

Kingjisher



If Walls Could Talk

Shining a light on the issue of unfit housing



UK Report



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Foreword

Home schools, home offices, home gyms – Covid-19 has seen our homes become more central to our lives than ever over the course of this year.

In whatever way we are using them, everyone wants their home to be safe, warm and welcoming. We can all agree that if those needs aren't met, and whenever housing is unfit, it is distressing. For any of us, at any time.

As a result of the pandemic, the consequences of unfit housing on those who are living with it are being felt far more deeply. This deserves urgent attention.

Millions of people are living in homes that are too damp, too cold or too small. Our research found that excessive cold, noise and damp are the biggest issues faced across all five of our key markets in Europe. In addition, around a third of people surveyed in France, Spain, Poland and Romania feel they live with significant housing issues with little or no control in fixing them. The same is true for almost a fifth of people in the UK.

We know this, because we asked over 7,000 participants in the markets in which we operate about the most common problems associated with their homes. We have also looked at the wider implications that these problems can have on their physical and mental health. It's abundantly clear that these issues have been made worse throughout the Covid-19 pandemic.

We are a home improvement business with a purpose to help make better homes accessible for everyone. One of the four responsible business priorities that we are focusing on is a commitment to helping tackle bad housing and, against a backdrop of Covid-19, this has never been so important. The following research sets out the breadth and depth of the problem. It aims to broaden the conversation about unfit housing and understand what we can all do to help tackle the issue.

We know it will take a multi-sector, whole-society approach, so we are working with partners in each of the key markets in which we operate. In the UK, we will be supporting Shelter and leading housing charities, Shelter Cymru and Housing Rights, to provide more urgent expert support to people who are struggling with unfit housing, while in France we continue to work with Fondation Abbé-Pierre. In 2020 and into 2021, we are also launching a network of Foundations for our retail banners - to support local charities who provide, maintain, repair, and improve housing and community spaces. These Foundations will be funded by annual donations from Kingfisher and our market banners, as well as fundraising by colleagues and customers in each market. Finally, we will be sharing our findings with governments, to help deepen their understanding along with suggestions about what else can be done to help.

The need to address the problem of unfit housing has never been more urgent, with the pandemic increasing its effects on people's lives. There is much more to do.



Thierry Garnier, CEO, Kingfisher plc



Ol Introduction Shining a light on the issue of unfit housing

Introduction

Unfit housing impacts millions of people across Europe, contributing to health problems and negatively affecting many aspects of their lives. With people spending more time at home because of the pandemic, these problems have been magnified.

A Europe-wide problem

We surveyed over 7,000 people across the UK, France, Poland, Romania and Spain to understand how poor housing is impacting their day-to-day lives. Their insights and perceptions paint a picture of how the places we live shape our lives for better or worse.

More than a third of people in France, Poland, Romania and Spain, and 18% in the UK, told us that they are living with 'significant housing issues'*. 30% across all countries said it had a major impact on their overall wellbeing. More often than not, these are long-term problems - almost two thirds (62%) have been living with at least one housing issue for over a year.

*We defined those living with elements of unfit housing as either having two or more housing issues, or at least one major housing issue from the list found on page 26 in the Methodology section. Those defined as living in good housing don't suffer with these elements of unfit housing. Those with 'significant housing issues' have told us the elements of unfit housing they are living with have a moderate/major impact on aspects of their lives.

Percentages of people who report living with 'significant housing issues', and of those, percentages who feel they have little or no control to resolve them

	UK	FRANCE	SPAIN	ROMANIA	POLAND
Percentage of people who report living with unfit housing	18%	36%	39%	39%	41%
Percentage of people living with unfit housing who feel they can't resolve the situation*	74%	82%	70%	75%	69%

*Percentage of those living with elements of unfit housing which have a significant impact who feel they have little or no control to resolve the issue.

Covid-19: making a difficult situation worse

Many have been dealing with elements of unfit housing for years but Covid-19 has only amplified certain issues in 2020. Those with housing issues said the first nationwide lockdown and spending more time at home had magnified their housing problems, leaving them feeling "trapped", "powerless" and "frustrated". This was particularly the case for the most vulnerable in society and those with disabilities; many of whom were required to 'shield' or isolate.

The most common issues made worse by spending more time at home include having a home that is too small, too cold, too noisy, overcrowded, with poor bathroom and toilet facilities and lack of natural light.

For people living with elements of unfit housing, spending more time at home during lockdown left 52% feeling trapped and 51% feeling powerless and frustrated.

Unfit housing: too cold, too noisy, too damp

Our research showed that across Europe people living with elements of unfit housing are often experiencing the same issues. Excessive cold, noise and damp are the top three issues experienced in all five markets.

UK

- 1. Excessive cold (43%)
- 2. Excess noise (42%)
- **3.** Damp and mould growth (41%)
- 4. Structural problems or disrepair (38%)
- 5. Home that is too small (37%)

FRANCE

- 1. Excessive cold (50%)
- 2. Excess noise (46%)
- Damp and mould growth (43%)
- 4. Poor electrical or heating systems (41%)
- 5. Poor bathroom and toilet facilities (38%)

ROMANIA

- 1. Excess noise (46%)
- 2. Damp and mould growth (45%)
- 3. Excess cold (44%)
- 4. Pests or rubbish (44%)
- Poor sanitation and drainage (42%)

POLAND

- 1. Excess noise (48%)
- 2. Excessive cold (47%)
- **3.** Damp and mould growth (43%)
- 4. Structural problems or disrepair (42%)
- 5. Poor electrical or heating systems (42%)

SPAIN

- 1. Excess noise (57%)
- 2. Damp and mould growth (52%)
- 3. Excessive cold (51%)
- Poor sanitation and drainage (49%)
- 5. Excessive warmth (48%)

A full list of the housing issues covered by our research can be found in the Methodology section at the end of this report.

A new partnership for action

While this research paints a depressing picture of the housing situation experienced by millions of people, it also points to potential solutions and opportunities for action.

We hope to use what we've learnt to spark a conversation about unfit housing with European, national and local governments, as well as NGOs, policymakers, social and private landlords. By working together with a broad range of partners we want to ensure that everyone has access to a home that is fit for purpose and is safe, secure, warm and comfortable.

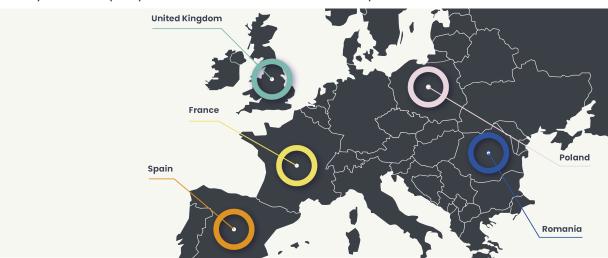
You can find out how you can help in our fight against unfit housing at the end of this report.

We need to have a good conversation about the fitness of our housing across the country and what the system is doing to people because of the poor quality of housing.

Chris Wood, Assistant Director of Research, Policy and Public Affairs, Shelter

Unfit housing places a great weight on your life – when you don't have the space to think or the money to act you can end up trapped in an awful, never-ending circle.

Nick Lakin, Group Director of Corporate Affairs, Kingfisher



We surveyed 7,000 people across five countries in Europe



02 Unfit housing in the UK

What's wrong with housing in the UK?

Nearly a fifth of the UK population live with significant housing issues

Some 9.5 million - or nearly a fifth (18%) - of UK residents report living with 'significant housing issues', and of those, **74% feel they have little or no control** of the situation. The most common problems people face in their homes are cold, damp and noise.

People living in unfit housing are most likely to: be young, have a disability, be living in urban areas, be on low incomes, work full-time or live with children under 18.

The most common issues are cold, noise, damp and mould, as well as structural problems or homes that are too small. These issues are also taking a serious toll on people's health and wellbeing.

Living through long periods of lockdown due to the Covid-19 pandemic has compounded these problems, leaving many respondents feeling "trapped" in unfit homes, and "powerless" to do anything about it.

Percentages of people living with housing issues who report the following problems:

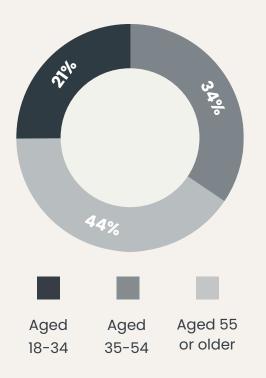
Excessive cold	"The windows and doors are in poor shape, meaning gaps that are large enough for drafts to get through, most of which I have had to tape around to try and keep heat in and cold out."
Excessive noise	"The excess noise from neighbours and traffic right outside my window increases my stress levels to an unbearable extent."
Dampness and mould	"It's a constant mess creeping across my bedroom ceiling and taking the paint off the ceiling and paper off the walls in the bathroom."
Structural problems or disrepair	"The roof is damaged and has resulted in water pouring in when it rains. We use three buckets to catch the rain."
Home that is too small	"I have three children and only two bedrooms, myself and my partner share a room with two of our children due to lack of space."
Overcrowding 25%	"My wife and I sleep in the living room. My two sons and one of their girlfriends sleep in one of the bedrooms. There is nowhere for any of us to self isolate if required to do so."

Who is most affected by unfit housing?

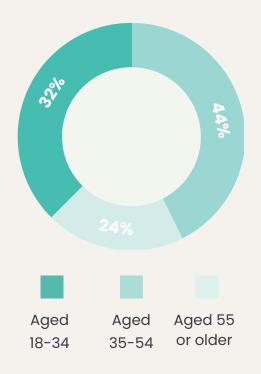
Our research shows that those living with housing issues are more likely than those in good housing to be:

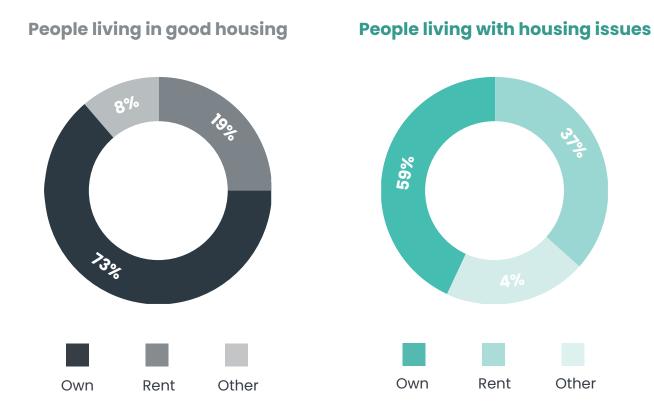
- Living in urban areas
- Working full-time
- On a low income (less than £20,000 pa)
- Living with a disability
- Have young children (at least one under 18)
- In an ethnically diverse group

Breakdown by age of those living in good vs unfit housing



People living in good housing People living with housing issues





Breakdown of home owners and renters living in good vs unfit housing

Lack of space and dedicated rooms



38% with housing issues don't have access to an outdoor space (versus 17% who live in good housing)

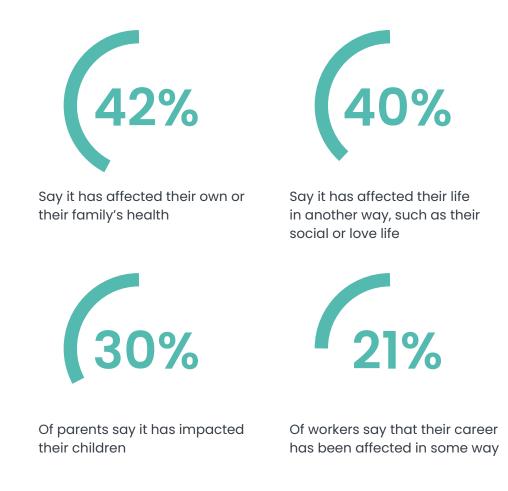


17% with housing issues don't have a living room (versus 6% who live in good housing)

Taking a toll on health and wellbeing

Unfit housing is affecting all aspects of people's lives. Our research showed it takes a toll both physically and mentally - keeping people awake at night, triggering stress, anxiety and mental health issues, and exacerbating existing illnesses.

How housing issues affect people's lives:



There's a perfect storm there where affordability, security, and poor conditions mean that people are in really awful conditions, hugely anxious about security and affordability – where the next payment's going to come from – but also whether their housing accommodation is damaging their children or their health.

Chris Wood, Assistant Director of Research, Policy and Public Affairs, Shelter

Feeling the impact of poor housing:



The boiler itself is quite old and breaks down every now and then... it can be a week or two before it is up and running again, meaning I rely on blankets and electric heaters if it's a cold season.

Anonymous, female, 49, South West

As soon as we get bad weather, I worry about the house and panic about mould and damp. It makes me not want to be in the house much.

Anonymous, female, 39, East Midlands

A tale of two crises: the impact of Covid-19 on unfit housing

The damaging effects of unfit housing are being made worse by the pandemic

Unfit housing is an ongoing and widespread problem: 62% of those living with housing issues told us they have suffered with at least one element of unfit housing that has lasted more than a year. However, while the Covid-19 pandemic didn't cause housing issues, it has certainly brought them into sharper focus.

The nationwide lockdown from March-May 2020 meant our homes suddenly became more central than ever to all aspects of our lives. Most people found themselves spending more time inside and having to repurpose their spaces quickly into home schools or offices. As a result, more than half (53%) of our UK respondents stated that the overall state of their current home is more important to them now than it was pre-lockdown.

The pandemic and lockdown made certain elements of unfit housing more problematic. Lack of space and excessive noise are rated among the biggest challenges, as more people find themselves living in close quarters with each other.

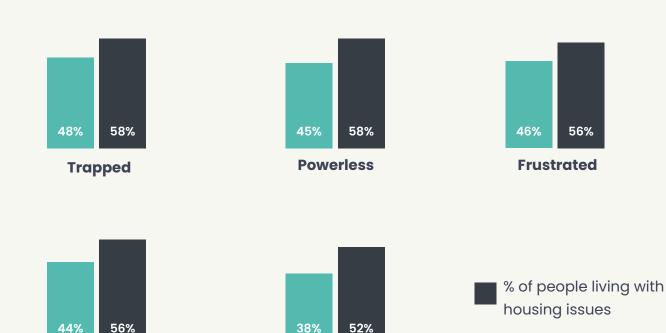
Long periods of lockdown and restricted movement are also taking a heavy toll on the mental health of those with housing issues, with respondents feeling "trapped" in unfit homes, and "powerless" to do anything about it.

Top 3 housing issues made worse by the Covid-19 pandemic



% of people living in

good housing



Uninspired

Breakdown of how people feel about spending more time at home during the pandemic

The situation was difficult during normal circumstances, but during lockdown we really felt the impact of a small, overcrowded home. I became clinically depressed for a while but luckily it subsided. My husband periodically gets depressed about our living conditions.

Maria, female, 36, South East

Isolated

Because I am spending more time in the home I cannot escape these problems, I also have to use my facilities more so it is more noticeable when they are inadequate. The more time you spend in the house the more likely the unsafe aspects could harm you.

Anonymous, female, 23, South East



When I was shielding, home was the only place we were in 24 hours a day. We tried to improve what we could but, unfortunately, it only highlighted the issues we had. The whole situation made me feel frustrated and even more down.

Farhan, male, 48, Yorkshire and Humberside

My children have been spending their days here, as opposed to at their various places of education – and that has been difficult for them – and for me. I felt they were too cramped in the current conditions.

66

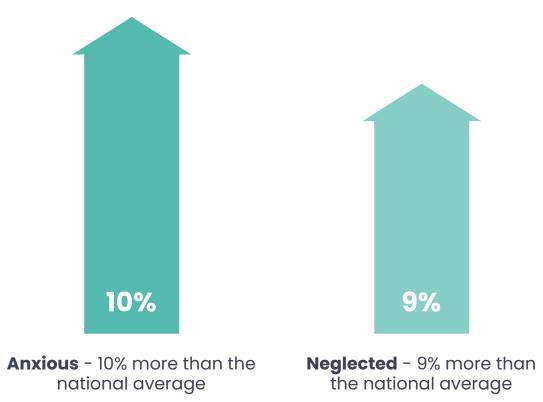
"

Anonymous, female, 38, North West

The emotional toll of Covid-19 on people with disabilities living with housing issues

For people living with a disability, lockdown further magnified the negative impacts of unfit housing. They were 10% more likely to report feeling anxious and 9% more likely to feel neglected.

People with disabilities living with housing issues are more likely to feel the emotional impact of Covid-19:



With England going through a second lockdown at the time of writing this report, just as the country enters the darker, colder months of winter, **it is more important than ever that our homes are safe, secure, warm and comfortable spaces.**

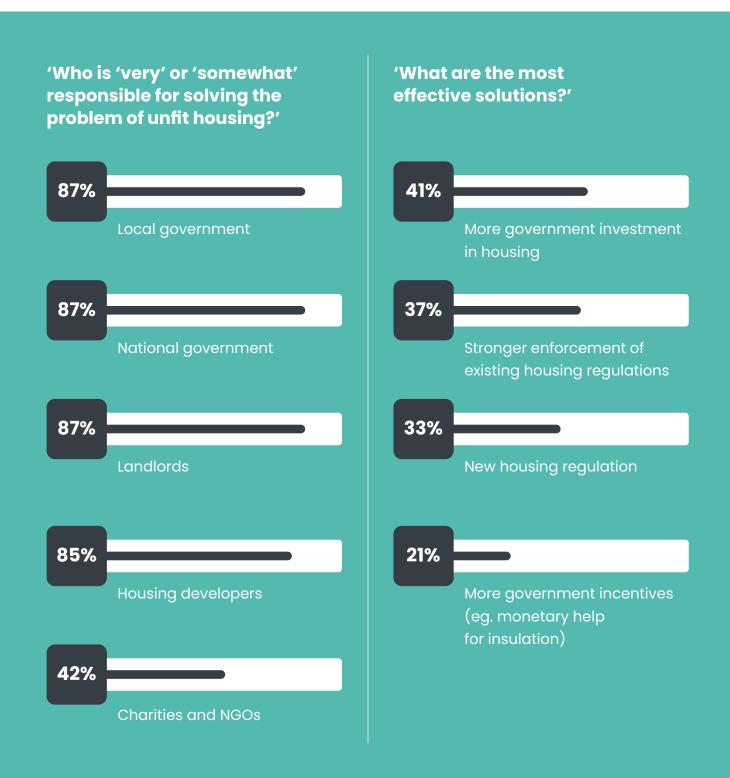
It [home] has felt like a prison, especially during the main part of lockdown.

Beverley, female, 46, South East



Who is responsible and how can we change things?

We asked all respondents who they think is responsible for tackling the issues of unfit housing. Responses showed that local and national governments, landlords and housing developers are all viewed as responsible while charities and nongovernmental organisations (NGOs) also have a part to play. Participants also had clear ideas on how best to tackle the problems of unfit housing.





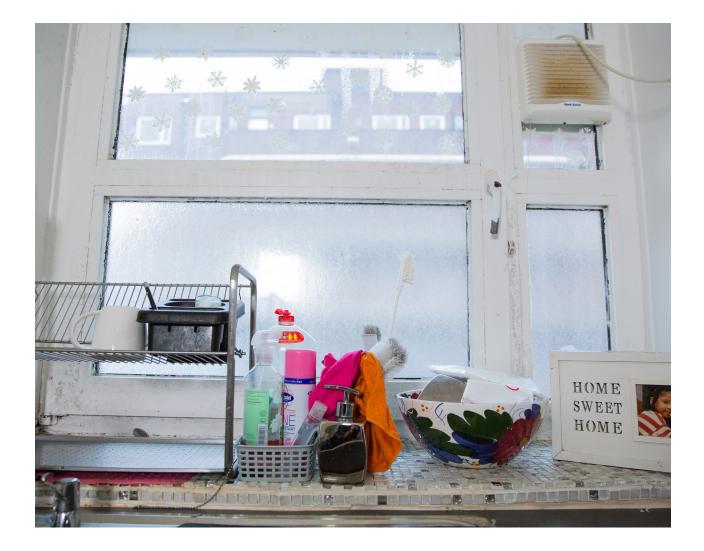
O3 A life in unfit housing: Sireena, Shelter, B&Q and Kingfisher

A life in unfit housing

36-year-old Londoner Sireena has faced housing issues since 2016, dealing with damp and mould so severe her teenage son was forced to move out of his bedroom. Support and training from Shelter and Kingfisher have provided a much-needed lifeline, allowing Sireena to look to the future and focus on the goals and ambitions both she and her son have for their lives.

Name: Sireena Age: 36 Location: London Ambitions: To send her son to university, do her own degree and start a business





The turning point into unfit housing

From doing dishes in the shower, to damp and mould destroying clothing and bedding, Sireena has experienced more than her share of unfit housing – but she still holds hope for the future.

In 2016, Sireena found herself going from renting privately in Hackney, to making a homeless application after the property she was living in was repossessed. She was placed in emergency accommodation by Hackney Council - one room to share with her then 11-year-old son, Ethan. This was where the living nightmare began. "It had an ensuite shower and that was it - no kitchen area, no drinking water. It also had infestations of cockroaches and it was a mixed emergency accommodation, so there were young mothers, elderly people, and prison leavers. There was prostitution happening. There were numerous problems," Sireena recalls.

"I remember being on my knees having to do dishes in a Tupperware box in the shower because there was nothing big enough to even wash a cup as the sink was tiny."

> Then in 2018, Shelter was able to help Sireena fulfil a suitability check for social housing, with Hackney Council to move her to her current property.

From one situation to the next

But unfortunately, it didn't end there. A lack of damp proofing on the building means damp and mould are an ever present, seemingly unstoppable challenge, pervading every corner and space of the flat – even clothing, electronics and chopping boards.

"This property has had a lot of issues with being unsuitable," Sireena says. "The main issue has been severe damp in all the rooms. It seeps in from the roof and the side of the walls. It's in the air all the time, it's in the kitchen cupboards, it pours down from the windows."

The intensity of the damp has wreaked havoc with her health - both physically and mentally.

"I have asthma, and there are days when I have to take my asthma pump every few hours just to get enough steroids in me to make my breathing better, but literally, the doctors are like, 'there's not much you can do, when you're still in the environment that is damaging it'," Sireena says.

Beyond that, she adds, being in a continuous, seemingly never ending and often fruitless communications loop with the council, has has impacted her overall wellbeing. She already suffers from mental health issues, which, combined with a chronic pain disorder, means she is currently unable to work.

"It's exhausting. Months of arguing with and chasing up different departments. You end up getting yourself so worked up, hyperventilating, having panic attacks," Sireena says. "People think I'm just complaining but I know there's mould behind these walls, it's only just been painted over." The main problem, she explains, is that the building she is currently living in has been earmarked by Hackney Council as part of a regeneration programme, with the whole estate scheduled to be knocked down block by block. The programme has put the council in a position where it is holding off on full scale repairs. Sireena is waiting to be moved to a new property again, with Shelter's help.

Sireena hopes her new accommodation will be less problematic, but not knowing the exact location of her new residence has been a whole new cause for anxiety.

"I don't know if it's temporary or permanent, whether it's going to be two bedrooms, or if it's going to be close to Ethan's school," she questions.

"I'm not ungrateful for a home, but I am petrified they could send me somewhere far from my medical support. Anyone that knows my condition knows it's really hard to get a doctor that will actually listen to you, let alone help you, so that's a big fear now that they're going to move me, and I haven't got a choice.

"But I hope they give me a permanent property and I'll be able to do it up how I want. I just want to be able to shut my door and have my home as my sanctuary – but I can't escape my problem as my problem is my home, so it's frustrating."



The "heartbreaking" impact on Sireena's teenage son

The impact of unfit housing on now 14-yearold Ethan has been "heartbreaking", Sireena describes. His bedroom was "covered" in mould, forcing him to move out of his bedroom for eight months, as it had destroyed his clothes, mattresses and chairs, and damaged electronics. Sireena fears for Ethan's mental health too, but is uplifted by his strength and resilience.

"He will say things like, 'Mum, mould's dripping into the bath again', or 'Mum, the cereal's covered in mould again'. And he worries about me. I might be up all night cleaning because I can't sleep, and he'll come check on me at 2am, which breaks my heart. I try and hide stuff – even when I'm having a bad day with my chronic pain disorder, or with my mental health, I make sure to at least have a bath and get changed, or that dinner's ready, so it looks like I haven't spent the day crying, when often I have," she says.

"I've always tried to make it important to check in on his mental health and explain what's going on, and I've always been lucky with him, as he's a chilled out kid, but there's no way that kind of stuff doesn't affect him. Children shouldn't have to be worrying about this."

A new chapter with Shelter and Kingfisher

Support from Kingfisher, through the help and training of Shelter's B&Q-funded DIY Skills Advisors, has been confidence building and life changing for both Sireena and Ethan.

"If Shelter hadn't gotten the complaint process going with the council and dealt with all communications, I'd still be in that one room. That's why I'll do anything to support Shelter, because they've supported me whenever I've needed them," she praises.

"Bekah (Shelter's DIY Skills Advisor funded by B&Q) showed us how to do things like plastering and painting, and helped me seal around the kitchen sink and get limescale off my drains. She brought tools so I could make holes in my kitchen cupboard and fit my washing machine properly. It was so handy having someone trained who knows how to do this stuff. As a single woman it's important to know some decorating skills. I'm not really a 'standaround-waiting-for-a-man-to-do-stuff' kind of woman!"

Once Sireena and Ethan settle into their new, hopefully mould-free home, she's ready for a fresh start for both of them as they take on the next chapter of their lives.

"I would like to be able to not worry about housing and do something for myself – start a business and look after my health. I would like to go into my 40s and do a degree," she reveals.

"I'm not allowing Ethan to fail – and I'm making sure by using every last penny I have to invest in him so he has every educational thing he needs. He's so smart and capable, but are we going to be able to afford university? He doesn't want to just get a degree, he wants to get a PhD."

www.kingfisher.com

Sireena is just one of millions of people in the UK living with housing issues, as Kingfisher's If Walls Could Talk research report illustrates. Read the report to find out how unfit housing has an impact on people's lives, from physical and mental health to families, young people and work.

04 A collective call to action







A collective call to action

Kingfisher's aim is to help everyone have a better home, but for some people across our communities, this can be just too difficult. As part of our responsible business plan, we have a clear commitment to help address unfit housing with a goal to help more than one million people whose housing needs are greatest by 2025. Against the backdrop of Covid-19, this commitment has never been more important than it is today.

Since 2017, Kingfisher and our retail banners have been working together with leading housing NGOs across our markets, including Shelter here in the UK, to support and develop programmes that address unfit housing. We are also launching charitable foundations that support our local communities to fix, maintain and repair homes and community spaces.

With this report illustrating the scale of unfit housing in five of our core European markets, we want to take the next step. We will be using what we've learnt to help us develop new solutions through our business to support those living in unfit housing. We will reach out to governments with suggestions about policy developments such as 'green' grants and seek to broaden the public conversation so more people understand the steps we can all take to help drive real change. We want to ensure we are doing what we can to help – but by working together we can achieve much more. We will be reaching out to other businesses to share what we learn and see how we can collaborate and unite to achieve real change.

We ask everyone to join us by:

- 1. Supporting and donating to our partners and other organisations* focused on better housing,
- 2. Joining their campaigns focused on fighting to fix housing issues,
- 3. Advocate and engage with local community groups, councils and politicians on housing issues and,
- 4. If you or someone you know is suffering with housing issues, please reach out to *shelter.org.uk* in England, *scotland.shelter.org.uk* in Scotland, *sheltercymru.org.uk* in Wales or *housingrights.org.uk* in Northern Ireland.

Together we can make a difference to the millions of people who are experiencing housing issues. Because good housing is essential. To dignity. To health and happiness. To building relationships and strengthening communities.





05 Methodology

Methodology

Working with our research partner Opinium, an award-winning, accredited Market Research Society member, our research involved multiple phases. This ensured that the research was credible and robust, whilst offering a platform for individuals to tell their stories about how the issue of unfit housing has affected their lives.

1. Review - A thorough literature review to understand how unfit housing has already been discussed and reported on across the non-profit, political and media landscapes and what the current climate feels like.

2. Listen - Interviews with senior stakeholders, both within Kingfisher and its housing charity partners across the five markets, to build a picture of the scale of work being undertaken, the most urgent priorities, as well as the barriers faced at a policy level.

3. Explore - Nationally representative pilot study amongst 6,000 people split across the five markets: UK, France, Spain, Romania and Poland. Aimed to define how unfit housing manifests itself uniquely within each market and to ensure we do not force our own opinions and biases on the issue onto the Discover phase. 4. Discover - The core quantitative study, an online survey with 7,000 people across all five markets (50% living with elements of unfit housing and 50% not living with elements of unfit housing) assessing the prevalence of unfit housing issues, the consequences and resolutions for the issue.

5. Reveal - A three-day focus group amongst 40 people suffering with elements of unfit housing in both the UK and France. We used an interactive online platform to immerse ourselves in the stories of the individuals suffering from these issues, to understand how unfit housing affects every facet of their lives. Alongside this, we conducted 45-minute indepth interviews with nine people suffering with unfit housing in Spain, Romania and Poland. This allowed us to highlight the consequences of unfit housing in the markets with smaller population sizes.

Details about our discover phase - quantitative study and online survey

This research report, *If Walls Could Talk*, is predominantly based on the Discover phase, surveying over 7,000 participants across the UK, France, Spain, Poland and Romania, on the most prevalent problems associated with unfit housing. This includes wider implications on work opportunities, children's education, social lives, physical and mental health and how they have been escalated throughout the Covid-19 pandemic.

Rather than measuring the extent of unfit housing as an objective measure, this research aimed to understand unfit housing as a subjective measure based on what the public in each market considers to be the minimum level necessary for housing to be fit, and the extent to which people consider issues to be a problem for them at the time of the survey. In other words, the research was carried out to understand the types of issues those living with elements of unfit housing are dealing with and the impact it has on their lives.

Demographics - Ensuring that half of those interviewed identified as living with housing issues and that we understood each household's differing living situation, in order to segment audiences into key groups.

Housing evaluation - Measuring how each household assessed their living situation, in order to quantify the extent of housing issues within each market and the drivers that are influencing that assessment.

Unfit housing deep-dive - Deep dive review on the impact housing issues have on the life of the inhabitants, the causes of each factor and the potential requirements to overcome each factor.

Political and social perceptions - Understanding respondents' views towards the existence of housing issues in their area and country, its causes, responsibility for fixing unfit housing and solutions.

Covid-19 - Measuring the impact of the Covid-19 pandemic on respondents' attitudes towards housing and their home.

Defining those living with housing issues

We used the information gathered during stakeholder interviews and the literature review to help us define those living with elements of unfit housing as either having two or more housing issues, or at least one major housing issue.

Our 7,000 respondents were asked to rate a number of housing issues in their current home on a scale of 1 to 5, with 1 being 'not a problem for me' and 5 being 'a major problem for me'. Those who selected 4 or 5 for one major issue, or two+ issues from the list below were defined, for the purpose of this study, as living with elements of unfit housing.

We focused on the following housing issues. Major issues are highlighted in **bold**:

- 1. Inadequate access to hot water
- 2. Excessive cold due to inadequate heating or insulation
- 3. Excessively warm due to poor insulation or malfunctioning heating
- 4. Unsafe electrics
- 5. Toxic or dangerous substances e.g. lead
- 6. Poor or inadequate sanitation and drainage
- 7. Pests or rubbish
- 8. Structural problems or disrepair e.g. walls, roofs, windows, doors, chimneys etc.
- 9. Poor or inadequate electrical or heating systems
- 10. Poor or inadequate kitchen facilities
- 11. Poor or inadequate bathroom and toilet facilities
- 12. Overcrowding too many people living in the property given its size
- 13. Inadequate access to basic utilities (water, gas or electricity)
- 14. Unsafe surfaces that risk causing trips or falls
- 15. Exposed hot surfaces risking burns e.g. pipes and radiators
- 16. Surfaces or materials that are flammable or at risk of catching fire
- 17. Dampness and mould growth
- 18. Excess noise from neighbours or surroundings that interferes with day-to-day life
- 19. Lack of domestic hygiene
- 20. Poor or inadequate security (e.g. inadequate locks, unsafe windows, etc.)
- 21. Home that is too small
- 22. Poor natural light





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