

STAFFORD BOROUGH
HOUSING NEEDS SURVEY
FINAL REPORT
2002

report by
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1 EXECUTIVE SUMMARY

1.1 Introduction

1.1.1 Government guidance on housing and planning has emphasised the requirement for local authorities to assess housing need, create complementary strategies to address it and to co-ordinate effort in a corporate approach to their strategic and enabling role. In April 2002 Stafford Borough Council commissioned DCA to undertake a Borough-wide Housing Needs Assessment and projection of housing need, as the basic building block in informing housing, planning and care strategies for the future. The survey was linked to a Private Sector Stock Condition Survey.

1.1.2 The assessment process has been conducted to ensure that it is rigorous and able to withstand scrutiny, as outlined in Circular 6/98 and in the Revision of Planning Policy Guidance Note 3 issued in March 2000. The key objectives of the study were to:-

- ◆ outline the nature of and reason for housing need in the Borough;
- ◆ assist the Council in developing its approach to flexible tenure arrangements;
- ◆ assist in developing the housing policy within the Borough's Local Plan, particularly in respect of projecting the scale and reasons for the need for affordable housing;
- ◆ identify appropriate thresholds for affordable housing provision within rural and smaller sites;
- ◆ inform the further development of Community Care services by providing information about disability; the need for housing adaptations; the indicative scope for 'Staying Put' schemes and the likely need for disabled facilities; indicative need for supported housing and /or housing with support for older people, people with disabilities; mental health problems and / or learning difficulties;
- ◆ inform corporate 'influencing' strategies such as Local Agenda 21.

1.1.3 The Final Report will:-

- ◆ 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.

1.1.4 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 at sub-area level linking the population of the sub-area to responses received from that sub-area. 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.

- 1.1.5 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.
- 1.1.6 All tables included in this report are extracted from the DCA Housing Survey data for Stafford Borough, unless otherwise indicated.
- 1.1.7 This Executive Summary brings together the inter-related housing and planning issues identified in the separate elements of the research to assess their impact and implications for future housing and planning strategy. The key findings are summarised along with conclusions and recommendations for action.

1.2 Survey Response

- 1.2.1 15,591 questionnaires were sent out to respondents on 10th May 2002 with the return deadline being 5th June 2002.
- 1.2.2 The final overall response was good with 5,067 questionnaires returned, which is four times the 1,250 minimum level recommended in the ODPM Guidance.
- 1.2.3 The Borough was divided into thirty ward sub-areas for analysis. The highest response level was achieved in Walton with 42.8%. Only 3 areas received responses under 25%, (Common, Coton and Forebridge, all with levels over 24%). 5 areas achieved response levels between 25%-30%. 13 areas obtained response levels between 30%-35% and 8 areas achieved responses between 35%-40%, with the remaining area (Walton) reaching over 40%. A detailed analysis of the response levels in each ward is provided in Section 2.
- 1.2.4 11.3% of all resident households in Stafford Borough took part in the survey.

1.3 Stafford Borough Housing Market

- 1.3.1 The annual rate of house price inflation in the Halifax Index in the West Midlands Region at 31st March 2003 was 26.8%, higher than the UK average of 23.4%.
- 1.3.2 The Land Registry data for average price for all dwellings in Stafford Borough during the year was around £118,533.
- 1.3.3 The largest volume of sales in the Stafford Borough were for semi-detached houses (35.8%) selling at an average price of £98,949. Detached houses average £193,458 and are 34.2% of sales. Terraced houses average £80,746 and are 24.5% of sales. Flats / maisonettes account for only 5.5% of sales with an average price of £64,297. Due to the low volume of flat sales in the Borough we assess terraced house to be the main access property for first time buyers.
- 1.3.4 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 Borough for low-income households.
- 1.3.5 Incomes of just £13,850 are needed to buy a one bedroom flat in Stone, the cheapest area and a two bedroom flat would require an income of £17,000 in Stafford. It should be noted that flat availability is very limited across the Borough.
- 1.3.6 To access the market in 2-bed terraces an income of £17,700 would be required in Stafford, of £19,650 are needed in Stone and rising to £32,600 in the South area.

- 1.3.7 Similar cost variation applies in the private rented sector across Stafford. Based on rent at 25% of gross income, a one bed flat requires £10,800 per annum in Stone, whereas the cost of a 2 bed flat would need an income of £14,900 in Stafford, rising to £16,800 in the North, North West and East areas. A terraced house would require an income of £15,850 in Stafford, £16,800 in the Stone, South, North and North West areas and £18,240 in the East area.
- 1.3.8 The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of around 84% of the concealed households identified in the DCA survey on any realistic assessment of availability of properties. Additionally, the private rented sector makes only a limited contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.
- 1.3.9 Mortgage interest rates are at their lowest level for over 40 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 2003 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

1.4 Current Housing in Stafford

- 1.4.1 Some 42% of households in Stafford are owner-occupiers with a mortgage, 39% own their homes outright - a total of 81% in owner occupation. 14% are renting from the Council or a Housing Association and 5% are in privately rented homes.
- 1.4.2 9% of households live in flats, maisonettes or bedsits, 14% are in terraces and 77% are in semi-detached or detached houses or bungalows.
- 1.4.3 92% of households say that their accommodation is adequate for their needs. 8% (around 4,324 implied) say that it is inadequate. The largest single issue for those reporting a problem which could be resolved in-situ was that the dwelling needed improvement / repairs (88%). Of those requiring a move, 75% mentioned that the dwelling was too small.
- 1.4.4 Single adult households make up 27% of all households in Stafford, lower than the 1991 Census figure for the UK average (31%). Couples constitute 69% of Stafford households compared to 60% for the UK as a whole. The incidence of single parent households (4%) was much lower than the UK average (9%).
- 1.4.5 Under-occupation affects approximately 23% of all households in Stafford and over-occupation affects less than 3%.
- 1.4.6 71% of tenant households pay less than £60 per week in rent. Of owner-occupiers with a mortgage, some 73% pay less than £300 per month, nearly 4% pay in excess of £750 per month.
- 1.4.7 20% of households have incomes below £10,000, which is much lower than for the UK as a whole (33%). Around 57% of households have incomes below the national average household income of £22-23,000. Some 33% of households in Stafford have incomes above £30,000.
- 1.4.8 25% or so of households were in receipt of financial support (13,104 implied), of whom 36% (4,667 implied) were in receipt of Housing Benefit.

1.5 Future Housing Requirements

1.5.1 19% of all households (9,628 implied) are currently seeking to move or will do so in the next five years. This implies an average of around 3.7% per annum which is lower than in other DCA surveys (average 5%).

1.5.2 3,570 households plan to leave Stafford in the next five years; 56% indicating better employment; some 29% education and 19% mentioning family as their reasons for moving out of the Borough. 4,320 existing households and 2,080 new households will be moving within the Borough.

1.5.3 Key Findings of Existing households wishing to move:-

- ◆ 37% intend to do so within one year;
- ◆ Almost 42% require a detached house and 43% require a semi-detached house or bungalow. The demand for terraced houses was only 6% and that for flats / maisonettes was around 7%;
- ◆ Only 2% (77 implied) would be interested in supported accommodation;
- ◆ Around 62% require two or three bedrooms;
- ◆ 77% would prefer owner occupation and 19% or so indicated a preference for Council / Housing Association rented. Around 3% indicated a preference for private rented accommodation.

1.5.4 Key Findings of New or Concealed households wishing to move:-

- ◆ Around 87% of concealment relates to children of the existing household. The data suggest that 85% of concealment related to adults below 30 years of age;
- ◆ 64% would prefer owner occupation, 17% indicated a preference for Council / Housing Association rented and 13% indicated private rented accommodation. The level of interest in shared-ownership was low at 6%;
- ◆ 35% require semi-detached houses; some 29% require flats / maisonettes and 22% require terraced houses. The demand for detached houses (less than 7%) and bungalows (1%) was very low;
- ◆ Only around 8% (210 implied) of new / concealed households are registered on a housing waiting list, all being on the Stafford Borough Council list, 24% were also on a Housing Association list;
- ◆ 78% could afford a weekly rent of no more than £60;
- ◆ 67% could not afford a mortgage of more than £300 per month;
- ◆ 33% have household incomes below £10,000 per annum; 16% or so have household incomes at or above the UK average of £22-23,000 (similar to the average in recent DCA surveys (around 16%).

1.6 Special Housing Needs

- 1.6.1 21% or so of households in Stafford contain somebody with a special need, suggesting 10,680 households, higher than the national average of 15%.
- 1.6.2 The largest group affected by a special need was those with a mobility problem, affecting 4,350 households, 41% of the special needs group. 12% of the households in the group contained someone who was a wheelchair user, suggesting some 1,280 households in the Borough, 693 of whom use the wheelchair outside the home only.
- 1.6.3 In only 25% or so of cases does someone using a wheelchair within the home inhabit a dwelling that has been adapted for a wheelchair, suggesting a mismatch between houses adapted and those where wheelchair users live.
- 1.6.4 18% of Council and 8.5% of all dwellings have been adapted for a disabled person. 23% of Housing Association rented homes were adapted, compared to 10% or so in the owner occupied (no mortgage) sector, principally occupied by older people.
- 1.6.5 In terms of the nature of adaptations around 14% have wheelchair adaptations; 55% have handrails / grabrails adaptations, 42% have bathroom adaptations and 42% or so have ground floor toilets.
- 1.6.6 There will be future provision requirements to address the changing needs from “Care in the Community” policies, but at this stage we believe that these are likely to be specific small developments. It is important to recognise that some 4,350 households have someone with a mobility problem and that 70.5% of wheelchair users do not live in an adapted dwelling. These matters are now principally dealt with by Part M of the Building Regulations.

1.7 Population Growth and Household Formation

- 1.7.1 The population projections for Stafford for the period 1996-2011, prepared by the *Research Business Unit, Development Services Department* at Staffordshire County Council, provide the following forecasts by population age groups.
- 1.7.2 The population is projected to decrease by 5,388 people, 4.3% over the 15 years to 2011, but with significant growth in the older population age groups.
- 1.7.3 The 0-19 population reduces considerably over the forecast period (- 4,819 individuals, 16.2%).
- 1.7.4 The 20-29 age group shows a decrease overall with numbers reducing by 3,570, 20.7%, the main part of it having already occurred (- 3,358 individuals between 1996 and 2001). However, an increase takes place towards the end of the forecast period. This age range covers the main household forming group and will have implications for future affordable housing need both in the short and longer term.
- 1.7.5 After showing an increase at the beginning of the forecast period, numbers in the 30-44 age group, which also includes households forming and moving and is the main economically active group, decrease up to 2011. This fall in population numbers happens in the main between 2006 and 2011 (- 3,247; 12.7%).
- 1.7.6 There is a marked increase of 2,866 in the numbers of people aged 45 to 64 over the forecast period. They increased by 1,637 before 2001 and then increase again up to 2011 by 1,229; 3.7%.
- 1.7.7 There is also a significant increase in numbers in the over 65 age group overall of around 4,200. The main change in numbers happens between 2006 and 2011 with 2,447 more individuals, + 11.4%.

- 1.7.8 The "older" retirement group, those 75 and over grows by 20.5%, nearly 5,400 more people by 2011. There will be around 1,380 more people (15.4% more from 1996) aged over 75 in the Borough by 2006. This group represents almost 10,800 people in the Borough by 2011 who are much more likely to have care and support needs which should now be assessed in detail.

1.8 Affordable Housing Need and Supply

- 1.8.1 The annual scale of need and supply of affordable housing is summarised below from the detailed assessment model in Section 8.

Table 1-1 Annual Need and Supply

Backlog of Existing Need (eliminated over 5 years)	69
Net new formation	347
Net increase in registered need	554
In-migrant need	<u>20</u>
Total annual need	990
Total Supply from re-lets	<u>533</u>
Net annual outstanding need	<u>457</u>

- 1.8.2 In addition to these figures, 226 households are leaving the Borough over the next 5 years only due to lack of affordable housing. In quantifying total need, these households could be incorporated in the demand figures, although we have not done so.
- 1.8.3 The total affordable housing need annually is for 990 units. Re-lets of the existing social stock average 533 units and is the major means of addressing the scale of need identified. It is difficult to predict the number of new rental and shared ownership units to be delivered through the new programme in the years to 2006. Delivery has ranged over the last 3 years between 31 and 148 units and will vary significantly each year and therefore we have not included a specific annual number in the assessment model.
- 1.8.4 Even after allowing for the level of re-let supply, there will still be an annual affordable housing shortfall of 457 units which projected over the eight year period to 2011 is 3,656 units from acquisition, new build or conversion.
- 1.8.5 This level of need significantly exceeds the number of units likely to be able to be delivered from new delivery or conversions resulting in growing levels of unmet need each year.
- 1.8.6 87% of concealed households are young people wishing to set up their own household who are the children of Stafford Borough residents. However, not all concealed households represent a household in need of subsidised affordable housing.
- 1.8.7 The House Price Survey revealed that any household with an income below £17,000 in Stafford Town, £19,600 in Stone and between £21,550 and £32,600 in the rural areas, would struggle financially to access 2-bed terraces in the local housing market. Access in the rural areas is more difficult both because of the lack of supply of flats and higher price levels.

1.9 House Type Preferences / Supply

- 1.9.1 Changing household formation, employment patterns and households preferences are creating a mismatch between type of accommodation required and supply from the existing stock in all sectors of the housing market. 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.
- 1.9.2 Both preference and need expressed by concealed households for flats / bedsits at 15.6% and 28.8% respectively are much higher than the stock level of 8.3% reflecting the impact of changing household formation and preferences. New forming households show a level of preference for terraced housing, higher than the stock supply of 14.1%. Sales of terraces are higher 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		2002 Stock Supply %	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraces	22.2	14.8	14.1	20.1
Flats / Bedsit	28.8	15.6	8.3	5.4
Semi-Detached	34.7	39.0	30.3	34.5

- 1.9.1 All site briefs and regeneration projects should promote housing types, which are under represented in the stock, in line with the principles in the PPG3 issued in March 2000.

1.10 Affordable Housing

- 1.10.1 Existing affordable supply is significantly lower than total affordable need and an additional 457 units per annum would be needed to meet all needs, principally for rented units. This is significantly more than delivery from the current affordable housing programme and 5,598 units from acquisition; conversions and new build are needed, in addition to the 4,797 supply from existing stock re-lets to meet the total scale of need to 2011.

1.11 Low Cost Market Housing

- 1.11.1 The major preference of new households is for owner occupation but generally nearly three quarters of new households have incomes inadequate to be able to purchase. There is a need for low-cost market housing and a range of initiatives fall within this category.
- 1.11.2 There is a need for 173 **Shared Ownership** units from existing and new forming households to 2007, i.e. 35 per annum.

1.12 Market Rent

- 1.12.1 141 existing and 333 new households express a preference for private rental although this is a relatively small proportion of the current tenure balance. Initiatives to deliver discounted market rent could well assist some of these households unable to afford full market costs.
- 1.12.2 The unit need of numbers and percentages are summarised in Table 1-3 below

Table 1-3 Affordable Need Summary

Total Annual Need	990	
Existing Stock Relets	<u>533</u>	
Net New Units	<u>457</u>	
New Affordable Rental	325	71.1%
Shared Ownership / Shared Equity / Discounted Market Rent	132	28.9
	<u>457</u>	<u>100.0%</u>

- 1.12.3 In addition to the scale of subsidised affordable housing to meet general households requirements outlined in 1.10.1, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

1.13 Sheltered Housing

- 1.13.1 In total the data suggests a combined requirement of 1,632 units of sheltered accommodation for older people, 238 households currently living in the Borough and 1,394 households who may in-migrate to be beside their family over the next five years to 2007. 867 are in the affordable sector and 765 in the private sector.
- 1.13.2 The higher levels of elderly accommodation for people moving into the Borough 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.
- 1.13.3 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.

1.14 Supported Housing

- 1.14.1 The Survey identifies a need for 161 units of independent housing with external support to meet the needs of people with learning disability or mental ill health over the next five years to 2007.

1.15 Recommendations

1.15.1 DCA make the following recommendations for the Council to consider in future housing and planning strategies:-

1.15.2 Housing Strategy

- ◆ In its enabling role seeks to support the delivery agencies working in the area, to provide a mix of dwellings but mainly flats and terraced houses to meet the needs of new forming households and address the shortages in the stock;
- ◆ Develop a comprehensive 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 for as long as is practical;
 - re-assess existing sheltered stock in meeting today's housing standards and preferences;
 - develop an adequate scale of 'extra care' accommodation for the frail elderly population.

1.15.3 Households with Disabilities

- ◆ Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people.

1.15.4 Planning Strategy

- ◆ Negotiate with prospective developers towards achieving a target of 35% subsidised affordable homes from the total of 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 priority and sustainability considerations;
- ◆ Over 80% of the total annual scale of 457 affordable units for general need, are required for rent;
- ◆ Households with incomes at the margins of purchase could be assisted by shared ownership (35 units p.a.) and discounted market rent (30 units p.a.);
- ◆ There are other groups to address within the overall needs assessment which are additional to the general needs requirement of 457 units;
- ◆ Supported housing in the form of independent accommodation with floating support is required to meet the needs of 161 households over the next five years;
- ◆ Sheltered housing need could be significant at over 765 market and 867 affordable units by 2007 and a co-ordinated housing and planning strategy will be needed if these are to be met.

2 SURVEY METHODOLOGY

2.1 Purpose, Aims And Objectives

2.1.1 Stafford Borough Council formally commissioned DCA in April 2002 to carry out a Borough-wide Housing Needs Study.

2.1.2 The purpose of the study was to examine the housing requirements (needs, aspirations and demands) for the communities and households of the Borough.

2.1.3 The aims and objectives were to:-

- ◆ outline the nature of and reason for housing need in the Borough;
- ◆ assist the Council in developing its approach to flexible tenure arrangements;
- ◆ assist in developing the housing policy within the Borough's Local Plan, particularly in respect of projecting the scale and reasons for the need for affordable housing;
- ◆ identify appropriate thresholds for affordable housing provision within rural and smaller sites;
- ◆ inform the further development of Community Care services by providing information about disability; the need for housing adaptations; the indicative scope for 'Staying Put' schemes and the likely need for disabled facilities; indicative need for supported housing and /or housing with support for older people, people with disabilities; mental health problems and / or learning difficulties;
- ◆ inform corporate 'influencing' strategies such as Local Agenda 21.

2.1.4 The Final Report will:-

- ◆ 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 Definitions

2.2.1 The Borough 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.

2.2.2 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.

2.2.3 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.

2.2.4 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.

2.3 Methodology

2.3.1 The study consisted of the following elements:-

- i. A postal questionnaire to 15,591 households in 30 ward sub-areas;
- ii. 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;
- iii. Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 1991 Census, household and population projections and other national research.

2.3.2 The postal questionnaire was designed in consultation with officers of Stafford Borough 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;
- ◆ special needs 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;
- ◆ special needs requirements.

2.3.6 The questionnaire is 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 degree of sampling error with a sample size of 1,580 households is in the region of 2% at Borough 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 30 ward sub-areas and selected by random probability from the Council Tax Register. The sample was 34.7% of resident households, determined to ensure statistical validity within each sub-area. As we see in 2.6.5, based on a 30 ward sub-area structure and a high response rate, a finer level of $\pm 1.12\%$ was achieved in this survey.

2.4.5 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 Promotion

2.5.1 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 Borough were contacted to inform them of the survey and enlist their assistance in publicising it.

2.5.2 Posters were prepared for display in public places in all wards throughout the Borough and a press release was issued to publicise the survey.

2.6 Survey Process and Response

2.6.1 The sample survey of 15,591 questionnaires was dispatched for delivery on 10th May 2002. The return deadline was 5th June 2002 allowing respondents a period of around seventeen days including three weekends for completion and return.

2.6.2 Whilst the overall response was statistically valid, the rate of response on the closing date was still high and the survey was kept open until 10th June 2002 to allow for extra returns to be included.

2.6.3 The final overall response was good with 5,067 questionnaires returned, which is four times the 1,250 minimum level recommended in the ODPM Guidance.

2.6.4 The highest response level was achieved in Walton with 42.8%. Only 3 areas received responses under 25%, (Common, Coton and Forebridge, all with levels over 24%). 5 areas achieved response levels between 25%-30%. 13 areas obtained response levels between 30%-35% and 8 areas achieved responses between 35%-40%, with the remaining area (Walton) reaching over 40%.

2.6.5 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. Sampling error ratio ranged from $\pm 4.99\%$ to $\pm 7.73\%$ at sub-area level and was $\pm 1.12\%$ at Borough-wide level.

2.6.6 11.3% of all resident households in the Borough will have taken part in the survey.

2.6.7 The response rate analysis by ward sub-area is detailed in Table 2-1 below.

Table 2-1 Response Rate by Area

Ward Sub-Area	Households	Postal Sample	Postal Returns	Response Rate %	Validity \pm %
Barlaston	1,192	491	171	34.8%	6.12
Baswich	1,706	550	197	35.8%	5.70
Beaconside	1,080	459	135	29.4%	6.89
Castle	1,955	499	152	30.5%	6.49
Chartley	1,276	460	152	33.0%	6.49
Church Eaton	667	375	129	34.4%	7.04
Common	1,684	500	123	24.6%	7.21
Coton	2,170	550	132	24.0%	6.96
Eccleshall	2,412	600	202	33.7%	5.63
Forebridge	1,332	500	124	24.8%	7.18
Fulford	2,397	593	209	35.2%	5.53
Gnosall	2,203	599	218	36.4%	5.42
Haywood	1,900	550	177	32.2%	6.01
Highfields	1,422	500	135	27.0%	6.89
Holmcroft	2,150	600	170	28.3%	6.14
Littleworth	2,386	600	178	29.7%	6.00
Manor	2,745	650	197	30.3%	5.70
Milford	1,351	500	164	32.8%	6.25
Milwich	576	330	107	32.4%	7.73
Oulton	658	330	128	38.8%	7.07
Penkside	1,886	550	164	29.8%	6.25
Rowley	1,724	500	175	35.0%	6.05
St. Michael's	2,296	500	187	37.4%	5.85
Seighford	1,601	500	169	33.8%	6.15
Stonefield & Christchurch	1,624	500	160	32.0%	6.32
Swynnerton	1,896	546	196	35.9%	5.71
Tillington	2,035	550	166	30.2%	6.21
Walton	2,473	600	257	42.8%	4.99
Weeping Cross	2,581	650	241	37.1%	5.15
Woodseaves	841	459	152	33.1%	6.49
Total	52,219	15,591	5,067	32.5%	1.12

3 THE STAFFORD HOUSING MARKET

3.1 Introduction

3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the Stafford Borough:-

- ◆ 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 access prices for new households in each sub-area.

3.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.

3.1.3 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 first quarter of 2003 accelerated in most regions with an overall increase of 2.4%, but was less than the 7.4% gain in the fourth quarter of 2002. However, this still remains well below the peak record in 1988 (34%). 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 31st March 2003 was recorded by Halifax at 23.4% and Land Registry at 18.6%.

3.3 Regional Picture

3.3.1 The annual rate of house price inflation in the Halifax Index in the West Midlands Region at 31st March 2003 was 26.8%, higher than the UK average of 23.4%.

3.3.2 House prices in the West Midlands Region continue to rise, showing an increase of 1.2% during the first quarter of 2003.

3.3.3 House prices in Staffordshire County increased by 22.2% in the year to March 2003, higher than for Stafford with + 21.2% as calculated by Land Registry.

3.4 The Housing Market

3.4.1 The Regional Market is shown in the Table 3-1 below, which details the prices paid for the main categories of house types for the whole of the West Midlands 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 North Region. The Land Registry data incorporates all transactions, at County level in Staffordshire and more specifically in the Stafford Borough.

Table 3-1 Average West Midlands Region House Prices - All Buyers 2003

Property Type	Land Registry Average Price	Halifax Average Price
Terraced	81,379	87,967
Semi-detached	105,424	117,598
Detached	205,952	215,641
Bungalows	*	157,208
Flats & maisonettes	87,522	97,387
All properties	118,533	128,610

Source: *Halifax House Price Index, 1st Quarter 2003.*
Land Registry Residential Property Price Report, 1st Quarter 2003.
 * Land Registry figures do not identify bungalows separately.

- 3.4.3 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.
- 3.4.4 The table below examines average house prices for the Stafford Borough recorded by the Land Registry against house prices and also the volume of sales for both Stafford Borough and Staffordshire County.

Table 3-2 Average House Prices and Sales - All Buyers 2003

Property Type	Land Registry Stafford Borough Average Price	Land Registry % of sales in Stafford Borough	Land Registry Staffordshire Average Price	Land Registry % of sales in Staffordshire
Terraced	80,746	24.5	68,901	26.4
Semi-detached	98,949	35.8	94,529	37.3
Detached	193,458	34.2	183,651	31.6
Flats & maisonettes	64,297	5.5	71,643	4.7
All properties	124,948	100.0	114,866	100.0

Source: *Land Registry Residential Property Price Report, 1st Quarter 2003*

- 3.4.5 The largest volume of sales in the Stafford Borough were for semi-detached houses (35.8%) selling at an average price of £98,949. Detached houses average £193,458 and are 34.2% of sales. Terraced houses average £80,746 and are 24.5% of sales. Flats / maisonettes account for only 5.5% of sales with an average price of £64,297. Due to the low volume of flat sales in the Borough we assess terraced house to be the main access property for first time buyers.
- 3.4.6 The survey shows that 193 households plan to leave Stafford Borough because of a lack of affordable housing, 78 of which are concealed. There are also 1,062 households who said they wished to move but couldn't because they could not afford to move or buy another home.

3.5 Postcode Level Data

3.5.1 In order to further analyse house prices in the area we have divided the Borough into postcode areas and the wards contained within them are listed below.

Table 3-3 Sub-Area Breakdown

Postcode	Sub-Areas
ST16 1 ST17 9	Stafford
ST16 2 ST18 0	Holmcroft, Common, Coton, Littleworth, Baswich, Weeping Cross, Penkside, Manor, Highfields, Rowley, Tillington and Forebridge.
ST16 3 ST18 9	
ST17 0 ST19 5	
ST17 4 ST15 8	
ST15 0 ST15 8	Stone
	Stonefield & Christchurch, St Michael's and Walton.
ST16 1 ST20 0	South
ST17 4 ST20 9*	Gnosall, Church Eaton and Castle.
ST17 9 ST21 6	
ST18 0 TF10 9	
ST18 9	
ST10 4 ST17 0	East
ST11 9 ST18 0	Milwich, Chartley, Beaconside, Milford and Haywood.
ST15 0 ST18 9	
ST15 8 WS15 2	
ST16 3 WS15 3	
ST3 4 ST12 9	North
ST3 7 ST15 0	Barlaston, Fulford and Oulton.
ST11 9 ST15 8	
ST4 8 ST20 0	North West
ST5 4 ST21 6	Woodseaves, Eccleshall, Swynnerton and Seighford.
ST12 9 TF9 4	
ST15 0 TF10 8	
ST16 1 TF10 9	
ST18 9	

* no sales data identified by Land Registry in Quarter

3.5.2 The table below examines average house prices for the Postcode areas recorded by the Land Registry. The data for each postcode has been grouped into areas as described above in order to create a sub-area average.

Table 3-4 Average House Prices by Postcode Areas – All Buyers 2003 (£)

Property Type	Stafford		Stone		South		East		North		North West	
	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales
Terraced	79,930	24.9	88,604	28.2	82,466	15.6	91,292	25.6	64,194	33.6	91,294	12.9
Semi-detached	100,314	37.4	106,613	10.3	115,153	49.2	117,040	28.5	91,736	21.2	120,771	34.0
Detached	169,259	34.1	221,133	47.4	180,068	33.1	202,748	41.1	194,653	39.1	171,204	49.8
Flat / Maisonette	59,624	3.6	72,943	14.1	44,168	2.1	68,955	4.8	72,943	6.1	72,162	3.3
Average	125,855	100.0	146,483	100.0	137,895	100.0	154,334	100.0	142,258	100.0	157,442	100.0

Source: Land Registry Residential Property Price Report, 1st Quarter 2003.

3.5.3 The postcode data shows a more detailed range of house prices than the Borough-wide data, but it should be borne in mind that some areas and figures relate to low samples.

3.6 Access Sales Levels in the Borough

3.6.1 To establish access level prices for new households attempting to access the local market, further research was undertaken through a survey of local estate agents. It should be noted that some of the samples used were small.

3.6.2 Although the average price of flats / maisonettes according to the Land Registry survey is £64,297 as shown in Table 3-2, access sales levels vary across the Stafford Borough with the lowest access prices, for a 1-bed property, starting at around £43,700 in Stone rising to £62,450 in the North West area as can be seen in Table 3-5 below. For a 2-bed property prices start £53,600 in Stafford, rising to £85,950 in the South area. It should be noted however that the level of flat sales was low in all areas across the Borough except in Stafford and Stone and therefore should not be taken as an average.

3.6.3 Access to terraced properties start at £55,850 in Stafford for a 2-bed property rising to £102,950 in the South area. 3-bed terraces can be accessed at £60,600 in Stafford, rising to £81,200 in the North West area.

Table 3-5 Access Sales Levels in the Borough – May 2003

Property Type	Stafford		Stone		South		East		North		North West		Borough-wide	
	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access
1-Bed Flat	56,760	46,300	53,517	43,700	--nd--	--nd--	--nd--	--nd--	--nd--	--nd--	66,617	62,450	58,211	50,800
2-Bed Flat	66,924	53,600	73,825	61,950	93,950	85,950	--nd--	--nd--	--nd--	--nd--	--nd--	--nd--	78,233	67,200
2-Bed Terraced	64,154	55,850	78,378	62,000	104,450	102,950	--nd--	--nd--	74,725	71,300	81,775	68,000	80,696	72,000
3-Bed Terraced	75,099	60,600	84,759	66,850	--nd--	--nd--	--nd--	--nd--	--nd--	--nd--	93,624	81,200	84,494	69,550
2-Bed Semi-det	84,345	66,600	87,682	79,750	84,795	74,500	104,950	94,950	89,817	77,500	91,125	79,950	90,452	78,875
3-Bed Semi-det	86,624	74,000	97,554	74,570	113,483	90,250	111,617	107,450	111,635	93,200	112,313	88,300	105,538	87,950

nd: no data available

Source: DCA House Price Survey May 2003.

3.7 Purchase Income Thresholds

- 3.7.1 The cheapest access prices 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. Table 3-6 below outlines the income ranges needed to enter the market in the main areas in Stafford Borough Table 3-6.

Table 3-6 Purchase Income Thresholds

Area	Income Thresholds (£)	
	1 bed Flat	2 bed Terrace
Stafford	14,650	17,700
Stone	13,850	19,650
South	--nd--	27,200
East	--nd--	--nd--
North	--nd--	22,600
North West	19,775	21,550

nd: no data available

3.8 The Private Rented Sector

3.8.1 We offer below a few comments on the private rented sector but must stress that the evidence available is largely empirical. We approached some of the main private renting agencies operating in the Borough.

3.8.2 From the estate agency sources approached, we set out below the prevailing private sector rent levels.

Table 3-7 Average and Access Rent Levels in the Stafford Borough (£/month) - May 2003

Property Type	Stafford		Stone		South		East		North		North West		Borough-wide	
	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access
1-Bed Flat	335	325	340	225	325	255	330	250	350	300	350	300	340	275
2-Bed Flat	365	310	410	325	390	325	400	350	415	350	410	350	400	335
2-Bed Terraced	420	330	400	350	380	350	390	380	410	350	410	350	400	350
3-Bed Terraced	370	325	440	375	435	400	420	395	430	375	430	375	420	375
2-Bed Semi-det	450	360	420	350	410	350	400	395	410	350	410	350	415	360
3-Bed Semi-det	435	410	470	400	455	400	450	450	460	400	470	400	455	410

nd: no data available.
Source: DCA House Price Survey May 2003

- 3.8.3 Access rental costs in the private rented sector vary by location within the Borough. The private rented sector can be accessed at £225 a month in Stone, rising to £325 per month in Stafford, (see Table 3-7 above) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £310 in Stafford, to £425 in the East and North areas.
- 3.8.4 In the case of 2-bed terraced houses, we found that the access rent levels were £330 p.m. in Stafford, £350 p.m. in the North, North West, South and Stone areas and £380 in the East area. Semi-detached properties can be rented from £350 (for a 2-bed property) to a maximum of £450 (for a 3-bed property).
- 3.8.5 The concealed households gave us details of how much rent per week they could afford to pay. We examined this data to see if those concealed households who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.8.6 We found preference for private rented housing in concealed households generally low. Around 41% of concealed households could afford to access the private rent market through the cheaper one bed flats as shown in Table 3-7 above.
- 3.8.7 Almost 6% of these households could pay between to £301 and £350 per month which would allow access through the private rented market to 2-bed flats and 2-bed terraces. Only 1% of households could afford more than £300 per month, which would allow them access to all property types.
- 3.8.8 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.
- 3.8.9 A range of property types are available in the sector as a whole and are found in a variety of locations within Stafford. It would appear that the difference in rent level between furnished and unfurnished property is marginal with respondents indicating they do charge only slightly more for furnished accommodation. They indicated that the difference in cost was marginal, although many agencies do not deal with furnished property due to the fire regulations involved.

3.9 Rental Income Thresholds

- 3.9.1 We assessed the cheapest rental prices of the smallest units in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income. Table 3-8 below shows the income levels needed to access the private rented market in the Stafford Borough.

Table 3-8 Rental Income Thresholds

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Stafford	15,600	14,900	15,850
Stone	10,800	15,600	16,800
South	12,240	15,600	16,800
East	12,000	16,800	18,240
North	14,400	16,800	16,800
North West	14,400	16,800	16,800

3.10 Conclusions

- 3.10.1 The annual rate of house price inflation in the Halifax Index in the West Midlands Region at 31st March 2003 was 26.8%, higher than the UK average of 23.4%.
- 3.10.2 The Land Registry data for average price for all dwellings in Stafford Borough during the year was around £118,533.
- 3.10.3 The largest volume of sales in the Stafford Borough were for semi-detached houses (35.8%) selling at an average price of £98,949. Detached houses average £193,458 and are 34.2% of sales. Terraced houses average £80,746 and are 24.5% of sales. Flats / maisonettes account for only 5.5% of sales with an average price of £64,297. Due to the low volume of flat sales in the Borough we assess terraced house to be the main access property for first time buyers.
- 3.10.4 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 Borough for low-income households.
- 3.10.5 Incomes of just £13,850 are needed to buy a one bedroom flat in Stone, the cheapest area and a two bedroom flat would require an income of £17,000 in Stafford. It should be noted that flat availability is limited across the Borough.
- 3.10.6 To access the market in 2-bed terraces an income of £17,700 would be required in Stafford. Incomes of £19,650 are needed in Stone, rising to £32,600 in the South area.
- 3.10.7 Similar cost variation applies in the private rented sector across Stafford. Based on rent at 25% of gross income, a one bed flat requires £10,800 per annum in Stone, whereas the cost of a 2 bed flat would need an income of £14,900 in Stafford, rising to £16,800 in the North, North West and East areas. A terraced house would require an income of £15,850 in Stafford, £16,800 in the Stone, South, North and North West areas and £18,240 in all other the East area.
- 3.10.8 The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of around 84% of the concealed households identified in the DCA survey on any realistic assessment of availability of properties. Additionally, the private rented sector makes only a limited contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.
- 3.10.9 Mortgage interest rates are at their lowest level for over 40 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 2003 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

4 CURRENT HOUSING IN THE BOROUGH

4.1 Tenure, Type and Amenities

- 4.1.1 This section deals with the analysis of the survey data on existing households and issues relating to their current accommodation. Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, we would expect tenure type to provide some broad validation of the representativeness of the sample.
- 4.1.2 It should be noted that in all cross-tabulations data is included only where the respondent has answered each element (question) involved, hence some small discrepancies when compared with the tables relating to a single data source.
- 4.1.3 The data set out on tenure at Table 4-1 below is broadly in line with the Council's HIP for April 2002 and is the basis for the calculation of all the subsequent tables. The actual responses from Council and HA households were marginally lower than the known current figures and were weighted to reflect the actual numbers of this important tenure group. All responses are given the weight appropriate to the actual tenure balance in The Borough. Our overall household total of 52,138 is virtually the same as the 52,677 in the Council HIP 2002 which relates to dwellings rather than households.

Table 4-1 **Tenure of Present Households**
Question 1

Tenure	%	Tenure Group %	N ^{os} implied	UK Census 1991	Local Area Census 1991
Council rented	12.2	14.7	6,347	22.0	17.3
Shared ownership	0.4		187		
HA rented	2.1		1,086		
Private rented	3.7	4.6	1,909	10.0	5.7
Rented tied to employment	0.9		482		
Hostel	0.0		0		
Owner occupier - mortgage	41.6	80.7	21,673	68.0	74.5
Owner occupier - outright	39.1		20,454		
Total	100.0	100.0	52,138	100.0	

- 4.1.4 The UK Local Area Census figures for 1991 are now nine years out of date and relate to a total occupied dwelling figure of around 44,974 as compared with 51,984 in the Council's estimates referred to above.
- 4.1.5 The proportion of owner-occupiers without mortgage had increased by 2001 to around 39.1% as compared with 26.1% in 1991 with a corresponding decrease in those with mortgages. The same trend towards paying off mortgage as tax incentives decrease appears to apply in The Borough as has been evidenced in all our recent surveys.

- 4.1.6 Table 4-2 below indicates the types of accommodation occupied by the households responding to the question.

Table 4-2 Type of Accommodation
Question 2

Type	%	Group %	N ^{os} implied	UK Census 1991	Local Area Census 1991
Semi-detached house	30.3	77.0	15,685	53.0	69.56
Detached house	34.6		17,936		
Bungalow	12.1		6,270		
Terraced	14.1	14.1	7,315	27.0	19.40
Flat / Maisonette	8.3	8.5	4,298	19.0	8.47
Bedsit / Room only	0.2		80		
Mobile home	0.4	0.4	212	1.0	0.0
Total	100.0	100.0	51,796	100.0	

- 4.1.7 The Local Area Census data 1991 shows a higher proportion of terraced houses than in our sample with non-terraced houses correspondingly lower. We do not feel that any special re-weighting is merited bearing in the increase of over 15% in stock over the last 11 years.

Table 4-3 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 ownership*	Tied to employment	Hostel
Semi-detached	32.5	28.6	28.8	27.5	25.0	56.0	47.1	0.0
Detached	44.7	37.0	21.0	2.8	1.1	0.0	32.9	0.0
Terraced	14.4	10.3	28.7	21.9	15.6	17.7	2.3	0.0
Flat / Maisonette	2.4	2.5	17.8	37.6	47.0	13.7	11.9	0.0
Bungalow	6.0	20.6	2.8	9.8	9.1	12.6	2.9	0.0
Bedsit / room only	0.0	0.1	0.0	0.4	2.2	0.0	2.9	0.0
Mobile home	0.0	0.9	0.9	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0.0

- 4.1.8 A cross-tabulation relating form of tenure to property type indicated that 74.1% of flat / maisonette accommodation was in the rented sector. 66.7% of bungalow accommodation was in the owner occupied no mortgage sector.
- 4.1.9 Respondents were also asked when their property was built. Just 7.9% said they did not know. 13.1% were built before 1919 and 17.5% after 1981.

Table 4-4 Date Property Built

Question 3

Date	%	N ^{os} implied
Before 1919	13.1	6,680
1919 - 1944	14.2	7,276
1945 - 1964	21.0	10,710
1965 - 1975	19.4	9,929
1976 - 1981	6.9	3,507
After 1981	17.5	8,965
Don't know	7.9	4,035
Total	100.0	51,102

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

Table 4-5 Number of Bedrooms

Question 5

Bedrooms	%	N ^{os} implied
Bedsit	0.3	146
One	6.4	3,343
Two	20.9	10,862
Three	48.6	25,275
Four	20.7	10,775
Five or more	3.1	1,612
Total	100.0	52,013

4.1.11 The average across the stock in the Borough was 2.9 bedrooms, a little above that found in other recent DCA surveys in which 2.75 has been around average. The breakdown of size by bedroom in percentage terms as between the ownership and rental sectors was accessed by cross-tabulation with the following results:-

Table 4-6 Number of Bedrooms by Tenure

Question 1 / Q5

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.0	1.9	18.3	51.4	24.7	3.7	100.0
Properties rented	1.4	27.2	32.1	36.3	2.8	0.2	100.0
Council rented only	0.5	31.2	29.3	37.8	1.2	0.0	100.0

4.1.12 As might be expected, some 97% of four (or more) bedroom properties were in the owner occupied sector; 76.5% of bedsit / one-bedroomed properties were in the rented sector.

Table 4-7 Access to Basic Facilities
Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership *	Tied to employment*	Hostel
CH-F	89.3	92.6	87.2	64.2	93.8	76.1	86.3	91.5	0.0
CH-P	6.0	4.4	7.2	12.3	3.8	19.7	0.0	7.3	0.0
LI	75.8	83.2	81.7	38.5	48.1	51.0	70.2	55.2	0.0
HWTI	73.8	74.4	78.1	67.7	60.8	65.2	82.8	72.8	0.0
DG-F	66.8	71.5	75.1	38.5	31.2	73.6	74.4	60.6	0.0
DG-P	14.1	16.2	15.6	16.1	3.1	4.4	25.6	9.9	0.0
WPI	45.4	54.1	48.1	28.0	14.4	30.2	60.2	37.8	0.0
CWI	34.1	37.5	36.5	11.2	23.9	22.1	53.9	18.3	0.0
DP	24.9	28.6	23.4	17.8	19.0	26.7	17.7	25.5	0.0

(* Low volume of data).

Heating / Insulation facilities:-

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

- 4.1.13 Households with central heating at 95.3% were far above the national average in the 1991 Census (78%) and above the average of 88% found in the 1996 English House Condition Survey (EHCS). At local area level, the 1991 figure was 84.5%. Full double-glazing at 66.8% was also above the UK average of 60% (EHCS 1996).
- 4.1.14 In the case of Council rented accommodation alone, around 97.6% had some form of central heating, 2.3 percentage points above the all tenure average and some 93.8% had full central heating as compared with the all tenure level of around 89.3%. Performance was poor however on insulation. The Council rented sector performed 13 percentage points below the all tenure average in hot water tank insulation; 27.7 points below in loft insulation; 31 points below in water pipe insulation; 10.2 points below on cavity wall insulation and 5.9 points below on draft proofing.
- 4.1.15 The comparison between tenure types also revealed that private rented accommodation had a far lower level of access to all the nominated facilities than the all tenure average. While this is a common result in our surveys, the difference in The Borough between the private rented sector and other forms of tenure was particularly pronounced. Full central heating was available in only 64.2% of properties, full double glazing in 38.5%. Levels of insulation were also very low, although water tank and hot water pipe insulation was at a higher level than found in the Council rented sector.

- 4.1.16 The following questions asked about central heating. Starting with a question on the main heating fuel used. 78.1% of respondents use mains gas as their main fuel, 9.6% use electricity. Other forms of heating were found in only a few cases.

Table 4-8 Main Heating Fuel

Question 7a

Fuel	%	N ^{os} implied
Mains Gas	78.1	40,403
Electricity	9.6	4,944
Oil	7.7	3,968
Solid Fuel	2.9	1,505
Bottled Gas	1.7	899
Solar panels / Wind turbines	0.0 *	16
Total	100.0	51,735

(*Low volume of data)

- 4.1.17 46,955 implied cases responded to the following question asking what type of central heating devices had been fitted in the home. Respondents made an average of 1.9 choices each. The most common device was a central heating timer, 80.9% of households had a timer fitted and over half had a room thermostat.

Table 4-9 Heating Devices Fitted

Question 7b

	% responses	% households	N ^{os} implied
Timer	41.2	80.9	37,979
Room Thermostat	26.3	51.7	24,284
Thermostatic Radiator Valves	21.1	41.4	19,456
Condensing Boiler	7.5	14.7	6,911
Don't know	3.9	7.7	3,625
Total	100.0		92,255

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; some 8.4% (4,324 implied) that it was inadequate. A level of adequacy in the region of 88% has been a typical result in recent DCA surveys.
- 4.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident but this is largely consistent with the results in other DCA surveys. The satisfaction level for social rented accommodation (80.3%) was just above the average emerging for social rented accommodation from recent DCA surveys (80%). Satisfaction in the private rented sector (72.5%) was lower than the all tenure average, but not perhaps as markedly as might be expected from the comment at 4.1.15 above.

Table 4-10 Adequacy by Tenure

Question 8a by Q.1

Tenure	% adequate
Owner occupied with mortgage	92.1
Owner occupied no mortgage	96.9
Private rented	75.2
Council rented	81.4
HA rented	74.7
Shared ownership*	94.3
Tied to employment	89.0

(* Low volume of data. No data for 'Hostel').

- 4.2.3 Table 4-11 shows the reasons for any inadequacy as a percentage based on responses to a multiple choice question. Responses were received from 2,901 implied households giving a reason for inadequacy where an in-situ solution may be possible and 2,635 cases where another reason was given.

Table 4-11 Reason for Inadequacy of Present Accommodation

Question 8b

Reasons	% responses	% households	N ^{os} implied (all choices)
In-situ solution			
Needs improvement / repairs	75.5	88.4	2,448
Too costly to heat	27.5	32.0	928
Other reasons			
Too small	68.7	74.7	1,967
Housing affecting health	14.1	15.3	403
Rent / mortgage too expensive	13.9	15.1	398
Tenancy insecure	3.4	3.7	97

- 4.2.4 The largest single issues were that the dwelling was too small (74.7% of respondents) or required improvement / repairs (88.4% of respondents). 2,448 households needed improvement or repair and 1,967 said their home was too small.
- 4.2.5 The following paragraphs comment on some of the issues of inadequacy effecting different respondent groups.
- 4.2.6 Repair Need / Tenure
- ◆ Some 46% of repair need was in the owner occupied sector; 13.7% in the private rented sector and 36.5% in the Council rented sector. In the survey as a whole 80.8% of homes were owner occupied, 3.7% private rented and 12.2% Council rented. The data suggests an over representation of repair need in the rented stock.

4.2.7 Repair Need / House Type

- ◆ 40.6% of the need for repair was in semi-detached dwellings (974 homes implied), 26% in terraced property. In the survey as a whole 30.3% of homes were semi detached and 14.1% terraced. The data suggests a particular repair need in the terraced housing stock.

4.2.8 Repair Need / Disability

- ◆ Among respondents with a disability 89.7% of those who felt their home was inadequate also said they had a repair need, the data showed no particular over representation of disabled households with a repair need.

4.2.9 Repair Need / Age Groups

- ◆ 44.3% (1,023 implied) of all need for repairs fell into the 25-44 age group, 27.5% of all heads of households in the sample fell into this age group. The need for repair was not unduly prevalent in the over 60s age groups, only 27.2% of all need fell into the over 60s age groups. In the sample as a whole 41% of the sample were aged over 60.
- ◆ A similar pattern was found with the too costly to heat category, 30.1% of all need fell in the over 60s age groups, 47.2% in the 25 – 44 age group.

4.2.10 Repair Need / Ethnicity

- ◆ The condition of the property did not appear to be a significant issue for Black & Minority Ethnic households but responses other than 'White' were too low to offer valid comment.

4.2.11 Repair Need / Household Income

- ◆ 48.3% of responses on need for repairs came from households with incomes below £15,000 p.a.; 31.9% below £10,000. In the sample as a whole 20% of respondents have incomes below £10,000, 34.3% below £15,000.
- ◆ 52.4% of those saying their home was too costly to heat had incomes below £15,000; 20.9% below £10,000.

4.2.12 Size / Tenure

- ◆ 56.3% (1,108 implied) of all those households giving 'too small' as a reason for inadequacy were in the owner occupied with mortgage sector; only 14.2% were in the Council rented sector and 7.1% in the private rented sector. In the sample as a whole 41.6% of respondents were owners with a mortgage.

4.2.13 Size / Type

- ◆ 41.1% of those giving too small as a reason for inadequacy lived in semi detached homes (compared to 30.3% in the sample as a whole), 22.8% lived in terraced houses (compared to 14.1% in the sample as a whole).

4.2.14 Size / Disability

- ◆ The size of the home was not a particular issue for households with a disability. 58.6% of respondents with a disability complained their home was too small, compared to 74.7% among all respondents.

4.2.15 Size / Age of Head of Household

- ◆ 71.7% of those saying their home was too small were in the 25 – 44 age group.

4.2.16 Housing Effecting Health / Disability

- ◆ As would be expected a higher proportion of respondents with a disability (compared to all respondents) said their housing was affecting their health. 41.5% of those responding with a disability said this was the case, compared to 15.3% among all respondents.

4.2.17 Rent / Mortgage too Expensive / Age of Respondent

- ◆ 45.1% of those saying their rent / mortgage were too expensive were in the 25 - 44 age group, compared to 27.5% in the sample as a whole.

4.2.18 Rent / Mortgage too Expensive / Rent / Mortgage Paid per Month

- ◆ There was some correlation between the rent paid and the proportion of respondents saying their rent was too expensive. 8.2% of those saying their rent was too high paid under £40 per week; 24.6% of those saying their rent were too expensive paid £61 - £70 per week.
- ◆ Responses from mortgage payers were too low to offer a valid comment.

4.2.19 Rent / Mortgage too Expensive / Household Income

- ◆ There was no correlation between income and the feeling that rent / mortgage was too expensive. 18.5% of those saying their housing costs were too high had incomes below £5,000; 30.7% had incomes between £5,000 - £10,000. In the sample as a whole 20% of households have incomes below £10,000.
- ◆ Just 15.4% of people saying their rent / mortgage were too expensive were in receipt of financial support, compared to 25% of all households in the sample.

4.2.20 It should be borne in mind that arguably the main finding from this question is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree which respondents may be reluctant to describe their accommodation as unsuitable. The large group saying their current dwelling was too small may to some extent represent a natural demand in market terms (i.e. people looking to move 'up-market').

4.2.21 The next question in the section sought to identify which aspects of a given range of work respondents felt were required on their property.

4.2.22 36% (18,793 implied) of the sample responded to the question. Responses were again on multiple choice basis with respondents making around 1.6 choices on average.

Table 4-12 Work Required on the Property

Question 8c

Improvements	% responses	% households	N ^{os} implied
Window repairs	27.2	42.5	7,996
Insulation	18.2	28.4	5,334
Improved heating	15.3	23.9	4,485
Roof repairs	14.6	23.0	4,318
Damp proofing	8.9	13.9	2,612
Re-wiring	15.8	24.6	4,630
Total	100.0		29,375

- 4.2.23 42.5% of respondents indicated a need for window repairs which is usually the largest single item in our surveys. A breakdown by tenure is offered at Table 4-13 below.

Table 4-13 Work Required on the Property by Tenure
Question 8c by Q.1

Work required	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment*
Improved heating	25.7	20.6	46.5	16.1	36.6	30.8	30.1
Re-wiring	25.0	34.0	29.1	9.5	10.2	0.0	18.6
Damp proofing	10.8	11.0	36.1	17.4	11.2	25.6	32.0
Roof repairs	27.9	23.1	26.6	13.9	0.0	25.6	16.5
Window repairs	37.3	23.6	56.8	78.9	47.8	43.6	55.0
Insulation	27.8	30.5	43.2	21.4	30.8	12.9	27.6

(* Low volume of data. No data for 'Hostel').

- 4.2.24 78.9% of Council tenants with a repair need wanted window repairs. 21.4% wanted insulation, which is low considering the low level of insulation reported in Table 4-7. One of the most significant issue arising from cross-tabulation was probably the high percentage of private rented households indicating the need for improved heating, insulation and damp proofing (46.5%, 43.2% and 36.1% respectively), which is consistent with our comments at 4.1.15 above.

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 congruent due to the manner in which the different data sets are collected.

Table 4-14 Family Composition
Question 14b & c

Family Composition	%	Group %	UK Census 1991
1 adult >60	15.8	27.4	31.0
1 adult <60	10.3		
1 adult + other	1.3		
Couple no child	39.4	68.9	60.0
Couple 1-2 children	24.3		
Couple 3+ children	3.6		
Couple + others	1.6		
Single parent - dep. child	3.7	3.7	9.0
Total	100.0	100.0	100.0

- 4.3.2 Our figures show a shift away from single adult households towards couple households. The 1991 Census found 35.09% of households to be single person households, compared to 26.1% in our survey. The proportion of single parent households in our survey was just 3.7% compared to 5.56% in the 1991 Census.

Table 4-15 Number in Household

Question 14a

Number in household	%	N ^{os} implied
One	26.7	13,881
Two	42.0	21,819
Three	14.0	7,269
Four	13.3	6,865
Five	3.1	1,617
Six	0.6	320
Seven	0.2	83
Eight	0.1	32
Nine or more	0.0	9
Total	100.0	51,895

- 4.3.3 The profile emerging from our survey equated to 2.3 persons per household on average - below the UK average of around 2.40 persons and below the Borough 1991 Census figure of 2.6. The breakdown by tenure is set out at Table 4-16 below.

Table 4-16 Numbers in Household by Tenure

Question 14a by Q.1

	N ^{os} in household
Owner occupier with mortgage	2.7
Owner occupier no mortgage	1.9
Private rented	2.1
Council rented	1.9
HA rented	2.0
Shared ownership*	2.3
Tied to employment*	2.8
Hostel	0.0

(* Low volume of data).

- 4.3.4 The owner occupied with mortgage sector has an average of just 2.7 persons per household, and would be expected to have a relatively high proportion of families. Some 15% of the owner-occupier with mortgage households was single person households, close to the average of 14% in recent DCA surveys.
- 4.3.5 The Council rented sector figure was slightly lower than the level found in other DCA surveys for social rented housing with 50.9% single person households as compared with an average of 43% in recent DCA surveys.

- 4.3.6 86.2% 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.
- 4.3.7 We offer below a broad assessment of ‘under-occupation’ and ‘over-occupation’ based on a modified form of bedroom standard. More than one spare bedroom is taken as a benchmark of ‘under-occupation’, and a property is over crowded if there are insufficient bedrooms to sleep individual occupants but allowing for one shared bedroom.
- 4.3.8 On this basis, ‘under-occupation’ affects 22.8% of all households in the Borough; ‘over-occupation’ affects only 2.5%. However, the specific ages of children in particular could be a factor in under-assessing under-occupation and, more importantly, over-assessing overcrowding. The over-occupation figure however was well below the average UK figure produced by the English Housing Survey 1998 (6%).
- 4.3.9 The assessment of under / over occupation by tenure revealed some quite wide disparity between tenure types as indicated at Table 4-17 below.

Table 4-17 Under / Over Occupation by Tenure

Question 14a by Q.5 & Q.1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	18.0	3.6
Owner occupied no mortgage	34.0	0.5
Private rented	13.8	4.7
Council rented	10.8	3.6
HA rented	3.5	6.6
Shared ownership*	7.0	5.9
Tied to employment	9.8	5.4
Hostel	0.0	0.0

(* Low volume of data).

- 4.3.10 In general, under occupation at around 22.8% was somewhat higher than the average level found in recent DCA surveys (around 18%). Under occupation within the owner occupied no mortgage sector was 34%, it is likely that this will include a high proportion of elderly households, other recent DCA surveys have found under occupation at around 31% on average in the sector. Council rented under occupation was low against the all-tenure average and just above the 7-10% range for social housing found in recent DCA surveys.
- 4.3.11 Council rented over-occupation at 3.6% was lower than the UK average over-occupation figure (6%) and just above the overall level in the Borough on the basis of our survey (2.5%).
- 4.3.12 The particularly low incidence of over-occupation amongst owner-occupiers without a mortgage was a key factor in producing an overall level of over-occupation well below the national average of 6%.

- 4.3.13 The following age groups refer to the age of head of the household only. 41% of our respondents were aged over 60.

Table 4-18 Population Age Groups

Question 14c

Age group	%	N ^{os} implied
0 - 10	0.0	12
11 - 17	0.0	0
18 - 24	1.5	728
25 - 44	27.5	13,669
45 - 59	30.0	14,888
60 - 74	26.9	13,389
75 - 84	11.0	5,474
85 +	3.1	1,546
Total	100.0	49,706

Table 4-19 Employment Status of Head Of Household

Question 14e

	%	N ^{os} implied
Wholly retired	36.2	17,265
Full-time employee (30+ hours)	37.7	17,984
Part-time employee (up to 30 hours)	10.6	5,034
Self-employed	5.7	2,699
Looking after the home	4.6	2,170
Permanently sick / disabled	3.4	1,632
Unemployed / available for work	1.2	566
In full-time education	0.5	239
On Government training scheme	0.1	25
Total	100.0	47,614

- 4.3.14 91% or so of heads of households responded to the question on their employment status. 54.1% were in work, of whom 69.9% indicated full-time (30+ hours per week) employment. Some 36.3% were retired. Only 1.2% indicated that they were unemployed and available for work (566 implied).

- 4.3.15 85% of heads of household responded to the question on occupation type.

Table 4-20 Occupation of Head Of Household

Question 14f

	%	N ^{os} implied
Retired	38.5	17,206
Professional	26.8	12,044
Managerial / Technical	12.4	5,537
Skilled - manual	5.9	2,632
Unskilled	3.1	1,368
Skilled - non-manual	4.6	2,035
Partially skilled	2.9	1,287
Other	5.8	2,596
Total	100.0	44,705

4.3.16 26.8% or so of the heads of household specifically described themselves as professional; 12.4% as managerial / technical. 38.5% were retired.

4.3.17 In the case of ethnic origin the breakdown at Table 4-21 below refers only to 'Self' which we take in the main to be the head of household. The response level to the question was 91%.

Table 4-21 Ethnic Origin of Households

Question 14d

	%	N ^{os} implied
White British	97.0	45,939
White Irish	0.7	347
White other	1.0	469
White and black Caribbean	0.1	70
White and black African	0.0	9
White and Asian	0.1	36
Mixed other	0.0	11
Black Caribbean	0.3	119
Black African	0.0	22
Black Other	0.1	38
Bangladeshi	0.1	36
Indian	0.2	115
Pakistani	0.1	47
Asian other	0.1	64
Chinese	0.1	35
Other ethnic group	0.1	70
Total	100.0	47,427

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 around 17.4% of households (9,071 implied) or around 97% of those indicating rented tenure in the tenure profile at Table 4-1 above.

Table 4-22 Weekly Rent Paid for Present Accommodation
Question 16a

Weekly rent	%	Cum %	N ^{os} implied
Below £40 pw / £177 pm	20.7	20.7	1,874
£41 - £50 pw / £178 - £220 pm	28.3	49.0	2,568
£51 - £60 pw / £216 - £260 pm	21.6	70.6	1,959
£61 - £70 pw / £261 - £300 pm	10.9	81.5	985
£71 - £80 pw / £301 - £350 pm	5.2	86.7	471
£81 - £100 pw / £351 - £430 pm	7.0	93.7	633
£101 - £150 pw / £431 - £650 pm	4.0	97.7	361
£151 - £200-pw / £651 - £865 pm	1.2	98.9	119
£201 - £250 pw / £866 - £1,083 pm	0.6	99.5	55
Over £251 pw / £1,084 pm	0.5	100.0	46

4.4.2 The table indicates that 70.6% of renters in the sample paid less than £60 per week; 81.5% less than £70 per week; 86.7% less than £80 per week. 79.6% of those renting were in the social rented sector where we would expect rents to be somewhat lower.

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

Table 4-23 Rent Level / Tenure
Question 16a by Q.1

Weekly rent	Private rent	Social rented
Below £40 pw / £177 pm	14.9	19.5
£41 - £50 pw / £178 - £220 pm	10.0	36.9
£51 - £60 pw / £216 - £260 pm	5.3	29.0
£61 - £70 pw / £261 - £300 pm	14.3	9.9
£71 - £80 pw / £301 - £350 pm	14.1	3.2
£81 - £100 pw / £351 - £430 pm	25.5	0.7
£101 - £150 pw / £431 - £650 pm	11.8	0.2
£151 - £200-pw / £651 - £865 pm	2.3	0.5
£201 - £250 pw / £866 - £1,083 pm	1.1	0.0
Over £251 pw / £1,084 pm	0.6	0.1

4.4.4 44.5% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £70 per week), a high proportion in our experience where 30% or so might be closer to the average. In the social rented sector 95.3% of rents were below £70 per week.

- 4.4.5 The next table shows that, of the 39,338 implied responding as homeowners in the sample (93% of owner occupiers in Table 4-1 above), some 50% paid no mortgage (outright owners) with a further 23.4% or so paying less than £300 per month.

Table 4-24 Monthly Mortgage Paid for Present Accommodation

Question 16b

Monthly mortgage	%	Cum %	N ^{os} implied
Nil	50.0	50.0	19,685
Below £200	10.7	60.7	4,226
£201 - £250	6.1	66.1	2,416
£251 - £300	6.6	72.7	2,605
£301 - £400	10.5	83.2	4,145
£401 - £500	6.5	89.7	2,555
£501 - £600	3.7	93.4	1,466
£601 - £750	2.8	96.2	1,102
£751 - £1,000	1.8	98.0	724
Above £1,000	2.0	100.0	415

- 4.4.6 The next question probed for information about household income and the results are set out in Table 4-25.

Table 4-25 Gross Annual Income of Households

Question 16c

Annual income	%	Cum %	UK 1997-1998 *
Below £5,000	5.9	5.9	33.4
£5,001 - £10,000	14.1	20.0	
£10,001 - £12,500	6.7	26.7	27.2
£12,501 - £15,000	7.6	34.3	
£15,001 - £17,500	5.5	39.8	
£17,501 - £20,000	7.0	46.8	
£20,001 - £25,000	10.5	57.3	39.4
£25,001 - £30,000	9.3	66.6	
£30,001 - £40,000	13.1	79.7	
Above £40,000	20.3	100.0	

(* Derived from weekly earnings levels per key data 1997/98 National Office of Statistics).

4.4.7 The response rate to the income question was 72% and should give a good picture of income levels in the Borough. The table shows that 20% of households based on the sample had incomes below £10,000, well under the corresponding UK figure (33%). The total proportion earning below the approximate national average household income of £22-23,000 in the Borough was around 57%. Only 33.4% of households in the Borough on the basis of the survey data had incomes above £30,000.

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

Table 4-26 Annual Income by Tenure

Question 16c by Q.1

Tenure	Below £5k	£5k-£10k	£10k-£12.5	£12.5-£15k	£15k-£17.5	£17.5-£20k	£20k-£25k	£25k-£30k	£30k-£40k	Above £40k	Total
OO-M	0.9	3.2	3.2	5.3	4.2	6.6	12.2	12.7	19.8	31.9	100.0
OO-O	6.7	22.0	10.0	11.1	7.3	8.3	9.6	6.7	7.5	10.8	100.0
PR	9.8	26.9	8.6	8.9	6.1	6.1	7.2	7.9	9.1	9.4	100.0
CR	29.9	39.4	11.3	5.6	4.7	2.5	4.4	1.3	0.9	0.0	100.0

Tenure:- OO-M (Owner-Occupier-with Mortgage), OO-O (Owner Occupier-Outright), PR (Privately Rented), CR (Council Rented).

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 a mortgage would be people with limited pension income. Council rented sector incomes were concentrated (86.2%) below £15,000 per annum as compared with 54.2% for private rented sector incomes.

4.4.10 25% or so of households were in receipt of financial support (13,104 implied), a level similar to that found in other recent DCA surveys, where around 28% has been the average. The following table shows the types of financial support received. On average, each respondent indicated 1.8 forms of financial support.

Table 4-27 Financial Support

Question 16d

	Responses %	Households %	N ^{os} implied
Council Tax Benefit	28.6	50.1	6,567
Housing Benefit	20.3	35.6	4,667
Disability Allowance	17.0	29.8	3,911
Income Support	15.9	27.7	3,624
Working Family Tax Credit	7.7	13.5	1,769
Job Seekers Allowance	2.6	4.5	596
Other	7.9	13.8	1,814
Total	100.0		22,948

4.4.11 50% of all households were in receipt of Council tax benefit; and 50% of those renting were in receipt of housing benefit.

4.5 Car Availability

4.5.1 Respondents were asked how many cars were available within the household. The results are set out in Table 4-28 below based on a 94% response.

Table 4-28 Car Availability

Question 15

	%	N ^{os} implied
One	46.1	22,577
Two	29.3	14,366
Three or more	6.3	3,090
None	18.3	8,963
Total	100.0	48,996

4.5.2 Our survey figures imply a minimum number of 60,579 cars in the Borough.

4.6 Recent Movement of Existing Households

4.6.1 As part of the process of establishing some data on the movement of households, largely covered in sections 5.1.7 and 5.1.8 as it relates to future movement, we asked existing households which had moved in the last 5 years where they previously had lived and why they had moved. Some 32% (16,717 households implied) indicated that they had been involved in such a move.

4.6.2 16,717 implied cases responded to the question on location of their previous dwelling, of whom 59.6% had previously lived within the Borough.

Table 4-29 Location of Previous Dwelling

Question 4b

	%	N ^{os} implied
Within Stafford Borough	59.6	9,970
Elsewhere in Staffordshire	18.2	3,040
Elsewhere in West Midlands	4.8	795
Elsewhere in UK	15.8	2,640
Abroad	1.6	272
Total	100.0	16,717

4.6.3 Those who had moved in the last 5 years were then asked what the most important reason was for moving home. 15,156 people gave a reason.

Table 4-30 Reason for the Move

Question 4c

	%	N ^{os} implied
Move to a better home	19.6	2,993
To be near relative	11.0	1,663
More desirable area	10.2	1,551
Family breakdown	9.2	1,389
Wanted to buy	9.1	1,372
To set up home with a partner	8.5	1,285
Health reasons	8.3	1,262
Local employment	7.5	1,134
Size of family	6.8	1,031
To move to a cheaper home	4.6	698
Easier to commute to work	3.3	495
Education	1.9	283
Total	100.0	15,156

- 4.6.4 As in other recent DCA surveys moving to a better home was the main single choice, in The Borough 19.6% chose this. 10.2% wanted to move to a better area. Family reasons were also important, 11% wanted to be closer to a relative, 9.2% mentioned family breakdown and 8.5% to set up home with a partner.

5 FUTURE HOUSING REQUIREMENTS

5.1 Moving Households

- 5.1.1 Moving intentions and behaviour were tested in several sections of the questionnaire with an emphasis on future plans to move and also a more focused study on 'new' and 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 are currently seeking to move or will do so in the next five years. The result was that 18.8% of all households responding (9,628 implied) planned a move. Breakdown by tenure is set out in Table 5-1 below. A further 2.1% (1,066 implied) indicated that they wished to move but were unable to do so.
- 5.1.3 The majority (79.2%) were not intending to move in this time scale, whether able or not to do so. The scale of movement implied, at an average of around 3.7% per annum, was lower than the results of other recent surveys carried out by DCA in which an average figure of around 5% has emerged. The proportion would rise to 4.2% if all those wishing to move in the period were able to do so.

Table 5-1 Percentage of Each Form of Tenure Intending to Move (All Movers)
Question 17a by Q.1

Tenure	% of tenure moving	% of all movers
Owner occupier with mortgage	26.0	57.9
Owner occupier no mortgage	10.0	21.0
Private rented	46.2	8.9
Council rented	8.8	5.7
HA rented	25.9	2.8
Shared ownership*	30.7	0.6
Tied to employment*	62.7	3.1
Hostel	0.0	0.0
Total		100.0

(* Low volume of data).

- 5.1.4 The percentage of Council rented tenants intending to move (8.8%) was well below the average for the sector in our recent surveys (around 14%) and also well below the all sector average (18.8%). In contrast the proportion of private tenants intending to move (46.2%) was very high in our experience, although we often find a high proportion of private tenants intending to move this would normally be less than 40%.
- 5.1.5 Those indicating a wish to move but an inability so to do (1,066 cases in Section 2.1.2 above) offered the following reasons for not being able to move. Respondents offered around 1.4 choices on average. However, the number of implied households responding was 1,741, not 1,066 as indicated by the basic responses on moving referred to at 5.1.2 above.

- 5.1.6 It would seem clear from Table 5-2 below that cost was by far the most important factor, but a significant proportion (some 30.3%) selected the lack of suitable property in the desired location as one of their reasons.

Table 5-2 Reasons Preventing a Move

Question 17d

	% responses	% households	N ^{os} implied
Unable to afford move / buy another home	45.0	61.0	1,062
No suitable property in desired location	22.3	30.3	527
Family reasons	11.5	15.5	270
Do not qualify for Council / HA property	8.7	11.7	204
Location of employment	5.1	6.9	120
Local education choices	3.4	4.6	81
Cannot sell home	3.0	4.0	70
Current lease / rental agreement	1.0	1.3	23
Total	100.0		2,357

- 5.1.7 Out migration accounted for some 37.6% (3,572 implied) of all intended moves. A multiple choice question on the reasons for moving outside the Borough was then directed to respondents intending to move outside Stafford Borough, the results of which are shown in Table 5-3. Responses were received from 3,524 implied households (98.6% of those indicating a move outside the Borough), each offering on average around 1.3 choices.

Table 5-3 Reason for Moving Out of the Borough

Question 17c

	% responses	% households	N ^{os} implied
Employment	42.9	56.0	1,972
Education	21.9	28.5	1,005
Family	14.5	18.9	665
Lack of suitable shops / leisure	5.8	7.5	265
Lack of affordable housing	4.9	6.4	226
Poor quality neighbourhood	3.7	4.8	170
Anti social behaviour / neighbour problems	2.6	3.3	118
Lack of high quality housing facilities	1.6	2.1	73
Safety / fear of crime	2.1	2.8	97
Total	100.0		4,591

- 5.1.8 Employment was the main single reason for leaving the Borough, as is usually found in DCA surveys. Lack of affordable housing was indicated by just 6.4% of households responding.

Table 5-4 Nature of Move by Tenure I
Question 17b by Q.1

Tenure	Total* (individual h'holds)	Existing households within the Borough	New households within the Borough	Existing households outside the Borough	New households outside the Borough	Total* (all moves)
Owner occupied with mortgage	5,481	2,116	1,312	1,106	1,217	5,751
		38.6	23.9	20.2	22.2	104.9
Owner occupied no mortgage	2,025	904	507	308	403	2,122
		44.6	25.0	15.2	19.9	104.7
Private rented	848	539	66	202	85	892
		63.6	7.7	23.8	10.0	105.1
Council rented	537	391	78	23	51	543
		72.7	14.6	4.3	9.6	101.2
HA rented	246	178	58	47	0	283
		72.3	23.5	19.0	0.0	114.8
Shared ownership*	57	57	0	0	0	57
		100.0	0.0	0.0	0.0	100.0
Tied to employment	302	135	58	109	22	324
		44.6	19.3	36.1	7.3	107.3
Total	9,496	4,320	2,079	1,795	1,778	9,972

(* Low volume of data. No data for 'Hostel').

5.1.9 The total number of moves (9,972) implied, being the sum of the four types of move columns in Table 5-4 above, exceeds the number of households involved (9,682) at 5.1.2 and the number of individual respondent households in Table 5-4 (9,496) above for the following reasons:-

- ◆ More than one type of move (i.e. existing household or new household inside / outside the Borough) within a respondent household was anticipated by a number of the households responding to the question on nature of move;
- ◆ The impact of factorisation (grossing up) on marginal differences in response levels between the general question on moving and the more detailed question on the nature of the move;
- ◆ 17 raw data respondent indicating a basic intention to move did not give details of the nature of the move. This led to a difference of 186 implied cases, the difference between 9,682 at 5.1.2 and 9,496 in Table 5-4.

- 5.1.10 From the same cross-tabulation above we derive the following breakdown by tenure type of moves within the Borough only. The majority of both existing and new households moving were currently owner occupiers. 69.9% in the case of existing households moving and 87.5% in the case of new households. However 12.5% of existing households moving were currently in the private rented sector, compared to just 3.7% who are private sector tenants in the sample as a whole, suggesting an over representation of private tenants wishing to move.

Table 5-5 Nature of Move by Tenure II

Question 17b / Q1

Tenure	Existing household	New household
Owner occupier with mortgage	49.0	63.1
Owner occupier without mortgage	20.9	24.4
Private rented	12.5	3.2
Council rented	9.0	3.8
HA rented	4.1	2.8
Shared ownership*	1.3	0
Tied to employment	3.2	2.7
Hostel	0.0	0.0
Total	100.0	100.0

(* Low volume of data).

- 5.1.11 Table 5-4 above indicates that there were some 4,320 existing households moving as a whole and 2,079 existing households containing new / concealed households moving within the Borough. However, in the various data tables (attached as appendices) relating to existing and new / concealed households moving the number of respondents varies marginally because not all respondents answered every question or because in a few cases respondents completing Section B and / or Section C of the questionnaire may not have filled in the nature of move question.

5.2 Housing Needs of Existing Households Moving Within the Borough

- 5.2.1 This section concentrates on our analysis of the findings in relation to existing households moving within the Borough (i.e. excludes new / concealed households). They constituted some 68% of the total households indicating a move of some kind within the Borough.
- 5.2.2 The first question to existing households moving related to the time when accommodation was required.

Table 5-6 When is the Accommodation Required

Question 18

Time accommodation required	%	N ^{os} implied
Within 1 year	37.1	1,545
1 - 2 years	24.2	1,007
2 - 3 years	14.7	610
3 - 5 years	24.0	997
Total	100.0	4,159

- 5.2.3 The table shows that some 37.1% of these potential movers sought to do so within one year; some 61.3% within 2 years. Around 24% of the respondents indicated an intention to move in the longer term (i.e. 3 - 5 years from now).

Table 5-7 Type of Accommodation Required

Question 19

Type	%	N ^{os} implied
Detached house	41.5	1,788
Semi-detached house	23.9	1,029
Bungalow	19.0	820
Flat / Maisonette	7.3	316
Terraced house	5.8	248
Supported housing	1.8	77
Mobile home / caravan	0.4	18
Bedsit / studio / room only	0.3	14
Total	100.0	4,310

- 5.2.4 Table 5-7 indicates that 41.5% or so of these respondents felt that they required detached houses - above the level in our experience for this group for which 34% would be closer to the average in DCA surveys. Some 23.9% selected semi-detached houses. Interest in flats / maisonettes was very low at 7.3%. In DCA surveys interest in flats from existing households moving has typically been around 8%.
- 5.2.5 Around 61.6% of existing households moving indicated that they required two or three bedroom accommodation, a further 26.7% wanted four bedrooms.

Table 5-8 Number of Bedrooms Required

Question 21

Bedrooms	%	N ^{os} implied
Bedsit	0.5	20
One	6.6	284
Two	29.0	1,255
Three	32.6	1,419
Four	26.7	1,156
Five or more	4.6	199
Total	100.0	4,333

- 5.2.6 The requirement for one bedroom accommodation (6.6%) was lower than in other recent surveys carried out by DCA where 8% has been around the average. Requirement for four + bedroom properties amounted to 26.7% in the Borough as a whole. Both these issues reflected the property type requirement profile referred to at 5.2.4 above.
- 5.2.7 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

Table 5-9 Type Required by Size Required
Question 19 by Q.21

Type	Bedsit		1-bed		2-bed		3-bed		4 bed+		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.8	8	1.3	14	24.3	250	56.3	580	17.3	178	1,030
Flat / maisonette	0.0	0	21.4	68	72.1	228	6.5	20	0.0	0	316
Terraced	0.0	0	0.0	0	58.6	145	26.2	65	15.1	38	248
Detached	0.0	0	0.0	0	4.4	78	32.9	582	62.7	1,107	1,767
Bungalow	1.4	12	13.5	111	62.0	508	19.3	158	3.8	32	821
Supported housing	0.0	0	63.3	49	36.7	28	0.0	0	0.0	0	77
Mobile home / caravan*	0.0	0	63.3	49	36.7	28	0.0	0	0.0	0	77
Bedsit / Studio / room only	0.0	0	100.0	14	0.0	0	0.0	0	0.0	0	14
Total		20		305		1,265		1,405		1,355	4,350

(* Low volume of data).

- 5.2.8 62% of bungalow demand was for+ 2-bed property as compared with around 4.4% of detached demand, of which 62.7% favoured 4+-bed accommodation. 56.3% of semi-detached demand was for 3-bed accommodation; 21.4% of flat / maisonette demand was for 1-bed accommodation, a further 72.1% for 2-bedrooms.
- 5.2.9 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 5-10.

Table 5-10 Preferred Tenure of Existing Households Moving
Question 22

Tenure	%	N ^{os} implied
Owner occupation	76.9	3,245
Council rented	16.7	706
Housing Association rented	1.9	82
Private rented	3.3	141
Shared ownership	0.6	25
Tied to employment	0.6	24
Total	100.0	4,223

5.2.10 Around 76.9% (3,245 implied) saw owner occupation as their priority - slightly higher than the average of 68% found in recent DCA surveys. Some 16.7% of the group indicated a preference for Council rented accommodation, a further 1.9% would prefer housing association rented. A total of 18.6% would opt for social rented housing, slightly lower than found for social rented accommodation in recent DCA surveys in which a figure of 22% has been the average.

5.2.11 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

Table 5-11 Type Required by Preferred Tenure
Question 19 by Q.22

Type	Owner Occupation		Shared Ownership		Council / HA Rented		Private Rented		Tied to Employment		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	73.5	739	1.2	12	21.3	214	4.1	41	0.0	0	1,006
Flat / Maisonette	53.2	162	0.0	0	39.7	121	7.2	22	0.0	0	305
Terraced	54.7	136	0.0	0	33.1	82	12.2	30	0.0	0	248
Detached	93.5	1,629	0.7	13	4.4	76	0.6	11	0.8	14	1,743
Bungalow	65.1	503	0.0	0	30.5	236	3.0	23	1.3	10	772
Bedsit / studio / room only	0.0	0	0.0	0	0.0	0	100.0	14	0.0	0	14
Supported housing	39.2	30	0.0	0	59.7	46	0.0	0	0.0	0	76
Mobile home / caravan*	100.0	18	0.0	0	0.0	0	0.0	0	0.0	0	18
Total		3,217		25		775		141		24	4,182

(* Low volume of data).

5.2.12 27.6% of demand in the social rented sector was for semi-detached property a further 30.4% for bungalows. 15.5% of demand in the social rented sector was for flats / maisonettes.

5.2.13 50.6% of owner-occupation demand was for detached houses; 23% for semi-detached houses. 15.6% of owner occupied demand was for bungalows.

5.2.14 Only 18% or so (779 implied) of existing moving households within the Borough were registered on a housing waiting list – 87.8% indicating registration on the Stafford Borough Council list. 151 respondents indicated more than one list, implying 22 on another Council list and 224 on a housing association list.

- 5.2.15 Existing households moving were asked where accommodation was required. Up to two choices were permitted. On average each respondent offered around 1.2 choices.

Table 5-12 Where Accommodation is Required

Question 24

Location	% responses	% households	N ^{os} implied (all choices)
Stafford Town, any area	13.8	19.2	788
North End	2.5	3.4	141
Cotton Fields	3.1	4.3	178
Littleworth	3.2	4.5	183
Moss Pit	2.4	3.3	137
Burton Manor	3.1	4.3	178
Rising Brook	2.4	3.3	136
Silkmore	0.8	1.1	45
Highfields	1.9	2.6	107
Doxey	1.3	1.7	72
Stafford Town Centre	4.9	6.8	279
Tillington / Holmcroft	2.6	3.6	150
Stone	14.3	19.9	817
Walton / Stone	3.7	5.1	211
Blythe Bridge	1.3	1.9	76
Great Haywood	3.2	4.4	181
Little Heywood / Colwich	3.0	4.2	173
Gnosall	4.6	6.4	264
Eccleshall	8.0	11.2	459
Barlaston	2.1	2.9	119
Hixon	0.9	1.3	53
Meir Heath / Rough Close	1.6	2.2	91
Anywhere in Stafford Borough	15.3	21.1	866
Total	100.0		5,704

- 5.2.16 21.1% of respondents would live anywhere in the Stafford Borough. Stafford Town and Stone were the two most popular areas.

- 5.2.17 The final question in this section asked respondents why they wanted to move to their chosen area. Respondents made an average of 3 choices each.

Table 5-13 Reason for Preferred Location
Question 25

	% responses	% households	N ^{os} implied (all choices)
Prefer the area	16.4	50.3	2,058
Need larger home	9.6	29.4	1,204
Near family	9.1	28.0	1,143
Employment / access to work	8.3	25.4	1,040
Always lived here	8.0	24.6	1,008
Near shopping / leisure facilities	8.0	24.5	1,002
Near schools / colleges	6.2	18.9	773
To meet my aspirations better	5.5	16.8	688
Need smaller home	5.5	16.9	689
Near hospital / doctor	5.1	15.7	642
Availability of public transport	4.8	14.9	608
Away from neighbour problems / anti social behaviour	4.7	14.4	587
Away from fear of crime	3.9	12.1	496
Relieve family stress	3.3	10.5	429
Need increased support	0.9	2.6	108
Need adapted home	0.7	2.0	84
Total	100.0		12,559

- 5.2.18 The most common reason given was simply that the respondent preferred the area, 50.3% gave this as a reason. 29.4% said they needed a larger home, 16.9% that they needed a smaller home. Proximity to family (28%) and familiarity with the area (24.6%) were also important reasons.

5.3 Housing Needs of New / Concealed Households Moving Within the Borough

- 5.3.1 In this section we look in detail at those people living in an existing household but described as a 'new' household which we take as a proxy for the extent of 'concealment' of housing need in the Borough because these households represent a pent up and unmet demand. We found that around 7.4% (some 3,857 implied) of all existing households in the Borough contained such households, well above the level evidenced in the majority of recent surveys carried out by DCA in which figures in the region of 4% were about average.

- 5.3.2 In the case of new households moving, the questionnaire in this survey allowed for two such households for any one existing household. The tables below relate only to those new households moving within the Borough, 1,794 households were identified in Table 5-4 above as having new households intending to move within the Borough. The tables below relate to around 2,094 first households and 427 second households (2,521 in total), although the tables (below and attached as appendices) give marginally different response levels as discussed at 5.1.11 above.
- 5.3.3 The vast majority (around 86.6%) of the total of new households consisted of people described as 'children' of the household as set out in Table 5-14 below.

Table 5-14 Person Looking to Form New / Concealed Households
Question 26

Persons forming household	% households	N ^{os} implied
Children 16 +	86.6	2,184
Lodger	5.0	127
Grandparent	1.1	29
Parent	2.9	73
Partner / spouse	4.6	117
Other	1.2	30
Total		2,560

Table 5-15 Age Structure of New / Concealed Households
Question 27b & c

Age	%	N ^{os} implied
16 - 19	16.1	511
20 - 29	68.8	2,191
30 - 44	10.7	342
45 - 59	1.6	50
60 - 74	2.1	68
75 +	0.7	21
Total	100.0	3,183

- 5.3.4 The age question refers to individual household members and covers up to 2 adults per household. Table 5-15 above suggests that 16.1% of concealment related to young adults aged under 20, a further 68.8% to those aged under 30.

Table 5-16 **Number of Children**

Question 27d

Children	%	N^{os} implied
None	92.9	2,183
One	5.1	121
Two	1.0	24
Three or more	0.4	10
Child due	0.6	14
Total	100.0	2,352

5.3.5 The survey found that children (under the age of 16) were involved in only a few cases. The vast majority of cases (92.9%) had no children.

5.3.6 We asked if the new / concealed household was being formed with a partner currently living in a separate household elsewhere in Stafford Borough. Overall, 25.3% (597 implied) indicated that this was the case.

Table 5-17 **Time of Move**

Question 28

When required	%	N^{os} implied
Within 1 year	28.3	710
1 - 2 years	16.9	424
2 - 3 years	10.4	261
3 - 5 years	44.4	1,112
Total	100.0	2,507

5.3.7 Only 28.3% or so of the new household moving group required accommodation within one year; 45.2% within two years. Around 44.4% of the group saw their requirement as longer-term (3 - 5 years) - a much higher proportion than for existing households moving (24%).

Table 5-18 **Tenure Preferred by New / Concealed Households**

Question 29

Tenure	All new households moving	
	%	N^{os} implied
Owner occupation	63.7	1,603
Council rented	12.9	324
HA rented	4.3	107
Private rented	13.2	333
Shared ownership	5.9	148
Total	100.0	2,515

5.3.8 63.7% of all new households moving expressed a need for owner-occupation compared to 76.9% among existing households moving. Interest in social rented accommodation (17.2%) only slightly higher than that for private renting (13.2%).

- 5.3.9 Among those planning to move within a year there was a slightly lower demand for owner occupation (57.6%) and a higher demand for social rented housing (22.2%).

Table 5-19 Type of Accommodation Needed

Question 30a

Type	All new households moving	
	%	N ^{os} implied
Semi-detached	34.7	847
Flat / maisonette	28.8	705
Terraced	22.2	539
Detached	6.7	164
Bedsit / room only	3.8	92
Sheltered housing (warden support)	2.5	62
Bungalow	0.9	23
Supported housing	0.4	10
Total	100.0	2,442

- 5.3.10 Looking at the type of accommodation needed, the results from the survey showed a very different profile from existing households moving, as might be expected for a generally younger group. 28.8% required flats / maisonettes, compared to 7.3% among existing households moving. 34.7% need semi-detached houses, and aspiration to detached houses / bungalows is limited.

Table 5-20 Type of Accommodation Preferred

Question 30b

Type	All new households moving	
	%	N ^{os} implied
Semi-detached	39.0	777
Detached	24.1	482
Flat / maisonette	15.6	313
Terraced	14.8	296
Bedsit / room only	2.6	51
Bungalow	1.9	37
Sheltered housing (warden support)	1.0	19
Supported housing	1.0	19
Total	100.0	1,994

- 5.3.11 81.6% of those responding to the previous question on type needed responded to the question on type preferred. Preference was for more flats and detached homes compared to the response on needs.

- 5.3.12 Among those intending to move within a year there was a slightly higher proportion of respondents stating a preference for semi detached houses (45%) and flats (17.1%). The pattern was similar when related to the data on need.
- 5.3.13 62 respondents in Table 5-19 above expressed a need for sheltered housing a further 10 for supported housing. The following question asked all respondents specifically about their need for supported accommodation. 200 households responded.

Table 5-21 Type of Supported Accommodation Required

Question 31

Type	All new households moving	
	%	N ^{os} implied
Independent (with external support)	57.5	115
Independent (with live in carer)	0.0	0
Private sheltered housing with warden support	6.0	12
Council / housing association sheltered housing with warden support	31.5	63
Hostel / group home	0.0	0
Residential / nursing home	5.0	10
Total	100.0	200

- 5.3.14 As with existing moving households with a support need, new households expressed a need for a low level of support. 57.5% (115 implied) said they wanted independent accommodation with external support.

Table 5-22 Number of Bedrooms Needed

Question 32a

Bedrooms	All new households moving	
	%	N ^{os} implied
Bedsit	4.6	109
One	39.3	927
Two	41.3	974
Three	12.6	298
Four or more	2.2	53
Total	100.0	2,361

- 5.3.15 The demand for smaller dwellings suggested in Table 5-19 detailing the type of accommodation needed was also reflected in the number of bedrooms required. Only 14.8% (351 or so implied) of all households moving needed three+ bedroomed accommodation, compared to 63.9% among existing moving households.
- 5.3.16 Among those moving within a year 25.9% needed 3+ bedrooms.

Table 5-23 Number of Bedrooms Preferred

Question 32b

Bedrooms	All new households moving	
	%	N ^{os} implied
Bedsit	0.4	8
One	10.4	209
Two	46.3	940
Three	40.3	819
Four or more	2.6	53
Total	100.0	2,029

5.3.17 85.9% of those responding to the question on bedroom need indicated preference in relation to bedroom numbers. Both sets of results clearly reflected the interest in larger properties referred to at 5.3.11 above in that preference for one-bed properties was very low as compared with need at Table 5-22. 42.9% would prefer 3+ bedrooms, compared to 14.8% expressing a need.

5.3.18 We ran two cross-tabulations for all new households moving on need only relating type of property required to size required, in terms of bedrooms, and relating type required to tenure.

Table 5-24 Type Needed by Size Needed

Question 30a by Q.32a

Type	Bedsit		1 bed		2 bed		3 bed		4+ bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.7	5	23.3	177	54.6	415	21.4	163	0.0	0	760
Detached	6.6	10	7.9	12	9.9	15	62.5	95	13.1	20	152
Terraced	3.5	18	28.6	149	54.2	282	7.5	39	6.1	32	520
Flat / maisonette	5.1	34	65.5	434	29.3	194	0.0	0	0.0	0	662
Bedsit / room only	38.7	31	47.5	38	13.7	11	0.0	0	0.0	0	80
Bungalow	0.0	0	0.0	0	100.0	23	0.0	0	0.0	0	23
Sheltered housing with warden support	16.1	10	64.5	40	19.4	12	0.0	0	0.0	0	62
Supported housing	0.0	0	100.0	10	0.0	0	0.0	0	0.0	0	10

- 5.3.19 65.5% or so of flatted accommodation demand was for 1-bed units. 50% of all 1-bed demand was in the form of flats. 54.6% of semi-detached house demand was for 2-bed property, a further 21.4% for 3 bedrooms.

Table 5-25 Type Needed by Tenure Needed
Question 30a by Q.29

Type	Council / HA Rent		Private Rent		Owner Occupation		HA Shared Ownership		Total
	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	N ^{OS}
Semi-detached	7.0	57	4.2	34	83.7	679	5.0	41	811
Detached	0.0	0	6.5	10	93.5	143	0.0	0	153
Terraced	5.2	28	16.9	91	69.1	372	8.7	47	538
Flat / maisonette	34.8	234	22.1	149	34.3	231	8.8	59	673
Bedsit / room only	26.3	21	47.5	38	26.3	21	0.0	0	80
Bungalow	0.0	0	0.0	0	100.0	13	0.0	0	13
Sheltered housing	100.0	53	0.0	0	0.0	0	0.0	0	53
Supported housing	0.0	0	0.0	0	0.0	0	0.0	0	0

- 5.3.20 59% of the interest in social rented accommodation was for flats / maisonettes. 46% of the interest in owner occupation was for semi-detached houses. All demand for sheltered housing was in the social housing sector.
- 5.3.21 Only around 8% of all new concealed / households moving (210 implied) were registered on a housing waiting list, all being on the Stafford Borough Council list, 51 (24.3%) were also on a housing association list. Registration levels increase to 16.6% of those households forming within a year.
- 5.3.22 New / concealed households were asked the same questions on location as existing households moving. Respondents gave around 1.4 choices on average.

Table 5-26 Choice of Location

Question 34

Location	All new households moving		
	% responses	% households	N ^{os} implied
Stafford Town, any area	21.7	29.5	720
Stone	17.2	23.4	571
Anywhere in Stafford Borough	15.7	21.5	525
Walton / Stone	5.4	7.4	181
Tillington / Holmcroft	5.2	7.1	173
Cotton Fields	4.4	6.0	148
Stafford Town Centre	4.4	6.0	147
Eccleshall	3.9	5.3	130
Littleworth	3.7	5.1	124
Gnosall	3.0	4.1	100
Little Heywood / Colwich	2.0	2.8	68
Great Haywood	1.9	2.7	65
Moss Pit	1.9	2.5	62
Burton Manor	1.6	2.2	55
Highfields	1.5	2.0	49
North End	1.4	2.0	48
Blythe Bridge	1.4	1.9	47
Doxey	1.2	1.7	41
Meir Heath / Rough Close	0.8	1.2	29
Silkmore	0.7	0.9	23
Rising Brook	0.5	0.6	16
Barlaston	0.4	0.6	14
Hixon	0.1	0.2	5
Total	100.0		3,341

- 5.3.23 New households moving had a similar profile to existing households moving, with interest focused on Stone and Stafford town. 21.5% would live anywhere in Stafford Borough compared to 21.1% among existing households moving.
- 5.3.24 Among those moving within a year a higher proportion of respondents wanted to move to Stafford town (33.4%) and Tillington / Holmcroft (21.3%).
- 5.3.25 The final question in this section asked new households why they wanted to move to a particular location. A response was received from 2,398 new households, 98% of those giving a preferred location. Respondents made an average of 3.4 choices each.

Table 5-27 Reason for Preferred Location

Question 35

	% responses	% households	N ^{os} implied (all choices)
Near family	18.7	63.1	1,513
Employment / access to work	15.7	53.1	1,273
Prefer the area	13.9	46.8	1,123
Always lived here	11.7	39.5	948
Near shopping / leisure facilities	8.1	27.5	660
Less neighbour problems / anti social behaviour	6.1	20.6	495
Safer / less crime	5.7	19.4	465
Availability of public transport	5.7	19.1	459
Near hospital / doctor	5.3	18.0	432
Near schools / colleges	4.6	15.6	374
Availability of smaller home	2.2	7.3	176
Availability of cheaper homes	1.8	6.0	144
Availability of larger home	0.5	1.7	40
Total	100.0		8,102

5.3.26 Proximity to family was the most important reason, 63.1% of new households made this one of their choices, far higher than among existing moving households (28%). Over half the new households wanted to be close to work. 46.8% simply preferred the area (compared to 50.3% among existing moving households).

5.3.27 A similar group of questions was posed as for existing households on cost of accommodation and household income beginning with the maximum weekly rent which those electing to rent would be able and willing to pay.

Table 5-28 Maximum Weekly Rent of 'New / Concealed' Households

Question 36a

Weekly rent	All new households moving	
	%	Cum %
Below £40 pw / £177 pm	31.8	31.8
£41 - £50 pw / £178 - £220 pm	26.8	58.6
£51 - £60 pw / £216 - £260 pm	19.2	77.8
£61 - £70 pw / £261 - £300 pm	11.7	89.5
£71 - £80 pw / £301 - £350 pm	5.7	95.2
£81 - £100 pw / £351 - £430 pm	3.7	98.9
£101 - £150 pw / £431 - £650 pm	0.0	98.9
£151 - £200 pw / £651 - £865 pm	1.1	100.0
Above £200 pw / £865 pm	0.0	0.0

- 5.3.28 Responses were received from some 1,253 implied cases (around 49% of all new / concealed households). Of those, some 77.8% could afford a weekly rent of no more than £60; 89.5% or so no more than £70 (as compared with around 81.5% in the existing household profile). In the case of the movers within 1 year responses were received from 310 implied cases of whom 85.8% could afford to pay no more than £60 per week.

Table 5-29 Maximum Monthly Mortgage of 'New / Concealed' Households
Question 36b

	All new households moving	
	%	Cum %
Below £200	20.8	20.8
£201 - £250	23.2	44.0
£251 - £300	23.2	67.2
£301 - £400	21.7	88.9
£401 - £500	7.3	96.2
£501 - £600	2.0	98.2
Above £600	1.8	100.0

- 5.3.29 1,670 new households responded to the question on the monthly mortgage they would be prepared to pay (around 66% of new households). For those seeking to buy a dwelling, 67.2% could not or would not pay a mortgage of more than £300 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.
- 5.3.30 Among those moving within a year 50% would pay no more than £300 per month.
- 5.3.31 The 'new / 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 'New / Concealed' Households
Question 36c

Income	All concealed households moving			Concealed households moving within one year		
	%	Cum %	N ^{os} implied	%	Cum %	N ^{os} implied
Below £ 5,000	13.3	13.3	279	13.3	13.3	79
£5,001 - £10,000	20.0	33.3	415	20.4	33.7	121
£10,001 - £15,000	29.4	62.7	612	20.9	54.6	123
£15,001 - £17,500	7.6	70.3	158	4.7	59.3	28
£17,501 - £20,000	7.5	77.8	156	2.7	62.0	16
£20,001 - £22,500	6.6	84.4	137	10.0	72.0	59
£22,501 - £25,000	3.9	88.3	81	3.5	75.5	21
£25,001 - £30,000	5.1	93.4	107	7.8	83.3	46
£30,001 - £35,000	3.2	96.6	66	9.3	92.6	55
£35,001 - £40,000	1.1	97.7	22	3.7	96.3	22
Above £40,000	2.3	100.0	47	3.7	100.0	22
Total	100.0		2,080	100.0		592

- 5.3.32 A response was received from around 82% of new / concealed household respondents. The proportion of new / concealed households with annual incomes at or above the approximate average UK annual household income of £22-23,000 was 15.6% or so, slightly below the average in recent DCA surveys (16%). The proportion in the sub £10,000 per annum category (33.3%) was higher than that found in other recent DCA surveys in which 21% has been around the average for new / concealed households. In the Borough as a whole 20% of households have incomes below £10,000.
- 5.3.33 The income profile of those planning to move within a year was very similar to that for all new households.
- 5.3.34 16.7% or so of the potential new households would be likely to claim Housing Benefit. Around 13% has been common in our recent surveys. The proportion rose to 18.8% among those planning to move within a year.

6 SPECIAL HOUSING NEEDS

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 around 20.9% of households in the area did contain somebody with a disability, suggesting 10,680 households in the Borough 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 housing association rented figure (30.1%) was high in relation to the owner-occupied and private rented sectors but lower than the level found in most DCA surveys (38%).

Table 6-1 Incidence of Disability by Tenure

Question 9 by Q.1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	13.0	2,785
Owner occupied without mortgage	23.8	4,723
Private rented	25.2	467
Council rented	38.0	2,338
HA rented	30.1	318
Shared ownership*	15.5	29
Tied to employment	4.6	21
Hostel	0.0	0

(* Low volume of data).

- 6.1.5 In around 81.3% of cases only one household member was involved; in 18.7% two members were involved. 63.8% of all disabled household members were over the age of 60; 16% under 45.
- 6.1.6 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 respectively on, 10,568 and 2,144 implied cases for 1st and 2nd members respectively.

Table 6-2 Households with a Disabled Person
Question 10c

Disability	1 st Member			2 nd Member		
	% responses	% h'holds	N ^{os} implied (all choices)	% responses	% h'holds	N ^{os} implied (all choices)
Mobility problems	28.3	41.2	4,350	21.7	28.6	614
Heart / Asthmatic / respiratory problem	24.3	35.3	3,733	28.6	37.8	810
Visual / Hearing impairment	11.8	17.1	1,806	12.2	16.1	345
Wheelchair user	3.8	5.5	584	1.7	2.3	49
Wheelchair user (outside the home only)	4.5	6.6	693	3.1	4.2	89
Mental health problem	6.8	9.9	1,051	7.1	9.4	202
Learning difficulty	2.9	4.2	446	5.7	7.6	163
Other physical disability	17.6	25.6	2,705	19.9	26.3	564
Total	100.0		15,368	100.0		2,836

- 6.1.7 The largest group affected by a named disability was those with a mobility difficulty of some kind, affecting 41.2% of first household members and 28.6% in the case of second members. Among second members of the household however the single biggest issue was heart / asthmatic / respiratory problems, effecting 37.8% of second members.
- 6.1.8 1,415 people were identified as wheelchair users, of whom 633 people needed a wheelchair both inside and outside the home.
- 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 25% or so of cases (172 of the 672 at Table 6-6 below), suggesting a mismatch between houses adapted and those where wheelchair users live. By extension, it would appear that 412 wheelchair user households (70.5%) did not live in suitably adapted premises (584 in Table 6-2 above less 172).
- 6.1.10 42.8% (4,370) of households where the first household member had a disability and 34.9% (671 implied) in the case of second members of the household, also indicated a need for care / support. Of those, 71.5% of first members and 66.7% of second members were receiving sufficient care / support.
- 6.1.11 Those who were not receiving sufficient care / support were asked what types of support they need. A response was received from 1,578 household members with a disability, or 99% of those indicating a need for additional support.

Table 6-3 Care / Support Needed

Question 10f

Type of support	% responses	% households	N ^{os} implied
Looking after the home	27.2	43.0	678
Claiming welfare benefits / managing finance	25.8	40.9	645
Establishing personal safety / security	18.4	29.0	458
Establishing social contacts / activities	14.3	22.6	357
Someone to act for you	7.5	11.8	186
Accessing training / employment	6.8	10.7	169
Total	100.0		2,493

6.1.12 The most common need was for help looking after the home, 43% of all cases responding mentioned this; 40.9% mentioned the need for help claiming benefits and managing finance.

6.1.13 Two questions sought information on the degree to which the home had been built or adapted to meet the needs of disabled persons. A response was received from 96% of the whole sample.

Table 6-4 Adaptations for the Disabled

Question 11a

Adaptations	%	N ^{os} implied
Adapted	8.5	4,258
Not adapted	91.5	45,875
Total	100.0	50,133

6.1.14 As can be seen from the above table, 8.5% of properties had been so adapted. Recent DCA surveys suggest an average of only 9%.

6.1.15 The split by tenure is set out in the next table below.

Table 6-5 Adaptations by Tenure

Question 11a by Q.1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	4.4	940
Owner occupied no mortgage	9.5	1,843
Private rented	6.5	120
Council rented	18.4	1,092
HA rented	23.3	241
Shared ownership*	5.7	11
Tied to employment	2.2	11
Hostel	0.0	0

(* Low volume of data).

- 6.1.16 Adaptation in the social rented sector was, as might be expected, considerably higher (around 19.1%) than for example in the mortgage paying owner occupied sector where adaptation levels were very low (under 4.4%). Adaptation in the owner occupied no mortgage sector was slightly above the average for the Borough, reflecting the fact that a higher proportion of elderly persons are found within that sector.
- 6.1.17 4,888 implied households actually responded to the question on which adaptations had been provided suggesting an adaptation level of 9.3% rather than 8.5% as indicated in Table 6-4. The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2 choices on average.

Table 6-6 Types of Adaptations Provided

Question 11b

Adaptations	% responses	% households	N ^{os} implied (all choices)
Handrails / grabrails	26.5	54.9	2,684
Bathroom adaptations	20.2	41.9	2,049
Ground floor toilet	20.1	41.5	2,028
Access to property	13.5	27.9	1,366
Stairlift / Vertical lift	6.8	14.1	688
Wheelchair adaptations	6.6	13.7	672
Extension	3.7	7.7	376
Other	2.6	5.5	267
Total	100.0		10,130

- 6.1.18 Around 13.7% (672 implied) of respondent households had wheelchair adaptations carried out - close to the average in recent DCA surveys (15%) which taken in conjunction with 6.1.9 above suggests that some adapted premises are no longer occupied by wheelchair users. Around 54.9% had had handrails / grabrails adaptations; 41.9% bathroom adaptations, the most commonly chosen items in most DCA surveys, but in The Borough ground floor toilets (41.5%) and improved access to property (27.9%) also featured prominently.
- 6.1.19 4,382 implied households (8% 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 6-7 Types of Adaptations Required for Current Member

Question 12a

Adaptations	% responses	% households	N ^{os} implied (all choices)
Bathroom adaptations	24.9	37.7	1,654
Ground floor toilet	20.1	30.4	1,334
Handrails / grabrails	17.3	26.2	1,148
Stairlift / Vertical lift	11.9	18.0	787
Access to property	8.4	12.7	556
Extension	6.5	9.8	431
Wheelchair adaptations	5.5	8.3	364
Other	5.4	8.2	357
Total	100.0		6,631

- 6.1.20 The most common outstanding need was for bathroom adaptations, 37.7% of households with a need mentioned this. Demand for wheelchair adaptation (around 8.3% or 364 implied cases) would appear low if the comments at 6.1.9 and 6.1.18 above are taken into account.
- 6.1.21 Of the 68% (35,584 implied) replying to a question on awareness of Local Authority grants for aids, adaptations and home improvements, only 34.9% or so indicated that they were aware of such grants.

6.2 Supported Housing

- 6.2.1 Only 77 respondents (1.8%) indicated a need for supported housing. A subsequent question however asked respondents what type of supported housing was required. This question was answered by 410 implied households, 9 households made more than one choice.

Table 6-8 *Type of Supported Accommodation Required*
Question 20

Type	Existing		Concealed	
	% h'holds	N ^{os} implied	% h'holds	N ^{os} implied
Independent accommodation with external support	38.4	161	57.5	115
Independent accommodation with live in carer	0.0	0	0.0	0
Private sheltered housing with warden support	24.2	101	6.0	12
Council / HA sheltered housing with warden support	32.6	137	31.5	63
Hostel / group home	2.8	12	0.0	0
Residential / nursing home	2.0	8	5.0	10
Total	100.0	419	100.0	200

- 6.2.2 The majority of those responding wanted a low level of support. 39.3% wanted independent accommodation with external support. Only 8 implied cases were interested in residential / nursing home accommodation.

6.3 Sheltered Housing

- 6.3.1 The higher levels of elderly accommodation for people moving into the Borough 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.
- 6.3.2 In total, the data suggests a requirement for 695 units of sheltered accommodation from older people currently living in the Borough and 777 units from those who may in-migrate to be beside their family, making a total of 1,472 units with 1,066 in the affordable sector and 406 in the private sector.

- 6.3.3 Some of the above 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.
- 6.3.4 The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below.

Table 6-9 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	101	137	238
In-migrant Households	664	730	1,394
Total	765	867	1,632

6.4 Accommodation for Older People Moving into the Borough

- 6.4.1 Some 5% of existing households (2,845 implied) indicated that they had elderly relatives who would need to move to the Borough in the next five years. 2,770 implied households responded to a further multiple choice question on the type of accommodation required. On average, each respondent made around 1.1 choices.

Table 6-10 Accommodation Required by Elderly Relatives in Next 3 Years
Question 13b

Adaptations	% responses	% households	N ^{os} implied (all choices)
Council / Housing Association (warden assisted)	22.7	26.4	730
Council / Housing Association (not warden supported)	5.6	6.5	180
Private housing (warden support)	20.7	24.0	664
Private housing (not warden supported)	16.0	18.6	515
Live with respondent (existing home adequate)	11.1	12.9	356
Live with respondent (need extension / annexe)	13.0	15.2	421
Residential care	10.9	12.6	349
Total	100.0		3,215

- 6.4.2 Around 26.4% of households responding indicated Council / Housing Association accommodation with warden support as one of their options, 24% indicated private housing with warden support. 777 implied cases suggested their elderly relative could live with them, of whom 54% would need an annexe or extension to accommodate their relative.

7 POPULATION GROWTH AND HOUSEHOLD FORMATION PROJECTIONS

7.1 Introduction

7.1.1 In this section of the report we provide a short background commentary to the demographic element in housing demand in The Borough. 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.

7.1.2 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.

7.1.3 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.

7.1.4 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.

7.1.5 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.

7.1.6 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 Borough, there are inevitable limitations because local housing markets encompass much wider areas than a single Borough area.

7.2 Demographic Analysis

7.2.1 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 Borough 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.

7.2.2 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).

7.2.3 The general demographic forecasts in the tables in this section follow the ONS population predictions (1996-based). The model generally uses available national data and follows closely the projections of household formation made by the ONS and the ODPM (1996-based).

7.2.4 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 1996 - 2011.

7.3 2001 Census

7.3.1 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 7-1 to Table 7-3.

7.3.2 We have discussed the updating of the population model with Staffordshire 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 sometime. 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.

7.3.3 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 it's impact on stock requirements.

7.4 Population Projections

7.4.1 The projections in Table 7-1 are based on the ONS predictions (1996-based). These figures are based on the assumptions outlined in Paras. 7.2.1 to 7.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for The Borough for the period 1996-2011, prepared by the *Research Business Unit, Development Services Department* at Staffordshire County Council.

Table 7-1 Population Change in Stafford Borough, 1996 - 2011

	1996	2001	2001 Census	2006	2011	Change
Total Population	124,531	123,242	120,653	121,437	119,143	
Change		- 1,289	- 2,589	- 1,805	- 2,294	- 5,388
% Change		- 1.0	- 2.1	- 1.5	- 1.9	- 4.3

7.4.2 The table shows a fall in the population of Stafford of about 5,400 over the forecast period. The rate of population decrease falls steadily over the period to 2011, the main decrease in numbers happening after 2006 (- 2,300; 1.9%).

7.5 Age Structure Forecast 1996 - 2011

7.5.1 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 7-2 is based on the net migration model and for this purpose best represents the position.

Table 7-2 Population Age Band Forecast, Stafford Borough, 1996 - 2011

	1996	2001	2001 Census	2006	2011	Change
0 - 19	29,734	28,841	27,906	27,181	24,915	- 4,819
20 - 29	17,244	13,886	13,102	13,163	13,674	- 3,570
30 - 44	26,337	27,118	26,434	25,528	22,281	- 4,056
45 - 64	31,447	33,084	32,838	34,052	34,313	+ 2,866
65 +	19,769	20,313	20,373	21,513	23,960	+ 4,191
Total	124,531	123,242	120,653	121,437	119,143	- 5,388
% Change		- 1.0	- 2.1	- 1.5	- 1.9	- 4.3

NB Percentage change is measured between 5 year bands, not the base population. This is a better representation of the incremental change.

- 7.5.2 As we show above there will be an average fall in the population of Stafford of about 0.3% per annum over the forecast period according to the forecast model. There is projected to be around 4,100 less people in Stafford in 2011 than in 2001.
- 7.5.3 The 20-29 age group, the main household forming group shows a substantial decrease over the forecast period. The main part of this reduction in numbers takes place between 1996 and 2006 (- 4,081; 23.7%), then this age group actually undergoes a slight increase in numbers between 2006 and 2011 (+ 511; 3.9%).
- 7.5.4 The 30-44 age group first showed an increase in population before 2001 but after that numbers reduce up to the end of the forecast period (- 4,837; 17.8%).
- 7.5.5 The 45-64 and the over 65 age groups show a significant rise in numbers over the forecast period. The main increase in the 45-64 age group happened in the Borough before 2001 (+ 1,637; 5.2%), and between 2001 and 2011, both age groups increase by 1,229 (3.7%) and 3,647 (18.0%) respectively.
- 7.5.6 The other significant feature here is the major decrease of 4,819 in the 0-19 age group over the forecast period. On balance Stafford continues to be an ageing population. Indeed the detailed figures in Table 7-3 show that the numbers in the 75+ age group increase by 1,836 people (+ 20.5%) to 10,788 up to 2011. The main increase (9.0%) has taken place before 2001, but numbers continue to rise overall. Given the resource demands often associated with very elderly people, these are significant figures.

Table 7-3 Numbers of 75+ in Stafford, 1996 - 2011

	1996	2001	2001 Census	2006	2011	Change
75+	8,952	9,762	9,500	10,333	10,788	
Change		+ 810	- 262	+ 571	+ 455	+ 1,836
% Change		+ 9.0	- 2.7	+ 5.8	+ 4.4	+ 20.5

7.6 Summary

7.6.1 The 2001 Census data shows that the population of Stafford Borough is currently 120,653 people, 2,589 more than forecast at this point. This data has only just been produced and 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.

7.6.2 The population projections for Stafford for the period 1996-2011, prepared by the Research Business Unit, Development Services Department at Staffordshire County Council, provide the following forecasts by population age groups:-

- ◆ The population is projected to decrease by 5,388 people, 4.3% over the 15 years to 2011, but with significant growth in the older population age groups.
- ◆ The 0-19 population reduces considerably over the forecast period (- 4,819 individuals, 16.2%).
- ◆ The 20-29 age group shows a decrease overall with numbers reducing by 3,570, 20.7%, the main part of it having already occurred (- 3,358 individuals between 1996 and 2001). However, an increase takes place towards the end of the forecast period. This age range covers the main household forming group and will have implications for future affordable housing need both in the short and longer term.
- ◆ After showing an increase at the beginning of the forecast period, numbers in the 30-44 age group, which also includes households forming and moving and is the main economically active group, decrease up to 2011. This fall in population numbers happens in the main between 2006 and 2011 (- 3,247; 12.7%).
- ◆ There is a marked increase of 2,866 in the numbers of people aged 45 to 64 over the forecast period. They increased by 1,637 before 2001 and then increase again up to 2011 by 1,229; 3.7%.
- ◆ There is also a significant increase in numbers in the over 65 age group overall of around 4,200. The main change in numbers happens between 2006 and 2011 with 2,447 more individuals, + 11.4%.
- ◆ The "older" retirement group, those 75 and over grows by 20.5%, nearly 5,400 more people by 2011. There will be around 1,380 more people (15.4% more from 1996) aged over 75 in the Borough by 2006. This group represents almost 10,800 people in the Borough by 2011 who are much more likely to have care and support needs which should now be assessed in detail.

8 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

8.1 Affordable Housing Needs Requirement

8.1.1 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.

8.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the owner occupied market without assistance (income >£13,850 / £32,600 depending on location) and to eliminate any double counting between categories. The Private Rent Sector costs significantly exceed those in social rent. These are estimated at an access cost of £225 / 380 per month for the vast majority of households in this sector, requiring an annual income of £10,800 / £16,800 per annum.

8.1.3 The model has been prepared in accordance with the ODPM Good Practice Guidance.

	The Backlog of existing housing need is as follows:-	
1.	Households living in unsuitable housing in Stafford Borough who are not 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, including private tenants.	HNS
4.	Proportion of existing households unable to buy or rent (HNS income data) i.e. income <£10,800 / £16,800 depending on location and need to move.	HNS 3.9.1
5.	Priority homeless in temporary accommodation.	SBC
6.	Total Backlog need.	
7.	Quota to progressively eliminate backlog over a 5-year period (20%) as recommended in ODPM guidance.	ODPM Guidance
8.	Total net annual need.	
	Newly Arising Need is as follows:-	
9.	Concealed households identified in the survey, annualised at the average level of those forming in the first two years.	HNS 5.3.6
10.	Percentage of households forming with a partner living elsewhere in the Borough	HNS 5.3.6
11.	Percentage of households registered on Waiting List	HNS 5.3.21
12.	Proportion unable to buy (i.e. income < £13,850 / £32,600 depending on location)	HNS 3.7.1
13.	Ex-institutional population moving into community p.a.	SBC
14.	Housing Register new applications 2001-2002 less cancellations from the register.	SBC
15.	In-migrant households over the last year who live in social housing.	HNS
16.	Total newly arising need.	
	Supply of Affordable Units is as follows:-	
17.	Existing social stock relets from RSL's and the local authority net of transfers.	HIP 2002
18.	Increased vacancies and units taken out of management.	SBC
19.	Future new supply each year based on average level over next three years.	SBC
20.	Total affordable supply per annum.	
21.	Total affordable need per annum.	
22.	Overall annual shortfall.	

8.2 Affordable Housing Needs Assessment Model

<u>Backlog of Need</u>		
1. Households in unsuitable housing		4,324
2. MINUS - Council / RSL tenants	1,429	
3. Cases where in-situ solution most appropriate	<u>1,703</u>	<u>3,132</u>
		1,192
4. TIMES - Proportion unable to afford to buy or rent	(27%)	322
5. PLUS - Backlog (non-households)		<u>23</u>
6. TOTAL BACKLOG NEED		345
7. TIMES - Quota to progressively reduce backlog	(20%)	—
8. ANNUAL NEED TO REDUCE BACKLOG		<u>69</u>
<u>Newly Arising Need:</u>		
9. New household formation (gross p.a.)	567	
10. MINUS - Two person formation (25.3%) x 0.5	<u>72</u>	
	495	
11. MINUS - Households registered on waiting list (16.6%)	<u>82</u>	
	413	
12. TIMES - Proportion unable to buy in market	(84%)	347
13. PLUS - Ex-institutional population moving into community	(no data)	0
14. Existing households falling into priority need		554
15. In-migrant households unable to afford market housing		<u>20</u>
16. TOTAL NEWLY ARISING NEED		<u>921</u>
<u>Supply of Affordable Units:</u>		
17. Supply of social relets p.a.		545
18. MINUS Increased vacancies (if applicable) and units taken out of management (Right to Buy - 155 x 7%)		<u>12</u>
		533
19. PLUS - Committed units of new affordable supply (not able to predict)		<u>0</u>
20. AFFORDABLE SUPPLY		533
Annual need to reduce backlog	69	
Newly arising need	<u>921</u>	
21. TOTAL AFFORDABLE NEED	990	990
MINUS - Affordable supply		533
22. OVERALL ANNUAL SHORTFALL		<u>457</u>

8.3 Needs Assessment

- 8.3.1 The total affordable housing need annually is for 990 units. Re-lets of the existing social stock average 533 units and is the major means of addressing the scale of need identified.
- 8.3.2 Even after allowing for this level of re-lets, there will still be an annual affordable housing shortfall of 457 units. Projected over the period to 2011, the total requirement is 3,656 units from acquisition, new build or conversion.
- 8.3.3 This level of demand greatly exceeds the number of new units likely to be able to be delivered resulting in growing levels of unmet need each year and justifies the maximum target level of affordable housing from new delivery. In 2001 / 2002 only 74 new units were provided and as the annual figure is subject to variation we have not incorporated on specific annual figure.

8.4 Can 'Concealed' Households Afford to be in the Market?

- 8.4.1 This is a potentially very complicated question because it depends on the relationship of the supply of average and below average houses compared to the income profile of the area. In some areas where the income distribution is weighted towards people with above average earnings, and where there is an under-supply of above average priced houses, below average houses may be bought by households in these higher income brackets.
- 8.4.2 The effect is that low-income households are squeezed out of the market. There is a strong indication that a considerable affordability problem may arise in the Borough from the relationship between local income profiles and the supply of average and below average priced properties.

8.5 Concealed Households' Access to the Market

- 8.5.1 The key issue is whether the concealed households identified in the postal survey have incomes, which might provide access to the local housing market. If there is a problem it can be supposed that there is a demand for affordable housing. The data collected in the postal survey provides a good picture of the general income levels of the concealed households and we now use that information in the context of the Land Registry data.
- 8.5.2 As can be seen from Table 8-1 below, 84% of the concealed households forming in the next year had incomes under £22,500, the average level needed to access the lowest part of the market, where there is any substantial volume of sales taking place (i.e. two bedroom flats or terraced houses).
- 8.5.3 On the face of it, very few of these people will be able to enter the local market without gaining access to a significant amount of capital from savings or from parents. Some of these households are candidates for subsidised affordable accommodation or low cost housing with an element of subsidy support such as the Homebuy initiative.

Table 8-1 Annual Income of 'New / Concealed' Households

Question 36c

Income	All new households moving		
	%	Cum %	N ^{os} implied
Below £ 5,000	13.3	13.3	279
£5,001 - £10,000	20.0	33.3	415
£10,001 - £15,000	29.4	62.7	612
£15,001 - £17,500	7.6	70.3	158
£17,501 - £20,000	7.5	77.8	156
£20,001 - £22,500	6.6	84.4	137
£22,501 - £25,000	3.9	88.3	81
£25,001 - £30,000	5.1	93.4	107
£30,001 - £35,000	3.2	96.6	66
£35,001 - £40,000	1.1	97.7	22
Above £40,000	2.3	100.0	47
Total	100.0		2,080

Source: DCA Survey.

- 8.5.4 Access 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.

8.6 Land and Affordable Housing Delivery

- 8.6.1 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.
- 8.6.2 The inter-relationship of the land and subsidy issues is important in the negotiation process provided for within planning guidance on affordable housing, even for authorities, which are free of debt.
- 8.6.3 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.
- 8.6.4 Whilst the survey data provides identified demand levels in each sub-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 requirements.

8.7 Affordable Housing

8.7.1 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 Section 8.7.3 below.

8.7.2 The term affordable has gradually come to replace “social” in every day usage. It is interesting to note that affordable housing is defined by the ODPM as “the range of both subsidised and market housing designed for those whose incomes generally deny them the opportunity to purchase houses on the open market as a result of the local relationship between income and market price”. This bears a close resemblance to our definition below.

8.7.3 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 policy 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”.

8.7.4 The types of affordable housing which comply with our definition, and for which there is evidence of need in Stafford Borough as identified by this survey, are as follows:-

- ◆ *Units for rent, the major requirement;*
- ◆ *shared ownership with grant;*
- ◆ *shared equity where land value is retained by the Council or an RSL 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.*

8.7.5 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 housing needs assessment (such as this survey) and the suitability of individual sites for affordable housing as assessed by the Council.

8.8 Low Cost Market Housing

8.8.1 We disagree with some aspects of the recent Guidance Note 6/98 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.

8.8.2 Low cost market housing can in some instances (i.e. shared equity) be provided with subsidy and if this is the case it would be incorporated within our definition and target for affordable housing. Access prices should relate to the local average of terraced houses or flats subject to local supply levels.

8.8.3 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. They would not contribute to meeting the housing needs of those in greatest housing need for whom the market does not cater; these are the people to whom the Council needs to give first priority.

8.9 Perpetuity

- 8.9.1 To ensure the delivery and long term occupation of the affordable housing, it will be necessary for a specialist organisation such as an RSL 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. 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.

8.10 Overall Target Levels

- 8.10.1 The annual level of outstanding affordable need of 457 units after allowing for current re-let supply is clearly not economically deliverable or sustainable. Despite the evidence of the scale of need from existing and new forming 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.
- 8.10.2 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.
- 8.10.3 The increases in house prices over the last four years have excluded a large proportion of 'first-time buyers' from the owner occupied market. This impact is also revealed in the need to subsidise housing for 'key workers'. 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 four years ago when it was a marginal element of affordable need.
- 8.10.4 It is however, also important to build balanced sustainable developments and a mix of subsidised units for sale and rent is needed where a level of 35% is being negotiated. This would be split as 25% rented housing and 10% subsidised low cost market (shared equity / ownership) housing.
- 8.10.5 In view of the scale of need and the inability of an adequate number of sites to address it particularly in the period to 2007, subsidised affordable units should be negotiated on all suitable sites. We believe that a target level of 35% of all units delivered over the life of a Local Plan should be set as an overall target. The Council should set a 'target' for each site taking into account existing supply, survey demand and other planning sustainability and economic factors.
- 8.10.6 DCA have conducted over 150 Housing Needs Assessments since 1992 and have set targets for affordable housing prior to this being a requirement in the first PPG3 (Housing) in 1993. The levels being recommended here are broadly consistent with that applied in the past before the significant house price inflation of the last 4 years and which is still ongoing. No Local Authority has had their targets challenged as not being deliverable neither at Inquiry nor, has any Council been involved in an Appeal on this issue.

- 8.10.7 However, we recommend that the Council consider having regard to a national development density within the range proposed by the Government in PPG3 (30 – 50 units per hectare) in calculating the total amount of affordable housing to be negotiated on any given site.

8.11 Site Thresholds

- 8.11.1 The threshold level in Circular 6/98 is set at 25 units or 1 hectare but the lack of units achieved on sites above this level would have a severe impact on delivery of affordable housing if this level is to be applied. In all areas across the Borough we believe that the significant level of need identified is unlikely to be met even at the lower threshold of 15 units in the Circular.
- 8.11.2 The annual scale of affordable need is over six times more than the average annual new unit delivery over the last five years and justifies an exceptional case for lower thresholds. We therefore recommend that, subject to the Council having regard to land availability, consideration should be given to the adoption of 15 units or half a hectare as the threshold for affordable housing negotiation in the larger settlements. The Consultation Paper on PPG3 "Influencing the size, type and affordability of housing" does of course also raise the possibility of reducing thresholds to this level to achieve the delivery of more affordable housing.
- 8.11.3 The Council can of course set lower thresholds in a settlement with a population below 3,000. In view of the level of rural housing need, and the higher income levels required to access market housing the Council could adopt a one affordable unit for every market unit as highlighted in the Rural White Paper 5.4.5 .Rural exception planning policies could also play an important role in alleviating needs.

8.12 Needs Distribution by Sub Area

- 8.12.1 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 market and 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.
- 8.12.2 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.
- 8.12.3 The data tables provided give a ward 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 needs which will be useful for site development briefs.

8.13 Location Demand Analysis

8.13.1 We have run a number of cross-tabulations to check on the actual income capacity of concealed households forming who live in the areas outlined in the table above. Local access level prices in each area were assessed against the incomes of new households living in that specific area to calculate the numbers of households unable to purchase.

8.13.2 The current preferred locations of new households forming in each area:-

Table 8-2 Current Location by Affordable Need

Location	Net New Households	Affordable Need	
		%	N ^{OS} implied
Coton	158	100.0	158
Gnosall	109	100.0	109
Forebridge	98	100.0	98
Holmcroft	67	100.0	67
Fulford	55	100.0	55
Barlaston	25	100.0	25
Woodseaves	12	100.0	12
Penkside	106	88.9	94
Littleworth	126	86.9	109
Chartley	88	86.7	76
Common	112	85.3	96
Stonefield & Christchurch	61	80.8	49
St. Michael's	140	79.8	112
Swynnerton	109	79.6	87
Walton	100	78.8	79
Oulton	25	76.2	19
Haywood	101	74.4	75
Church Eaton	66	71.4	47
Seighford	111	71.3	79
Milford	29	68.0	20
Eccleshall	118	63.0	74
Manor	102	58.6	60
Highfields	40	52.9	21
Rowley	39	51.5	20
Tillington	86	50.0	43
Baswich	20	50.0	10
Milwich	51	48.8	25
Weeping Cross	188	47.5	89
Beaconside	41	28.6	12
Castle	61	25.0	15
Total	2,444	75.1	1,835

8.13.3 In all specific locations, the proportion earning below the required threshold is between all households (100%) and 25% of new households. On average, around 75% of all concealed households by location need subsidised affordable housing.

8.14 Special Needs

- 8.14.1 There will be future provision requirements to address the changing needs from health and social care policies, but at this stage we believe that these are likely to be specific small developments.
- 8.14.2 The nature of planning policies to address special needs requirement relate principally to mobility housing. The issue of percentages does not apply in this area. A small proportion of residents who are wheelchair users would require the provision of housing built to standards to accommodate internal wheelchair use. Additionally the economics of accessible standards are marginal in new build compared to the cost of future adaptation.
- 8.14.3 Whilst the numbers identified in the survey are small it is clear that there is always likely to be a mismatch between adapted property and wheelchair occupants and that there is a need to provide an excess of adapted dwellings over wheelchair user households.
- 8.14.4 It is however, important to recognise that around 4,350 households have someone with a walking difficulty and particularly in the light of the fact that 75% of wheelchair users do not live in an adapted dwelling. These matters are addressed in Part M of the Building Regulations.