

# **ASHFORD BOROUGH COUNCIL**

## **PRIVATE SECTOR HOUSE CONDITION SURVEY**

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Executive Summary

Managed Services and Consultancy Ltd

May 2002

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## 1. Introduction

**Aims of the survey**

- 1.1. The Ashford Borough Council Private Sector House Condition Survey was commissioned to:
- establish the incidence of unfit housing and disrepair,
  - estimate repair costs,
  - assess renovation grant eligibility, and
  - determine an energy efficiency rating of the private sector housing stock.

**Measures used by the survey**

- 1.2. The Housing Fitness Standard is contained in the Housing Act 1985 (as amended by the Local Government and Housing Act 1989). The standard is used both as an indicator of conditions and as an intervention standard requiring action by the authority. For these reasons it is the main indicator used when assessing housing conditions both at national and local level.
- 1.3. There are however well documented weaknesses of the fitness standard and the Department for Transport, Local Government and the Regions (DTLR) has now come forward with a new measure which is intended to replace it, the Housing Health and Safety Rating System (HHSRS). Information has been gathered by the survey, which will help inform the Council on the implications of this new approach.
- 1.4. The new rating is based upon the calculation of risk of harm to persons using the dwelling. A total of 23 different categories, with a further 5 sub-categories, which constitute a threat to health and safety, are included.
- 1.5. Costs were calculated by applying a schedule of rates agreed with Ashford BC to condition judgements made by the surveyors. These can be used to calculate differing costs depending on the degree of urgency with which the works are required. The repair and replacement costs are the costs that are generally used when comparisons are made with the English House Condition Survey (EHCS) and are based on costs expected to fall due within 5 years. When calculating likely grant demand, costs up to 10 years have been included as they are generally shown to be an accurate reflection of historic renovation grant costs.

**The survey method**

- 1.6. The Standard Assessment Procedure or SAP is a government specified energy rating for a dwelling.
- 1.7. SAP is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-100 scale. The higher the number the better the energy efficiency.
- 1.8. The survey was implemented according to Department for Transport, Local Government and the Regions guidelines.
- 1.9. The survey used an area stratified sample of 1,668 addresses. The survey included owner-occupied, privately rented and Housing Association dwellings. A full physical inspection was made in 995 of the dwellings selected and a social survey, by interview, was also carried out.
- 1.10. The majority of the survey fieldwork was undertaken between September and November of 2001. The surveyors were provided by MSC Consultancy, who specialise in this type of survey. All were suitably qualified and experienced in this field of work. The survey team included staff whose professionalism has been recognised in their recent employment on the much respected English House Condition Survey (EHCS). This includes both the MSC Project Manager and Fieldwork Manager who work as supervisor and surveyor on the national survey.
- 1.11. The use of a sample survey to draw conclusions about the stock of the Borough as a whole means all results are estimates and are best considered as the most likely result in the middle of a range. For ease of reading the data are presented as single figures rather than as ranges. All percentages are reported to the nearest 1%. Dwelling totals are reported to the nearest 10 where the number of dwellings referred to is below 1000, and to the nearest 100 above 1000.

## 2. Summary of key findings

### 2.1.

#### Key points

- An estimated 1,800 dwellings in the Ashford Borough are unfit for human habitation.
- The overall rate of unfitness at 5% is slightly below the national rate of 7%.
- The "Rural" area was found to be the area with the highest rate of unfitness at 7%, over double that for any other area. As a consequence, this area contains nearly two thirds of all unfit dwellings in the Borough.
- The Ashford Borough returned an average SAP rating of 50. This compares to the now five year old national average SAP figure of 44. Nationally SAP improved by 2 SAP points from 1991 to 1996. It is therefore reasonable to assume that the Ashford Borough has higher than national average levels of energy efficiency.
- Basic energy efficiency measures are still lacking with 6% of the stock without loft insulation.
- Serious hazards to the health and safety of the occupiers were discovered in 9% (4,000) of the stock using the new Housing Health and Safety Rating. The new system of assessing housing fitness indicates that housing problems are more serious than measured by the existing Housing Fitness Standard.
- 5,500 dwellings (15%) are occupied by at least 1 disabled resident.
- The total cost of comprehensive works for private sector dwellings in the Ashford Borough, expected to fall due in the next ten years, is an estimated £274 million, with an average of approximately £7,400 per dwelling.
- The potential grant demand from owner-occupiers of unfit dwellings is £16 million.
- The "Rural" area has the highest potential grant demand with a total of £9.8 million.

## Summary of key findings

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- There are a total of 350 unfit private rented dwellings with a mean comprehensive repair cost of £18,200 per dwelling.
- The total cost of improving these dwellings is £6.4 million. The amount that the Council might have to contribute depends entirely on the Council's decisions with regard to grant availability as there is no statutory requirement to provide this form of aid to landlords.
- Discretionary Home Repair Assistance of up to £5,000 is an effective and simple method of assisting those in greatest need. In the Ashford Borough a total of 350 dwellings are currently estimated to be eligible and would result in a grant demand of £426,000.
- There is a potential demand for discretionary renovation grants for energy efficiency of £20 million from owner-occupiers and £1.8 million from private landlords for basic energy efficiency measures such as improving or providing loft, cavity wall and hot water cylinder insulation.
- A more targeted alternative would be to focus on those in fuel poverty and for whom no other assistance is available. There are an estimated 3,700 dwellings in the Ashford Borough where the residents are in fuel poverty but are not eligible for Warm Front assistance (the nationally funded scheme aimed at relieving fuel poverty). The cost of carrying out all the energy improvement works identified, for all these dwellings, would be £4.2 million, an average of £1,200 per dwelling.
- In Ashford, securing a reduction of 30% in energy consumption as projected in accordance with the Home Energy Conservation Act 1995 is not realistically achievable, even after applying the full range of measures available. This conclusion is not surprising given the relatively high mean SAP and the dominance of gas and oil fired central heating systems, which limits scope for improvements.

### 3. General characteristics of the stock

**Table 3.1 - Key Facts: General Characteristics - Ashford Borough and England**

	<b>Ashford Borough 2001 Per cent</b>	<b>EHCS 1996 Per cent</b>
<b>Pre 1919</b>	25	24
<b>1919-1944</b>	8	19
<b>1945-1964</b>	16	21
<b>Post-1964</b>	52	37
<b>Terraced</b>	26	30
<b>Semi-detached</b>	30	30
<b>Detached</b>	39	21
<b>Purpose built flat</b>	3	15
<b>Converted flat</b>	2	4
<b>Vacant dwelling</b>	2	4
<b>Owner occupied</b>	88	83
<b>Privately Rented</b>	8	11
<b>Housing Association</b>	4	5
<b>House in Multiple Occupation</b>	1	<1

**Introduction**

3.1. In the year 2001 there are an estimated 36,900 private sector dwellings (including Housing Association dwellings) in the Ashford Borough.

**Key points**

3.2. Before examining the actual housing conditions using measures such as unfitness and repair costs it is useful to examine the general characteristics of the stock. These lead to expectations that housing conditions would be marginally better than the national average:

- The housing stock in the Ashford Borough is more modern than for England as a whole. (This will have a positive impact). This impact however is moderated by the fact that the oldest stock is present in a similar proportion. It is this very old stock which usually accounts for most of the poor housing conditions in the private sector.

## **General characteristics of the stock**

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- There is a larger proportion of detached houses. (This will have a positive impact)
- There is an above average proportion of owner occupied stock. (This will have a positive impact)

## 4. Amenities and facilities

**Table 4.1 - Key Facts: Amenities and facilities - Ashford Borough and England**

	<b>Ashford Borough 2001 Per cent</b>	<b>EHCS 1996 Per cent</b>
<b>Central heating</b>	95	88
<b>Mains gas</b>	81	86
<b>Basic amenities</b>	>99	>99
<b>Modern electricity installation</b>	88	N/a
<b>Unmodernised Kitchen</b>	5	4
<b>Unmodernised Bathroom</b>	10	12

N/a – no direct comparison with EHCS 1996

### Introduction

- 4.1. The survey gathered information on the presence and age of various amenities and facilities. Unfortunately the EHCS collects this information in a much more detailed format which is not practical for a local survey and makes comparisons quite difficult. The information collected however will prove very valuable as the DTLR is now intending to make greater use of the “Decent Home” standard. This definition is still being developed but it includes reference to the age of amenities and key building elements. The Local Authority will therefore be able to use the results of the survey as a data source for this new development.

### Key points

- Nationally housing is now generally well provided for with regard to amenities. In most respects this is true of the Ashford Borough, notably for central heating provision and electrical supply.
- 1900 kitchens are unmodernised. This amounts to 5% of the stock. This is higher than the national average (which dates from 1996).
- 3,600 bathrooms are unmodernised. This amounts to 10% of the stock.
- The dwellings which have still to be modernised are in the main owner-occupied and their occupiers may come forward seeking grant assistance to improve them.

## 5. Repair costs

**Table 5.1 - Key facts: Mean repair and replacement costs - Ashford Borough and England**

	Ashford Borough 2001 £s	EHCS 1996 £s
All dwellings	2,100	1,800
Pre 1919	4,200	3,700
1919-1944	4,300	2,900
1945-1964	1,700	1,400
Post-1964	820	600
Owner-occupied	2,100	1,800
Privately Rented	2,200	3,200
Housing Association	560	770
Rural	2,000	-
Tenterden	1,300	-
Ashford Town	1,900	-

### Introduction

- 5.1. Costs were calculated by applying a Schedule of Rates agreed with Ashford BC to condition judgements made by the surveyors. These can be used to calculate differing costs depending on the degree of urgency with which the works are required. The repair and replacement costs above are the costs that are generally used in any comparison with the EHCS and are based on costs expected to fall due within 5 years.
- 5.2. The approach to repair cost calculation mirrors that used by the EHCS. Comparisons with the EHCS should take into account:-
  1. The improvement in the stock that has probably occurred since 1996 when the last EHCS was undertaken. The 2001 EHCS repair costs with which comparisons would ideally be made are therefore likely to be lower.
  2. Inflation, which will work in the opposite direction and increase costs.
- 5.3. For these reasons comparisons with the EHCS need to be treated with some caution but they do help place the following key points in context.

### Key points

- The total cost of comprehensive works for private sector dwellings in the Ashford Borough, expected to fall due in the next ten years, is an estimated £274 million, with an average of approximately £7,500 per dwelling.
- Mean costs of repair to private sector housing in the Ashford Borough are higher than the corresponding costs at the national level despite the more modern stock profile.
- The highest costs by dwelling age are found in the inter-war stock but the costs are very close to those found in pre-1919 stock. This mirrors the national trend where the pre-1919 stock is improving at a faster rate than the stock dating from the inter-war period.
- Owner-occupied costs are generally higher than those of the private rented sector but this is mainly due to their larger size. Costs per m<sup>2</sup> for private rented stock are significantly higher than for owner-occupied.
- Repair to the external envelope of dwellings is required at a rate similar to that found nationally, accounting for 68% of all costs, compared to 70%.

## 6. Unfitness

**Table 6.1 - Key facts: Unfit dwellings - Ashford Borough and England**

	<b>Ashford Borough 2001 Per cent</b>	<b>EHCS 1996 Per cent</b>
<b>All dwellings</b>	5	7
<b>Pre 1919</b>	13	16
<b>1919-1944</b>	11	10
<b>1945-1964</b>	4	5
<b>Post-1964</b>	1	2
<b>Owner-occupied</b>	4	6
<b>Privately Rented</b>	12	19
<b>Housing Association</b>	2	5
<b>Reasons for unfitness</b>	<b>Per cent of all unfit dwellings</b>	
<b>Food preparation</b>	21	38
<b>Disrepair</b>	47	32
<b>Dampness</b>	24	26
<b>Bath/shower/WHB</b>	28	22
<b>Ventilation</b>	19	17
<b>WC</b>	12	16
<b>Structural stability</b>	2	9
<b>Heating</b>	32	8
<b>Drainage</b>	11	7
<b>Lighting</b>	4	5
<b>Water supply</b>	10	5
<b>Number of reasons for unfitness</b>		
<b>1</b>	52	69
<b>2</b>	17	18
<b>3</b>	15	8
<b>4 or more</b>	16	5

6.1. The Housing Fitness Standard is contained in the Housing Act 1985 (as amended by the Local Government and Housing Act 1989). The standard is used both as an indicator of conditions and as an intervention standard requiring action by the authority. For these reasons it is the main indicator used when assessing housing conditions both at national and local level.

**Key points**

6.2. The key points with regard to fitness in the Ashford Borough are:

- The overall rate of 5% is slightly below the national rate of 7%.
- Unfitness is usually strongly associated with age of stock. In the Ashford Borough the oldest stock has the highest rate of unfitness at 13% but the inter-war stock at 11% is a greater concern as this is above the national average while in all other age bands the Borough is below national averages.
- 1 in 8 private rented dwellings are unfit (12%).
- The most common reasons for unfitness are failures associated with disrepair, heating, bath/shower facilities and dampness. Nationally the rank order is food preparation, disrepair and dampness.
- An indication of the severity of unfitness is the number of items on which a dwelling fails the fitness standard. Where dwellings are unfit in the Ashford Borough they are far more likely to fail on more than one item than is the case nationally.
- The "Rural" sub-area has both the highest rate of unfitness and the highest absolute total of unfit dwellings. "Ashford" with the largest number of dwellings accounts for a third of all unfit dwellings despite the relatively low rate of unfitness.

## 7. Housing health and safety rating

### Introduction

7.1. The Housing Health and Safety Rating System (HHSRS) rating is based upon the calculation of risk of harm to persons using the dwelling. A hazard score of 1,000 or more implies that there is a risk of death equivalent to 1 in 1,000. This is generally held to be an unacceptable risk.

**Table 7.1 - Key facts: Housing health and safety rating**

Hazard	Total Hazards	Per cent of dwellings with a serious hazard (>1000)
Excessive cold	1600	4
Falls on stairs etc	2100	6
Falls on the level	1200	3
Fire	140	<1
Hot surfaces and materials	370	<1
Damp and mould growth	350	<1
<b>Total dwellings with serious hazards</b>	<b>4,000</b>	<b>11</b>

### Key points

- Nationally the three most frequent hazards are excessive cold, falls on the level and falls on stairs.
- The position is the same in the Ashford Borough although the order changes to falls on stairs, excessive cold and falls on the level.
- In general unfit dwellings were far more likely to have serious hazards than fit dwellings. 55% of all unfit dwellings had a serious hazard compared to 8% of fit dwellings.
- There are very clear differences between the three main tenures with 34% of privately rented, 36% of owner-occupied and 9% of Housing Association dwellings presenting a hazard. For serious hazards these figures are 14%, 11% and 0% respectively.
- In 32% of dwellings where serious hazards were identified, members of the most vulnerable groups were resident, most vulnerable groups being defined as most vulnerable for that hazard (e.g. young children for fire). These dwellings present an obvious target for improvement action, which could be implemented through discretionary grant aid.

- There is, as would be expected, a relationship between the existing measure of unfitnes and serious hazards. It cannot be regarded as a major surprise that this is not a very strong relationship. The most frequent serious hazards are associated with falls on stairs and on the level. Neither of these are adequately covered by the existing fitness standard.

## 8. Households and dwellings

### Key points

- 8.1. The survey included a comprehensive socio-economic interview and this information has been used together with the physical data. Key points from this aspect of the survey are:-
- The relationship between lower income bands and unfitness is most noticeable in the in the £10,000 - £14,999 group (11% of dwellings but 16% of unfits) and the £15,000 - £20,000 group (8% of dwellings but also 16% of unfits). The lowest income groups showed a weaker relationship but this may be because they are more likely to live in Housing Association dwellings, which have the lowest levels of unfitness.
  - A means tested benefit is received in 14% of dwellings. Benefit receipt is highest in Housing Association dwellings, where 58% of occupiers reported receipt of a means tested benefit.
  - Overall, 5% of properties where a means tested benefit is received are unfit, which is the same as the overall figure. This represents 230 dwellings, which means that 13 % of all unfits are occupied by benefit recipients.
  - The strongest association of unfitness with benefit receipt is in the privately rented stock with 14%.
  - 5,500 dwellings (15%) are occupied by at least 1 disabled resident. An estimated 5,600 adaptations for the disabled are required with many requiring multiple adaptations. These range from grab rails to substantial structural alterations. Those disabled residents whose annual income is less than £10,000 represent 38% of all disabled residents compared to 34% for the population as a whole. The lower incomes indicate that there is likely to be a strong demand for grant assistance for adaptations.
  - Harassment was reported to be a problem in 4% of dwellings over the last 12 months. A slightly higher proportion (5%) reported car crime. Burglary was reported in 2% of dwellings.
  - Despite the housing problems that exist in the Ashford Borough, 31,100 (86%) of respondents were satisfied or very satisfied with their homes.

## **Households and dwellings**

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Only 2,200 (6%) claimed to be dissatisfied or very dissatisfied.

## 9. Energy efficiency

### Introduction

9.1. The standard assessment procedure or SAP is a government specified energy rating for a dwelling.

9.2. SAP is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-100 scale. The higher the number the better the energy efficiency.

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### Key points

- National figures are based on the EHCS 1996 and are now five years old. During the 5 years 1991-1996 national mean SAP improved from 42 to 44.
- The average SAP for the Ashford Borough (50) is higher than is found nationally (44).
- The Ashford Borough has a lower percentage of dwellings with a SAP rating of less than 20 (7%), compared to the national position (8%).
- The mean SAP both nationally and in the Ashford Borough is strongly associated with dwelling age with the oldest dwellings returning the lowest SAP ratings. However in Ashford there is little difference between the pre-1919 and 1919-1944 age bands.
- The private rented sector has the lowest average SAP, with Housing Association dwellings having the highest. The same pattern is found at the national level.
- The Ashford Borough would benefit from targeting low cost improvements in energy efficiency, particularly loft insulation and cavity wall insulation.
- 95% of dwellings have some form of central or programmable heating.
- The Ashford Borough is well provided for in relation to central heating, which contributes to the higher average SAP.
- The "Rural" sub-area has the poorest conditions in terms of energy efficiency, with a mean SAP for the area of 48. "Ashford" has a mean SAP of 51 while "Tenterden" averages 52.
- A reduction of 30% in energy consumption is not realistically achievable, even after applying the full

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range of measures available. This conclusion is not surprising given the relatively high mean SAP and the dominance of gas and oil fired central heating systems, which limits scope for improvements.

**Table 9.1 - Key facts: Mean SAP by stock characteristics**

	<b>Ashford Borough 2001</b>	<b>EHCS 1996</b>
<b>All dwellings - Mean SAP</b>	50	44
<b>SAP &lt; 30</b>	10%	17%
<b>SAP &lt; 20</b>	7%	8%
<b>Construction Date</b>		
<b>Pre 1919</b>	41	37
<b>1919-1944</b>	40	41
<b>1945-1964</b>	48	45
<b>Post-1964</b>	56	47
<b>Building type</b>		
<b>Purpose built</b>	52	50
<b>Converted</b>	37	38
<b>Terraced</b>	51	N/a
<b>Semi-detached</b>	49	41
<b>Detached</b>	50	45
<b>Tenure</b>		
<b>Private rented</b>	46	36
<b>Housing Association</b>	60	47
<b>Owner-occupied</b>	52	45
<b>No loft insulation</b>	6%	N/a
<b>Loft Insulation &lt; 140mm</b>	53%	N/a
<b>No insulation to water cylinder</b>	1%	N/a
<b>Central heating systems</b>	95%	88%
<b>Mean SAP with Central heating</b>	51	N/a
<b>Mean SAP with out Central heating</b>	27	N/a
<b>Type of Heating System</b>		
<b>Gas or oil fired boiler &amp; radiators</b>	83%	N/a
<b>Gas fired room heaters</b>	5%	N/a
<b>Off peak electric storage heaters</b>	5%	N/a

NB where there is no direct comparison with the EHCS Energy Report 1996 it has been denoted by N/a.

## 10. Renovation grant implications

### Introduction

- 10.1. The total cost of repair and replacement works for private sector dwellings in the Ashford Borough expected to fall due in the next ten years is an estimated £274 million, with an average of approximately £7,400 per dwelling. Over the next thirty years the total is £845 million, an average of £22,900 per dwelling.
- 10.2. Renovation grants to assist with these repairs and replacements can be made available both to landlords of private tenants and to owner-occupiers.

### Grant demand from owner-occupiers

- 10.3. The key points with regard to renovation grant demand from unfit owner-occupied dwellings are:
- The cost of repairs amounts to £36 million in unfit dwellings. Potential grant demand is £16 million once the expected owner's contribution is deducted.
  - The "Rural" area stands out as having a potentially high grant demand at a total cost of £9.8 million.
  - Home Repair Assistance of up to £5,000 is an effective and simple method of assisting those in greatest need. In the Ashford Borough these discretionary grants may be made available to owner-occupiers who are over 60 and in receipt of benefit. A total of 350 dwellings had urgent costs of less than £5,000. This would result in a grant demand of £426,000.
  - Discretionary grant can also be given to improve energy efficiency. A total of 10,000 dwellings could usefully have loft insulation added as they currently have less than 90mm of fibreglass or equivalent. This would cost £2.7 million.
  - A further 10,100 dwellings could benefit from cavity wall insulation at a cost of £4.1 million.
  - A total of 3,600 dwellings would benefit from a new heating system at a cost of £13.3 million.
  - There are an estimated 3,700 dwellings in the Ashford Borough where the residents are in fuel poverty but not eligible for Warm Front assistance (the nationally funded scheme aimed at relieving fuel poverty). The cost of carrying out all the energy improvement works identified, for all these

dwellings, would be £4.2 million, an average of £1,200 per dwelling.

### Grant demand from the private rented sector

- 10.4. The Council may wish to consider discretionary renovation grants for landlords to improve unfit privately rented dwellings.
- There are a total of 350 unfit private rented dwellings with a mean comprehensive repair cost of £18,200 per dwelling.
  - The total cost of improving these dwellings is £6.4 million. The amount which the Council might contribute depends entirely on the Council's decisions with regard to grant availability as there is no statutory requirement to provide this form of aid to landlords.
  - There is a further potential demand from landlords for grants for energy efficiency. The total cost of just short of £1.8 million would not all fall to the Council. The proportion payable by the Council would depend upon what assistance, if any, the Council were prepared to offer landlords.

### Conclusion

- 10.5. The Council is not alone in having to face this high demand for renovation grants and other local authorities are already facilitating loans as a means of assisting low-income owner-occupiers. The Council will soon need to consider such innovative measures with the proposed introduction of the Regulatory Reform (Housing Assistance)(England and Wales) Order 2002. This Order would remove many of the detailed provisions that govern the way housing authorities carry out housing renewal and replace them with a broad power to allow authorities to provide financial and other assistance for home repair and improvement, which would be subject to only limited constraints.
- 10.6. At current levels of funding it is difficult to see any potential for assisting with energy efficiency except for those households in greatest need. There is however an excellent case to be made for assisting the occupiers of the 3,700 dwellings who are in fuel poverty but do not qualify for Warm Front assistance.
- 10.7. Landlords in the Ashford Borough face a bill of £14 million for improvements to their dwellings the majority of which is to remedy unfitness. While the Council is not under any obligation to assist private landlords there will be cases where only provision of assistance will secure the improvements required.