How the evolution of the UK's housing stock is driving **hidden property risks**

1-in-11
Homes in 'Poor Condition' nationwide (down from 1-in-6)

+7.1pp
En-suite adoption surge driving localised escape of water risk

1-in-33
Homes now feature EV chargers, increasing the risk of fire

EXECUTIVE SUMMARY

Granular, attribute-level data reveals hidden risks. This improvement of data assets enables pricing and risk decision makers to value more accurately and manage exposure - both for individual properties and portfolios.

The quality of homes in the UK is improving but some regions have been left behind. The proportion of homes identified in 'poor condition' has dropped from 1-in-6 to 1-in-11. However, progress is unequal. In Wales 1-in-7 homes are still in need of improvement, while in London extensive renovations have left just 1-in-17 homes needing an update.

Evolving lifestyles have significantly reshaped home layouts and features. Homes with EV chargers have increased significantly, while the pandemic has instigated a resurgence in home offices and growth in en-suites. Meanwhile, homes with open plan living areas have more than doubled, with a greater preference for utility rooms and a four-fold increase in kitchen islands but a steady decline in bathtubs as occupants maximise efficiency of space.

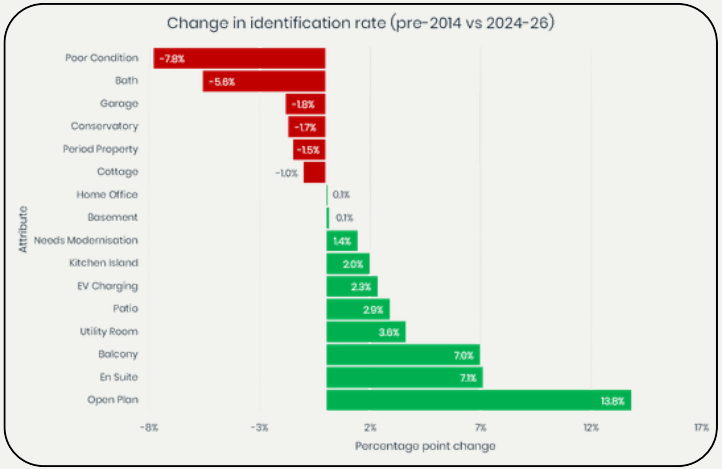
The British home is changing. Evolving work habits, lifestyle shifts, technological advancements, and climate awareness have transformed how properties are built, upgraded, and lived in. As the UK's leading property data authority, Hometrack has developed machine learning models to decode these changes in individual homes. Our proprietary data detects granular attributes, property conditions, and period features to give unparalleled insight into the UK's housing stock.

This has significant implications for those in valuation and risk analysis, as it reveals growing hidden risks in the UK housing stock. Attributes like baths, en-suites or utility rooms introduce more plumbing failure points and therefore an increased risk of water damage. Emerging technologies, from EV chargers to sophisticated home offices and modern appliances, introduce new fire risks. Meanwhile, balconies, conservatories, or homes in poor condition carry greater structural and deferred maintenance risks as extreme weather events become more common.

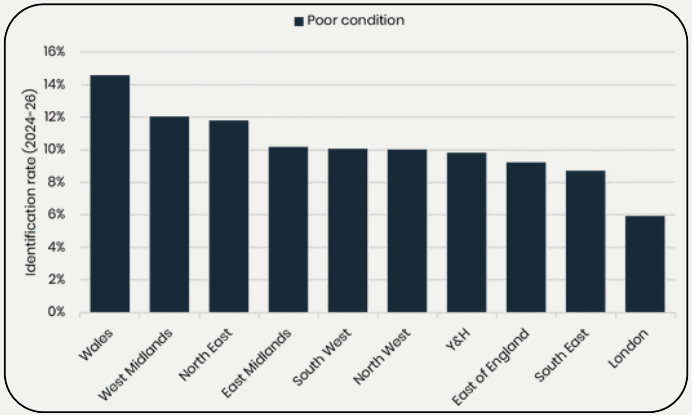
Moving from static and broad postcode level averages to a live feed of address-level attributes provides a dynamic and automated assessment of risk. This enables more accurate pricing and better exposure management. Understanding how homes in the UK are changing and how quickly they are doing so is therefore imperative to giving a vital edge in a market where small pricing errors are costly.

How are UK homes changing?

Analysis of our proprietary data demonstrates how the identification rate of particular features for homes observed in the market has increased or decreased in the last ten years. The findings reveal three key trends: **a steady improvement in property condition**, **changing attributes in response to broader societal changes**, and **shifting priorities and tastes for domestic spaces**.

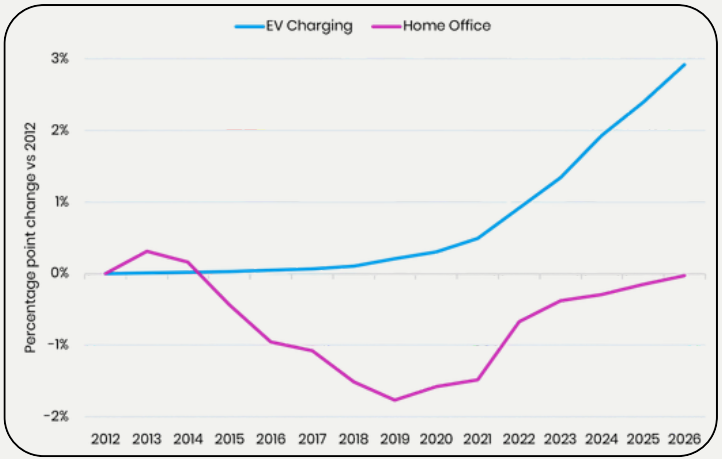


The most dramatic change has been the overall improvement in housing stock quality. The proportion of private homes identified as being in poor condition has dropped markedly from 1-in-6 to 1-in-11. However, regional disparities persist. Wales has the highest proportion of homes in poor condition at 1-in-7, followed by the West Midlands and the North East. Conversely, London has the lowest proportion at just 1-in-17 homes, reflecting higher levels of renovation and capital investment.



Changing lifestyles and broader societal shifts are also directly altering homes. The substantial rise of home charging for EVs shows a clear pivot towards lower emission travel. Prior to 2014 these were practically nonexistent, but now feature in 1 in every 33 properties in 2026 as EV adoption has become more mainstream.

Other notable patterns stem from a growing desire for privacy and the rise of HMOs. For example, the prevalence of en-suites has grown by a substantial +7.1 percentage points as both buyers and tenants show a preference for personal bathrooms. The need for private places to work is also notable, reflected in the resurgence of the home office. Properties with these workspaces significantly decreased in the 2010s as occupants sought to maximise the use of space through bedroom conversions. However, since 2020 their proportion has surged back to around the 2013 peak as dedicated remote workspaces became more desirable with the rise of working from home due to the Covid-19 pandemic.



The revival of the home office is, however, an exception to the overwhelming trend of maximising space and incorporating open multifunctional designs. The number of homes with open plan living arrangements has doubled from 1-in-8 to 1-in-4. Utility rooms have also grown in popularity, increasing by +3.6 percentage points over the last decade, driven by the rise of open-plan living and the need to separate noisy appliances from central living areas. One of the biggest changes has been the decline of the bathtub, falling -5.6 percentage points. This reflects the growing preference for more compact wet rooms featuring showers. In urban areas like London, where space is at a premium, bathtubs feature in fewer homes compared to other regions.

While Londoners have fewer baths, they are increasingly able to enjoy private outdoor space. Almost a third of active properties observed in the capital's housing market have a balcony. Across the country balconies have also increased by +7 percentage points compared to a decade ago, following a wave of new city flat developments, the rise of Build to Rent, and a heightened post-lockdown demand for outdoor space.

Finally, higher-specification fitouts have brought luxury features into the mainstream. Kitchen islands have experienced a four-fold increase in the last ten years, now identifiable in roughly 1-in-40 properties as open plan living areas become more common.

Identifying future risks

As the UK's housing stock continues to undergo significant transformations, the ability to identify the next generation of hidden risks accurately and efficiently has become vital across the property ecosystem - from surveyors and brokers to asset managers and investors. The attributes discussed here provide just a glimpse into a much deeper catalogue of risks Hometrack is identifying to drive this process. These include emerging environmental lifestyle features, from green technologies including solar panels, heat pumps, and home battery storage, to more specialised factors like hot tubs, log burners, and saunas. It also involves the constant development of the model to provide a live feed of these changes as they are identified. As homes in the UK continue to evolve, so do the risks that affect the value of individual properties and whole portfolios. But this data provides a significant opportunity to implement more sophisticated approaches.

Contacts

If you have any questions about our research or how to access the underlying data, please do get in touch. Find similar reports at hometrack.com

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