cent) and non-disabled households (10 per cent) that live in substandard housing. However, assessing properties according to the decent homes standard likely underestimates the scale of unsuitable accommodation for disabled households as it does not explicitly cover accessibility features. The Equalities and Human Rights Committee found that one in three disabled people in the private rented sector live in unsuitable accommodation, as do one in five disabled people living in social housing.<sup>39</sup>
- **Older households.** Around 225,000 older households live in poor-quality rented accommodation. A quarter of households in the private rented sector with a household head aged 65 or over live in a low-quality dwelling – the highest of any age group. The private rented sector accounts for 10 per cent of older households living in non-decent homes across tenures, despite the sector accommodating only 6 per cent of these households. For social housing, 11 per cent of older households live in non-decent properties – joint highest with households headed by a 45- to 64-year-old. Research by Independent Age has highlighted how older people are at greater risk of poor-quality housing in the private rented sector because they are nervous about raising complaints about their landlords to the authorities.<sup>40</sup>

Equally, they found that almost half of older people who rent privately receive Local Housing Allowance, which is often inadequate, driving them to the cheaper and lower quality end of the market.

- **Black and minority ethnic households.** Nearly 290,000 black and ethnic minority households live in non-decent rented housing. Households with a black and minority ethnic head of household have a similar proportion living in non-decent PRS housing, compared to ones with a white head of household (20 per cent compared to 21 per cent respectively). Similarly, in the social rented sector, there is little difference: 11 per cent of black and ethnic minority households live in an substandard dwelling, compared to 10 per cent of white households. However, there are differences between ethnic minority groups and their experiences of renting: households with a black head of household (30 per cent) are 16 percentage points more likely to be in a non-decent PRS property compared to those with an Asian head of household (14 percentage points). For social housing, the gap stands at 5 percentage points, with 13 per cent of black households and 8 per cent of Asian households living in low-quality housing.
- **Very young children.** Just over 230,000 children under five live in low-quality accommodation – equivalent to 17 per cent of under-fives in the rented sector. Around a fifth (21 per cent) of under-fives in the private rented sector live in non-decent homes, while 12 per cent of very young children live in the same conditions within the social rented sector. In June 2023, over 50,000 children under the age of five lived in temporary accommodation, the provision of which often does not consider the specific needs of families with young children – and is poor-quality.<sup>41</sup>

**TABLE 1: EVERY DEMOGRAPHIC GROUP WAS MORE LIKELY TO LIVE IN NON-DECENT PRIVATE RENTED HOUSING THAN IN NON-DECENT SOCIAL HOUSING**

	Percentage living in non-decent PRS housing	Percentage living in non-decent social housing
Disabled households	26 per cent	11 per cent
Older households	25 per cent	11 per cent
Black and minority ethnic households	20 per cent	11 per cent
Black	30 per cent	13 per cent

## HOME COMFORTS

Asian	14 per cent	8 per cent
Other minority ethnic	21 per cent	9 per cent
Children under 5	21 per cent	21 per cent

Source: Author's analysis of the English Housing Survey 2022 – 23 published by the Department for Levelling Up, Housing and Local Communities..



## 2. THE CASE FOR ACTION

Tackling non-decent homes should, first and foremost, be a matter of principle, motivated by a desire to guarantee a warm, accessible, safe and secure home for all. A good home is a critical foundation for a good and long life, surrounded by loved ones and friends. Poor-quality housing, on the other hand, makes living such a life far harder: individuals living in poor-quality or dangerous housing may be less likely to invite friends or family members into their home, and a concentration of substandard dwellings can undermine neighbourhoods and communities.<sup>42</sup> They act as a blight – a physical reminder of underinvestment into the fabric and foundations of these areas – lowering the pride people have in their local communities.<sup>43</sup>

But there is also a clear ‘financial’ or ‘business’ case for action, which this section now explores.

### Cutting the cost of living

Poor-quality homes are often more expensive to run on a daily basis and contribute to financial insecurity experienced by their occupants – even if they are cheaper to rent. In 2023, the Health Foundation found that people living in poor-quality housing were more likely to be ‘worried about meeting their housing costs in the coming months’.<sup>44</sup> A poorly maintained property requires workarounds which, while immediately cheaper than a full fix, may cost more over the long-term. A 2019 survey found that nearly half of PRS tenants (46 per cent) encountered additional hardship because of problems with the property.<sup>45</sup> A lack of floor coverings in social housing is an immediate cost burden for those who move there, many of whom lack the savings to pay for the investment.<sup>46</sup>

Energy costs can be a major cost of non-decent homes. Poorly insulated and energy inefficient homes waste energy, requiring the heating to be on for longer to achieve a basic level of warmth. Around £800m per year is paid in extra energy costs due to homes being excessively cold.<sup>47</sup> Citizen’s Advice found that the most energy inefficient homes cost around £950 extra per year to heat, often paid by those least able to bear the additional costs.<sup>48</sup>

Other aspects of poor-quality housing result in increased energy usage and expenditure. For example, properties with damp and mould will often require additional material or equipment to tackle it – or at least reduce its impact as far as possible. Similarly, more households have to increase their energy usage in the summer to ventilate and lower the temperature of their home. Often renters are required to pay more every year because no alterations to their property are made – either because they cannot afford it or because their landlord fails to take action or prevents the tenant from doing so.<sup>49</sup>

## Improving health outcomes

Raising standards in the private and social rented sector can save lives, improve health and wellbeing, and reduce pressure on health and social care services in England. Currently, our housing stock has some of the highest associated health and care costs of any country in western Europe.<sup>50</sup> The impact of poor housing affects people's physical and mental wellbeing throughout life, including:

- **Preventable deaths:** Around one in five excess winter deaths are caused by cold homes, and there is a clear association between high temperatures in the home and heat-related deaths – particularly for the elderly.<sup>51</sup> Prolonged exposure to damp and mould can also result in preventable deaths. The death of Awaab Ishak in Rochdale was caused, according to the coroner, by “prolonged exposure to mould in his home environment” with “action to treat and prevent the mould ... not taken”.<sup>52</sup>
- **Ill health:** A wide range of medical conditions are caused or worsened by living in a substandard dwelling. These properties affect many chronic health conditions, including asthma, COPD and heart disease. There is also a greater risk of experiencing an acute health condition, such as a stroke or heart attack.<sup>53</sup> One social housing tenant suggested to us that their health was worsened by heat: “This place is so hot it’s ridiculous ... It makes it real difficult to sleep at night, and I’m tired all the time because of the heat.”
- **Trips and falls:** Poor-quality housing raises the risk of trips and falls, especially for older and disabled people. In housing associations *alone*, more than 200,000 falls are suffered by older adults in England – with between five per cent and 20 per cent causing serious injuries.<sup>54</sup> One social housing tenant told us: “we had no flooring ... it was very daunting, especially downstairs, because it was like base layer of concrete. Having a toddler, he falls over at the best of times”. While there is no up-to-date data, Citizens Advice estimated in 2015 that around 10 per cent of PRS homes pose a risk of a dangerous

fall.<sup>55</sup> Furthermore, cold homes can worsen arthritis and grip strength, resulting in lower dexterity and a greater risk of falling.<sup>56</sup>

- **Mental health:** Living in a non-decent home is associated with increased stress, depression and anxiety. It can reduce a person's sense of empowerment and control over their life, particularly if the dwelling is deemed unsafe and insecure.<sup>57</sup> Over a quarter of young people (28 per cent) are at risk of multiple mental health symptoms due to cold homes, compared to 4 per cent of those living in warm homes.<sup>58</sup> Housing improvements have consistently been found to improve mental health and wellbeing.<sup>59</sup>

Substandard accommodation causes illnesses and injuries that increase demand for NHS services. The cost to the NHS of treating those affected by category one hazards in social and private housing has been estimated at around £355m per year – with excess cold and trip hazards costing the most (£161m and £136m respectively).<sup>60</sup> Due to the higher proportion of housing with category one hazards in the North, the region experiences greater demand on the NHS due to poor housing. Estimates suggest that ensuring all homes meet overall decency standards could result in £858m of savings for the NHS per year.<sup>61</sup>

People who live in poor-quality rented housing are more likely to experience an early onset of care needs, meaning they require social care for longer.<sup>62</sup> Cold, damp and dangerous dwellings make it harder for people to do everyday activities without support.<sup>63</sup> A lack of safe and adaptable homes means that people are moving to residential care prematurely or being forced to stay in hospital longer – rather than being independent in their own home. An ageing population, more older people renting privately, and stagnating progress on tackling poor-quality housing will result in growing demand for social care services. However, investment and regulation to improve the quality of rented accommodation can be preventative, lowering the risk of long-term illnesses; delay the onset of care needs; and promote independence. As a result, it can lower the costs of social care, while delivering better outcomes for people. Evidence from the Care and Policy Evaluation Centre suggests fixing unsafe homes would save £1.1bn per year in formal care costs by 2027 and £3.5bn per year in unpaid care.<sup>64</sup>

## Supporting educational attainment

For 800,000 children and young people, poor-quality housing is a potential barrier to going to school and achieving their potential in education. There is a clear connection between housing standards and educational attainment, with those lacking access to safe and secure housing much less likely to do well at school.<sup>65</sup>

A child living in a non-decent home will often suffer from impaired cognitive and socio-emotional development from their earliest years – especially if they live in a cold home. School-Home Support, an organisation seeking to tackle the causes of high absence rates, has argued that unsuitable housing is a growing obstacle to school attendance.<sup>66</sup> Children miss around 1.7m school days each year due to diseases caused by damp and mould, more than any other EU country.<sup>67</sup> It is obviously far more difficult for children to study or do homework in a home that is overcrowded, unsafe or cold. During the Covid-19 pandemic, poor-quality housing exacerbated the impact of school closures on low-income and vulnerable children.<sup>68</sup>

## Strengthening the economy

Substandard rented accommodation acts as a drag on the economy, reducing productivity growth and employment. According to the impact assessment for the previous government's Renters Reform Bill, each category one hazard costs £126 per year in lost economic output due to injuries.<sup>69</sup> Therefore, based on this assessment, our GDP is theoretically £300m per year lower due to these hazards.

But ill-health caused by bad housing makes a much more significant contribution to rates of economic inactivity and lower productivity. Around one in five of those who are out of work due to a health condition live in a cold home.<sup>70</sup> As a result, their condition will likely be worse than it otherwise would be and the return to work much harder. Research has also found that poor-quality housing affects people's educational attainment and lifelong wellbeing, reducing their productivity and therefore their ability to earn higher wages.<sup>71</sup>

Conversely, there is a strong direct economic benefit to home improvements and modernisation. One estimate found home improvements would create or sustain over 100,000 jobs in supply chains.<sup>72</sup> In Scotland, a study found that for every £1 invested, £2 was generated in economic benefits.<sup>73</sup> The benefits were deemed larger in this sector than in housebuilding, because wages are a much higher proportion of the costs of improving or modernising dwellings, and wages are usually spent directly in local economies. Similar benefits are likely to be found in England. Because more non-decent homes are likely to be found in places with relatively weaker economies (such as the North), investment in improving homes would contribute to economic growth in places that need it most.

# 3. LESSONS FROM THE DECENT HOMES PROGRAMME

There are significant barriers to a sustained increase in the number of private rented and social rented homes being safe, secure, warm and accessible. New Labour's Decent Homes Programme faced barriers as well, but it was able to ensure over 1m more social homes were made decent. The programme also installed 1.1m new central heating systems, over 800,000 new kitchens, and over 600,000 new bathrooms.<sup>74</sup> The programme provides several lessons for today's Labour government, in how to improve and modernise rented housing across England.

## **Lesson 1: A new standard needs to be comprehensive, backed by partnership and resources**

Between 2001 and 2010, the Decent Homes Programme combined:

- **A clear target:** in 2000, the government set a clear target for all social housing in England to be made decent by December 2010.
- **New funding:** an estimated £22bn of public money was invested by the government to improve social housing in England. This was supplemented by £15bn of private money from social housing providers.
- **Ownership and management changes:** if local authorities could not improve the housing stock they owned with their own resources, they were expected to transfer the properties to housing associations or set up an 'arms-length management organisation' (ALMOs) through tenant ballots. These associations and organisations had the power to borrow privately.
- **Partnerships:** many social housing providers participated in procurement, supply chain development, and joint learning partnerships. These partnerships were encouraged by local and national leadership.

This comprehensive approach is even more necessary today, although with the caveat that certain elements, such as the social housing stock transfer, will not be repeated. The scale of the improvements will likely combine energy efficiency improvements to meet EPC C by 2030 and broader

decency measures. Landlords should be supported to take a holistic approach through whole-house improvements, where possible, to meet decency standards that minimise disruption for tenants.<sup>75</sup> Government policy should encourage this as far as possible, including through flexible funding and long-termism (see below). In 2021, a citizens jury of social housing tenants found that managing and minimising disruption was a key demand for public policy on improvements and retrofit.<sup>76</sup> This is not promoted by current policy: the Northern Housing Consortium has identified that social housing providers were effectively incentivised to install grant-funded energy efficiency improvements under the Social Housing Decarbonisation Fund and then return to deliver other necessary, non-funded measures.<sup>77</sup> This results in separate major works, and significant disruption to social housing tenants.<sup>78</sup>

The inclusion of the private sector requires dealing with a greater range of landlords and challenges to improving their properties. They are likely to need much greater support to meet basic standards, as there is evidence that some landlords do not understand their current responsibilities.<sup>79</sup>

Therefore, central government, local authorities and the wider public sector must all be active partners in supporting social and private landlords to meet any new standard and deliver a clear target. The UK government cannot, as it has done in the recent past, set a standard and expect landlords to meet it without providing concerted leadership, coordination and resources – including through grant funding and a long-term rent policy for social housing.

## **Lesson 2: A long-term approach is essential**

The Decent Homes Programme was a long-term commitment, backed up by a target set for a decade in the future. It was underpinned by secure funding and support. This gave social housing providers the confidence to undertake partnerships on procurement, skills and supply chains. Public money was saved because of this long-termism: landlords could avoid costly re-tendering processes, cut per-unit costs, and allow improvements to be smoothed over time without creating supply chain bottlenecks.<sup>80</sup>

This contrasts to the Social Housing Decarbonisation Fund under the previous Conservative government, which sets incredibly tight timescales for the investment to be spent and the improvements completed. In the first wave of funding, 69 projects were expected to retrofit around 20,000 properties within a year.<sup>81</sup> Just 13 per cent of the improvements were completed by the deadline – and resulted in spikes in demand that ended up costing providers more and failed to create sustainable, scaled-up retrofit supply chains.<sup>82</sup> Smaller and rural social housing providers have to pay a

premium to secure contractors, a relevant concern for tackling non-decent housing considering the substantial proportion of poor-quality accommodation in rural areas.<sup>83</sup> And more broadly, social housing providers cannot assume they will have financial capacity for maintaining and improving housing quality because of a lack long-term policy.

The government needs to ensure that the policy framework, funding, and approach to social rents is long-term. Otherwise, it will be difficult to deliver sustained improvements to rented properties and guarantee value for money. Predictability on the standards landlords are expected to meet, and when, is crucial. With this predictability, they can plan and develop strategies to combine investments in decency and decarbonisation.<sup>84</sup> If there is long-termism in policy and funding, social housing providers will be able to manage spikes in demand for labour and materials, “crowd in” greater private investment, and build their own internal capacity to deliver improvements and repairs.

### **Lesson 3: A national standard should be delivered locally**

The Decent Homes Programme required the coordination of many different organisations to address skills gaps, scale up supply chains, and avoid unnecessary costs. There were localised interventions to tackle this, including procurement consortia and construction training facilities. Even large social landlords were reliant upon local collaboration to deliver improvements, as they could share best practice, building capacity, and spread the risk of innovation.<sup>85</sup> Without this local freedom to deliver, the programme would be unlikely to have been delivered as effectively.

Local delivery and coordination will be necessary to deliver the next national standard for housing quality. Whitehall cannot directly manage and support millions of PRS landlords, 86 per cent of whom own fewer than four properties.<sup>86</sup> Only local authorities and combined authorities, a new level of governance created since the Decent Homes Programme, will be able to identify bottlenecks and barriers that prevent improvements – and coordinate interventions to eliminate them. Many are already working with social housing providers in their local area to do this. And properly resourced councils and combined authorities will be best placed to use the tools they have to hold PRS landlords accountable for all failures to meet quality standards – even if they are supported by national institutions such as an ombudsman for private landlords.



## Lesson 4: Tenants should be involved

The Decent Homes Programme encouraged greater resident participation in the social rented sector. For example:

- Nottingham City Homes consulted its residents on investment priorities; they chose window replacements, improved heating systems, and new kitchens and bathrooms.<sup>87</sup>
- Hull City Council established a 'decent homes tenants group' that monitored programme performance against key metrics. The group could request in-person explanations from contractors that delivered poor-quality work – which were rarely required, as tenant scrutiny acted as a preventative measure.<sup>88</sup>
- Ashford Council determined the scope of neighbourhood enhancements as part of the decent homes programme in collaboration with tenants, resulting in improvements to external decorations, landscaping and parking.<sup>89</sup>

Resident participation and consultation are considered to have had a positive influence on the programme, correlated with higher satisfaction with improvements. It can avoid imposing, from above, a one-size-fits-all approach to tackling poor-quality homes.<sup>90</sup> Many social housing providers do actively engage with tenants, with participants in our focus group mentioning they were involved in 'customer focus groups' conducted by the housing association.

Building trust between tenants and landlords is important considering the likely scale of the future disruption for many households. Interventions such as electrical rewires and solid wall insulation that will likely be required under any future housing quality programme are often regarded by tenants as less beneficial than improvements undertaken in previous schemes.<sup>91</sup> And the disruption of these interventions is often greater. That means any future improvement programme will need to engage with and persuade tenants more than those in the past.

How tenants should be engaged will differ between sectors. There is a particular need to move beyond engaging the 'usual suspects', or those who are easiest to engage.<sup>92</sup> For the social rented sector, the required improvements will hopefully be delivered by the strengthened consumer standards regime, legislated for in 2023. But the PRS will require a different approach. There needs to be a shift in the balance of power between landlords and tenants – putting greater control in the hands of those who live in the property and experience daily the harmful consequences of poor-quality housing. And tenants should be consulted more deeply and thoughtfully by policymakers.



## Lesson 5: Legacy needs to be considered

It was widely assumed that the Decent Homes Programme would eliminate the need for any future sustained investment in social housing quality. To a certain extent, it has: the scale of investment in social housing required to meet the decent homes standard today is much smaller than in the early-2000s.<sup>93</sup> However, demands for public funding have grown in recent years – even though the standard for social housing has not changed in two decades. These demands are a response to, in part, government policy *after* the decent homes programme: austerity, cuts to social rents post-2010, and construction sector inflation have made it very difficult to sustain progress. Growing demands around decarbonisation and fire safety have added to the demands on social housing providers. But even before the coalition and Conservative governments, there were concerns about whether improvements could be maintained.<sup>94</sup>

The government needs to carefully consider how to preserve the legacy of public investment, and how providers of rented accommodation will maintain decency standards in the absence of public investment. While funding is required to improve accommodation to a new basic standard, maintaining homes should not be the ongoing responsibility of direct public investment. Only if the standard changes should extra public funding be made available. For a programme of investment covering private rented accommodation for the first time, this is particularly critical. Otherwise, it could be perceived as ‘rewarding failure’ by providing repeated rounds of funding to private landlords who should be meeting basic standards.

This creates a trade-off for the government: ensuring future rents cover the cost of future maintenance and repairs, while also being affordable for tenants. Only the government can manage this, as it pays a significant proportion of rent in both social and private sector through the social security system, retains control over rent policy for social housing, and is the only available source of additional grant funding for improvements.

## 4. RECOMMENDATIONS

Substandard rented accommodation harms our health, lowers wellbeing, puts pressure on our public services, and slows economic growth. Unless something changes, millions will be living in poor-quality housing by the end of the next decade. Many properties are coming to the end of their life and components installed as part of New Labour's Decent Homes Programme need to be replaced, so inaction will see an increase in the number of people living in inadequate homes.

This isn't inevitable. Every previous Labour government has dedicated itself, in some way, to improving the homes that families live in. The current Labour government must finish the job. It can ensure every family in rented accommodation lives in a good home. Finishing the job requires social landlords to be given the support they need to meet new expectations. But more fundamentally, it requires every PRS landlord to step up to their responsibilities and deliver a decent home for their tenants – or sell up. This ambition of a good home for all cannot be left in the hands of those who will not deliver, so the government should not be squeamish about reshaping the private rented sector.

Our polling with YouGov shows that the public want to focus on improving housing. When asked to pick between two different approaches for investment, 66 per cent chose 'improve existing properties to meet basic housing standards, even if it means reducing the number of homes that are built this year' – compared to just 15 per cent selecting 'build more new homes each year in the places that need them, even if it means neglecting improvements to existing properties'. A fifth (20 per cent) chose 'neither' or 'don't know'.

The government should implement a long-term and comprehensive strategy to lift housing standards in the private and social rented sector, encompassing regulation, incentives, and investment. Such a strategy would save money, reduce the pressure on public services, and benefit millions of people currently living in unsatisfactory conditions.

The government has made a welcome start with the Renters Rights' Bill, which will:

- Abolish 'no-fault' evictions, giving tenants greater security of tenure and reducing the possibility of revenge eviction following a complaint.

- Apply a decent homes standard and Awaab's Law to the PRS and provide local authorities with the power to enforce it.
- Strengthen rent repayment orders, ensuring tenants can secure compensation from their landlord if the property fails to meet a decent homes standard.<sup>95</sup>

This report builds on these policies, setting out a comprehensive and integrated series of recommendations below. It should be recognised that a pick-and-choose approach to interventions will not deliver sustained improvements required nor guarantee value for money. For example, if the government increases mandatory quality standards for social rented accommodation (as this report recommends), it should accompany that with new funding. Otherwise, it risks setting social landlords up for failure, with negative knock-on consequences for tenants and fewer new homes being built by social landlords.

Therefore, the government should:

## **1. Introduce a new 'good home standard', applicable to both social and private rented sectors, to raise standards over a decade**

The decent homes standard and HHSRS have not been updated since 2006. There are clear gaps in housing quality standards, including on accessibility, overheating, and floor coverings. Previous Conservative governments promised to amend the decent homes standard and extend it to the private rented sector, but failed to do so. However, new legislation such as Awaab's Law (see Box 3) for the social rented sector and the Homes (Fitness for Human Habitation) Act 2018 covering all rented accommodation will amend landlords' obligations towards their tenants. With the Renters Rights' bill finally extending the standard to the PRS, the government needs to update, bring together and simplify regulation on housing quality to ensure everyone can access a safe, secure, warm and accessible home regardless of tenure.

The government should introduce a new 'good home standard', applicable to both social and private rented sectors, to raise standards over a decade. As far as possible, all regulations on housing quality should be consolidated into a single code, making it easier for landlords and tenants to understand – and for councils to enforce in the private rented sector. Introducing this new standard must come with government funding for both social and private landlords, as this report sets out.

Alongside engagement with landlords, this new standard should be determined in consultation with tenants from both the social and private

rented sectors. This consultation process would allow individual tenants and tenant groups to indicate their priorities on improving homes, enabling a new standard to meet more closely the aspirations of those who live in the homes it applies to.

### **Box 3: Awaab's Law**

In December 2020, Awaab Ishak died as a direct result of exposure to mould in the social home that his family lived in. Before his death, Awaab's parents repeatedly raised concerns about their living conditions. Following a campaign by Awaab Ishak's family, Shelter, and the Manchester Evening News, Awaab's Law was introduced as part of the Social Housing Regulation Act 2023.

The act requires social landlords to investigate and fix reported hazards (as defined in the Housing Health and Safety Rating System) within specified timeframes. Those timescales have yet to be specifically set out. The previous government indicated landlords would have 14 calendar days to investigate hazards and seven calendar days to start repairs of any hazard that poses a significant risk to the health or safety of a resident.

Additional requirements include social landlords completing repairs within a 'reasonable time frame', and emergency repairs starting within 24 hours. If the property cannot be made safe with tenants remaining in the property, the landlord must arrange for residents to stay in accommodation temporarily – at the landlord's expense.

#### *Serious health, safety and wellbeing risks*

The immediate priority of any new standard should be to eliminate serious health and safety risks (or category one hazards) from rented accommodation by 2030. Eliminating dangerous hazards from 735,000 homes cannot be achieved overnight, but should be the priority for landlords, policymakers, and the good home standard.

Bringing together current rules into a coherent whole, the standard should set out a requirement for every rented home to be free of immediate and serious threats to the health and safety of any resident. The vulnerabilities of household members, including health conditions and disabilities, should be considered when determining what counts as immediate and serious threats. This should take the form of a reformed and simpler version of the current HHSRS.

'Threats' would be straightforwardly defined as being a consequence of the dwelling's condition and clearly within the control of a landlord to rectify. In many cases, for example, issues of overcrowding, noise or ergonomics are not within the landlord's control – and may be a consequence of wider public policy and the estates that properties are part of. The new standard and the target of eliminating category one hazards by 2030 should reflect this, balancing the need to be realistic about landlords' responsibility and preventing hazards. This may require the exclusion of some current hazards, but it would not affect most reported threats to the health and safety of residents – and should only be taken when the government is confident that those issues (for example, overcrowding) are being addressed by other public interventions.

For each of element within the standard, there should be an easily understandable and clear definition of immediate and serious threats that are clearly within the control of a landlord, supported by examples. This should be particularly focused on the hazards that are currently most common: falls, excess cold, fire, and damp and mould. This will make it easier for tenants, landlords, council enforcement teams and regulators to know what leads to a property failing to meet this floor.

All landlords should have a legal duty to ensure their property is free of serious health, safety and wellbeing risks that are within their control. It would be a clear criminal offence to let out any PRS property that is in such poor and dangerous condition. PRS landlords would be required to proactively ensure their property meets the requirements, rather than wait for a council inspection as currently is the case. This would mirror similar requirements for social housing landlords.

Unlike other elements of the standard, there should be no exemptions for any property that is not free of immediate and serious threats to health and safety of the occupants – except if a tenant refuses repair work. If a landlord can prove that they have made concerted efforts to engage and persuade tenants, but that permission to carry out the works was not given, a temporary exemption for six months should be provided. And landlords should be required to continue to proactively engage with tenants while the property has a temporary exemption. Further exemptions could be provided every six months, provided that landlords are able to prove engagement over the course of the previous exemption. Following the end of a tenancy involving those who refuse repair work, there will be no further exemptions for the property that is not free of immediate and serious threats to health and safety – as landlords would be required to make repairs before re-letting.

*Maintaining other existing standards*

Current requirements under the current decent homes standard for a property to provide a reasonable degree of thermal comfort, be in a reasonable state of repair, and have reasonably modern facilities should be rolled over into this new standard. Under this, there should be a requirement to replace key building components (such as walls, windows and roofs) that are in a poor condition, regardless of age – rather than effectively exempting poor but relatively modern parts. Existing gas and electricity safety regulations should be part of the new good home standard.

Existing energy efficiency requirements should be part of the new good home standard, just as they are part of the Scottish housing quality standard. In England, the standard should require all rented homes to reach Energy Performance Certificate C by 2030, except where it is not technically possible for a home to do so. However, this will be an unsatisfactory target for the long-term if we are to decarbonise our existing housing stock and will need updating – with enough notice to give landlords a clear direction. Reforming how we assess the energy efficiency of properties is also required.

*New quality requirements*

In our focus group with social housing tenants, they spoke about features of rented accommodation that were important to them but not part of the current decent homes standard:

“Because I’m getting over having a triple heart bypass ... [and] had three major heart attacks last year ... access and being able to move around easily is a big thing.”

“You get a house; you expect to come in to carpet or something”

“Things that can [deal with] heat and get rid of it easily. This heat has been killing us off. We’re not having a good time.”

There is strong public support for additional requirements for rented accommodation. When asked whether they would support or oppose these requirements, our survey found:

- 73 per cent support “carpets or floor tiles in rooms, landings and staircases at the point of let”, with 8 per cent opposing and 19 per cent saying ‘don’t know’. Those who voted Labour in the July 2024 election were more likely to support this, with 78 per cent agreeing carpets or floor tiles should be required – compared to 5 per cent opposing and 17 per cent saying ‘don’t know’.
- 66 per cent support “accessibility features such as second handrails, accessible window openers, and handgrips”, with just 13 per cent

opposing and 21 per cent saying 'don't know'. Those who voted Labour in the July 2024 election were more likely to support this, with 73 per cent agreeing accessibility features should be required – compared to 10 per cent opposing and 18 per cent saying don't know.

- 48 per cent support “cooling measures such as external shading”, with 19 per cent opposing and 33 per cent saying 'don't know'. Those who voted Labour in the July 2024 election were more likely to support this, with 57 per cent agreeing cooling measures should be required – compared to 13 per cent opposing and 31 per cent saying don't know.

Therefore, a good home standard should include new requirements, following consultation with the sector and tenants, backed up with additional government funding. New requirements should include:

- **Floor coverings.** Properties should have suitable floor coverings in rooms, landings, and staircases for the tenant present at the point of let. This would largely affect social homes, and should mirror the requirements in the 2023 Welsh housing quality standard.<sup>96</sup> Some social housing providers in England already provide suitable floor coverings, but making it part of the good home standard would eliminate the 'postcode lottery'.<sup>97</sup>
- **Accessibility.** Properties should be accessible and adaptable for disabled and older people. The standard should recognise that many accessibility features will improve housing quality for everyone.<sup>98</sup> Alongside reform of the disabled facilities grant (see recommendation 2), the government should determine a list of improvements and adaptations that individually can be introduced simply and cheaply. These would come under scope of the good home standard. They could include second handrails, accessible window openers, and handgrips.<sup>99</sup> If requested, the landlord would be required to implement them – and could not refuse to rent to an individual who needs them. The standard would also recognise that larger accessibility improvements are difficult or impossible in some homes, and a property should not fail the new standard in these cases.
- **Overheating.** Landlords should prevent overheating homes, similar to existing requirements for landlords to provide a reasonable degree of thermal comfort and expanding on the existing 'excess heat' hazard. The growing threat of climate change requires a clearer definition of what constitutes an overheated home, and a clear right of tenants to secure redress. Passive cooling measures, such as external shading, should be prioritised before active cooling interventions, such as air conditioning.<sup>100</sup>



While these new requirements should be part of the good home standard from its introduction, rented homes should not be immediately required to meet them. Giving landlords advance notice of requirements will give them time to build capacity, identify which properties need investment, and plan works across their portfolio. Timeframes for these requirements to become compulsory should ultimately be decided in consultation; we suggest properties should:

- Have suitable floor coverings for the tenant in rooms, landings, and staircases present at the point of let within **two years**.
- Be accessible and adaptable for disabled and older people within **five years**.
- Prevent overheating within **10 years**.

These new requirements are unlikely to be the last changes needed as expectations of housing rise. Therefore, there should be a full review and an updated standard every decade, with an interim light touch assessment every five years.

**TABLE 2: A SHORT SUMMARY OF THE SIMILARITIES AND DIFFERENCES BETWEEN THE CURRENT DECENT HOMES STANDARD AND THE NEW GOOD HOME STANDARD**

The existing decent homes standard	The new good home standard (once fully implemented)
Immediate and serious threats as part of HHRS are not clearly defined and some may be beyond the control of individual landlords to fix.	Immediate and serious threats to be clearly defined, including requirements that they be as a consequence of the dwelling's condition and clearly within the control of a landlord to rectify.
Properties can be exempt from meeting basic standards.	No exemptions from meeting the standard for any property that is not of serious health, safety and wellbeing risks which are within their control – except if a tenant refuses repair work.
All rented properties must provide a reasonable degree of thermal comfort, be in a reasonable state of repair, and have reasonably modern facilities.	
Key building components that are both old and in poor condition must	Key building components that are in poor condition must be replaced to



be replaced to avoid a home failing the standard.	avoid a home failing the standard, regardless of age.
The requirement for all rented homes to reach EPC C by 2030 is separate to decency standards	Updated energy efficiency standards to decarbonise homes are integrated into the decency standard.
Existing gas and electricity safety requirements are separate to the standard.	Existing gas and electricity safety requirements are part of the standard.
No requirements for carpets and floor coverings in the overall standard but a reference to flooring in kitchens and bathrooms as part of HHSRS.	A requirement for suitable floor coverings in rooms, landings, and staircases present at the point of let.
No requirements on accessibility and adaptation.	Properties should be accessible and adaptable, with a list of improvements that are part of the standard.
Excessively high indoor air temperature is one of the HHSRS hazards.	Landlords should prevent overheated homes, with a priority for passive cooling measures.

### *Planning reform*

The government should remove barriers in the planning system to improving the quality of existing homes, ensuring a consistent approach across authorities. The planning system should not prevent improvements to properties that ensure occupants do not live in a poor-quality home. Too often improvements are perceived to negatively alter the external appearance of properties, but they can actually complement the preservation of listed buildings. A more appropriate balance should be struck, maintaining heritage while allowing improvements in housing quality, including retrofit. The government should set out which essential improvements should be allowed far more easily under permitted development rights, overriding other obligations.

### *Awaab's Law*

Obligations under Awaab's Law should work alongside the good home standard, and apply to both social and private rented tenures – as the

current government has announced. These obligations would apply to any problem that is within the scope of the legislation – and not wider standards set out in the good home standard. This will ensure landlords are focused specifically on ‘immediate and serious threats’ within their control. Further consultation is needed to ensure that social landlords can balance the demand for reactive maintenance as a result of Awaab’s Law, and wider, proactive investment in existing stock to meet any new good home standard (including tackling hazards that have not been reported).

There should be a separate consultation to apply Awaab’s Law to private landlords, as part of a commitment to make sure it is sensitive to the differences between the two sectors. Nonetheless, private landlords should be required to:

- Investigate any potential hazard within two weeks. This would apply once a landlord or letting agent has been made aware, including through any reasonable form of communication from the tenant. It would be the landlord or letting agent’s responsibility to ensure that a formal investigation takes place by relevant qualified people, not the tenants. The landlord would not be able to conduct the investigation themselves – even if they would otherwise be qualified.
- Help find, move, and pay for new accommodation for the duration of any repairs or works that are required, and which cannot be done without endangering the occupants. It would be impractical for private landlords to have the same obligation to temporarily ‘decant’ tenants to a new property, as social housing providers will be expected to do. In this case, landlords would be prevented from using the redevelopment of a property as grounds for eviction, as they are currently entitled to.

Our survey indicated public support for the idea of PRS landlords providing alternative accommodation. When asked if ‘private sector landlords should provide tenants alternative accommodation if the property is not habitable due to health and safety concerns’, our survey found:

- 80 per cent of respondents overall supported the idea – compared to 11 per cent opposing it and 10 per cent saying ‘don’t know’.
- 86 per cent of respondents that voted Labour in the July 2024 election supported the policy – compared to 7 per cent opposing it and 8 per cent saying don’t know.
- 85 per cent of respondents renting privately supported it – compared to 5 per cent opposing and 9 per cent saying don’t know.

## **2. Reform the disabled facilities grant by increasing the amount available for each home and simplifying the system of support**

The disabled facilities grant is a nationally funded, local authority delivered scheme to provide suitable adaptations to homes so people can live independently and safely at home. The 2024 Budget increased the funding for the grant by £86m to over £700m a year. Local authorities must provide a grant to cover the costs of adaptations, up to £30,000 in England – regardless of tenure (although tenants of council owned homes cannot apply, as local authorities are expected to use their own funding). Around 37 per cent of adaptations in 2022/23 went to people in homes owned by housing associations, and 6 per cent went to homes in the PRS.<sup>101</sup> The upper limit of the grant has not been altered since 2008, despite high inflation in recent years.<sup>102</sup> For most people wanting adaptations, this has not been a problem. Around 90 per cent of grants have cost less than £15k.<sup>103</sup> However, those wanting larger adaptations or who are in the most difficult to adapt properties may struggle to cover all their costs through this grant.

There is a means-test, the complexity of which was recognised by the director of planning reform and housing quality at the Department for Levelling Up, Housing and Communities (now the Ministry of Housing Communities and Local Government) in evidence to the departmental Commons committee.<sup>104</sup> One review estimated that around a quarter of withdrawn applications are due to the means test requiring them to make a contribution, with these ‘drop-outs’ highest in Yorkshire and Humber and the north-east (30 per cent each). As a result, many people are not getting the support they need.<sup>105</sup>

The government should reform the disabled facilities grant by increasing the amount available for each home and simplifying the system of support. The maximum level of support available for an individual home should be increased to cover more complex adaptations and be uprated each year to account for rising construction costs. While the increased funding for the disabled facilities grant is welcome, there should be a five-year funding commitment to enable local authorities to invest in better procurement. A new distribution formula should be established to ensure allocations to councils closely match current need, future need, incomes, and renovation costs.<sup>106</sup>

The government should consider replicating, in England, the Welsh government’s removal of the statutory means test for small and medium adaptations.<sup>107</sup> Local government could be requested to use their powers under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 to make grants without applying a means test. Councils should not be required to have a local policy setting out how they intend to use

these powers under the order. If that fails to deliver a satisfactory change, legislation should be used to permanently remove the means test.

Meeting the unmet demand currently created by unfair rationing and complex assessments will require additional investment. However as one review, into the means test for stair lifts, indicated, the savings in health costs associated with preventing falls on stairs outweigh any likely additional costs.<sup>108</sup> And it is likely to reduce administrative costs which could be recycled into the system for the disabled facilities grant.

## Private rented sector

### **3. Ensure the new 'digital private rented sector database' is an effective national register of landlords, letting agents, and managing agents**

In England, there is little information on who is renting out a property, for how much, and whether it meets basic standards. Equally, there are a few requirements to becoming a letting or management agent beyond joining a redress scheme and paying £299 – although many subject themselves to voluntary standards.<sup>109</sup> England is an outlier: Scotland, Wales and Northern Ireland have landlord registers which record information necessary to understand landlords, properties and the wider private rented sector. Scotland also has a letting agent register. The lack of a national register in England will soon change. As part of the renter's rights bill, the new Labour government has committed to "creating a digital private rented sector database to bring together key information for landlords, tenants, and councils."<sup>110</sup>

The government should ensure the new 'digital private rented sector database' is an effective national register of PRS landlords, holiday lets, letting agents and managing agents. Landlords should be required to register each property they own. The information would be updated regularly, with most information available to councils, tenants and other stakeholders. Some information may need to be available to councils only to preserve privacy and adhere to data protection regulations, but that should be limited. Publicly available data should include:

- Independent proof that landlord training on their legal obligations and on housing standards has been undertaken.
- Proof that they are a member of the government-backed ombudsman service, once it has been established.
- Independent evidence of how well the property complies with the good home standard. This would include existing requirements of

gas safety certificates and electrical tests. Ideally, this evidence would be provided by the good home agency (see recommendation 13).

- Specific details on the property such as the number of bedrooms, energy efficiency ratings, and accessibility features.
- The current level of rents and any service charges, alongside data for both covering previous years.

Our survey found strong public support in England for the idea that ‘private sector landlords should be required to publicly display the current rent and service charges of any property they own, alongside the same information for previous years’, with 77 per cent in favour. Just 11 per cent opposed and 12 per cent said ‘don’t know’.

The government must ensure that the database is fully accessible, particularly by those who are digitally excluded and at risk of not being able to use the information to understand the property they are renting. As the government develops and implements the database, it should engage with charities and experts on digital inclusion – and people who represent those most likely to be excluded, including older people, disabled people, people on the lowest incomes or who are unemployed, those who are homeless, and other groups.

Landlords should be required to pay a registration fee. Similar to the Scottish landlord register, the database should charge an overall landlord fee for registration – and a separate per property fee for each one they own. If the property is covered by a selective licensing scheme, the landlord would only have to pay the overall landlord fee, as they will already be paying a per property fee to local authorities to fund inspections and enforcement.

Letting and management agents should also be required to register with the database and pay a fee. While there could be a separate database of letting and management agents, one database will ensure that all data is integrated – allowing tenants and councils to easily access information about any agents used by landlords. As part of their registration, agents would sign up to a legally enforceable Code of Practice which sets out timescale requirements on responding to tenants, investigating hazards, and addressing problems in the property. This would be similar to the requirements under Awaab’s Law for social and private landlords, as set out in the good home standard (recommendation 1). Without these expectations on agents, private landlords risk being held accountable for failing to respond to tenants and hazards in the property when partial responsibility around communication lies with those who manage the property.<sup>111</sup>

#### **4. Provide targeted and limited funding for private landlords to meet new quality standards, with conditions to protect tenants**

Without government loans or grants, private landlords are unlikely to meet the good home standard. Private landlords need a positive incentive as well as being legally required to meet the standard and sanctions if they fail to do so. Previous governments have recognised the need for public money to improve private rented homes for energy efficiency by making grants and loans available, including through the ECO scheme. Similar funding will be required for quality standards in the PRS. It will ensure private landlords have zero justification to avoid meeting their obligations on decency, but it must be designed very carefully:

- Providing loans to private landlords is challenging. Loans to finance home improvements may prove unsuccessful, as landlords hesitate to borrow for this purpose. Past efforts have had mixed results at best, especially in areas where incomes and house price growth are lower. Concerns have also been raised that landlords may increase rents to pay for the cost of these improvements, including any loan.<sup>112</sup>
- Providing grants to private landlords is also difficult. This could be viewed as giving public money to people who scarcely need it, improving the value of an asset which many regard as an investment or a supplement to their pension. It risks rewarding failure, and uses public funding to support work which a landlord should be already undertaking.

The government should provide targeted and limited funding for private landlords to meet new quality standards, with conditions to protect tenants. A PRS housing quality scheme should be established, lasting for a decade, seeking to improve around 60,000 properties a year. The type of financial support should vary over time, with the aim of encouraging improvements as quickly as possible. Landlords should be able to access a grant via local authorities following an independent assessment of the work required for a property to comply with the good home standard. A mixture of grants and loans will ensure that landlords are not unduly compensated for legally required improvements under the good home standard, while also recognising that PRS rents could rise rapidly if new regulations on housing quality are implemented without some form of public funding. And unlike investment in energy efficiency, most quality improvements will not save tenants money directly that could compensate for higher rents (except for tackling cold hazards).

There should be a cap on the size of the grant available, set at around the estimated average median cost to make a PRS property decent (£8,381 in

2022-23). On this basis, upgrading 60,000 properties a year would cost around £500m annually. The government should lower the cap for the second and subsequent properties that a landlord receives funding for. As these improvements will increase the value of the property, some of this grant will be paid back through higher capital gains tax receipts if the landlord decides to sell it in the future (and through higher stamp duty paid by any buyer).

To maximise value for money and protect tenants, the government should attach conditions to the grants. These could include:

- A charge on the property that is paid back once the dwelling has been sold or is inherited. This will avoid landlords using public subsidy to build wealth and passing it on.
- A cap on rent increases for at least three years, either linked to inflation or wages.
- A requirement not to use eviction grounds such as selling the property or moving themselves or close family into the property for at least three years.

The value of grant should be cut after five years, and cut further after eight years to reward landlords who aspire to meet housing standards early. There should be significant advance notice of how much the grant will be cut, so landlords can plan accordingly. While there should be no limit on the number of properties that a landlord can claim a grant for, there should be a cap on the overall amount that a landlord can receive – as the new ‘warm homes: local grant’ scheme has.

For landlords who need greater financial support, they should be able to access a government low interest loan to cover the remaining costs. The maximum loan amount should also be capped, but at a level that ensures most landlords would be covered financially for most improvements. The maximum value of the loan should increase by inflation each year.

Over time, the number of landlords required to take out loans or co-fund the improvements up front would grow – and the proportion of the improvement covered by grants would reduce. Backed up by well-funded local authority enforcement of regulations, this scheme would encourage landlords to start making improvements as soon as possible.



## **5. Provide funding for low-quality private rented sector properties to be converted into good social homes**

Even with additional support and finance to meet new regulations, some PRS landlords will be unwilling or unable to improve their properties. They will likely sell their property, giving local councils and others the opportunity to purchase them – and convert them into good quality, affordable social homes. This is not a new idea: councils purchased over 10,000 homes a year between 1991/92 and 2011/12.<sup>113</sup> But there is now relatively little funding for acquisitions: just 10 per cent of homes delivered by an affordable homes programme grant can be delivered through purchases of existing properties. The previous government did introduce a £1.2bn local authority housing fund to support local authorities to obtain and refurbish properties, which can be used to house those who have arrived to the country through resettlement schemes but who unable to find settled accommodation.<sup>114</sup> Without specific funding for acquisitions and improvements more broadly, councils, social housing landlords and other community groups will be understandably reluctant to step in where PRS landlords fail to tackle poor-quality homes.

The government should provide funding for low-quality private rented sector properties to be converted into good social homes. Councils, social housing providers, and other community groups such as co-operatives should have a 'right to buy' registered PRS properties. They would have the right of first refusal to purchase any PRS property, giving them a competitive advantage over other buy-to-let landlords. In addition, there should be stronger and more streamlined compulsory purchase powers for councils to tackle empty homes. The Secretary of State should no longer be required to give their permission to purchase unoccupied properties, providing they are not the sole residence of the owner.

To support local authorities and other organisations to use this new right, new funding should be available for a decade – with a target of acquiring and improving at least 15,000 low-quality PRS homes a year. Once improved, these properties will become social homes and be affordable – cutting waiting lists. We estimate this would cost around £570m a year.<sup>115</sup> This funding would only partially cover the cost of purchasing properties, and would 'crowd-in' additional investment.

The funding would be provided on a multi-year basis, without the need for a detailed bidding process. Any unspent revenue each year should be rolled over within the settlement, so a lack of available properties does not lead to a loss of money for a local area. Low-quality PRS properties would be defined as those that do not meet the good home standard. Councils could use selective licensing and the new 'digital private rented sector database' to



identify which properties are eligible to be purchased under this funding – and share the evidence with appropriate other organisations who wish to purchase and upgrade PRS homes.

## **6. Ban private landlords from selling low-quality homes to other PRS landlords**

While funding for landlord improvements is necessary, the government must do more to shift the economic incentives so that landlords invest in their properties – particularly in areas with low property prices. Cheap housing can make money for PRS landlords through high rental yields and few costs in terms of improvements or maintenance.<sup>116</sup> If necessary, they can sell the property on, often at auction, to avoid making the required investment to meet basic housing standards. Other buy-to-let landlords will purchase the property as an investment opportunity for a few years and then sell it on again, without making any improvements.

The government should ban private landlords from selling low-quality homes to other PRS landlords. These restrictions should be introduced alongside funding to purchase and upgrade properties (recommendation 5), and the Social Housing Quality Fund (recommendation 9). Our survey found public support for this recommendation. When asked whether ‘private landlords should be banned from selling poor-quality properties on the open market’, our survey found:

- 70 per cent of people overall support the idea – with 18 per cent opposing it and 12 per cent saying ‘don’t know’.
- 78 per cent of people who voted Labour in the July 2024 election support the proposal – with 13 per cent opposing it and 12 per cent saying don’t know.
- 77 per cent of private renters support it – with just 11 per cent opposing it and 12 per cent saying don’t know.

For properties that fail the broader good home standard in the short term, PRS landlords would be required to seek permission from their local authority before selling it to another private landlord or to a homeowner. This permission would be provided as part of the conveyancing process with a fee charged by the local authority to ensure they have the necessary capacity. Local authority housing teams would be able to deny permission to sell this property if the new landlord fails to commit to making necessary improvements, and meet clear criteria that indicate they are likely to do so. For example, a ground for refusal could be if the prospective purchaser already owns a home that is low quality.

In the case of purchases by an owner-occupier, local authorities should be able to give permission, but subject to conditions that the property cannot be sold to and registered by a private landlord within a certain timeframe. No permission would be required to sell the property to the council, social housing provider or other relevant community group – or if they were able to provide independent evidence of compliance with the good home standard.

Over the longer term, there should be an outright ban of selling any non-compliant PRS property to another PRS landlord – ie only councils, social housing providers, community groups or owner-occupiers would be able to purchase a non-decent home. Selling a property to owner-occupiers would be subject to conditions set out above.

These regulations would reduce the purchase price paid compared to the market average by reducing demand for non-decent homes. Eligible organisations would not have to overpay for poor-quality properties, and PRS landlords would not be able to flip poor-quality properties for a profit and avoid making the necessary investment.

While landlords could leave the property empty, they would likely want to sell it on the open market in the future, and would be incentivised to invest in their properties. But to ensure this, we propose reforms to compulsory purchase powers and reforms to the council tax premium on empty properties (see recommendation 5 and 16). Local authorities must have the powers and capacity to tackle any incentives that private landlords may have to leave their properties empty, rather than sell up or meet their obligations on decency.

## **7. Allow combined authorities and councils to establish long-term private sector leasing schemes**

As we have seen, those on the lowest incomes in the private rented sector are more likely to be living in a substandard property. Between April 2020 and April 2024, local housing allowance (LHA) was frozen, resulting in a dramatic fall in the number of affordable properties for those in receipt of the benefit. Low-income families reliant on LHA struggle to access higher quality and energy efficient housing (which cost more in rent), and are forced into the lower end of the market.<sup>117</sup> Ultimately, the government ends up funding low-quality accommodation: around £1.6bn of LHA a year goes to landlords who rent out homes that would fail the current decent homes standard.<sup>118</sup> And leasing schemes that do exist for temporary accommodation are not focused on delivering high-quality homes for the long-term (even if families are increasingly spending extended periods of time there).

The government should allow combined authorities and councils to establish long-term private sector leasing schemes. This could be modelled on Leasing Scheme Wales, which currently operates in 16 Welsh local authorities.<sup>119</sup> As part of this scheme, councils would lease properties from private landlords for a minimum of five years and up to 20 years. While landlords would remain the owner of the property, local authorities would be able to let the properties to who they wish, ideally those who are particularly vulnerable or at risk of homelessness – wrapping around other support services where necessary.

All leased properties would have to meet the good home standard, with grants available to bring them up to standard quickly. The grant offered should match the overall amount available through the PRS housing quality scheme, including the loan. The larger the grant, the longer the minimum lease: in Wales, a grant of £25k for an empty property requires a minimum lease length of 20 years.<sup>120</sup> This would increase the incentives for landlords to lease their properties to combined authorities and councils. The combined authority or council involved would be responsible for improvements, repairs and maintenance of the property over the terms of the lease, reducing the risk for the landlord. This would allow local authorities to tap into existing expertise and trusted contractors where available – or to build it where it does not exist.

The owner of the property should be guaranteed rent at LHA rates – minus a management fee which would be used by the combined authorities and councils involved to run the scheme and undertake regular maintenance. The national government should consider providing a small amount of start-up funding to councils and combined authorities. They should also provide a long-term commitment to permanently link LHA to at least the 30th percentile of local rents, rather than freezing them – raising the attractiveness for landlords. The government should review whether LHA should be aligned with the 50th percentile of market rents, as it was before 2010.

As part of these schemes, the government should also explore and incentivise pension funds to build homes and lease them to councils on a multi-decade basis, further expanding provision for tenants in receipt of LHA.

## Social rented sector

### **8. Facilitate regular and consistent future data collection of social housing quality**

A sustained push to tackle poor-quality homes in the social housing sector requires data and knowledge about exactly where poor-quality homes are and what improvements are required. Indeed, the Public Accounts Committee argued in 2010 that one of the lessons of the decent homes programme was the need to build “adequate arrangements for the collection of robust monitoring data from the very start”.<sup>121</sup> Fourteen years since the end of programme, policymakers, campaigners and social housing providers still lack the comprehensive and comparable data on social housing. The Better Social Housing Review in 2022 found a disproportionate amount of housing association resources were spent on recording and collating poor-quality data.<sup>122</sup> In our interviews with the sector, they indicated attempts are being made to be more consistent when it comes to data gathering. Without further improvements to the data that is gathered on the quality of social homes, the PRS sector will become more transparent following the creation of the digital private rented sector database.

The government should facilitate regular and consistent future data collection on social housing quality. Work by the National Housing Federation and the Royal Institution of Chartered Surveyors started in September 2024 on developing a social housing stock condition survey standard. If the overall work is successful, the government should adopt the condition survey standard, and ensure the good home standard is coordinated with it.

Social housing providers must be required to provide information from assessments, using this standard, on a regular basis. It could form part of the existing statistical data returns to the Regulator of Social Housing. The information provided would create a national, publicly available dataset in England on social housing stock and wider performance of social housing providers. Policymakers would have a baseline to judge the effectiveness of investment and the progress made meeting various targets on the quality of homes. Innovative uses of the data could be developed, including matching up information on housing quality and identifiable vulnerabilities of tenants to ensure they get tailored support and property improvements. As part of this, the government should encourage best practice in sharing data between providers, local government, and healthcare. For example, a 2025 pilot between Prima Group, a housing association in Liverpool, and Mersey Care NHS Foundation Trust will add information about housing quality and

living conditions to residents' NHS records, with the aim to develop a similar framework for the rest of the UK.<sup>123</sup>

## 9. Establish a long-term Social Housing Quality Fund

The Decent Homes Programme provided a significant amount of grant funding to social housing providers to improve their stock. Since then, the financial pressures on social housing providers have significantly grown, as the expectations on them have expanded over time.<sup>124</sup> The Better Social Housing Review concluded “imposed requirements on housing associations' expenditure have increased considerably and operating margins have decreased”.<sup>125</sup> The Public Bodies Review programme analysis of Homes England found that funding for housing associations is generally fragmented and short-term.<sup>126</sup> This makes it difficult to access, tricky to use effectively, and hard to plan for the long-term. There is no specific national funding for decency and quality: the Warm Homes Social Housing Fund and the Homes Upgrade Fund are for energy efficiency improvements only.<sup>127</sup>

The government should establish a long-term social housing quality fund. This should be the only government programme to support social housing providers to improve the quality of their stock, without the need for demolition or estate renewal. It should last for around 10 years. This funding would be capital expenditure, rather than day to day spending.

While the minimum level of investment will depend on the exact detail of the new standard, estimates suggest a one-off capital fund of £2.3bn overall is required to lift all properties to the current decent homes standard.<sup>128</sup> This amount should be the minimum provided by the government. As this report recommends improvements to the housing standard around accessibility, overheating and floor coverings, the social housing quality fund would be larger than required to meet the current decent homes standard. This fund will ensure that providers can invest in their current stock, while meeting the government's ambitions on social housebuilding.

The overall spending profile of this fund should be announced from the start, rather than releasing spending commitments in waves. This fund should provide investment according to need, with social housing providers providing evidence of those properties requiring improvement. It would avoid the need for new bidding processes to be implemented by government and giving providers as much certainty as possible.

While the funding landscape for social housing should be as simple as possible, the social housing quality fund should be separate from any funding on decarbonisation, to ensure transparency of funding. Two funding pots, each with a specific purpose but aligned as far as possible,

would be a significant improvement on the current landscape for providers – and could make whole-house renovations much easier. Coordination of funding could be delivered through devolution to combined authorities – allowing them to integrate it with wider policy on skills and regulation. Elsewhere, the same organisation should have responsibility for funding on decency and decarbonisation – most likely Homes England, with a strengthened mission to improve homes.

Before the funding is allocated, the government should set out its plans to guarantee the ‘legacy’ of this investment – learning from how the previous decent homes programme failed to do so.<sup>129</sup> Other recommendations, including the new rent settlement, will assist with this.

## **10. Introduce a housing replacement and regeneration fund**

For some homes, it does not make economic sense to invest in the fabric of the building because the costs of meeting a new standard are too high, and rents are too low. It is often more appropriate financially to replace these older homes with a new generation of modern, good quality and zero carbon affordable homes.<sup>130</sup> This is not a new idea. Between 2003 and 2011, the Housing Market Renewal programme invested £2.3bn in demolishing homes, building new ones, and refurbishing existing ones.<sup>131</sup> In 2009, Shelter argued that the programme had “made substantial progress in ... creating neighbourhoods and communities in which people want to live”.<sup>132</sup> Before the 15-year programme could be completed, the coalition government cancelled it. Today, there is no dedicated funding for regeneration and estate renewal: the Affordable Homes Programme is strongly focused on new supply. While replacing properties is possible in some circumstances, the rules are complex to navigate and disincentivise the regeneration of estates, especially to preserve or expand the number of social homes. A lack of public funding forces developers to rely on cross-subsidy, where high value properties are used to fund the construction of affordable homes. However, one recent study found that this has led to a loss of ‘truly affordable’ homes in London.<sup>133</sup>

The government should introduce a housing replacement and regeneration fund. From 2026, the government should commit to a decade-long area-based funding programme to support regeneration and estate renewal in places with high concentrations of non-decent homes. This would deliver work at the level of the street, block of flats or larger scale, rather than just individual properties. We recommend at least £470m a year should be invested under the programme, equivalent in real terms to the final annual spend of the Housing Market Renewal programme. Similar to the social housing quality fund, this would be capital expenditure – not revenue



spending. The funding should largely be directed towards areas with lower property prices, as the need for subsidy is likely to be higher – and could be combined with revenue from other sources, including receipts from right to buy.

The creation of a specific funding stream should largely avoid current restrictions on regeneration and replacing current homes within the Affordable Homes Programme. The requirement for **every** regeneration project to increase the number of homes would not be replicated. Instead, most funded projects would be required to only show that there will be no loss of homes, including those for social rent, because of regeneration. The exception should be in areas of high land and property prices, as well as high PRS rents. For regeneration projects in these places, the government should require an increase in the number of homes through greater density, including more social rented ones. No household in social housing should lose out by improvements to the quality of homes in their community.

Because of the nature of estate renewal, which will require a significant level of local policymaker and resident engagement, the housing replacement and regeneration fund should be devolved to combined authorities and the Greater London Authority – in close partnership with local authorities. They will be able to combine funding under this fund with the social housing quality fund (recommendation 9) and the PRS homes purchasing scheme (recommendation 5), alongside other existing funding on decarbonisation.

## **11. Establish a 10-year social rent settlement**

Alongside grants, social housing providers rely on rents to fund maintenance, improvements and new homes. Predictable rents underpin the necessary borrowing to deliver higher standards in the homes they own. However, they cannot set their rents freely – which are dictated by the national rent settlement. Over the past 14 years, this settlement has been subject to volatility and short-termism which have curtailed investment in existing social housing stock. Unless the government provides long-term certainty with rents, social housing providers will struggle to meet the new good home standard. The government announced a consultation on five-year rent settlement in the 2024 Budget, but is also seeking views on one that lasts for 10 years.

The government should establish a 10-year social rent settlement. Annual rent increases by providers should be a minimum of CPI inflation + 1 per cent, as the government currently intends.<sup>134</sup> The government should be clear that this rent settlement is to make it easier for social landlords to improve existing stock, not just build new homes. Precise mechanisms to ensure a link between rising rents and quality improvements should be set

out in the settlement. Current social housing tenants should expect the additional rent they pay be invested in existing homes that do not meet a new good home standard.

The government should also set out clear but very limited rules on when it can step in to alter the rent settlement: when inflation is excessively high or when wages are failing in real terms. If the government does step in, it should compensate housing associations so that they do not lose out financially.

Serious consideration should be given to reintroducing rent convergence, which allows social housing providers to increase rents beyond CPI + 1 per cent for specific properties that are cheaper than their equivalent properties in the local area. The previous convergence policy allowed providers to increase rents by £2 a week extra for those properties.<sup>135</sup> Affected tenants should be clearly and simply shown the benefits they will receive from rent convergence if it is introduced.

## Local authorities

### **12. Empower all councils to improve housing quality through selective licensing schemes**

Selective licensing has proven a useful tool for councils to tackle poor-quality housing in their local area. These schemes require landlords to obtain a licence from their local authority to let any property occupied by a maximum of two unrelated households.<sup>136</sup> Evidence suggests licensing results in higher property standards and lower anti-social behaviour because it enables and funds proactive engagement with landlords, enforcement and inspections.<sup>137</sup> However, only around 40 councils operate one. This is partly because there is a bureaucratic, high-risk, and resource-intensive process to establish one. In 2019, 96 per cent of local authority respondents described the process for designating an area subject to licensing as too complex.<sup>138</sup> Until December 2024, regulations allowed the Secretary of State to cancel selective licensing schemes that cover 20 per cent or more of a council area – wasting resources and staff time. As part of the Devolution White Paper, ‘general approval’ was provided to allow councils to introduce selective licensing schemes of any size.

The government should enable all councils to improve housing quality through selective licensing schemes. In addition to giving general approval to selective licensing schemes, the government should consider introducing funding to pay for startup costs. Over the long term, the government should expect these schemes to be self-funding through fees and fines or with



additional contributions for local authorities – potentially paid for through council tax premiums (see recommendation 16).

Additionally, the government should amend the Housing Act 2004 to:

- Repeal the five-year maximum duration of a licensing scheme. Instead, schemes should effectively be permanent, only coming to an end when a review finds clear evidence that it is no longer required. These reviews should occur every decade.
- Allow schemes to enforce property conditions through selective licensing. Councils would be able to require improvements and hazards elimination as a condition of maintaining a property licence.

The government should consider integrating any short-term lets or holiday lets registration scheme into this selective licensing scheme – as well as the digital private rented sector database (recommendation 3). The government already has the powers to establish such a scheme as part of the Levelling Up and Regeneration Act 2023.

The creation of a national landlords database (see recommendation 3) does not eliminate the need for selective licensing schemes, which is what landlord trade bodies, such as the National Residential Landlords Association, argue. Without the powers, information and capacity delivered by licensing schemes, local authorities would struggle to ensure landlord compliance and enforce housing standards.<sup>139</sup> It is a licensing scheme, not a database, which gives councils the power to conduct pro-active inspections of properties – rather than just relying on tenants.

### **13. Require councils to provide a local ‘good home agency’ to deliver home improvement advice and services**

Smaller private landlords who want to improve their properties may struggle to know exactly what needs to be done to meet the new good home standard. Trusted advice and guidance is often hard to find, especially tailored solutions. Landlords and tenants may also struggle to find reputable tradespeople who will deliver high-quality improvements. While review websites exist, many people report frustrating experiences with those hired to renovate the property. Our survey found 45 per cent of respondents who rent privately were worried that their landlord or management company would ‘do a bad job’ fixing any concern raised about the home, suggesting a need to build trust amongst PRS tenants that improvements will be high quality. There is a role for local councils to support landlords to meet the new standards set out in this report.

The government should require and fund councils to provide a local ‘good home agency’ to deliver home improvement advice and services. Funding from central government should be provided for local good home agencies in every area, estimated to cost around £150m a year.<sup>140</sup> The purpose of these agencies would be to be the ‘shop-front’ for advice and help landlords to make improvements and meet the good home standard.

The work of the good home agency should be coordinated with the work of existing charities and home improvement agencies (HIAs), which successfully operate in 80 per cent of English local authority areas.<sup>141</sup> HIAs provide support to older people to remain in their own homes independently by bringing together information, programmes and funding.<sup>142</sup> While councils should determine the exact mix of advice and services provided by these new agencies to landlords, tenants and homeowners, there should be some common features. They should:

- Carry out independent assessments of a property’s compliance with the good home standard, and the necessary interventions to improve housing quality. These would be conducted by trained assessors.
- Establish a light-touch certification scheme of trusted local contractors and tradespeople, building confidence that repairs and improvements will be high-quality. Once implemented, this could be used to support skills development and training amongst those certified.
- Provide support to access the Disabled Facilities Grant and sign-post property owners to other relevant financial support available to help landlords and homeowners to improve their property.

#### **14. Strengthen tenant rights with guaranteed access to effective tenant advocates**

Many councils have cut support and advocacy services for all tenants in recent years due to austerity.<sup>143</sup> The services that remain are largely focused on supporting homeless people, which councils are explicitly required to provide. Some charities and third sector organisations have attempted to step in and replace these services, but they are dependent upon uncertain funding streams and create a postcode lottery of support. And concerns have been raised about the quality of provision, even when councils do commission services. Alongside restrictions to legal aid, this leaves many tenants without the support to challenge bad practice and poor-quality accommodation in the private rented sector.

The government should strengthen tenant rights with guaranteed access to effective tenant advocates. These advocates would provide easily accessible and trusted support for local renters to challenge low standards, dispute

repair refusals, and ensure that tenants are respected by landlords. The level of support provided would depend on the individual, ranging from signposting to intensive assistance provided to those who are most vulnerable so they can navigate the complex system. Being independent of landlords, tenant advocates can provide the reassurance and confidence often required to challenge disrepair and poor standards in the rented sector. For example, if a landlord refused accessibility improvements, these advocates could support tenants to challenge this decision by providing advice.

Each council should be required to adequately support tenant advocates in their local area, with the government providing funding to do so. The priority would be to address the inequalities in provision and improve the quality of support, while avoiding any duplication of successful services. Where possible, tenant advocate provision should be through direct council employees alongside greater support for the work of Citizen's Advice and renters' unions.

## **15. Reverse recent expansions of permitted development rights**

Permitted development rights currently allow developers to turn existing buildings into new houses and flats, without the need for planning permission. Many of the properties created under these rights are low-quality, with a detrimental impact on the health, wellbeing and quality of life of those who live in them.<sup>144</sup> Vulnerable people are disproportionately affected. Many properties built through permitted development rights end up in the private rented sector, exacerbating the challenges around poor-quality homes.<sup>145</sup> Continuing with these rights will undermine wider efforts to improve standards in the private rented sector – even as the planning system more broadly is reformed to enable the easier building of new homes.

The government should reverse recent expansions of permitted development rights. These rights should only be used for extensions and improvements to homes and buildings, as they were originally devised for – not for creating new homes. This would require a repeal or amendment of the Town and Country Planning (General Permitted Development) (Amendment) (England) Order 2013. At a minimum, the government should freely allow councils to use article 4 declarations to restrict or remove permitted development rights in a local area – removing the power of the Secretary of State to amend or cancel these interventions. Councils should be protected from any claims of lost property value due to an article 4 direction.

## **16. Allow councils to flexibly raise more revenue to fund long-term investment in staffing and capacity to tackle poor-quality housing**

A lack of dedicated funding and resource for councils undermines regulation and enforcement around housing quality. Many of these recommendations will provide more resources to local authorities, including fees from selective licensing schemes. However, the revenue raised will largely be directed to specific purposes and may be inadequate to meet the 'start-up' costs of interventions, including extra staffing.

The government should allow councils to flexibly raise more revenue to fund long-term investment in staffing, capacity, and training to tackle poor-quality housing – including to run selective licensing schemes. Limited reforms to council tax should:

- Allow the premium on second homes and holiday lets to be freely set, enabling local authorities to increase it as high as they wish.
- Allow a premium on houses empty for longer than a year to be freely set, enabling local authorities to increase it as high as they wish as soon as they wish – rather than waiting for a decade before they can charge the maximum premium.
- Introduce a new council tax premium for properties owned by those who are not resident in the UK.

# APPENDIX

The top 20 local authorities with the largest proportion of non-decent rented homes.<sup>146</sup>

	<b>Local authority</b>	<b>Region</b>	<b>Rural-urban classification</b>	<b>Proportion of non-decent rented homes</b>
<b>1</b>	North Yorkshire	Yorkshire and Humber	Village or smaller	23%
<b>2</b>	West Devon	South-west	Village or smaller	23%
<b>3</b>	Torridge	South-west	Village or smaller	22%
<b>4</b>	Derbyshire Dales	East Midlands	Village or smaller	22%
<b>5</b>	Calderdale	Yorkshire and Humber	Large town	22%
<b>6</b>	Bradford	Yorkshire and Humber	Other city	22%
<b>7</b>	Cornwall	South-west	Village or smaller	21%
<b>8</b>	South Hams	South-west	Village or smaller	20%
<b>9</b>	Mid Devon	South-west	Village or smaller	20%
<b>10</b>	Kirklees	Yorkshire and Humber	Large town	18%
<b>11</b>	North Devon	South-west	Village or smaller	18%
<b>12</b>	East Riding of Yorkshire	Yorkshire and Humber	Village or smaller	18%
<b>13</b>	Westmorland and Furness	North-west	Village or smaller	18%
<b>14</b>	Forest of Dean	South-west	Village or smaller	17%
<b>15</b>	East Lindsey	East Midlands	Village or smaller	17%
<b>16</b>	Pendle	North-west	Small town	17%
<b>17</b>	North Norfolk	East of England	Village or smaller	17%
<b>18</b>	Leeds	Yorkshire and Humber	Core city	17%
<b>19</b>	Cotswold	South-west	Village or smaller	17%
<b>20</b>	Melton	East Midlands	Medium town	16%

The top 20 local authorities with the largest proportion of non-decent **social** rented homes.

	<b>Local authority</b>	<b>Region</b>	<b>Rural-urban classification</b>	<b>Proportion of non-decent social homes</b>
<b>1</b>	Torridge	South-west	Village or smaller	23%
<b>2</b>	South Hams	South-west	Village or smaller	23%
<b>3</b>	Forest of Dean	South-west	Village or smaller	22%
<b>4</b>	West Devon	South-west	Village or smaller	22%
<b>5</b>	Cornwall	South-west	Village or smaller	22%
<b>6</b>	North Devon	South-west	Village or smaller	22%
<b>7</b>	Mid Devon	South-west	Village or smaller	21%
<b>8</b>	Herefordshire	West Midlands	Village or smaller	20%
<b>9</b>	Cotswold	South-west	Village or smaller	20%
<b>10</b>	Derbyshire Dales	East Midlands	Village or smaller	18%
<b>11</b>	Malvern Hills	West Midlands	Village or smaller	18%
<b>12</b>	East Devon	South-west	Village or smaller	18%
<b>13</b>	Somerset	South-west	Village or smaller	18%
<b>14</b>	Dorset	South-west	Village or smaller	17%
<b>15</b>	Melton	East Midlands	Medium town	17%
<b>16</b>	Teignbridge	South-west	Village or smaller	17%
<b>17</b>	Birmingham	West Midlands	Core city	17%
<b>18</b>	Bath and North East Somerset	South-west	Large town	17%
<b>19</b>	Kensington and Chelsea	London	Core city	17%
<b>20</b>	Leicester	East Midlands	Other city	16%

The top 20 local authorities with the largest proportion of non-decent **private rented** homes.

	<b>Local authority</b>	<b>Region</b>	<b>Rural-urban classification</b>	<b>Proportion of non-decent private rented homes</b>
<b>1</b>	Calderdale	Yorkshire and Humber	Large Town	48%
<b>2</b>	North Yorkshire	Yorkshire and Humber	Village or smaller	46%
<b>3</b>	Bradford	Yorkshire and Humber	Other City	45%
<b>4</b>	Derbyshire Dales	East Midlands	Village or smaller	44%

<b>5</b>	Kirklees	Yorkshire and Humber	Large Town	43%
<b>6</b>	North Norfolk	East of England	Village or smaller	40%
<b>7</b>	West Devon	South-west	Village or smaller	40%
<b>8</b>	Mid Suffolk	East of England	Village or smaller	38%
<b>9</b>	Leeds	Yorkshire and Humber	Core City	38%
<b>10</b>	East Riding of Yorkshire	Yorkshire and Humber	Village or smaller	38%
<b>11</b>	Torridge	South-west	Village or smaller	38%
<b>12</b>	Mid Devon	South-west	Village or smaller	37%
<b>13</b>	Cornwall	South-west	Village or smaller	37%
<b>14</b>	Westmorland and Furness	North-west	Village or smaller	37%
<b>15</b>	Babergh	East of England	Village or smaller	36%
<b>16</b>	South Hams	South-west	Village or smaller	36%
<b>17</b>	East Lindsey	East Midlands	Village or smaller	36%
<b>18</b>	Forest of Dean	South-west	Village or smaller	35%
<b>19</b>	Sheffield	Yorkshire and Humber	Core City	35%
<b>20</b>	Kingston upon Hull	Yorkshire and Humber	Other City	34%

## Endnotes

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- <sup>2</sup> Independent Age, *Time to Rock the Boat: How the Renters' Rights Bill Can Steer a Course to Better Homes for Older Private Renters*, October 2024
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- <sup>10</sup> Kulakiewicz, A, and Wilson, W, *Housing and Health: A Reading List*, House of Commons Library, 2022
- <sup>11</sup> To calculate the proportion of rented homes that are overcrowded, we used the three year average of overcrowding provided by the English Housing Survey
- <sup>12</sup> Throughout the report, the North refers to the north-east, the north-west and Yorkshire and Humber, the Midlands refers to the East Midlands and the West Midlands, and the South refers to London, the south-east, and the south-west
- <sup>13</sup> This was defined as either leaks and problems with plumbing or water supply; difficulty with the heating system; serious problem with damp or mould; repairs not being carried out; problems with the structure or exterior of the property (eg roof, windows, doors, gutters, drains); damage caused by attempting repairs; unsafe flooring and stairs; and, electrical problems or hazards
- <sup>14</sup> Our analysis of the modelled English Housing Survey data excludes the Isles of Scilly throughout due to the small sample size



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- <sup>15</sup> The number of social rented properties in the north-east with a category one hazard was less than 5,000. The exact number was not disclosed by the English Housing Survey, and therefore the calculation on the proportion of rented homes with a category one hazard could not be calculated for the region.
- <sup>16</sup> Young, G, and Lewis, A, UK Housing Review: Compendium of Tables, Chartered Institute of Housing, 2020
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published in March 2024 by the Department for Levelling Up,  
Housing and Communities