

Private  
Sector  
House  
Stock  
Condition  
Survey



**Bridgend County  
Borough Council**



**Final Draft Interim  
Executive Summary**

**December 2009**

*fordham*  
RESEARCH



## Background

- S1 This document summarises the findings of a comprehensive Private Sector House Stock Condition survey carried out on behalf of Bridgend County Borough Council by Fordham Research. The survey covered all dwellings across the whole of the County Borough, with the main conclusions focused on the private sector (excluding RSL-owned stock).
- S2 The survey collected a wide range of information on the dwelling so as to accurately assess the overall condition of dwellings in the County Borough and the potential cost to ensure the longevity of the dwelling and make it safer for the inhabitants. Overall, the report covers a number of key policy areas including:
- Empty homes
  - The Housing Health and Safety Rating System (HHSRS)
  - Disrepair
  - Energy efficiency
  - Houses in Multiple Occupation (HMOs)
  - External conditions in housing areas
- S3 This is an interim report because a revised report will be produced once national data on the topics assessed becomes available for comparison in 2010. The information presented in this document is however the final results of the stock condition assessment in Bridgend County Borough.
- S4 The survey comprised a physical survey of dwellings and a short socio-economic interview of inhabitants. The survey completed inspections of 1,199 dwellings over the whole of the County Borough, of which 52 were HMO properties. The survey data was weighted by dwelling and household variables so as to be representative of all dwellings in Bridgend County Borough. In total it is estimated that there are 51,424 private sector dwellings in the County Borough (excluding RSLs): of these 540 are vacant, leaving a total of 50,884 occupied dwellings. In addition there are 8,510 RSL dwellings in the County Borough.

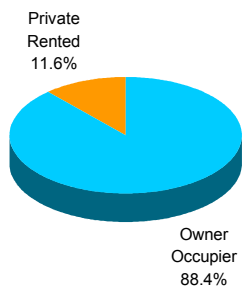
## Profile of the housing stock

- S5 It is estimated that some 88.4% of the private sector housing stock (excluding RSL dwellings) is owner-occupied; the remaining 11.6% is private rented. Some 29.3% of the dwelling stock was built before 1919 and over a fifth built since 1980. The most common type of dwelling is pre-1919 terraced houses. The figure below summarises the main stock profile characteristics of the private sector (excluding RSLs) in Bridgend County Borough.

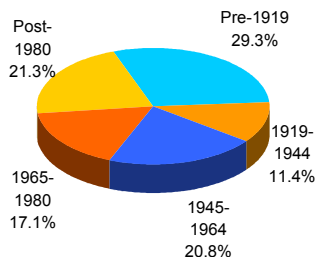


**Figure S1 Private sector (excluding RSLs) - stock summary**

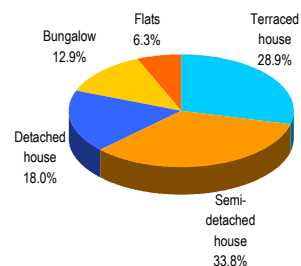
**Tenure**



**Age**



**Type**



Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S6 The picture below shows a typical pre-1919 terraced house in the County Borough.

**Figure S2 Pre-1919 terraced house**



Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S7 Data from the survey suggests that the private sector housing stock in Bridgend County Borough has a slightly different profile to the housing stock nationally. When compared with national data some of the main differences found were:

- Bridgend County Borough has a lower proportion of flats
- The County Borough has a smaller than average proportion of private rented accommodation, with 11.6% of all private sector dwellings being in this sector, compared to 12.3% across Wales

- Housing in Bridgend County Borough has a different age profile with 38.4% of dwellings been built since 1965, compared to around 30% nationally

S8 The survey also considered the size of dwellings and it is estimated that on average, private sector dwellings have 5.1 habitable rooms and the average floor space is 108m<sup>2</sup>.

S9 The survey estimates that around 540 private sector dwellings are empty, representing 1.0% of the private sector stock. Some 16.4% of empty dwellings are newly vacant, with 31.4% appearing to be long-term vacant. No holiday or second homes were found as part of the survey sample.

<i>Length of vacancy</i>	<i>Number</i>	<i>%</i>
Newly vacant (less than a month)	88	16.4%
Mid term vacant (1 to 6 months)	282	52.2%
Long term vacant (6 months or more)	170	31.4%
Second/holiday home	0	0.0%
All empty homes	540	100.0%

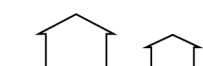
Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

### Housing Health and Safety Rating System

S10 The Housing Health and Safety Rating System (HHSRS) takes into account the potential hazards of a dwelling in relation to any persons using it rather than a study of the fabric condition of the home. Once each dwelling has been assessed for each potential hazard, the data is banded to provide more useful data. The bands suggested in Government guidance are shown in the box below.

#### Hazard scores equivalent risk of death and suggested response

Band	Score	Equivalent annual risk of death	Response
A	5,000 or more	1 in 200 or more	Category 1
B	2,000 – 4,999	1 in 200 – 1 in 500	
C	1,000 – 1,999	1 in 500 – 1 in 1,000	
D	500 – 999	1 in 1,000 – 1 in 2,000	Category 2
E	200 – 499	1 in 2,000 – 1 in 5,000	
F	100 – 199	1 in 5,000 – 1 in 10,000	
G	50 – 99	1 in 10,000 – 1 in 20,000	
H	20 – 49	1 in 20,000 – 1 in 50,000	
I	10 – 19	1 in 50,000 – 1 in 100,000	



S11 It is estimated that around 19.0% of private sector dwellings have a Category 1 hazard, accounting for 9,784 dwellings in Bridgend County Borough. Below are some characteristics of 'hazardous' homes:

- The main hazards relate to excess cold, followed by falls on stairs, falls between levels (typically falls out of windows, or from balconies, landings or accessible roofs) and falls on the level
- The most costly Category 1 hazard to remedy is excess cold at an estimated total cost of £7.0m, representing over 40% of the total cost to remedy Category 1 hazards
- Older and empty dwellings appear particularly likely to be 'hazardous'
- Single non-pensioner and 'BME' households show high levels of hazardous homes

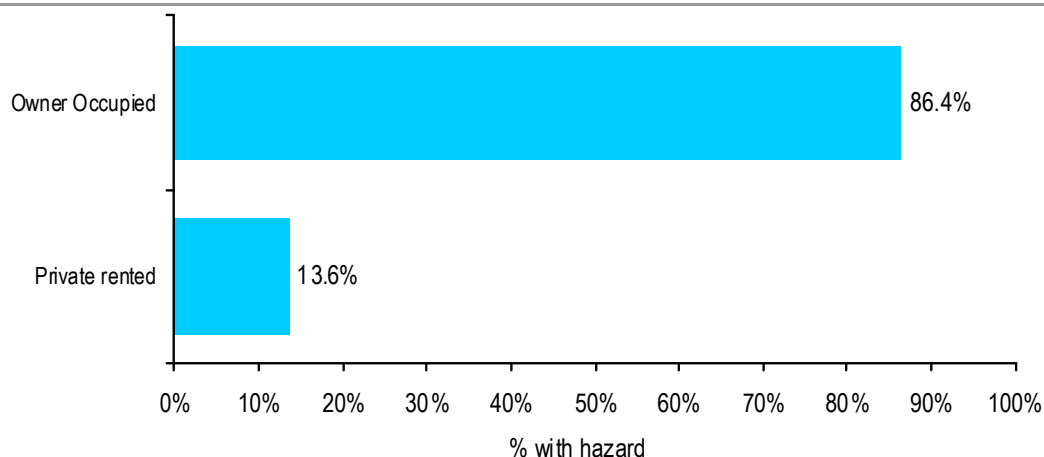
S12 The data collected shows 19.0% of dwellings have at least one hazard described as Category 1, a further 26.5% of dwellings having Category 2 hazards. The council should consider high scoring Category 2 hazards where the hazard score may increase within the subsequent 12 months from the inspection date to become a Category 1 hazard during that period.

S13 The figure below shows the tenure of dwellings with Category 1 hazards. The table shows that private rented dwellings are most likely to contain Category 1 hazards whilst those which are owned with a mortgage show the lowest proportion.

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**Figure S3 Tenure of dwellings with Category 1 hazards**

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Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

## Disrepair

S14 The survey studied faults to dwellings and associated repair costs. Repair costs are based on a standard schedule provided by the Building Cost Information Service (BCIS) and have been updated to the early 2009 base for Wales. These are assessed by three categories: urgent repair, basic repair and comprehensive repair. The overall findings are summarised in the table below.

**Table S2 Overall repairs cost in Bridgend County Borough  
(private sector excluding RSLs)**

<i>Repairs category</i>	<i>Total cost</i>	<i>Average cost per dwelling</i>
Urgent repair	£63.0m	£1,226
Basic repair	£110.3m	£2,144
Comprehensive repair	£197.3m	£3,837
Standardised repair cost (/m <sup>2</sup> )	-	£21.9

Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S15 Some of the main findings of the analysis relating to disrepair were:

- The average cost per dwelling of urgent repairs (i.e. those needing to be done within the next year) was £1,226 – this totals £63.0m across the whole County Borough
- The average cost per dwelling for basic repairs (i.e. all work needing to be done within the next five years) was £2,144 – totalling £110.3m across the County Borough
- The main problem areas (in terms of the amount needing to be spent) were walls, fences, paved areas and outbuildings (13.5% of the overall basic repair cost County Borough-wide), roofs (12.5%) and heating systems (10.9%)
- Empty homes showed the highest repair costs (£10,068 basic repair cost per dwelling), as did older dwellings (£2,828 average basic repair cost for pre-1919 dwellings)
- Vulnerable and support needs households also have higher average repair costs with average basic repair costs of £2,103 and £2,342 per dwelling respectively

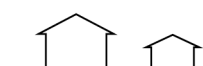
## Energy efficiency

S16 An important part of any stock condition survey is the measurement of energy efficiency. The Standard Assessment Procedure (SAP) is the Government's recommended system for home energy rating based on a scale of 1 to 100. A high score means that a dwelling is more energy efficient.

### Definition of SAP rating

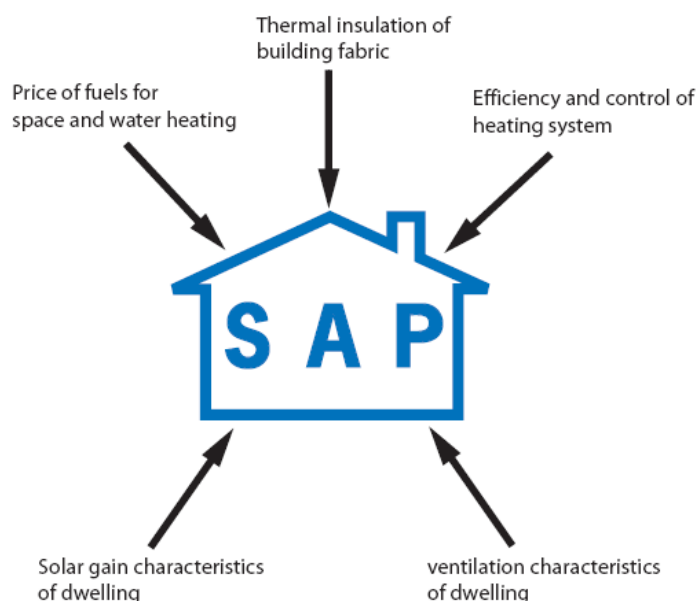
This is a Government-specified energy rating for a dwelling. It is based on the calculated annual energy cost for space and water heating. The calculation assumes a standard occupancy pattern, derived from the measured floor area so that the size of the dwelling does not strongly affect the result, which is expressed on a 1-100 scale. The higher the number the better the standard.

S17 The individual energy efficiency Standard Assessment Procedure (or SAP) rating of a dwelling depends upon a range of factors that contribute to energy efficiency. These are shown on the diagram below.



**Figure S4 Factors influencing SAP**

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Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S18 The average SAP rating for the private sector in Bridgend County Borough is 55. Findings for the private sector stock in Bridgend County Borough include the following:

- 95.2% of dwellings have central or programmable heating
- 97.4% of dwellings have full or partial double-glazing
- Older dwellings typically display lower SAP ratings

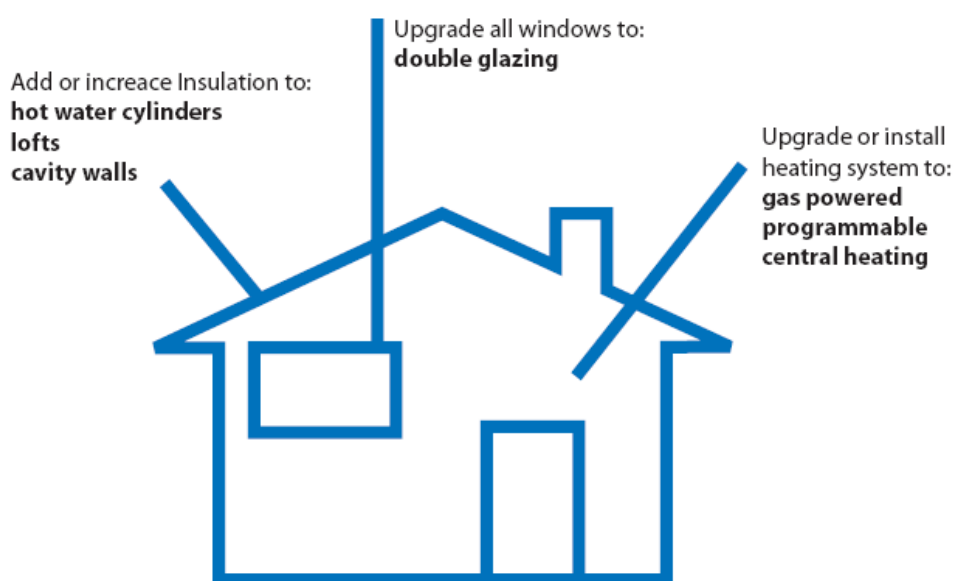
S19 Additionally, it is estimated that households' current heating systems make for an average (mean) requirement to spend £599 on space and water heating per year (£599 is the average amount a household would need to spend in order to keep their dwelling to a temperature of 21 degrees, if properly regulated). Households may choose to spend more (or indeed less) on heating/hot water and so the £599 figure does not represent what is actually spent on heating in the home. Further data suggests that at optimum efficiency the average dwelling would produce 6.6 tonnes of CO<sub>2</sub> per year.

S20 Households are defined as in fuel poverty if in order to maintain a satisfactory heating regime, they need to spend more than 10% of their income on all household fuel use. Overall, 6,826 private sector households in Bridgend County Borough are in fuel poverty. This represents 13.4% of private sector households in the County Borough. Households in the private rented sector are most likely to be fuel poor, with 30.7% of those in the private rented sector in fuel poverty. In terms of household type, lone parent households are particularly likely to be fuel poor with almost 40% of these households in fuel poverty.

## Improving energy efficiency

S21 The survey also suggested ways of improving the energy efficiency of dwellings across the County Borough. In terms of improving SAP ratings and reducing the amount required to be spent on fuel. In looking at fuel costs, it is possible to calculate a 'payback' period, which is simply calculating the amount of time it would take for the cost of improvements to equal the cost savings. There are three main ways in which the energy efficiency of dwellings can be improved; these are shown in the diagram below.

**Figure S5 Improving energy efficiency**



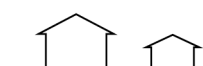
Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S22 The analysis looked at the costs and savings of each of these measures in isolation as well as in combination.

S23 There are significant potential improvements which can be made to the energy efficiency of private sector dwellings in the County Borough. The most cost effective package of measures is likely to concentrate on insulation and central heating. By applying these two measures, it would be possible to increase the average SAP rating in the County Borough from 55 to 63 an improvement of 14.5%.

## Houses in Multiple Occupation (HMOs)

S24 In the survey particular attention is given to Houses in Multiple Occupation. The Housing Act 2004 provides the legal definition of HMOs (covered under Sections 254 and 257). The definitions can be summarised as:



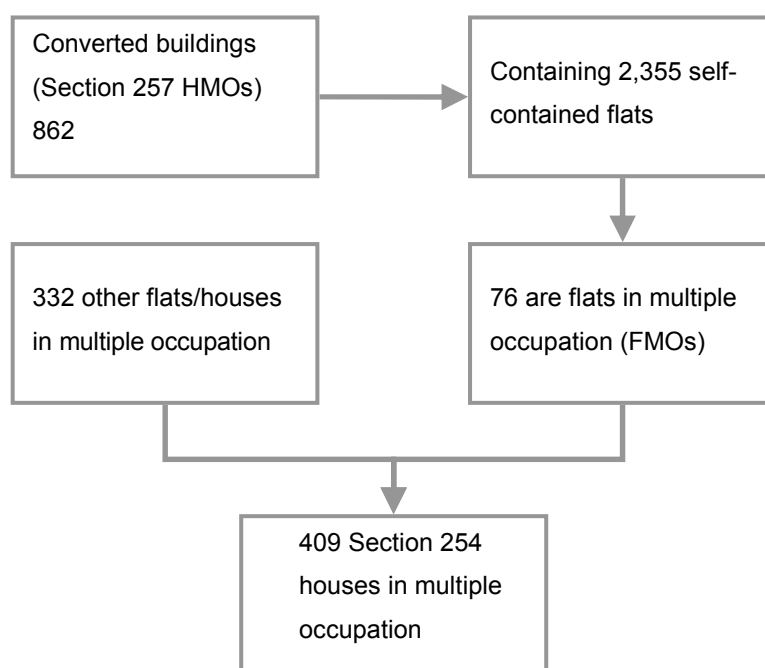
- Section 254 HMOs would mainly be described as bedsit or shared house/shared flat accommodation
- Section 257 HMOs are buildings converted entirely into self contained flats which do not meet the 1991 Building Regulations and less than two-thirds of the flats are owner-occupied

S25 The figure below shows the survey based estimates of the number of HMOs in each of these two categories and the degree of overlap between them. The figure also provides an estimate of the number of licensable HMOs.

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**Figure S6 Houses in Multiple Occupation in Bridgend County Borough**

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Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

S26 The figures presented above are based on investigating sub-groups from a small sample of HMO dwellings and should be treated with caution. Information from the Council suggests that there are fewer FMOs in the County Borough than the 76 recorded in the survey.

S27 The definition of a licensable HMO is an HMO “which comprises three storeys or more and is occupied by five or more persons, who comprise two or more households”. The Council indicates that there are currently 18 licensed HMOs across the County Borough with two applications pending – all of these are Section 254 HMOs.

S28 The survey data also suggested that HMOs are more likely to be found in the Porthcawl sub-area. Further characteristics of HMOs are summarised below:

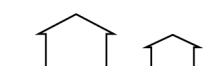
- HMOs are more likely to have a Category 1 hazard than other private sector dwellings
- An estimated 176 HMOs share at least one amenity at a ratio of worse than 1 per 5 lets, although all HMOs were estimated to have access to all basic amenities (kitchen, wash hand basin, bath/shower and WC)

### External conditions in housing areas

- S29 In addition to conducting a detailed survey of each property assessed, the surveyors also examined the nature of the wider area in which the dwelling was located. This data is useful in providing broader information as to which locations would be suitable for further investment so as to improve the built environment.
- S30 As part of the questionnaire surveyors were asked to assess whether the area in which the dwelling is located was appropriate to repair or improve. Overall 10.4% of dwellings were located in an area which would be appropriate to repair or improve, with the remaining 89.6% in areas not requiring improvements. There are clear geographical distinctions in these results, with 37.6% of dwellings in the Llynfi Valley and 17.0% of dwellings in the Garw Valley located in an area suitable for repairs compared to less than 5% of dwellings in the sub-area of Bridgend.
- S31 The quality of the environment in the local area was assessed under a range of criteria. In summary the dwellings in the Bridgend sub-area recorded relatively few problems locally whilst dwellings in the Garw Valley and Ogmore Valley areas most consistently recorded problems in the vicinity. However dwellings in Llynfi Valley and Valleys Gateway Area contained the highest proportion of homes in an area of poor visual quality.

### RSL dwellings

- S32 The report concentrates on dwelling conditions in the private sector (i.e. excluding RSL dwellings). However, the fieldwork for the study also included surveys in RSL owned properties and it is useful to provide the broad findings from this group of dwellings/households.
- S33 In total 248 surveys were conducted in RSL dwellings and it is estimated that this number is representative of around 8,510 dwellings. The results from the survey showed that over a third of all RSL dwellings are purpose-built flats and that RSL dwellings house relatively high proportions of vulnerable households and those with support needs.
- S34 Other findings include:



- Around 7% of RSL dwellings were recorded to have a Category 1 hazard; lower than the level found in the private sector
- Disrepair is less of an issue in the RSL sector than the private sector with lower average repair costs for all categories except the standardised repair cost
- The energy efficiency profile of RSL dwellings is good with high levels of insulation and efficient heating systems. The average SAP rating in RSL dwellings is therefore higher than found in the private sector (66, compared with 55 in the private sector)

S35 Overall, stock conditions and energy efficiency in the RSL sector are significantly better than in the private sector and the costs to remedy any problems is typically much lower. There is however some evidence of poor stock condition in some dwellings which will need to be addressed.

### Intervention and financial assistance

S36 One important issue in the Private Sector House Stock Condition Survey was to consider to what extent households are able to fund any necessary improvements. The analysis looked at the total costs of improvements required for owner-occupiers to remedy Category 1 hazards.

S37 The data showed that owners in homes with Category 1 hazards typically had lower levels of income and equity than other owners. The financial data would suggest that there is considerable potential scope for owners to remedy Category 1 hazards through their own means.

S38 Overall, it was estimated that for all owner-occupiers to remedy Category 1 hazards there would be a need to spend £13.0m. When income is taken into account, this figure is reduced to £9.2m. Many of the relevant households also stated that they would be prepared to use equity release. After taking this into account the grant requirement reduces to £6.6m.

**Table S3 Likely grant requirement to remedy Category 1 hazards for owner-occupiers  
(with potential use of equity release)**

<i>Income band</i>	<i>Number of households</i>	<i>Average cost</i>	<i>Total cost</i>	<i>Grant requirement</i>	<i>After equity release</i>
Under £15,050	3,997	£1,953	£7.8m	£7.8m	£6.2m
£15,050 to £30,100	2,276	£1,236	£2.8m	£1.4m	£0.4m
Over £30,100	2,000	£1,211	£2.4m	£0.0m	£0.0m
<b>Total</b>	<b>8,273</b>	<b>£1,576</b>	<b>£13.0m</b>	<b>£9.2m</b>	<b>£6.6m</b>

Source: Bridgend County Borough Council Private Sector House Stock Condition Survey 2009

## Conclusions

- S39 The costs of making the necessary improvements to dwelling conditions and the suggested improvements to energy efficiency are likely to be prohibitive. The Council will therefore need to consider a wide range of measures, including finance via the local authority using this survey as a mechanism to lever in inward investment, the use of landlords'/owners' own finances, as well as advice to achieve improvements to the housing stock and, importantly, to prevent further deterioration.
- S40 The Council does not possess the resources to identify each individual dwelling requiring action and therefore needs policies to bring those that require assistance to their attention. Information and education can play an important role in this, as will advice to ensure occupants can carry out necessary improvements with as little financial involvement from the Council as possible.
- S41 In terms of more large-scale action the data indicates that the Garw Valley and Llynfi Valley sub-areas appear to be the most appropriate for the Council to target when determining which particular location within Bridgend County Borough is suitable for concerted action to improve stock condition. Whilst the survey sample is too small to identify specific neighbourhoods for further research, once the data from this survey is overlain with other data such as the Welsh Index of Multiple Deprivation it will be possible to determine more precisely areas where more detailed analysis is required before a Neighbourhood Renewal Assessment is committed and undertaken.

