

PRIVATE SECTOR HOUSE CONDITION SURVEY 2008

EXECUTIVE SUMMARY



Prepared on behalf of

Dartford Borough Council by



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Ref: E1848

1. INTRODUCTION

1.1 This report presents a summary of the findings to emerge from a comprehensive sample survey of the 34949 private sector housing stock conditions across Dartford Borough Council. The survey covered owner-occupied, privately rented and dwellings rented from a Registered Social Landlord. The study has been conducted on behalf of the Council by David Adamson & Partners Ltd.

1.2 Using national guidance issued by the Department for Communities and Local Government the study has involved a sample of 1045 randomly selected dwellings representative of all areas and of all house types, ages and private sector tenures. At each sampled dwelling an internal and external survey of physical attributes and conditions has been completed; supported by an interview with occupying households¹.

1.3 Full survey information was achieved in 995 dwellings. External and internal physical survey information was available on a further 14 properties; however the residents in these dwellings did not wish to complete the social interview section of the survey. External survey information was returned on an additional 36 dwellings that were vacant at the time of the survey and therefore internal access could not be gained.

1.4 The completed sample represents a large scale and robust profile of private sector dwellings and households. The associated 95% confidence interval on Borough wide estimates is +/- 2.9%. Survey information is available both Borough wide and in six pre-defined survey areas; Princes Ward, Newtown Ward, West Hill Ward, Swanscombe Ward and the Rest of the Borough.

1.5 This summary is supported by a detailed report of survey findings and by a computerised database of information on sampled properties.

2. HOUSING CONDITIONS AN OVERVIEW

2.1 Although the Government's own target has been abolished, in the absence of an alternative benchmark the measurement of housing conditions locally has been related to the Public Service Agreement (PSA) Target 7 - Decent Homes, as it stood until November 2007. The Government's housing objective is to ensure that everyone has the opportunity of a decent home and so promote social cohesion, well-being and self-dependence. The target was to be regarded as being met if:

- **70% of vulnerable households live in decent housing by 2011; and**
- **75% of vulnerable households live in decent housing by 2021.**

2.2 The survey estimates that 5987 households (17.6%) in the Borough are vulnerable. Currently 4276 of them (71.4%) live in decent homes, slightly over the Government's 2011 Target.

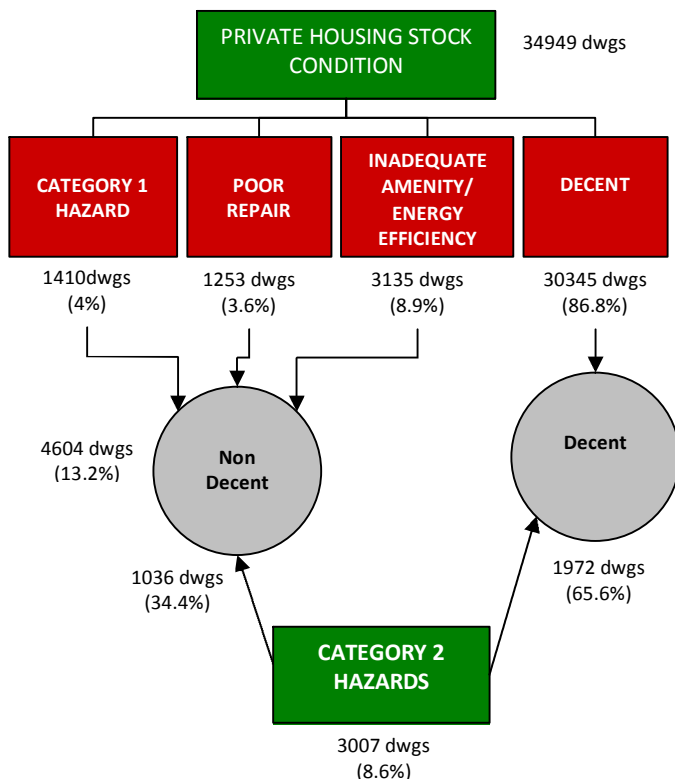
2.3 The survey found that 30345 of all private dwellings (86.8%) meet the requirements of the Decent Homes Standard and can be regarded as satisfactory. The remaining 4604 dwellings (13.2%) fail the requirements of the Decent Homes Standard and are unsatisfactory. Reasons for non-compliance with the Decent Homes Standard are;

- **Subject to Category 1 hazard within the Housing Health and Safety Rating System (HHSRS): 1410 dwellings (4.0%)**
- **Failure to be in reasonable repair: 1253 dwellings (3.6%)**

¹ Where a dwelling was vacant at the time of the survey, no household information was collected.

- **Failure to provide reasonable modern amenities: 516 dwellings (1.5%)**
- **Failure to provide effective insulation and/or efficient heating: 2569 dwellings (7.4%).**

FIGURE 1: HOUSE CONDITION OVERVIEW



2.4 3007 dwellings (8.6% of the total housing stock) exhibit Category 2 hazards within the HHSRS². Of these dwellings, 1036 dwellings (44.4%) are also non-decent. The remaining 1972 dwellings (65.6%) are otherwise decent.

2.5 At the time of survey 33959 dwellings (97.2%) were occupied; the remaining 990 dwellings (2.8%) were vacant. The majority of vacant dwellings were transitional in nature reflecting housing market turnover and repair/modernisation requirements.

2.6 Rates of vacancy vary between the six survey areas; whereas 10.5% and 10.2% of dwellings in Princes Ward and Town Ward respectively were vacant, only 1.2% and 1.4% of dwellings in the Rest of the

Borough and Newtown Ward were vacant at the time of the survey.

2.7 Private housing is of mixed origin, although the proportion of pre-1919 dwellings is significantly below the English average; while 4572 dwellings (13.1%) in Dartford were constructed pre-1919 the English average is 23.6% (English House Condition Survey, 2005). Over a fifth (21.8%) of all private stock in Dartford was constructed post 1981, slightly over the English average of 19.8%.

2.8 Houses and bungalows comprise 29892 dwellings (85.5%) with the remaining 5057 dwellings (14.5%) in flats. Houses and bungalows offer a range of terraced, semi-detached and detached configurations with flats predominately in purpose-built blocks.

3.0 NON-DECENT HOUSING: HHSRS (CATEGORY 1 HAZARDS)

3.1 The minimum housing standard applied for decent homes assessment is that contained within the HHSRS. Unsatisfactory dwellings are those exhibiting Category 1 hazards i.e. Hazard Bands A, B and C. The survey estimates that 1410 private dwellings within Dartford Borough Council exhibit Category 1 hazards, representing 4% of total private housing stock. The equivalent rate of unfitness (Section 604) was estimated at 0.6% (193 dwellings).

3.2 Category 1 hazards were related to five main areas of risk:

- **Risk of falls on stairs/steps – 522 dwellings, (1.5%)**
- **Fire risk – 444 dwellings, (1.3%)**
- **Excess Cold – 338 dwellings, (1.0%)**
- **Electrical risk – 238 dwellings, (0.7%)**

² For the purposes of reporting, Category 2 hazards are those falling within Hazard Bands D or E only.

- **Risk of falls on the level – 160 dwellings, (0.5%).**

3.3 Dwellings exhibiting Category 1 hazards are not evenly distributed but are proportionately more concentrated in:

- **Pre-1919 housing (11.3%)**
- **Flats (8.2%)**
- **Private rented sector (7.7%).**

4.0 NON-DECENT HOUSING: DISREPAIR

4.1 Overall, 1253 dwellings (3.6%) fail the repair requirements of the Decent Homes Standard, 94 of these also exhibit a Category 1 hazard.

4.2 Rates of failure vary between the survey areas from a low of 0% in West Hill Ward to 24.3% in Princes Ward.

5.0 NON-DECENT HOUSING: AMENITIES AND FACILITIES

5.1 For a dwelling to comply with the Decent Homes Standard it must possess reasonably modern facilities and services. A dwelling is considered not to meet this criterion if it lacks three or more of the following facilities:

- **A kitchen which is 20 years old or less**
- **A kitchen with adequate space and layout**
- **A bathroom which is 30 years old or less**
- **An appropriately located bathroom and WC**
- **Adequate sound insulation**
- **Adequate size and layout of common entrance areas for flats.**

5.2 Kitchen and bathroom amenities within the Borough exhibit a modern age profile. 31216 dwellings or 89.3% offer kitchens less than 20 years old; 31898 dwellings or 91.3% offer bathrooms

under 30 years old. Linked to this modern age profile additional amenity defects are recorded in less than 2% of the housing stock:

- **685 dwellings (2%) offer inadequate kitchen space/layout**
- **117 dwellings (0.3%) offer unsatisfactory WC location**
- **117 dwellings (0.3%) offer unsatisfactory bathroom location.**

5.3 To fail the Decent Homes Standard a dwelling must be deficient on three or more facility requirements. This results in a limited pattern of failure within the standard. Overall, 516 dwellings or 1.5% fail the decent homes amenity criteria; however 345 of these fail other aspects of the Decent Homes Standard leaving only 171 failing on amenities only.

6.0 NON-DECENT HOUSING: ENERGY EFFICIENCY

6.1 To meet the energy efficiency requirements of the Decent Homes Standard dwellings must offer efficient heating and effective insulation. A total of 2569 dwellings or 7.4% are estimated to fail these requirements. Highest rates of failure are associated with RSL (16.6%) and private-rented accommodation (11.9%), pre-1919 dwellings (12.2%) and flats (13.5%).

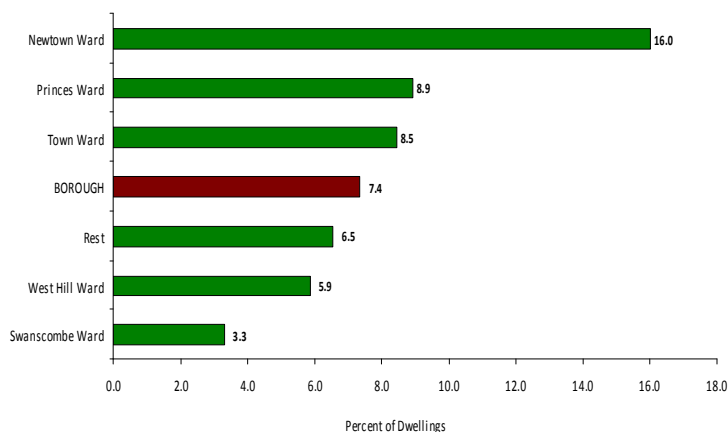
6.2 The average SAP Rating within the private sector is 61 with an equivalent average NHER of 7.1. SAP Ratings are above the national average for all private housing of 51 (EHCS, 2005).

6.3 Average annual CO₂ emissions are estimated at 5.3 tonnes (185214 total tonnes per annum) with annual running costs calculated at £1820 per

dwelling. The lower quartile SAP Rating is estimated to be 51.³

6.4 Less than one per cent of dwellings (316) have a SAP Rating below 35.

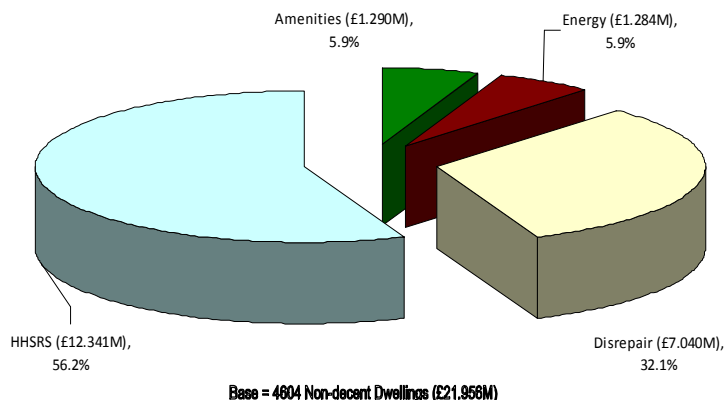
FIGURE 2: DECENT HOMES ENERGY NON-COMPLIANCE



7.0 COSTS TO REMEDY NON-DECENT HOUSING

7.1 Costs to address non-decency are estimated at £21.956M averaging £4769 per dwelling across the non-decent housing stock. Individual dwelling costs range from £500 linked to energy improvement measures to over £27,000 linked to HHSRS and repair failures. 56.2% of outstanding costs are associated with Category 1 hazards within the HHSRS (£12.341M), with a further 32.1% of costs associated with disrepair (£7.040M).

FIGURE 3: COSTS TO ADDRESS NON-DECENT HOMES



8.0 NON-DECENT HOUSING AND HOUSEHOLD CIRCUMSTANCES

8.1 Poor housing conditions within Dartford are associated with households in social and economic disadvantage. This affects the ability of households to repair and improve their dwellings;

- **Elderly households comprise 36.6% of all households living in non-decent housing**
- **Vulnerable households account for 38% of all households in non-decent housing.**

8.2 PSA TARGET 7 - DECENT HOMES implies that 70% of vulnerable households will live in decent homes by 2011 rising to 75% by 2021. The survey estimates that 5987 private sector households (17.6%) are vulnerable. Currently, 71.4% of vulnerable households live in decent homes indicating the Government's 2011 target of 70% of vulnerable households in Decent Homes has been achieved.

8.3 Fuel poverty is usually defined by an annual expenditure on fuel in excess of 10% of annual household income; by this definition 1350 private sector households (39.8%) are estimated to be in fuel poverty. This measurement is based upon the energy prices that households faced at the time the survey was conducted. Energy prices were at their

³ The lower quartile SAP Rating is the median Rating of the lower half of the data.

highest at this point in time having increased substantially over the previous year. Since the time of the survey household energy prices have reduced slightly so the number and proportion of households in fuel poverty will also have declined.

9.0 HOUSEHOLD SUPPORT AND ENCOURAGEMENT

9.1 Linkages between housing condition and vulnerability suggest a need for continued household support in the repair and improvement of private sector housing. A central aim of Government Policy is however to encourage owner-occupiers to invest in their own properties.

9.2 While the potential for equity release is encouraging, interest expressed by households is relatively limited:

- *Approximately 46% of all owner-occupied households own their property outright*
- *15% of all owner-occupied households would consider re-mortgaging, or otherwise using the value of their home or its equity to carry-out necessary improvements/repairs*
- *5.7% of all owner-occupied households would consider using a Council devised scheme to access money tied up in their home.*

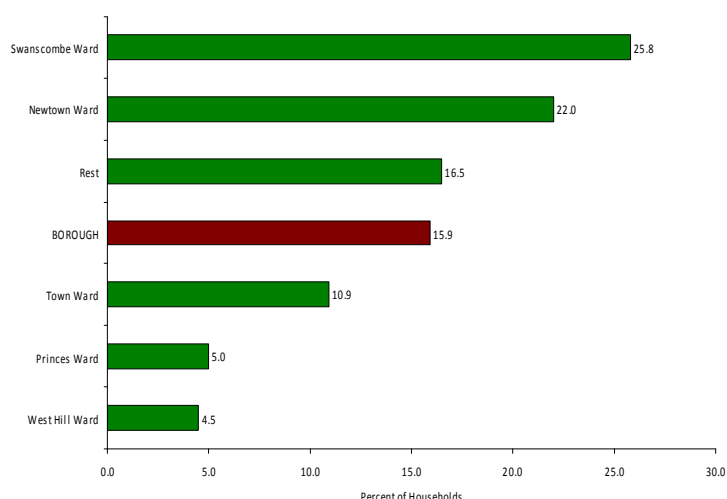
10.0 ATTITUDES TO HOUSING CIRCUMSTANCES

10.1 Household attitudes to their housing circumstances and towards the areas in which they live are positive:

- *76.7% of households are very satisfied with their current accommodation; a further 19.1% are fairly satisfied. Just over 3.5% of households expressed direct dissatisfaction with their current home. Housing dissatisfaction is higher for private-rented and RSL tenants with 14.7% and 9% expressing dissatisfaction respectively*

- *70% of households are very satisfied with the area in which they live; a further 24.2% are fairly satisfied.*
- *Household perceptions regarding recent change in their local area vary considerably between the six survey areas. While 15.9% of households in Dartford regard their area as having declined over the previous 5 years, the individual figures range from a low of 4.5% in West Hill Ward to highs of 22% and 25.8% in Newtown Ward and Swanscombe Ward respectively.*

FIGURE 4: PERCEPTIONS OF AREA DECLINE



11.0 LOCAL CONDITIONS IN A NATIONAL CONTEXT

11.1 Using information from the English House Condition Survey 2006 Report it is possible to benchmark housing conditions in Dartford against the average national position of private housing.

TABLE 1: LOCAL CONDITIONS IN A NATIONAL CONTEXT

CONDITION INDICATOR	ENGLAND 2006	DARTFORD
	%	%
HHSRS Category 1 hazard	23.5	4.0
Fail Repair Criteria	7.9	3.6
Inadequate Facilities/Services	2.2	1.5
Fail Thermal Comfort Criteria	18.3	7.4
Fail Decent Homes Standard	36.3 ⁴	13.2
Vulnerable Households in Decent Homes	57.3	71.4

11.2 Local conditions are better than the national average; whilst 13.2% of dwellings locally are non-decent, nationally 36.3% of private sector dwellings fail the Decent Homes Standard.

11.3 Additionally, the percentage of vulnerable households in Dartford (71.4%) occupying a decent home is greater than the national average (57.3%).

12.0 RECOMMENDATIONS

12.1 The survey provides a benchmark of housing conditions in the Borough, information to help the targeting of public investment and for monitoring the impact of future housing strategies. In so doing the Council should also consider the dynamics of the housing market in general, and the strategic resource options available to it within its Housing Investment Programme and other funding sources. Consideration of the new statutory framework for housing contained within the HHSRS and the Housing Act 2004 will also be required.

12.2 Strategically the legislation allows several approaches to the targeting of investment and the development of support mechanisms. Councils were required to develop their own local Housing Assistance Policies under the Regulatory Reform Order (RRO) in 2003. Options for investment targeting include:

- **Area based**

Area based approaches are worthy of examination by the Council since a number of the survey areas experience higher rates of non-compliance with the Decent Homes Standard than average. In particular Town Ward exhibits the greatest problems related to Category 1 failure, while Princes Ward has high levels of disrepair within the private housing market.

- **Sector base**

Housing conditions are significantly worse in the private rented sector as are socio-economic conditions associated with younger single households. The Council should consider how it could work more closely with landlords and tenants to create policies to ensure their responsibilities under current legislation is understood and also where necessary action and enforcement is instigated.

- **Client based**

Elderly households comprise 25.8% of all households in Category 1 dwellings and 36.6% of all households living in non-decent housing. Vulnerable households represent 17.6% of all households, but are over-represented in poor condition dwellings. 1712 vulnerable households live in non-decent dwellings representing 38% of all households in non-decent dwellings. Similarly, 421 vulnerable households live in dwellings with Category 1 hazards representing 29.3% of all households in Category 1 dwellings.

While overall PSA7 targets up to 2011 for vulnerable households across the Borough have been met, some sectoral variations exist which will impact on intervention strategies. Key groups remaining below the 2011 target of 70% of

⁴ Dwellings may fail on more than one criterion, therefore the 4 individual percentages sum to more than the total percentage failing the Decent Homes Standard.

vulnerable households living in decent homes include:

- ***Town and Princes wards, where currently 157 (44.8%) and 170 (41.2%) of vulnerable households respectively live in non-decent homes;***
- ***The RSL Sector where currently 48.7% of vulnerable households live in non-decent homes; and***
- ***Flatted accommodation where currently 646 (50.1%) of vulnerable households live in non-decent homes.***

- ***Theme based***

The Council may wish to consider preventative action against disrepair within the housing stock linked to household education. Energy efficiency standards within the private sector housing stock are also an issue. 2569 private sector dwellings (7.4%) fail the energy efficiency requirements of the Decent Homes Standard. 39.8% of households (13530) are in fuel poverty.

12.3 Government Housing Renewal Guidance permits a wide range of locally developed support mechanisms for private sector renewal, as detailed in the following list. However, there is clear Government preference that Council's move away from offering grant support, toward the provision of loans, targeted specifically at the most vulnerable.

- ***Grant assistance***
- ***Assistance to landlords***
- ***Loan assistance***
- ***Purchase and Re-location support***
- ***Enforcement***

The investment framework emerging from the survey suggests that Council funding assistance should remain in support of those households most in need and vulnerable.

Significant proportions of owner-occupied households living in unsatisfactory housing lie outside a normal test of resources measure and should be in a position to fund their own repair works. Approximately 46% of owner-occupied households have no outstanding mortgage or loan on their property.

Commercial, loan assistance (including equity release) offers potential but will require detailed research on housing market demand and dynamics, particularly the willingness of households to access such financial products. Initial survey findings indicate relatively low interest in financial support initiatives among owner-occupied households, in both decent and non-decent housing.

13.0 COMPARATIVE CONDITION AND INVESTMENT PROFILE BY TENURE AND AREA

	PRIVATE HOUSING STOCK	CATEGORY 1 HAZARDS		NON-DECENT		COSTS TO ACHIEVE DECENCY	AVERAGE COST TO ACHIEVE DECENCY
	dwgs	dwgs	%	dwgs	%	£M (net)	£
TENURE							
Owner-occupied	28808	1059	3.7	3186	11.1	14.815	4650
Private-rented	4239	325	7.7	745	17.6	3.482	4676
RSL	1562	26	1.7	673	43.1	3.658	5440
Unobtainable.	340						
SURVEY AREA							
Princes Ward	1919	23	1.2	630	32.8	3.436	5454
Newtown Ward	3109	60	1.9	578	18.6	1.382	2391
West Hill Ward	2500	208	8.3	286	11.4	1.859	6506
Town Ward	1872	550	29.4	596	31.9	4.534	7603
Swanscombe Ward	2401	64	2.7	96	4.0	0.939	9806
Rest	23147	505	2.2	2418	10.4	9.806	4056
TOTAL HOUSING STOCK	34949	1410	4.0	4604	13.2	21.956	4769

FIGURE 5: CATEGORY 1 AND NON-DECENT DWELLINGS BY AREA

