



**2001 PRIVATE SECTOR  
STOCK CONDITION SURVEY  
EXECUTIVE SUMMARY**

# 1. INTRODUCTION

This document provides a Summary Overview of a private sector stock condition survey carried out on behalf of Dartford Borough Council by *Fordham Research*. The survey was carried out in conjunction with a housing needs survey, in order that a number of analytical links can be established between the two surveys.

The duty to carry out regular surveys of housing stock condition was established in the 1985 Housing Act. There has been a different evolution of the public sector surveys, which have been quite rigorously carried out, and the private sector condition surveys, which have not. This should now be set to change. The first 'good practice' guidance on this topic was published by the *Department of Transport, Local Government and the Regions (DTLR)* in August 2000. The three volumes are collectively entitled *Collecting, Managing & Housing Stock Information – A Good Practice Guide*. The main elements of a stock condition survey can be summarised as:

- Faults to dwellings and repair costs
- Unfitness and serious disrepair
- Energy efficiency
- Grant implications

# 2. SURVEY STRUCTURE AND RESPONSE

The survey comprised two related surveys undertaken simultaneously: a socio-economic interview survey of households and a physical survey of dwellings. The survey set out to complete 1,250 inspections within the private sector stock (including RSLs) over the whole of the Council area and in total 1,256 were achieved. This allows an accurate and detailed analysis of stock condition across the Borough.

The survey data was weighted by sub-area, dwelling age and tenure so as to be representative of all private sector dwellings in Dartford. In total it is estimated that there are 30,861 private sector dwellings in the Borough, of these 942 are vacant leaving a total of 29,919 occupied private sector dwellings.

### 3. PROFILE OF THE HOUSING STOCK

At the broadest level the condition of the stock within the Borough is influenced by the relationship between the profile of the dwelling stock and the characteristics of occupants. The survey put the results from Dartford into context with comparative regional and national figures. For the purpose of the survey the main characteristics considered include tenure, type of property and age of dwelling. The comparative figures are presented in the table below.

#### Comparisons between the housing stock in Dartford, the South East and England

		<i>Dartford</i>	<i>South East</i>	<i>England</i>
<i>Tenure</i>	<i>Owner-occupied</i>	88.9%	84.6%	83.6%
	<i>Private rented</i>	8.0%	8.8%	10.7%
	<i>Housing Association</i>	3.1%	6.6%	5.5%
	<b>TOTAL</b>	<b>100.0%</b>	<b>100%</b>	<b>100.0%</b>
<i>Building type</i>	<i>Terraced</i>	42.0%	28%	30.5%
	<i>Semi-detached</i>	32.7%	26%	29.8%
	<i>Detached</i>	14.5%	28%	20.5%
	<i>Purpose built flat</i>	7.9%	11%	14.9%
	<i>Converted flat</i>	2.9%	6%	4.3%
	<b>TOTAL</b>	<b>100.0%</b>	<b>100%</b>	<b>100.0%</b>
<i>Age</i>	<i>Pre-1919</i>	17.8%	21%	23.4%
	<i>1919 – 1944</i>	24.7%	16%	19.2%
	<i>1945 – 1964</i>	27.0%	20%	20.9%
	<i>Post-1964</i>	30.5%	43%	36.6%
	<b>TOTAL</b>	<b>100.0%</b>	<b>100%</b>	<b>100.0%</b>

Data from the survey suggests that Dartford has a slightly different tenure profile to both the South East and England as a whole (Dartford has a greater proportion of owner-occupied housing and lower proportions of private rented and RSL housing). In addition, the data suggests that Dartford has a lower proportion of flatted units and a dwelling stock more concentrated in the 1919-1964 age groups when compared with regional or national data. The comparisons (other than for tenure) should be treated with caution as both regional and national figures include all tenure groups.

The most numerous dwelling type in the Borough are 1945-1964 semi-detached houses.



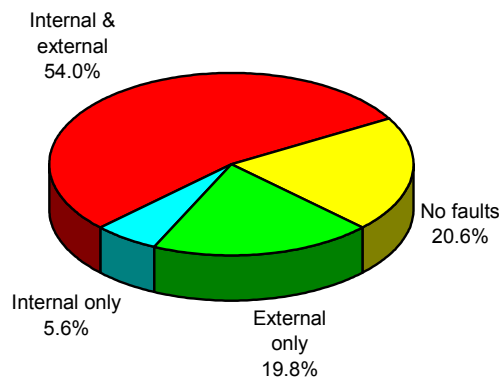
1945-1964 semi-detached house

## 4. FABRIC COST OF REPAIR

The survey addressed the details of faults to dwellings and subsequent repair costs. A fault to a dwelling is considered to be any works needing to be undertaken within the next five years. The subsequent analysis of repair costs looks at three different time periods (up to a year, up to five years and within the next ten years).

Some 79.4% of dwellings have faults recorded to the exterior or interior fabric. An estimated 54.0% of all dwellings have faults to both interior and exterior with around 19.8% having faults to the exterior only, leaving 5.6% with faults to the interior only. These figures show similar levels of faults when compared with the national picture which shows a total of around 80% of dwellings with faults.

### Proportion of dwellings with faults to interior and exterior fabric



Overall, Housing Association dwellings show the lowest level of recorded faults (55.8% with faults), in contrast 80.3% of owner-occupied and 83.9% of vacant dwellings have recorded faults. By dwelling age there is a clear trend with 98.1% of pre-1919 dwellings having recorded faults compared with only 54.6% of dwellings built since 1964. Trends by building type show the highest level of faults are for converted flats and the lowest for purpose built flats. Household characteristics show that pensioner, lone parent and special needs households are most likely to live in dwellings with faults.

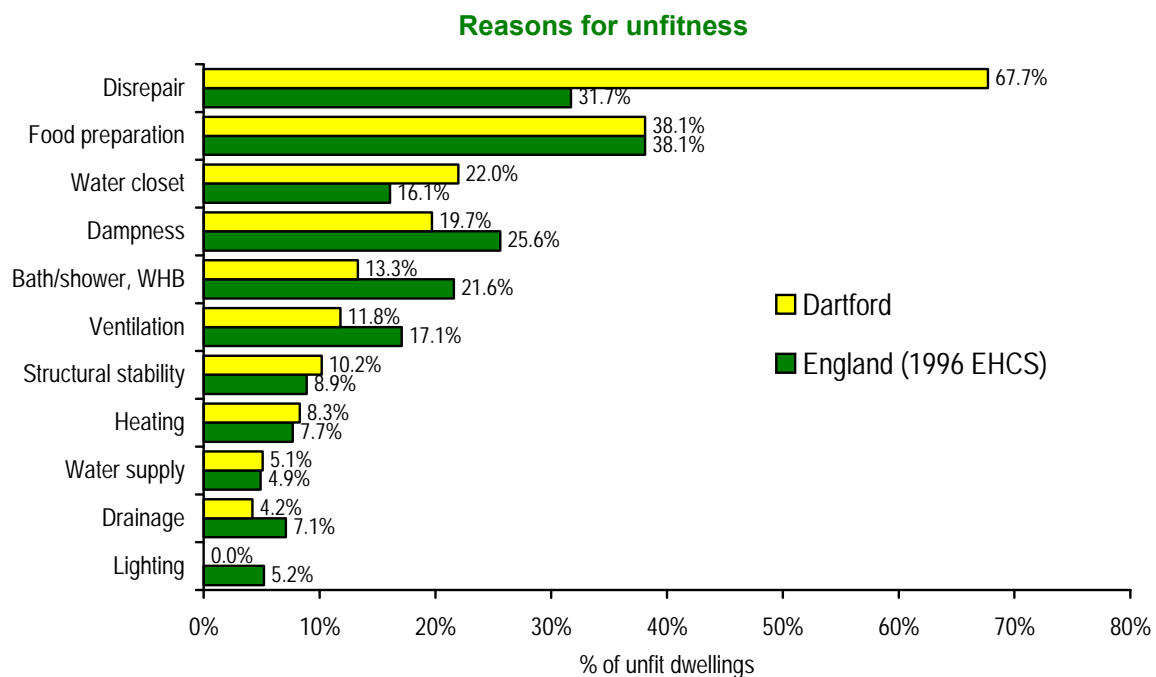
Standard repair costs are set out in the BRELASS handbook. These are provided for a base date at 1985 with an updating fraction. These costs were used as the basis for the EHCS 1996 and have been updated to a June 2001 base using the Quarterly Building Price & Cost Indices.

The survey looked at repairs according to whether they were *urgent* (within a year), *repair and replacement* (within 5 years); or *comprehensive* (all work required within 10 years). Average total costs (per dwelling) for these three categories are £1,270, £2,183 and £3,368 respectively. These figures are generally higher, than the equivalent regional or national figures. The *repair and replacement* costs for pre-1919 dwellings are around five times the post-1964 age category. The unit costs are highest for converted flats. The average cost of repairs per element are highest for 'walls, fences, paved areas and outbuildings', 'roofs', and 'heating systems'.

## 5. LEVELS OF UNFITNESS

The fitness standard (as set out in Section 604 of the 1985 *Housing Act* and amended by the 1989 *Local Government and Housing Act*) details a list of criteria which must be met if the dwelling are to be considered fit for human habitation. Premises are unfit for human habitation if they fail to meet one or more of the standards.

An estimated 1,806 dwellings are unfit, accounting for 5.9% of the private sector housing stock, this compares to an unfitness rate of 7.5% nationally (1996 EHCS). The most common reasons for unfitness in Dartford are disrepair 1,223 (67.7%) and food preparation 688 (38.1%). The figure for *disrepair* is higher than the national average of 31.7%, whilst the figure for *food preparation* is exactly the same as found nationally.



Of all unfit dwellings, 53.4% failed on one item only whilst 11.3% failed on four or more of the criteria used. Of those dwellings failing on only one item the main reason for failure was again disrepair.

The private rented sector has one of the highest proportions of dwellings which are unfit (14.2%), only 4.9% of Housing Association dwellings are considered to be unfit. In addition, older dwellings were particularly likely to be unfit - 13.3% of pre-1919 dwellings were considered to be unfit, this compares with 1.5% of post-1964 dwellings.

## 6. LEVELS OF SUBSTANTIAL DISREPAIR

As a second threshold of repair (in addition to unfitness) the survey included a category of dwellings described as being in 'serious disrepair' – these are dwellings which whilst not unfit require £2,500 or more, to be spent on them within the next year. In addition to the 5.9% of unfit dwellings, there are 9.6% of dwellings in serious disrepair. The problems of unfitness are especially concentrated in the private rented sector. Serious disrepair is relatively more common in the owner-occupied sector. The pre-1919 stock shows some of the highest levels of problems in both cases.

## 7. FACILITIES AND SERVICES

The survey studied whether or not dwellings lacked any basic amenities. In Dartford it is estimated that 0.7% of dwellings lack at least one basic amenity (206 dwellings). This is below the national average (1996) of about 1%.

### **Basic amenities:**

- Suitably located kitchen sink
- Suitably located bath or shower in bathroom
- Suitably located wash hand basin
- Hot and cold water to each of the above
- Suitably located indoor WC

The survey also considered whether or not dwellings had modernised kitchens, bathrooms and electrical systems. For the purposes of the survey unmodernised was taken as installation/upgrade prior to 1964. The survey estimated that unmodernised kitchens were present in 1.7% of dwellings, unmodernised bathrooms in 3.3% of dwellings and unmodernised electrical systems in 6.8% of dwellings. Owner-occupiers (no mortgage) had some of the highest levels of unmodernised facilities/services in all categories.

## 8. ENERGY EFFICIENCY

One of the main aspects of the stock condition survey is a consideration of the energy efficiency of dwellings. The main measure of energy efficiency is the SAP rating described below.

### **Definition of SAP rating**

This is a government-specified energy rating for a dwelling. It 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 standard.

The individual energy efficiency Standard Assessment Procedure (or SAP) rating of a dwelling depends upon a range of factors that contribute to energy efficiency, namely:

- thermal insulation of the building fabric
- efficiency and control of the heating system
- ventilation characteristics of the dwelling
- solar gain characteristics of the dwelling
- the price of fuels used for space and water heating

The average SAP rating for Dartford is 48. This compares with a national average of just under 44 (1996 EHCS). The majority of dwellings have a SAP rating between 40 and 59 (65.9%). Only 7.1% of dwellings have a SAP of below 20 (compared with a national average of 8%) whilst 16.1% had a rating of 60 or more (compared with a national average of 14%).

### Dwellings/households with particularly high/low SAP ratings

<i>Low SAP ratings</i>		<i>High SAP ratings</i>	
<i>Group</i>	<i>SAP rating</i>	<i>Group</i>	<i>SAP rating</i>
<i>Private rented</i>	<i>35</i>	<i>Housing Association</i>	<i>53</i>
<i>Pre-1919</i>	<i>42</i>	<i>Post-1964</i>	<i>49</i>
<i>Purpose-built flats</i>	<i>34</i>	<i>Mid terraced house</i>	<i>54</i>
<i>Single pensioner households</i>	<i>41</i>	<i>2+ adults with 2+ children</i>	<i>53</i>

The main influences on energy efficiency ratings are age of dwelling and building type, generally the more exposed and older the dwelling the lower the SAP rating. Households with particularly low SAP ratings also appear to show quite distinct characteristics such as single people, those with low incomes and the elderly.

## 9. IMPROVING ENERGY EFFICIENCY

The survey also suggested ways of improving energy efficiency in the Borough. This is both in terms of improving SAP ratings and reducing the amount required to be spent of fuel. There are three main ways in which the energy efficiency of dwellings can be improved, these are:

- Add or increase insulation to hot water cylinders, lofts and cavity walls
- Upgrade or install heating systems to gas powered programmable central heating
- Upgrade all windows to double glazing

The analysis looked at the costs and savings of each of these measures in isolation as well as in combination. The survey also looked at two main aims of improving energy efficiency, these were:

1. Action required and costs of improving average SAP ratings to 65
2. Action required and costs of improving average SAP ratings by 30% (to 62)

A 30% improvement in energy efficiency for the private sector stock appears difficult to achieve. A full range of measures will increase the mean SAP rating of dwellings from 48 to 58 (an improvement of 20.8%), however the total cost of this is estimated to be £30.6m (this is also the closest way in meeting the aim to improve the mean SAP rating to 65). A more realistic aim might be to look at upgrading or installing heating systems to more efficient central heating systems along with a programme of insulation; these two measures would increase the mean SAP rating from 48 to 57 at a total cost of £22.3m. It can be seen therefore that there is a clear trade-off between further improvements to energy efficiency and the cost of bringing about these improvements.

## 10. HOUSES IN MULTIPLE OCCUPATION

In the survey particular attention is given to HMOs due to an additional unfitness standard applied to such dwellings (relating to fire safety and amenities in common parts). The survey followed as closely as possible Chartered Institute of Environmental Health definitions and in total it was estimated that there were 416 dwellings acting as HMOs at the time of the survey (containing a total of 863 household spaces) – converted flats accounted for just under three-quarters of these dwellings.

HMO dwellings showed some distinct characteristics, notably over 40% were pre-1919 and around two-thirds were located in the *Dartford East* and *Dartford West* sub-areas. Generally HMO dwellings had higher repair costs than other dwellings. Levels of unfitness (under s604 – the main fitness standard) for individual units making up larger HMO dwellings were also significantly higher than for the Borough as a whole. The survey also showed that HMOs had a lower SAP ratings than other types of dwelling (mean SAP of 43).

In terms of unfitness under the HMO standard, the survey estimates that 61.9% of the HMO dwellings are unfit (all for fire). This scale of unfitness under this standard is not uncommon in HMO dwellings.

## 11. HOUSING HEALTH AND SAFETY RATING SYSTEM

The Housing Health and Safety Rating System (HHSRS) is a means of identifying faults in dwellings and of evaluating the potential effect of any faults on the health and safety of occupants, visitors, neighbours and passers-by.

The system grades the severity of any dangers present in the dwelling. It also provides a means of differentiating between dwellings that pose a low risk to health and safety and those which pose a higher risk such as an imminent threat of serious injury or death.

Taking the most strict definition of a hazardous home suggests that around 3.2% of dwellings require a mandatory response, however there are many ways in which the hazard ratings might be used, this could theoretically increase this proportion to 8.4% which is significantly above the estimated level of unfitness in the Borough (5.9%).

## 12. ENVIRONMENTAL ASSESSMENT

The environmental assessment took two dimensions: an overall impression and a study of individual environmental problems. The overall impression showed that the majority (77.1%) of dwellings were classified by surveyors as being in 'average' environments with 2.9% assessed as being in the 'best' environment and less than 1% in the 'worst' environment. Private rented dwellings were particularly likely to be assessed as in a poor environment. Individual environmental problems suggested the main problems were with street parking and condition of paving.

## 13. ABILITY TO FUND IMPROVEMENTS

One important issue in the stock condition survey was to consider to what extent households are able to fund any necessary improvements. The analysis looked at both repairs and energy improvement costs and was split between the owner-occupied sector (where owners might be expected to fund improvements) and the rented sector.

The table below shows for example that a total of £29.6 million needs to be spent urgently in the owner-occupied sector. Taking into account the ability of households to pay for repairs this figure is reduced to £15.0 million (an estimate of the potential grant demand). In the case of social and private rented dwellings, it is the financial ability of the landlord that matters rather than the income of the tenant and so the costs shown are the overall totals.

### Implied grant requirements for various different measures

<i>Measure</i>	<i>Owner-occupied</i>		<i>Housing Association</i>	<i>Private rented</i>
	<i>Total cost</i>	<i>Grant demand</i>		
<i>Urgent repairs required to unfit dwellings</i>	£8.0m	£5.0m	£0.2m	£3.7m
<i>Urgent repairs required to all dwellings</i>	£29.6m	£15.0m	£0.3m	£5.6m
<i>To provide suggested energy efficiency improvements</i>	£17.8m	£7.3m	£0.5m	£3.1m

## 14. CONCLUSIONS AND POLICY IMPLICATIONS

The Stock Condition Survey in Dartford generally shows better dwelling conditions and energy efficiency levels than found nationally. However the costs of making the necessary improvements to dwelling condition and the suggested improvements to energy efficiency, may be quite prohibitive. The Council will therefore need to consider a package of measures (including both grants and the use of owners' own finances) to achieve considerable improvements to the housing stock and, indeed, to prevent further deterioration.

In determining its strategy to implement an appropriate package of measures, the Council may elect to give priority to those categories where the highest incidence of unfitness/disrepair/low energy efficiency was identified, i.e.

- Pre-1919 stock
- Private rented sector
- Houses in Multiple Occupation (particularly in terms of fire safety)
- Single pensioner households