TUNBRIDGE WELLS BOROUGH COUNCIL

PRIVATE SECTOR HOUSE CONDITION SURVEY

Executive Summary

Managed Services and Consultancy Ltd

1 Introduction

1.1 Background

1.1.1 In 2003 a Local House Condition Survey was commissioned by Tunbridge Wells Borough Council covering the private sector housing stock within the area, the basic findings of which are included within this summary. The Private Sector survey was designed to provide the Council with information regarding the condition and energy rating of the stock, and the socio-economic characteristics of the Borough based upon a sample of dwellings. It is envisaged that the results and findings will enable the council to progress, change, and inform any future policy and strategy regarding grant activity and general housing improvement program directed towards the repair and improvement of private sector houses within the Borough.

1.2 The survey method

1.2.1 The number of surveys undertaken was derived from an initial proportionate random sample of three pre-determined areas (see table 1.1) totaling 1818 dwellings drawn from the Tunbridge Wells Borough Council, Council Tax list. Each area was determined by combining a number of Parishes together (see table 1.1). A surveyor visited each dwelling selected for survey until access was achieved. A maximum of three visits at different times and days to achieve the required access rates were made. Where access failed, basic dwelling information was gathered including a simple external assessment of condition. In addition to this, and where the property was occupied, a socio economic interview survey was also carried out with the resident.

Table 1.1 Numbers of Dwellings by Area

Area	Combined Parishes	Number of surveys Targeted per area	Dwellings in Area	Surveys Achieved	% Surveyed
1 TOWN	Royal Tunbridge Wells Southborough	910	26,119	503	1.92
2 RURAL	Bidborough, Brenchley, Capel, Horsmondon, Lamberhurst, Speldhurst, Benenden, Cranbrook(Rural), Frittenden, Goudhurst, Sandhurst	455	9,255	250	2.70
3 SEMI-RURAL	Paddock Wood, Pembury, Cranbrook, Hawkhurst	455	9,570	268	2.8
Total	-	**1820**	**44,944**	**1021**	**2.27**

1.2.2 The majority of the survey fieldwork was undertaken between September 2003 and November 2003. The fieldworkers were all experienced surveyors.

1.3 Weighting the data

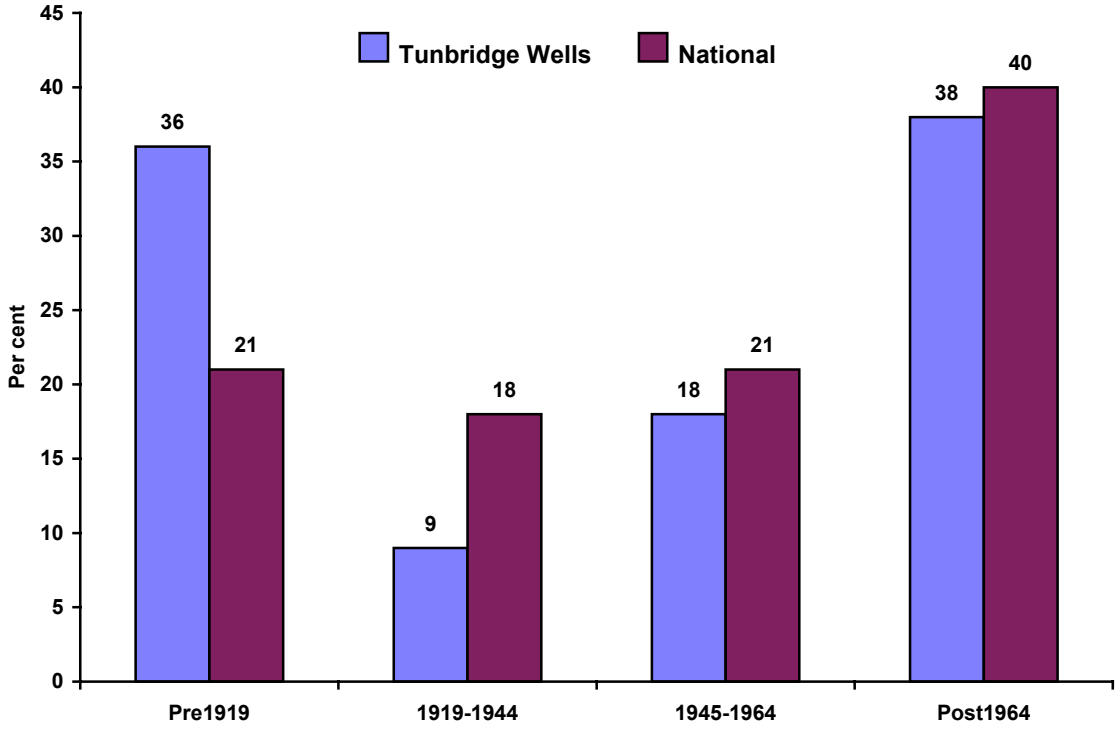
1.3.1 The data gathered for each completed survey is multiplied by a “weight”. The weight is determined by dividing the total number of dwellings in each area by the number of surveys achieved. For example in Rural 250 surveys were achieved which would represent an area total of some 9,255 properties giving a weighted value to each survey of 37.02.

2 Profile of the housing stock

2.1 Age Profile

2.1.1 The survey results suggest that Tunbridge Wells has 15% more pre-1919 stock than the national average. The 1945-1964 and post 1964 are slightly less than the national figures. The inter-war stock profile shows 9% less dwellings when compared to the national figures. All are illustrated in Figure 2.1.

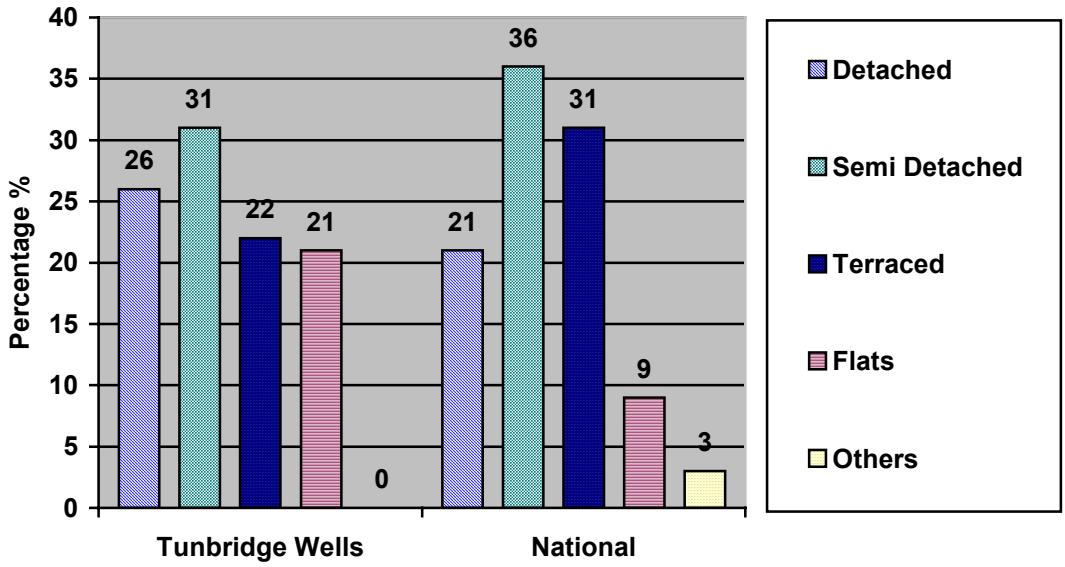
Figure 2.1 Date of construction of the dwelling stock



2.2 Dwelling type profile

2.2.1 There are some marked differences between the profile of building types in Tunbridge Wells and the national profile for all stock in all areas. The proportion of semi-detached (31%) is 5% lower than the national average. The detached houses at (26%) are 5% higher and terraced houses at (22%) are 9% lower than is found at the national level. In relation to “flats”, Tunbridge Wells contains 21% compared with 9% nationally and shows that there is a 13% higher incidence of flats. On the national scale there are properties classed, as “other” these may be mobile homes, houseboats etc., however in Tunbridge they were found in such low numbers they are insignificant in relation to this survey.

Figure 2.2 Building types: Tunbridge Wells and National (2001 EHCS)



2.2.2 Table 2.2 indicates the relevant percentages of private stock within each tenure, firstly for Tunbridge Wells and then England as a whole.

Table 2.2 National (2001 EHCS) and local tenure proportions (private sector)

	Number of dwellings	Tunbridge Wells	EHCS
Owner occupied	31910	71%	70%
Housing Association	8946	20%	20%
Privately rented	4088	9%	10%
Total	**44944**	**100%**	**100%**

2.2.3 Nationally, 53% of private rented dwellings originate from the pre-1919 period making it the tenure with the oldest dwelling age profile. The position in Tunbridge Wells is slightly more pronounced with 58% of dwellings dating from before 1919.

3 Use of the housing stock

3.1 Vacant dwellings

3.1.1 The weighted survey results estimate that 1022 dwellings are vacant. However due to the relatively small numbers of this type of properties surveyed, statistically, caution should be used whenever interpreting the data.

3.1.2 The reasons for vacancy status are given in Table 3.1 below.

Table 3.1 Vacant dwellings by reason for vacancy

Vacant status	Tunbridge Wells number of vacant	Tunbridge Wells Percentage of vacant	Tunbridge Wells overall percentage
Vacant: awaiting sale	161	16	0.35%
Vacant being modernised	399	39	0.88%
Newly vacant	390	38	0.86%
Mid-term vacant (1 - 6 months)	23	2	0.04%
Long term vacant (more than 6 months)	49	5	0.10%
Total	**1022**	**100**	**2.27%**

3.1.3 Vacant dwellings in the first three categories are of less concern as they are associated with periodic changes in occupancy, which are part of normal turnover in the housing stock. Of greater importance are dwellings thought to have been vacant for more than 6 months. In the case of Tunbridge Wells, it is not an issue with minimal numbers being found. The current state of the buoyant property market probably reflects the reason for such low numbers and this is also reflected in the "being modernised category which is relatively high

3.1.4 The reasons for vacancy status by Area are given below in Table 3.2

Table 3.2 Reason for Vacancy

Area Ref	Long Term Vacant	Mid Term Vacant	Newly Vacant	Vacant Await sale	Vacant Being Modified	Totals
Town	~	~	222	63	253	**538**
Rural	26	~	79	52	79	**236**
Semi Rural	23	23	90	45	68	**248**
Total	**49**	**23**	**390**	**161**	**399**	**1,022**

3.2 Occupation & Density

3.2.1 The survey showed that the average number of persons per dwelling is 2.43, which is below the national average of 2.56.

4 Unfit Dwellings

4.1 Background

4.1.1 The survey was primarily designed to identify those dwellings, which are "unfit", in the poorest condition and lacking basic amenities. Although it is no longer mandatory for local Authorities to provide Renovation Grants in respect of unfit dwellings, it is still considered important to identify “unfitness” as a means of prioritising and allocating resources.

4.2 Borderline Unfitness

4.2.1 For the purposes of this report, both “unfit” dwellings and “borderline unfit” dwellings are referred to. Those dwellings which are categorised as being “borderline unfit” are currently only just fit for habitation but are exhibiting some defect, which if left untended, will result in the dwelling becoming “unfit” at some point in the near future”...

4.2.2 The larger numbers of "unfit" private sector dwellings are concentrated in the older housing stock as illustrated in table 4.1 with 700 properties found to be unfit in the pre-1919 age band, which amounts to 57% of the total number of dwellings unfit and 1.6% of the stock as a whole.

4.3 Unfitness by Age Band

4.3.1 Table 4.1 shows the unfitness in the area by age of property.

Table 4.1 Unfitness by Age Band

Age Bands	No of unfit Dwellings	Percentage of the whole stock	Percentage within each age band	Percentage of total number of unfit dwellings
Pre-1919	700	1.6	4.4	57
1919-1944	184	0.4	4.7	15
1945-1964	191	0.4	2.3	15
Post-1964	160	0.4	1	13
Totals	**1,236**	**2.8**	**-**	**100**

4.3.2 The pre-1919 age group contains the majority (57%) of all unfit dwellings

4.4 Unfitness and Property Type

4.4.1 A dwelling type has been identified for example by combining all end terraces and mid terrace houses and calling them “terrace” types. Flats can be either self-contained, sharing facilities (bed-sits etc.) and or purpose built or converted. Unfitness was found to be concentrated in the semi-detached type with 494 dwellings representing 40% of the total unfit properties. These properties represented 1.1% of the total stock or 3.6% of all semi-detached type properties. The terrace property although not as many in actual numbers has a greater percentage of property types at 4.3%. The distribution of unfitness by similar property type is shown in Table 4.2.

Table 4.2 Unfitness by Property Type

Property Type	Number	Percentage of unfits	Percentage of Total	Percentage of Type
Houses –Detached	196	16	0.4	1.7
Houses - Semi-Detached	494	40	1.1	3.6
Houses - Terrace	406	33	0.9	4.3
Flats	140	11	0.3	1.4
Total	1,236	**100**	**~**	**~**

4.5 Unfitness by Tenure

4.5.1 The largest number of dwellings classified as unfit was found within the Owner Occupied sector with 1,025 dwellings. In addition, the largest percentage of unfitness within a tenure type was found within the Owner Occupied sector with 3.2%.Again it is of note that just as the national figure for unfitness in the private rented sector has vastly improved it is a similar situation in Tunbridge.

Table 4.3 Unfitness by Tenure

Tenure	No of Dwellings Unfit-	No of Dwellings Tenure type-	% unfit by total of tenure type-
Housing Association	159	8,946	1.8%
Owner Occupied	1,025	31,910	3.2%
Private Rented	52	4,088	1.3%
Total	**1,236**	**44,944**	**2.8**

4.6 Unfitness by Area

4.6.1 The unfitness profile of the various Areas discussed within this report is shown in Table 4.4.

4.6.2 The largest number of unfit dwellings is to be found in **Town** containing 727 dwellings amounting to 59% of all the unfit dwellings. Rural and Town have the highest concentration of unfit dwellings within the area at 2.8%.

Table 4.4 Unfitness by Area

Area name	No of Dwellings Unfit	% of total unfit	% of total in area
Town	727	59	2.8
Rural	259	21	2.8
Semi-Rural	250	20	2.6
Total	**1236**	**100**	

4.7 The Overall Position: “unfitness” and “Borderline unfitness”

In addition, another 2793 properties, equivalent to 6% of the private housing stock, have been assessed as being “borderline unfit

5 Houses in Multiple Occupation

5.1 Definition

5.1.1 The legal definition of an "HMO" is a house, which is occupied by persons who do not form a single household. This definition includes bed-sit accommodation but also covers shared houses and self-contained converted flats. The basic dwelling unit that the survey is based upon is derived from the Council Tax dwelling list as provided by the Local Authority, which unfortunately does not identify a HMO unit.

5.2 Findings

5.2.1 The survey revealed 31 property addresses classified as being HMO's in total. 29 of these are located within the Town area and 2 in the Semi Rural area.

Table 5.1- H.M.O.'s by Area

	Number of dwells in Area	HMO's found from survey	Total number of dwells surveyed per area	Weight per survey	Estimated number of HMO's
Town Area	27093	29	503	53.86	1560
Semi Rural Area	9652	2	268	36	72

5.2.2 The main concentration of HMO's (see Table 5.2) is contained within the Town area. Approximately 60% of these flats are 3 storeys or more. There is a duty on the Council to inspect these houses to ensure they comply with Fire Safety legislation.

Table 5.2-Location and type of HMO's (dwelling totals)

	Converted flat	Bed sit Style	Hostel /B&B	Shared House
Town	1239	54	54	215
Rural	39	39	0	0
Semi Rural	0	0	0	0
Total	**1278**	**93**	**54**	**215**

5.2.3 Only 3% are estimated to be vacant and these are awaiting modernisation. Therefore, one could assume that the demand is high for this type of accommodation.

5.2.4 There was no evidence of inadequate sharing ratio and no HMO's were found to be unfit under section 604. However, 15% of HMO's were found to be "Defective" bordering on unfitness.

5.2.5 An estimated 1484 "dwelling units within Houses in Multiple Occupation" have been assessed as failing under section 352, and all are contained within the "Flats in Converted Block" type

5.3 HMO'S and the Housing Health and Safety Rating System.

5.3.1 It is estimated that there are in the region of 320 HMO dwelling units, which score 1000 points or more, and thus failing the HHSRS. 30% fail on risk of fire and 70% on heating having a SAP rating of less than 10.

5.4 HMO'S and the Decent Homes Standard.

5.4.1 87% of HMO has failed to meet the Decent Homes standard. 22% of these are occupied by vulnerable groups i.e. those on the usual standard benefits.

5.5 HMO'S and Energy Ratings.

5.5.1 Table 5.4 detailed below indicates the percentage of those dwellings classified as being a HMO dwelling unit within each energy band.

Table 5.4- HMO energy bands

SAP Band	%
1-10	15
11-20	9
21-30	10
31-40	5
41-50	27
51-60	24
61-70	10

5.5.2 The results would indicate that the majority of the dwellings are reasonably energy efficient but a significant number however, (39%) have a SAP rating of less than 41. So increasing the occupants risk of fuel poverty.

6 The Decent Home Standard

6.1 Introduction

6.1.1 In July 2000, following its Spending Review, the Government announced a significant increase in resources for housing. As part of its desire to link increased spending to better outcomes, the Government established a target to: “ensure that all housing meets set standards of decency by 2010”.

6.1.2 In determining the costs in relation to non-decent homes, we have used the data up to and including the year 2010. The figures quoted are therefore based on the forthcoming seven-year period.

6.2 The Decent Home Standard

6.2.1 The survey form used is designed to collect all the information as per the DTLR’s (ODPM) revised definition and guidelines March 2002. This enables an assessment to be made of those homes failing to meet the decent homes standard in relation to the following criterion.

6.2.2 **Criterion A** - It meets the current statutory minimum standard for housing (unfitness as defined in section 604 of the Housing Act 1985).

6.2.3 **Criterion B** - It is in reasonable state of repair (age of key components and their condition repair status and replacement).

6.2.4 **Criterion C** - It has reasonably modern facilities and services (lacking three or more of the six criteria covering kitchens, bathrooms, W.C.’s and common areas).

6.2.5 **Criterion D** - It provides a reasonable degree of thermal comfort (insulation and heating).

6.3 Criterion A - Dwellings failing to meet current statutory minimum standard for housing.

6.3.1 It is estimated that there are **1236** dwellings that would be classified as a “non decent” home under this classification. (Unfitness as defined in section 604 of the housing act 1985 (see sections 4.1 to 4.11).

6.3.2 Using the borderline unfit criteria we can assume that a further **2792** properties will become unfit in this period.

6.4 Criterion A – Cost to make Decent

6.4.1 It is estimated that **£4.2 million** would be required to make decent the **1236** dwellings that have been found “non decent” under this classification.

6.4.2 It has been estimated that the projected cost of upcoming unfit properties will be **£11 million.**

6.5 Criterion B - The dwelling is in reasonable state of repair

6.5.1 (1) One or more of the key building components are old and because of their condition need replacing or major repair:

6.5.2 It is estimated that there are **8,105** dwellings that would be classified as a non-decent home between **2003** and **2010**.

6.5.3 The estimated cost to make these **8,105** dwellings decent would total **£14.7 million**.

6.5.4 (2) Two or more of the other building components are old and because of their condition need replacing or major repair.

6.5.5 It is estimated that there are **5,881** dwellings that would be classified as a non-decent home between now and **2010** at an estimated cost of **£4 million**.

6.6 Criterion C - It has reasonably modern facilities and services

6.6.1 The definition requires the dwelling to lack three or more of the following:

A. A kitchen which is 20 years old or more (15,346 - £6.6 million)

B. A kitchen with inadequate space and layout (1,068 - £534,004)

C. A bathroom which is 30 years old or more (11,217 - £6.1 million)

D. An inappropriately located bathroom and WC (1993 - £988,618)

E. Inadequate noise insulation (443 - £476,677)

F. Inadequate size and layout of common areas for blocks of flats (36 - £107,126)

6.6.2 The figures in brackets at the side of each qualifying criteria are the total number of dwellings lacking each particular facility and the cost to remedy the situation make these "non decent" dwellings decent. It is estimated however that there are 663 dwellings that would fail on any three of these items and be classified as a non-decent home as of now. T the cost to make all non-decent homes decent by the year 2010 will cost an estimated **£1.0 million.**

6.7 Criterion D - It provides a reasonable degree of thermal comfort

6.7.1 The definition requires the dwelling to have both:

- Efficient heating
- Effective insulation

6.7.2 It is estimated that there are **27,218** dwellings that would be classified as a non-decent home under this classification. The estimated cost of making these dwellings 'decent' is **£12.6 million.**

6.8 Total Non-Decent

6.8.1 The total number of dwellings failing the decent homes standard at the time of survey (up to and including 2010) is **27,812** these dwellings are mutually exclusive. No double counting is included, as, some would fail the standard on more than one criterion.

6.9 Cost of Total Non-Decent

6.9.1 The total cost for making all private sector properties decent by the year 2010 is **£61.3 million**.

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7 Costs

7.1 Introduction and summary

7.1.1 The purpose of this section is to provide an indication of the estimated costs to "remedy disrepair" and in particular, to “remedy unfitness” and to reflect on other costs associated with bringing the stock up to an acceptable standard for the next 30 years. The section is aimed at providing useful information as to the financial implications both to the stakeholders and the Local Authority.

7.1.2 Detailed analysis is given under each major heading within the main report, however a brief summary is provided for reference as follows.

The total estimated cost of remedying any item of urgent (year 1) disrepair or renewal to those dwellings classified as unfit. **£4,234,567**

Any repair cost linked to any unfit dwelling (but not contributing to or causing unfitness) but needing to be addressed within years (2 - 10) **£1,235,290**
Any renewal costs linked to any unfit dwelling needing to be addressed within the next 30 years. **£15,219,765**

10 year Boroughwide overall repair costs **£16,569,511**

30 year Boroughwide overall renewal costs **£234,770,618**

The cost of remedying those properties currently classed as being in “Poor Condition” (i.e. those properties requiring more than £1,000 per dwelling spending on repairs). **£1,876,528**

8 Energy Efficiency

8.1 Introduction

8.1.1 In addition to the fitness and disrepair assessments, information has been gathered to provide an energy assessment of the district's housing stock. In the early 1990s, the Government introduced its own method of rating the energy efficiency of a domestic dwelling called the "Standard Assessment Procedure" known commonly as SAP. This is a rating on a scale from 1-100: the higher the number, the better the standard. A SAP rating has been calculated for every dwelling in the survey where access was achieved and this is the main indicator used by Tunbridge Wells Borough Council.

8.2 Distribution of NHER ratings

8.2.1 The average SAP rating for a dwelling within the Borough is **50.** This compares to a national SAP average for all dwellings of 51.

8.2.2 The number of properties with a SAP of less than 30 amounts to 4556 properties or 10% of the total stock.

8.2.3 Figure 8.1 shows the distribution of SAP ratings.

8.2.4 The majority of dwellings 36,311 (81%) have a SAP rating of between 40 and 90. However 8388 (19%) of dwellings have a SAP below 40 compared to (9%) nationally.

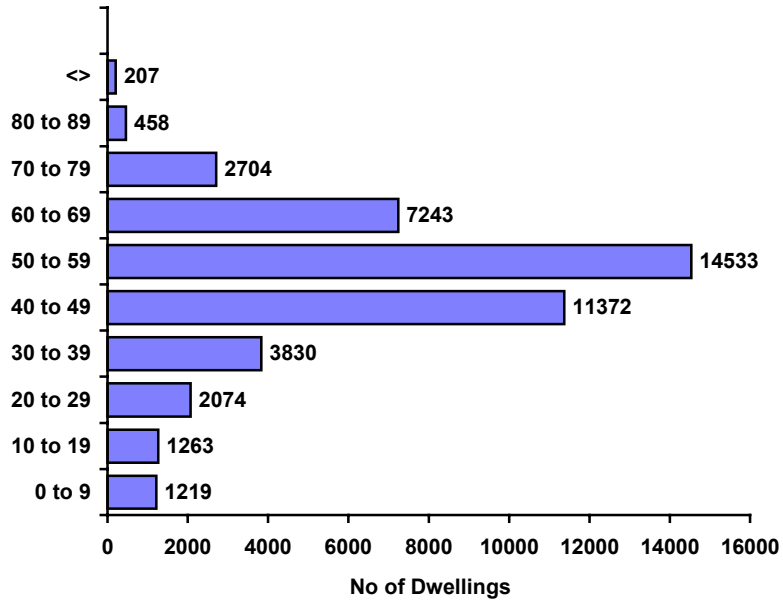

Figure 8.1 Frequency Distribution of SAP

8.3 Potential for Improvement

8.3.1 There is potential for improving the energy efficiency of the stock through simplistic and cost effective measures by increasing the thickness of loft insulation and fitting cavity wall insulation where cavity walls exist and fitting cylinder Jackets where missing. Cavity wall fill could still be added to around 52% of the stock within the Borough and loft insulation could be added to over 86% of the stock to bring the thickness up to 200mm. There is potential for improving heating systems as 4% of the stock still rely on a room heater as the main source of space heating.

8.4 Fuel Poverty

8.4.1 Fuel poverty is defined as any household that needs to spend more than 10% of its GROSS Income on fuel use to achieve a satisfactory standard of warmth. The definition is concerned with what the household needs to spend on heating and not what is actually spent on heating.

8.4.2 Severe fuel poverty is defined as any household that needs to spend more than 20% of its income on heating to achieve a satisfactory standard of warmth.

8.4.3 Data collected during the survey would indicate that 8.5% (3839) of households need to spend more than 10% of its gross income on heating. This compares to 22% of households that had fuel costs in excess of 10% in the 2001 EHSC. Of the 3839, some 2% of the total population (993) of those households needs to spend more than 20% of its gross income on heating. These would be classified as “severe fuel poor”.

8.4.4 Table 8.1 gives the main fuel poverty findings by Area and Age.

Table 8.1 Fuel Poverty by Area and Age of the Property

Area Ref	Pre-1919	1919-1944	1945-1964	Post-1964	Total
Rural	370	111	148	148	**777**
Semi Rural	214	71	142	249	**676**
Town	830	259	571	726	**2386**
Total	**1414**	**441**	**861**	**1123**	**3839**

8.4.5 The tables show that 62% (2386) of all assessed fuel poverty households are to be found in the Town area. 52% (2003) of households are in the owner occupied tenure type and the pre 1919 property age group in particular contains a predominance of fuel poor.

9 Housing Health and Safety Rating System

9.1 Introduction

9.1.1 The proposed Housing Health and Safety Rating System (HHSRS) has now been published, which in the future, although not for a number of years, replace the fitness standard. At the time of the survey being commissioned, officers were aware of this. As a result, a decision was taken by them to require information to be gathered by the survey, which would help inform the Council on the implications of this new approach.

9.2 Occurrence of types of serious Hazard

9.2.1 In 18% (8462) of the housing stock atypical hazards were noted and scored in excess of 100, of these only 3.5% (1632) yielded scores of over 1,000 (which will hereafter be referred to as serious hazards). Table 9.1 below shows the total number of dwellings identified as having serious hazards, Table 9.2 describes the hazard and displays the result as a percentage of the total number of hazards found.

Table 9.1 Occurrence of hazard scores greater than 1000 (serious hazards)

Description	Total
Falls on stairs	168
Fire	108
Falls on the level	54
Sap 10 & Below	1302
Total	**1632**

9.2.2 The most frequently occurring serious hazards (see Table 8.2) as a proportion of all atypical hazards are excessive cold (SAP<10) (80%), Falls on stairs (10%) and Fire (7%).

Table 9.2 Occurrence of hazard scores greater than 1000 (serious hazards)

Hazard code	Total Hazards	Per cent of all dwellings where serious hazard identified
Falls on the level	54	3%
Falls on stairs etc.	168	7%
Fire	108	10%
Excessive cold (SAP < 10)	1302	80%
Total	**1632**	

9.2.3 Both at the national and local level the most frequent serious hazard, which has returned the highest percentage is excessive cold. Excessive cold is defined by the DTLR as dwellings with a Standard assessment procedure (SAP) rating of less than 10.

9.3 Relationship between Health and Safety Rating System and Fitness Standard

9.3.1 Table 9.3 shows the relationship between the Health and Safety Rating System and the fitness standard.

Table 9.3 Hazard bands by fitness status

Hazard bands	No of dwellings with hazard	Percentage with hazard in relation to total in stock	Hazards also found in Unfit houses
>1,000	1632	3.5%	108
<1000	7291	15.7%	405

9.3.2 Atypical hazards and serious hazards were found in more dwellings (8462) contained within the general stock than the amount of unfit dwellings (1236). However, some of these contain less serious hazards. Of the 1632 serious hazards, 108 were already found in the unfit total (8.4%). This would indicate that there are an additional 1523 dwellings within the stock that are classified as having a “serious” hazard yet not recognised by the current fitness standard, and which could be prejudicial to the health and safety of the occupant or their visitors. These dwellings should be considered alongside “unfitness” as an indication of the levels of poor housing.

10 Disability, Adaptation and Income Profiles

10.1 Assessment of Need for Adaptations

10.1.1 It is estimated that there are 2290 dwellings within the Borough currently occupied by people with disability. This represents 5% of all private sector dwellings.

10.1.2 In identifying "need", the survey included details of the requirements of the households in terms of:-

1. Wheelchair Users
2. Walking Difficulties
3. Visual/hearing impairment

10.1.3 The results provide an indication of the occurrences where the "need" was recognised but not catered for. Of the 2326 occurrences of disability in 2290 dwellings, containing people where "needs" were identified (see table 10.1), the largest number of persons in need were those with walking difficulties. The area containing the greatest number is Semi-Rural. Table 10.2 shows the greatest occurrences are within the Post 1964 property age group. The conclusion would be that people with disabilities are general living within relatively new housing stock.

Table 10.1 Occurrence of types of disability by area

Area	Bed Bound	Total Wheelchair User	Walks unsteady	Walks using frame	Wheelchair Outdoors	Mainly Wheelchair	Totals
Town	~	~	111	185	~	37	**333**
Rural	~	36	71	357	143	36	**643**
Semi Rural	52	104	675	312	104	104	**1,350**
Total	**52**	**140**	**858**	**854**	**247**	**177**	**2,326**

Table 10.2 Types of disability by number of dwellings by age group

Age Bands	Bed Bound	Total Wheelchair User	Walks unsteady	Walks using frame	Wheelchair Outdoors	Mainly Wheelchair	Totals
Pre-1919	~	~	193	89	~	52	**334**
1919-1944	~	~	~	108	~	37	**145**
1945-1964	52	52	317	303	71	52	**848**
Post-1964	~	88	347	353	175	36	**999**
Total	**52**	**140**	**858**	**854**	**247**	**177**	**2,326**

11 Implications for Private Sector Renewal Assistance

11.1 Introduction

11.1.1 The total cost of repair for private sector dwellings in Tunbridge Wells over the next ten years is an estimated £17.9 million, with an average of approximately £399 per dwelling. Over the next thirty years, the total Renewal Costs are £336 million.

11.1.2 These figures exclude the cost of normal maintenance such as external decoration. The owners of the dwellings will meet the majority of these repair costs but not all will be able to afford them and this may result in a demand for renovation grants.

11.1.3 Equity release may be a mechanism where the owner-occupier has the potential to fund any works themselves that may be required to their property rather than call on the resources of the Council. The results of the survey would indicate that the average equity across the Borough is £62,656 and for those dwellings classified as being unfit is £32,880.

11.2 Potential renovation grant demand

11.2.1 Table 11.1 illustrates the potential renovation demand cost in the owner occupied stock. The costs are based on: (i) a minimalist approach of making the dwelling just fit, (ii) the cost of dealing with all repairs and replacements linked to an unfit dwelling within 10 years and (iii) renewals linked to unfit dwellings likely to be required within 30 years. The table also shows the number of unfit dwellings by income bands.

Table 11.1 Costs of repair in unfit owner occupied dwellings by income band.

Total Unfit costs (i)	Unfitness linked 10 year repair(ii)	Unfitness linked 30 year renewal (iii)
4,234,567	1,235,290	15,219,765

11.2.2 The three different costs can be a guide to the effect of applying three different standards. The combined costs are probably the closest to current renovation grant standards that have been adopted.

11.2.3 The implications of adopting this standard are very clear with a potential grant demand of £20 .7 million compared to £4.2 million for a ‘just fit’ approach to standards.

11.2.4 The potential grant demand would be limited by the application of the test of resources. From the income data, it appears that approximately 40% would be eligible to take up a grant.

11.2.5 The following information is based upon averages as supplied by the Authority. Renovation grants in the past have been subject to an average contribution of £1,600 from the householder. Therefore, we can assume that any future grant demand will be subject to a reduction due to contributions.

11.2.6 The estimated value of works that could attract grant assistance is £20.7 million. Allowing for a 22% take up and an average £1,600 contribution from the applicants, the potential grant demand on the Council could equate to £4 million.

11.3 Potential home repair assistance grant demand

11.3.1 Home repair assistance of up to £7000 is currently available. In Tunbridge Wells, 35,412 dwellings had a requirement for urgent works of either repair and renewal at a cost of up to £5,000. This would result in a grant demand of £30.2 million if each dwelling qualified.

12 Conclusions

12.1 General character of the stock

12.1.1 There are differences between the national figures in terms of age and building type profiles and those found in the Tunbridge Wells area. At the national level, problems of dwelling disrepair and unfitness are associated with a range of issues. Of all the physical factors, the age of the stock usually has the strongest association with dwellings in poor condition.

12.1.2 The proportion of pre-1919 stock, which usually accounts for the worst conditions, is higher than the national average. The influence of tenure on the expected rate of unfitness and disrepair would be expected to be fairly neutral as the tenure most associated with poor conditions, the private rented sector, is present in lower proportions than are found nationally.

12.1.3 There is no evidence of a significant pool of vacant dwellings, which could be brought back into use.

12.1.4 Dwellings are generally larger than the national average for mean floor space and tend to have a lower occupancy.

12.1.5 There is a strong association between advancing dwelling age and repair costs, with the pre-1919 stock returning the highest costs.

12.2 Unfit dwellings

12.2.1 Unfit dwellings in Tunbridge Wells occur at a rate of 3%, which is below the national figure of 3.6% determined by the EHCS in 2001. The type of failure is broadly in line with the national figures. Multiple fitness failures occur at a higher rate than the national average, which suggests that those dwellings that are unfit are unlikely to suffer intractable problems.

12.2.2 The most frequently occurring unfit building type is the semi-detached (494), however the terrace type constitutes a smaller number (406) of the overall stock it is greater than the semi-detached in relation to percentage of property type of the stock, which reflects the large proportion of unfitness in this type of dwelling.

12.2.3 In relation to unfitness, the worst to best areas are shown in Table 12.1 below.

Table 12.1 Unfitness by area in order of worst first

Area name	No of Dwellings Unfit	% of total unfit	% of total in area
Town	727	59	2.8
Rural	259	21	2.8
Semi-Rural	250	20	2.6
Total	**1236**	**100**	

12.3 Borderline Unfitness

12.3.1 The survey indicates Borderline Unfitness is predominant within the pre 1919 age group and this age group will contribute heavily to future unfitness.

12.3.2 In terms of location, Town contains the highest number of “borderline" unfit properties.

12.3.3 The overall findings would indicate that 2793 dwellings are likely to become unfit in the next 5 years.

12.4 Unfitness Costs

12.5 The estimated cost of carrying out works to remedy unfitness and bring the 1236 unfit properties up to a 30-year standard is £20.7 million at an average cost of £16739 per dwelling.

12.5.1 The survey has also identified a considerable demand for home repair assistance grants.

12.6 Decent Homes

12.6.1 The survey estimates that 27,812 dwellings failed to meet the decent homes standard at the time of the survey (up to & including year 2010)

12.6.2 The cost of remedying those dwellings classed as non-decent by 2010 is £61.3 million

12.7 Housing Health and Safety Rating

12.7.1 This new system has now been published. It is based upon the calculation of risk of harm to persons using the dwelling. During this survey, the eight most common categories were utilised. A hazard score of 1,000 or more implies that there is a risk of death equivalent to 1 in 1,000. A score of over 1,000 is considered unacceptable.

12.7.2 Approximately 3.5% of those dwellings identified as having hazards had a score in excess of 1000. Those dwellings identified as having hazards were concentrated within owner occupied dwellings and predominantly within the pre-1919 age band.

12.7.3 Priorities for action would be to those dwellings where serious hazards were found and that were occupied by members of the group most vulnerable to the particular hazard. These are mainly the elderly as most of these hazards are associated with excessive cold, falls on stairs, and falls on the level.

12.8 Energy Efficiency

12.8.1 The average SAP at 50 and mirrors the national average of 51. There is however, scope for large improvement with 52% of the stock still capable of having cavity wall insulation installed and a further 86% require the loft insulation to be brought up to 200mm.

12.9 Energy related Grant demand

12.9.1 The survey has identified a large potential for Warm Front type energy grants and for the incorporation of energy related works within a renovation grant specification and home repair assistance.