

**ROCHFORD DISTRICT  
HOUSING NEEDS SURVEY  
2004**



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# 1 EXECUTIVE SUMMARY

## 1.1 Housing Needs Survey

1.1.1 Rochford District Council formally commissioned DCA in August 2004 to carry out a District-wide Housing Needs Study, as a joint survey with Basildon District Council, Castle Point District Council, Rochford District Council and Southend-on-Sea District Council.

1.1.2 The Thames Gateway South Essex Sub-Region is seeking to undertake a comprehensive and robust housing market and needs assessment to obtain high quality information about current and future housing needs across the Sub-Region and also at Local Authority level.

### 1.1.3 The overall aims of the project were to:-

- ◆ Determine the levels of housing supply and demand in the District;
- ◆ Support the annual HIP bid and development of the Housing Strategy;
- ◆ Provide robust information at a local level in accordance with PPG3, to guide the location of new provision and support policies in the Local Developmental Framework;
- ◆ Co-ordinate housing and community care strategies.

### 1.1.4 In this summary you will find the main findings from a study undertaken through:-

- ◆ A postal questionnaire to 10,650 households in 19 wards across the District;
- ◆ Face-to-face interviews with 250 households in the District, utilising the same questionnaire as the postal survey;
- ◆ A housing market survey utilising the Land Registry and Halifax House Price databases and a telephone survey of estate agents on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, the 2001 Census, household and population projections and other national research.

#### **KEY FINDINGS OF THE SURVEY**

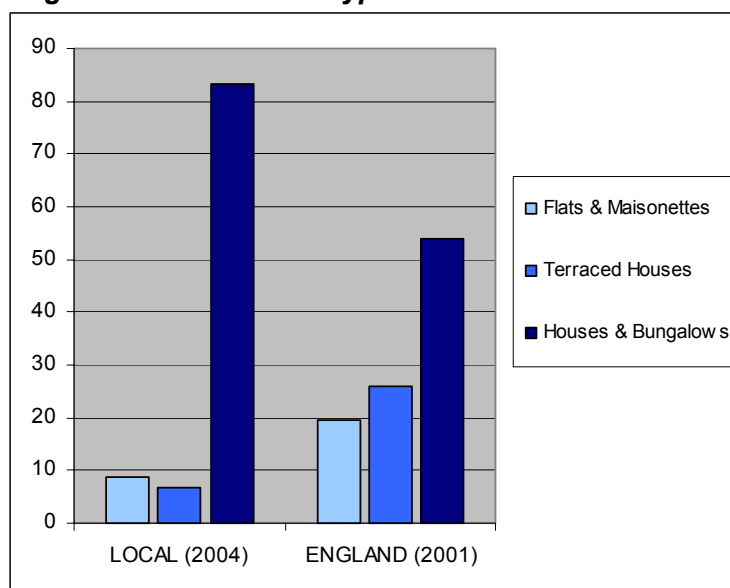
- ◆ 91.6% of households live in accommodation suitable for their needs. Satisfaction ranges from 96.1% in the owner occupied sector to 82.2% in the HA rented sector;
- ◆ Flats and terraced houses average cost is £118,294 and £170,224 respectively and affordability is a major issue, particularly for new forming households;
- ◆ 67% cannot afford private rental and home ownership is beyond the reach of 75% of concealed households, even though nearly 40% of them earn over £25,000 p.a.;
- ◆ The social stock is only 8%, less than half the national average of 19.3% and provides only 102 re-let units each year;
- ◆ Annually 393 affordable housing units are needed, 281 more than existing supply from re-lets, a new supply requirement significantly greater than current delivery levels;
- ◆ There is a requirement to develop a more balanced housing stock in both sectors with a need for more small units, flats and terraced houses, particularly in the private sector;
- ◆ The total population is projected to reduce but the retired age group will increase by 15.2% by 2011. There is an inextricable link between ageing and disability. Of the 5,463 households with a support need, 67% are over 60 and 58% of them have a walking difficulty.

## 1.2 The Housing Stock

1.2.1 Figure 1-1 shows the characteristics of the District stock in 2004, compared to the national average level at the 2001 Census in each category.

1.2.2 Locally, the proportion of houses and bungalows (83.3%) is much higher than the national average of 54%. The supply of terraced properties is 6.9%, lower than the national average of 26%, and flats / maisonettes at 8.7% are below the national average of 20%.

**Figure 1-1 House Types Local: National**



## 1.3 The District Population – Future Projections

1.3.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors - numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area. The number of households rises and falls over time in response to these and is also affected by changes in the pattern of marriages and divorces and the general economic climate.

### 1.3.2 What about the future?

1.3.3 The population data provided by Essex County Council follow the 1991 - 2011 population estimates based on the provisions of policy H1 of the Essex & Southend on Sea Structure Plan adopted April 2001. The 2001 Census data has not been taken into consideration in the production of these projections but we do not expect the trends in age group change to alter.

1.3.4 The 1996 based projections indicate that the population will decrease by approximately 1,200 people, 2% over the 10 years to 2011, falling to 80,300 by 2011.

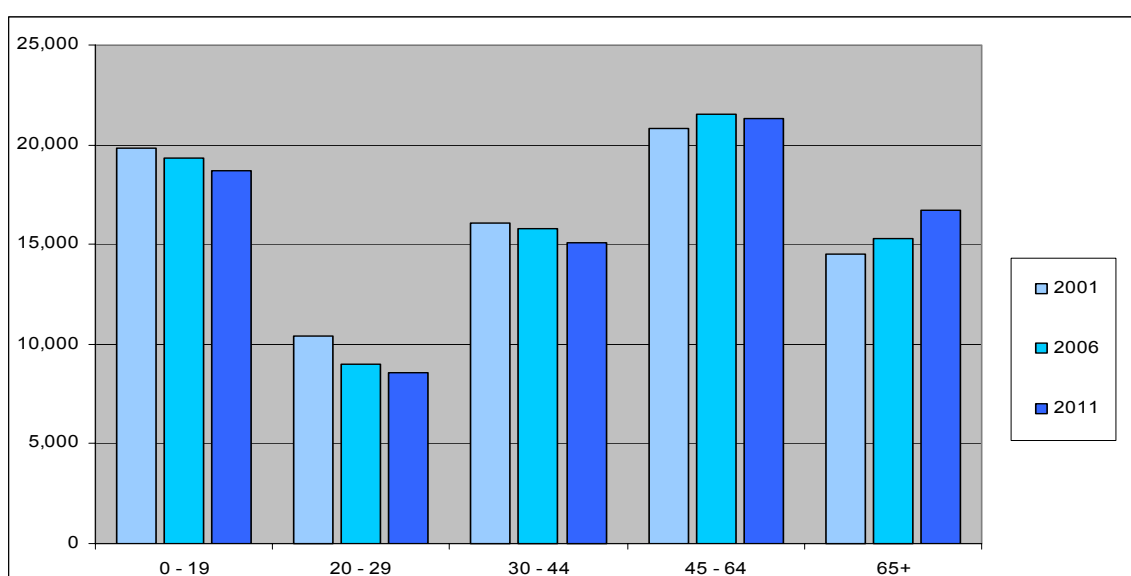
1.3.5 The 0-19 age range shows a decline overall (1,100; 6%). Numbers fall throughout the forecast period with the largest fall occurring between 2006 and 2011 (600; 3%).

1.3.6 Numbers in the 20-29 age group are projected to decline overall (1,800; 17%). As this age range comprises new households forming this will have implications for future affordable housing need both in the short and longer term. However, the 2001 Census records 7,848 households in this group, over 2,552 lower than forecast at this point.

1.3.7 The 30-44 age group, the main economically active group, decreases in numbers, with 1,000 less individuals. A fall is seen throughout the forecast period, with the main fall occurring between 2006 and 2011 (700; 4%).

- 1.3.8 The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increase of 500 people (2%). Numbers rise up to 2006 (700; 3%) with a fall being seen between 2006 and 2011 (200; 1%).
- 1.3.9 The most significant feature here is the growth of the population in the over 65 age group, 2,200 individuals over the forecast period. The largest increase is projected to occur between 2006 and 2011 (1,400; 9%).
- 1.3.10 The "older" retirement group, those 80 and over grows by 25%, 100 more people by 2011. This group represents 5,000 people in the area by 2011 who are much more likely to have care and support needs which should now be assessed in detail.
- 1.3.11 Household formation is forecast to rise at twice the rate of population increase and this is due to a large increase in single person households through elderly people living longer, separation, divorce and young people forming single person households.

**Figure 1-2 Population Change Age Band Forecast**



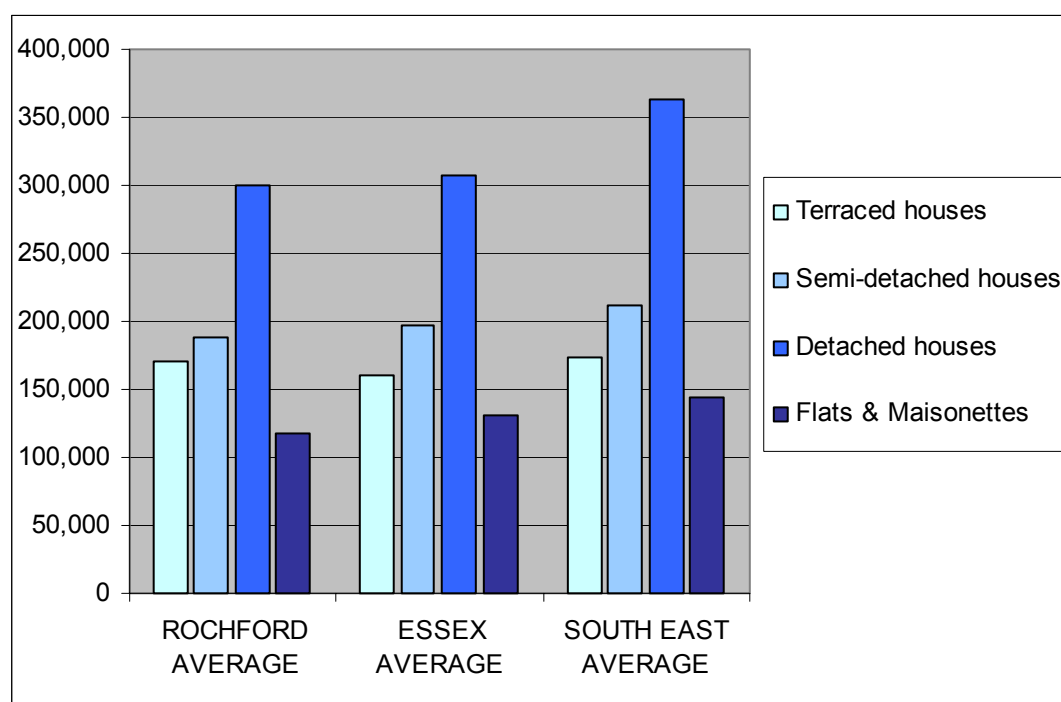
## 1.4 The Housing Market

- 1.4.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the "affordability" of housing is measured for low-income households. In essence, we are seeking to establish who cannot afford to enter into the market. This data is then related to the problems faced by the "concealed households" in the area, i.e. households living with friends and relatives unable to gain access to the housing market.
- 1.4.2 National and Regional Context**
- 1.4.3 UK house price inflation for the year ending 30<sup>th</sup> September 2004 was recorded by Halifax Index at 20.5% and the Land Registry at 16.7%. House price inflation in the third quarter of 2004 slowed in most regions with an overall increase of 2.7%, above the 5.9% gain in the second quarter of 2004.
- 1.4.4 House prices in the South East Region (which for the Land Registry data incorporates Rochford and other Essex authorities) show a slight rise, increasing by 1.1% during the third quarter of 2004. The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th September 2004 was 10.9%, well below the UK average of 20.5%.

## 1.5 The Rochford District Housing Market

- 1.5.1 The evaluation of the market in Rochford District is based on specially prepared information taken directly from the Land Registry database for the year to 30th September 2004 and an analysis of local estate agency sales looking at entry level properties.
- 1.5.2 An income of £24,900 is required to buy a one bedroom flat in Rochford, rising to £37,700 in Rayleigh. A two bedroom flat requires an income of £26,300 in Hockley and up to £53,800 in Hullbridge. Terraced properties require an income of £47,400 in Rochford to £53,800 in Hawkwell.
- 1.5.3 We assess terraces to be the main entry level for first time buyers in view of their relatively lower cost and volume of sales. 75% have inadequate income to be able to buy and 67% cannot afford to rent privately. Additionally, private rent is not the housing preference of the majority of households and even where this is the case lack of supply may cause some households to have to leave the District to meet their requirements.

**Figure 1-3 2004 Average House Prices**



## 1.6 Key Findings from the Household Survey

- 1.6.1 The fieldwork for the study took place in September 2004 and provides a detailed picture of the current and future housing needs and preferences in the District. The study consisted of a postal questionnaire to 10,650 households and face-to-face interviews with 250 households utilising the same questionnaire as the postal survey, in 5 wards across the District. 3,499 responses were achieved in total, providing statistical confidence at 95%  $\pm$  1.40% sampling error rate. 10.8% of all households in the District participated in the survey.
- 1.6.2 The “implied” numbers are our assessment of the total numbers after applying a sub area weighting factor to represent the total population. Below we present in summary form, the key findings from the survey with a particular emphasis on the needs of concealed households.

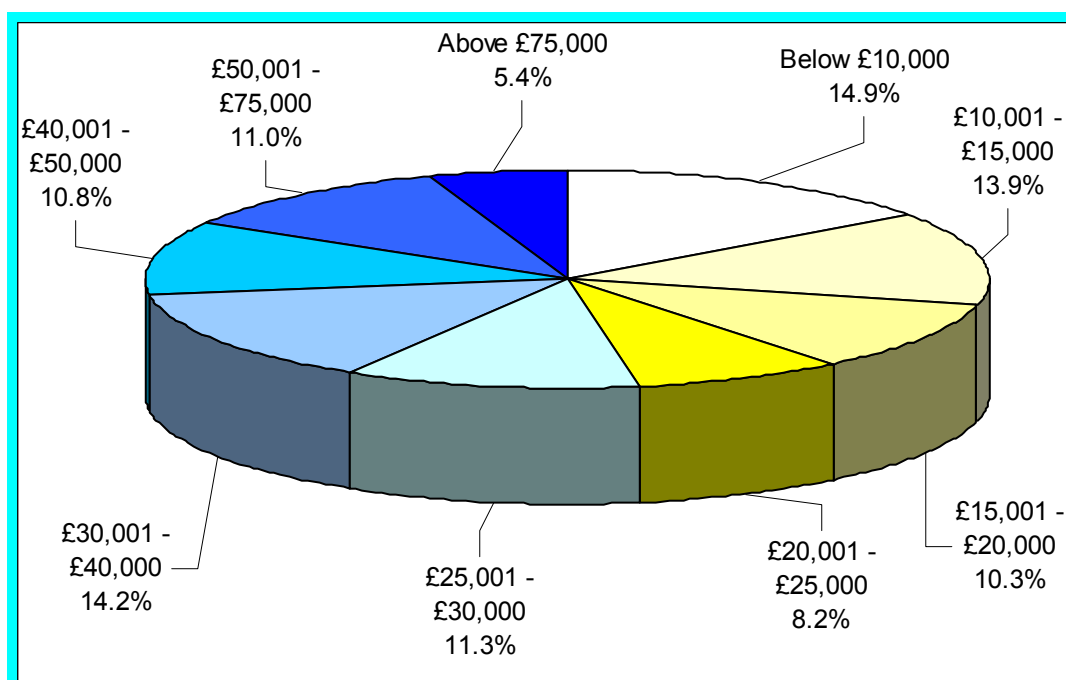
## 1.7 Adequacy of the Existing Stock

- 1.7.1 The vast majority of households have access to all the basic amenities and the perception of most residents is that their homes are well maintained and not in need of improvement.
- 1.7.2 Some 91.6% of households say that their accommodation is adequate for their needs. 8.4% (2,689 implied) say that it is inadequate. The largest single issue for those reporting an inadequacy which could be resolved in-situ (without moving) was that the dwelling needed improvement / repairs (87.7%). Of those requiring a move 68.8% (1,559 implied) indicated that the dwelling was too small.
- 1.7.3 Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 84.8% of all households and over-occupation affects 1.4%.

## 1.8 Costs of Present Housing and Household Income

- 1.8.1 22.3% paid less than £50 p.w.; 35% paid less than £60 p.w. and 47% paid less than £70. Of owner-occupiers, 48% of respondents paid no mortgage (outright owners) with a further 21.3% paying less than £450 per month. Around 4.9% of owner-occupier households pay in excess of £1,000 per month.
- 1.8.2 14.9% of households have incomes below £10,000, well below the corresponding UK figure (28%). 41.4% of households in the District have incomes above £30,000 well above the UK average (30%).

**Figure 1-4 Average Income of Existing Households**



- 1.8.3 24.8% of households were in receipt of financial support (8,039 implied), of whom 31.6% (2,539 implied) were in receipt of Housing Benefit or 56.2% of renters in the sample a very low level in our experience.



## **1.9 Moving Households**

- 1.9.1 1,817 existing households and 1,717 new households will be moving within Rochford District in the next three years.
- 1.9.2 2,519 existing and new forming households anticipate moving away from the District. In the case of existing households moving, the single most common reason given by existing households moving outside the District was retirement (28.7%) but near family / carer (25.6%) and lack of affordable housing to buy (25.1%) were also prominent. In the case of concealed households moving, choices were more focused on employment reasons (67.6%) lack of affordable housing to buy (34.8%) and to rent (23%) was a reason given by 34.8% of new households.

## **1.10 Support Issues**

- 1.10.1 16.9% of households in the District contain somebody with a support need (5,463 households implied), of which 10.8% had two members affected. 67.4% of all household members were over 60, 16.3% under 45.
- 1.10.2 The largest group (3,135 implied) affected by a named support need were those with a walking difficulty but who do not use a wheelchair, representing 58.3% of those with a support need.
- 1.10.3 Around 8.8% of these households contained someone who was a wheelchair user, suggesting around 474 in the District as a whole. 21.5% of wheelchair user's households live in a property with suitable adaptation.
- 1.10.4 Of household members with support needs, some 25.4% (737 implied) felt they needed care or support which is not currently provided.
- 1.10.5 10.9% of all dwellings (3,520 implied) have been adapted to meet the needs of a disabled person. In terms of the nature of adaptations, 50.6% have handrails / grabrails, 43.6% have bathroom adaptations and 42.0% have ground floor toilet adaptations.

## **1.11 Concealed Households**

- 1.11.1 Concealed households are people who could not afford to be in the housing market and are living within another household. We found that around 5.3% of households contained one or more households seeking independent accommodation giving a total of 1,717 cases over the next three years to 2007. 93.8% are the adult children of existing District residents.
- 1.11.2 **In the Concealed Households Group:-**
- 1.11.3 64% of the people in these concealed households are between 20 and 29 years of age and 15.5% are over 30.
- 1.11.4 729 (45%) of households are being formed with a partner living in a separate household elsewhere in the District.
- 1.11.5 33% of those concealed households needing social rented housing were registered on a housing waiting list, 91% being on the Rochford District Housing Needs Register.

### 1.11.6 Their needs and preferences for specific house types were:-

Type	Need %	Preference %	Current Stock %
Flat	49.7	25.1	7.9
Terraced	10.2	11.1	6.9
Semi-detached	28.9	48.6	34.4

Size	Need %	Preference %	Current Stock %
One bed	46.5	14.5	8.5
Two bed	41.8	50.7	24.8
Three bed	11.7	29.6	42.7

1.11.7 Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher preference for flats than are present in the existing stock.

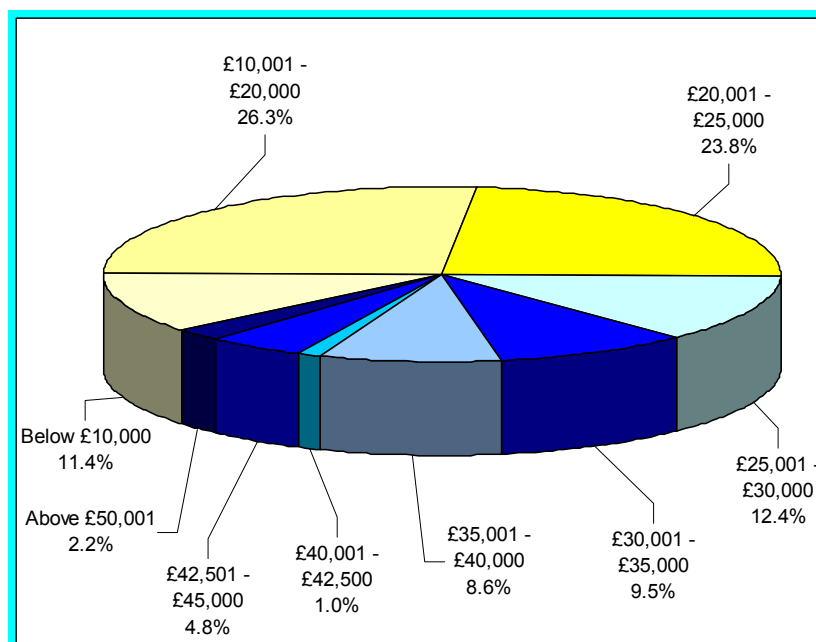
1.11.8 69% (1,190 implied) of the concealed households want to owner occupy, 17% (292 implied) preferred Council rented and 3% (55 implied) prefer private rent. 4.5% (77 implied) want HA shared ownership accommodation and 6% Housing Association rent (103 implied).

## 1.12 Concealed Households' Housing Costs and Incomes

1.12.1 Key factors relating to immediately forming households' ability to meet housing costs are that:-

- ◆ 37% could afford a weekly rent of no more than £60 and 50% no more than £70;
- ◆ 77% could not afford a mortgage of more than £500 per month;
- ◆ 11.4% have household incomes below £10,000 per annum, 26.3% earn between £10,001 - £20,000 and a further 23.8% between £20,001 and £25,000, 83.4% in total earning below £35,000;
- ◆ 75% have inadequate income to be able to buy and 67% cannot afford to rent privately even the smallest one and two bedroom flats and terraced houses.

**Figure 1-5 Average Income of Concealed Households**



## 1.13 Affordability and Access to Market Housing

- 1.13.1 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available.
- 1.13.2 The following table shows the annual household income needed to buy in the lowest and highest priced areas in the District, based on a 95% mortgage availability and a 3-times gross income to lending ratio.

**Table 1-1 Annual household Income Needed**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Hockley*	25,600	26,300	51,500
Hawkeell*	-nd-	-nd-	53,800
Rayleigh	37,700	41,000	49,200
Rochford	24,900	36,400	47,400
Hullbridge*	-nd-	53,800	-nd-

- 1.13.3 Although the average price of terraced properties according to the Land Registry survey is £170,224, entry sales levels vary across the District with the lowest entry prices, for a 2-bed property, starting at around £149,832 in Rochford, rising to £169,995 in Hawkeell, as can be seen in Table 3-5 above. 3-bed terraced properties start at £162,313 in Rayleigh, rising to £170,995 in Hawkeell.
- 1.13.4 According to the table above, entry levels for flats start at £78,597 in Rochford, rising to £119,163 in Rayleigh, for a 1 bed unit. Entry levels for 2-bed flats start at £82,995 in Hockley, rising to £169,950 in Hullbridge.

## 1.14 Housing Stock Balance Analysis

- 1.14.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of site development briefs for the delivery of both private sector and affordable sectors, balancing housing markets and in longer-term business planning.

## 1.15 House Type Preferences / Supply

- 1.15.1 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.
- 1.15.2 New households preference and need for flats at 25% and 50% respectively are much higher than the stock level of 9% reflecting the impact of changing household formation and preferences and lower price levels.
- 1.15.3 New forming households show a lower level of preference for terraced houses than flats, preference is lower than the stock supply of 8.1%. Sales of terraces are higher than flats because they are the stock type to which there is greatest supply of lower cost housing.

**Table 1-2 Dwelling Type Demand / Stock Supply / Market Sales**

	Demand		Census 2001 Stock Supply % *	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraces	10.2	11.1	8.1	12.0
Flats	49.7	25.1	9.0	8.2

\* © Crown Copyright (Census)

- 1.15.4 Small units, flats and terraced houses are only 17% of existing stock compared to the national average level of 45%. All site briefs and regeneration projects should promote these housing types, which are under represented in the stock compared to national average levels, in line with the principles in the PPG3 issued in March 2000.

## 1.16 Affordable Housing Need Summary

- 1.16.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised low cost market housing by unit need numbers and percentages. These are summarised in Table 1-3 below.
- 1.16.2 The total affordable housing need annually is for 393 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 102 (104-2) units and is the major means of addressing the scale of need identified. However the average level of RTB of 47 units over the last three years is greater than new delivery resulting in a reduction of 42 (47-5) in stock levels and potentially in future re-lets.
- 1.16.3 After allowing for existing stock net re-let supply, there will still be an annual affordable housing shortfall of 291 units, 2,037 units in total over the seven years to 2011.
- 1.16.4 This level of annual need is much higher than the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year.
- 1.16.5 Social stock is only 8.0% of housing in the District less than half of the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of need. The largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.
- 1.16.6 Initiatives to deliver discounted market rent could well assist households, including Key Workers unable to afford full market costs. Quality housing provided in this sector could also address the short term needs of Key Worker and other lower income households expressing interest in shared ownership.
- 1.16.7 The ratio below is recommended only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock. The summary of total affordable need and supply in Table 1-3 is derived from the Assessment Model in Section 10.

**Table 1-3 Affordable Need Summary**

Total Annual Need	393	
Existing Stock Re-lets	102	
Net New Units	291	
New Rental	195	67%
Shared Ownership / Shared Equity	96	33%
Discounted Market Rent		
<b>Total</b>	<b>291</b>	<b>100%</b>

- 1.16.8 In addition to the scale of affordable housing to meet general households requirements, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

## 1.17 Sheltered Housing

- 1.17.1 In total, the data suggests a combined requirement for sheltered accommodation, from older people currently living in the District (221 households) and those who may in-migrate to be beside their family (794 households) of 1,015 units, 545 in the affordable sector and 470 in the private market.
- 1.17.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.17.3 The significantly higher level of elderly accommodation for people moving into the District is common to other DCA surveys. Generally the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible.

## 1.18 Supported Housing

- 1.18.1 The Survey identified a very low need for 12 units of independent accommodation with visiting support worker 20 units of independent accommodation with a live-in carer and 7 residential / nursing home units over the next three years to 2007.

## **1.19 Recommendations**

### **1.19.1 Housing and Planning Strategies**

- ◆ Provide a mix of house types in both market and social sectors but mainly small units particularly flats and terraced houses to meet the needs of new households address the shortages in the existing stock and provide a more balanced housing market.
- ◆ Develop an older persons delivery strategy to address the current and future growth in elderly and frail elderly households across all tenures, and their related care and support needs to:-
  - assess and prioritise the need for support services and adaptation required to keep people in their own home;
  - re-assess existing sheltered stock in meeting today's housing standards and preferences;
  - assess the scale of 'extra care' accommodation for the growing frail elderly population.
- ◆ Negotiate with prospective developers towards achieving subsidised affordable homes from the all suitable sites coming forward for planning consent over the period of the Local Plan. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- ◆ The continuing rises in house prices in excess of inflation is resulting in greater difficulty in entering the housing market, with resultant increases in Waiting List Registration and young and economically active households leaving the District.
- ◆ If the Local Plan was to be reviewed now we believe the overall affordable housing target should be 35% of the total of all suitable sites negotiated. Within this target the major requirement is for rented housing and we recommend a balance of two thirds i.e. 23% for rent with around a third of provision 12%, as low cost market housing provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.
- ◆ Both the affordable housing target and the tenure balance within it may vary on a site by site basis.

## **1.20 Disabled Households**

- 1.20.1 Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people.
- 1.20.2 Develop a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching.
- 1.20.3 Consider adopting Lifetime Homes standards for all new housing.

## **2 SURVEY METHODOLOGY**

### **2.1 Purpose, Aims and Objectives**

- 2.1.1 Rochford District Council formally commissioned DCA in August 2004 to carry out a District-wide Housing Needs Study, as a joint commission with Basildon District Council, Castle Point District Council, Rochford District Council and Southend-on-Sea District Council.
- 2.1.2 The Thames Gateway South Essex Sub-Region is seeking to undertake a comprehensive and robust housing market and needs assessment to obtain high quality information about current and future housing needs across the Sub-Region and also at Local Authority level.
- 2.1.3 The key aims of the Housing Market Assessment and Needs Survey research project are to:-
- ◆ Provide robust data to inform a sub-regional housing strategy and the five Local Authority housing strategies;
  - ◆ Meet the Sub-Region's and Councils' statutory obligations to consider housing conditions and needs in the specified areas;
  - ◆ Provide robust data to support the Councils' Planning Policy for affordable housing;
  - ◆ Assist in the development of detailed Social Housing Grant Investment priorities;
  - ◆ Assist in the development and review of:-
    - Asset Management Strategies;
    - Housing policies in Corporate plans, which include the Community Plan, Best Value Performance Plans, Statutory Development Plan documents and Local Agenda 21;
    - Community Care Plan and emerging Supporting People strategies;
    - Sub-Regional Housing Strategy.
- 2.1.4 The Final Report will provide the information to:-
- ◆ support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and HIP Guidance and to prioritise investment decisions;
  - ◆ co-ordinate housing and community care strategies;
  - ◆ inform the Council's affordable housing policies in the Local Plan and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

### **2.2 Promotion**

- 2.2.1 A comprehensive promotion campaign was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors and parish clerks in the District were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.
- 2.2.2 Posters were prepared for display in public places in all wards throughout the District and a press release was issued to publicise the postal survey, both on the weekend of the survey being received and the final weekend for responses.

## **2.3 Methodology**

2.3.1 The study consisted of the following elements:-

- i. A postal questionnaire to 10,650 households in 19 Wards;
- ii. Face-to-face interviews with 250 households across the District, utilising the same questionnaire as the postal survey;
- iii. A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- iv. Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

2.3.2 The questionnaire was designed in consultation with officers of Rochford District Council and based upon tried and tested questionnaires used in previous comparable assessments.

2.3.3 In our view, a large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. Nearly all the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as one means of primary data collection.

2.3.4 The questionnaire was in three parts. Part One sought information about the existing housing situation including:-

- ◆ house type and number of bedrooms;
- ◆ adequacy of current housing to meet the households needs;
- ◆ property repair and improvement requirements;
- ◆ forms of heating and energy efficiency facilities;
- ◆ housing costs and income;
- ◆ employment and travel to work;
- ◆ support and adaptation needs;
- ◆ household composition by gender, age and ethnicity.

2.3.5 Part Two of the questionnaire collected information on the existing household's moving intentions and Part Three collected information on the moving intentions of new forming or concealed households. Questions in these two sections included:-

- ◆ when people expect to move;
- ◆ who is forming new households;
- ◆ how much they can afford;
- ◆ preferred tenure, type, size and location of the housing they require;
- ◆ support requirements.

2.3.6 The Postal and Interview questionnaires are provided as an Appendix to this report.



## **2.4 Sampling**

- 2.4.1 Sample size depends on two key factors: the degree of accuracy we require for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-
- ◆ beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
  - ◆ the size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.
- 2.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at District level.
- 2.4.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).
- 2.4.4 The postal sample was stratified into 19 Wards and selected by random probability from the Council Tax file.
- 2.4.5 The sample was 32.7% of resident households, determined to ensure statistical validity within each Ward. As we see in 2.6.4, based on a 19 Ward structure and a high response rate, a finer level of  $\pm 1.40\%$  was achieved in this survey.
- 2.4.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. We check for bias and re-weight where necessary by comparing known characteristics in the population with our findings.

## **2.5 Interview Survey Fieldwork**

- 2.5.1 Mill Field Services, an independent research company, was commissioned to conduct fieldwork in the District by David Couttie Associates (DCA). The aim was to carry out 250 general face-to-face interviews with respondents in the District.
- 2.5.2 Mill Field services were provided with a questionnaire by DCA, utilising the same questionnaire as the Postal Survey. The responses from the interviews and the Postal sample were then combined to make one data file.
- 2.5.3 The fieldwork for this project began on Monday, 4<sup>th</sup> October 2004 and was completed by Saturday, 9<sup>th</sup> October 2004.
- 2.5.4 There were 12 refusals dealt with via DCA prior and during fieldwork, an additional 6 were encountered on the doorstep.

- 2.5.5 All interviews were carried out within the MRS code of conduct. The results of the interviews by ward are highlighted in Table 2-1 below.

**Table 2-1 Interview Results by Ward**

Ward	Addresses Issued	Interviews achieved	Refusals	Non Contacts	Addresses not used
Ashingdon & Canewdon	100	50	6	17	27
Downhall & Rawreth	100	50	5	20	25
Foulness & Great Wakering	100	50	8	23	19
Hullbridge	100	50	5	21	24
Rochford	100	50	4	24	22
<b>Total</b>	<b>500</b>	<b>250</b>	<b>28</b>	<b>105</b>	<b>117</b>

- 2.5.6 250 interviews were achieved, overall an interview response rate of 65% was obtained.
- 2.5.7 Mill Field services always conduct a minimum 10% 'back check'. In doing this, they can guarantee the validity of all interviews completed and ensure that high standards are met. Mill Field services check that the interview took place, verify the answers to key questions and check that the respondent was happy with the way the interview was carried out.

## 2.6 Postal Survey Process and Response

- 2.6.1 The sample survey of 10,650 questionnaires was dispatched for delivery on the 5<sup>th</sup> October 2004. The return deadline was 26<sup>th</sup> October allowing respondents a period of twenty two days including three weekends for completion and return.
- 2.6.2 The final postal response rate of 30.5% was adequate with 3,249 questionnaires returned and 250 interviews conducted, giving a total response of 3,499 which is over double the 1,250 level recommended in the ODPM Guidance providing a robust sample for analysis.
- 2.6.3 The highest response level was achieved in Rayleigh Central with 35.7%. Three further areas all achieved over 33%. 8 areas achieved 30 - 33%. The remaining 7 areas all achieved under 30% with Swayne Park achieving the lowest response at 25.7%.
- 2.6.4 All Wards reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from  $\pm 5.47\%$  to  $\pm 7.33\%$  at Ward level and was  $\pm 1.40\%$  at District level.
- 2.6.5 10.7% of all resident households in the District will have taken part in the survey. The response rate analysis by Ward is detailed in Table 2-2 below.

**Table 2-2      Response Rate by Ward**

<b>Ward</b>	<b>House-holds</b>	<b>Postal Sample</b>	<b>Postal Responses</b>	<b>Postal Response Rate %</b>	<b>Interview Responses</b>	<b>Total Responses</b>	<b>Confidence Interval ± %</b>
Ashingdon & Canewdon	1,676	450	119	26.4	50	169	7.33
Barling and Sutton	693	600	181	30.2	0	181	5.95
Downhall and Rawreth	1,567	450	153	34.0	50	203	6.47
Foulness and Great Wakering	2,299	450	126	28.0	50	176	7.13
Grange	1,533	600	158	26.3	0	158	6.36
Hawkwell North	1,664	600	171	28.5	0	171	6.12
Hawkwell South	1,884	600	170	28.3	0	170	6.14
Hawkwell West	1,565	600	182	30.3	0	182	5.93
Hockley Central	2,767	600	190	31.7	0	190	5.80
Hockley North	778	600	188	31.3	0	188	5.83
Hockley West	751	600	201	33.5	0	201	5.64
Hullbridge	2,715	450	145	32.2	50	195	6.64
Lodge	1,542	600	182	30.3	0	182	5.93
Rayleigh Central	1,703	600	214	35.7	0	214	5.47
Rochford	2,984	450	134	29.8	50	184	6.91
Sweyne Park	1,703	600	154	25.7	0	154	6.45
Trinity	1,406	600	199	33.2	0	199	5.67
Wheatley	1,673	600	196	32.7	0	196	5.71
Whitehouse	1,645	600	186	31.0	0	186	5.87
<b>Total</b>	<b>32,548</b>	<b>10,650</b>	<b>3,249</b>	<b>30.5</b>	<b>250</b>	<b>3,499</b>	<b>1.40</b>

## 2.7 Survey Weighting

- 2.7.1 We check the data file against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weight the data where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.
- 2.7.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal and interview survey, we would expect tenure type to provide the main validation of the representativeness of the sample.
- 2.7.3 The data set out on tenure in Table 2-3 is based on the Council Tax Register number of resident households, re-weighted to be in line with the social housing stock in the HIP data for 1<sup>st</sup> April 2004. The private sector has been re-weighted in line with the 2001 Census, with allowance for three years development.
- 2.7.4 The overall data set is therefore representative of the District population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance in the District.

**Table 2-3            Tenure of Present Households**  
Question 1

Tenure	2004 Survey %	Survey Group %	N <sup>os</sup> implied	Local Area Census 2001 *
Council rented	5.3	8.0	1,712	5.6
HA rented	2.7		858	2.7
Private rented	4.2	6.0	1,365	4.1
Tied to employment / other	1.8		582	1.8
Owner occupier - mortgage	47.9	86.0	15,507	47.9
Owner occupier - outright	37.8		12,242	37.6
Shared ownership	0.3		97	0.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>32,363</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 2.7.5 The UK Local Area Census figures for the District for 2001 relate to a total figure of 31,952 dwellings with residents and 821 dwellings that are vacant or are second homes, as compared with 32,363 resident households in our data based on HIP records. The net increase of 411 dwellings (1.3%) implied since the 2001 Census has mainly been in the owner occupied sector (447 implied) with a small fall in social sector stock (95) and a rise in private rental (59 implied).
- 2.7.6 The proportion of owner occupiers has risen from 85.8% to 86%; that of social rented accommodation has fallen from 8.3% to 8%. The proportion of owner-occupiers without mortgage has increased by 2003 to just 37.8% from 37.6% in 1991.

## 2.8 Definitions

- 2.8.1 The Housing Needs Study has been undertaken in line with the ODPM research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.
- 2.8.2 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.
- 2.8.3 Affordability in our view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-

*Affordable housing is that provided, with subsidy, for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes.*

- 2.8.4 The issue of affordability is central to our approach. Within the project, we capture a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible costs of housing for moving or newly forming households. We also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

## 2.9 Survey Household Data

- 2.9.1 It should be noted that the "numbers implied" column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor calculated by Ward responses to that Ward household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.9.2 Where multiple choice questions are involved, we have included two percentage columns. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in our accompanying data tables and are the basis of the 'numbers implied' column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.9.3 All tables included in this report are extracted from the DCA Housing Survey data for the Rochford District, unless otherwise indicated. We also provide a comparison for many results throughout this Report to the average of over 150 DCA Surveys nationally.

### 3 THE ROCHFORD DISTRICT HOUSING MARKET

#### 3.1 Introduction

- 3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the District:-
- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
  - ◆ from the Land Registry, providing data on all sales in the area for the past year;
  - ◆ Estate Agency survey to assess entry prices for new households in each sub-area.
- 3.1.2 The records include house price information by categories of dwellings and information about the volumes of sales of each type of dwelling.
- 3.1.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 3.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

#### 3.2 National Picture

- 3.2.1 House price inflation in the third quarter of 2004 slowed in most regions with an overall increase of 2.7%, above the 5.9% gain in the second quarter of 2004. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand in recent months and this trend should continue throughout the rest of the year.
- 3.2.2 UK house price inflation for the year ending 30<sup>th</sup> September 2004 was recorded by Halifax Index at 20.5% and the Land Registry at 16.7%.

#### 3.3 Regional Picture

- 3.3.1 Rochford District is within the East of England economic region but the Land Registry database has not been amended to the current Government Regions. The Land Registry data is for East Anglia only, consisting of Cambridgeshire, Norfolk and Suffolk. Essex and Hertfordshire are analysed as part of the South East data and this has therefore been used, along with Essex for comparison in this analysis.

**Table 3-1 House Price Inflation**

	Increase over year to 30 <sup>th</sup> September 2004 %	Increase over quarter to 30 <sup>th</sup> September 2004 %
South East <sup>1</sup>	10.9	1.1
Essex <sup>2</sup>	11.7	6.9

Source <sup>1</sup> - Halifax House Price Index, © Copyright HBOS plc.

Source <sup>2</sup> - Land Registry Data, © Crown Copyright (Land Registry)

- 3.3.2 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30<sup>th</sup> September 2004 was 10.9%, below the UK average of 20.5%.
- 3.3.3 House prices in the South East Region show a small rise, increasing by 1.1% during the third quarter of 2004, the smallest quarterly increase in more than a year.
- 3.3.4 House prices in the District rose over the last year by 6.8% as calculated by the Land Registry. House prices in Essex rose over the last year by 5.7% as calculated by the Land Registry.

### 3.4 The Housing Market

- 3.4.1 The Regional Market is shown in the Table 3-2 below, which details the prices paid for the main categories of house types for the whole of the South East Region with comparisons against a different source of house price index data.
- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East Region. The Land Registry data incorporates all transactions, at District level.

**Table 3-2      Average South East Region House Prices - All Buyers 2004**

Property Type	SOUTH EAST REGION		ESSEX
	Land Registry Average Price	Halifax Average Price	Land Registry Average Price
Terraced	173,861	183,880	160,914
Semi-detached	212,351	224,414	196,589
Detached	363,765	405,778	306,769
Bungalows	*	247,311	*
Flats & maisonettes	144,001	145,830	131,267
<b>All properties</b>	<b>227,990</b>	<b>240,438</b>	<b>209,333</b>

*Land Registry Residential Property Price Report, 3<sup>rd</sup> Quarter 2004.*

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\* Land Registry figures do not identify bungalows separately.

- 3.4.3 The Halifax data refer to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the ODPM Index) given the variable time lags between approval and completion.<sup>1</sup> The Land Registry data incorporates all sales transactions in the Region and more specifically in the District.
- 3.4.4 Prices vary between the different data sources and we would expect the Land Registry figures to be lower in all cases given that these figures include non-mortgaged sales.

<sup>1</sup> Source: [www.hbosplc.com](http://www.hbosplc.com) – Methodology Section

- 3.4.5 The table below examines average house prices for the District recorded by the Land Registry in September 2004, against house prices at the time the previous housing needs survey in 1999 and the rate of price increase.

**Table 3-3 Average House Prices and Sales - All Buyers 2004**

Property Type	Land Registry Rochford District Average Price	Land Registry % of sales in Rochford District	1999 Land Registry Average Price	Increase % of sales 1999 - 2004
Terraced	170,224	12.0	67,599	151.8
Semi-detached	187,794	47.1	80,870	132.2
Detached	299,642	32.7	141,396	111.9
Flats & maisonettes	118,294	8.2	44,578	165.4
<b>All properties</b>	<b>216,508</b>	<b>100.0</b>	<b>94,963</b>	<b>128.0</b>

Source: Land Registry Residential Property Price Report, 3<sup>rd</sup> Quarter 2004, Halifax mortgage sales 1999.

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- 3.4.6 The largest volume of sales in the District were for semi-detached houses (47.1%) selling at an average price of £187,794. Detached houses average £299,642 and are 32.7% of sales. Flats / maisonettes average £118,294 and are 8.2% of sales. Terraced houses account for 12.0% of sales with an average price of £170,224. Terraces are assessed to be the main entry level property for first time buyers in view of their higher level of sales in the District.
- 3.4.7 Over the last five years the prices of entry level stock, terraced houses have increased by 151.8% and flats / maisonettes have increased by 165.4%.
- 3.4.8 The sales levels of terraced properties in 2004, 12.0% are similar to 1999 levels (12.0%). Sales levels of flats (8.2%) are also similar to 1999 levels (8.0%). Sales levels of detached houses are slightly higher at 32.7% compared to 30.0% in 1999. There is a large increase in the sales of semi-detached houses at 47.1% in 2004 compared to 33.0% in 1999.
- 3.4.9 The survey data shows that 847 households plan to leave the District because of a lack of affordable housing to rent or buy, 443 of which are concealed households. There are also 1,700 households who said they wished to move but could not do so because they could not afford to move / buy a house and 426 who said they were unable to move due to a lack of affordable rented housing.



### 3.5 Sub-Area Structure

- 3.5.1 In order to further analyse house prices in the area, the District has been divided into 5 sub-areas and their sample area breakdown is listed below.

**Table 3-4 Sub-Area Breakdown**

Sub-Areas	Ward breakdown
Hockley	<i>Hockley Central, Hockley North, Hockley West</i>
Hawkwell	<i>Hawkwell North, Hawkwell South, Hawkwell West</i>
Rayleigh	<i>Downhall and Rawreth, Grange, Lodge, Rayleigh Central, Sweyne Park, Trinity, Wheatley, Whitehouse</i>
Rochford	<i>Ashingdon and Canewdon, Barling and Sutton, Rochford, Foulness and Great Wakering</i>
Hullbridge	<i>Hullbridge</i>

### 3.6 Entry Sales Levels in the District

- 3.6.1 Entry to the market is clearly dependent on availability, a factor, which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 3.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 3.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. We have therefore made the only comparison available from Land Registry data which is at District wide level. In the District this is £159,000, 26.6% lower than the average of £216,508 in Table 3-3.
- 3.6.4 DCA have therefore undertaken a telephone survey of the local estate agents to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs, both for private rent and for sale in each of the 5 Sub-Areas.

**Table 3-5 Entry Sales Levels in the District – November 2004**

Property Type	Hockley*	Hawkwell	Rayleigh	Rochford	Hullbridge	District-wide
1-Bed Flat	80,748	-nd-	119,163	78,597	-nd-	82,093
2-Bed Flat	82,995	-nd-	129,350	114,995	169,950	117,102
2-Bed Terraced	162,495	169,995	155,235	149,832	-nd-	154,793
3-Bed Terraced	169,995	170,995	162,313	166,248	149,950	162,404

-nd- no data available, \* low level of data available  
Source: DCA House Price Survey November 2004

- 3.6.5 Although the average price of terraced properties according to the Land Registry survey is £170,224, entry sales levels vary across the District with the lowest entry prices, for a 2-bed property, starting at around £149,832 in Rochford, rising to £169,995 in Hawkwell,

as can be seen in Table 3-5 above. 3-bed terraced properties start at £162,313 in Rayleigh, rising to £170,995 in Hawkwell.

- 3.6.6 According to the table above, entry levels for flats start at £78,597 in Rochford, rising to £119,163 in Rayleigh, for a 1 bed unit. Entry levels for 2-bed flats start at £82,995 in Hockley, rising to £169,950 in Hullbridge.

### 3.7 Purchase Income Thresholds

- 3.7.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in Guidance. Table 3-6 below outlines the income ranges needed to enter the market in the main settlements in the District.

**Table 3-6 Purchase Income Thresholds**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Hockley*	25,600	26,300	51,500
Hawkwell*	-nd-	-nd-	53,800
Rayleigh	37,700	41,000	49,200
Rochford	24,900	36,400	47,400
Hullbridge*	-nd-	53,800	-nd-

-nd- no data available

\* Low level of data available

### 3.8 Private Sector Rent Levels

- 3.8.1 Some of the main private renting agencies operating in the District were approached to access the costs of property at the lower end of the private rented market. From the estate agency sources approached, the prevailing private sector rent levels are set out below. There was a lower level of rental data available for Hockley, Hawkwell and Hullbridge.

**Table 3-7 Average and Entry Rent Levels in the District November 2004**

Property Type	Hockley		Hawkwell		Rayleigh		Rochford		Hullbridge		District-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	465	<b>425</b>	448	<b>400</b>	508	<b>450</b>	<b>458</b>	<b>400</b>	443	<b>400</b>	467	<b>415</b>
2-Bed Flat	599	<b>525</b>	548	<b>500*</b>	647	<b>525</b>	<b>611</b>	<b>575</b>	557	<b>500</b>	618	<b>525</b>
2-Bed Terraced	638	<b>625*</b>	625	<b>600</b>	644	<b>600</b>	<b>650</b>	<b>650*</b>	650	<b>600</b>	643	<b>615</b>
3-Bed Terraced	708	<b>675</b>	692	<b>650</b>	743	<b>700</b>	<b>725</b>	<b>725*</b>	692	<b>650</b>	718	<b>680</b>
2-Bed Semi-detached	694	<b>625</b>	667	<b>600</b>	689	<b>650</b>	<b>750</b>	<b>750</b>	667	<b>600</b>	686	<b>645</b>
3-Bed Semi-detached	786	<b>700</b>	775	<b>750</b>	800	<b>750</b>	<b>716</b>	<b>695</b>	750	<b>700</b>	765	<b>719</b>

-nd- no data available \* low level of data available

Source: DCA House Price Survey November 2004

### 3.9 Entry to Private Rent

- 3.9.1 Entry rental costs in the private rented sector vary by location within the District. The private rented sector can be entered at £400 a month in the Hawkwell, Hullbridge and Rochford, £425 in Hockley, rising to £450 in Rayleigh (see Table 3-7) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £500 in Hullbridge and Hawkwell, to £575 in Rochford.
- 3.9.2 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £600 p.m. in Hawkwell, Rayleigh and Hullbridge to £650 p.m. in Rochford. 3-bed terraced properties can be rented from £650 p.m. in Hullbridge and Hawkwell to £725 in Rochford.
- 3.9.3 Semi-detached properties can be rented from £600 (for a 2-bed property) to a maximum of £750 (for a 2-bed property) and £750 (for a 3-bed property).
- 3.9.4 The concealed households gave details of how much rent per week they could afford to pay. This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.9.5 Concealed households preference for private rented housing, are generally quite low. 29.4% could afford to pay between £351 and £430 a month which would allow them entry to the cheapest 1 bed flats. Only 10.8% could afford to pay between £431 and £650 a month which would allow entry to the majority of two bed flats. Only 1.8% could afford access the majority of properties across the District. The data indicates around two thirds of concealed households in the District are priced out of the private rental market.
- 3.9.6 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.
- 3.9.7 A range of property types are available in the sector as a whole and are found in a variety of locations within the District. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

### 3.10 Rental Income Thresholds

- 3.10.1 The cheapest rental prices of the smallest units in the District were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). Table 3-8 below shows the income levels needed to access the private rented market in the District.

**Table 3-8 Rental Income Thresholds**

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Hockley	20,400	25,200	30,000
Hawkwell	19,200	24,000	28,800
Rayleigh	21,600	25,200	28,800
Rochford	19,200	27,600	31,200
Hullbridge	19,200	24,000	28,800

## **3.11 Conclusions**

### **3.11.1 House Prices**

- ◆ The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30<sup>th</sup> September 2004 was 16.7%, below the UK average of 20.5%.
- ◆ The Land Registry data for average price for all dwellings in the District during the year was around £216,508.
- ◆ The largest volume of sales in the District were for semi-detached houses (47%) selling at an average price of £187,794. Flats / maisonettes average £118,294 and are 8% of sales. Detached houses average £299,642 and are 33% of sales. Terraced houses account for 12% of sales with an average price of £170,224. Terraces are assessed to be the main entry level property for first time buyers in view of their higher level of sales in the District.
- ◆ The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the District for low-income households.

### **3.11.2 Sub-Area Sales Prices / Incomes**

- ◆ Prices vary across the District; a 1-bed flat can be purchased at £78,597 in Rochford, rising to £119,163 in Rayleigh. 2-bed terraced properties can be purchased at £149,832 in Rochford, rising to £169,995 in Hawkwell.
- ◆ An income of £24,900 is required to buy a one bedroom flat in Rochford, rising to £37,700 in Rayleigh. A two bedroom flat requires an income of £26,300 in Hockley and up to £53,800 in Hullbridge. Terraced properties require an income of £47,400 in Rochford to £53,800 in Hawkwell.
- ◆ The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of at least 75% of the concealed households identified in the DCA survey based on entry level stock prices in the five sub-areas. In some of the more rural settlements none of the concealed households will be able to purchase in the area they currently live in and wish to remain.
- ◆ Mortgage interest rates this year have been at their lowest levels for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2004 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

### **3.11.3 Private Rental Costs / Incomes**

- ◆ Similar cost variation applies in the private rented sector across the District. Based on rent at 25%, the gross income needed to rent a one bed flat ranges from £19,200 per annum to £21,600 per annum. The cost of renting a 2-bed flat would need an income of £24,000, up to £27,600. A terraced house requires an income of between £28,800 and £31,200.
- ◆ The private rented sector makes only a limited contribution to access to affordable housing providing access to housing for only 33% of concealed households.

## 4 CURRENT HOUSING IN THE DISTRICT

### 4.1 Tenure, Type and Amenities

4.1.1 Table 4-1 below indicates the type of accommodation occupied by the households responding to the question. The figures in the 2001 Census and our sample data are similar (if adjusted for terraced bungalows likely to have been categorised as bungalows in our data) albeit with a slightly lower proportion of terraced houses and flats / maisonettes. In view of the comments in paragraph 2.7.3 on tenure we do not believe these require any further weighting.

**Table 4-1 Type of Accommodation**  
Question 2

Type	2004 Survey %	Survey Group %	N <sup>os</sup> implied	Local Area Census 2001 *
Semi-detached house	34.4	83.3	11,090	81.5
Detached house	26.6		8,601	
Bungalow	22.3		7,201	
Terraced	6.9	6.9	2,234	8.1
Flat / maisonette	7.9	8.7	2,561	9.0
Bedsit / studio / room only	0.8		257	
Caravan / mobile home	1.1	1.1	340	1.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>32,284</b>	<b>100.0</b>

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4.1.2 The data shows only a small change in the dwelling type structure since 2001, with a rise in the proportion of semi detached and detached houses from 81.5% to 83.3% (1.8% up), and a fall in the proportion of terraced houses (1.2%). There has also been a fall in the proportion of flats (0.3%). The implications of the change in dwelling type structure over time may be significant in the light of future demand for flats in the District. Our analysis of concealed households in Section 5 of this report found 49.7% of expressed need to be for flats / maisonettes.

**Table 4-2 Form of Tenure by Property Type (%)**  
Question 2 by Q.1

Type	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared owner-ship*	Tied to employment*	Total
Semi-detached	56.7	33.8	3.7	4.1	1.0	0.0	0.7	100.0
Detached	61.1	35.6	1.5	0.1	0.0	0.0	1.7	100.0
Terraced	60.1	19.5	5.6	4.8	6.2	2.7	1.1	100.0
Bungalow	30.8	60.3	2.1	4.7	0.6	0.5	1.0	100.0
Flat / maisonette	15.1	14.5	18.5	27.3	17.0	0.0	7.6	100.0
Bedsit / studio / room only	9.6	0.0	19.0	21.0	50.4	0.0	0.0	100.0
Caravan / mobile home	0.0	71.0	6.4	0.0	0.0	0.0	22.6	100.0

(\* Low volume of data).

- 4.1.3 A cross-tabulation relating form of tenure to property type indicated that 53.4% of flat / maisonette accommodation was in the rented sector; 63% of which was in the social rented sector. In terms of new demand, our analysis of concealed households in the District found 31.6% of demand for flats / maisonettes was in the rented sector, of which 79.4% is for the social rented sector.
- 4.1.4 60.3% of bungalow accommodation was in the owner-occupied no mortgage sector, perhaps reflecting the older age of respondents in that sector.
- 4.1.5 Respondents were asked when their property had been built. 5% did not know when their home was built. 17.3% of homes in the District had been built before 1945; 20.4% after 1980.

**Table 4-3 Date Property Built**

Question 3

Date	%	N <sup>os</sup> implied
Before 1919	5.6	1,777
1919 - 1944	11.7	3,723
1945 - 1959	20.2	6,435
1960 - 1979	37.1	11,815
1980 - 2000	17.9	5,703
After 2000	2.5	809
Don't know	5.0	1,578
<b>Total</b>	<b>100.0</b>	<b>31,840</b>

- 4.1.6 Respondents were asked to indicate the number of bedrooms in their current home.

**Table 4-4 Number of Bedrooms**

Question 5

Bedrooms	%	N <sup>os</sup> implied
Bedsit	1.0	319
One	7.5	2,407
Two	24.8	8,011
Three	42.7	13,771
Four	21.5	6,924
Five or more	2.5	824
<b>Total</b>	<b>100.0</b>	<b>32,256</b>

- 4.1.7 The average across the stock in the District was 2.8 bedrooms, the same as the level found in other recent DCA surveys. The breakdown of size by number of bedrooms in percentage terms as between the ownership and rental sectors was accessed by cross-tabulation with the following results:-

**Table 4-5 Number of Bedrooms by Tenure**

Question 5 by Q1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.1	3.2	24.3	45.0	24.5	2.9	<b>100.0</b>
Properties rented	6.3	33.8	28.2	28.6	2.7	0.4	<b>100.0</b>
Council rented only	3.2	50.5	19.2	27.1	0.0	0.0	<b>100.0</b>

- 4.1.8 As might be expected, some 98.2% four (or more) bedroom properties were in the owner occupied sector. 66% bedsit / one bedroom properties were in the rented sector.

**Table 4-6 Access to Basic Facilities**

Question 6

CH-F	91.8	94.4	90.8	72.4	93.8	86.9	100.0	88.8
CH-P	5.8	4.3	7.1	9.5	6.2	8.1	0.0	6.5
LI	76.6	81.1	80.0	46.4	57.0	47.8	62.6	52.1
HWTI	68.3	67.2	73.9	62.7	56.1	52.2	100.0	45.9
DG-F	78.1	80.5	80.9	45.3	82.1	67.7	37.4	42.9
DG-P	10.6	9.8	11.6	16.9	4.1	0.0	62.6	26.0
WPI	51.1	56.0	54.5	23.2	22.8	28.5	0.0	36.0
CWI	24.0	27.3	19.3	14.1	37.4	29.9	0.0	14.4
DP	22.7	24.2	21.1	14.5	22.8	33.9	0.0	24.2

(\* Low volume of data).

Heating / Insulation facilities:-

CH-F (central heating -full), CH-P (central heating -partial), LI (loft insulation), HWTI (hot water tank insulation), DG-F (double glazing -full), DG-P (double glazing -partial), WPI (water pipes insulated), CWI (cavity wall insulation), DP (draught proofing).

- 4.1.9 Respondents in the survey indicated a high level of access to basic facilities. Households with some form of central heating at 97.6% well above the national average in the 2001 Census (91.5%). At local area level, 96.6% of households in the District had central heating in 2001, suggesting a growth of 1% since that time.
- 4.1.10 In the case of Council rented accommodation alone, 100% had some form of central heating. The Council rented sector performed relatively poorly in relation to the level of insulation in all cases apart from cavity wall insulation, which was 13.4% above the all tenure average, and double glazing (2.5% above the average).
- 4.1.11 One particularly significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a far lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in 72.4% of properties; full double glazing in only 45.3% with very low levels of insulation.

## 4.2 Adequacy of Present Dwelling / Improvement Required

- 4.2.1 Respondents were asked if their current accommodation was adequate for their needs. 91.6% indicated that their accommodation was adequate; 8.4% (2,689 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households moving to another dwelling, totalling 1,662 households in the District.
- 4.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident but this was fairly consistent with the results of other recent DCA surveys. The satisfaction level for Council rented accommodation (87.5%) was above the average emerging for social rented accommodation from recent DCA surveys (81%). Satisfaction in the private rented sector (82.5%) was below the all tenure average, although not as low as might be expected from the comments at 4.1.11 above.



**Table 4-7 Adequacy by Tenure**

Question 7a by Q.1

Tenure	% adequate
Owner occupied with mortgage	90.5
Owner occupied no mortgage	96.1
Private rented	82.5
Council rented	87.5
HA rented	82.2
Shared ownership*	100.0
Tied to employment / other	76.1

(\* Low volume of data).

- 4.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 4.2.4 48.6% (1,308 implied) of the group indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 4-8 below. 87.7% of these households selected need for repair or improvement.

**Table 4-8 Reason For Inadequacy of Present Accommodation Where an "In House" Solution May Be Possible**

Reasons	% responses	% households	N <sup>os</sup> implied (all choices)
Needs repair / improvement	77.9	87.7	1,147
Too costly to heat	22.1	25.0	326
<b>Total</b>	<b>100.0</b>		<b>1,473</b>

**Table 4-9 Reason for Inadequacy of Present Accommodation Likely to Require a Move**

Reasons	% responses	% households	N <sup>os</sup> implied (all choices)
Too small	58.7	68.8	1,559
Too large	11.1	13.0	294
Housing affecting health	5.9	6.9	157
Tenancy insecure	8.3	9.8	222
Rent / mortgage too expensive	16.0	18.8	425
<b>Total</b>	<b>100.0</b>		<b>2,657</b>

- 4.2.5 84.3% (2,266 implied) of the group indicated a solution requiring a move. The largest single issue was that the home was too small, referred to by 68.8% of households indicating a solution likely to require a move, and implying 1,559 cases in the District as a whole. Other choices were spread fairly evenly between property being too large (13%), tenancy insecure (9.8%), housing affecting health (6.9%) and rent / mortgage too expensive (18.8%).

- 4.2.6 We set out in the next few paragraphs some inadequacy issues relating to those in specific respondent groups indicating inadequacy.

**Table 4-10 Repair Needed / Tenure**

Question 7bi / Question 1

	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
Owner occupier with mortgage	47.9	50.4	578
Owner no mortgage	37.8	21.4	245
Council rented	5.3	8.1	93
Private rented	4.2	7.7	88
HA rented	2.7	4.3	49
Shared ownership	0.3	0.0	0
Tied to employment / other	1.8	8.1	94
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,147</b>

- 4.2.7 In terms of tenure, repair need was fairly consistent with our expectations. A slightly higher proportion of owner occupiers with a mortgage and renters have a repair need. Levels of inadequacy were low among owner occupiers without a mortgage.

**Table 4-11 Repair / Household Income**

Question 7bi / Question 15c

	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
Below £10,000	14.9	14.7	130
£10,001 - £15,000	13.9	12.6	111
£15,001 - £20,000	10.3	10.6	94
£20,001 - £25,000	8.2	5.6	49
£25,001 - £30,000	11.3	5.9	52
£30,001 - £40,000	14.2	22.3	197
£40,001 - £50,000	10.8	18.1	160
£50,001 - £75,000	11.0	8.4	74
Above £75,000	5.4	1.8	17
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>884</b>

- 4.2.8 We found no clear correlation between low income and higher repair need. A significantly higher proportion of those with incomes between £30,000 - £50,000 were found to have a repair need.

**Table 4-12 Repair / Age of head of household**

Question 7bi / Question 13d

Age groups	% of all households in sample	% households with a repair need	N <sup>os</sup> implied
16 - 19	0.1	1.2	13
20 - 29	5.3	9.6	105
30 - 44	24.9	38.1	419
45 - 59	28.8	27.0	297
60 - 74	26.5	15.9	175
75+	14.4	8.2	91
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,100</b>

4.2.9 Repair need was disproportionately found among younger households. Repairs were apparently not a particular problem for those above 60 years of age.

4.2.10 10.5% of households with a disability felt their home was inadequate (compared to 8.4% among all households). Of respondents with a disability, 82.8% of those saying their home was inadequate also said they had a repair need, compared to 87.7% of all respondents. Both the level of inadequacy and repair need were higher among households with a disability. The nature of the disability for those with a repair need is shown in Table 4-13 below on the basis of a multiple choice question.

**Table 4-13 Disabled Households / Repair Needs**

Question 7bi / Question 9c

Disability	% of all households (in sample of 6,038)	% households with a repair need (in sample of 290)	N <sup>os</sup> implied
Walking difficulty	56.3	71.4	207
Limiting long term illness	25.9	37.6	109
Asthmatic / respiratory problems	20.1	23.1	67
Other physical disability	18.2	25.9	75
Visual / hearing impairment	21.6	28.9	84
Wheelchair user	8.8	2.8	8
Mental health problem	9.2	22.1	64
Learning difficulty	5.1	9.3	27
<b>Total</b>			<b>641</b>

4.2.11 Repair need was disproportionately found in all categories apart from wheelchair users.

**Table 4-14 Rent / Mortgage too Expensive / Income**

Question 7bii / Question 15c

Income	% of all households in sample	% households rent / mortgage too expensive	N <sup>os</sup> implied
Below £10,000	14.9	8.3	24
£10,001 - £15,000	13.9	20.5	60
£15,001 - £20,000	10.3	9.4	28
£20,001 - £25,000	8.2	19.7	57
£25,001 - £30,000	11.3	5.2	15
£30,001 - £40,000	14.2	15.9	46
£40,001 - £50,000	10.8	18.0	53
£50,001 - £75,000	11.0	3.0	9
Above £75,000	5.4	0.0	0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>292</b>

- 4.2.12 On the basis of a relatively low number of respondents indicating that the rent / mortgage was too expensive, there appeared to be some co-relation between incomes and cost but not as strong as might be expected and not amongst the lowest income band (although the latter may be affected by benefit issues). The most significant problems were found among households with incomes between £10,000 - £15,000 and £20,000 - £25,000.
- 4.2.13 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents maybe reluctant to describe their accommodation as unsuitable.
- 4.2.14 The next question in the section sought to identify which aspects of a given range of work respondents felt were required on their property.
- 4.2.15 42.4% (13,730 implied) of the sample responded to the question. Responses were again on multiple choice basis with respondents making around 1.7 choices on average.

**Table 4-15 Repairs / Improvements Required**

Question 7c

Improvements	% responses	% households	N <sup>os</sup> implied
Additional security	17.5	29.2	4,003
Window repairs	24.7	41.2	5,658
Insulation	13.7	22.9	3,137
Re-wiring	11.3	18.9	2,592
Improved heating	13.4	22.3	3,054
Roof repairs	15.3	25.4	3,490
Damp proofing	4.1	6.8	935
<b>Total</b>	<b>100.0</b>		<b>22,869</b>

- 4.2.16 Window repairs (41.2%) were the most common single choice and at much the same level as is usually the case. Additional security (29.2%) was also a popular choice, although this was a lower priority than found in many of our surveys. Generally, choices were well spread across most of the categories.

**Table 4-16 Work Required on the Property by Tenure**

Question 7c by Q.1

Work required	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment / other
Additional security	33.1	24.2	12.1	34.8	39.1	0.0	40.4
Improved heating	21.3	18.8	50.8	24.6	19.2	100.0	14.4
Re-wiring	17.5	23.1	8.9	14.8	15.7	0.0	22.8
Damp proofing	5.8	5.0	14.2	15.7	8.2	0.0	17.2
Roof repairs	28.6	25.7	19.2	11.0	0.0	0.0	24.9
Window repairs	40.8	37.0	69.6	28.1	52.2	0.0	59.5
Insulation	24.2	22.8	20.4	16.5	6.5	0.0	30.5

(\* Low volume of data).

- 4.2.17 Overall requirements in the Council rented sector were generally a little lower than the all tenure average in the case of rewiring, window repair and roof repairs and insulation.
- 4.2.18 In the private rented sector, the profile was very much compatible with our comments at 4.1.11 and 4.2.7 above, in that a higher average work requirement was identified in all categories other than additional security, rewiring and roof repairs (which were slightly lower than the all tenure average).
- 4.2.19 Respondents were also asked which repairs they planned to carry out over the next 3 years. A response was received from 65.1% of those with a repair need, each making an average of 1.5 choices each.

**Table 4-17 Repairs / Improvements Planned**

Question 7d

Improvements	% responses	% households	N <sup>os</sup> implied
Additional security	19.0	28.6	2,553
Window repairs	26.3	39.5	3,534
Insulation	12.4	18.6	1,664
Re-wiring	9.7	14.6	1,302
Improved heating	12.6	19.0	1,695
Roof repairs	17.8	26.7	2,391
Damp proofing	2.2	3.3	295
<b>Total</b>	<b>100.0</b>		<b>13,434</b>

## 4.3 Household Composition and Household Profile

- 4.3.1 Large amounts of data were collected about the structure of the households and we have constructed a summary table to show the basic pattern of household types. It is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected.

**Table 4-18 Family Composition**

Question 13c&d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	19.8	24.2	43.2
1 adult under 60	3.6		
1 adult + other	0.8		
Couple no child	40.6	73.3	52.5
Couple 1-2 children	26.9		
Couple 3+ children	4.2		
Couple + others	1.6		
Single parent	2.5	2.5	4.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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- 4.3.2 Our survey indicated some change from the Local Area Census 2001 with a shift to couple households away from single adult and single parent families. The 2001 Census data has indicated a higher level of single parents which might suggest some difference in response rates for lone parents.

**Table 4-19 Population Age Groups**

Question 13d

Age Group	%	Local Area Census 2001 *
0 - 10	11.9	19.8
11 - 15	6.0	
16 - 19	4.3	4.4
20 - 29	9.0	10.0
30 - 44	20.1	21.8
45 - 59	21.8	21.0
60 - 74	18.5	15.0
75+	8.4	8.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

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- 4.3.3 Table 4-19 shows the ages of all household members in the sample. Our figures show little deviation from the 2001 local area Census data, there appears to have been little change in the population structure over time. In comparison with the 2001 Census there was a slightly greater concentration of persons in our data in the 60+ age groups (26.9%) as compared with 23.0% in the 2001 Census. There has been a correspondingly small fall in the proportion in the 16-44 age groups, our data showed 33.4% against 36.2% in the 2001 Census.

**Table 4-20 Number in Household**

Question 13a

Number in household	%	N <sup>os</sup> implied
One	23.4	7,568
Two	41.2	13,289
Three	15.1	4,878
Four	15.0	4,830
Five	4.3	1,371
Six	0.7	236
Seven	0.2	49
Eight	0.1	46
Nine	0.0	14
Ten	0.0	10
Eleven or more	0.0	0
<b>Total</b>	<b>100.0</b>	<b>32,291</b>

- 4.3.4 The profile emerging from our survey equated to some 2.4 persons per household on average – identical to the UK average of 2.4 (as endorsed by 2001 Census data) but below the District 2001 Census figure of 2.5.

**Table 4-21 Numbers in Household by Tenure**

Question 13a by Q.1

Tenure	N <sup>os</sup> in household
Owner occupier with mortgage	2.9
Owner occupier no mortgage	1.9
Private rented	2.0
Council rented	1.8
HA rented	1.8
Shared ownership*	2.6
Tied to employment / other*	2.6

(\* Low volume of data).

- 4.3.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The Council rented sector figure was close to the average for that sector in our survey experience, with a somewhat higher level of single person households (56.9%) than found on average in recent surveys (43%). 86.5% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 11.8% of the owner-occupier with mortgage households was single person households, just below the average in recent DCA surveys (15%).

- 4.3.6 We offer below a broad assessment of ‘under-occupation’ and ‘over-occupation’ based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household allowing for age and gender of occupants. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with one or more ‘spare’ bedrooms above requirement has been categorised as under-occupied.
- 4.3.7 Our overall over-occupation level (1.4%) was well below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 84.8%.
- 4.3.8 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 4-22 below.

**Table 4-22 Under / Over Occupation by Tenure**  
Question 13a by Q.5 & Q.1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	84.3	2.2
Owner occupied no mortgage	95.0	0.2
Private rented	65.4	1.2
Council rented	34.5	5.4
HA rented	16.9	5.6
Shared ownership*	50.0	0.0
Tied to employment / other	92.9	0.0
Other private rent	73.3	6.7

(\* Low volume of data).

- 4.3.9 The Council rented over-occupation level (5.4%) was above the UK average over-occupation figure referred to above (3%) but above the overall level in the District on the basis of our survey (1.4%).
- 4.3.10 Under occupation within the owner occupied no mortgage sector (95%), which will include a higher proportion of elderly households, was very high in our experience. Council rented under-occupation was low at just 34.5% recorded in our data in contrast to the all-tenure average and the owner occupied forms of tenure set out in Table 4-22.

**Table 4-23 Employment Status of Head Of Household**  
Question 13e

	%	N <sup>os</sup> implied
Wholly retired	37.8	11,732
Full-time employee (30+ hours)	31.2	9,663
Part-time employee (up to 30 hours)	13.6	4,219
Self-employed	6.7	2,070
Looking after the home	7.5	2,337
Permanently sick / disabled	2.3	710
Unemployed / available for work	0.7	225
In full-time education	0.1	37
On Government training scheme	0.1	24
<b>Total</b>	<b>100.0</b>	<b>31,017</b>



- 4.3.11 95.8% or so of Heads of Households responded to the question on employment. 51.5% of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 37.8% were retired – a fairly typical level in our survey experience. 0.7% indicated that they were unemployed and available for work, slightly below our recent survey experience in which the average has been between 1-2%.

**Table 4-24 Occupation Type of Head Of Household**  
Question 13f

	%	N <sup>os</sup> implied
Professional	21.8	6,265
Managerial / Technical	11.5	3,309
Skilled, non manual	5.6	1,615
Skilled, manual	6.0	1,713
Partly skilled	2.5	713
Unskilled	3.6	1,020
Retired	42.1	12,106
Other	6.9	1,988
<b>Total</b>	<b>100.0</b>	<b>28,729</b>

- 4.3.12 In the case of occupation type 88.8% of the sample responded. 42.1% indicated that they were retired.

**Table 4-25 Public Sector Employment of Head Of Household**  
Question 13g

	%	N <sup>os</sup> implied
Local Authority	21.9	1,008
Health	27.0	1,243
Education	27.7	1,273
Police	6.3	288
Fire	0.9	43
Civil Service	16.2	741
<b>Total</b>	<b>100.0</b>	<b>4,596</b>

- 4.3.13 14.2% of the sample was working in public sector employment, 27.7% of whom were in education, 27.7% of whom were working in health.

**Table 4-26 Workplace of Head Of Household**

Question 13h

	%	N <sup>os</sup> implied
Within Rochford District	26.6	4,188
Basildon	7.4	1,168
Castle Point	3.9	618
Chelmsford	2.8	442
Rochford	2.1	335
Southend	24.6	3,873
Elsewhere in Essex	6.5	1,025
London	14.2	2,242
Elsewhere in South East	3.4	541
Elsewhere in UK	1.7	266
Abroad	0.1	19
Work at home	6.7	1,049
<b>Total</b>	<b>100.0</b>	<b>15,766</b>

4.3.14 26.6% of heads of household work within the District, 24.6% work in Southend.

4.3.15 In the case of ethnic origin the breakdown at Table 4-27 below refers only to 'Self' which we take in the main to be the Head of Household. 99% respondents answered the ethnic origin question.

**Table 4-27 Ethnic Origin of Households**

Question 13b

	%	N <sup>os</sup> implied	Local Area Census 2001 *
White British	97.2	31,108	96.8
White Irish	0.8	263	0.6
Other White	0.8	250	0.9
White & Black Caribbean	0.2	50	0.2
White & Black African	0.1	18	0.1
White & Asian	0.2	78	0.2
Other mixed	0.3	82	0.1
Black Caribbean	0.0	9	0.1
Black African	0.0	0	0.1
Black other	0.1	28	0.1
Bangladeshi	0.0	0	0.1
Indian	0.0	14	0.3
Pakistani	0.0	0	0.0
Asian other	0.1	37	0.1
Chinese	0.1	29	0.2
Other ethnic group	0.1	25	0.1
<b>Total</b>	<b>100.0</b>	<b>31,991</b>	<b>100.0</b>

\* © Crown Copyright (Census)

- 4.3.16 The final question in this section asked how many cars respondents have in their household. 18.1% have no car based on a response rate of 96.7%.

**Table 4-28      Number of cars in Household**  
Question 14

	%	N <sup>os</sup> implied
One	42.4	13,279
Two	31.5	9,848
Three or more	8.0	2,491
None	18.1	5,677
<b>Total</b>	<b>100.0</b>	<b>31,295</b>

## 4.4 Costs of Present Housing and Income

- 4.4.1 The next group of tables relate to the cost of accommodation and household incomes, beginning with a question on weekly rent paid which was answered by 13.1% of households (4,241 implied) – or 93.9% of households indicating a rented tenure in Table 4-1 above.

**Table 4-29      Weekly Rent Paid for Present Accommodation**  
Question 15a

Weekly rent	%	Cum %
Under £50 pw / £215 pm	22.3	22.3
£51 - £61 pw / £216 - £260 pm	13.1	35.4
£61 - £70 pw / £261 - £300 pm	11.6	47.0
£71 - £80 pw / £301 - £350 pm	12.8	59.8
£81 - £100 pw / £351 - £430 pm	16.4	76.2
£101 - £150 pw / £431 - £650 pm	16.1	92.3
£151 - £200 pw / £651 - £865 pm	4.8	97.1
£201 - £250 pw / £866 - £1,080 pm	1.6	98.7
Above £250 pw / £1,080 pm	1.3	100.0

- 4.4.2 The table indicates that 22.3% of renters in the sample paid less than £50 per week; 47% less than £70 per week. Table 4-1 shows that around 56.9% of those renting were in the social rented sector.

- 4.4.3 From cross-tabulation the percentage breakdown of rent levels for the three main rental tenures was as follows:-

**Table 4-30 Rent Level / Tenure**

Question 15a by Q.1

Weekly rent	Private rented	Council rented	HA rented
Under £50 pw / £215 pm	2.0	29.3	14.4
£51 - £61 pw / £216 - £260 pm	0.6	30.7	12.5
£61 - £70 pw / £261 - £300 pm	10.5	15.4	9.9
£71 - £80 pw / £301 - £350 pm	9.5	13.0	28.7
£81 - £100 pw / £351 - £430 pm	22.2	9.7	18.8
£101 - £150 pw / £431 - £650 pm	41.7	0.0	10.1
£151 - £200 pw / £651 - £865 pm	10.7	0.0	4.1
£201 - £250 pw / £866 - £1,080 pm	1.3	1.9	0.0
Above £250 pw / £1,080 pm	1.5	0.0	1.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

- 4.4.4 Around 13.1% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £70 per week), compared to 75.4% of Council rents and 36.8% of Housing Association rents. 29.3% of Council rents were below £50 per week. HA rents continue to be significantly higher than Council rents.
- 4.4.5 The next table shows that, of the 80% (25,965 implied) responding as homeowners in the sample (some 93.2% of owner occupiers in Table 4-1 above), 48% had no mortgage and a further 21.3% paid less than £450 per month.

**Table 4-31 Monthly Mortgage Paid for Present Accommodation**

Question 15b

Monthly mortgage	%	Cum %
Nil	48.0	48.0
Below £250	7.0	55.0
£251 - £350	6.9	61.9
£351 - £450	7.4	69.3
£451 - £600	11.5	80.8
£601 - £750	7.8	88.6
£751 - £1,000	6.5	95.1
£1,001 - £1,250	2.9	98.0
Above £1,250	2.0	100.0

- 4.4.6 The next question probed for information about household income, the results are set out in Table 4-32.

**Table 4-32 Gross Annual Income of Households**

Question 15c

Annual income	%	Cum %	UK 2002-2003 *
Below £10,000	14.9	14.9	21.6
£10,001 - £15,000	13.9	28.8	29.9
£15,001 - £20,000	10.3	39.1	
£20,001 - £25,000	8.2	47.3	18.5
£25,001 - £30,000	11.3	58.6	
£30,001 - £40,000	14.2	72.8	30.0
£40,001 - £50,000	10.8	83.6	
£50,001 - £75,000	11.0	94.6	
Above £75,000	5.4	100.0	

\* Source: DWP Family Resources Survey 2002-2003, © Crown Copyright

4.4.7 The response rate to the income question was 72.7% and should give a good picture of the income levels in the District. The table shows only 14.9% of households had incomes below £10,000, well below the corresponding UK figure (28.3%). The total proportion in the District earning below the approximate national average household income of £27,300 per annum was 52.5% well below the average for the UK as a whole (63.6%). 27.2% of the households in the District on the basis of the survey data had incomes above £30,000 per annum, well above the UK average (30.0%).

4.4.8 Cross-tabulation produced the following split of income levels by tenure for the five main tenure types.

**Table 4-33 Annual Income by Tenure**

Question 15c by Q.1

Tenure	Below £10k	£10k - £15k	£15k - £20k	£20k - £25k	£25k - £30k	£30k - £40k	£40k - £50k	£50 - £75	Above £75k	Total
Owner occupier – mortgage	4.2	5.3	7.7	7.4	13.5	19.8	16.4	17.1	8.6	100.0
Owner occupier – outright	23.9	24.8	14.1	10.6	8.3	8.0	4.0	4.3	2.0	100.0
Private rented	17.5	17.1	12.2	6.0	19.5	14.0	9.1	2.6	2.0	100.0
Council rented	63.0	24.5	4.3	2.9	3.5	1.0	0.8	0.0	0.0	100.0
HA rented	55.8	27.7	9.3	4.8	2.4	0.0	0.0	0.0	0.0	100.0

4.4.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. Council rented sector incomes were concentrated (63%) below £10,000 per annum. Private rented sector incomes were generally much higher than Council rented sector incomes although 17.5% were still below £10,000 per annum. HA rented incomes were much the same as Council rented incomes (if the lowest three categories are taken together) suggesting, in conjunction with our comment at 4.4.4 above, that the claim of housing cost on disposable incomes was considerably higher in that sector.

- 4.4.10 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to 5,564 per year) were social housing tenants; 24.4% were outright owners.
- 4.4.11 24.8% of households were in receipt of financial support (8,039 implied), close to the average found in recent DCA surveys (23%). The results from those responding to a multiple-choice question are set out in Table 4-34 below. On average, each respondent indicated 1.4 forms of financial support.

**Table 4-34 Financial Support**

Question 15d

	Responses %	Households %	N <sup>os</sup> implied
Housing Benefit	22.9	31.6	2,539
Working Family Tax Credit	23.2	32.1	2,580
Income Support	13.6	18.8	1,509
Disability Allowance	19.6	27.1	2,181
Job Seekers Allowance	1.9	2.6	212
Other	18.8	25.9	2,079
<b>Total</b>	<b>100.0</b>		<b>11,100</b>

- 4.4.12 31.6% of households responding were in receipt of Housing Benefit (2,539 implied) or 56.2% of renters in the sample.

## 4.5 Migration

- 4.5.1 This section looks at the patterns of in and out migration for the District. In the first part of the section we asked the 9,382 implied households (29% of the sample) who had moved in the last 5 years, where they had moved from. 47.7% of the respondents to the question had previously lived within the District. 12.4% had moved to the District from Southend. 68.4% (474 implied) of moves to Council rented accommodation came from households already living in the District.

**Table 4-35 Location of Previous Dwelling**

Question 4b

	%	N <sup>os</sup> implied
Within Rochford District	47.7	5,067
Basildon	3.3	351
Castle Point	4.7	504
Chelmsford	1.5	161
Rochford	2.6	271
Southend	12.4	1,317
Elsewhere in Essex	12.6	1,338
London	7.5	796
Elsewhere in South East	3.0	315
Elsewhere in the UK	3.7	389
Abroad	1.0	114
<b>Total</b>	<b>100.0</b>	<b>10,623</b>

- 4.5.2 Those who had moved into the District within the last 5 years were then asked what the most important reason was for moving home. 4,618 implied households responded to the question.

**Table 4-36 Reason for the Moving within last 5 years**

Question 4c

	%	N <sup>os</sup> implied
Needed more space	24.3	1,120
Needed less space	6.7	308
Retirement	4.3	199
Wanted to buy	8.8	405
Family breakdown	6.5	298
To be near family	16.3	755
To move to a cheaper area	3.3	151
New job	6.4	294
Closer / easier to commute to work	6.6	306
New relationship	7.3	339
Health reasons	5.0	233
Education	4.6	212
<b>Total</b>		<b>4,620</b>

- 4.5.3 Employment is commonly the most popular reason given for moving into the District in our surveys. However, needing more space was the most popular choice (24.3%), with access to family the second most popular choice (16.3%).
- 4.5.4 Out migration accounted for 46.8% (2,519 implied) of all intended moves for both existing and concealed households over the next 5 years. Out migration is expected to account for 47.7% (1,659 implied) of all existing households moving and 37.5% (860 implied) of all concealed households moving.
- 4.5.5 Those moving out of the District were asked their reasons for moving away. 1,428 implied existing households, 86% of those intending to move out of the District; and 767 implied concealed households, 89% of those intending to move outside the District, responded to a multiple choice question, offering around 1.6 choices in the case of both existing and new households.

**Table 4-37 Reason for Moving Out of Rochford District**

Question 16d

	Existing Households		Concealed households	
	% households	N <sup>os</sup> implied	% households	N <sup>os</sup> implied
Retirement	28.7	410	3.6	28
Family / carer	25.6	366	6.5	50
Lack of affordable housing to buy	25.1	358	34.8	267
Better shops / leisure facilities	22.1	316	6.4	49
Safety / fear of crime	17.4	248	2.9	22
Better access to work	14.8	211	37.5	288
Better employment	12.4	176	30.1	231
Better education facilities	8.5	121	7.2	55
To start a family	4.5	65	11.7	89
Lack of affordable housing to rent	3.2	46	23.0	176
<b>Total</b>		<b>2,317</b>		<b>1,255</b>

- 4.5.6 For existing households reasons for moving out of the District were fairly well spread across the options offered, with 28.7% giving retirement as a reason, 25.1% indicating lack of affordable housing to buy and 25.6% family / carer. In the case of concealed households moving, choices were more focused on employment with 37.5% moving to get better access to work and 30.1% moving for a better job; 34.8% indicated lack of affordable housing to buy, and 23% lack of affordable housing to rent.
- 4.5.7 Those moving out of the District were asked where they were thinking of moving to. In this case 1,629 implied existing households, 98% of those intending to move out of the District and 854 implied concealed households, 99% of those intending to move out of the District, responded to the question. Existing and concealed households made an average of 1.1 choices each.

**Table 4-38 Location of Move for those Moving Outside Rochford District**

Question 16c

Location	Existing households		Concealed households	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Elsewhere in South East	17.8	291	14.6	124
Elsewhere in the UK	39.2	639	22.9	196
Abroad	15.3	249	6.0	52
Basildon	1.3	21	3.1	26
Castle Point	1.7	28	3.3	28
Chelmsford	1.0	16	1.9	16
Rochford	0	0	1.1	10
Southend	9.7	158	31.2	267
Elsewhere in Essex	21.2	345	15.6	133
London	2.2	36	12.3	105
<b>Total</b>		<b>1,783</b>		<b>957</b>

- 4.5.8 In the case of existing households 39.2% wanted to move to locations elsewhere in the UK, in the case of concealed households the main interest was Southend (31.2%).



## 5 FUTURE HOUSING REQUIREMENTS

### 5.1 Moving Households within Rochford District

- 5.1.1 Moving intentions and behaviour were tested in several sections of the questionnaire with an emphasis on future plans to move within the District for existing households and also a more focused study on concealed households who represent an existing pent up demand for housing.
- 5.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. We found that 16.8% of all households responding (5,426 implied) planned a move. A further 5.6% (1,815 implied) indicated that they wished to move but were unable to do so.
- 5.1.3 The majority (78.1%) was not intending to move in this time scale, whether able to do so or not. The scale of movement implied, at an average of around 5.6% per annum, was higher than that found in other recent surveys carried out by DCA in which an average figure of around 4.6% has emerged. This proportion would rise to 7.5% if all those wishing to move in the period were able to do so.
- 5.1.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.3 choices on average. However, the number of implied households responding was 2,433, not 1,815 as indicated by the basic responses on moving referred to at 5.1.2 above. We assume that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next three years.
- 5.1.5 It would seem clear from Table 5-1 below that affordability was by far the most important single factor. 69.9% said they were unable to afford to move / buy another house; 17.5% mentioned a lack of affordable rented housing.

**Table 5-1            Reasons Preventing a Move**

Question 16e

	% responses	% households	N <sup>os</sup> implied
Unable to afford to move / buy a home	54.9	69.9	1,700
Lack of affordable rented housing	13.8	17.5	426
Family reasons	9.6	12.2	296
Location of employment	5.8	7.4	180
Local education choices	2.1	2.7	64
Other	13.8	17.7	430
<b>Total</b>	<b>100.0</b>		<b>3,096</b>

## 5.2 Housing Needs of Existing Households Moving Within the Rochford District

- 5.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 1,817 implied existing household moving within the District, corresponding to the total number of households responding to question 16b asking about the nature of the move.
- 5.2.2 The first table in this section looks at the current tenure of existing households moving within the District. 79.5% of the group were owners; 1.8% was Council rented sector tenants as compared with 12% on average on recent DCA surveys. The data suggests turnover within the Council rented sector of just 1.9% over the next 3 years (excluding deaths and evictions).

**Table 5-2 Current Tenure of Existing Households Moving Within Rochford**  
Question 16b by Q.1

Tenure	% of moving households	N <sup>os</sup> implied
Owner occupier with a mortgage	57.6	1,047
Owner occupier no mortgage	21.9	398
Private rented	8.5	154
Council rented	1.8	33
HA rented *	4.3	78
Shared ownership	0.0	0
Tied to employment / other *	5.9	108
<b>Total</b>	<b>100.0</b>	<b>1,818</b>

**Table 5-3 When is the Accommodation Required**  
Question 17

Time accommodation required	%	N <sup>os</sup> implied
Within 1 year	38.6	701
Within 1 - 2 year	27.4	498
2 - 3 years	34.0	618
<b>Total</b>	<b>100.0</b>	<b>1,817</b>

- 5.2.3 The table shows that 38.6% of potential movers sought to do so within one year; 66% within 2 years. 34% of the respondents indicated an intention to move in the longer term (i.e. 2 - 3 years from now).

**Table 5-4 Type of Accommodation Required**

Question 18a

Type	%	N <sup>os</sup> implied
Detached	35.1	638
Semi-detached	24.0	436
Terraced	3.8	69
Flat / maisonette	8.8	160
Bungalow	28.3	514
Bedsit / studio / room only	0.0	0
Caravan / mobile home	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,817</b>

- 5.2.4 Table 5-4 indicates that 35.1% of these respondents felt that they required detached houses – just below the average for this group found in recent DCA surveys (32%). Interest in flats / maisonettes at 8.8% was close to the average found in recent DCA surveys (around 8%).

**Table 5-5 Number of Bedrooms Required**

Question 19

Bedrooms	%	N <sup>os</sup> implied
One	5.0	91
Two	33.8	614
Three	35.2	640
Four	20.3	369
Five or more	5.7	103
<b>Total</b>	<b>100.0</b>	<b>1,817</b>

- 5.2.5 69% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (5%) was lower than that found in other recent surveys carried out by DCA in which 8% has been around the average, this figure normally corresponds to demand for flats / maisonettes, the data for the District suggests a slightly higher than average demand for flats and maisonettes with more than one bedroom.
- 5.2.6 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

**Table 5-6 Type Required by Size Required**  
Question 18a by Q.19

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	0.0	0	30.1	131	61.2	267	8.7	38	0.0	0	<b>436</b>
Detached	0.0	0	2.6	17	32.3	206	48.6	310	16.6	106	<b>639</b>
Terraced	0.0	0	83.2	58	16.8	12	0.0	0	0.0	0	<b>70</b>
Flat / maisonette	42.4	68	55.7	89	1.9	3	0.0	0	0.0	0	<b>160</b>
Bungalow	1.4	7	60.6	308	32.5	165	5.5	28	0.0	0	<b>508</b>
Bedsit / studio / room only	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	<b>0</b>
<b>Total</b>		<b>75</b>		<b>603</b>		<b>653</b>		<b>376</b>		<b>106</b>	<b>1,813</b>

NOTE: in this table the figures have not been adjusted to the control total of 1,817

- 5.2.7 62% of bungalow demand was for 1 or 2-bed accommodation as compared with 2.6% of detached demand, of which 65.2% favoured 4+ bed accommodation. 61.2% of semi-detached demand was for 3-bed accommodation; 30.1% for 2-bed accommodation.
- 5.2.8 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 5-7.

**Table 5-7 Preferred Tenure**  
Question 20

Tenure	%	N <sup>os</sup> implied
Owner occupation	82.2	1,494
Council rented	15.3	278
HA rented	0.0	0
HA shared ownership	2.5	45
Private rented	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,817</b>

- 5.2.9 82.2% (1,494 implied) saw owner occupation as their priority – above the average found in recent DCA surveys (74%). 15.3% of the group indicated a preference for Council rented accommodation – below the level found for social rented accommodation in recent DCA surveys (20%), there was no demand for HA or private rented accommodation. The number of households expressing a demand for Council rented accommodation (278 implied) was higher than the number of Council rented tenants indicating an intention to move in Table 5-2 above (33 implied). All the Council tenants indicating an intention to move in table 2-2 above wanted to remain as Council tenants. Movers hoping to move into the Council rented sector came from accommodation tied to employment (31.4%), private renting (21.3%), HA rented accommodation (19.6%) and from among owner occupiers without a mortgage (14.2%).

- 5.2.10 The data showed that just 13.8% of movers were registered on a housing waiting list (250 implied), or 90% of those expressing interest in Council rented accommodation. Of those on a waiting list 90.7% were registered with Rochford District Council, 16.5% were registered with a Housing Association and 3.1% were on a list with another Council. 26 households were registered on more than one list.
- 5.2.11 Existing households moving were also asked, if they had to move, could they afford an alternative, suitable sized home within the District. 66.5% of respondents said they would be able to afford to move within the District, 33.5% would not be able to afford an alternative home in the District.
- 5.2.12 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

**Table 5-8 Type Required by Preferred Tenure**  
Question 20 by Q.18a

Type	Owner Occupation		HA shared ownership		Social Rented		Private rented		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	21.2	316	61.8	29	32.2	82	0.0	0	427
Detached	42.7	638	0.0	0	0.0	0	0.0	0	638
Terraced	2.1	31	0.0	0	15.1	38	0.0	0	69
Flat / maisonette	5.0	74	38.2	18	26.7	68	0.0	0	160
Bungalow	29.0	435	0.0	0	26.0	66	0.0	0	501
Bedsit / studio / room only	0.0	0	0.0	0	0.0	0	0.0	0	0
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0
<b>Total</b>	<b>100.0</b>	<b>1,494</b>	<b>100</b>	<b>47</b>	<b>100.0</b>	<b>254</b>	<b>0.0</b>	<b>0</b>	<b>1,795</b>

(\* Low volume of data).

NOTE: in this table the figures have not been adjusted to the control total of 1,817).

- 5.2.13 26.7% of demand in the Social rented sector was for flats / maisonettes; 32.2% for semi-detached houses, 100% of demand for social rented housing was for Council housing. 42.7% of owner-occupation demand was for detached houses; 21.2% for semi-detached houses.
- 5.2.14 100% of demand for detached houses; 74% of demand for semi-detached houses and 86.7% of demand for bungalows was for owner-occupation. 13.3% of demand for bungalows was for Council rented accommodation.
- 5.2.15 Existing households moving were asked where accommodation was required. Up to two choices were invited but on average only 2.2 choices each were offered.

**Table 5-9 Where Accommodation is Required**

Question 23

Location	All existing moving households			Council tenants only
	% responses	% households	N <sup>os</sup> implied (all choices)	N <sup>os</sup> implied (all choices)
Hockley	25.4	50.5	918	16
Hawkwell	11.6	23.0	418	16
Rayleigh	31.6	62.9	1,143	38
Rochford	13.7	27.3	496	37
Hullbridge	8.4	16.8	305	16
In your existing village	9.3	18.6	338	27
In another village	0.0	0.0	0	0
<b>Total</b>	<b>100.0</b>		<b>3,618</b>	<b>150</b>

5.2.16 Interest was primarily focused on Rayleigh (62.9%) and Hockley (50.5%).

5.2.17 We ran a separate cross tabulation looking at the locations required by Council tenants who made 2.6 choice on average. Demand among Council rented tenants was spread across all the options offered although 38% favoured Rayleigh and 37% Rochford.

5.2.18 The final question in this section asked respondents why they preferred a particular location, the average number of choices was 2.4. As with other DCA surveys, the reasons were spread across a large number of options but quality of the neighbourhood was the single most popular choice (55%) with always lived here (39.7%) and access to family / carer (33.5%) also popular choices. Access to employment (27.5%) was a less popular choice than in other recent DCA surveys.

**Table 5-10 Reason for Preferred Location**

Question 24

Location	% responses	% households	N <sup>os</sup> implied (all choices)
Employment / closer to work	11.4	27.5	500
Near family / carer	13.9	33.5	609
Nearer / better schools / colleges	11.0	26.5	482
Always lived here	16.5	39.7	721
Quality of neighbourhood	22.8	55.0	999
Nearer hospital / doctor	6.6	15.8	287
Nearer / better shopping / leisure facilities	7.1	17.1	311
Greater availability of cheaper housing	0.9	2.1	38
Better public transport	5.5	13.3	242
Greater availability of larger homes	2.2	5.3	96
More homes suitable for adaptation	0.1	0.3	5
Greater availability of smaller homes	2.0	5.0	91
<b>Total</b>	<b>100.0</b>		<b>4,381</b>

### 5.3 Housing Needs of Concealed Households Moving Within Rochford District

- 5.3.1 In this section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the District because these households represent a pent up and unmet demand for housing.
- 5.3.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified 1,434 households with one concealed household (as per Q16b on the nature of move) and 283 with a second concealed household (based on the average responses in the detailed data tables), giving a total of 1,717 concealed households in the District.
- 5.3.3 The tables below show both the findings for all concealed household planning to move within the next 3 years (1,717 households) and the findings for those moving within the next 12 months (414 households)
- 5.3.4 The vast majority (93.8%) of the total of concealed households consisted of people described as children of the household as set out in Table 5-11 below.

**Table 5-11 Person Looking to Form Concealed Households**  
Question 25

Persons forming household	%	N <sup>os</sup> implied
Children 16 +	93.8	1,610
Friend	0.0	0
Lodger	1.9	33
Parent / Grandparent	3.3	57
Partner / Spouse	0.6	10
Other relative	0.4	7
<b>Total</b>	<b>100.0</b>	<b>1,717</b>

**Table 5-12 Age Structure of Concealed Households**  
Question 26c

Age	%	N <sup>os</sup> implied
16 - 19	20.5	466
20 - 29	64.0	1,454
30 - 44	11.6	264
45 - 59	3.5	80
60 - 74	0.0	0
75+	0.4	7
<b>Total</b>	<b>100.0</b>	<b>2,271</b>

- 5.3.5 The age question refers to individual adult household members. Table 5-12 above suggests 20.5% of concealment related to the 16 - 19 age group with 84.5% relating to all those under 30 years of age.

**Table 5-13      Number of Children**

Question 26d

Children	%	N <sup>os</sup> implied
Child due	0.9	15
One	6.9	118
Two	1.6	28
None	90.6	1,556
<b>Total</b>	<b>100.0</b>	<b>1,717</b>

- 5.3.6 The survey found that children (under the age of 16) were involved in 161 cases, 9.4% of households over three years.
- 5.3.7 We asked if the concealed household was being formed with a partner or as a single person household, the data showed that 45.1% of new households were being formed with a partner (774 implied).
- 5.3.8 The following question asked those with a partner where the partner was currently living. In 28.1% of cases the partner was already living in the household who potentially double count, in 35.5% of cases they were living elsewhere in the District and in 36.4% of cases outside the District.

**Table 5-14      Where is Partner Living Now**

Question 26b

	% all couple households forming	% all new households forming	N <sup>os</sup> implied
In your existing household	28.1	12.7	217
Elsewhere in Rochford District	35.5	16.0	275
Outside Rochford District	36.4	16.4	282
<b>Total</b>	<b>100.0</b>	<b>45.1</b>	<b>774</b>

**Table 5-15      Time of Move**

Question 27

When required	%	N <sup>os</sup> implied
Within 1 year	24.1	414
1 - 2 years	24.1	414
2 - 3 years	51.8	889
<b>Total</b>	<b>100.0</b>	<b>1,717</b>

**5.3.9 New Household Formation**

- 5.3.10 The Good Practice Guidance recommends that the scale of annual new household formation is calculated as an average of the first two years numbers identified in the survey. Table 5-15 above shows that 414 households intend to form in the District each year over two years, averaging 414 households p.a.
- 5.3.11 Guidance also requires that double counting is avoided and the following numbers of two person formation with a partner living elsewhere in the District and those already on the Housing Register are removed.



**Table 5-16 Double Counting Removal**

9. New household formation (gross p.a.)	414
10. MINUS - Two person formation (16%) x 0.5	<u>33</u>
	381
11. MINUS - Households registered on waiting list (33%)	<u>126</u>
	255

5.3.12 The net level of 255 households is that considered to form each year and used in the Assessment Model at Section 10.2.

5.3.13 24.1% (414 implied) of the concealed household moving group required accommodation within one year as compared with 38.6% in the case of existing households moving. 51.8% of the group saw their requirement as longer term (2 - 3 years).

**Table 5-17 Tenure Needed**

Question 28a

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Owner occupation	50.4	865	53.1	220
Council rented	25.9	445	23.5	97
Private rented	12.0	206	18.8	78
HA rented	6.7	115	0.0	0
HA shared ownership	5.0	86	4.6	19
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

5.3.14 Just over half (50.4%) of all concealed households moving opted for owner occupation; in this survey however a high proportion also opted for Council rented accommodation (25.9%). Those moving within a year showed a similar profile to all moving households with a slightly higher preference for private renting and owner occupation and a correspondingly lower preference for Council renting and shared ownership.

5.3.15 33% of those needing Social rented housing were registered on a housing list, 91% of whom were on the Rochford District Council list.

**Table 5-18 Tenure Preferred**

Question 28b

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Owner-occupation	69.3	1,190	58.9	244
Council rented	17.0	292	32.0	132
Private rented	3.2	55	6.5	27
HA rented	6.0	103	0.9	4
HA shared ownership	4.5	77	1.7	7
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

- 5.3.16 In the case of tenure preference, the choices of all concealed households moving were, not surprisingly, more aspirational, favouring owner occupation over the other forms of tenure. Concealed households moving within one year indicated a lower level of preference for owner occupation than for all concealed households moving with a higher level of interest in Council rented accommodation (32%) and private renting (6.5%).

**Table 5-19 Type of Accommodation Needed**  
Question 29a

Type	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Semi-detached	28.9	496	24.7	102
Terraced	10.2	175	24.2	100
Detached	3.0	52	1.1	5
Flat / maisonette	49.7	853	42.3	175
Bedsit / studio / room only	3.4	58	0.0	0
Bungalow	3.8	65	7.7	32
Caravan / mobile home	0.0	0	0.0	0
Sheltered housing (warden support)	1.0	18	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

- 5.3.17 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group, this is consistent with our other recent surveys. 49.7% of all concealed moving households required flats / maisonettes, a level as high as 40-50% has been common in our surveys. Aspiration to detached houses was just 3%. The profile of those moving within 1 year showed a slightly lower level of need for flats / maisonettes and a greater degree of interest in terraced houses.

**Table 5-20 Type of Accommodation Preferred**  
Question 29b

Bedrooms	All concealed households moving		Concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
Semi-detached	48.6	834	42.5	176
Detached	10.9	187	14.6	60
Terraced	11.1	190	10.6	44
Flats / maisonette	25.1	432	26.6	110
Bungalow	4.3	74	5.7	24
Sheltered housing (warden support)	0.0	0	0.0	0
Bedsit / studio / room only	0.0	0	0.0	0
Caravan / mobile home	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

- 5.3.18 The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) evident in this survey as in most of our other recent surveys was with a shift away from flats (24.6%) towards semi detached houses (19.7%). The position in relation to those moving within 1 year was very similar to that for all concealed households, with a slightly lower level of preference for semi detached houses and a slightly higher level of preference for detached homes.

**Table 5-21 Number of Bedrooms Needed**

Question 30a

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
One	46.5	798	40.8	169
Two	41.8	717	45.5	188
Three	11.7	202	13.7	57
Four or more	0.0	0	0.0	0
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

- 5.3.19 Reflecting the high level of demand for flats referred to at 5.3.17 above, 46.5% of all new household need just one bedroom, 88.3% need no more than 2 bedrooms. Only 11.7% new households needed more than 3 bedrooms. The profile for those moving within a year differed only in so far as the level of need for 2-bed and 3-bed accommodation was slightly higher with less interest in 1-bed accommodation, reflecting the greater interest in terraced houses also referred to at 5.3.18 above.

**Table 5-22 Number of Bedrooms Preferred**

Question 30b

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N <sup>os</sup> implied	%	N <sup>os</sup> implied
One	14.5	249	14.2	59
Two	50.7	871	42.2	175
Three	29.6	508	40.5	168
Four or more	5.2	89	3.1	12
<b>Total</b>	<b>100.0</b>	<b>1,717</b>	<b>100.0</b>	<b>414</b>

- 5.3.20 The results for all concealed households moving reflected the interest in larger house types referred to at 5.3.18 above in that preference for 1-bed properties was much lower (14.5%) as compared with need (46.5%) at Table 5-21. The results for concealed households moving within one year show a higher level of interest in two and three bedroom properties, compatible with the higher level of preference for terraced and semi-detached houses indicated at Table 5-20. The profile for those moving within a year showed a higher level of interest in 3 – bed property and a lower level of interest in 2 – bed accommodation.

5.3.21 We ran two cross-tabulations for all concealed households moving on need only relating the type of property required to size required.

**Table 5-23 Type Needed by Size Needed**  
Question 30a by Q29a

Type	1-bed		2-bed		3-bed		4-bed +		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	19.8	87	58.3	256	21.9	96	0.0	0	439
Detached	0.0	0	8.5	4	91.5	43	0.0	0	47
Terraced	9.6	15	86.0	135	4.5	7	0.0	0	157
Flat / maisonette	74.8	594	24.4	194	0.8	6	0.0	0	794
Bedsit / studio / room only	83.0	44	17.0	9	0.0	0	0.0	0	53
Bungalow	0.0	0	67.2	41	32.8	20	0.0	0	61
Sheltered housing	43.8	7	0.0	0	56.2	9	0.0	0	16
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0
<b>Total</b>		<b>747</b>		<b>639</b>		<b>181</b>	<b>0.0</b>	<b>0</b>	<b>1,567</b>

NOTE: these figures have not been adjusted to the control total of 1,717

5.3.22 As might be expected, 74.8% of flatted accommodation demand was for 1-bed property; 24.4% for two-bed property. 58.3% of semi-detached demand and 86% of terraced demand was for 2-bed property.

**Table 5-24 Type Needed by Tenure Needed**  
Question 29a by Q.28a

Type	Owner Occupation		Private Rented		Council rented		HA rented		HA Shared Ownership		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Semi-detached	34.2	338	0.0	0	3.6	9	76.3	58	28.6	16	421
Detached	1.9	19	0.0	0	0.0	0	0.0	0	0.0	0	19
Terraced	7.7	76	0.0	0	23.3	59	0.0	0	0.0	0	135
Flat / maisonette	45.8	453	100.0	48	70.0	177	10.6	8	71.4	40	726
Bedsit / studio / room only	4.6	45	0.0	0	3.1	8	0.0	0	0.0	0	53
Bungalow	5.8	58	0.0	0	0.0	0	3.9	3	0.0	0	61
Sheltered housing (warden support)	0.0	0	0.0	0	0.0	0	9.2	7	0.0	0	7
Caravan / mobile home	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0
<b>Total</b>	<b>100.0</b>	<b>989</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>56</b>	<b>1,422</b>

NOTE: these figures have not been adjusted to the control total of 1,717.

5.3.23 70% of interest in Council rented accommodation was for flats. Interest in owner-occupation was 45.8% for flats / maisonettes and 34.2% for semi detached houses.

- 5.3.24 100% of interest in detached houses and 80.3% of interest in semi detached houses was for owner occupied accommodation. Interest in terraced houses was fairly evenly split between owner-occupied (56.3%) and Council rented sectors (43.7%).
- 5.3.25 Concealed households were asked the same questions on location as existing households moving. Respondents gave around 1.6 choices on average in the case of all concealed households and 1.6 in the case of concealed households moving within one year, based on response rates of 91.7% and 93.2% respectively.

**Table 5-25 Choice of Location**  
Question 31

Location	All concealed households moving			Concealed households moving within one year		
	% responses	% households	N <sup>os</sup> implied	% responses	% households	N <sup>os</sup> implied
Hockley	17.6	27.3	469	24.1	37.8	156
Hawkeell	7.4	11.4	196	6.6	10.4	43
Rayleigh	33.9	52.6	903	31.6	49.5	205
Rochford	28.8	44.6	766	28.3	44.3	183
Hullbridge	4.1	6.3	108	2.5	3.9	16
In your existing town / village	6.8	10.5	180	6.9	10.9	45
In another town / village	1.4	2.4	41	0	0.0	0
<b>Total</b>	<b>100.0</b>		<b>2,663</b>	<b>100.0</b>		<b>648</b>

NOTE: these figures have not been adjusted to the control total of 1,717.

- 5.3.26 As with existing households, for all concealed households moving and concealed households moving within one year, interest was focused primarily on Rayleigh. Interest in Rochford was higher than for existing moving households and interest in Hockley was lower.

**Table 5-26 Reason for Preferred Location**  
Question 32

Reason	All concealed households moving			Concealed households moving within 1 year		
	% responses	% h'holds	N <sup>os</sup> implied (all choices)	% responses	% h'holds	N <sup>os</sup> implied (all choices)
Employment / closer to work	15.2	38.3	658	20.5	56.7	235
Near family / carer	26.7	67.1	1,152	28.8	79.9	330
Always lived here	21.8	54.7	939	17.9	49.6	205
Nearer / better shopping / leisure facilities	4.0	10.1	173	1.2	3.4	14
Better area	14.6	36.8	631	15.3	42.3	175
Better public transport	9.1	23.0	395	9.6	26.6	110
Greater availability of cheaper housing	0.6	1.4	24	0.8	2.3	10
Nearer / better schools / colleges	3.8	9.5	163	1.0	2.9	12
Greater availability of smaller homes	3.8	9.5	163	3.2	8.6	36
More homes suitable for adaptation	0.4	1.1	19	1.7	4.7	19
<b>Total</b>	<b>100.0</b>		<b>4,317</b>	<b>100.0</b>		<b>1,146</b>

- 5.3.27 The most popular reason given by all concealed households moving was to be close to family / carer (67.1%) and always lived here (54.7%) was also a popular choice. Other reasons given were spread across the range of options offered. For those moving within one year near family / carer was again the most popular choice (79.9%), employment / access to work was given more priority (56.7%) and always lived here was given a slightly lower priority compared to the figures for all concealed households moving.

**Table 5-27 Maximum Weekly / Monthly Rent of Concealed Households**  
Question 34a

Weekly rent	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £50 pw / £215 pm	23.0	23.0	15.3	15.3
£51 - £60 pw / £216 - £260 pm	15.9	38.9	21.8	37.1
£61 - £70 pw / £261 - £300 pm	14.9	53.8	12.9	50.0
£71 - £80 pw / £301 - £350 pm	16.8	70.6	8.9	58.9
£81 - £100 pw / £351 - £430 pm	18.6	89.2	20.3	79.2
£101 - £150 pw / £431 - £650 pm	9.0	98.2	20.8	100.0
£151 - £200 pw / £651 - £865 pm	1.8	100.0	0.0	0.0
Over 201 pw / £866 pm	0.0	0.0	0.0	0.0

- 5.3.28 Responses were received from 51.3% (881 implied) of all concealed households moving. Of those, 23% could afford a weekly rent of no more than £50; 38.9% no more than £60 (as compared with 35.4% in the existing household profile at Table 4-29). In the case of the movers within 1 year, 37.1% could afford to pay no more than £60 per week based on a 48.8% response.
- 5.3.29 Only 14.4% of new households indicated that they would be likely to be claiming Housing Benefit, based on a 71.5% response rate. 13% has been the average in other recent surveys.

**Table 5-28 Maximum Monthly Mortgage of 'Concealed' Households**  
Question 34c

Monthly mortgage	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £250	13.0	13.0	9.7	9.7
£251 - £300	21.6	34.6	16.9	26.6
£301 - £400	20.0	54.6	10.1	36.7
£401 - £500	27.7	82.3	40.9	77.6
£501 - £600	7.7	90.0	3.4	81.0
£601 - £750	5.8	95.8	9.3	90.3
£751 - £1,000	4.2	100.0	9.7	100.0
Over £1,000	0.0	0.0	0.0	0.0

- 5.3.30 66.2% (1,136 implied) of all concealed households moving responded. For those seeking to buy a dwelling, 34.6% or so could not or would not pay a mortgage of more than £300 per month. In the case of concealed households moving within one year, 26.6% could not or would not pay a mortgage of more than £300 per month based on a 57.2% response (527 implied). The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.
- 5.3.31 69.4% (1,191 implied) of all concealed households responded to a question asking about the level of savings available to meet deposit and legal costs on their new home. 42% had less than £1,000 savings; 31.7% £1,000 - £3,000 savings. The proportion among those moving within a year based on a response rate of 63% was 22% with less than £1,000; 42.9% with £1,000 - £3,000.

**Table 5-29 Savings of 'Concealed' Households**  
Question 34d

Savings	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Under £1,000	42.0	42.0	22.2	22.2
£1,001 - £3,000	31.7	73.7	42.9	65.1
£3001 - £5,000	16.0	89.7	18.0	83.1
£5,001 - £10,000	1.9	91.6	11.5	94.6
£10,001 - £20,000	4.9	96.5	5.4	100
Over £20,000	3.5	100.0	0.0	0.0

- 5.3.32 The concealed households were asked for further information on their financial position via a question on annual income. These findings are presented in Table 5-30 below.

**Table 5-30      Annual Income of Concealed Households**  
Question 34e

						N <sup>os</sup> implied
Below    £10,000	17.6	17.6	302	11.4	11.4	47
£10,001 - £20,000	39.6	57.2	680	26.3	37.7	109
£20,001 - £25,000	13.8	71.0	237	23.8	61.5	99
£25,001 - £30,000	8.6	79.6	148	12.4	73.9	51
£30,001 - £35,000	7.2	86.8	124	9.5	83.4	39
£35,001 - £37,500	3.9	90.7	67	0.0	83.4	0
£37,501 - £40,000	4.0	94.7	69	8.6	92.0	36
£40,001 - £42,500	2.5	97.2	43	1.0	93.0	4
£42,501 - £45,000	1.8	99.0	31	4.8	97.8	20
£45,001 - £47,500	0.0	99.0	0	0.0	97.8	0
£47,501 - £50,000	0.0	99.0	0	0.0	97.8	0
Above    £50,000	1.0	100.0	16	2.2	100.0	9
<b>Total</b>	<b>100.0</b>		<b>1,717</b>			<b>414</b>

5.3.33 A response was received from 80% (1,373 implied) of all concealed household respondents. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,300 was around 24.4%, above the average of 16% found in recent DCA surveys. The proportion in the sub £10,000 per annum category (17.6%) was below the average for concealed households moving found in other recent DCA surveys (25%). Concealed households moving within one year indicated a higher income profile as expected compared to those forming over 5 years, based on an 76% response (315 implied) response.



## 6 SUPPORTED AND ADAPTED HOUSING

### 6.1 Needs of Disabled People

- 6.1.1 Issues relating to households with one or more member affected by a disability or long-term illness term were addressed through a series of questions. This section draws together the findings from these questions.
- 6.1.2 We found that 16.9% of households in the area did contain somebody with a disability, suggesting 5,463 households in the District were affected in some way.
- 6.1.3 Assessment of an UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 6.1.4 From cross-tabulation we established that the comparative figures for the various tenures were as per Table 6-1 below. The Council rented figure (42.1%) was above the average for the Council sector found in recent DCA surveys (39%). The level for owner occupiers no mortgage (22.1%) was low in our experience and especially so given the older age profile in this tenure.

**Table 6-1 Incidence of Disability by Tenure**

Question 9 by Q.1

Tenure	%	N <sup>os</sup> implied
Owner occupied with mortgage	9.1	1,404
Owner occupied without mortgage	22.1	2,698
Private rented	20.0	273
Council rented	42.1	717
HA rented	35.8	307
Shared ownership*	0.0	0
Tied to employment / other	11.1	65

(\* Low volume of data).

- 6.1.5 In 89.2% of cases only one household member was involved; in 10.8% two members were involved. On this basis we identified 5,958 individuals in the District with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals. 7.1% of households containing two members with a disability were in the Council rented sector, 65% were in the owner occupier no mortgage sector.

- 6.1.6 The age groups of all disabled household members are shown in Table 6-2 below. 67.4% of all disabled household members were over the age of 60; 39.9% over 75.

**Table 6-2** *Age of all Household Members with a Disability*  
Question 9b

Age	%	N <sup>os</sup> implied
0 - 15	4.2	251
16 - 24	2.2	131
25 - 44	9.9	593
45 - 59	16.3	975
60 - 74	27.5	1,642
75+	39.9	2,374
<b>Total</b>	<b>100.0</b>	<b>5,966</b>

- 6.1.7 The next table addresses the nature of the disability of members of the household. The results reflect the fact that more than one choice was offered, based on 5,382 and 656 implied cases for 1<sup>st</sup> and 2<sup>nd</sup> members respectively.

**Table 6-3** *Nature of Disability*  
Question 9c

Disability	1 <sup>st</sup> Member			2 <sup>nd</sup> Member		
	% responses	% households	N <sup>os</sup> implied (all choices)	% responses	% households	N <sup>os</sup> implied (all choices)
Walking difficulty	35.0	58.3	3,135	5.1	40.2	264
Limiting long-term illness	15.6	25.9	1,394	21.2	25.5	167
Asthmatic / respiratory problems	11.2	18.6	1,002	26.8	32.2	211
Other physical disability	11.3	18.8	1,011	11.4	13.7	90
Visual / hearing impairment	12.9	21.4	1,154	19.2	23.1	151
Wheelchair user	5.3	8.8	474	7.6	9.2	60
Mental health problem	5.9	9.8	528	3.2	3.8	25
Learning difficulty	2.8	4.9	262	5.5	6.5	43
<b>Total</b>	<b>100.0</b>		<b>8,960</b>			<b>1011</b>

- 6.1.8 By far the largest group was those with walking difficulty (52.6%). 8.8% of households contained a member who was a wheelchair user suggesting 534 in the District as a whole.
- 6.1.9 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in only 21.5% of cases (151 of the 702 at Table 6-7), suggesting a major mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 383 households (71.7%) did not live in suitably adapted premises (viz. 534 in Table 6-3 above less 151).

## 6.2 Support Needs

- 6.2.1 5,967 people responded to the question on need for care or support. 48.3% indicated a need for care or support (2,880 implied).
- 6.2.2 74.6% of those with a care or support need felt they were getting enough support, the data implying 25.4% (737) with outstanding support needs.
- 6.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were received from 833 respondents, each making an average of 1.8 choices.

**Table 6-4 Type Of Care / Support Required (All Disabled Household Members)**  
Question 9g

Care / Support	% responses	% households	N <sup>os</sup> implied
Claiming welfare benefits / managing finances	23.2	42.0	350
Someone to act for you	12.1	21.8	182
Personal care	18.0	32.7	272
Setting up / looking after home	21.1	38.2	318
Establishing personal safety / security	8.3	15.0	125
Accessing training / employment	2.5	4.6	38
Establishing social contacts / activities	14.8	26.8	223
<b>Total</b>	<b>100.0</b>		<b>1,508</b>

- 6.2.4 Help claiming welfare benefits (42%) was the most popular choice, followed by setting up / looking after the home (38.2%).
- 6.2.5 A cross tabulation looked at the type of disability affecting those with an outstanding support need. The specific needs of different groups were highlighted in the data. 54.7% of wheelchair users needed help with personal care; over half (52.3%) of those with walking difficulties needed help setting up / looking after the home. 71.3% of those with learning difficulties needed help establishing social contacts and activities. The needs of those with mental health problems were split between establishing social contacts / activities (48.8%) and looking after the home (46.3%). 57.2% of those with visual / hearing impairment needed help looking after the home, as did 48.2% of those with asthmatic / respiratory problems, of whom 51.2% needed help with personal care.
- 6.2.6 The Supporting People programme, was introduced in April 2003, to provide a structure for funding the housing related support services outlined in Table 6-4 above. New services developed after April 2003 must compete for resources with established schemes within the County. The local authority is required to develop plans to meet outstanding needs through the Supporting People programme.
- 6.2.7 Those who currently receive care and support services were asked who provided their support. In 36.4% of cases (835 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (75.6% or 1,734 cases) support was provided by family / friends / neighbours. (In 275 cases support was received from both sources).

## 6.3 Adaptations

- 6.3.1 Two questions sought information from all households in the District on the degree to which the home had been built or adapted to meet the needs of disabled persons.

**Table 6-5 Adaptations for the Disabled**

Question 10a

Adaptations	%	N <sup>os</sup> implied
Adapted	10.9	3,520
Not adapted	89.1	28,814
<b>Total</b>	<b>100.0</b>	<b>32,334</b>

- 6.3.2 As can be seen from the table above, 10.9% of properties have been adapted, just above the average level found in other recent DCA surveys (9%).

- 6.3.3 The split by tenure is set out in the table below.

**Table 6-6 Adaptations by Tenure**

Question 10a by Q.1

Tenure	%	N <sup>os</sup> implied
Owner occupied with mortgage	5.5	857
Owner occupied no mortgage	12.3	1,500
Private rented	7.5	100
Council rented	37.1	635
HA rented	38.6	331
Shared ownership*	0.0	0
Tied to employment / other *	16.7	97

(\* Low volume of data).

- 6.3.4 Adaptation in the Council and HA rented sectors (37.1% and 38.6% respectively) was considerably higher than in the owner occupied sector. Adaptation in the owner occupied no mortgage sector was only at the average for the District, even though a higher proportion of elderly persons tends to be within that sector.
- 6.3.5 3,637 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 11.2% (rather than 10.9% in Table 6-5 above). The following adaptations were identified based on responses to a multiple-choice question.

**Table 6-7**      **Types of Adaptations Provided**

Question 10b

<b>Adaptations</b>	<b>% responses</b>	<b>% households</b>	<b>N<sup>os</sup> implied (all choices)</b>
Handrails / grabrails	22.2	50.6	1,840
Bathroom adaptations	19.1	43.6	1,584
Ground floor toilet	18.4	42.0	1,526
Access to property	17.9	40.8	1,483
Stairlift / vertical lift	10.0	22.8	827
Wheelchair adaptations	8.4	19.3	702
Extension	2.0	4.6	167
Other	2.0	4.7	169
<b>Total</b>	<b>100.0</b>		<b>8,298</b>

- 6.3.6 Wheelchair adaptations at 19.3% (702 implied) were at a higher level than the average found in recent DCA surveys (15%). The data taken in conjunction with 6.1.9 above suggests that many adapted premises are no longer occupied by wheelchair users (551 properties implied). The most common adaptations carried out were handrails / grab rails (50.6%), bathroom adaptations (43.6%), and ground floor toilets (42%).
- 6.3.7 3,193 implied households (9.9% of the sample) responded to a further question on what facilities still needed to be provided to meet the needs of a current member of the household. Respondents made around 1.5 choices on average.

**Table 6-8**      **Types of Adaptations Needed for Current Member**

Question 11

<b>Adaptations</b>	<b>% responses</b>	<b>% households</b>	<b>N<sup>os</sup> implied (all choices)</b>
Bathroom adaptations	28.1	42.8	1,366
Handrails / grabrails	19.0	29.0	925
Stairlift / vertical lift	10.5	16.0	509
Ground floor toilet	10.4	15.8	504
Access to property	10.0	15.2	484
Extension	7.9	12.0	384
Wheelchair adaptations	5.9	9.0	287
Other	8.2	12.5	398
<b>Total</b>	<b>100</b>		<b>4,857</b>

- 6.3.8 Handrails and grab rails, access to property and ground floor toilets featured much less prominently when compared to adaptations provided, presumably reflecting levels of work completed as indicated in Table 6-7 above. However, demand for bathroom adaptations was very high, even though significant adaptation work appears to have been carried out. Demand for wheelchair adaptation (9% implying 287 cases) would appear compatible with the mismatch referred to at 6.1.9 above but not with our comment on adaptations provided at 6.3.6 above.

## 6.4 Supported Accommodation

- 6.4.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they were interested in. The results of this question are set out in Table 6-9 and Table 6-10 below.

**Table 6-9** *Type of Supported Accommodation Required*  
Question 18b

Type	% responses	N <sup>os</sup> implied
Residential / nursing home	17.9	7
Independent accommodation (with external support)	30.8	12
Independent accommodation (with live-in carer)	51.3	20
<b>Total</b>	<b>100.0</b>	<b>39</b>

- 6.4.2 Demand for supported accommodation was primarily for independent accommodation with live in support or independent accommodation with external support.

## 6.5 Housing Needs of Older People

- 6.5.1 Based on 99.6% response, 5.7% of existing households (1,827 implied) indicated that they had elderly relatives (over 60) who would need to move to the District in the next three years. 1,858 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making 1.2 choices on average.

**Table 6-10** *Accommodation Required by Elderly Relatives in Next 3 Years*  
Question 12b

Adaptations	% responses	% households	N <sup>os</sup> implied (all choices)
Private sheltered housing	17.3	20.6	383
Council / HA sheltered housing	18.5	22.1	411
Private Housing	18.0	21.5	399
Residential care / nursing home	18.0	21.5	399
Live with respondent (need extension / adaptation)	12.0	14.4	267
Live with respondent (existing home adequate)	6.8	8.1	151
Council / HA Housing	9.4	11.2	208
<b>Total</b>	<b>100.0</b>		<b>2,218</b>

- 6.5.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 22.1% of demand was for Council / HA sheltered housing; 20.6% for private sheltered housing. 21.5% of demand was for residential / nursing home accommodation. 22.5% (418 households implied) indicated that their relative could live with them but in some 63.9% of cases (267 implied) the home would need adaptation or extension to accommodate an elderly relative.
- 6.5.3 The sheltered housing needs of elderly people within the District were captured within the question for all movers within the District on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in the District and in-migrating parents / relatives is shown below.

**Table 6-11 Sheltered Housing Demand**

	Private Market	Affordable Sector	All Sectors
Existing Households	87	134	221
In-migrant Households	383	411	794
<b>Total</b>	<b>470</b>	<b>545</b>	<b>1,015</b>

- 6.5.4 The significantly higher level of elderly accommodation for people moving into the District is common to other DCA Surveys. As discussed in Section 6.5.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 6.5.5 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the District (1,015 households) and those who may in-migrate to be beside their family (794 households) of 545 units in the affordable sector and 470 in the private sector.
- 6.5.6 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

## 6.6 Housing needs in the District

- 6.6.1 Finally respondents were asked what new types of housing, if any they thought were needed in the area. Based on a response rate of 94% we found that 45.4% of households would support affordable housing development for local people, and 36.4% would support housing for young people.

**Table 6-12 Support for New Housing Development**  
Question 35

	% responses	% households	N <sup>os</sup> implied
Affordable housing for local people	24.8	45.4	13,808
Housing for young people	20.1	36.4	11,082
Housing for older people	12.3	22.5	6,847
Housing for families	12.8	23.5	7,148
Housing for disabled people	8.1	14.9	4,533
Holiday accommodation	0.4	0.8	233
No more housing needed	15.7	29.0	8,820
No opinion	5.8	10.8	3,285
<b>Total</b>	<b>100.0</b>		<b>55,756</b>

- 6.6.2 Overall 62.2% of households said they would support new housing to meet identified needs; only 14.1% of households would support any new housing development.
- 6.6.3 Respondents were also asked how important they felt various aspects of development would be in any new housing development in the area. The top priorities were open spaces (89.2%) and design to reduce crime (87%).

**Table 6-13 Priorities for New Housing Development**  
Question 37a

	% responses	% households	N <sup>os</sup> implied
Open spaces	16.2	89.2	26,574
Children play areas	13.4	73.5	21,898
Own car parking space	15.3	84.3	25,117
Cycle ways / parking	12.2	67.1	19,979
Design to reduce crime	15.8	87.0	25,910
Cheap to heat homes	12.8	70.6	21,012
Close to public transport and services	14.3	78.6	23,394
<b>Total</b>	<b>100.0</b>		<b>163,884</b>



- 6.6.4 Finally households were asked how UN-important different aspects of development would be.

**Table 6-14 Un – important Aspects of New Housing Development**  
Question 37b

	% responses	% households	N <sup>os</sup> implied
Open spaces	7.4	14.7	1,236
Children play areas	16.9	33.5	2,807
Own car parking space	10.4	20.5	1,724
Cycle ways / parking	22.1	43.8	3,673
Design to reduce crime	6.8	13.4	1,123
Cheap to heat homes	18.3	36.1	3,025
Close to public transport and services	18.1	35.9	3,010
<b>Total</b>	<b>100.0</b>		<b>16,598</b>

## 7 KEY WORKER HOUSING ISSUES

### 7.1 Introduction

- 7.1.1 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within the District we have identified them as 'Key Workers'.
- 7.1.2 For the purposes of this survey a Key Worker is "any person who directly provides services that are essential for the balanced and sustainable development of the local community and local economy, where recruitment or retention difficulties apply". This includes people who are teachers, nurses, other public sector and public service workers and employees of businesses considered vital to sustaining the economy of an area.
- 7.1.3 In this section we have split the analysis of Key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.

### 7.2 Housing Issues of Key Workers from Existing Households

- 7.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked, see Table 7-1 below.

**Table 7-1**            **Nature of Employment within Public Sector**  
Question 13g

	%	N <sup>os</sup> implied
Local Authority	25.4	530
Health	20.1	420
Education	44.3	925
Police	4.4	91
Civil Service	5.8	122
<b>Total</b>	<b>100.0</b>	<b>2,088</b>

- 7.2.2 Around 2,088 implied households (6.5% of all households in the District) gave details of their work in the public sector, with 44.3% (925 implied) indicating work in Education, 25.4% (530 implied) work in the Local Authority and 20.1% (420 implied) work in the Health services. Numbers working in the Civil service and Police were lower than all other areas. 5.8% (122 implied) work in the Civil Service and 4.4% (91 implied) work in the Police.
- 7.2.3 We ran a series of cross tabulations on households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 7.2.4 Around 79% (199 implied) of the key workers identified in Table 7-1 are existing households are leaving the District due to a lack of affordable housing to buy. 38.1 (96 implied) retirement and 29.8% (75 implied) are leaving due to safety / fear of crime. 28.1% (41 implied) are leaving due to a lack of affordable housing to rent.

**Table 7-2 Annual Household Income of Key Workers**

Question 15c

Income	Local Authority	Health	Education	Police	Civil Service
Below £10,000	0.0	16.1	3.5	0.0	0.0
£10,001 - £15,000	16.3	5.3	6.3	0.0	34.5
£15,001 - £20,000	4.2	18.7	18.0	45.9	9.3
£20,001 - £25,000	28.2	6.6	1.4	0.0	0.0
£25,001 - £30,000	12.5	6.1	6.6	31.4	8.5
£30,001 - £40,000	9.2	20.6	20.0	15.4	14.6
£40,001 - £50,000	26.6	10.4	17.7	0.0	21.4
£50,001 - £75,000	3.0	11.7	20.4	7.3	11.7
Above £75,000	0.0	4.5	6.1	0.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

*Nd – No data for Fire services*

- 7.2.5 Of 2,088 existing household Key workers, 1,106 gave details of their total household income (i.e. including spouse / partners income), shown in Table 7-2 above.
- 7.2.6 Access to the owner-occupied market in the District through the cheapest 1-bed flats, requires an income of at least £24,900, we found that the proportions who could not afford to owner occupy in the District were:-
- ◆ 48.7% of Local Authority staff
  - ◆ 46.7% of Health staff
  - ◆ 29.2% of Education staff
  - ◆ 45.9% of Health staff
  - ◆ 43.8% of Civil service
- 7.2.7 We ran a series of cross tabulations on Key worker households who stated they would be moving within the District, to find information on their tenure and house type preferences. There was no data for Fire service workers, Police or Civil service workers.

**Table 7-3 Key Workers House Tenure Preference**

Question 22

Tenure	Local Authority	Health	Education
Owner occupation	68.0	33.4	100.0
Council rent	32.0	66.6	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Low volume of data

NB No data for private rent and HA rent

7.2.8 Of those responding to the question on tenure preference, all Key worker households working in education and 68% of Local Authority workers who are moving within the District prefer owner occupation, as do 33.3% of Health workers.

7.2.9 Table 7-4 shows the type of housing preferred by Key workers moving within the District.

**Table 7-4 Key Workers House Type Required**

Question Q14g x Question 19

	Local Authority	Health	Education
Detached	66.8	0.0	44.6
Bungalow	33.2	0.0	55.4
Flat / maisonette	0.0	100.0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Low volume of data

N.B: No data for other house types

7.2.10 All health staff required a flat / maisonette. 66.8% of Local Authority staff required detached housing as did 44.6% of Education staff. 33.2% of Local Authority staff and 55.4% of Education workers required bungalows.

**Table 7-5 Number of Bedrooms Required**

Question 13g x Question 19

	Local Authority	Health	Education
One	0.0	66.7	0.0
Two	33.3	33.3	42.9
Three	16.7	0.0	23.8
Four	50.0	0.0	33.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Nd – No data for Police, Fire and Civil Service worker and five or more bedrooms.

7.2.11 Table 7-5 indicates the number of bedrooms required by key workers moving within the District. Interest was mainly focused around two and four bedroomed accommodation, with 50.0% of Local Authority staff, and 33.3% of education staff requiring four bedroomed accommodation. 42.9% of education workers and 33.3% of Local Authority and Health staff required two bedroomed accommodation.

### 7.3 Housing Issues of Key Workers from Concealed Households

- 7.3.1 The response we received from concealed Key workers moving within the District was small. Therefore the data in this section should not be treated as being representative of this group. Neither did we obtain responses from a cross-section of Key workers, with no responses from Fire staff.
- 7.3.2 Respondents were asked to state which area of the Public Sector they were employed in, see Table 7-6 below for results.

**Table 7-6 Nature of Employment Within Public Sector**  
Question 13g

	%
Local Authority	14.5
Health	29.7
Education	33.8
Police	10.3
Civil Service	11.7
<b>Total</b>	<b>100.0</b>

- 7.3.3 Of the concealed workers responding around 33.8% (49 implied) work in education services, 29.7% (43 implied) work in Health. 14.5% (21 implied) work in Local Authority services, 11.7% (17 implied) work in the Civil Service and 10.3% (15 implied) work in the Police services.
- 7.3.4 We asked respondents about their total household annual income, the results are shown in Table 7-7 below. The majority of workers responding stated they earned between £10,001 - £25,000 and £25,000 - £30,000 both 20.3% respectively. 18.7% said their incomes were below £10,000 and 16.9% said their incomes were between £20,001 - £25,000. 11.9% had incomes between £30,001 - £35,000 and 11.9% earned between £37,501 and £40,000. No concealed key worker household earned over £40,000.

**Table 7-7 Annual Household Income of Key Workers**  
Question 34e

Income	Key Workers
Below £10,000	18.7
£10,001 - £20,000	20.3
£20,001 - £25,000	16.9
£25,001 - £30,000	20.3
£30,001 - £35,000	11.9
£35,001 - £37,500	0.0
£37,501 - £40,000	11.9
<b>Total</b>	<b>100.0</b>

N.B. No incomes above £40,000

- 7.3.5 Looking at the access levels to the owner-occupied market in the District, requiring an income of £24,900, we found that around 55.9% of the concealed key workers could afford to owner occupy in the District.
- 7.3.6 Concealed key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. 20.3% had under £1,000 saved, the majority 48.1% had between £3,001 - £5,000 saved to meet these costs and 22.2% had between £5,001 - £10,000 saved. The remaining 9.3% had over £20,000 saved.
- 7.3.7 We ran a series of cross tabulations on Key worker households who stated they would be moving within the District, to find information on their tenure and house type preferences.
- 7.3.8 Of the concealed key workers, 45.2% mentioned owner occupation, which was the most popular tenure. Council rent was also a popular tenure, mentioned by 54.8% of the concealed Key workers. There was no demand for HA rent, shared ownership or private rent.
- 7.3.9 We asked the concealed Key workers what type of accommodation was needed by the new household. 54.4% of workers said they needed a flat / maisonette, 10.3% expressed a need for a terraced property and 35.3% semi-detached accommodation. There was no expressed need for any other type of accommodation.
- 7.3.10 Concealed key workers were asked how many bedrooms they needed. 57.1% of concealed key workers stated they needed one bedroomed accommodation and 42.9% said they needed two bedrooms. There was no demand for anything larger than two bedrooms.

## 8 BLACK AND MINORITY ETHNIC NEEDS

### 8.1 Introduction

- 8.1.1 In the case of ethnic origin, the breakdown provided in Table 8-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 8-1 shows that 31,108 (97.2%) of respondents ethnic origin was British. The remaining 883 (2.8%) respondents' ethnic origin fall into the other ethnic origin categories. Local Area 2001 Census figures are provided as an illustration however, Census data relates to population not households so the figures are not directly comparable.

**Table 8-1 Ethnic Origin**

	%	N <sup>os</sup> implied	Local Area Census 2001 **
British	97.2	31,108	96.8
Irish	0.8	263	0.6
Other White	0.8	250	0.9
Other mixed	0.3	82	0.1
White & Asian	0.2	78	0.2
White & Black Caribbean	0.2	50	0.2
Other Asian background	0.1	37	0.1
Chinese	0.1	29	0.2
Other Black background	0.1	28	0.1
White & Black African	0.1	18	0.1
Indian	0.0	14	0.3
Caribbean	0.0*	9	0.1
Black African	0.0	0	0.1
Bangladeshi	0.0	0	0.1
Pakistani	0.0	0	0.0*
Other	0.1	25	0.1
<b>Total</b>	<b>100.0</b>	<b>31,991</b>	<b>100.0</b>

\* - Nearest decimal place.

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- 8.1.2 Table 8-2 illustrates the ethnic breakdown in more detail within the District. 83 Black and Minority Ethnic (BME) respondents provide statistical validity of  $\pm 8.78\%$ . This represents 883 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 513 (58.1%) implied households across the District. These two categories represent the majority of BME groups in the District with the remaining 370 respondents (41.9%) spread across the remaining ethnic groups.

**Table 8-2 Ethnic Origin**

	N <sup>os</sup>	%	2001 Census *
White Irish	263	29.8	18.8
White Other	250	28.3	28.7
Other Mixed	82	9.3	4.0
White & Asian	78	8.9	5.9
White & Black Caribbean	50	5.6	6.5
Other Asian	37	4.2	2.8
Other Black	28	3.2	1.9
Chinese	29	3.2	7.4
Other ethnic	25	2.8	4.0
White & Black African	18	2.0	1.9
Indian	14	1.6	9.6
Black Caribbean	9	1.1	3.1
Black African	0	0.0	1.9
Bangladeshi	0	0.0	2.3
Pakistani	0	0.0	1.2
<b>Total</b>	<b>883</b>	<b>100.0</b>	<b>100.0</b>

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**Table 8-3 Property Type by Number of Bedrooms**

Question 2 by Q5

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	%	N <sup>os</sup>	N <sup>os</sup>
Detached	0.0	0	10.0	20	14.6	30	66.1	134	9.3	19	<b>203</b>
Terraced	0.0	0	60.1	86	39.9	57	0.0	0	0.0	0	<b>143</b>
Bungalow	13.9	21	52.6	80	33.5	51	0.0	0	0.0	0	<b>152</b>
Flat / maisonette	58.5	68	41.5	48	0.0	0	0.0	0	0.0	0	<b>116</b>
Semi-detached	7.7	21	84.6	226	7.7	20	0.0	0	0.0	0	<b>267</b>
<b>Total</b>		<b>110</b>		<b>460</b>		<b>158</b>		<b>134</b>		<b>19</b>	<b>881</b>

N.B No data for caravan / mobile home, bedsit / studio / room only.



## 8.2 Current Housing

- 8.2.1 It should be noted that in all cross-tabulations, data is included only where the respondent has answered each element (question) involved, hence there may be some small discrepancies when compared with the tables relating to a single data source.
- 8.2.2 The majority of respondents (around 30.3%) live in detached housing. 84.6% of those living in semi-detached accommodation have 2-bed properties. 23% of respondents live in detached housing, of whom 66% have 4-bed properties.

**Table 8-4 Access to Basic Facilities**  
Question 6

Facilities	N <sup>os</sup>	%	All households
Central heating (all rooms)	791	90.9	91.8
Central heating (partial)	46	5.3	5.8
Double glazing (all rooms)	611	70.2	78.1
Double glazing (partial)	91	10.5	10.6
Hot water tank jacket	496	57.0	68.3
Cavity wall insulation	128	14.7	24.0
Loft insulation	557	64.0	76.6
Draught proofing	171	19.6	22.7
Water pipes insulated	374	43.0	51.1

- 8.2.3 Households with central heating at 96.2% (compared with 97.6% for the whole population) were both above the national average in the 2001 Census (91.5%) and the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 70.2% (78.1% for the whole population) was above the UK average of 70% (EHCS 2001).
- 8.2.4 83.6% of respondents indicated that their homes were adequate. 144 (16.4%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. 34.7% of the group indicated an 'in-house' solution (compared to 48.6% in the whole population) of which all (87.7% for the whole population) selected need for repairs / improvements as their main choice and also 21.8% selected too costly to heat compared to 25.0% for the whole population.
- 8.2.5 Table 8-5 below sets out the other choices with 70.8% opting for solutions likely to require a move. A total of 102 BME households answered the question with 101 responses.

**Table 8-5      Inadequacy of Present Accommodation**  
Question 7bii      *(likely to require a move)*

Reasons	N <sup>os</sup>	% (all choices)	All households
Too small	73	72.0	68.8
Housing affecting health of a household member	0	0.0	6.9
Rent / mortgage too expensive	21	21.1	18.8
Tenancy insecure	0	0.0	9.8
Too large	7	6.9	13.0
<b>Total</b>	<b>101</b>		

- 8.2.6 The largest single issue for BME households was that 'housing was too small' is the major problem for BME households who responded; 72.0% of households with a problem in the BME sample and 68.8% in the whole population said their housing was too small. The second issue likely to require a move was that rent / mortgage was too expensive (21.1%).

### 8.3 Disability / Limiting Long Term Illness

- 8.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 14.7% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (16.9%). In the majority of cases only one person was affected, in 7 cases 2 members of the household had a disability or long-term illness.
- 8.3.2 BME households were asked about the nature of their disability as is shown in Table 8-6 below. 123 1<sup>st</sup> household members gave 218 responses, making an average of 1.8 choices. Seven 2<sup>nd</sup> household members gave 7 responses to the question making an average of 1 choice each.

**Table 8-6      Nature of Disability / Long Term Illness**  
Question 9c

	1 <sup>st</sup> Member		2 <sup>nd</sup> Member	
	N <sup>os</sup>	% (households)	N <sup>os</sup>	% (households)
Wheelchair user	12	10.0	0	0.0
Walking difficulty (not in wheelchair)	76	62.0	7	100.0
Learning difficulty	18	14.8	0	0.0
Mental health problem	27	22.1	0	0.0
Visual / hearing impairment	24	19.2	0	0.0
Asthmatic / respiratory problems	27	22.2	0	0.0
Other physical disability	16	12.6	0	0.0
Limiting long-term illness	18	14.2	0	0.0
<b>Total</b>	<b>218</b>		<b>7</b>	<b>100.0</b>

- 8.3.3 62.0% of 1<sup>st</sup> member respondents had a walking difficulty similar to the general population where the majority of 1<sup>st</sup> members with a disability were those with a walking difficulty (58.3%). 22.2% of 1<sup>st</sup> members had asthmatic / respiratory problem and 22.1% had a mental health problem.

## 8.4 Annual Income

- 8.4.1 The next question probed for information about household income and the results are set out in Table 8-7.

**Table 8-7 Gross Annual Income of Households**

Question 15c

Annual income	%	Cum %	All households cum %
Below £10,000	7.7	7.7	14.9
£10,001 - £15,000	14.0	21.7	28.8
£15,001 - £20,000	15.4	37.1	39.1
£20,001 - £25,000	10.8	47.9	47.3
£25,001 - £30,000	11.9	59.8	58.6
£30,001 - £40,000	10.9	70.7	72.8
£40,001 - £50,000	15.1	85.8	83.5
£50,001 - £75,000	7.9	93.7	94.6
Above £75,000	6.3	100.0	100.0
<b>Total</b>	<b>100.0</b>		

- 8.4.2 The response rate to the income question was 76.4% (675 households). The table shows that 21.7% of households had incomes between £10,000 and £15,000, compared to 28.8% in the whole population. 7.7% of the households had incomes below £10,000 (compared to 14.9% in the whole population) well below the corresponding UK figure (33%). 40.2% of BME households, on the basis of the survey data, had incomes above £30,000 compared to 41.4% in the whole population.

## 8.5 Moving

- 8.5.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 8-7 below. Similar to the whole population (69.9%), 73.8% households said they were unable to afford to move / buy another home. Other reasons were due to lack of affordable rented housing (28.3%) and the option of 'other reasons' (12.5%).

**Table 8-8 Reasons Preventing a Move**

Question 16e

	N <sup>os</sup>	% households	All households %
Unable to afford to move / buy another home	98	75.8	69.9
Local education choices	0	0.0	2.7
Family reasons	0	0.0	12.2
Location of employment	0	0.0	7.4
Lack of affordable rented housing	37	28.3	17.5
Other	16	12.5	17.7
<b>Total</b>	<b>151</b>		

- 8.5.2 Respondents were also asked to indicate the reasons for moving out of the District. 81 respondents gave 153 responses making an average of 1.9 choices each. The results are shown in Table 8-9 below.

**Table 8-9 Reasons for Moving Out of the District**

Question 16d

	N <sup>os</sup>	% cases (81)	All households %
Employment	28	34.0	18.4
Better access to work	0	0.0	22.0
To be near family	16	19.2	18.7
Better education facilities	20	25.1	4.2
Safety / fear of crime	0	0.0	12.6
Better shops / leisure	16	19.2	16.5
Retirement	4	5.2	18.8
To start a family	23	28.2	6.8
Lack of affordable housing to buy	23	28.2	27.9
Lack of affordable housing to rent	23	28.2	9.8

- 8.5.3 The most important reason for BME households leaving the District was due to employment (34.0%) compared to 18.4% of all households. 28.2% of BME households choose a lack of affordable housing to buy, lack of affordable housing to rent and to start a family as other important reasons; all 28.2% respectively.

## 8.6 Existing Households Moving

- 8.6.1 86 BME existing households indicated they would be moving within the District in the next 3 years. 66.9% required semi-detached accommodation, 12.7% flat / maisonette, 11.1% bungalow accommodation and 9.4% detached housing. There was no preference for any other property types.
- 8.6.2 Of those who required semi-detached accommodation all required three bedrooms. Of those requiring a flat / maisonette, all required four bedrooms.
- 8.6.3 The main preference made by all BME households moving was for HA shared ownership 46.5% followed by owner occupation 46.5%. Of those requiring semi-detached accommodation 50.5% preferred HA shared ownership and 30.4% owner occupation. All of those requiring a flat / maisonette preferred HA shared ownership.

## 8.7 New / Concealed Households Moving

- 8.7.1 71 concealed BME households are forming within the District over the next three years. Of these 85% are forming between 3 and 5 years and 15% are forming between 1 and 2 years.
- 8.7.2 66.3% of the concealed BME households will contain children compared with 9.5% of the general population. 33.7% of BME households had one child, compared to 6.9% of the general population.
- 8.7.3 84% of the concealed BME households said they required semi-detached properties of which 54.0% needed two bedrooms and 45.0% needed one bedroom.
- 8.7.4 67.4% of demand with regard to tenure preference was for HA rent. 22.1% of demand was for HA shared ownership and 10.5% for owner occupation.

## 8.8 Conclusions

- ◆ 83 Black and Minority Ethnic (BME) returns, (statistical validity  $\pm 8.78\%$ ) representing 883 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in the District.
- ◆ The majority of BME households who responded to the DCA survey are living in 2 and 3-bedroom accommodation, 52% and 18% respectively. Around 30% live in semi-detached housing and 23% live in detached accommodation.
- ◆ 72% of those BME households, who said their home was inadequate, cited 'housing was too small' as the reason for inadequacy. This was only slightly higher than the 69% found in the whole population.
- ◆ There appears to be a lower incidence of BME respondents with a disability or limiting long term illness (15%) than the figure found (17%) for the whole population. However, the incidences of mental health problems (22.1%) and learning difficulties (15%) are higher than in the general population, 10% and 5% respectively.
- ◆ Income levels within BME households are higher than those in the whole population. 8% of the BME households are on the lowest incomes, i.e. below £10,000, compared to 15% for all households. 40% of BME households had incomes above £30,000 compared to around 41% for the whole population.
- ◆ 76% of the BME households, who wished to move but cannot, said they could not afford to move compared to 70% for the whole population.
- ◆ Employment (34%) was the main reason for leaving the District compared to 18% in the whole population.
- ◆ The majority of existing BME households moving within the District in the next 3 years stated they required semi-detached accommodation, all requiring three bedrooms. 46.5% stated HA shared ownership as their preferred tenure.
- ◆ 71 concealed BME households are forming within the District in the next three years. 84% require semi-detached, three bedroomed properties, 67% of demand with regard to tenure preference was for HA rent. However, it should be noted that responses relate to a low sample, consequently choices may be influenced by individual circumstances.

## **9 POPULATION GROWTH AND HOUSEHOLD FORMATION PROJECTIONS**

### **9.1 Introduction**

- 9.1.1 In this section of the report we provide a short background commentary to the demographic element in housing demand in the District. The purpose is two-fold. First, to provide a context in which the results of the postal questionnaire can be interpreted. Secondly, to give a more specific focus on the demand for affordable housing provision and to make projections for five and ten year periods.
- 9.1.2 Modelling housing needs is a very complex procedure and it is only very recently that attempts have been made to model local housing needs. Most of the established procedures are aimed at the provision of national level estimates of housing need, including:-
- ◆ simple estimates such as those provided by the ODPM, which measured the crude dwelling to household surplus (and concluded no additional building was necessary to meet need);
  - ◆ a second approach by the Audit Commission measured household growth minus expected private sector output;
  - ◆ Glen Bramley's work focused on local supply and demand to calculate for a particular point in time the proportion of new households unable to buy in the market (minus social sector re-lets);
  - ◆ Steve Wilcox described a 'Net Stock' approach which calculates net household increase and adds a factor for concealed households before deducting new private sector output to arrive at estimates of need in the social sector.
- 9.1.3 Kleinman and Whitehead have devised a so-called 'Gross Flows' approach which looks at gross household formation, tenure choice, demand from in-migrants and deducts these from new social output and re-lets to yield a measure of social housing requirements.
- 9.1.4 How these national models translate to the local level is not at all clear. Kleinman and Whitehead have attempted a 'Gross Flows' analysis for Cambridge but relied entirely on secondary data for their estimates. This is a problem in the model particularly for the incorporation of measures of concealed households and factors relating to affordability are not considered directly but by modelling the tenure propensities of new households.
- 9.1.5 Our method emphasises the affordability issue and gives much greater weight to the issue of concealment of households than most of the 'national' level studies.
- 9.1.6 The affordability measure is derived from primary data collected in the household's surveys and from access to the Land Registry database on house prices and the concealment issue is also addressed through the survey findings. We are mindful that because our study is targeted at the District, there are inevitable limitations because local housing markets encompass much wider areas than a single Council area.

## **9.2 Demographic Analysis**

- 9.2.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in the District particularly the changes in:-
- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
  - ◆ family units such as marriage, divorce and child bearing patterns;
  - ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
  - ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.
- 9.2.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 9.2.3 The general demographic forecasts in the tables in this section follow the 1991 – 2011 population estimates based on the provisions of policy H1 of the Essex & Southend on Sea Structure Plan adopted April 2001. The model generally uses available national data and follows closely household formation made by the ONS (1998-based) and the ODPM household projections (1996-based).
- 9.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregated for 5 year intervals from 2001 - 2011.

## **9.3 2001 Census**

- 9.3.1 The population data has only just been published by the Office of National Statistics following completion of the 2001 Census. We are therefore outlining the age band population numbers from the Census for 2001 along side the population model in Table 9-1.
- 9.3.2 We have discussed the updating of the population model with Essex County Council and they, like all other Counties, will not be in a position to update the model to reflect the actual figures at 2001 from the Census for some time. The base model used is a national model maintained at Anglia University, and there are a range of issues that need to be taken into account, particularly headship rates, before longer term projections can be prepared.
- 9.3.3 Whilst there is variance in the actual population numbers we would not expect any major difference in the longer term trends in population change within age groups, which in our view is the critical issue for household formation and its impact on stock requirements.

## 9.4 Population Projections

- 9.4.1 The projections in Table 9-1 are based on the structure plan projections (Policy H1) of the Essex & Southend on Sea Structure Plan. These figures are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.4 regarding mortality, fertility and migration etc, and are contained in population and household projections for the District for the period 2001 and 2011, prepared by the Population and Housing Research Group at Anglia Polytechnic University for Essex County Council.

**Table 9-1 Population Change in Rochford District, 2001 - 2011**

	<b>2001 Census *</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>Change</b>
Total Population	78,489	81,500	80,900	80,300	
Change	- 3,011		- 600	- 600	- 1,200
% Change	- 3.7		- 0.7	- 0.7	- 1.5

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- 9.4.2 The table shows a decrease in the population of the District of 1,200 over the forecast period. Figures decrease steadily throughout the forecast period (600; 0.7%).

## 9.5 Age Structure Forecast 2001 - 2011

- 9.5.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 9-2 is based on the net migration model and for this purpose best represents the position.

**Table 9-2 Population Age Band Forecast, Rochford District, 2001 - 2011**

	<b>2001 Census *</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>Change</b>
0 - 19	18,994	19,800	19,300	18,700	- 1,100
20 - 29	7,848	10,400	9,000	8,600	- 1,800
30 - 44	17,115	16,100	15,800	15,100	- 1,000
45 - 64	20,828	20,800	21,500	21,300	+ 500
65 +	13,704	14,500	15,300	16,700	+ 2,200
<b>Total</b>	<b>78,489</b>	<b>81,500</b>	<b>80,900</b>	<b>80,300</b>	<b>- 1,200</b>
% Change	- 3.1		- 0.7	- 0.7	- 1.5

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*Percentage change is measured between year bands, not the base population. This is a better representation of the incremental change.*

- 9.5.2 As we show above there will be an average rise in the population of the District of approximately 0.1% per annum over the forecast period according to the forecast model. There is projected to be 1,200 fewer people in the District in 2011 than in 2001.
- 9.5.3 The 0-19 age range shows a decrease overall (1,100; 5.6%). Numbers fall throughout the forecast period with the largest fall occurring between 2006 and 2011 (600; 3.1%).



- 9.5.4 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a fall (1,800; 17.3%). The greatest fall is seen between 2001 and 2006 with figures (1,400; 13.5%).
- 9.5.5 The 30-44 age group, the main economically active group shows a decrease overall (1,000; 6.2%). A fall is seen throughout the forecast period, with the main fall occurring between 2006 and 2011 (700; 4.4%).
- 9.5.6 The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increase of 500 people (2.4%). Numbers rise up to 2006 (700; 3.4%), with a fall being seen between 2006 and 2011 (200; 0.9%).
- 9.5.7 The most significant feature here is the growth of the population in the over 65 age group. An increase of 2,200 individuals (15.2%) is seen over the forecast period, the largest increase is seen between 2006 and 2011 (1,400; 9.2%).
- 9.5.8 Numbers in the 80+ age group increase by 1,000 (25%) up to 2011. The greatest rise proportionately in percentage terms occurring between 2001 and 2006 (15%). Given the resource demands often associated with elderly people, these are significant figures.

**Table 9-3 Numbers of 80+ in Rochford District, 2001 - 2011**

	<b>2001 Census *</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>Change</b>
80+	3,372	4,000	4,600	5,000	
Change	- 628		+ 600	+ 400	+ 1,000
% Change	- 15.7		+15.0	+8.7	+25.0

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## 9.6 Forecast Change in Households 2001-2011

- 9.6.1 Table 9-4 outlines the household formation forecasts for the District in the 10 year period from 2001 to 2011. It is based on the statistics provided by Essex County Council, and we consider it the best available forecast on currently available data of household change in the District.

**Table 9-4 Forecast Change in Households in Rochford District, 2001 - 2011**

	<b>2001 Census *</b>	<b>2001</b>	<b>2006</b>	<b>2011</b>	<b>Change</b>
Households	31,952	32,500	33,100	33,500	
Household change	- 548		+ 600	+ 400	+ 1,000
% Change	- 1.7		+1.8	+1.2	+3.1

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- 9.6.2 There have been significant changes in household formation over the last decade which result in much higher household numbers compared to population growth and average household size. There is a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

## 9.7 Summary

- ◆ The 2001 Census Data shows that the population of the District is currently 78,489 people approximately 3,011 fewer than the forecast at this point. This data will not be reflected in population model projections for some time. We would not however expect the following trends within age bands, taken from the existing population and housing model which are outlined below, to alter in any significant way.
- ◆ The forecasts to 2011 are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for the District for the period 2001 - 2011 provided by Essex County Council.
- ◆ The population is projected to decrease by 1,200 people, 2% over the 10 years to 2011.
- ◆ The 0-19 age range shows a decline overall (1,100; 6%). Numbers fall throughout the forecast period with the largest fall occurring between 2006 and 2011 (600; 3%).
- ◆ Numbers in the 20-29 age group are projected to decline overall (1,800; 17%). As this age range comprises new households forming this will have implications for future affordable housing need both in the short and longer term. However, the 2001 Census records 7,848 households in this group, over 2,552 lower than forecast at this point.
- ◆ The 30-44 age group, the main economically active group, decreases in numbers, with 1,000 less individuals. A fall is seen throughout the forecast period, with the main fall occurring between 2006 and 2011 (700; 4%).
- ◆ The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increase of 500 people (2%). Numbers rise up to 2006 (700; 3%) with a fall being seen between 2006 and 2011 (200; 1%).
- ◆ The most significant feature here is the growth of the population in the over 65 age group, 2,200 individuals over the forecast period. The largest increase is projected to occur between 2006 and 2011 (1,400; 9%).
- ◆ The "older" retirement group, those 80 and over grows by 25%, 100 more people by 2011. This group represents 5,000 people in the area by 2011 who are much more likely to have care and support needs which should now be assessed in detail.
- ◆ Household formation is forecast to rise at twice the rate of population increase and this is due to a large increase in single person households through elderly people living longer, separation, divorce and young people forming single person households.

## 10 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

### 10.1 Affordable Housing Needs Requirement

- 10.1.1 In this section, we calculate the overall affordable housing needs requirement on an annual basis. The need requirement calculation is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.
- 10.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the lowest quartile stock in the owner occupied market without assistance (income >£24,900 / 53,800) subject to location. The private rent sector costs are estimated at an access cost of £400 / £650 per month for the vast majority of households in this sector, requiring an annual income of at least £19,200 / £31,200 per annum.
- 10.1.3 The model has been prepared in accordance with the Good Practice Guidance.

	<b>The Backlog of existing housing need is as follows:-</b>	
1.	Households living in unsuitable housing in the District who are planning to move in the next three years.	HNS 4.2.1
2.	Council & RSL tenant households living in unsuitable housing are excluded because a move would release a unit of affordable housing and it is therefore assumed that there would be no overall net effect.	HNS
3.	Households in unsuitable housing who can have their need resolved in situ.	HNS
4.	Proportion of existing households unable to buy (i.e. income <£24,900 / 53,800) or rent (£19,200 / £31,200) depending on location and need to move.	HNS 3.7.1 / 3.10.1
5.	Priority homeless in temporary accommodation.	TBC
6.	<b>Total Backlog need.</b>	
7.	Quota to eliminate backlog over a 5-year period (20%) as recommended in guidance.	ODPM Guidance
8.	<b>Total net annual need.</b>	
	<b>Newly Arising Need is as follows:-</b>	
9.	Concealed households identified in the survey, annualised at the average level of those forming in the first two years.	HNS 5.3.11
10.	Proportion unable to buy (i.e. income <£24,900 / 53,800) or rent (£19,200 / £31,200)	HNS 3.7.1 / 3.10.1
11.	Ex-institutional population moving into community p.a.	RDC
12.	Housing Register new applications 2003-2004 less cancellations from the register.	RDC
13.	In-migrant households over the last year who live in social housing.	RDC
14.	<b>Total newly arising need.</b>	
	<b>Supply of Affordable Units is as follows:-</b>	
15.	Existing social stock re-lets from the local authority / RSL's net of transfers. (HIP 2004)	RDC
16.	Increased vacancies and units taken out of management.	RDC
17.	Future new supply each year based on average level over next three years.	RDC
18.	Total affordable supply per annum.	
19.	Total affordable need per annum.	

## 10.2 Affordable Housing Needs Assessment Model

<b><u>Backlog of Need</u></b>		
1. Households in unsuitable housing and need to move		1,662
2. MINUS - RSL tenants	180	
3. Cases where in-situ solution most appropriate	<u>670</u>	
	850	<u>850</u>
		<u>812</u>
4. TIMES - Proportion unable to afford to buy or rent	42%	341
5. PLUS - Backlog (non-households)		<u>81</u>
<b>6. TOTAL BACKLOG NEED</b>		422
7. TIMES - Quota to progressively reduce backlog *	(20%)	
<b>8. ANNUAL NEED TO REDUCE BACKLOG</b>		<u>84</u>
<b><u>Newly Arising Need:</u></b>		
9. New household formation	255	
10. TIMES Proportion unable to buy (75%) or rent (67%) in market	(67%)	171
11. PLUS - Ex-institutional population moving into community	(no data)	0
12. Existing households falling into priority need		116
13. In-migrant households unable to afford market housing		<u>22</u>
<b>14. TOTAL NEWLY ARISING NEED</b>		<u>309</u>
<b><u>Supply of Affordable Units:</u></b>		
15. Supply of social re-lets p.a.		104
16. MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(47 x 3.6%)	<u>2</u>
		102
17. PLUS - Committed units of new affordable supply (not able to predict)		<u>0</u>
<b>18. AFFORDABLE SUPPLY</b>		<u>102</u>
Annual need to reduce backlog	84	
Newly arising need	<u>309</u>	
<b>19. TOTAL AFFORDABLE NEED</b>	<b>393</b>	<b>393</b>
MINUS - Affordable supply		<u>102</u>
<b>20. OVERALL ANNUAL SHORTFALL</b>		<u>291</u>

\* Elimination over a five year period is recommended in the Guidance for model purposes but the Council can make a Policy decision to do so over a longer period.

### 10.3 Model Structure

- 10.3.1 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2011. The primary data gathering will of course be undertaken again before 2011, but unless there are major changes, up or down, in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 10.3.2 The data from HIP returns for the three years to 31/3/2004 shows the following trends:-

**Table 10-1      2003 to 2004 Affordable Housing Supply**

Supply	2002	2003	2004	Average
Council Re-lets	83	90	66	80
RSL Re-lets	<u>22</u>	<u>18</u>	<u>32</u>	<u>24</u>
<b>Total</b>	<b>105</b>	<b>108</b>	<b>98</b>	<b>104</b>
New Supply	<u>7</u>	<u>5</u>	<u>2</u>	<u>5</u>
Total Supply	112	113	100	109
Right to Buy	35	34	73	47

### 10.4 Needs Assessment

- 10.4.1 The total affordable housing need annually is for 393 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 102 (104-2) units and is the major means of addressing the scale of need identified. However the average level of RTB of 47 units over the last three years is greater than new delivery resulting in a reduction of 42 (47-5) in stock levels and potentially in future re-lets.
- 10.4.2 After allowing for existing stock net re-let supply, there will still be an annual affordable housing shortfall of 291 units, 2,037 units in total over the seven years to 2011.
- 10.4.3 This level of annual need is much higher than the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year.

### 10.5 Land and Affordable Housing Delivery

- 10.5.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 10.5.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 10.5.3 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families, particularly related to the nature of the area and provision of services, and other planning policy requirements.

## 10.6 Planning Policies for Affordable Housing

- 10.6.1 Planning Policy Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Policy HP9 of the District Replacement Local Plan 1996 - 2011 addresses affordable housing on sites with a threshold of over 25 units or 1.0 hectare. Policy HP10 deals with rural exceptions sites to meet identified need only.

## 10.7 Affordable Housing

- 10.7.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed in Para 10.7.2 below.
- 10.7.2 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide text which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis. Our definition is:-

*“Affordable housing is that provided with subsidy, both for rent and low cost market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes”.*

- 10.7.3 The DCA definition of affordable housing has been copied in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) including reference to subsidy:-

*“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.*

- 10.7.4 All definitions vary slightly but the core meaning is the same.

- 10.7.5 The types of affordable housing which comply with our definition are as follows:-

- ◆ *RSL units for rent, the major requirement;*
- ◆ *shared ownership with grant;*
- ◆ *shared equity where land value is retained to provide housing for sale at below market levels and where control of the ‘equity discount’ can be retained as long as they are needed;*
- ◆ *discounted market rented housing.*

- 10.7.6 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

## **10.8 Low Cost Market Housing**

- 10.8.1 Circular 6/98 lacks clarity particularly regarding low cost market housing. We do not accept that “low cost market housing”, provided without subsidy, satisfies ODPM’s own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.
- 10.8.2 Low cost market housing is not small units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes and are part of the general market. A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales.
- 10.8.3 Low cost market housing can be provided with subsidy (i.e. shared equity) and if this is the case it would be incorporated within our definition and target for affordable housing.

## **10.9 Perpetuity**

- 10.9.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.
- 10.9.2 To ensure the delivery and long term occupation of the affordable housing, it will be preferable for a specialist organisation such as an RSL or trust to be involved in the ownership and management of the dwellings to be provided. These arrangements would be formalised within a legal agreement to ensure that provision meets with the Council’s affordability criteria.

## **10.10 Overall Target Levels**

- 10.10.1 The annual level of outstanding affordable need of 291 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 5 units each year or even the planned level of 92 in 2005.
- 10.10.2 Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments. Essentially planning should be providing for balanced communities, which acknowledge the need for social compatibility if the problems of housing in the past are not to be repeated.
- 10.10.3 Our significant experience of affordable subsidised housing in mixed developments leads us to recommend that 35% of new units negotiated should be the level applied from the total of all sites negotiated. This proportion includes both affordable housing for rent and subsidised low cost market housing to meet the needs of low income households, key workers and those on average incomes unable to purchase. Targets may vary above and below this level on a site by site basis.
- 10.10.4 In view of the scale of need, particularly in the period to 2009, subsidised affordable units should be negotiated on all suitable sites. The Council should set a ‘target’ for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.

10.10.5 The increases in house prices of over 150% over the last five years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case three years ago when it was a more marginal element of affordable need.

## 10.11 Affordable Housing Need Summary

10.11.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised low cost market housing by unit need numbers and percentages. These are summarised in Table 10-2 below.

**Table 10-2 Affordable Need Summary**

Total Annual Need	393	
Existing Stock Re-lets	<u>102</u>	
Net New Units	<b><u>291</u></b>	
New Rental	195	67%
Shared Ownership / Shared Equity	96	33%
Discounted Market Rent		
<b>Total</b>	<b><u>291</u></b>	<b><u>100%</u></b>

## 10.12 Affordable Rented Accommodation

10.12.1 The local relationship between house prices and incomes is such that around 75% of new forming households are unable to purchase in their own right depending on location. Social stock is only 8% of housing in the District, less than half the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of need. The largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

## 10.13 Low Cost Market Housing

10.13.1 Concealed households forming in the next year express a need (50%) or preference (59%) for owner occupation but generally around 75% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and requires an increase in supply of low cost housing to assist those on middle incomes including key workers.

10.13.2 There is an expressed preference for around 122 Shared Ownership units from either new forming (77) or existing households (45) over the next three years, around 41 each year, a significant level relative to annual delivery levels.



## 10.14 Market Rent

- 10.14.1 103 new forming households express a preference for private rental over the next 3 years. Existing private rented stock is relatively expensive and initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs.
- 10.14.2 Quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangement.

## 10.15 Needs Distribution by Sub-Area

- 10.15.1 There will be variance at local level between demand and existing stock supply and the localised supply / demand analysis report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size. Some future development may be undertaken on Council owned land but as this supply is running out, future subsidy through land provision will need to be negotiated with private landowners and developers in the provision of planning permission.
- 10.15.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by ward by cross-tabulation.
- 10.15.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming “concealed” households and facilitates the preparation of localised housing type and size requirements which will be useful for site development briefs.

## 10.16 Location Demand Analysis

- 10.16.1 We have run a number of cross-tabulations to check on the actual income capacity of households expressing preference to live in the areas outlined in the table below.
- 10.16.2 Local access level prices in each area were assessed against the incomes of concealed households expressing preference to live in that specific area to calculate the numbers of households unable to purchase.
- 10.16.3 The locational preferences (up to two) expressed by concealed households forming in each area to 2009 are listed below:-

Location	Net New / Concealed Households*	Net Affordable Need	
		%	N <sup>os</sup> implied
Rayleigh	557	96.4	537
Rochford	523	74.1	388
Hockley	296	68.0	201
Hawkwell	133	100.0	133
Hullbridge	65	100.0	65
<b>Total</b>	<b>1574</b>	<b>84.1</b>	<b>1324</b>

- 10.16.4 In individual locations, between 68% and all of the concealed households earn below the required income threshold to access the owner occupied market. Generally 84% of new / concealed households need affordable housing across the District.
- 10.16.5 Our assessment for Rayleigh, Rochford and Hockley are based on one and two bedroom flats only, even though supply levels are low. The income required to enter the market through terraced stock, available in greater supply, is between £8,000 greater in Rayleigh to £25,000 more in Hockley (see 3.7.1).