Final Report

14 April 2010

Prepared for
Swale Borough Council

In connection with
Private House Survey 2009

CONTENTS

CONTENTS i

REVISION HISTORY ii

QUALITY ASSURANCE iii

EXECUTIVE SUMMARY iv

1 SURVEY METHODOLOGY & PROFILE 1

2 PROFILE OF THE HOUSING STOCK 5

3 DECENT HOMES 12

4 REPAIR AND RENEWAL 41

5 ENERGY EFFICIENCY 42

6 HOUSES IN MULTIPLE OCCUPATION 53

7 HOUSEHOLDER INFORMATION 56

8 COMPARISON & CONCLUSION 65

APPENDICES

Appendix A - Private Sector House Survey Form

Appendix B - Supporting Tables

Appendix C - BRE Report on Sampling

Appendix D - BRE Post Analysis

© Michael Dyson Associates Ltd.

REVISION HISORY

Revision	Amendments	Issued to	Date of Issue
00		Philip Garland Senior Environmental Health Officer	29 April 2009
01	HHSRS Changes	Philip Garland Senior Environmental Health Officer	21 September 2009
02	Tables amended following reweighting by BRE & changes to HHSRS	Philip Garland Senior Environmental Health Officer	4 December 2009
03	Amendments following consultation with Client	Philip Garland Senior Environmental Health Officer	1 March 2010
04	Further amendments following consultation with Client	Philip Garland Senior Environmental Health Officer	17 March 2010
05	Final Report Issued	Philip Garland Senior Environmental Health Officer	14 April 2010

© Michael Dyson Associates Ltd.

QUALITY ASSURANCE

This report describes the findings of the Private House Survey commissioned by Swale Borough Council. The Client's representative for the work was Philip Garland.

This report was

Prepared by : .....

Rob Cully

Senior Project Manager

Approved by : .....

Gary D Jackson

Director

Date : 14 April 2010

© Michael Dyson Associates Ltd

The copyright of this report and any supplementary information issued to the client shall remain vested in Michael Dyson Associates Limited. It shall not be reproduced or passed to any other party without the express written consent of an authorised director of Michael Dyson Associates Limited.

EXECUTIVE SUMMARY

E.1: Introduction

E1.1 The 2008/09 Swale Borough Council Private Sector House Condition Survey was conducted in order to produce a comprehensive review of the current condition of housing in the private sector. This Report presents the findings of the survey.

E1.2 The survey incorporated a socio-economic component the results of which have been cross-referred to the technical components of the survey.

E1.3 The data collected from the 2008/09 House Condition Survey will be used to:-

- Plan strategies and review housing conditions annually as laid out in Section 3(1) of the Housing Act 2004.
- Identify shortfalls against the 'floor targets' originally identified within Public Service Agreement (PSA) 7 (i.e. make sustainable improvements in the economic performance of the English regions by 2008 and over the long term reduce the persistent gap in growth rates between the regions demonstrating progress through 2006; by 2010 bring all social housing into decent condition with most of this improvement taking place in deprived areas and **increase the proportion of private housing in decent condition occupied by vulnerable groups).**
- Assess performance against the relevant National Indicators contained within the Local Area Agreement 2007 and Kent Area Agreement 2 (2009).
- Assist with strategic investment plans comprising the Private Sector Housing Strategy and the Housing Strategy.
- Understand both householder and Borough Council priorities for owner occupied and privately rented.
- Inform the development of flexible packages of assistance for homeowners which accurately reflect their needs and ability to contribute towards the repair and maintenance of their property.

© Michael Dyson Associates Ltd.

E1.4 The Report comprises a description of the methods and processes employed to meet Swale Borough Council's key objectives of:-

- Selecting a survey sample frame that is representative of properties both across the borough as a whole and within housing areas.
- Assessing the make up of properties within the private housing sector in terms of age, type and tenure.
- Identifying properties failing the current Decent Homes Standard, specifically those with vulnerable occupants.
- Identifying backlog repair costs according to property age, type and tenure.
- Identifying particular problems related to poor or unsatisfactory housing conditions in terms of property age, type, tenure and location.
- Assessing the thermal efficiency of properties in terms of the Standard Assessment Procedure (SAP) rating system.
- Indicating correlations between household characteristics and property condition.

E2 Sample Selection

E2.1 The Building Research Establishment (BRE) advised on the process adopted for choosing the survey sample. 1,016Nr properties were surveyed, which is equivalent to 2.1% of private sector housing, the surveys being deliberately weighted towards areas of particular interest.

E2.2 The DETR Guidance "Collecting, managing and using Stock Information – A Good Practice Guide" recommends a minimum sample of 1% of private sector housing is required to provide a robust house condition survey report

E2.3 The survey was conducted on private dwellings only. The council stock was transferred in 1990 and RSL dwellings were excluded from selection in the sample.

E2.4 It should be noted that survey data has been extrapolated to 4 decimal places and some result tables may differ by 3Nr properties (0.002%)

E3 Social Survey

E3.1 As part of the Decent Homes Survey a Social Survey was carried out. The social questionnaire was designed to establish the profile of the households and to attempt to ascertain their views on repairs, maintenance and environmental issues.

© Michael Dyson Associates Ltd.

E4 Vulnerability & Means Tested

E4.1 For the purpose of this survey vulnerability has been taken as defined within the Decent Homes Standard as those households that are in receipt of at least one of the principal means-tested or disability-related benefits. Local Authorities should use this definition to establish a baseline and monitor progress towards bringing at least 70% of vulnerable households into properties which meet the Decent Homes Standard.

© Michael Dyson Associates Ltd.

E5 Key Findings

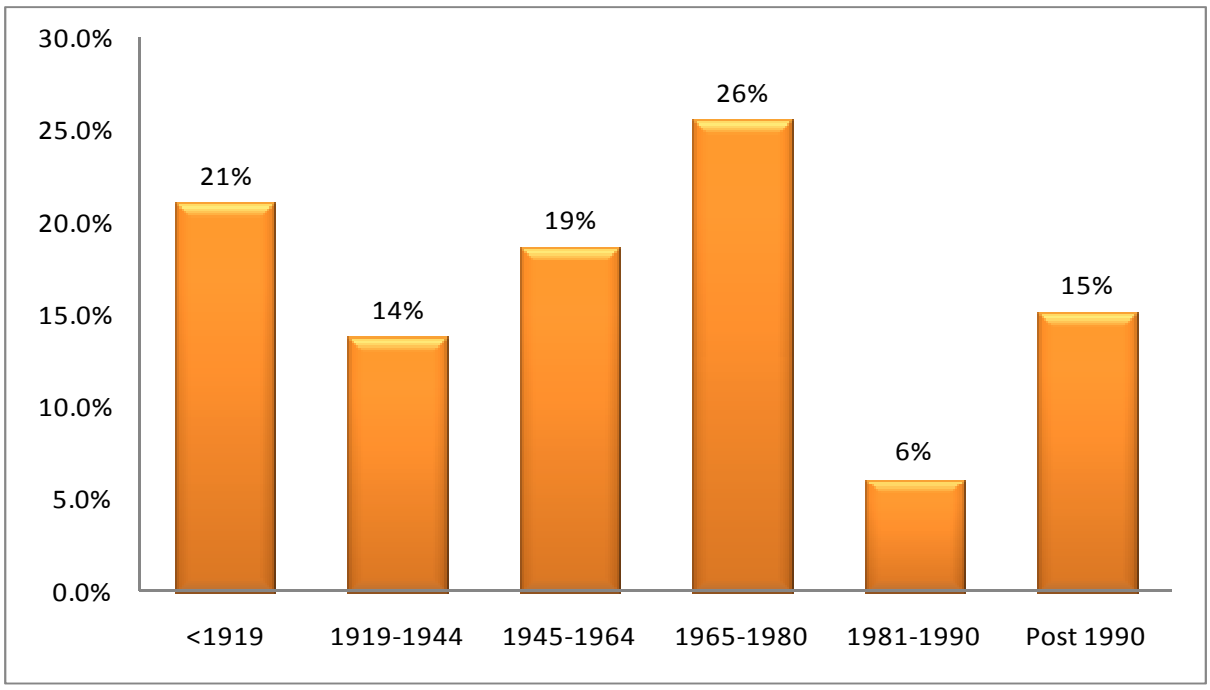
E5.1 Based upon the extrapolated survey data the following tables and charts summarise the make up of the private sector housing stock.

Table E5.1: Construction Age

Construction Age	Total	% within Swale Borough	National Average (EHS 2006)
<1919	9,999	21.0%	24.9%
1919-1944	6,537	13.7%	19.2%
1945-1964	8,861	18.6%	17.1%
1965-1980	12,148	25.5%	20.3%
1981-1990	2,896	6.1%	8.4%
Post 1990	7,182	15.1%	10.0%
Grand Total	**47,623**	**100.0%**	**100.0%**

E5.2 From the table above it can be seen that 21.0% (9,999Nr) of private dwellings were constructed prior to 1919 whilst only 15.1% (7,182Nr) dwellings have been built since 1990. This compares to national averages of 24.9% and 10.0% nationally.

Graph E5.1: Percentage of Stock by Construction Age



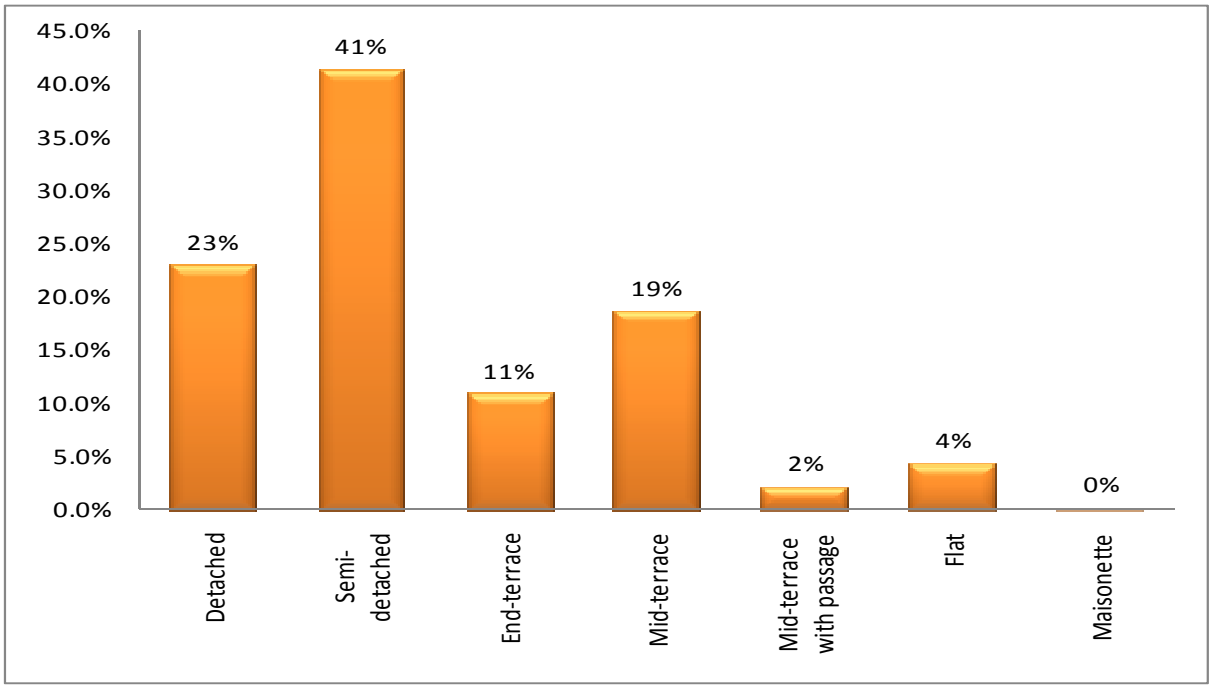
© Michael Dyson Associates Ltd.

Table E5.2: Dwelling Type

Dwelling Type	Total	% STOCK
Detached	10,894	22.9%
End-terrace	5,134	10.8%
Flat	2,033	4.3%
Maisonette	64	0.1%
Mid-terrace	8,851	18.6%
Mid-terrace with passage	989	2.1%
Semi-detached	19,658	41.3%
Grand Total	**47,623**	**100.0%**

E5.3 Table E5.2 shows that the majority of private properties in Swale are either Semi Detached (41.3%) or Terraced (31.5%).

Graph E5.2: Percentage of Stock by Dwelling Type



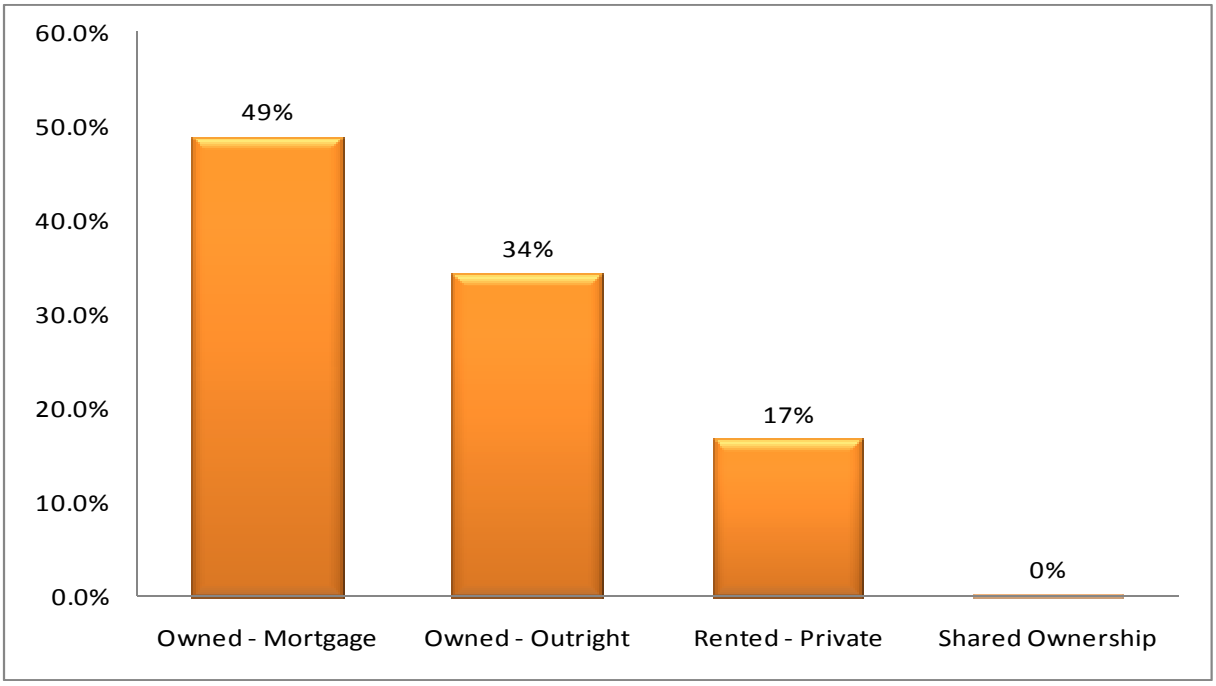
© Michael Dyson Associates Ltd.

Table E5.3: Tenure Type

Tenure Type	Total	% STOCK (Excluding RSL)	All Housing
Owned - Mortgage	23,309	48.9%	42.2%
Owned - Outright	16,325	34.3%	29.5%
Rented - Private	7,921	16.6%	14.3%
Shared Ownership	68	0.1%	0.1%
RSL	7,644	0%	13.8%
Grand Total	**55,267**	**100.0%**	**100%**

E5.4 Table 5.3 indicates that the greatest proportion of all properties in the Borough are either owned with a mortgage or owned outright, some 39,634Nr (71.7%). However this report specifically excludes RSL properties and of the remainder, mortgaged or owned constitute 83.2%

Graph E5.3: Percentage of Stock by Tenure Type



© Michael Dyson Associates Ltd.

E5.5 *Decent Homes Failures*

E5.5.1 Across the private sector, the cost of remedying Decent Homes failures (excluding HHSRS) is **£24,479,923**, an average of £2,170 per failing property.

E5.5.2 **Part A** of the Decent Homes Standard is an assessment of the properties against the Housing Health & Safety Rating System (HHSRS) which establishes the risk to occupants arising from a number of pre-determined hazards. Hazard scores are split into two categories with Category 1 hazards requiring immediate intervention.

E5.5.3 Based upon the survey findings 9,739Nr properties were found to have at least 1Nr Category 1 hazard, some 20.5% of the stock.

E5.5.4 3,037Nr properties with a Category 1 hazard also had a vulnerable occupant, some 4.4% of the total stock.

E5.5.5 **Part B** of the Decent Homes Standard assesses key components of a property on the basis of their level of disrepair and age.

E5.5.6 A total of 6,204Nr properties failed this part of the Decent Homes Standard, 13.0%.

E5.5.7 Of properties failing Part B of the Decent Homes Standard 2,180Nr households were deemed to have vulnerable occupants, some 4.6% of the whole stock.

E5.5.8 **Part C** of the Decent Homes Standard assesses properties against the modernity of key components and facilities available.

E5.5.9 201Nr properties failed Part C of the Decent Homes Standards, 0.4% of the whole stock. Of these 75Nr are occupied by a vulnerable occupant, some 0.2% of the whole stock.

E5.5.10 **Part D** of the Decent Homes assesses properties for "thermal comfort" which is evaluated through a combination of heating facilities and insulation.

E5.5.11 1,734Nr properties failed Part D of the Standard, equivalent to 3.6% of the whole stock.

E5.5.12 Of the properties failing Part D of the Decent Homes Standard 546Nr are considered to have at least one vulnerable occupant which amounts to 1.1% of the whole stock.

E5.6 *Decent Homes & Vulnerability*

E5.6.1 **13,672Nr properties within the private sector housing failed the Decency Standard**. **This is equivalent to 28.7% of the whole stock.** Of the properties failing the Decent Homes Standard, 4,331Nr are occupied by people classified as vulnerable out of a total of 12,602Nr vulnerable households. Across the whole stock therefore 26.5% of dwellings have occupants classed as vulnerable.

© Michael Dyson Associates Ltd.

E5.6.2 The PSA 7 target for private sector housing was to increase the proportion of vulnerable households living in decent housing to 70% by 2010. This means of the 12,602Nr vulnerable households 8,821Nr should be in Decent Homes. From the data it can be seen that **65.6% of vulnerable households (8,271) live in Decent Housing**, some 4.4% below the target, which is equivalent to **550Nr** households.

E5.6.3 Table E5.4 illustrates the levels of non-decency and vulnerability by property age, property type and tenure.

Table E5.4: Decent Homes Incidences of Failure & Vulnerability

Failure Category	Total Failures	Vulnerable Households	Households with Retired Residents	Households with Disabled Residents
HHSRS Failure	9739	2113	2313	948
Part B Failure	6204	2180	1961	526
Part C Failure	201	75	98	9
Part D Failure	1734	546	926	347
Overall DH Failure	**13672**	**4331**	**3662**	**1019**

E5.6.4 Note this table illustrates all properties failing each part of the standard and that some have multiple failures.

E5.6.5 The greatest proportions of vulnerable households occupy properties built before 1965 (62.1%).

E5.6.6 Of the vulnerable households the greatest proportion living in non decent housing occupy properties built before 1945 (61.8%).

E5.6.7 The greatest proportion of vulnerable households occupy Semi Detached properties (37.9%) and these property types are also indicated as those failing the Decent Homes Standard and occupied by vulnerable households.

E5.6.8 32.0% of vulnerable households occupy rented accommodation whilst 68.0% own their property outright or have a mortgage.

E5.6.9 Vulnerable occupants in non decent housing follow a similar pattern with 39.4% arising in the private rented sector, 60.6% having a mortgage or owning their property outright.

E5.7 Thermal Efficiency & Vulnerability

E5.7.1 The average SAP rating across the private sector housing stock is **58**. The average annual heating cost is assessed at **£694.50** per property. (The average annual heating cost is one of the calculation outputs from the energy assessment software which also calculates indicators of thermal efficiency and CO2 emissions based upon survey data collected)

© Michael Dyson Associates Ltd.

E5.7.2 A SAP rating of 35 or less is considered to be a proxy measure for failure against Decent Homes Part A, HHSRS and 1,680Nr properties (some 3.5%) have a SAP rating of less than 35. 652Nr of these properties are classed as having a vulnerable occupant (1.4% of all dwellings).

E5.7.3 Table E5.5 illustrates Decent Homes failures and vulnerable households by SAP rating band. The table also illustrates households with occupants who are retired or who have a disability and those in full time education.

Table E5.5: Decent Homes & Vulnerability by SAP Rating

SAP Banding	Total Number of Properties	Decent Homes Failures	Total Vulnerable Households	Total Vulnerable living in Non Decent Housing	Total Households with a retired Resident	Total Households with a resident in full time education	Total Households with a Disabled Resident
< 35	1680	1680	652	652	620	158	577
35-44	3213	2010	973	586	889	521	712
45-54	10407	4276	3074	1357	3170	2959	2073
55-64	13405	3544	3778	1164	3831	1767	3019
65-74	14101	1734	3078	451	4742	1799	3631
75+	4818	429	1048	121	1074	850	1073
Grand Total	**47623**	**13672**	**12602**	**4331**	**14327**	**8054**	**11086**

© Michael Dyson Associates Ltd.

1 SURVEY METHODOLOGY & PROFILE

1.1 Introduction

1.1.1 Michael Dyson Associates Limited (MDA) were appointed to carry out Private Sector House Condition Surveys for 7Nr local authorities in Kent, namely Thanet, Dover, Shepway, Swale, Maidstone, Tunbridge Wells and Canterbury. It was determined that the surveys would be completed in this order. This is the Report for the survey completed in Swale.

1.1.2 The aims and objectives of the survey were outlined in the Tender Brief to which MDA responded with a Method Statement.

1.1.3 Following confirmation of appointment MDA met with representatives from all of the Local Authorities to consolidate the scope of the surveying service, agree the survey form, the reporting format and other project specifics.

1.2 The Sample

1.2.1 Prior to inviting tenders for the provision of survey services Swale Borough Council (SBC) commissioned a report from the Building Research Establishment (BRE) to establish the best means of developing a robust and statistically reliable sample frame with the financial resources available. A copy of this report can be found at Appendix D.

1.2.2 A 4-tier stratification exercise determined that 1000 surveys were required in order to achieve a standard deviation of +/- 4% to a 95% confidence limit. This entailed splitting the addresses into four tiers (or groups) of decreasing forecast failure against the Decent Homes Standard. Tier 1 comprised addresses forecast to have the highest level of failure and, accordingly, had a bigger sample size than Tier 4 which comprised addresses forecast to have the lowest level of failure. This model affords a focus on areas of greatest interest to the Council whilst maintaining the minimum degree of statistical accuracy across the whole of the address list.

1.2.3 To achieve the required access rate it was agreed that 2000 addresses be selected at random from the total number of properties in the borough. The address list used to select the properties contained properties that were RSL owned and it was deemed necessary to increase the number of addresses by 40Nr. The sample size was increased by a further 587Nr properties to accommodate poor levels of access bringing the final target address list to 2627Nr.

1.2.4 Ultimately, MDA successfully surveyed 1,016Nr properties; this represents 2.1% of total private stock, and an overall access rate of 39.0%.

1.2.5 The sampling model facilitates the weighting of results based upon the numbers of surveys within each tier to give an idea of the borough wide picture although due to the inevitable sampling error there remains an element of uncertainty at levels below the sampling tiers.

© Michael Dyson Associates Ltd.

1.2.6 The survey results were therefore weighted in proportion to a combination of the original sampling table and actual survey numbers with results for each tier extrapolated to the remainder of the property address list.

1.2.7 The intention behind the stratification was to ensure that whilst proper attention is given to areas of most concern the survey data is valid across the whole of the borough.

1.2.8 The 4-stage sampling table can be found at Appendix E.

1.3 Survey Form

1.3.1 The physical survey form was developed by MDA in collaboration with SBC and the other authorities and comprises:-

- Assessment against the Decent Homes Standard, including HHSRS
- Assessment of necessary repairs to external and internal components.
- Standard Assessment Procedure (SAP) rating.

1.3.2 A household questionnaire was also developed comprising:-

- Composition of the household.
- The nature of tenure/occupation.
- The employment and financial circumstances of the head of the household.
- Financial dependencies/benefits.
- Physical dependencies/disability issues.

1.3.3 These lines of enquiry facilitate the assessment of:-

- Levels of disposable income.
- Vulnerability in terms of income, reliance upon benefits, physical or other disability, fuel poverty.

1.3.4 A copy of the survey form can be found at Appendix A.

© Michael Dyson Associates Ltd.

1.4 Fieldwork

1.4.1 Ten experienced contracted surveyors were engaged for the duration of the project. The surveyors attended a surveyor briefing day to align them to the specifics of the project.

1.4.2 MDA's fieldwork manager carried out quality control checks. This exercise involves resurveying 5% of the surveys carried out by each surveyor. The purpose is to assess the accuracy of the data and to ensure that the surveyors are collecting information consistently. SBC accompanied MDA on a number of these visits. In addition to this MDA's IT Manager ran electronic data testing procedures across all data on a regular basis to ensure that the data collected was complete. Data was also range checked to ensure that keying errors were remedied.

1.5 Programme

1.5.1 The surveyor briefing day took place on 3 December 2008 and fieldwork commenced immediately afterwards. Letters were posted to households selected for survey explaining the purpose of the survey and providing contact details for the arranging of appointments in advance of the fieldwork.

1.5.2 All surveyors carried ID cards and official bearer letters in order that they could formally identify themselves to householders.

1.5.3 Fieldwork was completed 23 March 2009, which allowed the desktop validation to commence and draft report to be written.

1.6 Costs

1.6.1 A Schedule of Rates was agreed with all of the 7Nr local authorities and this was applied, where appropriate, to failures against the Decent Homes Standard.

1.6.2 This approach has allowed the generation of indicative costs of meeting the Standard for each property surveyed and a means of grossing up costs by property attributes such as age, type, tenure and location.

1.7 Sampling

1.7.1 The sampling strategy was based upon 4-tiers of addresses in Census Output Areas (COAs) graded by forecast levels of non-Decency. The results of this survey are, therefore, reliable within each of the 4-tiers.

1.7.2 Following the completion of the fieldwork, analysis of the results was carried out by BRE. The purpose of this was to eradicate any bias introduced to the results by poor response in some areas and reflect the increase in target addresses.

© Michael Dyson Associates Ltd.

1.8 Geographical Location

1.8.1 To allow Swale Borough Council to assess housing conditions in various geographical areas and still maintain statistical reliability, three geographical sub areas have been identified; Faversham Town and Villages, Sittingbourne Town and Villages, and Sheppey (Sheerness Town and Villages). A breakdown of which wards are included in each area is shown in Table 1.1. The wards in bold show the area that make up the "towns".

Table 1.1: Geographical breakdown

Ward	Area Breakdown
ABBEY	**Faversham Town and Villages**
DAVINGTON PRIORY	**Faversham Town and Villages**
ST ANNS	**Faversham Town and Villages**
WATLING	**Faversham Town and Villages**
BOUGHTON AND COURTENAY	Faversham Town and Villages
EAST DOWNS	Faversham Town and Villages
BORDEN	**Sittingbourne Town and Villages**
CHALKWELL	**Sittingbourne Town and Villages**
GROVE	**Sittingbourne Town and Villages**
KEMSLEY	**Sittingbourne Town and Villages**
MILTON REGIS	**Sittingbourne Town and Villages**
MURSTON	**Sittingbourne Town and Villages**
ROMAN	**Sittingbourne Town and Villages**
ST MICHAELS	**Sittingbourne Town and Villages**
WOODSTOCK	**Sittingbourne Town and Villages**
HARTLIP, NEWINGTON AND UPCHURCH	Sittingbourne Town and Villages
IWADE AND LOWER HALSTOW	Sittingbourne Town and Villages
TEYNHAM AND LYNSTED	Sittingbourne Town and Villages
WEST DOWNS	Sittingbourne Town and Villages
SHEERNESS EAST	**Sheppey (Sheerness Town and Villages)**
SHEERNESS WEST	**Sheppey (Sheerness Town and Villages)**
LEYSDOWN AND WARDEN	Sheppey (Sheerness Town and Villages)
MINSTER CLIFFS	Sheppey (Sheerness Town and Villages)
QUEENBOROUGH AND HALFWAY	Sheppey (Sheerness Town and Villages)
SHEPPEY CENTRAL	Sheppey (Sheerness Town and Villages)

© Michael Dyson Associates Ltd.

2 PROFILE OF THE HOUSING STOCK

2.1 Profile

2.1.1 The pre 1919 age band accounts for 21.0% of the private sector housing with 32.3% of properties having been built between 1919 and 1964. (This compares with the 2002 report wherein 26% of properties were assessed as being constructed before 1919 and 31% of properties were assessed as being built between 1919 and 1964)

2.1.2 The majority of properties are Semi Detached (41.3%) and Terraced (31.5%) the remainder being a combination of detached, flats and maisonettes. (This compares with the 2002 report which assessed the private sector to be comprised of 34% terraces, 5% flats, 34% semi detached properties and 27% detached properties.)

2.1.3 Most properties are owned either with a mortgage or outright (48.9% & 34.3% respectively) with 16.6% of properties being privately rented. (This compares with the 2002 report which assessed private ownership to stand at 89% with 8% being assessed as being privately rented).

2.1.4 30.8% of all vulnerable households occupy properties built prior to 1919: 40.9% of vulnerable people occupying non decent homes are also living in pre 1919 accommodation. 15.4% of vulnerable households occupy Semi Detached properties with 26.9% occupying Terraces.

2.1.5 Of vulnerable households occupying non decent housing, 6.8% are living in Semi Detached properties whilst 34.3% live in Terraced properties.

2.1.6 32.0% of vulnerable households live in privately rented accommodation with 68.0% owning their property: of vulnerable households occupying non decent properties 39.4% live in rented accommodation with 60.6% owning their property.

2.1.7 The majority of properties in the private rented sector were constructed prior to 1919 and are predominantly terraced.

© Michael Dyson Associates Ltd.

2.2 Property Age

2.2.1 The extrapolated survey results may be summarised by the age of the properties, the tenure types and dwelling type and location, the following table shows the break down by age.

Table 2.1: Construction Age

Construction Age	Total Nr Properties	% Stock	EHCS 2007
<1919	9,999	21.0%	24.6%
1919-1944	6,537	13.7%	18.1%
1945-1964	8,861	18.6%	16.9%
1965-1980	12,148	25.5%	20.4%
1981-1990	2,896	6.1%	8.5%
Post 1990	7,182	15.1%	11.5%
Grand Total	**47,623**	**100.0%**	**100.0%**

2.2.2 From table 2.1 it can be seen that 21.0% (9,999Nr) of the private stock is Pre 1919 and 15.1% (7,182Nr) properties have been built since 1990.

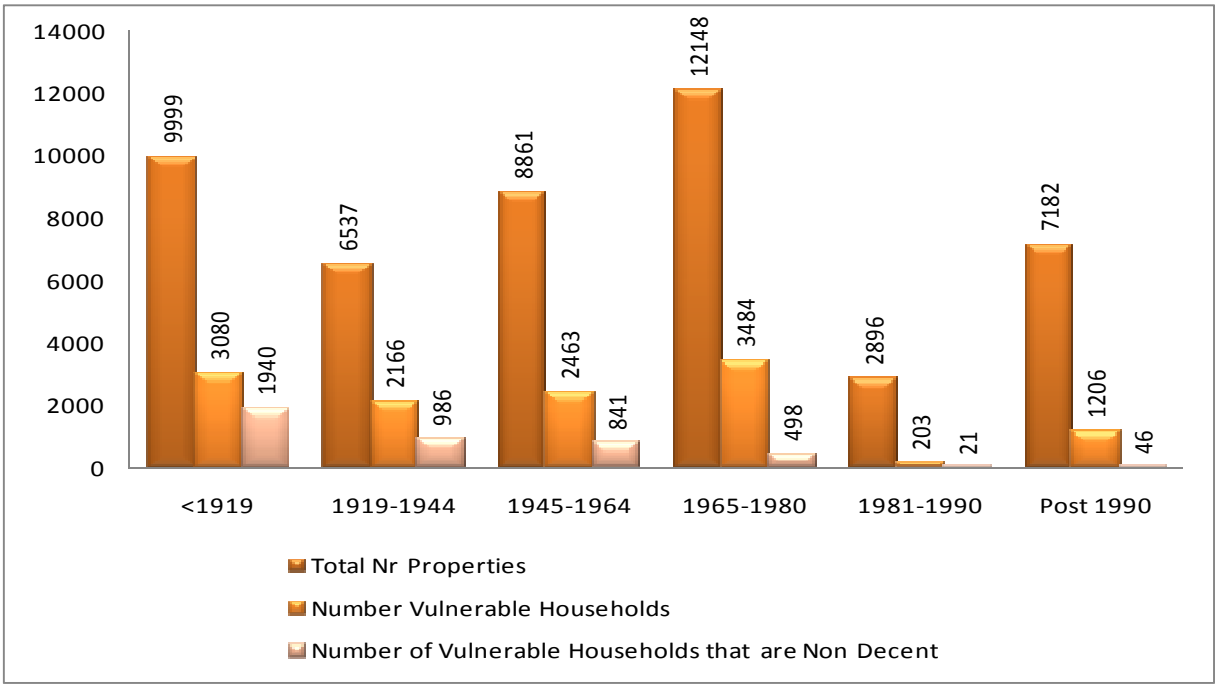
2.2.3 The key attributes of failures against the Decent Homes Standard, occupant vulnerability and proportion of vulnerable households living in non-decent properties are summarised by property age on table 2.3 and graph 2.1.

© Michael Dyson Associates Ltd.

Table 2.3: Decent Homes & Vulnerability by Property Age

Property Age	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	Nr of Vulnerable Households that are Non Decent	% Properties with Vulnerable Households	% Vulnerable Households Living in Non Decent Housing	% Total Vulnerable	% Total Vulnerable in Non Decent Housing
<1919	9,999	6,144	3,080	1,940	30.8%	63.0%	24.4%	44.8%
1919-1944	6,537	3,206	2,166	986	33.1%	45.5%	17.2%	22.8%
1945-1964	8,861	2,214	2,463	841	27.8%	34.1%	19.5%	19.4%
1965-1980	12,148	1,604	3,484	498	28.7%	14.3%	27.6%	11.5%
1981-1990	2,896	151	203	21	7.0%	10.2%	1.6%	0.5%
Post 1990	7,182	353	1,206	46	16.8%	3.8%	9.6%	1.1%
Grand Total	**47,623**	**13,672**	**12,602**	**4,331**	**26.5%**	**34.4%**	**100.0%**	**100.0%**

Graph 2.1: Decent Homes & Vulnerability by Construction Age



© Michael Dyson Associates Ltd.

2.3 Dwelling Type

2.3.1 Table 2.4 illustrates the breakdown of properties by type-

Table 2.4 Dwelling Type

Dwelling Type	Total	% Stock
Detached	10,894	22.9%
End-terrace	5,134	10.8%
Flat	2,033	4.3%
Maisonette	64	0.1%
Mid-terrace	8,851	18.6%
Mid-terrace with passage	989	2.1%
Semi-detached	19,658	41.3%
Grand Total	**47,623**	**100.0%**

2.3.2 The table shows that the majority of properties in Swale are Semi Detached (41.3%) followed closely by Terraced (31.4%). 4.3% of households are in flatted accommodation with a further 0.1% in Maisonettes.

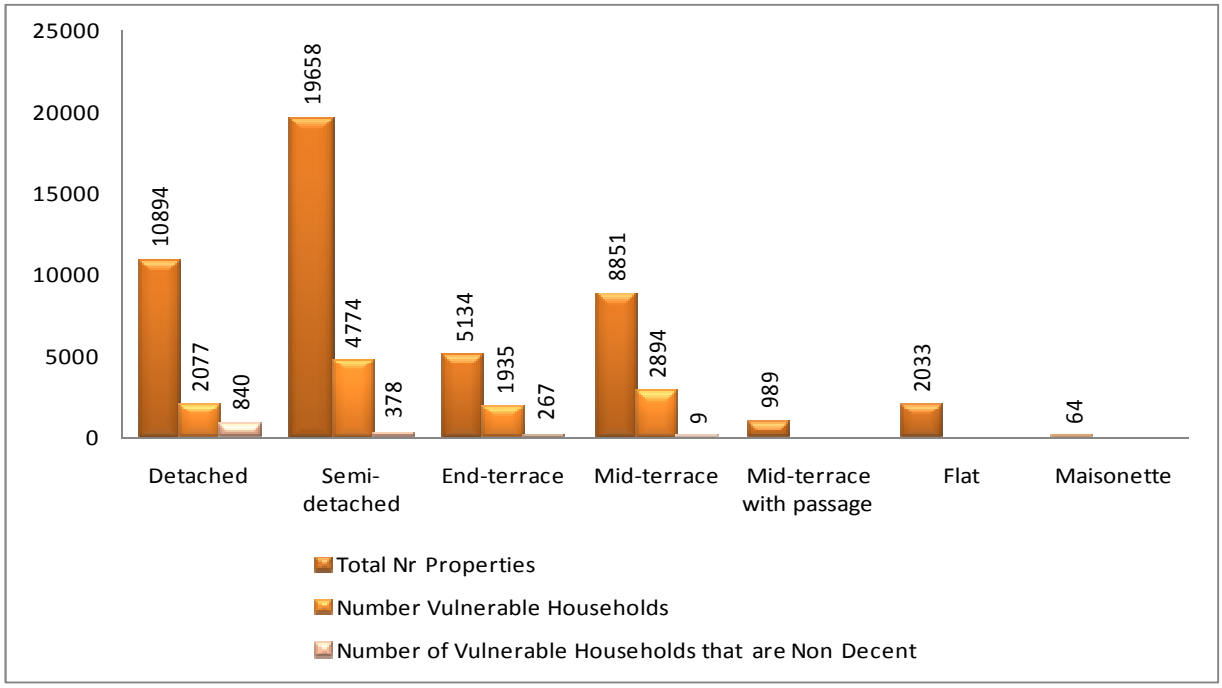
2.3.3 The key attributes of failures against the Decent Homes Standard, occupant vulnerability and proportion of vulnerable households living in non-decent properties is summarised by property type on table 2.5 and graph 2.1.

© Michael Dyson Associates Ltd.

Table 2.5: Decent Homes & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	Nr of Vulnerable Households that are Non Decent	% Properties with Vulnerable Households	% Vulnerable Households Living in Non Decent Housing	% Total Vulnerable	% Total Vulnerable in Non Decent Housing
Detached	10,894	1,992	2,077	840	19.1%	40.5%	16.5%	19.4%
Semi-detached	19,658	1,317	4,774	378	24.3%	7.9%	37.9%	8.7%
End-terrace	5,134	858	1,935	267	37.7%	13.8%	15.4%	6.2%
Mid-terrace	8,851	9	2,894	9	32.7%	0.3%	23.0%	0.2%
Mid-terrace with passage	989	3,689	426	1,379	43.1%	323.7%	3.4%	31.8%
Flat	2,033	450	487	174	23.9%	35.7%	3.9%	4.0%
Maisonette	64	5,356	9	1,284	13.5%	14884.9%	0.1%	29.6%
Grand Total	**47,623**	**13,672**	**12,602**	**4,331**	**26.5%**	**34.4%**	**100.0%**	**100.0%**

Graph 2.1: Decent Homes & Vulnerability by Dwelling Type



© Michael Dyson Associates Ltd.

2.4 Tenure Type

Table 2.6: Tenure Type

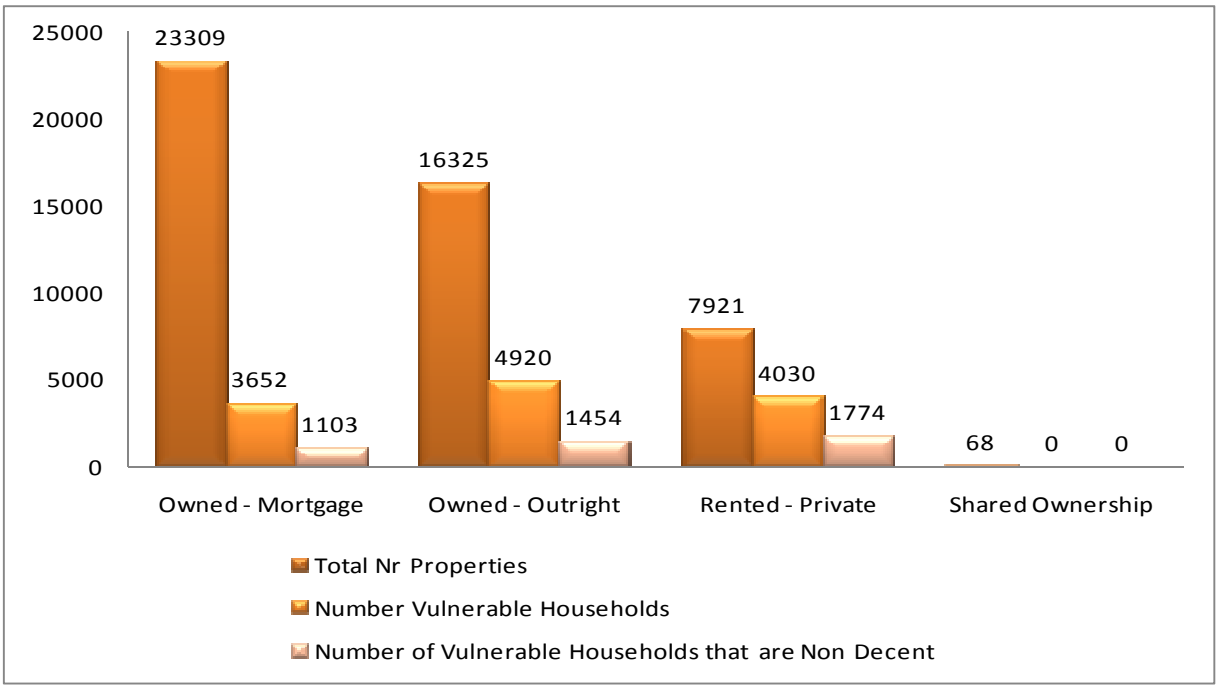
Tenure Type	Total	% STOCK (Excluding RSL)	All Housing	EHCS 2007
Owned - Mortgage	23,309	48.9%	42.2%	70.1%
Owned - Outright	16,325	34.3%	29.5%	
Rented - Private	7,921	16.6%	14.3%	12.3%
Shared Ownership	68	0.1%	0.1%	0.1%
RSL	7,644	0%	13.8%	17.5%
Grand Total	**55,267**	**100.0%**	**100%**	**100%**

2.4.1 The key attributes of failures against the Decent Homes Standard, occupant vulnerability and proportion of vulnerable households living in non-decent properties is summarised by tenure type below. This report specifically excludes RSL properties.

Table 2.7: Decent Homes & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	Nr of Vulnerable Households that are Non Decent	% Properties with Vulnerable Households	% Vulnerable Households Living in Non Decent Housing	% Total Vulnerable	% Total Vulnerable in Non Decent Housing
Owned - Mortgage	23,309	5,829	3,652	1,103	15.7%	30.2%	29.0%	25.5%
Owned - Outright	16,325	4,450	4,920	1,454	30.1%	29.6%	39.0%	33.6%
Rented - Private	7,921	3,324	4,030	1,774	50.9%	44.0%	32.0%	41.0%
Shared Ownership	68	68	0	0	0.0%	0.0%	0.0%	0.0%
Grand Total	**47,623**	**13,672**	**12,602**	**4,331**	**26.5%**	**34.4%**	**100.0%**	**100.0%**

Graph 2.3: Decent Homes & Vulnerability by Tenure Type



© Michael Dyson Associates Ltd.

2.4.2 Table 2.8 illustrates the composition by age and tenure of the properties within the private sector using extrapolated results. It shows that the largest proportion of properties (83.2%) are owned or mortgaged. The majority of these properties were built between 1945 & 1980.

2.4.3 Properties rented from Private Landlords account for 16.6% of the total private sector stock. The majority being constructed prior to 1945.

2.4.4 Also within the borough there are a very small number of properties in shared ownership (0.1%).

Table 2.8: Properties by Age & Tenure

Construction Age	Household Tenure								Grand Total	
	Owned - Mortgage		Owned - Outright		Rented - Private		Shared Ownership			
<1919	4,064	17.4%	2,759	16.9%	3,175	40.1%	0	0.0%	9,999	21.0%
1919-1944	3,795	16.3%	1,825	11.2%	848	10.7%	68	100.0%	6,537	13.7%
1945-1964	4,227	18.1%	3,503	21.5%	1,131	14.3%	0	0.0%	8,861	18.6%
1965-1980	5,217	22.4%	5,437	33.3%	1,494	18.9%	0	0.0%	12,148	25.5%
1981-1990	1,654	7.1%	985	6.0%	257	3.2%	0	0.0%	2,896	6.1%
Post 1990	4,353	18.7%	1,815	11.1%	1,014	12.8%	0	0.0%	7,182	15.1%
Grand Total	**23,309**	**100.0%**	**16,325**	**100.0%**	**7,921**	**100.0%**	**68**	**100.0%**	**47,623**	**100.0%**

© Michael Dyson Associates Ltd.

3 DECENT HOMES

3.1 Introduction

3.1.1 Public Sector Agreement (PSA) 7 placed upon local authorities an obligation to annually monitor and reduce the numbers of vulnerable households living in properties that fall below the Decent Homes Standard.

3.1.2 In 2007 PSA7 was superseded by Local Area Agreements which require Local Authorities to report to Government against an agreed set of benchmarked indicators drawn from a suite of 198 National Indicators, with the intention of facilitating a focus on local issues against a backdrop of national context.

3.1.3 National Indicators relevant to this commission are likely to include:-

- NI 116 : proportion of children in poverty.
- NI 117 : 16 to 18 year olds not in education, training or employment.
- NI 152/153 : working age people on out of work benefits.
- NI 166 : average earnings of employees.
- NI 187 : tackling fuel poverty – people receiving income based benefits living in homes with a low SAP rating.

3.1.4 It should be noted that NI 158 requires the assessment of "decent" council homes (i.e. ones that meet the Decent Homes Standard) and this assessment should apply equally to properties in the private sector.

3.1.5 The Decent Homes Standard has most recently been reviewed by the Department of Communities and Local Government within "A Decent Home: Definition & Guidance for Implementation" (June 2006).

3.1.6 In order to be "decent" a home must meet the following four criteria:-

Part A

3.1.7 It meets the current statutory minimum standard for housing – dwellings which fail to meet this criterion are those containing one or more hazards assessed as serious, i.e.: Category 1, under the HHSRS. (Further explained in Section 3.2).

© Michael Dyson Associates Ltd.

Part B

3.1.8 It is in a reasonable state of repair – dwellings which fail to meet this criterion are those where either:

- one or more of the key building components are old and, because of their condition need replacing or major repair; or
- two or more of the other building components are old and, because of their condition need replacing or major repair

3.1.9 Decent Homes Assigns Building components a life cycle, these can be seen in the following table:

Building components (key components are marked *)	**Houses and bungalows**	**All flats in blocks of below 6 storeys**	**All flats in blocks of 6 or more storeys**
Wall structure*	80	80	80
Lintels*	60	60	60
Brickwork (spalling)*	30	30	30
Wall finish*	60	60	30
Roof structure*	50	30	30
Roof finish*	50	30	30
Chimney*	50	50	N/A
Windows*	40	30	30
External doors*	40	30	30
Kitchen	30	30	30
Bathrooms	40	40	40
Central heating gas boiler*	15	15	15
Central heating distribution system	40	40	40
Other heating*	30	30	30
Electrical systems*	30	30	30

Part C

3.1.10 It has reasonably modern facilities and services – dwellings that fail to meet this criterion are those, which lack three or more of the following:

- A reasonably modern kitchen (20 years old or less)
- A kitchen with adequate space and layout
- A reasonably modern bathroom (30 years old or less)
- An appropriately located bathroom and WC
- Adequate insulation against external noise (where external noise is a problem)
- Adequate size and layout of common areas for blocks of flats.

3.1.11 A home lacking two or fewer of the above is still classed as decent, therefore it is not necessary to modernise kitchens and bathrooms if a home meets the remaining criteria.

© Michael Dyson Associates Ltd.

Part D

3.1.12 It provides a reasonable degree of thermal comfort. This criterion requires dwellings to have both effective insulation and efficient heating.

3.1.13 It should be noted that whilst dwellings meeting criterion B, C & D are likely also to meet criterion A, some Category 1 hazards may remain to be addressed (for example, a dwelling meeting criterion D may still contain a Category 1 damp or cold hazard).

© Michael Dyson Associates Ltd.

3.2 Decent Homes Standard Part A: The Housing Health & Safety Rating System

3.2.1 The Housing Health and Safety Rating System (HHSRS) is the governments approach to the evaluation of the potential risk to health and safety from any deficiencies identified in dwellings. The HHSRS was introduced on 6 April 2006 as part of the implementation of Part 1 of the Housing Act 2004; and the underlying principle of this is that any residential premises should provide a safe and healthy environment for any potential occupier or visitor.

3.2.2 The HHSRS uses judgements made by surveyors based on an inspection of the dwelling, to generate a numerical score. To generate the score the surveyor must make two judgements on each hazard;

- Likelihood over the next 12 months of an occurrence which could result in harm to a member of the vulnerable age group
- The range of potential outcomes from such an occurrence

3.2.3 This enables the comparison of a hazard that is **very likely** to occur but will result in a **minor outcome** against a hazard which is **very unlikely** to occur but will have a **serious outcome**.

3.2.4 Within the HHSRS are 29 hazards, which are grouped into Hazard Profiles; these are outlined on the following table.

© Michael Dyson Associates Ltd.

Table 3.1: HHSRS Hazards

PHYSIOLOGICAL REQUIREMENTS	PSYCHOLOGICAL REQUIREMENTS
Hygrothermal Conditions	**Space, Security, Light and Noise**
1. Damp and Mould Growth	11. Crowding and Space
2. Excess cold	12. Entry by intruders
3. Excess heat	13. Lighting
Pollutants (Non-Microbial)	14. Noise
4. Asbestos and MMF	**PROTECTION AGAINST ACCIDENTS**
5. Biocides	
6. Carbon monoxide and fuel combustion products	**Falls**
	19. Falls associated with Baths, etc.
7. Lead	20. Falls on Level Surface etc.
8. Radiation	21. Falls on Stairs and Steps etc.
9. Uncombusted fuels (gas)	22. Falls Between Levels
10. Volatile organic compounds	**Electric Shocks, Fires, Burns and Scalds**
PROTECTION AGAINST INFECTION	23. Electric Hazards
	24. Fire
Hygiene, Sanitation and Water Supply	25. Flames, hot surfaces
15. Domestic Hygiene, Pests and Refuse	**Collisions, Cuts and Strains**
16. Food Safety	26. Collision and Entrapment
17. Personal Hygiene, Sanitation and Drainage	27. Explosions
	28. Position & Operability of Amenities etc.
18. Water Supply	29. Structural Collapse and Failing Elements

3.2.5 There are 10 bands ranged from A to J. Bands A, B and C are identified as hazard scores ranging from 5,000 or more, 2,000 to 4,999 and 1,000 to 1,999 respectively. HHSRS bands D, E, F, G, H, I and J fall under a separate banding classification of hazard score ranges below 1,000. Any HHSRS hazards with a score between 1,000 and 5,000 i.e. with A, B or C classification, are a Category 1 hazard. Other hazard scores below 1,000, would be classified as a Category 2 hazard. If a category 1 hazard is present, the property will fail the Decent Homes Standard.

3.2.6 Each of these hazards is scored based upon the likelihood of its occurring, its class of harm (I to IV) and spread of outcome. A predetermined calculation is used to convert these factors into a score and the scores are banded as follows:-

© Michael Dyson Associates Ltd.

Table 3.2: Hazard Band Score Range

Hazard Band Score Range									
A	**B**	**C**	**D**	**E**	**F**	**G**	**H**	**I**	**J**
5,000 or more	2,000 to 4,999	1,000 to 1,999	500 to 999	200 to 499	100 to 199	50 to 99	20 to 49	10 to 19	9 or less

3.2.7 It should be noted that the HHSRS guidance would require Local Authorities to seek to eradicate hazards within Bands A-C. However in addition to the Council's duty to take action where a category 1 hazard exists the Council may exercise its discretion to take the most appropriate course of action where a category 2 Hazard exists. In normal circumstances there will be a presumption that officers will consider taking action under the Housing Act where a hazard is rated at Band D unless that would not be the most appropriate course of action. In circumstances where for example a number of hazards at Band D or below appear to create a more serious situation when looked at together

3.2.8 During the survey, the top Category 1 hazards identified were:-

1. Excess Cold
2. Falls Associated with Steps and Stairs
3. Falls Between Levels
4. Damp & Mould Growth

© Michael Dyson Associates Ltd.

3.3 HHSRS Findings

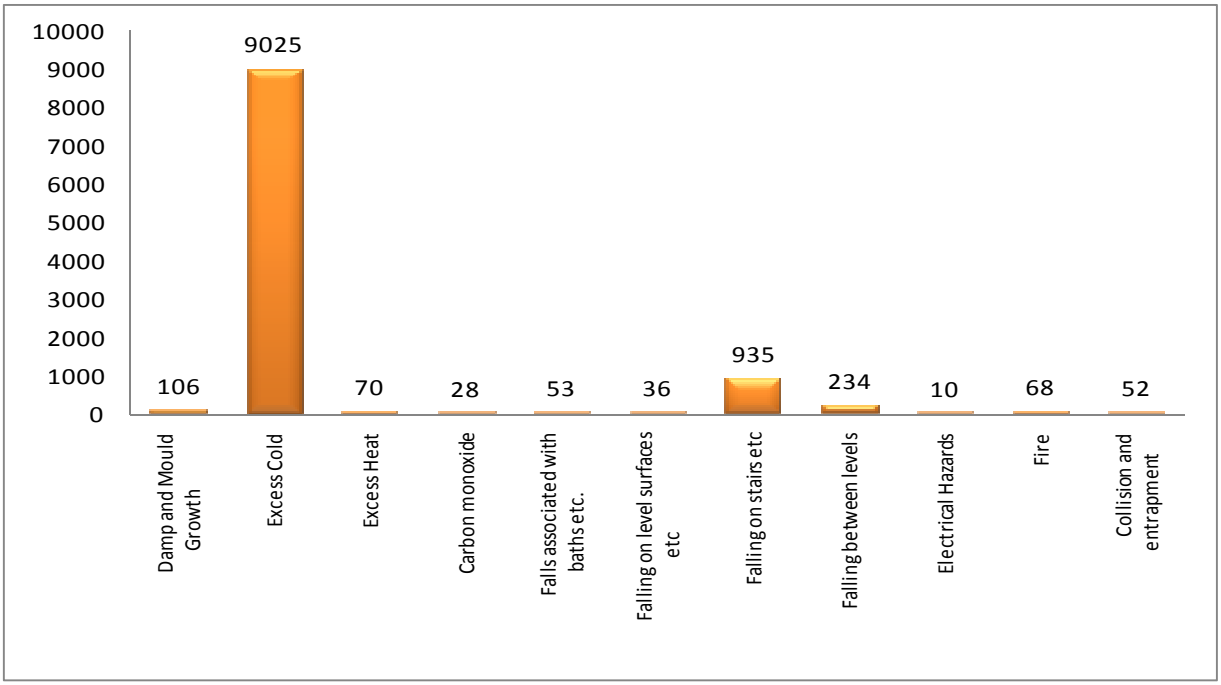
3.3.1 Table 3.3 shows the number of individual hazards within the 367Nr properties found to have at least one Category 1 failure within the 1,016 properties surveyed together with an extrapolation of potential hazard failures based upon the weightings described in Section 1.2.

36.1% of properties surveyed identified at least one Category 1 hazard present, which extrapolates to 9,739Nr (20.5%) of the whole stock.

Table 3.3: HHSRS Hazard Incidences by Survey & Extrapolation

HHSRS Hazard	Surveyed Properties CAT1 Hazards	Extrapolated CAT1 Hazards
Excess Cold	325	9,025
Falling on stairs etc	24	935
Falling between levels	3	234
Damp and Mould Growth	5	106
Excess Heat	2	70
Fire	1	68
Falls associated with baths etc.	1	53
Collision and entrapment	2	52
Falling on level surfaces etc	2	36
Carbon monoxide	1	28
Electrical Hazards	1	10
Grand Total	**367**	**10,617**

Graph 3.1: HHSRS Category 1 Hazards, Extrapolated



© Michael Dyson Associates Ltd.

3.3.2 The majority of the Category 1 hazards that have been identified are related to the warmth of the property. The surveyors have determined that conditions are present that would cause a vulnerable person (as determined by the HHSRS Operating Guidance) to suffer harm within the next 12 months.

3.3.3 The surveys have also highlighted a number of properties that have a Category 1 hazard relating to falls on the stairs. The surveyors therefore have determined that in these properties conditions exist that would either increase the likelihood of falling on the stairs or that the outcome of falling on the stairs would be more detrimental than an average property. These may include unforgiving surfaces, walls or glass surfaces being present near to the foot of the stairs which would cause a vulnerable person (as determined by the HHSRS Operating Guidance) a more severe injury than the average property.

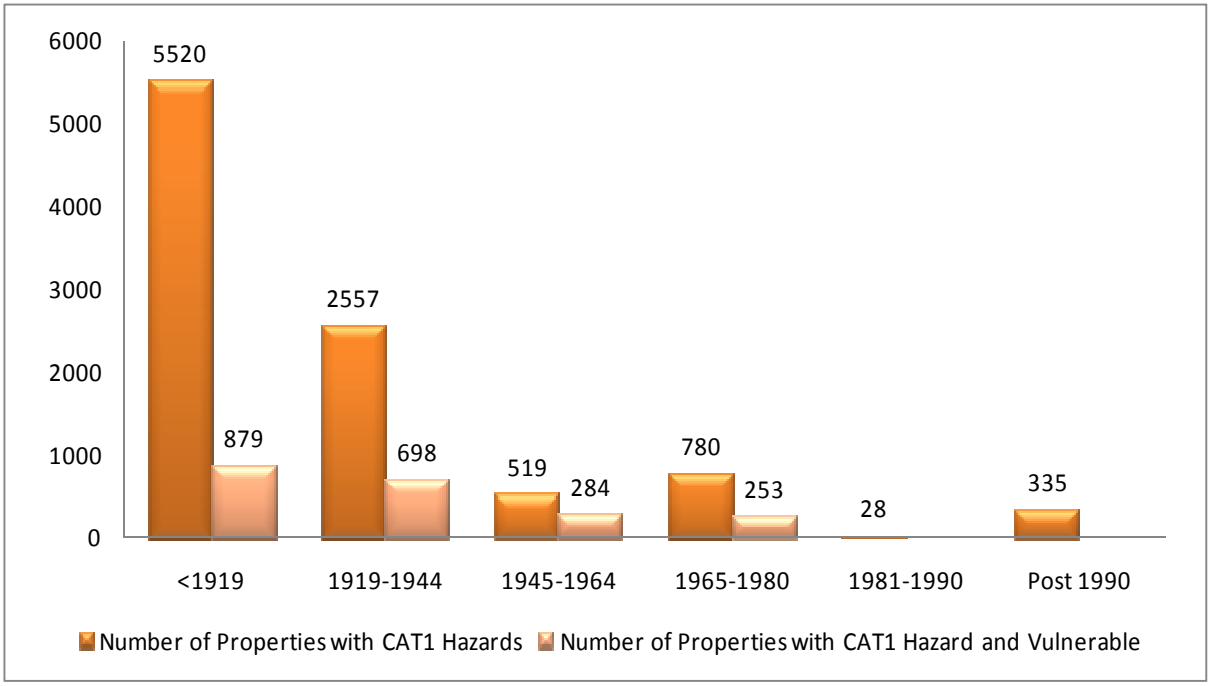
3.3.4 The surveys identify two properties presenting a hazard from excess heating. This results from there being no adequate heating controls from within the property.

Table 3.4: HHSRS Category 1 & Vulnerability by Construction Age

Construction Age	Total Nr Properties	Nr of Properties with CAT1 Hazards	% of All Properties	Nr of Properties with CAT1 Hazard and Vulnerable	% of Properties with CAT1 Hazard and Vulnerable
<1919	9,999	5,520	11.6%	879	8.8%
1919-1944	6,537	2,557	5.4%	698	10.7%
1945-1964	8,861	519	1.1%	284	3.2%
1965-1980	12,148	780	1.6%	253	2.1%
1981-1990	2,896	28	0.1%	0	0.0%
Post 1990	7,182	335	0.7%	0	0.0%
Grand Total	**47,623**	**9,739**	**20.5%**	**2,113**	**4.4%**

© Michael Dyson Associates Ltd.

Graph 3.2: HHSRS Category 1 & Vulnerability by Property Age

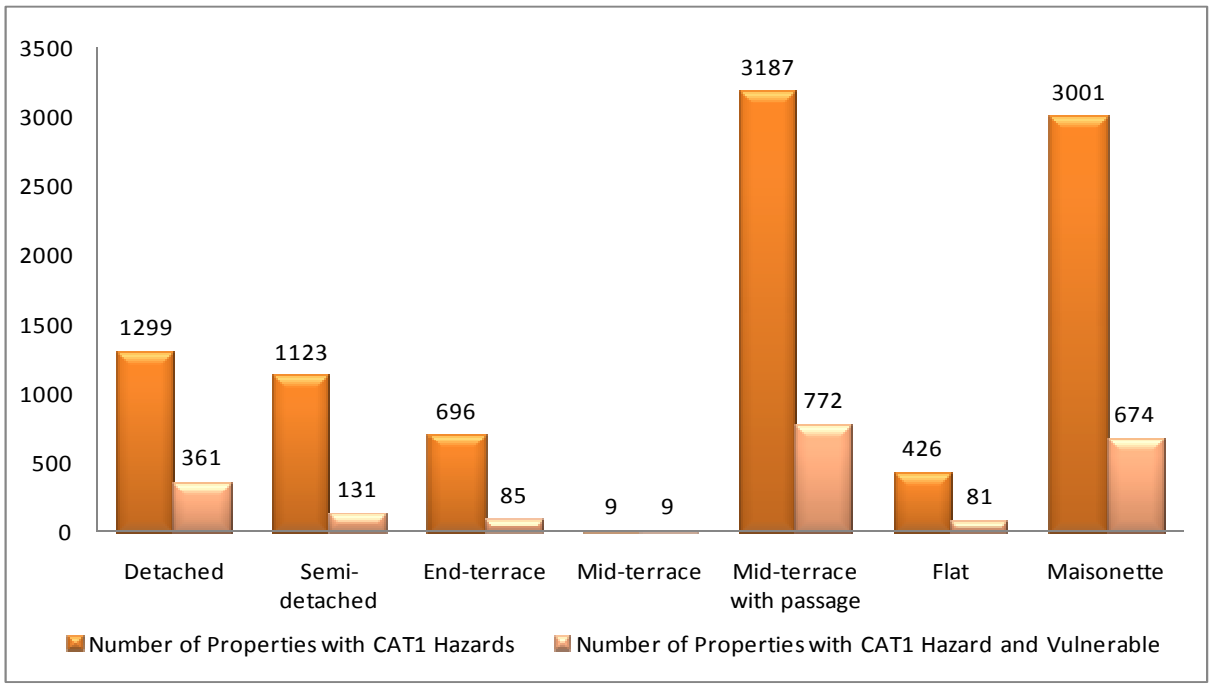


© Michael Dyson Associates Ltd.

Table 3.5: HHSRS Category 1 & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Properties with CAT1 Hazards	% of All Properties	Nr of Properties with CAT1 Hazard and Vulnerable	% of Properties with CAT1 Hazard and Vulnerable
Detached	10,894	1,299	2.7%	361	3.3%
Semi-detached	5,134	1,123	2.4%	131	2.6%
End-terrace	2,033	696	1.5%	85	4.2%
Mid-terrace	64	9	0.0%	9	13.5%
Mid-terrace with passage	8,851	3,187	6.7%	772	8.7%
Flat	989	426	0.9%	81	8.1%
Maisonette	19,658	3,001	6.3%	674	3.4%
Grand Total	**47,623**	**9,739**	**20.5%**	**2,113**	**4.4%**

Graph 3.3: HHSRS Category 1 & Vulnerability by Dwelling Type



© Michael Dyson Associates Ltd.

Table 3.6: HHSRS Category 1 & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Properties with CAT1 Hazards	% of All Properties	Nr of Properties with CAT1 Hazard and Vulnerable	% of Properties with CAT1 Hazard and Vulnerable
Owned - Mortgage	23,309	4,242	8.9%	555	2.4%
Owned - Outright	16,325	2,640	5.5%	603	3.7%
Rented - Private	7,921	2,789	5.9%	955	12.1%
Shared Ownership	68	68	0.1%	0	0.0%
Grand Total	**47,623**	**9,739**	**20.5%**	**2,113**	**4.4%**

Graph 3.4: HHSRS Category 1 & Vulnerability by Tenure Type

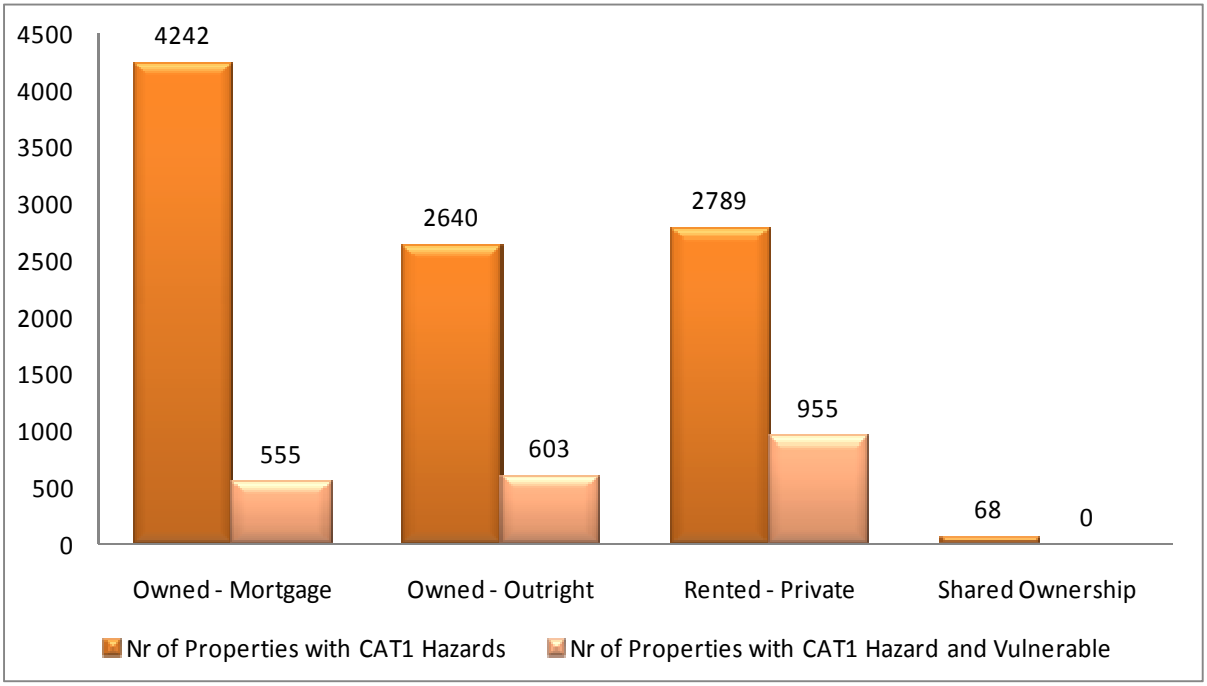


Table 3.7: HHSRS Category 1 & Vulnerability by Area

Area Breakdown	HHSRS FAILS	Vulnerable Households	HHSRS and Vulnerable	Households with Retired Residents	Households with Retired Residents with CAT1
Faversham Town & Villages	2277	2850	549	3695	666
Sittingbourne Town and Villages	3935	5069	958	6016	841
Sheppey (Sheerness Town & Villages)	3527	4684	606	4616	806
Grand Total	**9739**	**12602**	**2113**	**14327**	**2313**

© Michael Dyson Associates Ltd.

3.4 Decent Homes Standard – Part B: Age & Condition of Property

3.4.1 Part B of the Decent Homes Standard requires components within a property to be assessed in terms of their age and level of disrepair. To fail this part of the Standard a component, such as a kitchen, bathroom, window, etc., must be both *old* and *in disrepair*.

3.4.2 Decent Homes assigns building components differing life cycles. These can be seen in the following table based upon nationally agreed maintenance information:

Building components (key components are marked *)	**Houses and bungalows**	**All flats in blocks of below 6 storeys**	**All flats in blocks of 6 or more storeys**
Wall structure*	80	80	80
Lintels*	60	60	60
Brickwork (spalling)*	30	30	30
Wall finish*	60	60	30
Roof structure*	50	30	30
Roof finish*	50	30	30
Chimney*	50	50	N/A
Windows*	40	30	30
External doors*	40	30	30
Kitchen	30	30	30
Bathrooms	40	40	40
Central heating gas boiler*	15	15	15
Central heating distribution system	40	40	40
Other heating*	30	30	30
Electrical systems*	30	30	30

3.4.3 The number of Part B Failures amounts to 6,204, 13.0%, the majority being in owner occupied properties. Those constructed prior to 1919 present the highest percentage failed against this part of the Decent Homes criteria. This would seem a reasonable result as older properties tend to have older components.

3.4.4 In the case of newer properties, it is more difficult for a property to fail, as it cannot fail on condition alone i.e. a roof covering on a house in severe disrepair would not cause a property to fail Part B of Decent Homes unless it was more than 50 years old. It is predominantly for this reason that there are only 0.5%, that fail and were constructed after 1980.

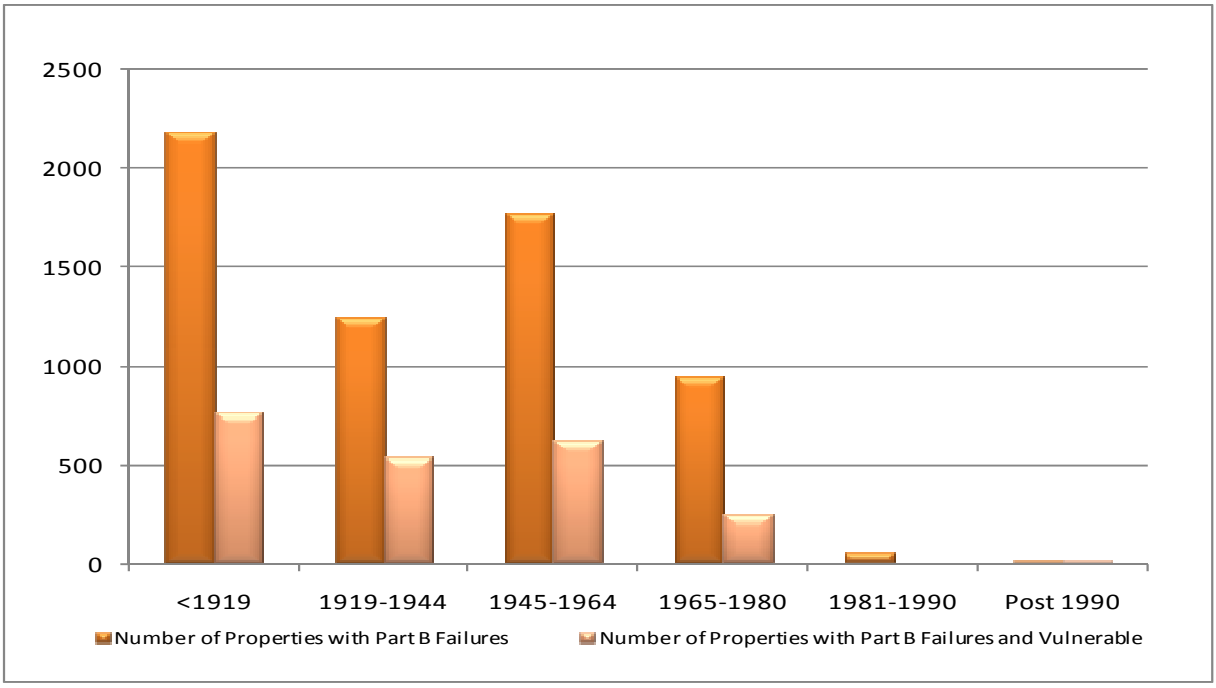
3.4.5 Tables 3.8, 3.9 & 3.10 illustrate numbers of properties failing Part B of the Decent Homes Standard by property age, property type, and tenure type together with the number of properties failing the Standard with a vulnerable occupant.

© Michael Dyson Associates Ltd.

Table 3.8: Part B Failures & Vulnerability by Construction Age

Construction Age	Total Nr Properties	Nr of Properties with Part B Failures	% of All Properties	Nr of Properties with Part B Failures and Vulnerable	% of Properties with Part B Failures and Vulnerable
<1919	9,999	2,179	4.6%	768	7.69%
1919-1944	6,537	1,241	2.6%	533	8.15%
1945-1964	8,861	1,769	3.7%	621	7.01%
1965-1980	12,148	951	2.0%	249	2.05%
1981-1990	2,896	55	0.1%	0	0.00%
Post 1990	7,182	9	0.0%	9	0.12%
Grand Total	**47,623**	**6,204**	**13.0%**	**2,180**	**4.58%**

Graph 3.5: Part B Failures & Vulnerability by Construction Age

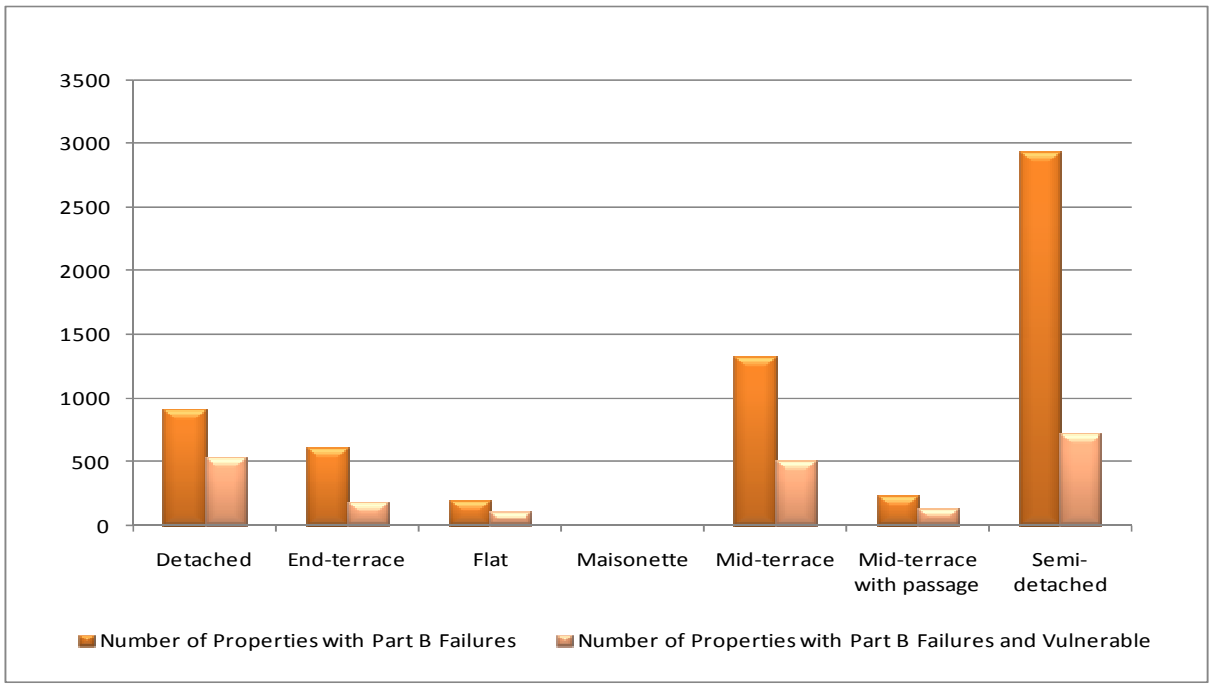


© Michael Dyson Associates Ltd.

Table 3.9: Part B Failures & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Properties with Part B Failures	% of All Properties	Nr of Properties with Part B Failures and Vulnerable	% of Properties with Part B Failures and Vulnerable
Detached	10,894	908	1.91%	532	4.88%
End-terrace	5,134	615	1.29%	182	3.55%
Flat	2,033	197	0.41%	104	5.11%
Maisonette	64	0	0.00%		0.00%
Mid-terrace	8,851	1,322	2.78%	515	5.82%
Mid-terrace with passage	989	231	0.48%	133	13.46%
Semi-detached	19,658	2,932	6.16%	714	3.63%
Grand Total	**47,623**	**6,204**	**13.03%**	**2,180**	**4.58%**

Graph 3.6: Part B Failures & Vulnerability by Dwelling Type

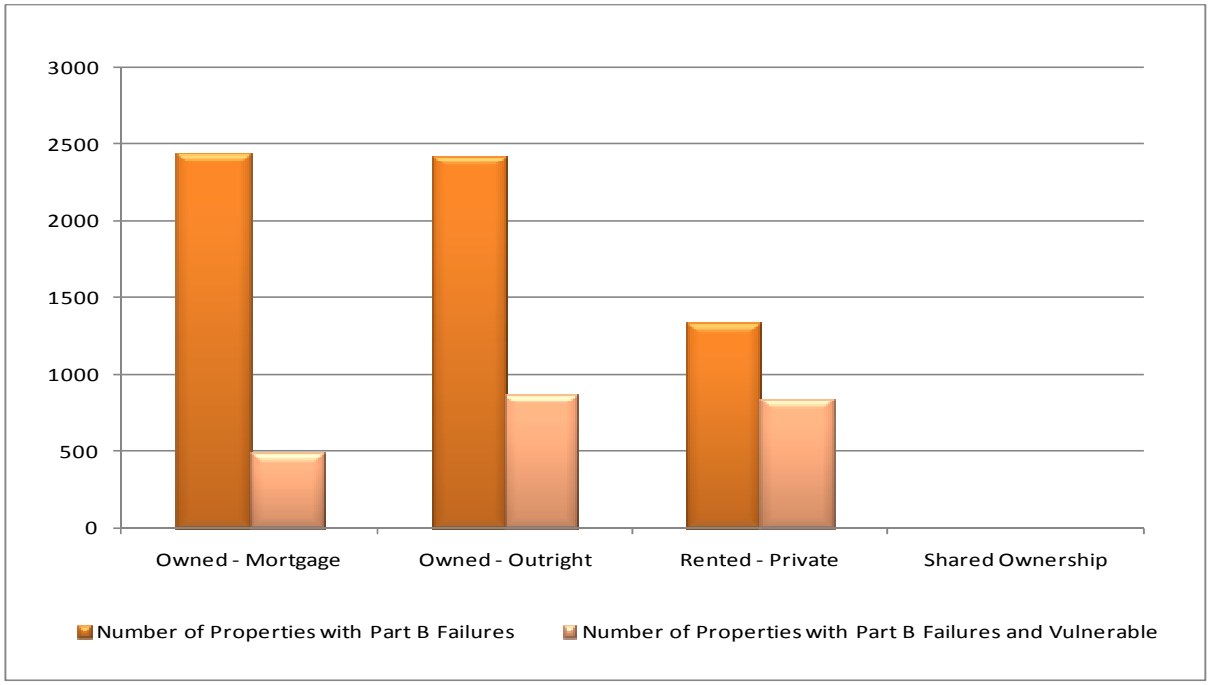


© Michael Dyson Associates Ltd.

Table 3.10: Part B Failures & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Properties with Part B Failures	% of All Properties	Nr of Properties with Part B Failures and Vulnerable	% of Properties with Part B Failures and Vulnerable
Owned - Mortgage	23,309	2,444	5.1%	486	2.1%
Owned - Outright	16,325	2,424	5.1%	861	5.3%
Rented - Private	7,921	1,337	2.8%	833	10.5%
Shared Ownership	68	0	0.0%	0	0.0%
Grand Total	**47,623**	**6,204**	**13.03%**	**2,180**	**4.6%**

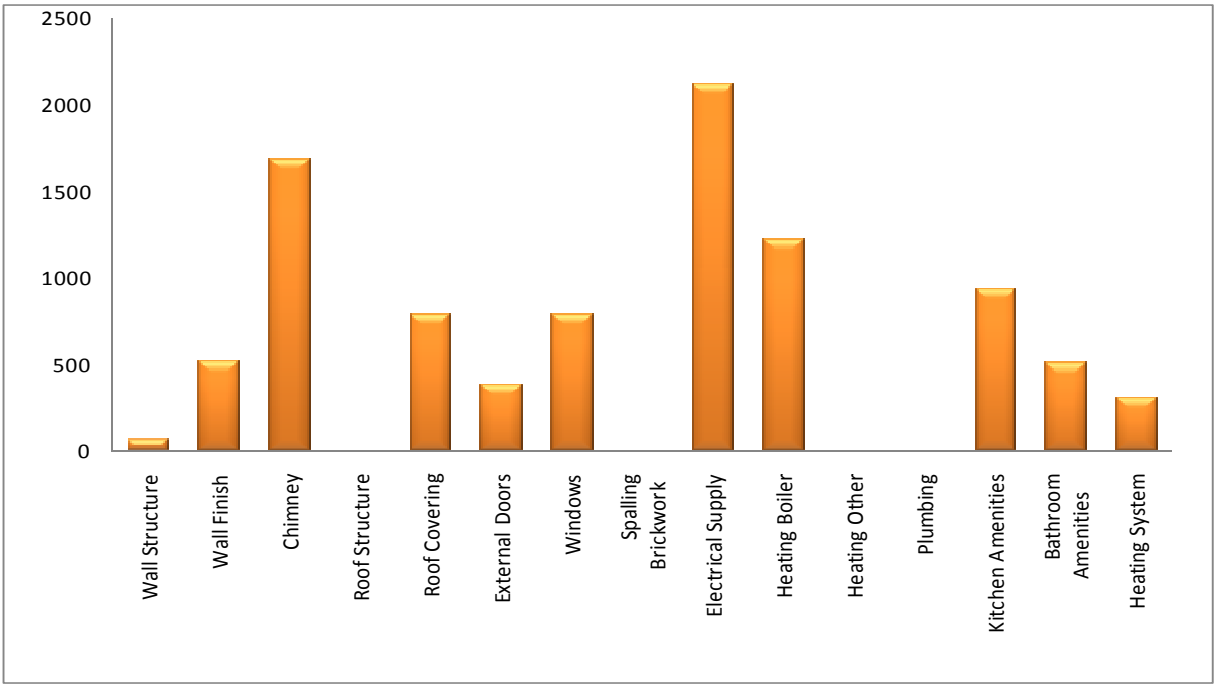
Graph 3.7: Part B Failures & Vulnerability by Tenure Type



© Michael Dyson Associates Ltd.

3.4.6 The relative magnitude of components failing Part B of the Standard across the District is illustrated by the following graph.

Graph 3.8: Part B Failures by Component



© Michael Dyson Associates Ltd.

3.5 Decent Homes Standard – Part C: Modern Facilities & Services

3.5.1 Part C of the Decent Homes relates to the provision of modern facilities and services. A number of key components are assessed for their presence and age and the failure of a combination of components results in a property failing the Standard.

3.5.2 There are 201Nr failures in relation to Part C of the Decent Homes Standard, 0.4% of the total private properties in Swale. Of these 75Nr are occupied by vulnerable people, 0.2% of all vulnerable occupants.

3.5.3 Part C failures occur mostly in properties built before 1944.

3.5.4 The majority of Part C failures arise within Semi Detached properties although this only accounts for 0.2% of private sector households.

3.5.5 Most failures against Part C of the Decent Home Standard arise within old properties although this only relates to 0.2% of all private properties.

3.5.6 Properties failing Part C of the Decent Homes Standard occupied by a vulnerable household arise exclusively within Terraced and flatted Properties built before 1976 being split almost equally between being owned or mortgaged and private rented.

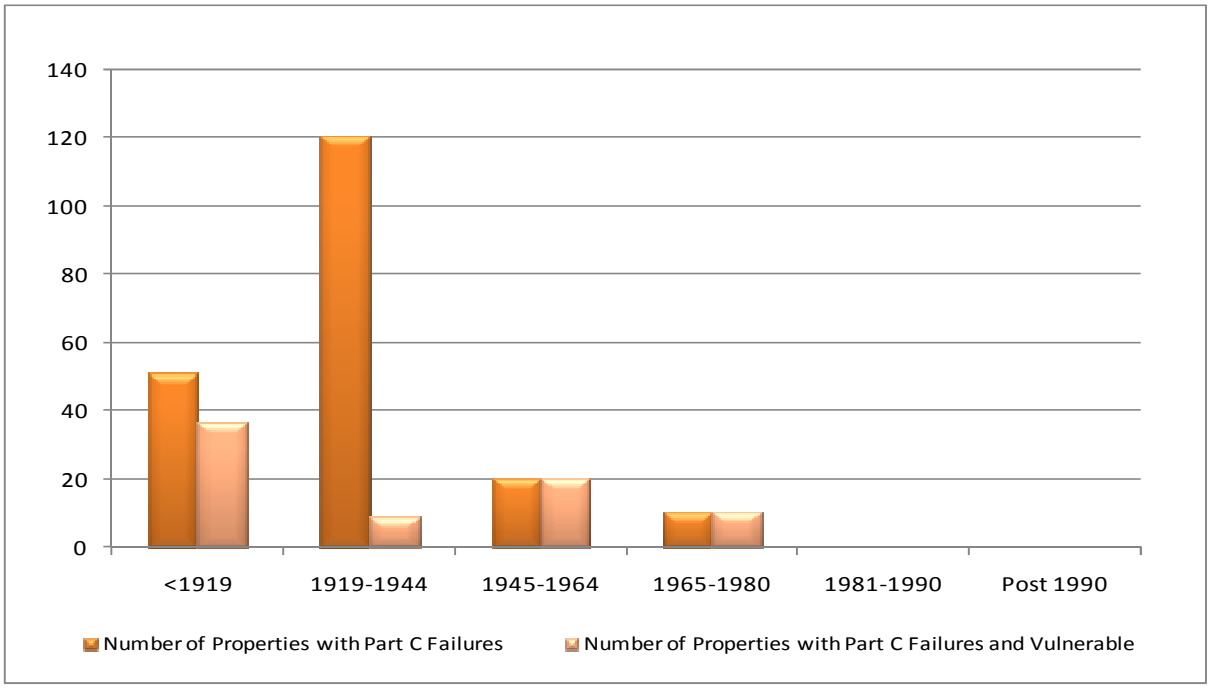
3.5.7 Tables 3.11, 3.12, & 3.13 illustrate failures against Part C of the Standard by property age, property type, tenure type and area together with an indication of the number of failing properties with vulnerable occupants.

© Michael Dyson Associates Ltd.

Table 3.11: Part C Failures & Vulnerability by Construction Age

Construction Age	Total Nr Properties	Nr of Properties with Part C Failures	% of All Properties	Nr of Properties with Part C Failures and Vulnerable	% of Properties with Part C Failures and Vulnerable
<1919	9,999	51	0.1%	36	0.4%
1919-1944	6,537	120	0.3%	9	0.1%
1945-1964	8,861	20	0.0%	20	0.2%
1965-1980	12,148	10	0.0%	10	0.1%
1981-1990	2,896	0	0.0%	0	0.0%
Post 1990	7,182	0	0.0%	0	0.0%
Grand Total	**47,623**	**201**	**0.4%**	**75**	**0.2%**

Graph 3.9: Part C Failures & Vulnerability by Construction Age

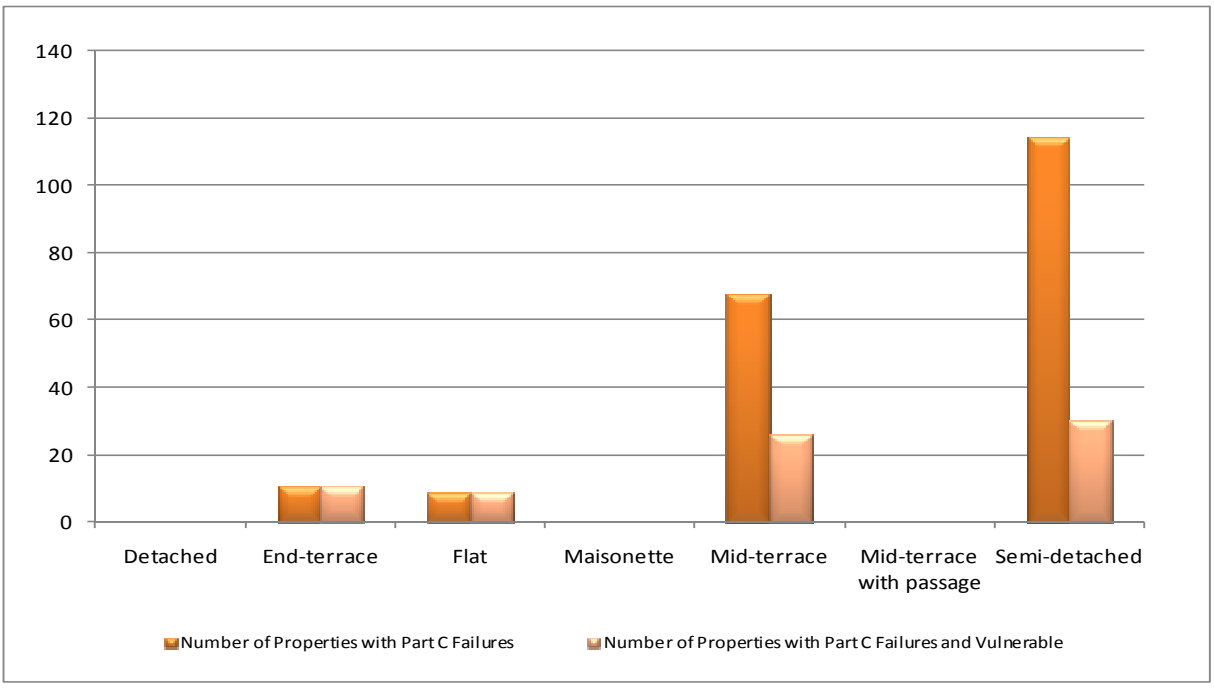


© Michael Dyson Associates Ltd.

Table 3.12: Part C Failures & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Properties with Part C Failures	% of All Properties	Nr of Properties with Part C Failures and Vulnerable	% of Properties with Part C Failures and Vulnerable
Detached	10,894	0	0.0%	0	0.0%
End-terrace	5,134	10	0.0%	10	0.2%
Flat	2,033	9	0.0%	9	0.4%
Maisonette	64	0	0.0%	0	0.0%
Mid-terrace	8,851	68	0.1%	26	0.3%
Mid-terrace with passage	989	0	0.0%	0	0.0%
Semi-detached	19,658	114	0.2%	30	0.2%
Grand Total	**47,623**	**201**	**0.4%**	**75**	**0.2%**

Graph 3.10: Part C Failures & Vulnerability by Dwelling Type

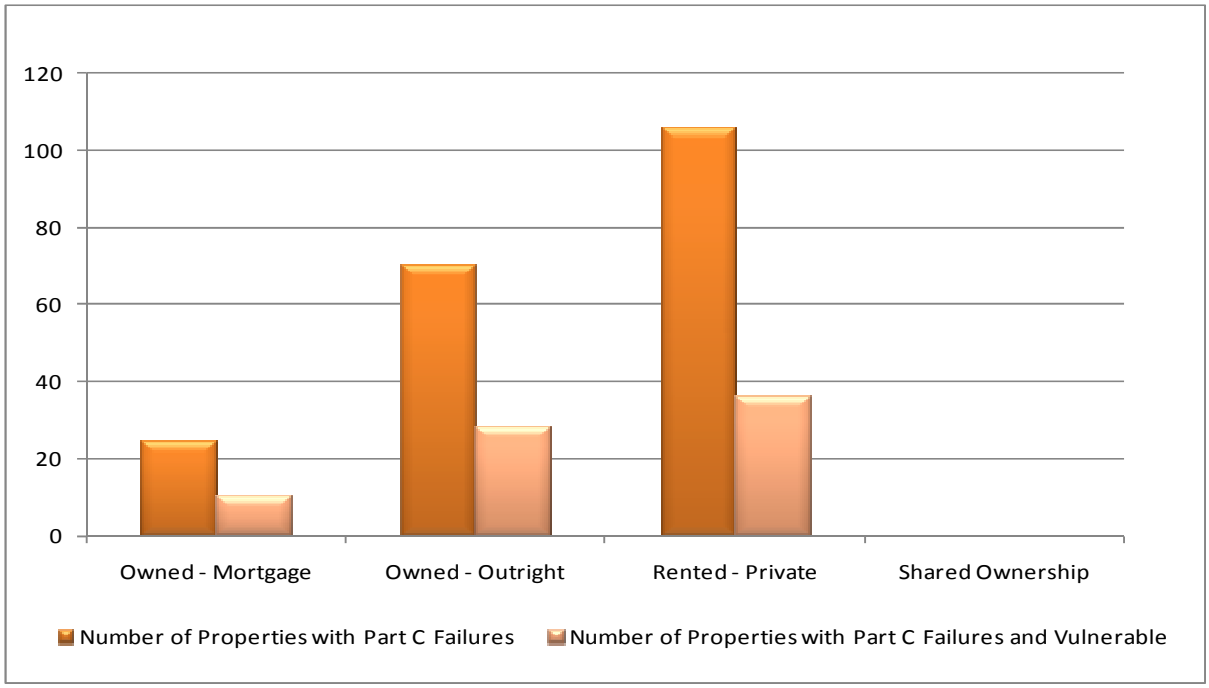


© Michael Dyson Associates Ltd.

Table 3.13: Part C Failures & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Properties with Part C Failures	% of All Properties	Nr of Properties with Part C Failures and Vulnerable	% of Properties with Part C Failures and Vulnerable
Owned - Mortgage	23309	25	0.1%	10	0.0%
Owned - Outright	16325	71	0.1%	29	0.2%
Rented - Private	7921	106	0.2%	36	0.5%
Shared Ownership	68	0	0.0%	0	0.0%
Grand Total	**47623**	**201**	**0.4%**	**75**	**0.2%**

Graph 3.11: Part C Failures & Vulnerability by Tenure Type



© Michael Dyson Associates Ltd.

3.6 Decent Homes Standard – Part D: Thermal Comfort

3.6.1 Part D of the Decent Homes Standard relates to thermal comfort which is assessed on the basis of the provision of controllable heating and levels of insulation.

3.6.2 Following extrapolation 1,734Nr properties (3.6% of total private properties) have been identified as failing the Part D criteria set out in the Decent Homes Standard; 65.9% of which were constructed prior to 1944.

3.6.3 15.8% of those properties that fail are terraced and 13.2% of failures were identified in rented accommodation.

3.6.4 Although the SAP rating of the flatted properties has been identified as being higher than that of houses (see Energy Efficiency), it is in this type of property that the highest level of Part D failures exists. Only properties with a SAP rating of less than 35 would fail Part D for this reason alone, refer table 5.4.

3.6.5 There are a number of conditions that will have contributed to this; the first is that, as identified below, there are a large number of flatted properties with electric heating. The Decent Homes operating Guidance requires properties with electric heating systems to have at least 200mm of loft insulation and 50mm of cavity wall insulation. Table 5.16 in section 5.5 of this reports shows that only 4.5% of properties in the district have more than 250mm of loft insulation which would suggest that the majority of properties with electric heating will fail Decent Homes.

3.6.6 The energy efficiency assessment considers many factors including loft insulation, wall insulation and effective heating.

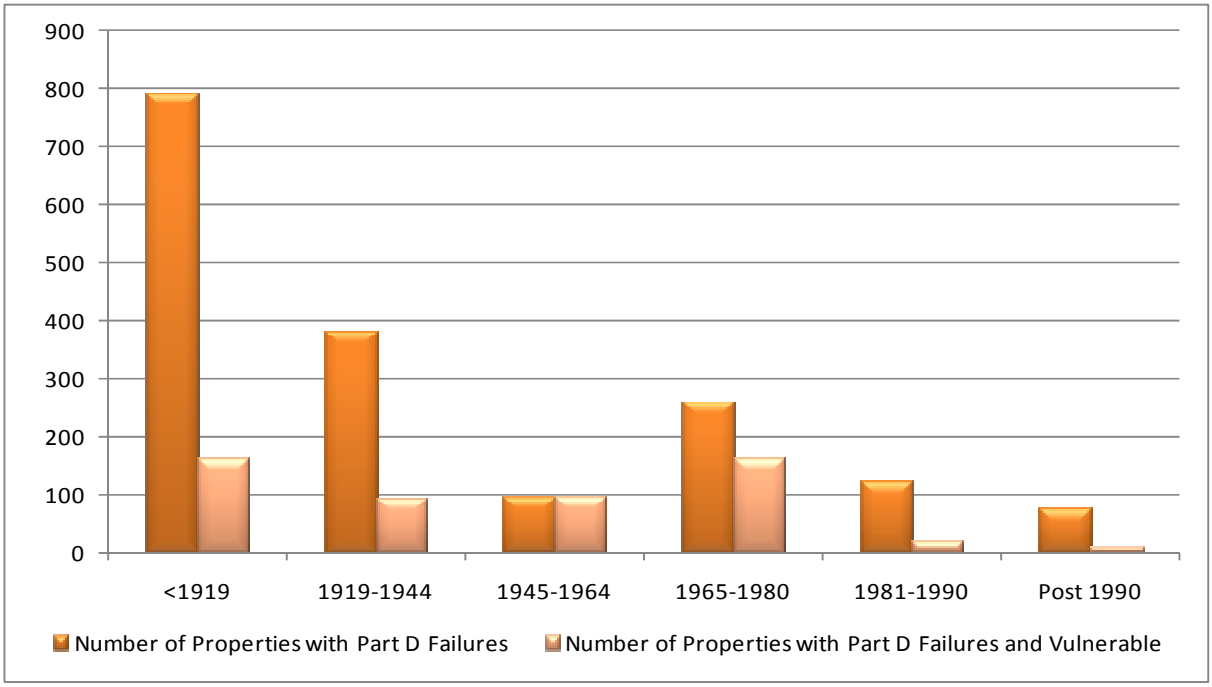
3.6.7 Tables 3.14, 3.15 & 3.16 illustrate failures against Part D of the Standard by property age, property type, tenure type and area together with an indication of the number of failing properties with vulnerable occupants.

© Michael Dyson Associates Ltd.

Table 3.14: Part D Failures & Vulnerability by Construction Age

Construction Age	Total Nr Properties	Nr of Properties with Part D Failures	% of All Properties	Nr of Properties with Part D Failures and Vulnerable	% of Properties with Part D Failures and Vulnerable
<1919	9,999	792	1.7%	163	1.6%
1919-1944	6,537	383	0.8%	94	1.4%
1945-1964	8,861	96	0.2%	96	1.1%
1965-1980	12,148	261	0.5%	164	1.3%
1981-1990	2,896	124	0.3%	21	0.7%
Post 1990	7,182	77	0.2%	9	0.1%
Grand Total	**47,623**	**1,734**	**3.6%**	**546**	**1.1%**

Graph 3.12: Part D Failures & Vulnerability by Construction Age

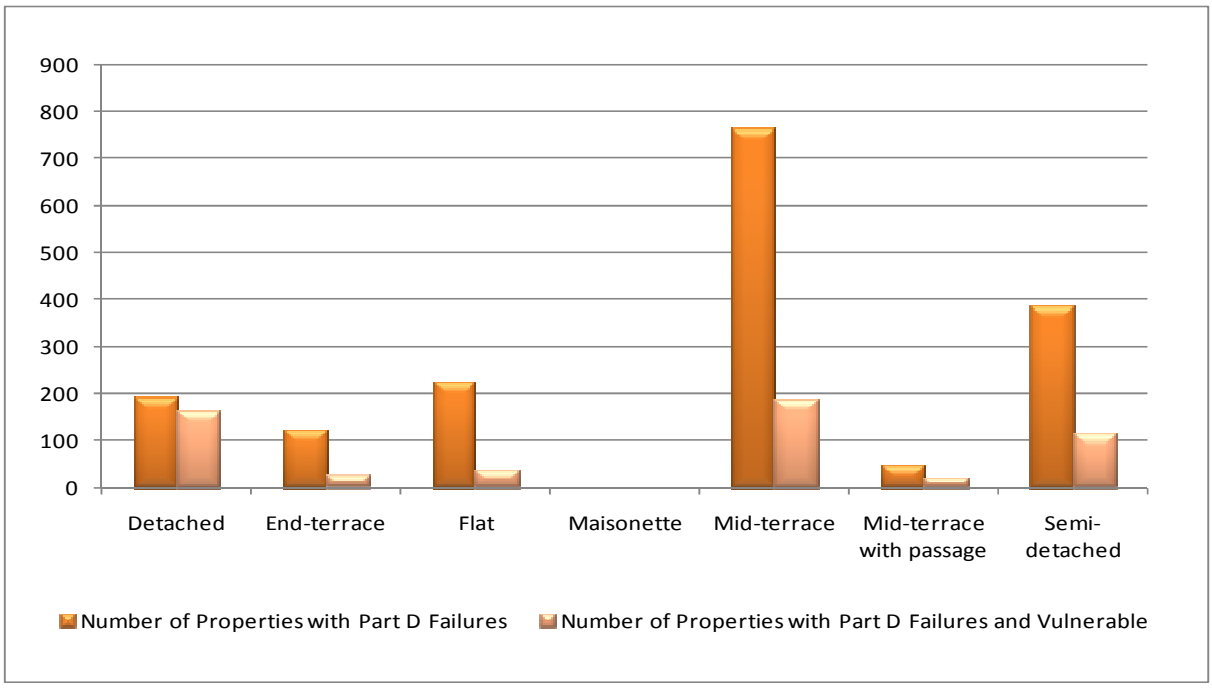


© Michael Dyson Associates Ltd.

Table 3.15: Part D Failures & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Properties with Part D Failures	% of All Properties	Nr of Properties with Part D Failures and Vulnerable	% of Properties with Part D Failures and Vulnerable
Detached	10,894	192	0.4%	164	1.5%
End-terrace	5,134	122	0.3%	24	0.5%
Flat	2,033	223	0.5%	36	1.8%
Maisonette	64	0	0.0%	0	0.0%
Mid-terrace	8,851	764	1.6%	190	2.1%
Mid-terrace with passage	989	48	0.1%	20	2.0%
Semi-detached	19,658	386	0.8%	112	0.6%
Grand Total	**47,623**	**1,734**	**3.6%**	**546**	**1.1%**

Graph 3.13: Part D Failures & Vulnerability by Dwelling Type

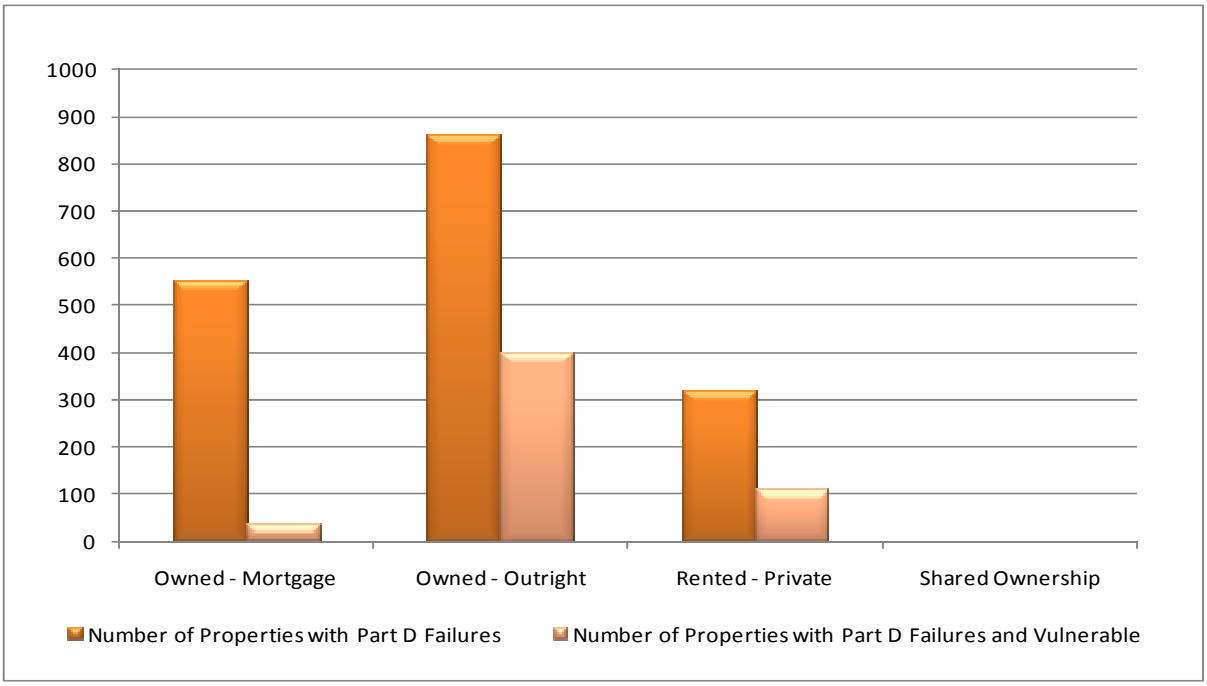


© Michael Dyson Associates Ltd.

Table 3.16: Part D Failures & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Properties with Part D Failures	% of All Properties	Nr of Properties with Part D Failures and Vulnerable	% of Properties with Part D Failures and Vulnerable
Owned - Mortgage	23,309	553	1.2%	35	0.1%
Owned - Outright	16,325	860	1.8%	401	2.5%
Rented - Private	7,921	321	0.7%	111	1.4%
Shared Ownership	68	0	0.0%	0	0.0%
Grand Total	**47,623**	**1,734**	**0**	**546**	**1.1%**

Graph 3.14: Part D Failures & Vulnerability by Tenure Type



3.6.8 Another measure of thermal efficiency is to consider all properties with a SAP rating lower than 35 as failing the Standard.

3.6.9 Table 3.23 presents property numbers in bands of SAP rating together with numbers of properties failing the Decent Homes Standard, with vulnerable occupants, with vulnerable occupants living in non decent housing.

3.6.10 Table also presents numbers of households with occupants that are retired, in full time education and with a disability by SAP rating band.

© Michael Dyson Associates Ltd.

3.7 Decent Homes Standard:- Key Findings & Implications

3.7.1 The following tables identify the number of incidences of failure against each part of the Decent Homes Standard. It should be noted that some properties may exhibit failure against more than one part of the Standard (i.e. may have components which fail Part B being both old and in disrepair and Part C by virtue of their age alone.

3.7.2 Therefore the number of incidences of failure has been rationalised to represent the number of properties failing the Standard overall, some 13,672Nr.

3.7.3 This equates to 28.7% of the total private sector housing within Swale which compares well with the national average of 36.8% as identified from the English House Condition Survey 2006.

Table 3.17: Multiple Decent Homes Failures by Construction Age

Construction Age	Nr of Properties with CAT1 Hazards	Nr of Properties with Part B Failures	Nr of Properties with Part C Failures	Nr of Properties with Part D Failures	Overall Non Decent Homes	Properties with More Than One Incidence of Failures
<1919	5,520	2,179	51	792	6,144	2,397
1919-1944	2,557	1,241	120	383	3,206	1,097
1945-1964	519	1,769	20	96	2,214	191
1965-1980	780	951	10	261	1,604	398
1981-1990	28	55	0	124	151	55
Post 1990	335	9	0	77	353	68
Grand Total	**9,739**	**6,204**	**201**	**1,734**	**13,672**	**4,207**

Table 3.18: Multiple Decent Homes Failures by Dwelling Type

Dwelling Type	Nr of Properties with CAT1 Hazards	Nr of Properties with Part B Failures	Nr of Properties with Part C Failures	Nr of Properties with Part D Failures	Nr of Non Decent Homes	Properties with More Than One Incidence of Failures
Detached	1,299	908	0	192	1,992	407
End-terrace	1,123	615	10	122	1,317	553
Flat	696	197	9	223	858	266
Maisonette	9	0	0	0	9	0
Mid-terrace	3,187	1,322	68	764	3,689	1,651
Mid-terrace with passage	426	231	0	48	450	253
Semi-detached	3,001	2,932	114	386	5,356	1,077
Grand Total	**9,739**	**6,204**	**201**	**1,734**	**13,672**	**4,207**

Table 3.19: Multiple Decent Homes Failures by Dwelling Type

Tenure Type	Nr of Properties with CAT1 Hazards	Nr of Properties with Part B Failures	Nr of Properties with Part C Failures	Nr of Properties with Part D Failures	Nr of Non Decent Homes	Properties with More Than One Incidence of Failures
Owned - Mortgage	4,242	2,444	25	553	5,829	1,433
Owned - Outright	2,640	2,424	71	860	4,450	1,545
Rented - Private	2,789	1,337	106	321	3,324	1,229
Shared Ownership	68	0	0	0	68	0
Grand Total	**9,739**	**6,204**	**201**	**1,734**	**13,672**	**4,207**

© Michael Dyson Associates Ltd.

3.7.4 Tables 3.20, 3.21, 3.22, 3.23 & 3.24 illustrate the actual numbers of properties failing the Standard together with levels of vulnerability.

Table 3.20: Properties Failing the Standard & Vulnerability by Construction Age

Construction Age	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	% Properties With Vulnerable Households	% Total Vulnerable	Nr of Vulnerable Households that are Non Decent	% Vulnerable Households in Non Decent	% Total Vulnerable in Non Decent Housing
<1919	9,999	6,144	3,080	30.8%	24.4%	1,940	63.0%	44.8%
1919-1944	6,537	3,206	2,166	33.1%	17.2%	986	45.5%	22.8%
1945-1964	8,861	2,214	2,463	27.8%	19.5%	841	34.1%	19.4%
1965-1980	12,148	1,604	3,484	28.7%	27.6%	498	14.3%	11.5%
1981-1990	2,896	151	203	7.0%	1.6%	21	10.2%	0.5%
Post 1990	7,182	353	1,206	16.8%	9.6%	46	3.8%	1.1%
Grand Total	**47,623**	**13,672**	**12,602**	**26.5%**	**100.0%**	**4,331**	**34.4%**	**100.0%**

Table 3.21: Properties Failing the Standard & Vulnerability by Dwelling Type

Dwelling Type	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	% Properties With Vulnerable Households	% Total Vulnerable	Nr of Vulnerable Households that are Non Decent	% Vulnerable Households in Non Decent	% Total Vulnerable in Non Decent Housing
Detached	10,894	1,992	2,077	19.1%	16.5%	840	40.5%	19.4%
End-terrace	5,134	1,317	1,935	37.7%	15.4%	378	19.5%	8.7%
Flat	2,033	858	487	23.9%	3.9%	267	54.9%	6.2%
Maisonette	64	9	9	13.5%	0.1%	9	100.0%	0.2%
Mid-terrace	8,851	3,689	2,894	32.7%	23.0%	1,379	47.7%	31.8%
Mid-terrace with passage	989	450	426	43.1%	3.4%	174	40.8%	4.0%
Semi-detached	19,658	5,356	4,774	24.3%	37.9%	1,284	26.9%	29.6%
Grand Total	**47,623**	**13,672**	**12,602**	**26.5%**	**100.0%**	**4,331**	**34.4%**	**100.0%**

Table 3.22: Properties Failing the Standard & Vulnerability by Tenure Type

Tenure Type	Total Nr Properties	Nr of Non Decent Homes	Nr Vulnerable Households	% Properties With Vulnerable Households	% Total Vulnerable	Nr of Vulnerable Households that are Non Decent	% Vulnerable Households in Non Decent	% Total Vulnerable in Non Decent Housing
Owned - Mortgage	23,309	5,829	3,652	15.7%	29.0%	1,103	30.2%	25.5%
Owned - Outright	16,325	4,450	4,920	30.1%	39.0%	1,454	29.6%	33.6%
Rented - Private	7,921	3,324	4,030	50.9%	32.0%	1,774	44.0%	41.0%
Shared Ownership	68	68	0	0.0%	0.0%	0	0.0%	0.0%
Grand Total	**47,623**	**13,672**	**12,602**	**26.5%**	**100.0%**	**4,331**	**34.4%**	**100.0%**

© Michael Dyson Associates Ltd.

Table 3.23: Decent Homes & Vulnerability by SAP

SAP Banding	Total Number of Properties	Decent Homes Failures	Total Vulnerable Households	Total Vulnerable living in Non Decent Housing	Total Households with a retired Resident	Total Households with a resident in full time education	Total Households with a Disabled Resident
< 35	1680	1680	652	652	620	158	577
35-44	3213	2010	973	586	889	521	712
45-54	10407	4276	3074	1357	3170	2959	2073
55-64	13405	3544	3778	1164	3831	1767	3019
65-74	14101	1734	3078	451	4742	1799	3631
75+	4818	429	1048	121	1074	850	1073
Grand Total	**47623**	**13672**	**12602**	**4331**	**14327**	**8054**	**11086**

Graph 3.18: Decent Homes & Vulnerability by SAP

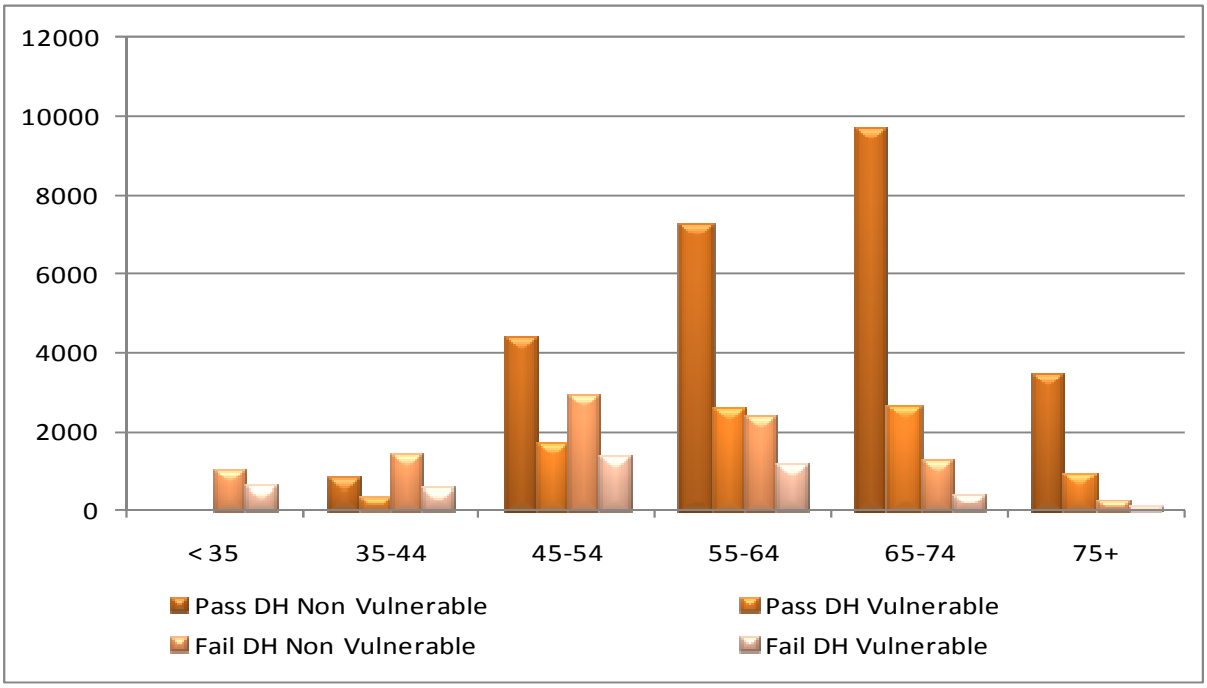


Table 3.24: Decent Homes & Vulnerability by Area

Area Breakdown	Total Nr	Decent Homes Failures	% Decent Homes Failures	Vulnerable Households	% Vulnerable Households	Households with Disabled Residents	Households with Retired Residents
Faversham Town & Villages	10,535	3,419	32.5%	2,850	27.1%	3,132	3,695
Sittingbourne Town & Villages	23,390	5,552	23.7%	5,069	21.7%	5,475	6,016
Sheppey (Sheerness Town & Villages)	13,699	4,701	34.3%	4,684	34.2%	2,479	4,616
Grand Total	**47,623**	**13,672**	**28.7%**	**12,602**	**26.5%**	**11,086**	**14,327**

© Michael Dyson Associates Ltd.

3.8 Decent Homes Costs

3.8.1 The overall cost to rectify the Decent Homes failures is £24,479,923. This excludes incidences of failure for HHSRS hazards.

Table 3.25: Decent Homes Costs

Decent Homes Component	Incidents Of Failures	Overall Failures	Cost to Remedy
Part A - HHSRS		**9,739**	
Part B - Disrepair		**6,204**	**£23,306,236**
Key Elements	6,204		£18,190,243
Wall Structure	68		£1,018,134
Wall Finish	519		£1,256,264
Chimney	1,691		£408,298
Roof Structure	0		£0
Roof Covering	790		£6,030,279
External Doors	392		£370,291
Windows	787		£2,782,551
Spalling Brickwork	0		£0
Electrical Supply	2,124		£5,308,809
Heating Boiler	1,224		£1,835,717
Heating Other	0		£0
Plumbing	0		£0
Non-Key Elements	48		£4,067,277
Kitchen Amenities	940		£2,820,344
Bathroom Amenities	508		£849,761
Heating System	313		£625,786
Part C - Modernity		**201**	**£603,000**
Kitchen > 20yrs	10,376		£31,126,749
Kitchen Adequate	334		£167,216
Bathroom > 30yrs	5,144		£8,929,423
Appropriate location bathroom and WC	1,061		£530,515
Adequate noise insulation	0		£0
Common areas	120		£180,199
Part D - Thermal Comfort	2,369	**1,734**	**£570,687**
Totals		**13,672**	**£24,479,923**

3.8.2 The total cost for remedying failures against Parts B, C & D of the Decent Homes Standard amount to £24,479,923.

3.8.3 The costs for the individual elements identified exceed the total number of dwellings failing each part of the decent homes, this is where one property has more than one failure for non-key elements, the rectification of one will mean the property is now decent.

3.8.4 Where a property has multiple Part B failures the costs for all elements are included in the total cost, however the property is only counted once.

© Michael Dyson Associates Ltd.

3.8.5 Where properties have deemed to fail Part C of Decent Homes, it usually requires the rectification of one component to reinstate the property as decent. For the purposes of creating a cost for this element, the cost of replacing a kitchen with a life of more than 20 years has been used to calculate the cost. This is taken from the agreed schedule of rates.

3.8.6 Many of the properties identified as failing the Part D criteria have failed due to the SAP rating falling below 35. To increase the SAP rating to an acceptable level and potentially make the property decent, there are numerous solutions that range from increasing loft insulation depth, installing cavity insulation, installing Gas Central Heating or installing double glazed windows. The calculated cost of rectification serves only as a general guide to potential costs.

© Michael Dyson Associates Ltd.

4 REPAIR AND RENEWAL

4.1 Repair

4.1.1 Surveys were required to capture immediate repairs that they deemed were necessary to ensure the health and well-being of the occupiers. Repair costs were estimated by the surveyor and the results are shown in the table below. All repairs are those that are deemed necessary within the next 12 months from the time of the survey.

4.1.2 It should be noted that where an element is deemed to require replacement, repairs will not be recorded i.e. a kitchen in poor disrepair with missing unit doors and damaged worktops would be recorded for renewal within the costs for meeting the Decent Homes Standard and not for repair.

Table 4.1: Immediate Repairs

Element	Total Cost	% Overall Repair Cost
Roof Structure	£1,427,957	15.2%
Bathroom Suite	£444,509	4.7%
Additional WC	£49,975	0.5%
Secondary WC	£19,887	0.2%
Electrical Wiring	£2,356,739	25.1%
CCU	£124,526	1.3%
Fascia Bargeboard	£12,741	0.1%
Primary Wall Finish	£4,684,426	49.8%
Secondary Wall Finish	£270,967	2.9%
Soffit	£6,145	0.1%
Grand Total	**£9,397,872**	**100.0%**

4.1.3 Table 4.2 illustrates the assessed cost of immediate repairs by the average across all private sector properties and only those which require repairs.

Table 4.2: Immediate Repairs - Averages

Element	Immediate Repairs	% Overall Repair Cost	Average Per Property that Has Repairs (Surveyed Only)
Roof Structure	£1,427,957	15.2%	£1,405
Bathroom Suite	£444,509	4.7%	£438
Additional WC	£49,975	0.5%	£49
Secondary WC	£19,887	0.2%	£20
Electrical Wiring	£2,356,739	25.1%	£2,320
CCU	£124,526	1.3%	£123
Fascia Bargeboard	£12,741	0.1%	£13
Primary Wall Finish	£4,684,426	49.8%	£4,611
Secondary Wall Finish	£270,967	2.9%	£267
Soffit	£6,145	0.1%	£6
Grand Total	**£9,397,872**	**100.0%**	**£9,250**

© Michael Dyson Associates Ltd.

5 ENERGY EFFICIENCY

5.1 Introduction

5.1.1 **Energy calculations have been undertaken using the NHER Auto evaluator energy software released by NES Ltd**. This has produced SAP ratings, NHER ratings, CO_2, BEPI indicators, Average Annual Running Costs and Total Energy Use.

5.1.2 Note: The following are terms and explanations used when assessing the energy performance of a dwelling:

1. NHER: National Home Energy Rating – a measure of a property's energy efficiency.
2. BEPI: Building Energy Performance Index – provides an indication of to what degree a building envelope (exterior) complies with current Building Regulations.
3. SAP: Standard Assessment Procedure – as NHER but more commonly used as an indicator of energy efficiency.
4. CO_2 emissions measured by assessing use of lighting, appliances and space and water heating based on dwelling size and number of habitable rooms. The CO_2 calculation is based on the SAP rating.
5. Energy Use: annual power usage in kilowatt joules

5.1.3 The energy ratings shown in Tables 5.1 – 5.3 indicate the efficiency of properties. The results are calculated by assessing various items within a property such as; heating type, insulation levels, number of rooms and number of storeys. The results were calculated based on the 1,016 completed surveys.

© Michael Dyson Associates Ltd.

5.2 SAP Ratings

5.2.1 Standard Assessment Procedure or SAP is the government rating for energy efficiency it allows the annual Carbon Dioxide (CO_2) emission figures, calculation on fuel consumption costs and energy usage in kilowatt hours (kWh) to be determined. This data is used to examine the energy efficiency of a dwelling. The energy ratings table shows that the average SAP of all properties throughout Swale is 58 with the average running cost of a dwelling being £694.50. The average energy usage of a property in Swale is 97.77KW/h.

5.2.2 The average SAP rating for the housing stock identified in the English House Condition Survey (EHCS) 2006 was 49. Using this as a benchmark, the thermal performance of properties in Swale compares well against the national average.

Table 5.1: Overall SAP Ratings by Property Age

Property Age	NHER VALUE	BEPI	SAP RATING	Co2 (Tonnes/Year)	Total Running Costs	Total Energy Use
<1919	6.04	71.13	52.40	7.72	£772.88	114.17
1919-1944	6.35	80.17	55.66	6.83	£708.24	103.20
1945-1964	6.47	92.26	57.94	5.98	£641.32	87.37
1965-1980	6.71	97.88	59.98	5.93	£632.95	86.18
1981-1990	7.43	108.85	66.15	5.05	£578.49	70.87
Post 1990	8.13	123.29	72.30	5.37	£629.86	78.76
Grand Total	**6.57**	**87.85**	**57.93**	**6.63**	**£694.50**	**97.77**

Table 5.2: Overall SAP Ratings by Dwelling Type

Dwelling Type	NHER VALUE	BEPI	SAP RATING	Co2 (Tonnes/Year)	Total Running Costs	Total Energy Use
Detached	6.66	90.96	57.75	9.24	£895.69	136.62
End-terrace	5.88	74.28	51.63	7.56	£760.51	116.06
Flat	6.25	91.98	60.00	4.04	£463.66	48.10
Maisonette	7.87	128.67	71.67	8.07	£828.97	132.97
Mid-terrace	6.96	86.90	60.32	5.81	£635.55	85.53
Mid-terrace with passage	6.08	74.35	52.73	6.88	£713.78	105.25
Semi-detached	6.58	92.31	57.86	6.56	£698.98	98.57
Grand Total	**6.57**	**87.85**	**57.93**	**6.63**	**£694.50**	**97.77**

Table 5.3: Overall SAP Ratings by Tenure Type

Tenure Type	NHER VALUE	BEPI	SAP RATING	Co2 (Tonnes/Year)	Total Running Costs	Total Energy Use
Owned - Mortgage	6.87	88.81	60.09	6.79	£718.03	102.81
Owned - Outright	6.63	93.20	58.19	6.87	£711.16	99.70
Rented - Private	6.11	80.54	54.86	6.13	£644.07	88.75
Shared Ownership	3.30	62.00	36.00	12.10	£788.80	143.90
Grand Total	**6.57**	**87.85**	**57.93**	**6.63**	**£694.50**	**97.77**

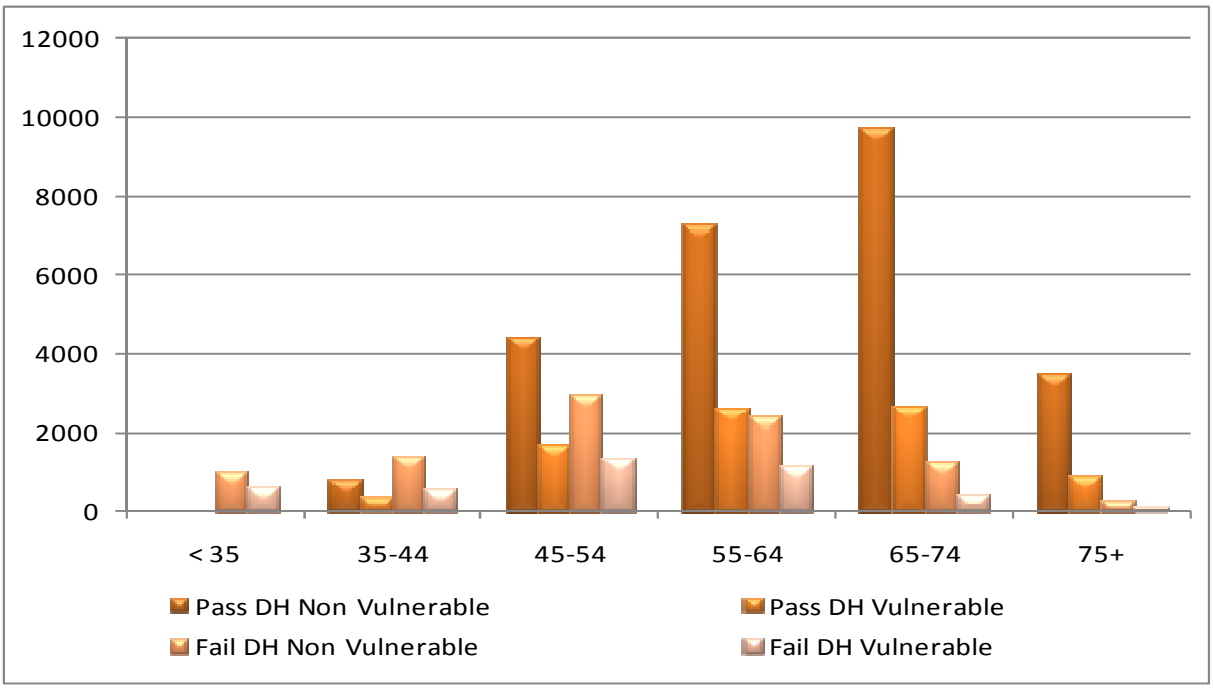
© Michael Dyson Associates Ltd.

5.2.3 Table 5.4 below shows the number of properties that fall within various SAP bandings. 3.5% of properties have a SAP rating of less than 35. As discussed above, these properties would fail also the Decent Homes Standard.

Table 5.4: SAP Ratings by Decent Homes & Vulnerability

SAP Banding	Total Number of Properties	Decent Homes Failures	Total Vulnerable Households	Total Vulnerable living in Non Decent Housing	Total Households with a retired Resident	Total Households with a resident in full time education	Total Households with a Disabled Resident
< 35	1680	1680	652	652	620	158	577
35-44	3213	2010	973	586	889	521	712
45-54	10407	4276	3074	1357	3170	2959	2073
55-64	13405	3544	3778	1164	3831	1767	3019
65-74	14101	1734	3078	451	4742	1799	3631
75+	4818	429	1048	121	1074	850	1073
Grand Total	**47623**	**13672**	**12602**	**4331**	**14327**	**8054**	**11086**

Graph 5.1: SAP Ratings by Decent Homes & Vulnerability



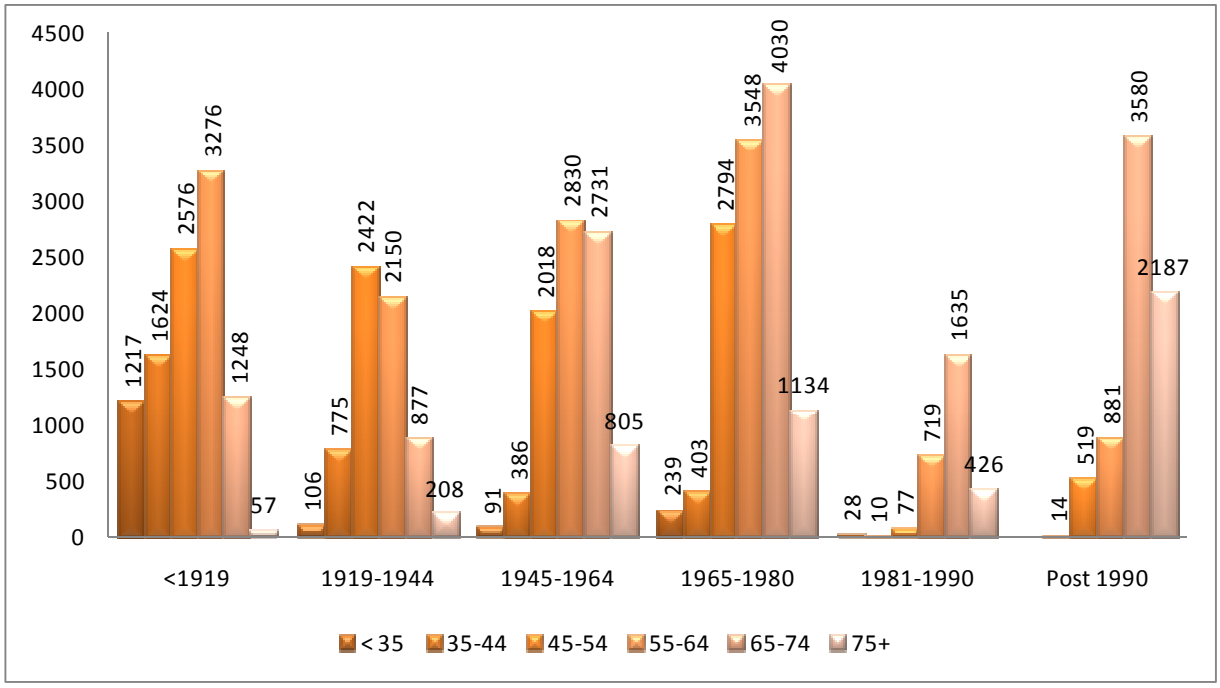
© Michael Dyson Associates Ltd.

5.2.4 The following tables illustrate bands of SAP rating by property age, type & tenure.

Table 5.5: SAP Ratings by Construction Age

Construction Age	< 35	35-44	45-54	55-64	65-74	75+	Grand Total
<1919	1,217	1,624	2,576	3,276	1,248	57	9,999
1919-1944	106	775	2,422	2,150	877	208	6,537
1945-1964	91	386	2,018	2,830	2,731	805	8,861
1965-1980	239	403	2,794	3,548	4,030	1,134	12,148
1981-1990	28	10	77	719	1,635	426	2,896
Post 1990		14	519	881	3,580	2,187	7,182
Grand Total	**1,680**	**3,213**	**10,407**	**13,405**	**14,101**	**4,818**	**47,623**

Graph 5.2: SAP Ratings by Construction Age

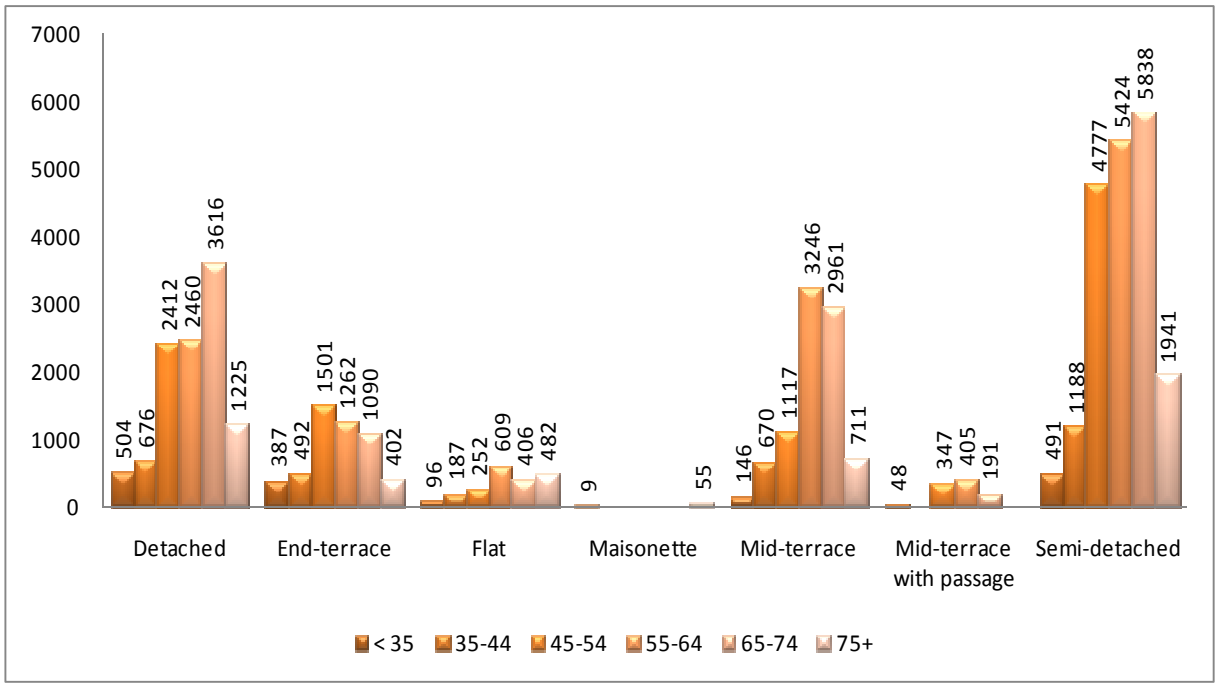


© Michael Dyson Associates Ltd.

Table 5.6: SAP Ratings by Dwelling Type

Dwelling Type	< 35	35-44	45-54	55-64	65-74	75+	Grand Total
Detached	504	676	2,412	2,460	3,616	1,225	10,894
End-terrace	387	492	1,501	1,262	1,090	402	5,134
Flat	96	187	252	609	406	482	2,033
Maisonette	9	0	0	0	0	55	64
Mid-terrace	146	670	1,117	3,246	2,961	711	8,851
Mid-terrace with passage	48	0	347	405	191	0	989
Semi-detached	491	1,188	4,777	5,424	5,838	1,941	19,658
Grand Total	**1,680**	**3,213**	**10,407**	**13,405**	**14,101**	**4,818**	**47,623**

Graph 5.3: SAP Ratings by Property Type

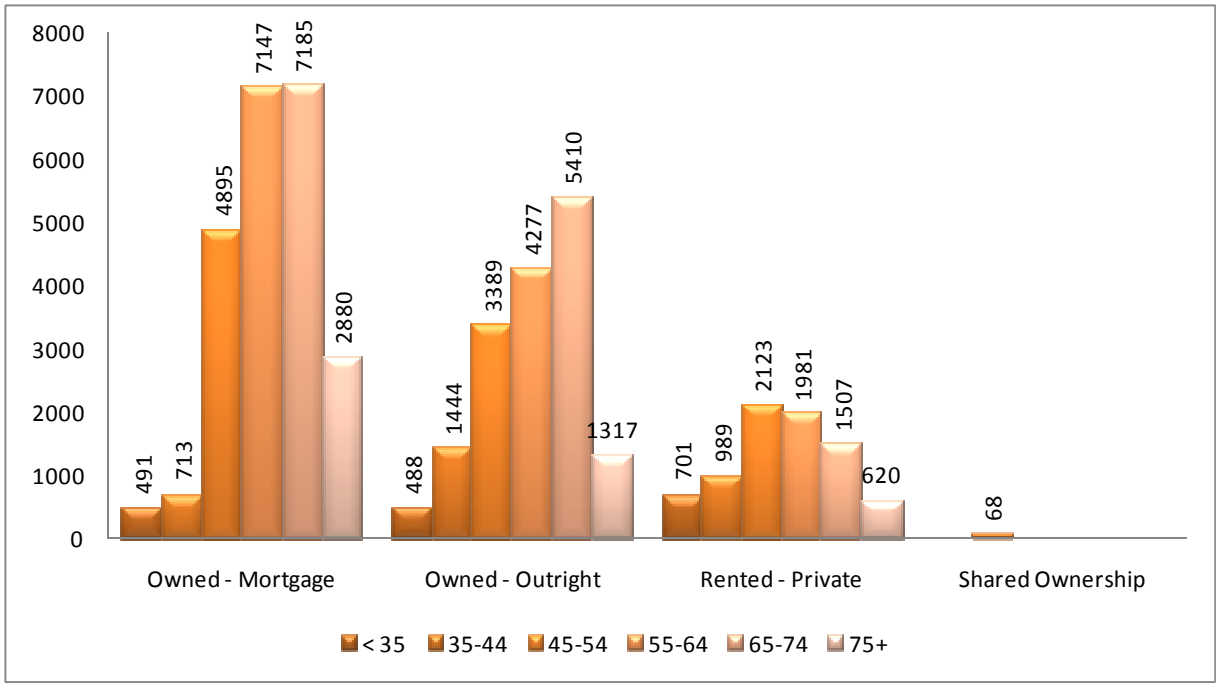


© Michael Dyson Associates Ltd.

Table 5.7: SAP Ratings by Tenure Type

Tenure Type	< 35	35-44	45-54	55-64	65-74	75+	Grand Total
Owned - Mortgage	491	713	4,895	7,147	7,185	2,880	23,309
Owned - Outright	488	1,444	3,389	4,277	5,410	1,317	16,325
Rented - Private	701	989	2,123	1,981	1,507	620	7,921
Shared Ownership	0	68	0	0	0	0	68
Grand Total	**1,680**	**3,213**	**10,407**	**13,405**	**14,101**	**4,818**	**47,623**

Graph 5.4: SAP Ratings by Tenure Type



© Michael Dyson Associates Ltd.

5.2 Heating Source

5.2.5 Tables 5.8, 5.9, & 5.10 below indicate the main heating fuel identified in the properties surveyed, with the majority of the fuel being gas which represents 43,439Nr properties when extrapolated.

5.2.6 It can be seen that electricity is the second largest main heating fuel.

5.2.7 The highest average SAP rating can generally be found in flats with Gas Heating. Flats generally benefit from having lower heat loss areas. In many cases there are other heated spaces below, above and/or to the sides of them, heat loss is therefore restricted. The same logic shows that end terraced properties should have lower SAP ratings to mid terraced properties and this can be seen in the table below. Mid terrace properties with a passage will also suffer with lower SAP ratings to their counterparts without a passage as heat is lost through the walls.

Table 5.8: Heating Source by Construction Age

Construction Age	Gas		Electricity		Solid Fuel		Oil		Overall Ave SAP
	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	
<1919	8,519	56	929	29	126	31	425	38	52.40
1919-1944	5,884	57	338	35	125	40	191	62	55.66
1945-1964	8,244	62	267	33	242	54	109	58	57.94
1965-1980	11,530	63	587	43	17	41	14	63	59.98
1981-1990	2,628	70	268	54	0	0	0	0	66.15
Post 1990	6,634	74	547	61	0	0	0	0	72.30
Grand Total	**43,439**	**61**	**2,935**	**40**	**510**	**42**	**739**	**45**	**57.93**

Table 5.9: Heating Source by Dwelling Type

Dwelling Type	Gas		Electricity		Solid Fuel		Oil		Overall Ave SAP
	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	
Detached	9,910	60.83	128	21.40	125	48.00	730	42.77	57.75
End-terrace	4,883	53.75	182	22.38	68	36.00	0	0.00	51.63
Flat	928	72.55	1,064	49.84	42	33.00	0	0.00	60.00
Maisonette	64	71.67	0	0.00	0	0.00	0	0.00	71.67
Mid-terrace	8,087	62.23	739	37.45	24	32.00	0	0.00	60.32
Mid-terrace with passage	917	53.58	20	27.00	53	58.00	0	0.00	52.73
Semi-detached	18,650	60.40	802	29.64	198	38.67	9	70.00	57.86
Grand Total	**43,439**	**61**	**2,935**	**40**	**510**	**42**	**739**	**45**	**57.93**

Table 5.10: Heating Source by Tenure Type

Tenure Type	Gas		Electricity		Solid Fuel		Oil		Overall Average SAP
	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	Nr Props	Ave SAP	
Owned - Mortgage	22,118	61	888	42	53	58	250	46	60.09
Owned - Outright	14,779	61	1,161	44	88	44	296	47	58.19
Rented - Private	6,542	60	886	36	300	39	192	36	54.86
Shared Ownership	0	0	0	0	68	36	0	0	36.00
Grand Total	**43,439**	**61**	**2,935**	**40**	**510**	**42**	**739**	**45**	**57.93**

© Michael Dyson Associates Ltd.

5.3 Fuel Costs

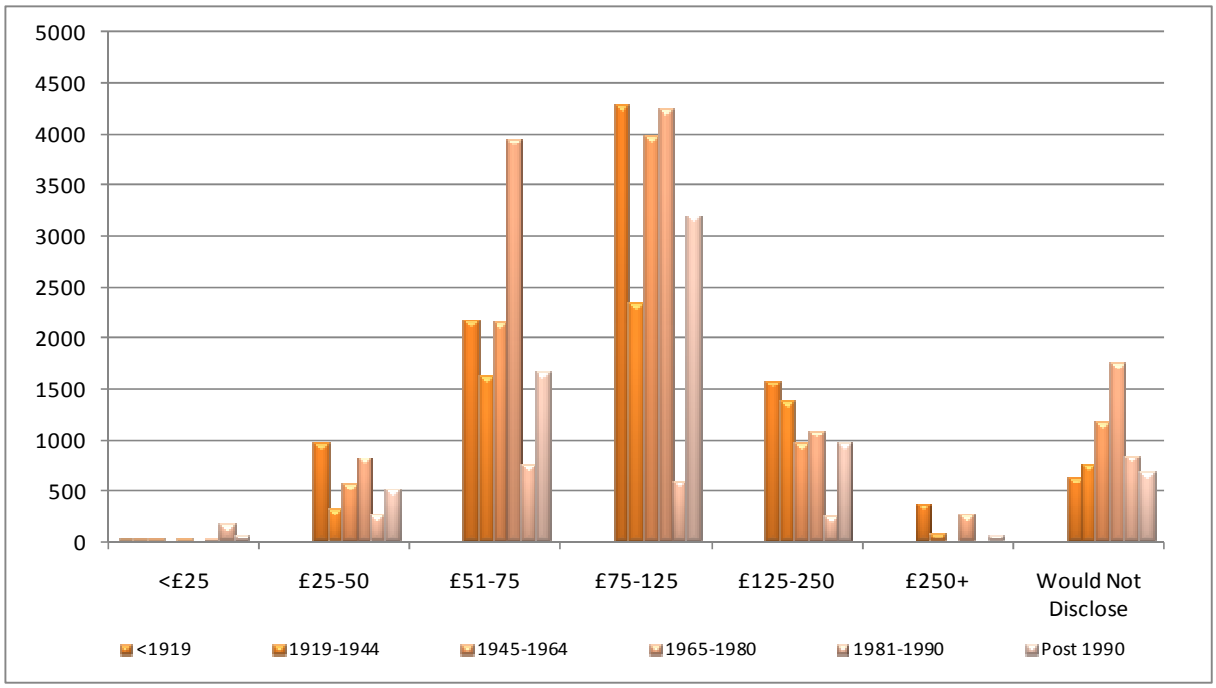
5.3.1 As part of the survey occupants were asked to provide information on their annual fuel bills. Almost half of occupants were unable or unwilling to provide this information. Of the remainder by far the greater number of occupants paid between £75 & £250 per month.

5.3.2 Tables 5.11, 5.12 & 5.13 and graphs 5.6, 5.7 & 5.8 illustrate the spread of monthly fuel costs.

Table 5.11: Fuel Costs by Construction Age

Construction Age	<£25	£25-50	£51-75	£75-125	£125-250	£250+	Would Not Disclose	Grand Total
<1919		966	2,171	4,286	1,570	375	631	9,999
1919-1944	10	317	1,637	2,349	1,383	77	763	6,537
1945-1964		570	2,161	3,982	963		1,185	8,861
1965-1980	25	824	3,952	4,238	1,091	262	1,757	12,148
1981-1990	182	262	754	593	252		854	2,896
Post 1990	68	516	1,671	3,203	975	55	693	7,182
Grand Total	**285**	**3,455**	**12,345**	**18,651**	**6,233**	**770**	**5,883**	**47,623**

Graph 5.6: Fuel Costs by Construction Age

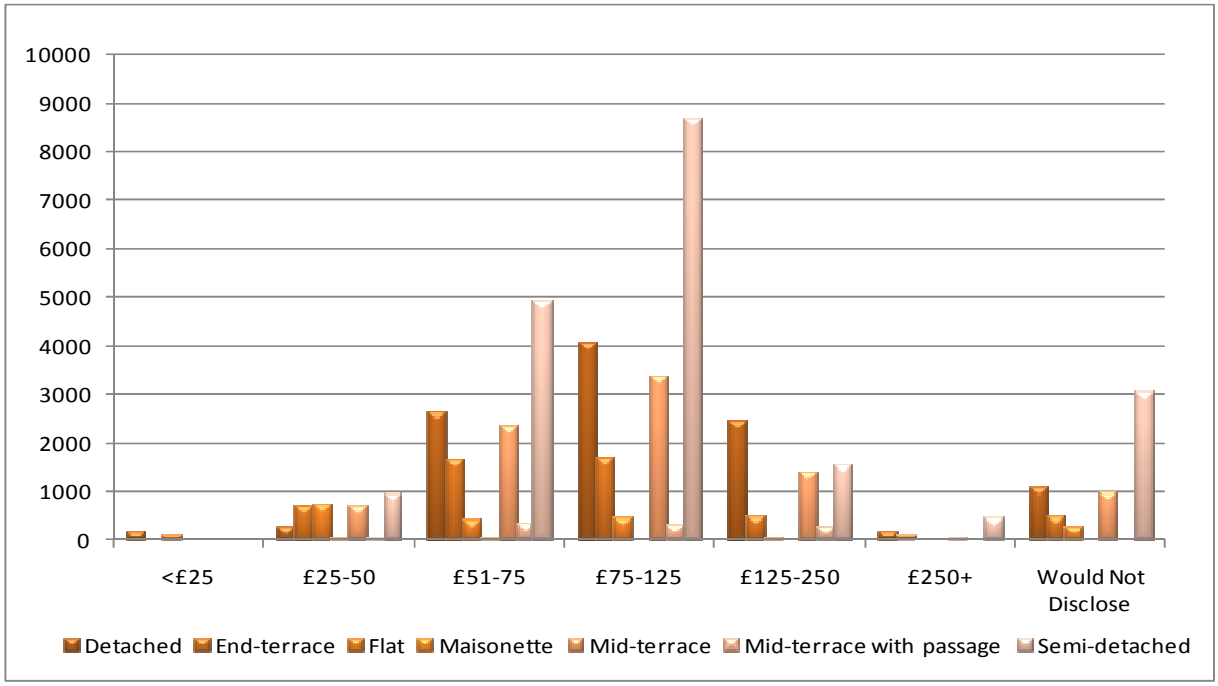


© Michael Dyson Associates Ltd.

Table 5.12 Fuel Costs by Dwelling Type

Dwelling Type	<£25	£25-50	£51-75	£75-125	£125-250	£250+	Would Not Disclose	Grand Total
Detached	182	285	2,630	4,068	2,464	188	1,077	10,894
End-terrace	0	719	1,650	1,702	492	87	482	5,134
Flat	104	734	415	469	26	0	285	2,033
Maisonette	0	28	36	0	0	0	0	64
Mid-terrace	0	697	2,346	3,375	1,423	35	975	8,851
Mid-terrace with passage	0	28	352	331	279	0	0	989
Semi-detached	0	964	4,915	8,705	1,550	460	3,063	19,658
Grand Total	**285**	**3,455**	**12,345**	**18,651**	**6,233**	**770**	**5,883**	**47,623**

Graph 5.7 Fuel Costs By Dwelling Type

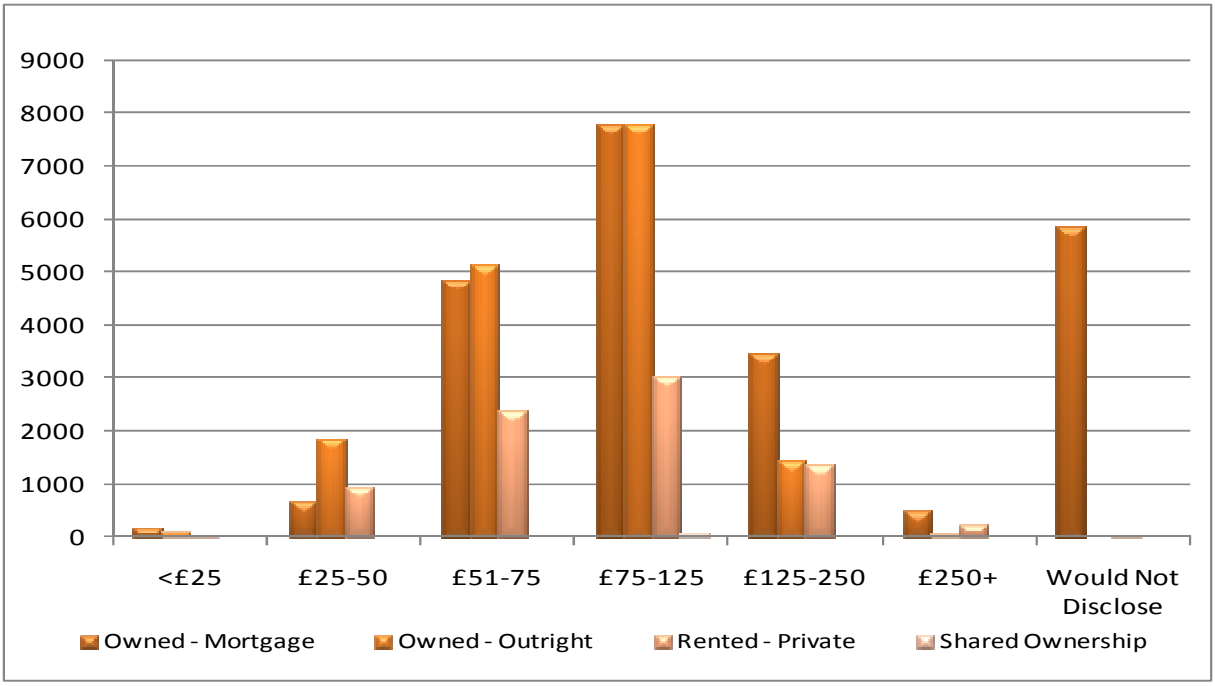


© Michael Dyson Associates Ltd.

Table 5.13 Fuel Costs by Tenure Type

Tenure Type	<£25	£25-50	£51-75	£75-125	£125-250	£250+	Would Not Disclose	Grand Total
Owned - Mortgage	182	665	4,862	7,780	3,456	490	5,874	23,309
Owned - Outright	83	1,861	5,122	7,785	1,418	55	0	16,325
Rented - Private	21	929	2,361	3,018	1,359	224	9	7,921
Shared Ownership	0	0	0	68	0	0	0	68
Grand Total	**285**	**3,455**	**12,345**	**18,651**	**6,233**	**770**	**5,883**	**47,623**

Graph 5.8 Fuel Costs by Tenure Type



© Michael Dyson Associates Ltd.

5.4 Roof/Loft Insulation

5.4.1 Table 5.14 illustrates the depths of loft insulation across the surveyed properties.

5.4.2 72% of the properties surveyed have loft insulation between 50mm and 200mm, only 15.2% of properties were identified as having 200mm or more of loft insulation.

Table 5.14 Levels of Loft Insulation

Current Roof Insulation	Total	% Properties
N/A	1,790	3.8%
0-50mm	4,336	9.1%
51-100mm	13,381	28.1%
101-150mm	14,195	29.8%
150-200mm	6,700	14.1%
201-250mm	5,072	10.6%
250mm+	2,149	4.5%
Grand Total	**47,623**	**100.0%**

5.4.3 Table 5.15 illustrates depths of roof insulation by property age, property type and tenure.

Table 5.15: Levels of Loft Insulation by Property Attribute

Construction Age	N/A	0-50mm	51-100mm	101-150mm	150-200mm	201-250mm	250mm+	Grand Total
<1919	499	656	3,272	3,188	1,464	759	160	9,999
1919-1944	177	629	2,308	1,869	795	456	303	6,537
1945-1964	185	1,045	3,038	2,516	777	1,277	23	8,861
1965-1980	370	1,669	2,611	3,827	1,608	1,202	862	12,148
1981-1990	269	327	689	1,108	97	205	201	2,896
Post 1990	290	9	1,463	1,687	1,960	1,173	600	7,182
Grand Total	**1,790**	**4,336**	**13,381**	**14,195**	**6,700**	**5,072**	**2,149**	**47,623**

Dwelling Type	N/A	0-50mm	51-100mm	101-150mm	150-200mm	201-250mm	250mm+	Grand Total
Detached	105	320	2,588	3,342	2,434	1,556	548	10,894
End-terrace	51	228	1,313	1,665	1,133	636	109	5,134
Flat	1332	32	224	132	148	119	47	2,033
Maisonette	28	0	0	9	0	28	0	64
Mid-terrace	45	579	3,179	2,609	1,111	863	465	8,851
Mid-terrace with passage	0	337	266	362	0	0	24	989
Semi-detached	230	2,840	5,811	6,077	1,874	1,870	955	19,658
Grand Total	**1,790**	**4,336**	**13,381**	**14,195**	**6,700**	**5,072**	**2,149**	**47,623**

Tenure Type	N/A	0-50mm	51-100mm	101-150mm	150-200mm	201-250mm	250mm+	Grand Total
Owned - Mortgage	404	2,380	6,588	6,700	2,891	3,340	1,007	23,309
Owned - Outright	421	1,110	4,735	5,040	2,771	1,252	996	16,325
Rented - Private	965	846	1,990	2,456	1,038	480	146	7,921
Shared Ownership	0	0	68	0	0	0	0	68
Grand Total	**1,790**	**4,336**	**13,381**	**14,195**	**6,700**	**5,072**	**2,149**	**47,623**

© Michael Dyson Associates Ltd.

6 HOUSES IN MULTIPLE OCCUPATION

6.1 Introduction

6.1.1 The Housing Act 2004 defines an HMO as a building that passes one of the following tests:

6.1.2 The Standard Test

A building where

- It consists of one or more units of living accommodation
- It does not consist of a self-contained flat or flats
- the living accommodation is occupied by persons who do not form a single household
- two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

6.1.3 The Self Contained Flats Test

A building where

- it is a self-contained flat
- the living accommodation is occupied by persons who do not form a single household
- two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

6.1.4 The Converted Building Test

A building where

- it is a converted building,
- it consists of one or more units of living accommodation not consisting of a self-contained flat or flats
- the living accommodation is occupied by persons who do not form a single household
- two or more of the households who occupy the living accommodation share one or more of the basic amenities or the living accommodation is lacking in one or more basic amenities.

© Michael Dyson Associates Ltd.

6.1.5 Certain Converted Blocks of Flats

A building where

- a building has been converted into self contained flats; and
- building work undertaken in connection with the conversion did not comply with the appropriate building standards and still does not comply with them; and
- less than two-thirds of the self-contained flats are owner-occupied.

© Michael Dyson Associates Ltd.

6.2 Findings

6.2.1 In total MDA were able to survey 7 properties that would be deemed an HMO as detailed above. The results have been extrapolated but we consider such low numbers are likely to provide a representative picture of conditions across the district. We present the key findings below but, this information should be treated with some caution.

Table 6.1 HMOs Extrapolated From Survey Findings: Overall

HMO Type	Total	Extrapolated Nr
Self-Contained Flat Test	1	65
Standard Test	6	276
Grand Total	**7**	**341**

6.2.2 Overall, the extrapolated results indicate that there are 341 HMO properties in Swale 19.0% of these are deemed to be Self Contained Flats. The number of storey's of each surveyed HMO was also recorded.

Table 6.2 HMOs by Storeys

Nr of Storeys	Self-Contained Flat Test	Standard Test	Grand Total
2	0	265	265
3	0	11	11
4	65	0	65
Grand Total	**65**	**276**	**341**

© Michael Dyson Associates Ltd.

7 HOUSEHOLDER INFORMATION

7.1 Introduction

7.1.1 The householder information has been extrapolated across the whole stock; this is based on survey data, collected from the total number of 1,016 Nr surveys carried out. (The vulnerability and means tested benefits definitions identified in the Executive Summary have been used to determine the number of incidents of Vulnerable Households living in Non-Decent Homes.

7.1.2 Some 12,602Nr households are deemed vulnerable - 26.5%. Of these 4,331 reside in properties which fail the Decent Home Standard which amounts to 34.4% of all vulnerable households.

7.1.3 The clear implication is that the previous PSA 7 requirement for 70% of all vulnerable households to be living in decent accommodation has not been met by some 4.4%.

7.1.4 16.2% of the private sector is made up of households in fuel poverty.

7.1.5 23.3% of properties have a household with a disabled occupant.

7.1.6 The remainder of the headline figures are scheduled below.

© Michael Dyson Associates Ltd.

7.2 Ethnic Origin

Table 7.1 Ethnic Origin by Tenure

Ethnic Origin of Your Household	Owned - Mortgage	Owned - Outright	Rented - Private	Shared Ownership	Grand Total	% Total
\Asian - Bangladeshi	19	0	14	0	33	0.1%
\Asian - Indian	0	14	14	0	29	0.1%
\Asian - Other Asian	0	0	83	0	83	0.2%
\Asian - Pakistani	155	0	0	0	155	0.3%
\Black - African Other	170	0	0	0	170	0.4%
\Black - Other	28	0	0	0	28	0.1%
\Mixed Race - Other	532	14	0	0	547	1.1%
\Other - Chinese	182	0	0	0	182	0.4%
\Other - Irish Roma Gypsy	0	68	0	0	68	0.1%
\Other - Other	210	0	0	0	210	0.4%
\REFUSED	6,105	217	274	0	6,596	13.8%
\White - English	14,666	15,420	6,749	68	36,904	77.5%
\White - EU European	516	178	399	0	1,094	2.3%
\White - Irish	81	91	36	0	208	0.4%
\White - Other	337	244	246	0	827	1.7%
\White - Scottish	30	68	28	0	126	0.3%
\White - Welsh	278	9	77	0	364	0.8%
Grand Total	**23,309**	**16,325**	**7,921**	**68**	**47,623**	**100.0%**

7.2.1 Table 7.1 shows a full breakdown of the ethnicity data provided by householders in the District. The most predominant origin is those that describe themselves as “White – English”, (77.5%). However, accounting for refusals to answer, this increases to 90.4%.

© Michael Dyson Associates Ltd.

7.3 Economic Activity

7.3.1 Table 7.2 indicates the types of benefit being claimed by households. In total 75.0% of households reported some form of benefits being claimed.

Of those reported, Child benefit as a minimum and/or another benefit is the predominant benefit being claimed, with 10,431 households identified as claiming these. This equates to 29.2% of all benefits claimed and 21.9% of the total private housing stock. It should be noted that Child Benefit is not a means tested benefit and is generally paid to parents with children under 16 or those over 16 in full time education or training. The second largest benefit claimed is Pension Tax Credit and/or any other benefit (this includes Council Tax, Housing and/or Long Term Incapacity Benefits).

Table 7.2 Benefits by Tenure

Benefits Claimed	Owned - Mortgage	Owned - Outright	Rented - Private	Shared Ownership	Grand Total	% Of Totals
Income Support	267	264	1,035	0	1,565	4.4%
Housing Benefit / Local Housing Allowance	168	163	2,747	0	3,079	8.6%
Council Tax Benefit	648	1,848	2,384	0	4,881	13.7%
Income Based JSA	272	0	142	0	414	1.2%
War Disablement Pension	0	70	0	0	70	0.2%
Pension Tax Credit	631	2,610	961	0	4,202	11.8%
Working Tax Credit (income less than £15460)	2,021	166	1,243	0	3,430	9.6%
DLA/AA	878	1,511	523	0	2,913	8.2%
Child Benefit	7,135	393	2,903	0	10,431	29.2%
Long Term incapacity Benefit	402	630	374	0	1,406	3.9%
Job Seekers Allowance	352	9	140	0	501	1.4%
Incapacity Benefit	683	1,310	821	0	2,813	7.9%
Grand Total	**13,458**	**8,973**	**13,275**	**0**	**35,705**	**100.0%**

7.3.2 Table 7.3 shows Net Household Income per month broken down by Tenure. The table shows that the highest incomes appear to be those that own their home and have a mortgage. Table 7.4 shows net household income per month broken down by ethnic origin.

Table 7.3 Net Household Income per month by Tenure

Tenure Type	<£250	£251-500	£501-750	£751-1250	£1251-2500	£2500+	Refused to Answer	Grand Total
Owned - Mortgage	24	65	508	1,012	3,837	4,515	13,349	23,309
Owned - Outright	105	751	1,944	2,521	3,180	1,097	6,727	16,325
Rented - Private	224	391	568	853	1,333	751	3,801	7,921
Shared Ownership	0	0	0	0	0	0	68	68
Grand Total	**353**	**1,207**	**3,019**	**4,386**	**8,350**	**6,362**	**23,946**	**47,623**

© Michael Dyson Associates Ltd.

Table 7.4: Net Household Income per month by Ethnic Origin

Ethnic Origin of Your Household	<£250	£251-500	£501-750	£751-1250	£1251-2500	£2500+	Refused to Answer	Grand Total
\Asian - Bangladeshi	0	0	0	19	0	14	0	33
\Asian - Indian	0	0	0	14	0	0	14	29
\Asian - Other Asian	0	0	0	0	0	68	14	83
\Asian - Pakistani	0	0	0	0	0	0	155	155
\Black - African Other	0	0	0	0	14	0	155	170
\Black - Other	0	0	0	0	28	0	0	28
\Mixed Race - Other	0	20	0	0	38	210	279	547
\Other - Chinese	0	0	0	0	0	182	0	182
\Other - Irish Roma Gypsy	0	0	0	0	0	68	0	68
\Other - Other	0	0	0	0	0	0	210	210
\REFUSED	0	0	9	55	103	68	6,360	6,596
\White - English	353	982	2,991	3,945	7,573	5,128	15,931	36,904
\White - EU European	0	155	0	9	361	406	163	1,094
\White - Irish	0	14	20	23	112	24	14	208
\White - Other	0	24	0	313	0	96	394	827
\White - Scottish	0	10	0	0	96	0	20	126
\White - Welsh	0	0	0	9	24	96	234	364
Grand Total	**353**	**1,207**	**3,019**	**4,386**	**8,350**	**6,362**	**23,946**	**47,623**

© Michael Dyson Associates Ltd.

7.4 Fuel Poverty

7.4.1 It is estimated from the extrapolated data collected that the number of properties in fuel poverty is 7,695. This equates to 16.2% of properties. This has been determined by calculating the percentage of income spent of fuel costs. Where this is more than 10% the household is deemed to be in fuel poverty. The figure used to determine cost of fuel is that calculated by NHER from the energy information collected by the surveyor.

7.4.2 The following tables illustrate the extent of fuel poverty by property age, type and tenure. The tables also indicate the number of households classed as vulnerable suffering fuel poverty together with the proportion of all vulnerable people.

7.4.3 It can be seen that 58.0% of households in fuel poverty are classed as vulnerable; whilst 35.4% of vulnerable households are living in fuel poverty.

7.4.4 3,688Nr dwellings in fuel poverty contain a retired resident, this is approximately 47.9% of all dwellings in fuel poverty.

7.4.5 3,130Nr dwellings in fuel poverty contain a disabled resident, this is approximately 40.7% of all dwellings in fuel poverty.

Table 7.5 Fuel Poverty & Vulnerability by Construction Age

Construction Age	Total Properties in Fuel Poverty	Vulnerable Households in Fuel Poverty	% in Fuel Poverty also Vulnerable	Nr Vulnerable Households	% of Vulnerable People living in Fuel Poverty
<1919	1,733	1,079	14.0%	3,080	35.0%
1919-1944	1,611	917	11.9%	2,166	42.3%
1945-1964	1,018	781	10.1%	2,463	31.7%
1965-1980	2,483	1,379	17.9%	3,484	39.6%
1981-1990	100	45	0.6%	203	22.0%
Post 1990	750	261	3.4%	1,206	21.6%
Grand Total	**7,695**	**4,461**	**58.0%**	**12,602**	**35.4%**

Table 7.6: Fuel Poverty & Vulnerability by Dwelling Type

Dwelling Type	Total Properties in Fuel Poverty	Vulnerable Households in Fuel Poverty	% in Fuel Poverty also Vulnerable	Nr Vulnerable Households	% of Vulnerable People living in Fuel Poverty
Detached	1,222	637	8.3%	2,077	30.6%
End-terrace	993	503	6.5%	1,935	26.0%
Flat	311	191	2.5%	487	39.3%
Maisonette	28	0	0.0%	9	0.0%
Mid-terrace	2,307	1,580	20.5%	2,894	54.6%
Mid-terrace with passage	152	138	1.8%	426	32.3%
Semi-detached	2,683	1,412	18.4%	4,774	29.6%
Grand Total	**7,695**	**4,461**	**58.0%**	**12,602**	**35.4%**

© Michael Dyson Associates Ltd.

Table 7.7: Fuel Poverty & Vulnerability by Tenure Type

Tenure Type	Total Properties in Fuel Poverty	Vulnerable Households in Fuel Poverty	% in Fuel Poverty also Vulnerable	Nr Vulnerable Households	% of Vulnerable People living in Fuel Poverty
Owned - Mortgage	1,875	933	12.1%	3,652	25.5%
Owned - Outright	4,110	2,222	28.9%	4,920	45.2%
Rented - Private	1,710	1,306	17.0%	4,030	32.4%
Shared Ownership	0	0	0.0%	0	0.0%
Grand Total	**7,695**	**4,461**	**58.0%**	**12,602**	**35.4%**

Table 7.8: Fuel Poverty & Vulnerability by Area

Area Breakdown	Fuel Poverty	Vulnerable and in Fuel Poverty	% in Fuel Poverty also Vulnerable	Vulnerable	% Vulnerable in Fuel Poverty
Faversham Town & Villages	2069	1248	16.2%	2850	43.8%
Sittingbourne Town and Villages	3076	1531	19.9%	5069	30.2%
Sheppey (Sheerness Town & Villages)	2550	1682	21.9%	4684	35.9%
Grand Total	**7695**	**4461**	**58.0%**	**12602**	**35.4%**

7.5 Adults with Learning Disabilities

7.5.1 1.2% of properties were confirmed as having individuals who have a learning disability.

7.6 Adults Suffering Mental Health Issues

7.6.1 18 properties were recorded as having adults suffering a mental health issue.

7.7 Children Living in Non Decent Housing

7.7.1 3.8% of properties have been identified as having children living in a non-Decent home who are classified as vulnerable children.

7.8 Children with Parents on a 'Means Tested' Benefit

7.8.1 7.0% of properties are classified with having a child resident and the main householders are on 'means tested' benefit.

7.9 Older People Living in Homes with a SAP Rating of Less Than 35

7.9.1 1.4% of properties were identified as having a SAP less than 35 with an older individual resident at the property. 38.4% of these households are also on means tested benefits.

© Michael Dyson Associates Ltd.

7.10 Number of Individuals Over 60 Living Alone

7.10.1 Table 7.9 Indicates the number of individuals over the age of 60 who are living alone and the level of net household income per month they have. 33.1% of those surveyed refused to answer this part of the questionnaire. From the information collected however, 54.8% households have less than £750 income per month, 4.0% have an income between £1,251 and £2,500.

Table 7.9 Household Income for over 60's Living Alone

Net Household Income Per Month	Total	%	% of All Households
<£250	207	3.8%	2.5%
£251-500	455	8.4%	5.5%
£501-750	1668	30.8%	20.1%
£751-1250	927	17.1%	11.2%
£1251-2500	1471	27.1%	17.8%
£2500+	694	12.8%	8.4%
Refused to Answer	2861	52.8%	34.5%
Grand Total	**8283**	n/a	100.0%

7.11 Disabilities within the Household

7.11.1 23.5% of properties have been identified as having a member of the household with a disability. Table 7.11 breaks down the type of disability and shows that the largest proportion of those that have reported a disability have reported a physical impairment. Please note that some disabled residents declare multiple disabilities.

Table 7.11 Disability by Tenure

Disabilities within the Household	Owned - Mortgage	Owned - Outright	Rented - Private	Shared Ownership	Grand Total
Physical Impairment	1,246	4,108	1,428	68	6,849
Mental Health Issues	264	147	296	0	707
Sensory Impairment - sight or hearing	855	1,249	110	0	2,214
Long term Illness (more than 12 months)	1,527	2,731	421	0	4,679
Grand Total	**3,892**	**8,235**	**2,254**	**68**	**14,450**

© Michael Dyson Associates Ltd.

7.12 Environmental Issues

7.12.1 From the surveys completed, only 6.0% of those surveyed felt isolated in their home, this is due to a number of reasons including health issues, fear of crime and lack of transport.

7.12.2 26.0% of households have been identified as having a problem with anti-social behaviour in their area.

7.12.3 29.3% of households had a problem with heavy traffic and 30.8% had a problem with dog fouling.

7.12.4 Tables 7.12 & 7.13 illustrate the householders' sense of belonging and their overall satisfaction with their immediate environment. Tables 7.14 and 7.15 show this information by geographic area.

Table 7.12 Neighbourhood Belonging by Tenure & Age

Household Tenure	Age Band	Did Not Answer	Not at all Strongly	Not Very Strongly	Fairly Strongly	Very Strongly	Grand Total	%Total
Owned - Mortgage	<34yrs Old	0	28	1,037	1,767	2,128	4,960	10.4%
	34-60yrs Old	0	681	2,465	5,339	2,253	10,738	22.5%
	60yrs + Old	0	28	236	680	793	1,737	3.6%
	Would Not Answer	5,874	0	0	0	0	5,874	12.3%
Owned - Outright	<34yrs Old	0	0	28	244	83	354	0.7%
	34-60yrs Old	0	20	594	1,857	1,188	3,659	7.7%
	60yrs + Old	0	102	1,942	5,007	5,261	12,311	25.9%
	Would Not Answer	0	0	0	0	0	0	0.0%
Rented - Private	<34yrs Old	0	54	1,003	801	456	2,314	4.9%
	34-60yrs Old	0	153	977	1,867	968	3,965	8.3%
	60yrs + Old	0	20	370	259	992	1,641	3.4%
	Would Not Answer	0	0	0	0	0	0	0.0%
Shared Ownership	<34yrs Old	0	0	0	0	0	0	0.0%
	34-60yrs Old	0	0	0	68	0	68	0.1%
	60yrs + Old	0	0	0	0	0	0	0.0%
	Would Not Answer	0	0	0	0	0	0	0.0%
Grand Total		**5,874**	**1,086**	**8,651**	**17,890**	**14,122**	**47,623**	**100.0%**

Table 7.13 Neighbourhood Satisfaction by Tenure & Age

Household Tenure	Age Band	N/A	Very Dis-Satisfied	Dis-Satisfied	Neither	Satisfied	Very Satisfied	Grand Total
Owned - Mortgage	<34yrs Old	0	10	716	380	2,069	1,785	4,960
	34-60yrs Old	0	376	961	702	6,272	2,426	10,738
	60yrs + Old	0	14	9	203	805	706	1,737
	Would Not Answer	5,874	0	0	0	0	0	5,874
Owned - Outright	<34yrs Old	0	0	14	28	202	110	354
	34-60yrs Old	0	10	283	616	1,237	1,512	3,659
	60yrs + Old	0	125	295	762	4,851	6,278	12,311
	Would Not Answer	0	0	0	0	0	0	0
Rented - Private	<34yrs Old	0	42	94	397	1,210	572	2,314
	34-60yrs Old	0	40	262	167	2,631	865	3,965
	60yrs + Old	0	9	92	279	164	1,097	1,641
	Would Not Answer	0	0	0	0	0	0	0
Shared Ownership	<34yrs Old	0	0	0	0	0	0	0
	34-60yrs Old	0	0	0	0	68	0	68
	60yrs + Old	0	0	0	0	0	0	0
	Would Not Answer	0	0	0	0	0	0	0
Grand Total		**5,874**	**627**	**2,727**	**3,534**	**19,509**	**15,351**	**47,623**

© Michael Dyson Associates Ltd.

Table 7.14 Neighbourhood Belonging by Area

Area Breakdown	Age Band	Not at all Strongly	Not Very Strongly	Fairly Strongly	Very Strongly	Did Not Answer	Grand Total
Faversham Town & Villages	<34yrs Old	28	399	446	803	0	1676
	34-60yrs Old	165	731	1903	1252	0	4050
	60yrs + Old	0	419	2073	1574	0	4066
	Would Not Answer	0	0	0	0	742	742
Sittingbourne Town and Villages	<34yrs Old	9	1209	1628	1504	0	4350
	34-60yrs Old	521	2349	4676	1334	0	8880
	60yrs + Old	130	1666	2238	2690	0	6725
	Would Not Answer	0	0	0	0	3435	3435
Sheppey (Sheerness Town & Villages)	<34yrs Old	46	460	737	360	0	1603
	34-60yrs Old	168	956	2553	1823	0	5500
	60yrs + Old	19	461	1636	2782	0	4898
	Would Not Answer	0	0	0	0	1697	1697
Grand Total		**1086**	**8651**	**17890**	**14122**	**5874**	**47623**

Table 7.15 Neighbourhood Satisfaction by Area

Area Breakdown	Age Band	Very Dis-Satisfied	Dis-Satisfied	Neither	Satisfied	Very Satisfied	Did Not Answer	Grand Total
Faversham Town & Villages	<34yrs Old	0	250	202	572	652	0	1676
	34-60yrs Old	0	121	77	2028	1825	0	4050
	60yrs + Old	0	53	183	1531	2299	0	4066
	Would Not Answer	0	0	0	0	0	742	742
Sittingbourne Town and Villages	<34yrs Old	14	444	395	1957	1540	0	4350
	34-60yrs Old	319	801	948	5354	1458	0	8880
	60yrs + Old	110	231	803	2270	3310	0	6725
	Would Not Answer	0	0	0	0	0	3435	3435
Sheppey (Sheerness Town & Villages)	<34yrs Old	38	130	209	951	276	0	1603
	34-60yrs Old	108	585	460	2827	1520	0	5500
	60yrs + Old	37	113	258	2018	2471	0	4898
	Would Not Answer	0	1697	0	0	0	0	1697
Grand Total		**627**	**4425**	**3534**	**19509**	**15351**	**4177**	**47623**

© Michael Dyson Associates Ltd.

8 COMPARISON & CONCLUSION

8.1 Comparison

8.1.1 To illustrate SBC's position relative to the UK as a whole Table 8.1 schedules the headline results arising from this survey against the findings of the English House Condition Survey 2006 and Swale's 2002 Survey.

8.1.2 Swale's 2002 private sector house condition survey was carried out under different rules of assessment. The property age bands are different from those used within this report; assessments against the Decent Homes Standard were based upon the 'fitness standard' complemented by Parts B, C & D; and an indicative HHSRS assessment was carried out. Comparisons are, therefore, to be viewed in light of this.

8.1.3 The 2002 survey did not include any information regarding ethnicity.

Table 8.1 Comparison EHS & 2002 Survey

Headline Result	SBC 2002	EHCS 2007	SBC 2009
Number of Properties	43,000	n/a	47,675
Fail Fitness Standard	8.0%	4.0%	n/a
Fail HHSRS	4.7%	21.7%	20.5%
Fail Decent Homes	n/a	35.8%	28.7%
Average Cost To Meet Decent Homes	n/a	n/a	£2,170
Vulnerable Households in Non-Decent Housing	n/a	39.0%	30.6%
BME Communities	n/a	8.9%	9.6%
Average SAP	48	49	58

8.1.4 Swale scores 116 under the New Indices of Deprivation published in 2007 which, out of 354 (where 1 = most deprived area, 354 = least deprived area) puts Swale in the upper 33% of most deprived areas across England and Wales. It should be noted that there are 13 separate indices used in building up the gross Index of Deprivation.

© Michael Dyson Associates Ltd.

8.2 Profile of Housing Stock

8.2.1 Table 8.1 indicates that the private sector has increased by 4,675Nr properties since the 2002 survey. Table 2.1 indicates the age profile of the stock follows a similar trend to national figures although it is marginally "newer" thus corroborating the implication that almost 5,000Nr new homes have been built over the past 7 years.

8.2.2 This in turn implies that there has been an appetite for investment in the local housing market although any negative effects arising from the 2009/10 economic recession will not be apparent from the findings of this Report.

8.3 Decent Homes & Vulnerability

8.3.1 13,672Nr properties within the private sector failed the Decent Homes standard with an associated cost for remedying failures against Part B, C & D of £24,479,923.00. The key areas of investment demand are :-

- Kitchens in excess of 20 years old – £31,000,000
- Bathrooms in excess of 30 years old - £9,000,000
- Roof coverings in disrepair - £6,000,000
- Electrical supplies in disrepair - £5,000,000

8.3.2 Part C of the Decent Homes Standard takes no account of condition and it may well be that there is little impetus for private owners to invest in their homes without the incentive of grant support.

8.3.3 In the owner occupied sector 25.9% (10,279) of homes were non decent, with 24.9% (2,557) occupied by vulnerable households. This compares with private rented sector where 41.9% of (3,324) homes are non decent, of which 53.4% (1,774) are occupied by vulnerable households.

8.3.4 26.8% (3,662) of non decent homes are occupied by a retired resident.

8.3.5 In the owner occupied sector 17.4% (6,882) have a Category 1 hazard of which 16.8% (1,158) are occupied by vulnerable households. This compares with private rented sector where 35.2% (2,789) of homes have a Category 1 hazard, of which 34.2% (955) are occupied by vulnerable households.

8.3.6 23.7% (2,312) of homes that have a Category 1 hazard are occupied by a retired resident.

8.3.7 It should be noted that the key issues arising within Part B of the Decent Homes Standard (disrepair) alongside the £6M for roof covering and £5M for electrical supply there is a liability of £2.8M in respect of kitchen amenities, £1.8M in respect of replacement boilers and £2.2M in respect of wall structure and wall finishes.

8.3.8 The implication of the above is that grant support should be targeted at key components in disrepair with any surplus being directed towards properties failing the Standard under modernity.

© Michael Dyson Associates Ltd.

8.3.9 Around 550Nr vulnerable households are currently living in non-decent housing which, irrespective of reason for failure, makes these properties the absolute priority for grant support and/or intervention in the private rented sector.

8.3.10 9,739Nr properties present HHSRS Category 1 hazards; and of these 2,113Nr affect households with vulnerable occupants.

8.3.11 Due to the diverse nature of hazards arising no costs have been attributed to remedying Category 1 hazards; however, allowing an average of £500 per property the cost would be in the order of £600k in respect of vulnerable households, £5M for all properties with Category 1 hazards.

8.4 Repair & Renewal

8.4.1 A cost of £9.4M has been assessed in respect in carrying out repairs & renewals principally in respect of external wall finishes, electrical rewiring and roof structures.

8.4.2 SBC should consider the likelihood of private owners and landlords making good repair & renewals; and the effects of intervention or grant support for repairing or renewing components failing the Decent Homes Standard.

8.5 Thermal Efficiency, Vulnerability & Fuel Poverty

8.5.1 The average SAP rating across the private sector housing stock is **58**. The average annual heating cost is assessed at **£694.50** per property.

8.5.2 Of the 1,660Nr properties with a SAP rating below 35, 58.3% (979) in the owner occupied sector and 41.7% (701) are in the private rented sector. 36.9% (620) are occupied by a retired resident.

8.5.3 Of the 7,695Nr properties identified in fuel poverty, 77.8% (5,985) are in the owner occupied sector and 22.2% (1,710) in the private rented sector. 47.9% (3,688) are occupied by a retired resident.

8.5.4 A SAP rating of 35 or less is considered to be a proxy measure for failure against Decent Homes Part A, HHSRS and 1,680Nr properties (some 3.5%) have a SAP rating of less than 35. 652Nr of these properties are classed as having a vulnerable occupant (1.4% of all dwellings).

8.5.5 It is estimated from the extrapolated data collected that the number of properties in fuel poverty is 7,695. This equates to 16.2% of properties.

8.5.6 Table 5.16 of the report illustrates that only 7,221 properties (15.1%) have loft insulation of a depth greater than 200mm, mostly in owned/mortgages detached & semi detached properties.

© Michael Dyson Associates Ltd.

8.5.7 The implication arising from this is that direct or levered – in grant support for loft insulation is very likely to have a positive impact upon :-

- The number of properties with a SAP rating of less than 35.
- The number of properties presenting excess cold hazards.
- Fuel costs, therefore fuel poverty.
- Ultimately, vulnerable households in properties previously failing the Decent Homes Standard as a result of thermal inefficiencies.

8.6 Houses in Multiple Occupation

8.6.1 Of the properties surveyed 7Nr were deemed to be classed as HMOs the weighted extrapolation implies there are 65Nr properties meeting the ”self contained flat test” and 275Nr meeting the “standard test”, 340Nr in all.

8.6.2 The implication of this is that only 0.7% of the private sector housing could be classified as HMO; and we would recommend SBC to compare this with their current licensing records.

8.7 Household Information

8.7.1 The ethnic origin of households surveyed is overwhelmingly “White English”.

8.7.2 75.0% of households report some kind of benefit being claimed, although it should be noted not all benefits scheduled are means tested. 63% of households on benefits occupy owned or mortgaged properties.

8.7.3 Notwithstanding the above net monthly incomes in excess of £2,500 are almost exclusively associated with households owning or mortgaging their home; which also account for some 84% of households with a net monthly income for between £1,251 & £2,500.

8.7.4 The 16.2% of households in fuel poverty are biased towards properties built between 1965 & 1980 (32.2%) with proceeding year bands ranging between 13% & 23%. Only 11% of households in fuel poverty occupy properties built after 1981.

8.7.5 The majority of households in fuel poverty currently occupy terraced properties (44.9%); with 77.5% of households in fuel poverty owning or mortgaging their home.

© Michael Dyson Associates Ltd.

8.8 Conclusions

8.8.1 The £24M required to bring the private housing sector to the Decent Homes Standard together with the £5M associated with Category HHSRS hazards is very likely to exceed SBC's financial resources.

8.8.2 The relatively low number of households occupying Non-Decent Homes us likely to offer a more manageable intervention/grant target.

8.8.3 There are significant numbers of households affected by low thermal efficiency and fuel poverty: a drive towards increasing levels of insulation will have a significant impact on those most likely to benefit from grant support. Furthermore the costs associated with insulation initiative are often able to be met by external agencies, particularly utility service providers.

© Michael Dyson Associates Ltd.

Appendices

© Michael Dyson Associates Ltd.

APPENDIX A

Private House Survey Form

© Michael Dyson Associates Ltd.

APPENDIX B

Supporting Tables

© Michael Dyson Associates Ltd.

The tables below show information for the main urban areas within the district, unfortunately the number of surveys completed in each town is too few to offer statistically reliable data. However the tables could offer an indication of housing conditions in these areas.

Area Breakdown	Fuel Poverty	Vulnerable and in Fuel Poverty	% in Fuel Poverty also Vulnerable	Vulnerable	% Vulnerable in Fuel Poverty
Faversham	1361	805	10.5%	1778	45.3%
Sheerness	993	795	10.3%	2002	39.7%
Sittingbourne	2232	1399	18.2%	3964	35.3%
Grand Total	**4586**	**2998**	**39.0%**	**7745**	**38.7%**

Area Breakdown	Total Nr	Decent Homes Failures	% Decent Homes Failures	Vulnerable Households	% Vulnerable Households	Households with Disabled Residents	Households with Retired Residents
Faversham	7775	2620	33.7%	1778	22.9%	270	3006
Sheerness	4504	2673	59.3%	2002	44.5%	309	1101
Sittingbourne	17584	3638	20.7%	3964	22.5%	1108	4438
Grand Total	**29863**	**8931**	**29.9%**	**7745**	**25.9%**	**1687**	**8545**

© Michael Dyson Associates Ltd.

APPENDIX C

BRE Report on sampling

© Michael Dyson Associates Ltd.

APPENDIX D

BRE Post Analysis Report

© Michael Dyson Associates Ltd.