

Home-owners and housing repair: behaviour and attitudes

Many home-owners invest heavily in repairs and improvements to their homes, but some do not. An inability to afford repair work partly explains this, but two new studies of home owners suggest that many other factors constrain them from carrying out repair and improvement work. The studies found:

- f* Home-owners are generally aware of the main problems with their properties; older people and those on low incomes are least aware. Owners often miss more complex technical problems or delay too long before tackling problems. There is widespread misapprehension about likely costs. □
- f* People rarely get professional help: they see it as expensive, hedged around with exclusions, uninformative, and possibly bringing more problems to their attention than they can cope with. □
- f* Many people buy houses without a detailed survey and most owners have no long-term maintenance plan or any specific financial provision for future repair costs. □
- f* People sometimes delay or avoid tackling work because they cannot find a builder they can trust or because of the disruption involved. Recent movers and others without a network of contacts are most likely to have problems finding a builder. □
- f* DIY is a significant way of getting work done for many, especially those on lower incomes and those with good networks of unpaid help, but standards can be poor. DIY is more likely to contribute to upgrading than to basic essential repair work. □
- f* Household preferences as well as incomes and savings determine whether people keep their homes in good repair. Some people on very low incomes find ways of paying for work, for example by saving for a specific purpose. For others, other spending takes priority over repairs. □
- f* People are reluctant to borrow money for building work, especially repairs. For low-income households without savings, emergency repairs pose special problems, and the job is often botched or neglected.
- f* There is little support for local authority or lender action to force owners to repair their homes, but considerable interest in such organisations providing information and advice on repair and maintenance and help in finding a trustworthy builder. □

Identifying repair and maintenance needs

The studies found that identifying and diagnosing repair needs is a complex process. An owner's interest in the home and its condition interacts with the nature of the problems, the owner's technical knowledge and understanding, the sources of advice available, the financial resources of the owner, and willingness to undergo the likely disruption.

Owners identified most of the repair and maintenance needs which arose in their properties without difficulty. A few regularly carried out checks for repair problems, but the majority responded to problems as they became aware of them. In the case of improvements, many people had extensive 'wish lists' derived from social contacts, advertising, and other sources.

The households most likely to fail to detect problems included: older people and those on low incomes; those who were not particularly interested in the fabric of their home; those who lacked access to good networks of informal advice from relatives and friends; and those who avoided seeking problems out because they could not afford to deal with them. Owners also often missed complex technical problems or hidden problems.

More commonly, owners identified repair needs but did not believe that repairs were urgent and so delayed works on which a surveyor would recommend prompt action to save money or to avoid the problem becoming worse. Owners were often poorly informed about the long-term costs of neglecting or delaying some types of work. They were also badly informed about costs and in some cases avoided doing work because they were concerned about the cost. Lack of information on costs also disadvantaged owners when dealing with builders.

Few home-owners had any systematic plan for future repair and maintenance to their homes, apart from some of those moving into properties in poor condition. Work was more usually piecemeal, according to the perceived urgency of the job and the availability of funds.

Diagnosing problems

Owners relied overwhelmingly on informal repair diagnosis by themselves, relatives, friends, informal contacts in the building trade, or builders. Building professionals were little used because of high perceived costs, and doubts about their usefulness. Most owners formed their impression of professional surveys from the valuation survey which they were obliged to pay for when they took out a mortgage, but which often provided them with little useful information. Builders were far more likely to be consulted, despite the obvious conflict of interest if they were also asked to provide a quotation. Single women and single mothers were the most likely to have difficulties in identifying the causes of problems.

Organising work

Households varied in how they organised building work: some relied entirely on contractors, some did all

jobs themselves or with unpaid help from family and friends, but most used both contractors and DIY. Older people were the most dependent on contractors, despite often being the least able to afford or manage them. This was a considerable deterrent to carrying out work unless absolutely necessary.

Those households doing all or most work themselves or with help from relatives and friends tended to have access to an extensive range of skills within their network. Some were first-time buyers who had only been able to afford a home in poor repair and could not afford to do the work in any other way. Much of this work was reasonable in quality, but some was poorly executed. Others were DIY enthusiasts who in general lived in better condition properties and tackled improvements and decorations rather than basic repairs. Most households used both contractors and DIY. Contractors tended to be employed on the most difficult jobs like roof work, major structural work, electrical work, plastering, plumbing and heating.

Finding a trustworthy builder

The problem of finding a trustworthy and competent builder was widespread. Owners mentioned major delays, poor workmanship, increased costs while on site, unacceptable behaviour, failure to clear up mess, and unwillingness to return to deal with snags as the main problems. Some jobs had been delayed or deferred because of difficulties in finding a satisfactory builder.

Ways of dealing with such problems included DIY and unpaid help from friends and family, although this sometimes also led to difficulties. Those most likely to have a good network of builder contacts were people living near parents and family, people who had not moved for several years, and people in the building trade themselves or with close family in the trade. Least likely to have a good network were first-time buyers (unless still near parents in which case they would tap into the parental network), recent movers, single women and female single parents, and some older people.

Some measure of pre-vetting was applied to most builders and completely unknown builders taken from directories were used only rarely, generally for emergency work, when households felt that they were at their most vulnerable. Some households had been fortunate enough to locate a 'tame' builder whom they used for a variety of jobs. The ability to trust a builder was generally more important than obtaining the best price. In many cases, households did not obtain estimates or quotations from trusted builders at all.

Paying for work

Savings or existing income were the most common sources of funding for building work. Smaller or more urgent jobs might be paid for without saving, while larger jobs such as extensions, conservatories or changes to internal layout required the accumulation of funds to buy materials for DIY or to meet the contractor's bill. Loans for work were comparatively rare, and confined to major jobs such as extensions,

loft conversions, or whole house double-glazing. Sometimes, 'savings' were equity from a previous home. Payment for work done by friends and family was rarely in cash.

This reliance on savings meant that many jobs were deferred until the resources had been accumulated or, if urgent, tackled in a more short-term fashion. The prevalence of repetitive patch repairs and short-term DIY repair works was a direct result.

Household investment behaviour

Affording repairs was a complex issue involving household preferences as well as incomes and savings. Some people on very low incomes consistently found ways of paying for work, for example by saving for a specific purpose, or by the staged purchase of materials for DIY. For others, different types of spending took priority over house repairs and little work was carried out.

Decisions and priorities on spending were based on information available to the household at the time about repair requirements and their urgency, household aspirations for improvement investment, other demands on spending, and the financial and other resources available. Owners' interest in the condition of their homes reflected differences in what their home meant to them more generally. Most were fairly well aware of problems, but a small group lacked awareness, for a variety of reasons. Properties varied and some were harder to keep in good repair than others. Owners with lower incomes sometimes avoided seeking out repair problems because they could not afford to tackle them.

Consumption or investment?

Building work was generally undertaken for reasons of *consumption* such as comfort, appearance, 'status', suitability for children, and manageability, but some spending was undertaken for *investment* reasons, for example to maintain or enhance value, and to secure future saleability relative to other homes. Sometimes the investment benefits of an improvement were used to justify a decision made at least in part and perhaps mainly on comfort or status grounds. The general unwillingness to borrow may be a recognition that the return on an investment financed in this way would be unsatisfactory. However few households had any real appreciation of the impact of specific repair or upgrading jobs on the value of their home so this is unlikely to influence many decisions.

Constraints

Irrespective of aspirations, a number of factors restricted household expenditure on repair, improvement and maintenance. Firstly, even amongst middle-income households, cost was a major constraint on what work was done and how and when it was carried out. The capacity to do work at all, priorities, the use of DIY or other unpaid labour, and the speed with which jobs were carried out once they had been identified as priorities were strongly influenced by the resources available. The reluctance to incur debt for building work, particularly repairs, was perhaps influenced by memories of the high interest rates and repossession levels of the early 1990s.

Secondly, few people felt any major problems in diagnosing the causes of building problems but getting

Table 1 Household lifecycle and occupancy stages and repair and improvement strategies

Household lifecycle	Type of owner	Improvement and maintenance	Pressure points
Young household	Recent mover	Most active period. At minimum will personalise and customise; at maximum will undertake complete programme of refurbishment	Marginal owner Foolhardy purchase/ investment choices Undeveloped contact networks
Household with children	Longer established occupier	Diminishing work requirements; tackle problems as they arise	Competing spending priorities Protecting children from disruption/mess
	Potential mover	Works to improve saleability	Potential renovation costs associated with subsequent property
'Empty nester' / pre-retirement	Looking to the long term	Gets house 'finished'; works that will reduce future maintenance; works to meet outstanding aspirations	Decision on whether to move or stay put
Older household	Long-term occupant	On-going diminution of amounts of works undertaken; very little aspirational work; even responsive repair work neglected	Cash poor, losing contact networks, diminishing DIY capacity, unwilling to face disruption
Household dissolution / death	Dwelling recycled to new generation, with degree of renovation depending on condition		

work done was problematic for many. The most obvious constraint was in finding and managing a competent builder, but the disruption and mess associated with building works were also constraints.

Thirdly, problems can be linked to both lifecycle factors and length of residence in a home. Table 1 shows the main 'pressure points' at which households experience difficulties.

Conclusions

The studies have shown that although income and savings levels are important determinants of whether home-owners keep their dwellings in good repair, measures to tackle the following are also important:

- Raised awareness of the fact that homes require repair and maintenance, particularly amongst younger households and first-time buyers but also amongst those who have been resident for an extended period. Government, local authorities, the mortgage lending institutions and many other organisations could play a role in this.
- Raised awareness of the potential costs of repair and maintenance work and of the need to make provision to meet these costs. This might involve the development of new savings or insurance products by lenders, or by local authorities and other intermediaries if lenders show a reluctance to become involved in helping those on low incomes.
- Information and advice on the nature of disrepair problems and ways of dealing with them. Owners rely almost entirely on their own knowledge and advice from friends and relatives or builders to identify problems and decide on what to do if anything and how quickly to take action. Often this is satisfactory, but there are many cases where some professional input would secure a better technical solution or more timely action.
- Commercial survey products providing information on priorities and costs to give owners better value for money. Local authorities should also be providing help free of charge to vulnerable groups or those living in priority areas if they wish to secure more private investment in the housing stock.
- Making it easier for home-owners to find a trustworthy builder. In the short term a scheme is needed which offers home-owners a strong degree of recommendation based on stringent vetting procedures, together with mechanisms to resolve disputes. Access to independent advice and reputable firms working at agreed rates are also needed to help home-owners in emergencies. Commercial providers, local authorities, lenders and insurers have a role to play in this. In the longer term, government and the building industry need

to develop a policy to improve standards through the provision of training and support.

About the study

This *Findings* summarises two studies. One, led by Professor Philip Leather of South Bank University, was based on 168 household interviews and 84 house inspections in areas of pre-1919 and inter-war stock in Bristol, Leicester and London between September 1996 and April 1997. The other, led by Professor Moira Munro of Heriot-Watt University, was based on interviews with 43 households in Glasgow and the Central region of Scotland. These households had previously taken part in the 1996 Scottish House Condition Survey so information on the condition of their homes and the repair and improvement work they had carried out was available to the researchers.

How to get further information

A joint report on the two studies, *Make do and mend: explaining home-owners' approaches to repair and maintenance* by Philip Leather, Mandy Littlewood and Moira Munro, is published by The Policy Press in association with the Foundation as part of a series on repair and maintenance. It is available from Biblios Publishers' Distribution Services Ltd, Star Road, Partridge Green, West Sussex, RH13 8LD, Tel: 01403 710851, Fax: 01403 711143 (ISBN 1 86134 096 6, price £11.95 plus £2 p&p).

For further details of the study, contact Professor Philip Leather, South Bank University, 202 Wandsworth Road, London SW8 2JZ, Tel 0171 815 7254 or Professor Moira Munro, School of Planning and Housing, Edinburgh College of Art, Lauriston Place, Edinburgh, EH3 9DF, Tel 0131 221 6162.

The following *Findings* look at related issues:

- The value of handyman's schemes for older people, May 96 (H179)
- The state of UK housing, Apr 97 (H208)
- The role of DIY in maintaining owner-occupied homes, Jul 97 (H220)
- Repair and maintenance of flats in multiple ownership, Oct 97 (H226)
- The effectiveness of energy advice to tenants, Jan 98 (F128)

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