

**EAST HERTFORDSHIRE
DISTRICT COUNCIL**

**HOUSING NEEDS SURVEY
2014**

DRAFT REPORT



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1 EXECUTIVE SUMMARY

1.1 Key Recommendations

Balancing the Housing Market

- Focus new delivery in market housing to address the impact of future demographic and household formation change, meeting the continuing need for small units, mainly 2 bedrooms, to improve the quality of the housing offer.
- Delivery strategy should be closely linked to meeting the growth in older people and enabling a better flow of the existing stock.

Property Size Targets

Affordable Housing

- Consider affordable rented housing property size targets of **80% one and two bedrooms** to meet the needs of single, couple and small family households.
- The need for family sized affordable rented units should be assisted by initiatives to free up the under-occupied stock; **20%** of new delivery should be for mainly three bedroom units.
- The Intermediate market housing need equates to around 140 units per annum. The majority of need for this tenure is from existing households requiring larger size units (3 bedrooms). Therefore taking this into consideration the main new delivery should be **25% one, 10% two bedrooms and 65% three bedroom units**.

Market Housing

- It would be reasonable to consider future delivery in the market sector of **60%, 40% one and 20% two bedroom** properties to address the low current market stock supply to meet the needs of single, couple and small family households and to address demographic change and reducing household size.
- **The balance** of market units should be **40%, 25% three and 15% four bedroom** houses to address the needs of larger families.

Housing Strategy

- To address the under-occupation of 950 affordable housing units across the District, continue to develop housing strategies to make best use of the existing stock by providing positive incentives to improve the turnover of houses to address the needs of over-crowded and Housing Need Register families.
- New affordable sector delivery strategy should be closely linked to the needs of older tenants and in resolving the under-occupation of family sized properties.

Older Persons' Housing Needs

- There is an inextricable link between ageing and frailty and the forecast rise in the retired population means that the housing and support needs of older and disabled households is important to consider at a strategic level.
- In line with the strategic priorities already established, resources should focus on the provision of home-based support services and adaptations for older people living at home in both affordable rented and owner occupied housing.
- Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- Although a high proportion of older people may have their own resources to meet their accommodation and care needs some may need financial support to enable them to access housing support services.
- As part of the on-going development of the Council Housing Strategy for Older People consider:-
 - ❖ The type and quality of existing supported stock in meeting today's housing standards and preferences and the scale of need and demand for 2,227 units, 886 in the affordable sector and 1,341 in the private sector by 2017.
 - ❖ The large future potential requirement for 'extra care' accommodation to meet the significant growth in the number of people over 85.

1.2 Background to the HMNA

- 1.2.1 In October 2014 East Herts Council commissioned DCA to carry out a Housing Market and Needs Survey (HMNS).
- 1.2.2 The key objective of the HMNS is to enable East Herts Council to understand the nature and level of housing demand and need within the district and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies for future delivery at local level.
- 1.2.3 Although this study is not a Strategic Housing Market Assessment (SHMA), the elements undertaken comply with the National Planning Practice Guidance (NPPG).

1.3 Data Collection and Methodology

- 1.3.1 Extensive secondary data and primary data collected during the 2014 Housing Survey have been used throughout this report.
- 1.3.2 24.9% of all households in East Herts took part in the household survey.
- 1.3.3 It should be noted that we have used where possible the most up to date Census data (2011).
- 1.3.4 The study consisted of the following elements:-
 - A postal survey of 9,055 households across seventeen sub-areas.

- In depth analysis of the local housing market to assess house prices through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties.
 - The supply and rental costs in the local private rented sector.
 - Secondary data analysis, including the 2001 and 2011 Censuses, District Population Growth Forecasts, Local Development Plan, Nomis, Land Registry, Housing Strategy and the Housing Register.
- 1.3.5 The use of both key secondary data and the primary data from the household survey has provided a valid and robust assessment of the housing need and housing market demand within the district.

1.4 The Demographic Context & Future Projections

- 1.4.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area.
- 1.4.2 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.
- 1.4.3 According to the 2012 Office for National Statistics (ONS) and Sub-National Population Projections (SNPP) by 2037 the district population will increase by 23.9%.
- 1.4.4 The most significant feature is the growth of the population in the over 65 age group with the highest proportional growth seen in those aged over 85. This group will impact on demand for supported housing, support services and need for adaptations.
- 1.4.5 According to ONS 2012 data, there are predicted to be 18,000 (30.5%) more households in the district in 2037 than in 2014 and the household size will decrease from 2.37 in 2013 to 2.21 in 2037.

1.5 The Economic Climate

- 1.5.1 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. It is important to highlight the reciprocal relationship between economic development and the provision of housing.
- 1.5.2 Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 1.5.3 It is important to understand the extent to which the working age population is engaged with the labour market. In 2014, East Herts had an employment rate of 78.7% and an unemployment rate of 3.8%.
- 1.5.4 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA). In East Herts 1.1% of people claimed JSA, and 4.8% claimed out of work benefits.

- 1.5.5 Around 46.5% of existing households receive some form of financial support, principally pensions but there is also a relatively high level of wealth, based on the equity held in owner occupation. Many retired people will have their own resources for housing and care.

1.6 The Active Housing Market

- 1.6.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence the study is seeking to establish who cannot afford to enter into the market.
- 1.6.2 The latest monthly National Housing Survey published in September 2014 by Hometrack shows a zero house price growth nationally, the first time house prices have not increased for 19 months.
- 1.6.3 The Land Registry data for the district showed an overall increase over the year from 2013-2014 of 6.2%. All property types in East Herts are lower in price in comparison to Hertfordshire. The overall average house price in East Herts is higher than the national average by around 25%.
- 1.6.4 The average price for a flat / maisonette in the district in Quarter 1 2014 was £202,370; the average price of a terraced property is £290,723. Over the five year period 2009 to 2014, the average property price in East Herts has increased by around 17%.
- 1.6.5 The number of sales in the district has increased by 28% over the five year period (2009-2014), compared to Hertfordshire being slightly higher at 31%.
- 1.6.6 Entry level stock in the district is considered to be flats. Property prices start at £129,000 for a 1 bedroom flat in the Sawbridgeworth rural area rising to £154,995 for a one bedroom flat in Bishop’s Stortford rural area.
- 1.6.7 2 bedroom flats start at £164,995 in Hertford rural rising to £240,000 in Bishop’s Stortford rural.
- 1.6.8 90.9% of new forming households had less than £25,000 in savings. The need for 20% deposits in current lending criteria will mean that unless significant family financial support is available, these households will find it very difficult to access the market
- 1.6.9 65.2% of households who formed their first home in the past three years have incomes above £27,500. 20.2% of recently formed households earned less than £20,000, compared with 47.3% of concealed households earning below £20,000.
- 1.6.10 Incomes of **concealed households** are lower than in the population as a whole and their housing choices are consequently more limited. 74.5% of concealed households earn below £27,500 and will be unable to afford to buy or rent in the owner occupied market.

1.7 Migration

- 1.7.1 **In-migration** has an impact on the local private housing market. The main reason for a move to the district within the last three years was ‘to move to a better area’ and ‘to be near family’.

- 1.7.2 7,061 households had in-migrated to East Herts over the last three years from outside the district. 12.7% had moved from London, 7.9% from 'elsewhere in Hertfordshire' and 6.7% from 'elsewhere in the UK'.
- 1.7.3 **Out-migration** from the district was mainly to 'elsewhere in the UK' for both existing and concealed households, at 54.0% and 48.5% respectively, followed by 'elsewhere in Hertfordshire'.
- 1.7.4 The main reason for leaving the district for **existing households** was 'family reasons' at 37.6%, followed by 'retirement' at 30.1% and 'financial reasons' at 27.0%. In the case of **concealed households** the main reason was 'employment / access to work' at 71.4%. 'Family reasons' at 29.3%, 'Lack of affordable rented housing' at 19.0% and 'unable to afford to buy a home locally' at 18.9% were also popular choices.

1.8 The Current Housing Stock

- 1.8.1 The scale and nature of the existing housing stock by tenure, type, turnover and location is vital to meeting future housing need and demand.
- 1.8.2 Survey data revealed that 58.5% of the property type profile is made up of detached and semi-detached houses and the average number of bedrooms by property across the district are 2.9.
- 1.8.3 71.3% of properties in the market sector are 3 bedrooms or more, compared to 28.7% of properties in the affordable sector.
- 1.8.4 The overall over-occupation level of 2.0% (1,183 implied households), is lower than the average UK level indicated by the Survey of English Housing (SEH) 2012/13 at 3.0%.
- 1.8.5 The highest levels of over-occupation are in the private and RP rented sector at 5.0% and 4.9% respectively but lower than the Survey of English Housing (SEH) 2012/13 national level of 6.0%.
- 1.8.6 The overall under-occupation figure of 44.0% was higher than the average found in recent DCA surveys (around 40%). Under-occupation was high in the owner occupied sector, particularly those with no mortgage (70.6%).
- 1.8.7 In the affordable rented sector the proportions are lower, but suggest around 950 properties are under-occupied by two spare bedrooms. This is 38.5% of the total three and four bedroom social housing stock.
- 1.8.8 87.7% of respondents said their home was adequate for their needs; 12.3% considered their home inadequate for their needs. The main reason for inadequacy was that the property was too small (47.3% of households).

1.9 Future Housing Requirements

1.10 Market Housing

- 1.10.1 According to the 2014 survey data, the majority of both existing and concealed households plan to move to owner occupied housing.
- 1.10.2 The main requirement for type of property from existing moving households was for detached properties, whereas for concealed households the main requirement was for a flat / maisonette and a terraced house.

- 1.10.3 Existing households moving mainly need three bedrooms in the market sector. Half of concealed household demand was for one bedroom and a further third for two bedrooms.
- 1.10.4 Hertford is the most popular location choice for both existing and concealed households at 32.6% and 38.3% respectively. The main reason for this location choice was 'nearness to family/ friends'.

1.11 Affordable Housing

- 1.11.1 Demand for affordable housing from **existing moving** households was 1,332 units, 1,062 implied for registered provider rented, 270 implied for registered provider shared ownership.
- 1.11.2 29.8% of existing households who need affordable housing need bungalows.
- 1.11.3 Hertford was the most popular location choice for existing households moving within the district, with 'To be near family / friends' as the main reason for location choice.
- 1.11.4 935 **concealed households** forming are looking for affordable housing, 783 intend to move to registered provider rented, 152 to shared ownership.
- 1.11.5 The main interest in the registered provider rented sector for concealed households was for flats / maisonettes 75.3%.
- 1.11.6 Sawbridgeworth was the most popular location choice for concealed households forming with 'always lived there' as the main reason for location choice.
- 1.11.7 There is a total expressed need for shared ownership of 422 units over the 3 years to 2018, 140 a year.

1.12 Black Minority Ethnic Households (BME)

- 1.12.1 In East Herts, there were 3,116 implied BME households identified from the survey data (5.2%). The main BME group was 'other white'.
- 1.12.2 The highest proportion of BME households currently lived in a flat / maisonette (33.4%), higher than the level found for all households of 28.3%.
- 1.12.3 32.9% of existing BME households moving within the district in the next three years stated they required a bungalow. 96.8% required a 3 bedroom property and 89.4% chose registered provider as the tenure.
- 1.12.4 58.2% indicated that Hertford was their first choice of location.

1.13 Housing Needs of Older People

- 1.13.1 Survey data showed the majority of older households (37.9%) live in 3-bedroom properties. Only 17.1% (3,096 implied households) would consider downsizing from their current property. Of the households who said they would consider downsizing, 40.5% currently live in a three bedroom property and 32.3% in a property containing four bedrooms and 10.1% in five bedrooms or more.
- 1.13.2 82.9% (215,018) would not consider downsizing, and of those 86.3% (12,739) felt they could manage in their existing home and 31.5% (4,657) refused to leave as it is the long term family home.

- 1.13.3 4,335 (7.5%) implied households indicated that they had older relatives who may need to move to the district in the next three years. The greatest demand expressed by the family of in-migrating parents or relatives was for owner occupation at 36.6%, closely followed by residential care / nursing home 32.6%.
- 1.13.4 67.6% (3,261 implied) said the older in-migrant household would have equity from the sale of their current home.
- 1.13.5 Demand for supported accommodation (other than sheltered) is predominantly for independent accommodation with visiting support; bedroom requirements were mainly for one and two bedrooms.
- 1.13.6 The data suggests a combined requirement for sheltered accommodation from older people currently living in East Herts (505 households) and those who may in-migrate to be beside their family (1,722 households) of 2,227 units, 886 in the affordable sector and 1,341 in the private sector.
- 1.13.7 There was a need expressed for 828 units of extra care accommodation from older relatives moving into the district up to 2018.

1.14 Households with Support Needs

- 1.14.1 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households will inform housing and support strategies.
- 1.14.2 16.5% (9,850 implied) of households in the district contained a member with a disability / limiting long term illness. The largest group of people were those with a walking difficulty (57.1%).
- 1.14.3 18.8% (1,015 implied) of disabled households who require support said they were not receiving sufficient care / support. 28.1% of care / support is provided by a registered care agency / voluntary body and 71.9% from family / neighbour / friend.
- 1.14.4 All of the main adaptations referred to as provided, featured less prominently in the list of adaptations still needed. 82.6% of households stated they needed no adaptations now or in the next three years.
- 1.14.5 The highest preference by disabled households moving was for a bungalow and came from people aged from 25 to 80+. This potentially reflects a need in disabled households without specific support needs but who require accommodation on one level.

2 SURVEY METHODOLOGY

2.1 Background and Context

- 2.1.1 It is now essential to assess the future demand and need for housing in the district by tenure, type and size to inform future development of market housing and affordable housing.
- 2.1.2 The methodology adopted for this assessment utilises a mix of primary and secondary data from local and national sources which are appropriately identified where used
- 2.1.3 The survey will identify the needs of special housing groups, i.e. BME, Older Persons and Disabled households whose requirements are different to those of general households and may require specific support strategies.

2.2 Purpose, Aims and Objectives

- 2.2.1 The purpose of the survey was to undertake a comprehensive and robust assessment to obtain high quality information about current and future housing needs at a local authority level and to inform the development of policies and underpin local housing strategies.
- 2.2.2 The objectives of the survey were to:-
- Support future housing strategy and delivery to meet the criteria set out by NPPF, NPPG and the Housing Strategy Guidance and to prioritise investment decisions;
 - Co-ordinate housing and community care strategies;
 - Inform the Council's affordable housing policies, District Plan and Housing Strategy.

2.3 The Local Area

2.3.1 A structure was agreed with the Council and consisted of grouping the district into 17 sub-areas, made up using single wards or groups of wards.

Table 2-1 Ward Structure

Wards	Wards / Villages
Bishop’s Stortford	Bishop’s Stortford
Hertford	Hertford Heath, Birch Green, Cole Green, Letty Green, Bayford, Tewin
Ware	Ware, Dane End, Widford, Tonwell
Sawbridgeworth	Sawbridgeworth, High Wych
Buntingford	Buntingford, Westmill, Furneux Pelham
Braughing	Braughing
Datchworth & Aston	Datchworth & Aston
Great Amwell	Great Amwell
Hunsdon	Hunsdon, Widford
Little Hadham	Little Hadham
Much Hadham	Much Hadham
Mundens and Cottered	Mundens and Cottered
Puckeridge	Puckeridge
Stanstead Abbots	Stanstead Abbots, St Margarets
Thundridge & Standon	Thundridge & Standon, Wadesmill, High Cross
Walkern	Walkern, Bennington
Watton at Stone	Watton at Stone, Stapleford

Figure 2-1 East Herts District Map Showing Boundaries



Source: East Herts DC

2.4 Methodology

- 2.4.1 The survey consisted of the following elements:-
- A postal household survey completed by 2,252 households across 17 sub-areas.
 - In depth analysis of the local housing market to assess affordability through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
 - Secondary data analysis, including a strategic review of Census data, district population growth, Nomis, Land Registry, Housing Strategy, Planning Policy Documents, and the Housing Register and HSSA (ELASH) Returns.
- 2.4.2 The questionnaire was designed in consultation with Council officers and based upon tried and tested questionnaires used in previous comparable assessments.
- 2.4.3 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.
- 2.4.4 Part One sought information about the existing housing situation including:-
- household composition by gender, age and ethnicity;
 - house type and number of bedrooms;
 - adequacy of current housing to meet the households needs;
 - property repair and improvement requirements;
 - forms of heating and energy efficiency facilities;
 - housing costs and income;
 - employment and travel to work;
 - support and adaptation needs.
- 2.4.5 Part Two of the questionnaire collected information on the existing households' future moving intentions and Part Three on the moving intentions of concealed households. Questions in these two sections included:-
- when people expect to move;
 - who is forming new households;
 - how much they can afford, the household savings and income;
 - preferred tenure, type, size and location of the housing they require;
 - supported housing and support service requirements.
- 2.4.6 The survey questionnaire is provided as **Appendix I** to this report.

2.5 Sampling

- 2.5.1 Sample size depends on two key factors: the degree of accuracy required 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.
- 2.5.2 The survey was structured to achieve a 95% confidence rate and to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2%.
- 2.5.3 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%).
- 2.5.4 The postal sample was stratified into the 17 sub-areas as specified earlier and selected by random probability from the Electoral Register.
- 2.5.5 The main issue is whether non-respondents are different in some way to responders (e.g. low education, older). Increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

2.6 Promotion

- 2.6.1 A comprehensive promotion campaign of posters (**Appendix II**) and local press coverage was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

2.7 Survey Process and Response

- 2.7.1 The questionnaires were posted on the 12th November 2014, allowing around three weeks for responses, with an original closing date of the 3rd December 2014. However, it was decided to keep the survey open longer to maximise the response rate. We also sent an additional 255 questionnaires out to areas that were initially slow to respond.

- 2.7.2 24.9% of all households in East Herts took part in the survey. The response rate by ward is detailed in Table 2-2 below.

Table 2-2 Response Rate by Sub-Area

Township	2012 Households	Sample	Total Response	Response rate (%)	Confidence Interval \pm %
Bishop's Stortford	15,907	800	180	22.5	7.45
Hertford	15,706	800	207	25.9	6.95
Ware	8,350	800	197	24.6	7.12
Sawbridgeworth	3,736	800	188	23.5	7.29
Buntingford	2,429	800	196	24.5	7.14
Braughing	1,113	400	108	27.0	9.62
Datchworth & Aston	1,004	400	122	30.5	9.05
Great Amwell	1,161	460	102	22.2	9.90
Hunsdon	1,154	420	101	24.0	9.95
Little Hadham	965	400	103	25.8	9.85
Much Hadham	1,174	475	105	22.1	9.76
Mundens and Cottered	1,029	400	108	27.0	9.62
Puckeridge	1,194	460	100	21.7	10.00
Stanstead Abbots	1,313	420	104	24.8	9.81
Thundridge & Standon	1,239	420	100	23.8	10.00
Walkern	1,147	400	126	31.5	8.91
Watton at Stone	1,097	400	105	26.3	9.76
Total	59,718	9,055	2,252	24.9%	2.11

Source: DCA East Herts 2014 Housing Needs Survey Data

2.8 Data Validity

- 2.8.1 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% (discussed in more detail in Section 2.5). The confidence interval ranged from \pm 10.0% to \pm 6.95% at sub-area level.
- 2.8.2 The confidence interval ranged from \pm 10.00% to \pm 6.95% at sub-area level and was \pm 2.11% at the district level.
- 2.8.3 These levels, both at sub-area and district, have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

2.9 Survey Weighting

- 2.9.1 The data file was checked against the 2011 Census Tenure data for bias and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the survey data tables.
- 2.9.2 Given the nature of the random sample of households within the agreed wards embodied in the postal survey, tenure provided the main validation that the sample is representative of the whole population.
- 2.9.3 The data set out below on household population and tenure is based on the Council Tax number of resident households. Both Private sector and social sector tenure has been re-weighted to be in line with the 2011 Census data.
- 2.9.4 The overall data set is therefore representative of the district population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 2-3 Tenure of Present Households

Question 1

Tenure	2014 Survey %	N ^{OS.} implied	Local Area Census 2011 *
Owner occupied (paying mortgage)	40.7	24,288	39.7
Owner occupied (no mortgage)	32.4	19,356	32.1
Private rented	13.4	8,017	13.2
RP (Registered Provider) rented	12.0	7,186	12.7
Shared Ownership	0.3	153	0.9
Tied to employment / Living rent free	1.2	713	1.4
Total	100.0	59,713	100.0

*© Crown Copyright (Census) 2011

- 2.9.5 The private rented sector constitutes 13.4% of households, slightly higher than the national level of around 13%. This group includes those renting from a private landlord or from a friend or relative. 12.0% of households are RP housing tenants, around two thirds of the national level. Around 73.1% of households are owner occupiers.

2.10 Data Sources

- 2.10.1 Both extensive up to date secondary data and primary data collected during the 2014 housing survey have been used. Throughout this report, the 2014 primary household survey data has been used unless indicated otherwise.
- 2.10.2 All local, regional and national documents mentioned in the report are the most up to date and current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.
- 2.10.3 The sources of data used within each section of the report are referenced where appropriate.

2.11 Survey Household Data

- 2.11.1 It should be noted that the 'numbers implied' column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on ward location and tenure responses to that area's household numbers.
- 2.11.2 Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 2.11.3 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates to each heading to the total number of actual responses. Those responses are set out at sub-area level in the accompanying data tables and are the basis of the 'numbers implied' column in the report.
- 2.11.4 The second percentage column relates the same numbers to the number of choices, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.11.5 All tables included in this report are extracted from the DCA housing survey data for the District, unless otherwise indicated. A comparison is also provided for some results throughout this report to the average of over 250 DCA Housing Assessment Surveys nationally.

2.12 Glossary of Terms

- 2.12.1 A glossary of the technical terms used throughout this report is provided as **Appendix IV**.

3 DEMOGRAPHIC CONTEXT

3.1 Key Findings

- Since 2001, East Herts population has grown by around 6.8%, (8,781 people).
- ONS 2012 Population and Household Projections have been used to forecast growth.
- An increase in population of 23.9% was seen over the period 2012 to 2037.
- The main increase over this period was seen in the 65+ age group, an increase of 87.5% (19,700 people).
- In the 65+ age group, the main increase was seen in the over 85 group, an increase of 189.6%, (5,500 people).
- ONS 2012 Household Projection data shows an increase of around 18,000 households, a 30.5% increase between 2014 and 2037.
- The average household size in 2014 was 2.37 and this is forecast to decrease to 2.21 in 2037.

3.2 Demographic Context

- 3.2.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area. Monitoring population and household projections allows the Council to see if any significant changes are occurring that could affect their housing market.
- 3.2.2 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.
- 3.2.3 Projecting new household formation is mainly due to responses to income and employment opportunities. However, new household formation is also affected by life cycle patterns and this demographic influence contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 3.2.4 The factors which combine to produce the population and household projections are: - age-sex structures (including those of migrants) headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes.
- 3.2.5 The key features of population change impacting on the housing market are migration of mainly younger and economically active households and an ageing population with increasing care and support needs.

3.3 Demography and Household Types

- 3.3.1 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.

3.4 The Historic Demographic Structure (2001-2011)

- 3.4.1 This sub-section analyses the demographic change over the last 10 years (2001-2011). The 2001 and 2011 Census data on population were used.
- 3.4.2 The 2011 Census recorded 137,700 people in East Herts and 1,116,600 in Hertfordshire.
- 3.4.3 Since 2001, East Herts has experienced an increase in population of around 6.8% (+8,781 people). Hertfordshire, the East and England have all seen an increase in population of around 7.9%.

Table 3-1 Population Change, 2001 / 2011

Area	Population 2001	Population 2011	Absolute Change	% Change
East Herts	128,919	137,700	8,781	+ 6.8
Hertfordshire	1,033,977	1,116,000	82,023	+ 7.9
East Region	8,000,645	8,634,800	634,155	+ 7.9
England	49,138,831	53,012,456	3,873,669	+ 7.9

Source: ONS Census (2001 / 2011)

- 3.4.4 The age profile of the East Herts population follows a similar pattern to the County. The age groups that peak slightly above the other authorities in percentage terms are the 30-44 and the 45-64 age groups.
- 3.4.5 The following table shows the full breakdown in numbers and percentages for each age bracket.

Table 3-2 2011 Population Profile by Age

Area	0-19	20-29	30-44	45-64	65-74	75-79	80-89	90 +	TOTAL
East Herts	34,300	13,700	30,500	37,900	11,200	4,200	4,800	1,000	137,700
%	25.0	10.0	22.1	27.6	8.1	3.0	3.5	0.7	100.0

Source: 2011 Census: Figures do not sum due to rounding.

3.5 Future Population Projections

- 3.5.1 The general demographic forecasts in the tables in this section that have been provided are ONS 2012-based sub-national population projections. These projections were released on 29th May 2014 and are the most up to date forecasts available.
- 3.5.2 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.
- 3.5.3 The summary of this data is provided in the following tables with the population changes disaggregated from 2012 to 2037.
- 3.5.4 The key feature of population change impacting on the housing market is an ageing population with implied increasing care, support and accommodation needs.

- 3.5.5 The projections are ONS 2012 based sub-national population projections and relate to the total population change in the district between 2012 and 2037.

Table 3-3 Total Population Change in East Herts, 2012 – 2037

	2012	2017	2022	2027	2032	2037	Change
Total Population	139,500	146,300	153,900	160,900	167,200	172,900	
Change		+ 6,800	+ 7,600	+ 7,000	+ 6,300	+ 5,700	+ 33,400
% Change		+ 4.9	+ 5.2	+ 4.5	+ 3.9	+ 3.4	+ 23.9

Source: 2012 based ONS sub-national population projection: Figures do not sum due to rounding.

- 3.5.6 The table shows an increase of 23.9% in the total population by 33,400 people over the forecast period to 2037.

3.6 The Population Age Structure Forecast

- 3.6.1 The table below shows the population change by age group between 2012 and 2037.

Table 3-4 Population Age Band Forecast, East Herts, 2012 – 2037

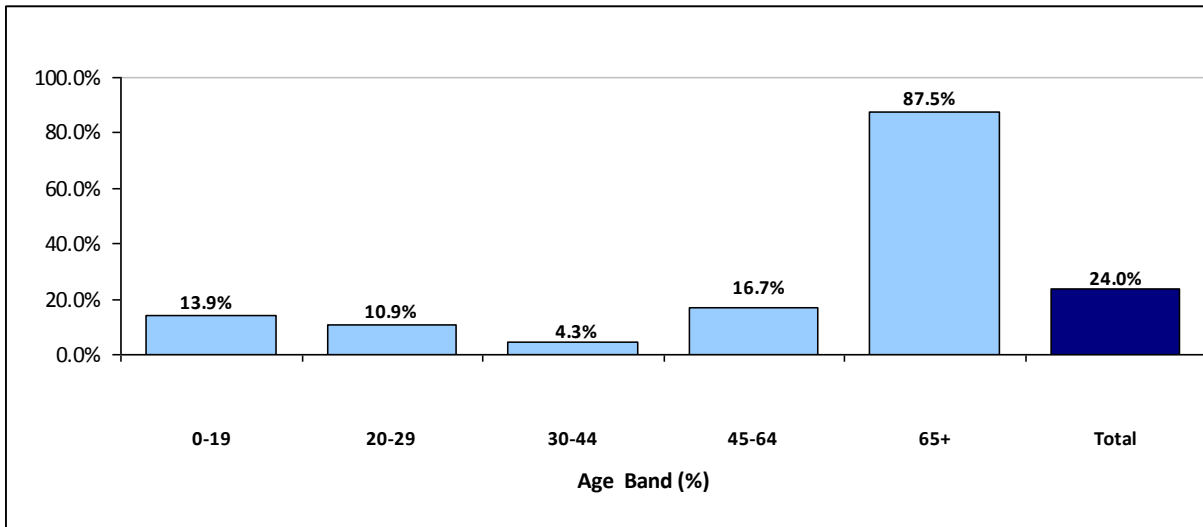
Age	2012	2017	2022	2027	2032	2037	Change	Change %
0 to 19	34,600	35,200	36,900	38,500	39,100	39,400	+ 4,800	+ 13.9
20 to 29	13,800	14,400	13,800	13,300	14,200	15,300	+ 1,500	+ 10.9
30 to 44	30,100	29,400	31,100	32,000	32,000	31,400	+ 1,300	+ 4.3
45 to 64	38,400	41,500	42,900	43,700	43,600	44,800	+ 6,400	+ 16.7
65+	22,500	25,900	29,100	33,200	38,100	42,200	+ 19,700	+ 87.5
Total	139,500	146,300	153,900	160,900	167,200	172,900	+ 33,400	+ 24.0

Source: 2012 based ONS sub-national population projections: Figures do not sum due to rounding, ONS only publish data to the nearest 100

- 3.6.2 There are increases in population across all age groups up to 2037.
- 3.6.3 The overall growth of 33,400 people is a net increase of 24.0%;
- 3.6.4 The growth of 19,700 people in the 65+ age group is an increase of 87.5% and is nearly 60% of the total population change;

3.6.5 The 65+ group grows from 16.1% of the population in 2012 to 20.6% in 2027 and to 24.4% in 2037.

Figure 3-1 Age Band Percentage Change Forecast, East Herts, 2012 – 2037



Source: Office for National Statistics (ONS)

3.7 Older Population Growth Forecasts

3.7.1 More detailed analysis of the population forecasts for people over 65 are provided below.

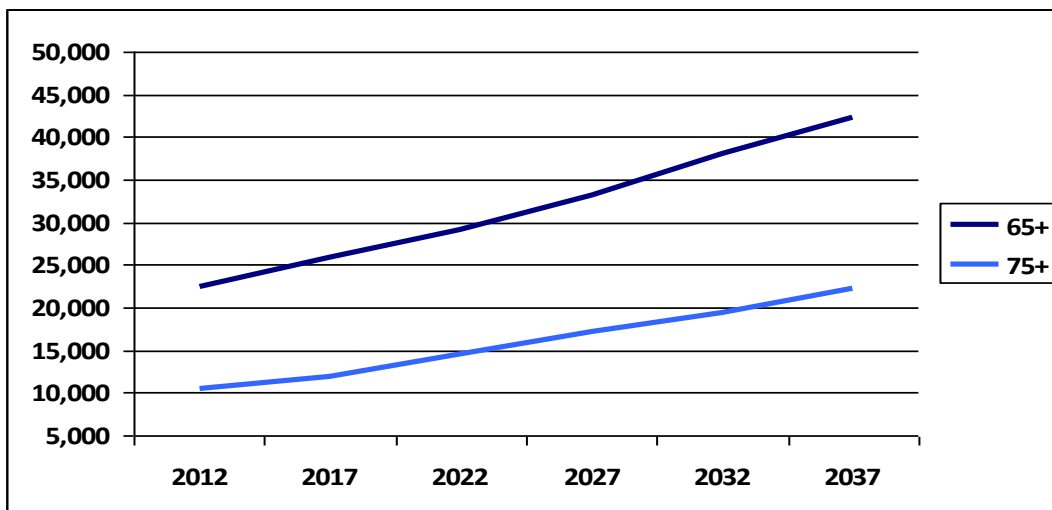
Table 3-5 65+ Population Age Band Forecast East Herts, 2012 – 2037

Age	2012	2017	2022	2027	2032	2037	Change
65+	22,500	25,900	29,100	33,200	38,100	42,200	
Change		+ 3,400	+ 3,200	+ 4,100	+ 4,900	+ 4,100	+ 19,700
% change		+ 15.1	+ 12.3	+ 14.1	+ 14.7	+ 10.8	+ 87.5

Source: 2012 based ONS sub-national population projections: Figures do not sum due to rounding,

3.7.2 There is an increase of 3,400 people (15.1%) over the current period to 2017, with a further 3,200 people (12.3%) to between 2017 and 2022, a total of 6,600 more older people over the next 8 years.

Figure 3-2 Change Forecast in 65+ Age Groups, East Herts, 2012 – 2037



Source: Office for National Statistics (ONS)

3.8 65+ Age Structure Breakdown

3.8.1 The table below shows the 65+ age structure breakdown over the period to 2037.

Table 3-6 Breakdown of 65 + age groups, 2012 – 2037

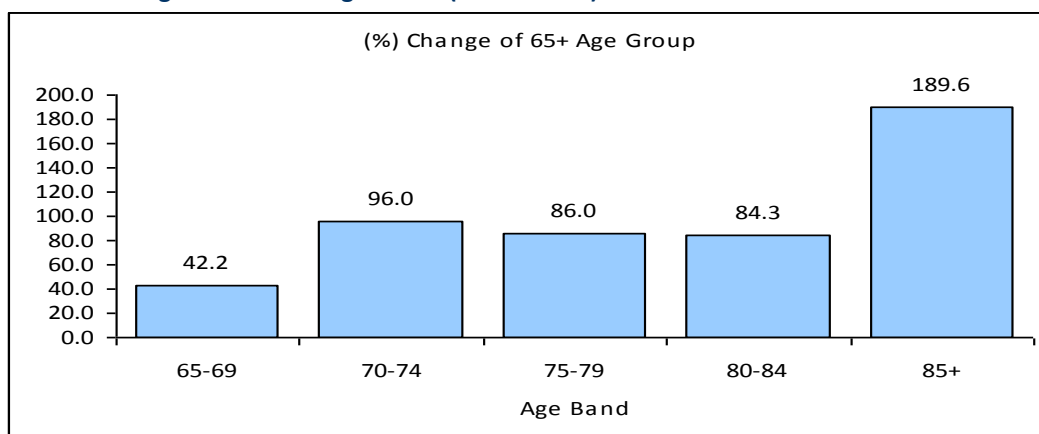
	2012	2017	2022	2027	2032	2037	Change	%
65-69	7,100	7,300	7,600	9,000	10,300	10,100	+ 3,000	+ 42.2
70-74	5,000	6,700	6,900	7,100	8,500	9,800	+ 4,800	+ 96.0
75-79	4,300	4,600	6,100	6,400	6,600	8,000	+ 3,700	+ 86.0
80-84	3,200	3,700	4,000	5,400	5,600	5,900	+ 2,700	+ 84.3
85+	2,900	3,600	4,500	5,300	7,100	8,400	+ 5,500	+ 189.6
Total	22,500	25,900	29,100	33,200	38,100	42,200		
Change		+ 3,400	+ 3,200	+ 4,100	+ 4,900	+ 4,100	+ 19,700	+ 87.5
% Change		+ 15.1	+ 12.3	+ 14.1	+ 14.7	+ 10.8		

Source: Office for National Statistics (ONS): Figures do not sum due to rounding.

3.8.2 Within the older age group, the major growth is in the numbers of people aged 85+, with an increase of 189.6% from 2012 to 2037.

3.8.3 However, there is also a significant growth of 8,500 people within the 70-79 age bracket by 2037.

Figure 3-3 % Change of 65+ (2012 – 2037)



Source: Office for National Statistics (ONS)

3.9 The Over 75 Population

3.9.1 The 75 and over age group is forecast to more than double by 2037, shown in the table below.

3.9.2 The largest increases occur after 2017 with the greatest increase of 22.7% occurring between 2017 and 2022, higher than any other period.

Table 3-7 75+ Population Age Band Forecast, East Herts, 2012 – 2037

Age	2012	2017	2022	2027	2032	2037	Change
75+	10,400	11,900	14,600	17,100	19,300	22,300	
Change		+ 1,500	+ 2,700	+ 2,500	+ 2,200	+ 3,000	+ 11,900
% change		+ 14.4	+ 22.7	+ 17.1	+12.8	+ 15.5	+ 114.4

Source: 2012 based ONS sub-national population projections: Figures do not sum due to rounding.

- 3.9.3 There is an increase in this group in the older population throughout the forecast period with a growth of 14.4%, 1,500 more people over 75 in the current period with a further 2,700 people in the period from 2017 to 2022.
- 3.9.4 Given the resource demands associated with older people, these are significant figures.
- 3.9.5 Changes in the population structure will impact on demand for different house types and tenures. Housing and Planning Policies will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections.
- 3.9.6 Growth in the number of individuals in the 45 to 64 age group is most likely to increase the demand for higher quality market housing, whilst the increase in the number of people in the 65+ age group will impact on the demand for market and affordable sheltered and supported accommodation.
- 3.9.7 As older people tend to remain in their family home after children have left home or after the loss of a partner there is a growing trend of under-occupation in both sectors of the housing market.
- 3.9.8 The increase in older householders (i.e. 80+) will have implications for support services, options for housing with support, extra care housing, long term suitability of accommodation, equity release schemes, adaptations, and other age related care requirements.
- 3.9.9 POPPI data (Projecting Older People Population Information System) was also analysed to see what data they had recorded for the over 65's projections through to 2030. The following table shows the full breakdown for East Herts, County, Regional and National projections.

Table 3-8 POPPI data for the over 65's through 2012-2030

Area	2014	2015	2020	2025	2030	Change%
East Herts	24,200	24,800	27,600	31,300	36,200	49.6
Hertfordshire	190,800	194,900	213,900	239,600	273,200	43.2
East	1,649,200	1,687,400	1,863,400	2,078,800	2,353,000	42.7
England	9,530,900	9,737,600	10,673,700	11,806,600	13,245,500	39.0

Source: POPPI data

- 3.9.10 The older population in East Herts, over 65 according to the data sourced from POPPI will increase by 49.6% between 2014 and 2030. The ONS 2012 sub-national population projections showed an increase in the population of those aged 65+ as around 29.3%, based on data between 2012 and 2022.

3.10 Household size and projections

- 3.10.1 According to the 2011 Census there are 56,577 households in East Herts.
- 3.10.2 However, there are other data sources available to look at the household size and projections for an area. For this section we examined the 2012 based ONS based household projections published in February 2015.

- 3.10.3 The ONS 2012 data which is available at a national, county and district level shows that over the period **2014 to 2037**, the average number of households in Hertfordshire is projected to rise by around 28.0%, 471,000 in 2014 to 603,000 in 2037.
- 3.10.4 In East Herts that figure is 30.5%, an increase of 18,000 households; 59,000 in 2014 to 77,000 in 2037.
- 3.10.5 The table below outlines the projected change in households for East Herts and Hertfordshire from 2014 to 2037.

Table 3-9 Projected Change in Households 2014 – 2037

Area	2014	2019	2024	2029	2034	2037	Change (N ^{OS}) %
East Herts	59,000	63,000	67,000	71,000	75,000	77,000	(+ 18,000) 30.5%
Hertfordshire	471,000	500,000	528,000	557,000	586,000	603,000	(+ 132,000) 28.0%

Source: ONS 2012 based household projections

- 3.10.6 The following table shows the average household size in the district in 2014.

Table 3-10 Average Household Size 2014

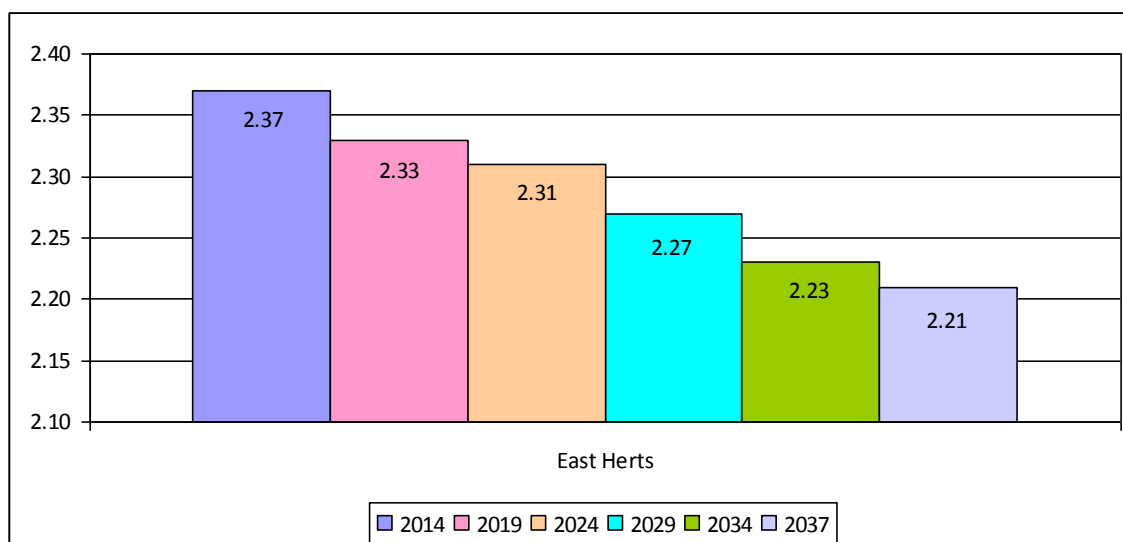
Area	Population	Households	Average Household Size
East Herts	140,000	59,000	2.37

Source: ONS 2012 based household projections

- 3.10.7 The average household size in East Herts according to the ONS 2012 household projections is 2.37.

- 3.10.8 The following graph shows the change in household size from 2014 to 2037 in East Herts.

Figure 3-4 Household Size (2014-2037)



Source: ONS 2012 based household projections

- 3.10.9 The household size in East Herts steadily decreases over the forecast period from 2.37 in 2014 to 2.21 in 2037.

- 3.10.10 A decline in household size to 2037 can be linked to the:-
- Significant predicted growth in the over 65 population;
 - Impact of relationship breakdown;
 - Increase in the number of single / couple households.
- 3.10.11 This pattern of declining average household size combined with a growing population is common to the vast majority of authorities and means there will be a requirement for additional housing units throughout the country.
- 3.10.12 The 2014 housing survey collected more recent data on household composition.

Table 3-11 Household Composition (2014)

Family Composition	%	Group%
1 adult over 60	20.3	
1 adult under 60	6.7	27.0
1 adult + other	0.0	
Couple no child	33.1	
Couple with children	32.5	66.8
Couple + others	1.2	
Single parent	6.2	6.2
Total	100.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 3.10.13 The incidence of single parent households in East Hertfordshire is lower than the national average of 7.1%.

4 ECONOMIC CONTEXT

4.1 Key Findings

- 78.7% of heads of households were in employment and 3.1% were retired.
- East Hertfordshire had the highest level of NVQ qualifications compared to Hertfordshire and England.
- 40.1% of heads of households worked within the district and 23.4% worked in London.
- 38.1% of existing households have an income below £27,500, 39.2% have less than £5,000 in savings and 80.1% indicated an equity holding of over £100,000.
- 46.5% of existing households were in receipt of some form of financial support. The highest proportion being in receipt of some form of pension.
- 58.3% of concealed households have less than £2,000 in savings and 9.8% would be likely to claim Housing Benefit.
- 47.3% of concealed households have income below £20,000 and 74.5% earn less than the national average level of £27,500.
- 20.2% of recently formed households have income below £20,000.

4.2 Introduction

- 4.2.1 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. This section analyses the recent economic performance in East Hertfordshire and how changes have influenced and interacted with demographic changes.
- 4.2.2 It is important to highlight the reciprocal relationship between economic development and the provision of housing. Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline with problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 4.2.3 It is a central factor in the need to create a more balanced housing market.

4.3 Employment Structure

- 4.3.1 The level and type of employment in an area can determine the level of wages that will be paid and will influence the tenure, size and location of housing. It can also influence commuting patterns where people in highly skilled jobs tend to travel further to work than those with lower skilled jobs.
- 4.3.2 All these factors need to be considered when considering the location of new housing or infrastructure developments.
- 4.3.3 The ONS Business Register and employment survey (2013) revealed that there were 59,000 total employee jobs in East Hertfordshire (excluding self-employed, government supported trainees and HM forces). 39,100 jobs were full-time and 19,900 were part-time.
- 4.3.4 The following table shows the employment change from 2011 to the most recent data available which is 2013.

Table 4-1 Employment Change 2011-2013

	2011	2013	Absolute Change	Change %
East Hertfordshire	55,500	59,000	+3,500	+ 6.3
Hertfordshire	518,000	537,300	+19,300	+ 3.7
England	23,073,200	23,631,900	+ 558,700	+ 2.4

Source: ONS business register and employment survey 2013

The ONS defines the working age population as 16 to 64

- 4.3.5 Between 2011 and 2013 there was an increase of 3,500 employee jobs in East Hertfordshire, an increase of 6.3%. Hertfordshire showed an increase of 3.7% (+19,300) and nationally there was an increase of 2.4% (+558,700).
- 4.3.6 Data from the ONS Annual Population Survey (July 2013 - June 2014) provides an indication of the number of people in employment (either as an employee or self employed). It also provides an insight into the level of unemployment within an area.

Table 4-2 Employment & Unemployment Rates %, 2014

	Employment Rate	Unemployment Rate
East Hertfordshire	78.7	3.8
Hertfordshire	78.5	4.3
England	72.2	6.8

Source: ONS Annual Population Survey (July 2013-June 2014)

- 4.3.7 In 2014, East Hertfordshire had an employment rate of 78.7%, higher than Hertfordshire and the national averages. The unemployment rate in 2014 was 3.8%, much lower than the national level.
- 4.3.8 The figure below shows the differences in employment and unemployment rates from ONS data in July 2012-June 2013 compared with the most up to date data at July 2013-June 2014.

Figure 4-1 Employment & Unemployment Rate changes, 2013-2014 %

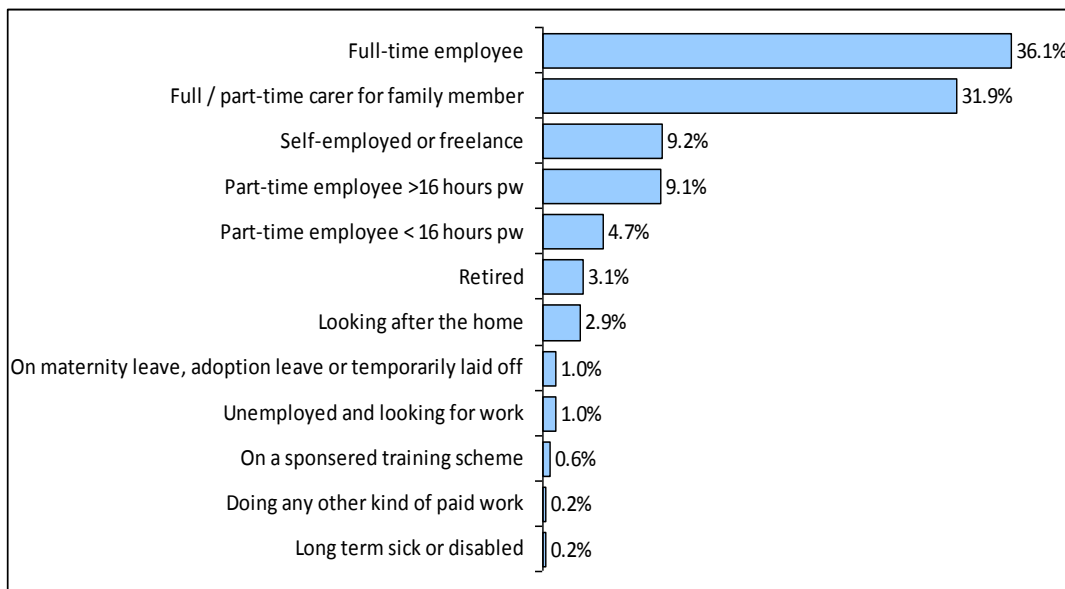


Source: ONS Annual Population Survey 2013-2014

- 4.3.9 The data shows a 2.8% decrease in employment in East Hertfordshire over the 2 year period compared with a 0.6% increase in Hertfordshire and a 0.9% increase nationally, contrary to the years 2011-2013 when an increase was recorded.
- 4.3.10 In terms of unemployment East Hertfordshire recorded a 0.6% decrease over the 2 year period compared with a 1.0% decrease nationally and 1.1% decrease in unemployment in Hertfordshire.
- 4.3.11 The 2014 survey captured data on the employment status on the head of the household. The breakdown is seen below.

Figure 4-2 Employment status of the head of household

Question 15ea



Source: DCA East Herts. Housing Needs Survey 2014

- 4.3.12 Around 36.1% of heads of households are employed full-time and 13.8% part-time. A fairly high proportion of heads of households looked after a family member as a full / part-time carer (31.9%). 3.1% are wholly retired from work and 2.9% are looking after the home.

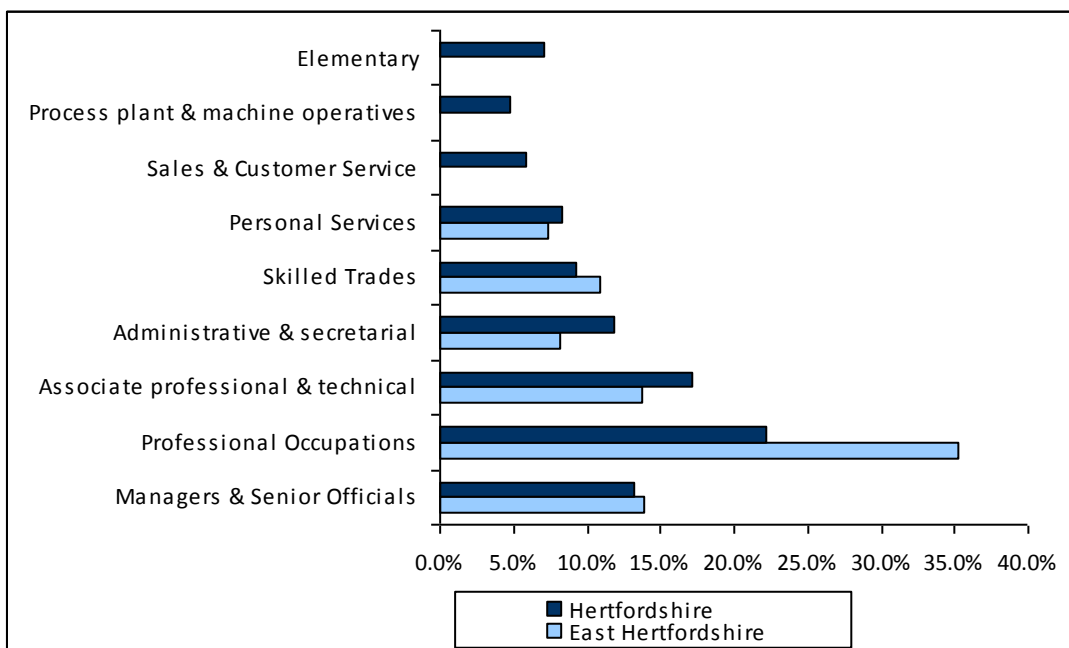
4.4 Occupational Structure

4.4.1 The occupational structure of a population can be used to assess the competitiveness of an economy.

4.4.2 The chart below outlines the split by occupation of those who live in East Hertfordshire and are in work, based on the Standard Occupational Classification System from the 2013/2014 ONS Annual Population Survey. The occupational structure of the workforce is linked with the types of industry prevalent within the economy.

4.4.3 Within East Hertfordshire, the largest occupation group in absolute terms are in professional occupations at 35.2%, much higher than the level in Hertfordshire (22.2%).

Figure 4-3 Occupational Structure – 2013-2014



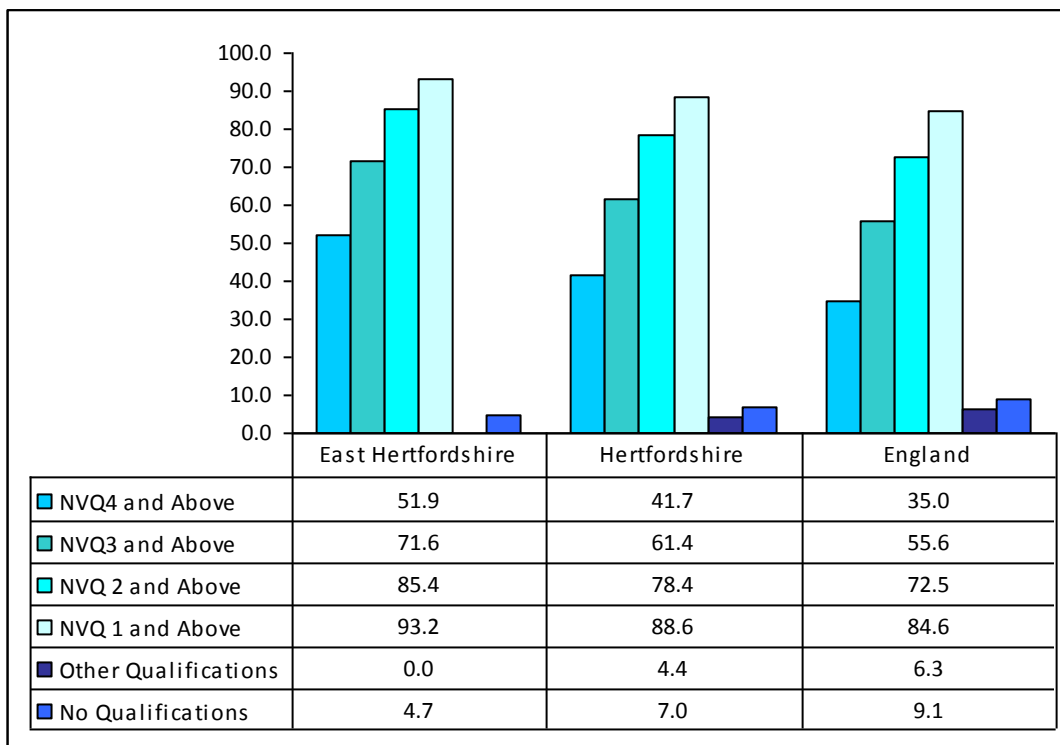
Source: ONS Annual Population Survey July 2013 – June 2014

4.4.4 In East Hertfordshire there was insufficient data (too small a sample) for elementary, process plant and machine operatives and sales and customer service professions.

4.5 Skills and Educational Attainment

- 4.5.1 Central to the long term growth and productivity of an economy is the level of workforce skills.
- 4.5.2 Figure 4-4 presents the latest qualifications data for the working age population in East Hertfordshire, Hertfordshire and England.

Figure 4-4 Educational Attainment (NVQ) (Jan 2013- Dec 2013)



Source: Annual Population Survey (Jan 2013-Dec 2013)

NVQ: National Vocational Qualification: NVQ 1: Entry level or Pre-GCSE / NVQ2: GCSE or equivalent / NVQ 3: A-level or equivalent / NVQ 4: Degree or equivalent.

- 4.5.3 In 2013 the number of people of working age with no qualifications in East Hertfordshire was 4.7%, lower than the other benchmark areas.
- 4.5.4 East Hertfordshire had the highest level of NVQ qualifications compared to the other benchmark areas.

- 4.5.5 The 2014 survey asked heads of households a question in relation to their place of work. The following table shows the full breakdown.

Table 4-3 Workplace of Head of Household

Question 15f

Workplace	%	N ^{os} . implied
Within East Herts	40.1	14,450
London	23.4	8,443
Work from home	7.4	2,681
Elsewhere in Hertfordshire	6.4	2,321
Harlow	4.9	1,749
Elsewhere in Essex	4.4	1,567
Welwyn Hatfield	3.0	1,065
Elsewhere in the East of England	2.6	934
Stevenage	2.4	849
Elsewhere in UK	2.4	876
North Herts	1.6	561
Stansted Airport	1.3	481
Abroad	0.1	19
Total	100.0	35,996

Source: DCA East Herts Housing Survey 2014

- 4.5.6 A fairly high number of heads of household worked within the district (40.1%) followed by 23.4% who worked in London. 7.4% worked from home and 6.4% elsewhere in Hertfordshire.

4.6 Incomes and Housing Costs

- 4.6.1 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector.
- 4.6.2 The incomes in this section are based on the total annual household gross income, i.e. head of household and their partner.
- 4.6.3 The former Good Practice Guidance, 2000 (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests *'it is difficult to estimate the incomes of future concealed households'*.
- 4.6.4 New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.
- 4.6.5 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family.
- 4.6.6 As the guidance states (page 25) *'these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation.'*

4.7 Existing Household Savings

4.7.1 The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by around 86.1% of existing households (51,429 implied).

Table 4-4 Household Savings (existing households)

Question 16a

Savings	%	Cum %
No savings	23.1	23.1
Under £5,000	16.1	39.2
£5,000 - £10,000	11.5	50.7
£10,001 - £15,000	4.9	55.6
£15,001 - £20,000	5.3	60.9
£20,001 - £30,000	5.3	66.2
Above £30,000	33.8	100.0

Source: DCA East Herts 2014 Housing Needs Survey

4.7.2 The data shows that 23.1% had no savings and 16.1% had less than £5,000 in savings. A high proportion (33.8%) had savings in excess of £250,000.

4.8 Equity

4.8.1 The next table relates to the level of equity ownership in their home and was answered by 85.9% of owner occupier respondents.

Table 4-5 Level of Equity in Present Accommodation

Question 16b

Level of Equity	%	Cum %
Negative Equity	2.4	2.4
Below - £50,000	7.3	9.7
£50,001 - £100,000	10.2	19.9
£100,001 - £200,000	18.3	38.2
£200,001 - £300,000	22.2	60.4
Above £300,000	39.6	100.0

Source: DCA East Herts 2014 Housing Needs Survey

4.8.2 39.6% of respondents indicated equity ownership of over £300,000. Only 2.4% of owner occupiers were in negative equity.

4.9 Existing Household Incomes

Table 4-6 Gross Annual Income of all Existing Households

Question 16c

Annual income	All Existing Households	
	%	Cum %
None	5.5	5.5
Under £20,000	21.4	26.9
£20,000 - £27,500	11.2	38.1
£27,501 - £45,000	19.5	57.6
£45,001 - £60,000	13.1	70.7
£60,001 - £75,000	8.5	79.2
£75,001 - £100,000	7.9	87.1
£100,001 - £150,000	8.5	95.6
Above £150,000	4.4	100.0

Note: Excluding benefits / allowances Source: DCA East Herts 2014 Housing Needs Survey

- 4.9.1 The response rate to the income question from existing households was 78.9% (47,103 implied). This gives a very good indication of the income levels in the district.
- 4.9.2 The data shows that 21.4% of households had incomes below £20,000. The total proportion earning below the national average of £27,500 per annum (*Source: Annual Survey Hours Earnings ASHE 2014, median income*) was 38.1%. 29.3% of households stated that they earned over £60,000.
- 4.9.3 46.5% of existing households were in receipt of financial support (27,744 implied cases). The results from those responding to a multiple-choice question are set out in Table 4-7 below. Each respondent indicated around two forms of financial support.

Table 4-7 Financial Support

Question 16d -

Support	Response %	Household %	N ^{OS} . Implied (all choices)
Housing Benefit	10.3	21.4	5,939
Income Support	1.8	3.8	1,065
Local Council Tax support	8.3	17.4	4,817
Working Tax Credit	3.5	7.2	2,001
Child Tax Credit	5.7	11.8	3,275
Child Benefit	14.1	29.3	8,131
Pension Credits	3.7	7.7	2,139
State Pension	24.5	51.1	14,164
Occupational Pension	14.9	31.1	8,627
Job Seekers Allowance / ESA	1.4	2.9	796
Disability Living Allowance	6.3	13.1	3,644
Attendance Allowance	2.4	5.0	1,387
Personal Independence Payments	0.5	1.0	264
Personal Budget	0.3	0.6	179
Other	2.3	4.8	1,332
Total	100.0		57,760

Source: DCA East Herts 2014 Housing Needs Survey

- 4.9.4 The main benefit received amongst the respondents was state pensions, received by 51.1% of households. 31.1% of households were in receipt of occupational pensions and 29.3% were in receipt of child benefit.

4.10 Concealed Households

- 4.10.1 A concealed household is someone living within a household but who wants to move to their own accommodation and form a separate household (e.g. adult children living with their parents).

4.11 Saving Levels of Concealed Households

- 4.11.1 The level of savings held by concealed households is outlined in the table below.

Table 4-8 Concealed Household Savings

Question 40b

Savings	%	Cum %
No Savings	25.2	25.2
Under £2,000	33.1	58.3
£2,000 - £25,000	32.6	90.9
£25,001 - £50,000	7.5	98.4
Over £50,000	1.6	100.0

Source: DCA East Herts. 2014 Housing Needs Survey

- 4.11.2 Around 90.0% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs for those intending to buy their new home.
- 4.11.3 25.2% of all concealed households moving do not have any savings and 33.1% have savings under £2,000. 90.9% have less than £25,000 in savings and unless significant support is available from parents for a deposit, they will be limited to the rental or intermediate sector.
- 4.11.4 Concealed households were asked if they will receive help with a deposit from their parents or relatives; 45.0% said there was no help available. 25.0% said they would get help in the form of a loan and 23.3% by means of a gift. Only 6.4% said they did not require assistance.

4.12 Concealed Household Incomes

- 4.12.1 A response to the income question was received from around 85.0% of concealed households moving within the district (2,872 implied). The proportion below the £20,000 income band was 47.3%.

Table 4-9 Gross Annual Income of Concealed Households

Question 40da

Annual Income	Response	
	%	Cum %
None	12.7	12.7
Under £20,000	34.6	47.3
£20,001 - £27,500	27.2	74.5
£27,501 - £35,000	14.0	88.5
£35,001 - £45,000	8.7	97.2
£45,001 - £60,000	2.8	100.0

Source: DCA East Herts. 2014 Housing Needs Survey

- 4.12.2 74.5% of concealed households earned below the national average level of £27,500. Low incomes, coupled with a low level of savings will hinder access to the market for concealed households.

4.13 Rents and Mortgage Costs (Concealed Households)

- 4.13.1 The following table shows the levels of rent / mortgage new forming households would be willing to pay per month.

Table 4-10 Rent / mortgage able to be paid for accommodation

Question 40a

Rent / Mortgage	%	Cum %
Below £103pw / £450pcm	33.7	33.7
£104 - £127pw / £451 - £550pcm	14.7	48.4
£128 - £150pw / £551 - £650pcm	18.4	66.8
£151 - £173pw / £651 - £750pcm	10.8	77.6
£174 - £196pw / £751 - £850pcm	16.5	94.1
£197 - £230pw / £850 - £1,000pcm	3.4	97.5
Above £230 / £1,000pcm	2.5	100.0

Source: DCA East Herts. 2014 Housing Needs Survey

- 4.13.2 48.4% of concealed households were willing to pay no more than £550 pcm and 66.8% no more than £650 per calendar month for accommodation.
- 4.13.3 9.8% of concealed households said they would be likely to claim Housing Benefit.

4.14 Incomes of Recently Formed Households

Table 4-11 Gross Annual Income of Recently Formed Households

Question 16c x 5c

Annual income	Newly Formed Households 2011-2014	
	%	Cum %
None	4.7	4.7
Under £20,000	15.5	20.2
£20,000 - £27,500	14.6	34.8
£27,501 - £45,000	23.1	57.9
£45,001 - £60,000	19.5	77.4
£60,001 - £75,000	5.9	83.3
£75,001 - £100,000	14.3	97.6
£100,001 - £150,000	1.2	98.8
Above £150,000	1.2	100.0

Source: DCA East Herts. 2014 Housing Needs Survey

- 4.14.1 65.2% of households who formed their first home in the past three years have incomes above £27,500. 20.2% of recently formed households earned less than £20,000, compared with 47.3% of concealed households earning below £20,000.

5 CURRENT HOUSING IN EAST HERTFORDSHIRE

5.1 Key Findings

- Survey data revealed that 58.5% of the property type profile is made up of detached and semi-detached houses and the average number of bedrooms by property across the district is 2.9.
- 71.3% of properties in the market sector are 3 bedrooms or more, compared to 28.7% of properties in the affordable sector.
- The overall over-occupation level of 2.0% (1,183 implied households), is lower than the average UK level indicated by the Survey of English Housing 2012/13 at 3.0%.
- The highest levels of over-occupation are in the private rented sector at 5.0% with a similar level in the RP housing sector, but both lower than nationally.
- The overall under-occupation figure of 44.0% was higher than the average found in recent DCA surveys (around 40%). Under-occupation was high in the owner occupied sector, particularly those with no mortgage (70.6%).
- In the affordable rented sector the levels are lower but suggest that around 950 properties are under-occupied by two spare bedrooms.
- 87.7% of respondents said their home was adequate for their needs; 12.3% considered their home inadequate for their needs.
- The lowest levels of adequacy by tenure were found in the private rented sector at 65.0%.
- The main reason for inadequacy was that the property was too small (47.3% of households).

5.2 Type Profile

- 5.2.1 This section sets the scene for later examination of the housing market and outlines current housing circumstances of households in East Herts.
- 5.2.2 The current supply of housing by tenure and property types will have to be taken into account when assessing the future need for houses and affordability in the area.

5.2.3 Table 5-1 below indicates the type of accommodation occupied by existing households responding to the question.

Table 5-1 Type of Accommodation
Question 2

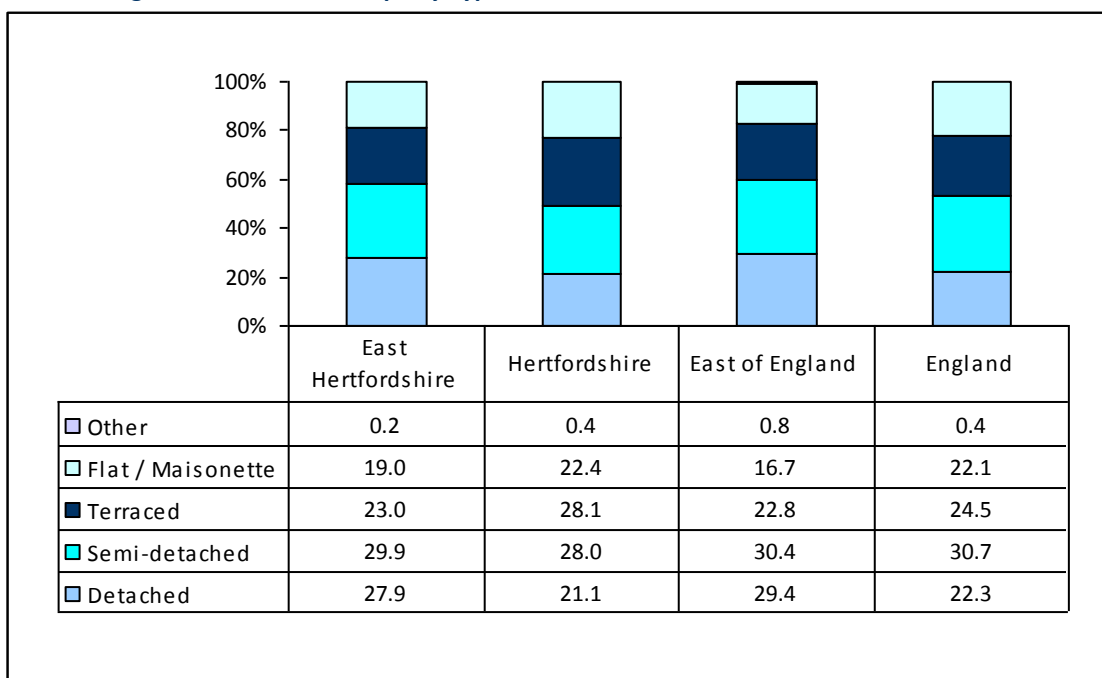
Type	2014 Survey %	N ^{OS} . implied	Local Area 2011 Census %
Detached house	28.3	16,916	27.9
Detached bungalow	3.1	1,854	
Semi-detached house	30.2	18,029	29.9
Semi-detached bungalow	2.4	1,410	
Terraced house	18.6	11,094	23.0
Terraced bungalow	1.3	759	
Flat	15.7	9,378	19.0
Bedsit/studio/room only	0.3	187	
Caravan/mobile home/houseboat	0.1	54	0.2
Total	100.0	59,681	100.0

Source: Crown Copyright © Census 2011
Source: DCA East Herts 2014 Housing Needs Survey

5.2.4 58.5% of households in East Herts live in a detached or semi-detached house (28.3% / 30.2%). 6.8% of the stock is bungalows. 18.6% live in a terraced house. The level of flats in the district at 15.7% is lower than the national average level of 22.1%.

5.2.5 The following graph shows the property type profile in the 2011 Census.

Figure 5-1 Property Type - 2011



Source: Crown Copyright © Census 2011

5.2.6 East Herts has a higher than average level of detached properties (27.9%) compared to the national level (22.3%). The proportion of flats is lower than the county and national levels.

5.3 Tenure Profile

5.3.1 This section examines the tenure profile in East Herts, from the 2011 Census data and the 2014 housing survey data which uses the current social stock level.

5.3.2 The table below shows the tenure profile of existing households in the district from the 2014 housing needs survey data.

Table 5-2 Tenure Profile

Question 1

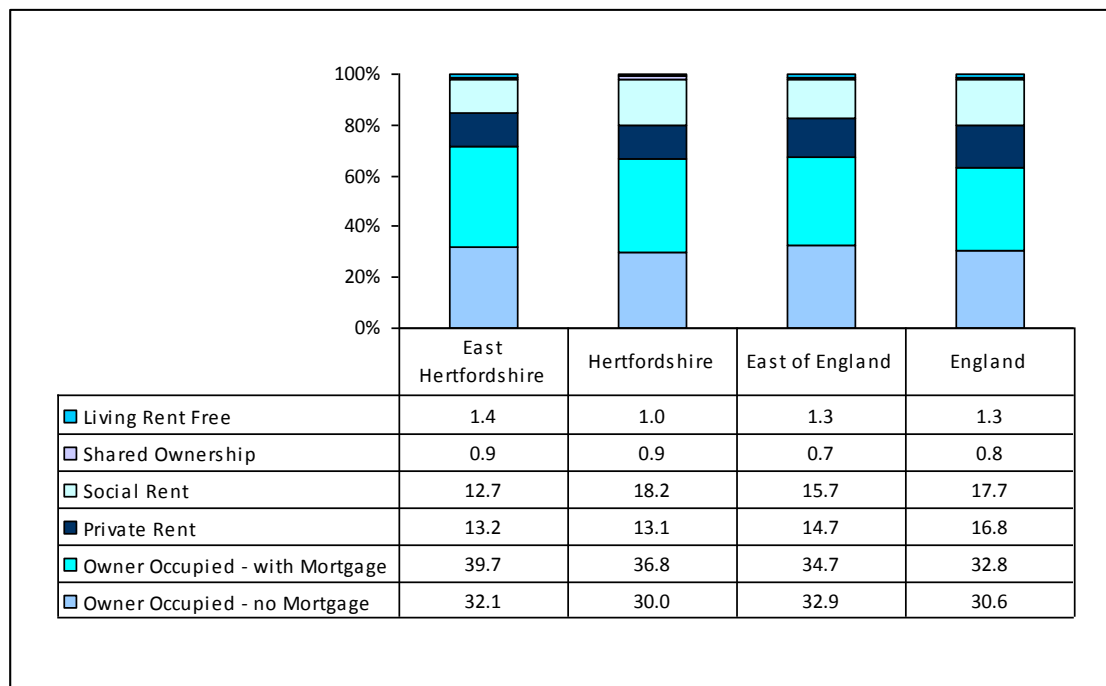
Tenure	2014 Survey %	N ^{os.} implied	Local Area 2011 Census
Owner occupied with mortgage	40.7	24,288	39.7
Owner occupied no mortgage	32.4	19,356	32.1
Private rent	13.4	8,017	13.2
RP rent	12.0	7,186	12.7
Shared ownership	0.3	153	0.9
Tied to your employment / Living rent free	1.3	713	1.4
Total	100.0	59,713	

Source: DCA East Herts 2014 Housing Needs Survey and Crown Copyright © Census 2011

5.3.3 Owner occupation accounts for 73.1% of the district, slightly higher than the 2011 Census data where 71.8% were owner occupiers.

5.3.4 12.0% were in RP rented accommodation and 13.4% were in private rented accommodation. The following graph shows the tenure profile recorded in the 2011 Census.

Figure 5-2 Tenure Profile 2011



Source: Crown Copyright © Census 2011

5.3.5 The 2011 Census recorded that East Herts has:-

- a level of owner-occupation at 71.8%, higher than all the other benchmark areas.
- lower levels of social stock at 12.7%, compared to the other benchmark areas.
- a level of private rent of 13.2%, lower than the regional (14.7%) and national levels (16.8%).

5.3.6 The following table shows the results from a cross tabulation of current property type by tenure.

Table 5-3 Property Type by Tenure (%)

Question 2 by Question 1

Tenure / Type	Detached house	Semi-detached house	Terraced house	Bungalow	Flat	Bedsit/ studio/ room only	Total
Owner occupied with mortgage	37.0	31.6	22.2	2.1	7.0	0.1	100.0
Owner occupied no mortgage	35.4	32.2	16.1	9.0	7.1	0.2	100.0
Private rented	10.6	20.5	20.6	3.7	42.3	2.3	100.0
RP rented	0.5	31.3	10.4	20.2	37.6	0.0	100.0
Shared ownership	0.0	28.1	28.1	0.0	43.8	0.0	100.0
Tied to your employment	53.6	41.3	0.0	1.4	3.7	0.0	100.0
Living rent free	23.2	22.4	27.1	3.0	24.3	0.0	100.0

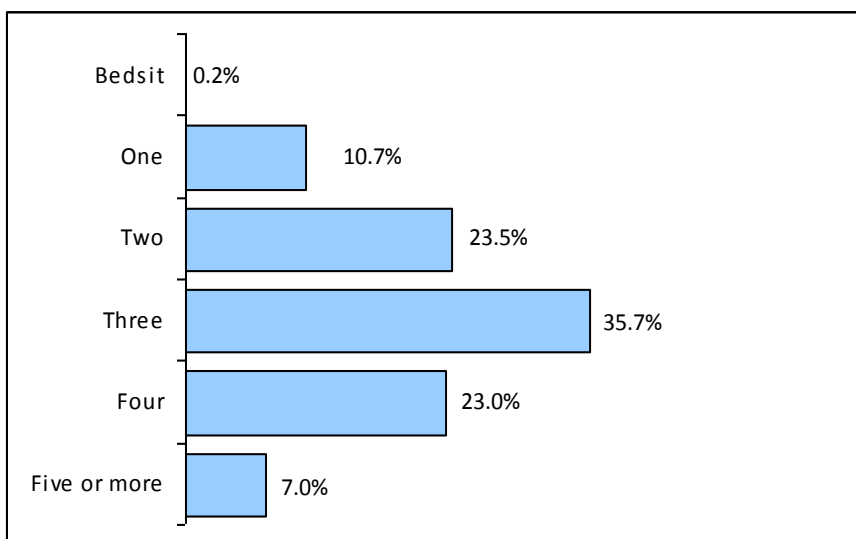
Source: DCA East Herts 2014 Housing Needs Survey Data

5.3.7 A cross-tabulation relating property type to form of tenure was run which covers all stock currently occupied in the district, including general needs and sheltered accommodation.

5.3.8 The data shows that detached and semi-detached properties account for around 58% of the owner occupied sector, lower than the 63% recorded nationally in the English Housing Survey 2012-13. The highest proportions of both RP rented and private rented stock in the district are flats / maisonettes.

5.3.9 The figure below shows the proportion of properties by the number of bedrooms in the district.

Figure 5-3 **Number of Bedrooms**
Question 3



Source: DCA East Herts 2014 Housing Needs Survey Data

5.3.10 The average number of bedrooms across the stock was 2.9, which is slightly higher than the average found in other recent DCA surveys (2.8).

5.3.11 The breakdown of size by number of bedrooms in percentage terms between the ownership and rental sectors was assessed with the following results.

Table 5-4 **Number of Bedrooms by Tenure**
Question 3 by Question 1

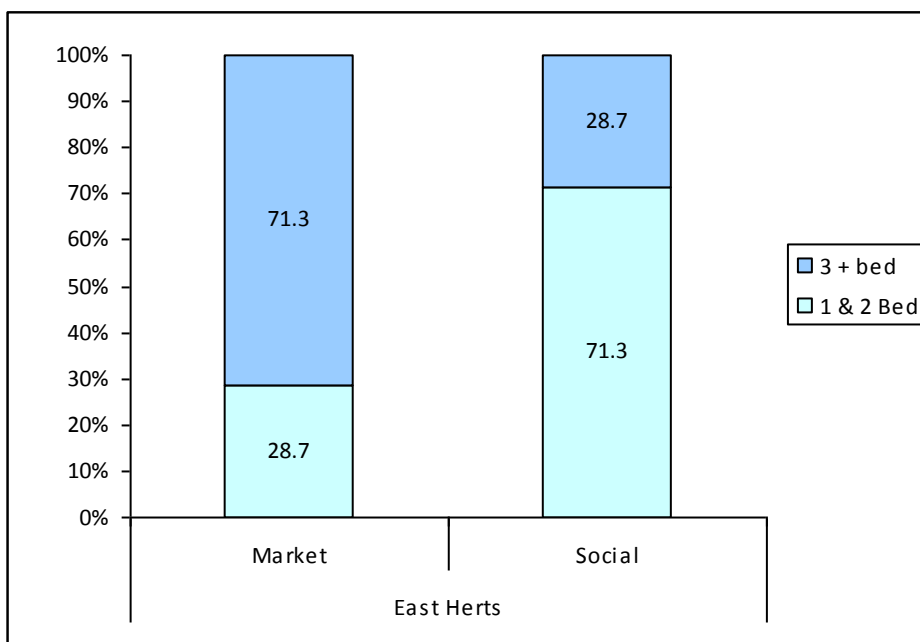
Tenure	Bedsit	One	Two	Three	Four	Five +	Total
Owner occupied (with mortgage)	0.0	3.5	17.8	38.2	29.9	10.6	100.0
Owner occupied (no mortgage)	0.0	4.9	15.3	41.5	31.0	7.3	100.0
Private rented	1.7	24.0	45.9	22.8	3.7	1.9	100.0
RP rented	0.1	34.8	36.3	26.5	2.1	0.2	100.0
Shared ownership*	0.0	0.0	88.2	11.8	0.0	0.0	100.0
Tied to your employment*	0.0	0.0	10.6	84.4	5.0	0.0	100.0
Living rent free*	0.0	27.4	47.1	25.5	0.0	0.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data - * Low sample

5.3.12 Smaller sized properties are more prevalent in the RP and private rented sectors than any other sector.

- 5.3.13 Larger units are more predominant in the market tenures at 71.3% and around 28.7% one and two bedroom properties.

Figure 5-4 Market and Social Stock by Number of Bedrooms



Source: DCA East Herts 2014 Housing Needs Survey Data

5.4 Property Condition and Facilities

- 5.4.1 As well as the number of properties in East Herts, overall supply is influenced by property condition and investment in maintenance. A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards.
- 5.4.2 It is Government policy that everyone should have the opportunity of living in a “decent home”. The Decent Homes Standard contains four broad criteria that a property should have. These are outlined below:-
- A - be above the legal minimum standard for housing;
 - B - be in a reasonable state of repair;
 - C - have reasonably modern facilities (such as kitchens and bathrooms) and services;
 - D - provide a reasonable degree of thermal comfort (effective insulation and efficient heating).
- 5.4.3 If a dwelling fails any one of these criteria it is considered to be ‘non decent’.
- 5.4.4 Whilst the changes under the revised definition and guidance for the decent homes standard apply, there has been a change in criterion A of the standard from April 2006. Prior to this change criterion A used the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard.

- 5.4.5 From April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 replaced the existing statutory fitness standard and set new standards for acceptable accommodation.
- 5.4.6 The new system assesses “hazards” within dwellings and categorises them into Category 1 and Category 2 hazards. Local Authorities have a duty to take action to deal with Category 1 Hazards. The HHSRS also applies to the Decent Homes Standard – if there is a Category 1 Hazard at the property it will fail Criterion A of the standard.
- 5.4.7 Mandatory duties to deal with Category 1 Hazards include improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declarations.
- 5.4.8 Since the new Housing Health and Safety Rating System replaced the Fitness Standard, the proportion of dwellings with a Category 1 Hazard has become the more significant figure utilised when assessing stock condition.
- 5.4.9 The following table shows the results for the question on households heating / energy saving facilities in their home.

Table 5-5 Energy Facilities by Type
Question 6a by Question 2

	Detached house	Semi – detached house	Terraced house	Bungalow	Flat	Bedsit / studio / room only	Caravan / mobile home	All Types
Central heating (full)	30.5	32.0	18.9	7.1	11.2	0.2	0.1	89.5
Central heating (partial)	24.5	22.3	30.3	5.6	16.5	0.9	0.0	4.3
Double glazing (full)	27.5	31.7	17.7	6.9	16.1	0.0	0.1	76.9
Double glazing (partial)	36.9	27.3	21.3	5.0	9.5	0.0	0.0	10.2
Cavity wall insulation	34.8	33.3	14.5	9.3	8.0	0.0	0.1	41.7
Loft insulation	32.8	34.2	19.4	8.2	5.3	0.0	0.1	70.5
Water pipes insulated	40.2	30.3	16.1	8.1	5.1	0.0	0.1	40.8
Room heaters	18.5	17.4	11.7	3.3	48.6	0.6	0.0	13.3

Source: DCA East Herts 2014 Housing Needs Survey Data

- 5.4.10 The proportion of households with some form of central heating was 93.8%.
- 5.4.11 Cross tabulation of energy facilities by type revealed the lowest level of central heating (all rooms) was in mobile home, closely followed by bedsit / studio / room only accommodation.
- 5.4.12 87.1% of households had some form of double glazing. The highest level was found in detached and semi-detached accommodation.

Table 5-6 Main Source of Heating

Question 6b

	%	N ^{os.} Implied
Gas	78.3	46,447
Electric	12.6	7,500
Oil	7.1	4,196
Wood Burner / Open Fire	1.4	821
Other	0.6	339
Total	100.0	59,303

Source: DCA East Herts 2014 Housing Needs Survey Data

- 5.4.13 The main source of heating was Gas at 78.3%. Respondents were also asked how much money they spent on their home fuel bills. Payments were quite well spread, however the main spend appeared to be between £1,001 and £1,400 per annum.

Table 5-7 Total Annual spend on Fuel Bills

Question 6c

	%	Nos. Implied
Less than £1,000	23.0	12,817
£1,001 - £1,400	35.4	19,718
£1,401 - £1,800	21.7	12,105
£1,801 - £2,200	10.4	5,816
£1,201 - £2,600	4.8	2,701
Above £2,600	4.7	2,633
Total	100.0	55,790

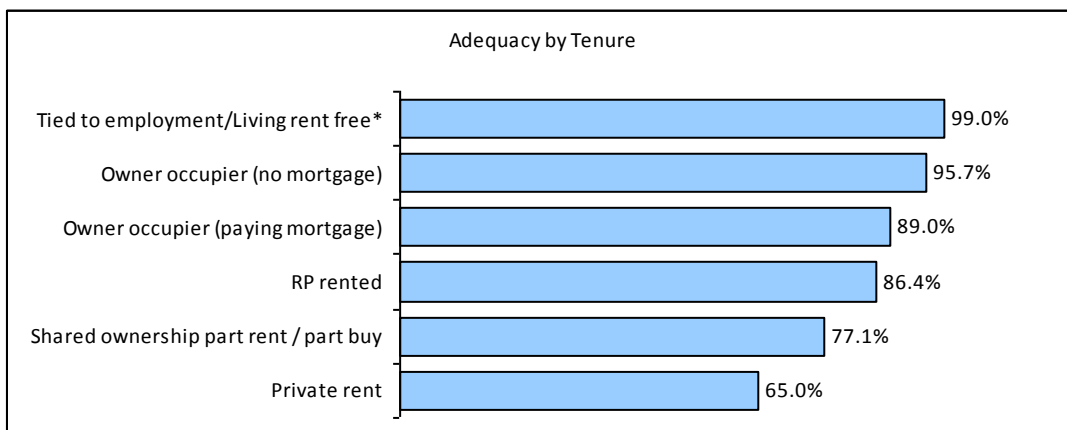
Source: DCA East Herts 2014 Housing Needs Survey Data

5.5 Adequacy of Present Dwelling / Improvement Required

- 5.5.1 87.7% of respondents indicated that their accommodation was adequate for their needs. A similar level in the region of 89% has been a typical result in recent DCA surveys.
- 5.5.2 12.3% of households in East Herts (7,328 implied) stated that their accommodation was inadequate. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.

5.5.3 Some variation was evident in adequacy by tenure. The satisfaction level of 86.4% for registered providers was slightly higher than the average found for socially rented accommodation in recent DCA surveys (around 82%).

Figure 5-5 Adequacy by Tenure
Question 8a by Question 1



Source: DCA East Herts 2014 Housing Needs Survey Data

5.5.4 A low level of adequacy amongst the four main tenures was seen in the private rented sector at 65.0%, an expected level for a sector with usually the highest levels of disrepair.

5.5.5 The next question in relation to inadequacy was the reason why respondents felt their home was inadequate. This is a multiple choice question and respondents made an average of 2.3 choices each.

Table 5-8 Reason For Inadequacy
Question 8a

Reasons (in Situ)	% responses	% households	N ^{os} . implied (all choices)
Needs improvements / repairs	20.0	46.0	3,471
Too costly to heat	9.2	21.2	1,602
No heating / insufficient heating	5.0	11.6	875
Reasons (Require a move)	% responses	% households	N ^{os} . implied (all choices)
Too large	4.4	10.0	755
Insufficient number of bedrooms	13.7	31.6	2,383
Too small	20.7	47.3	3,565
Unsuitable due to the needs of disabled / elderly household	6.3	14.4	1,087
Rent / mortgage too expensive	9.0	20.8	1,565
Lack of local amenities	3.2	7.4	557
Inadequate facilities	3.9	8.9	674
Tenancy insecure	3.7	8.6	648
Suffering harassment	0.9	2.1	162
Overall Total	100.0		17,344

Source: DCA East Herts 2014 Housing Needs Survey Data

- 5.5.6 34.2% of responses identified an 'in house' solution relating to repairs, improvements and heating. 46.0% of households (3,471 implied) selected the need for improvement or repairs as one of their choices.
- 5.5.7 65.8% of responses indicated a solution requiring a move. The largest single issue in this group was that the home was 'too small', referred to by 47.3% of households as one of their choices, implying 3,565 cases.
- 5.5.8 13.7% said they had an 'insufficient number of bedrooms' and 9.0% said that the 'rent or mortgage' were too expensive.
- 5.5.9 These households were tested on whether they are actually over-occupied by the national bedroom standard and the data showed there were around 1,183 households in this situation, considerably lower than the level who stated that their home was too small.
- 5.5.10 This suggests that around 1,200 households (2,383 households that said their accommodation was too small, minus 1,183 implied households calculated as being over-crowded) may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general.
- 5.5.11 4,692 households (59.5%) answered a separate question on their perception and said that a move was necessary to resolve any inadequacy and of those households, 31.1% (1,493) indicated that they could afford another home of suitable size in the district.
- 5.5.12 The largest proportion of households who felt that a move was necessary to resolve any inadequacy is private rent at 38.8% followed by owner occupiers with mortgage at 37.3%.

5.6 Under and Over-Occupation

- 5.6.1 A broad assessment of 'under-occupation' and 'over-occupation' was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'.
- 5.6.2 In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with more than one 'spare' bedroom above requirement has been categorised as under-occupied. This is perhaps better described as "two or more spare bedrooms".

- 5.6.3 The assessment of under and over-occupation by tenure revealed some disparity between tenure types as indicated below.

Table 5-9 Under / Over-Occupation by Tenure

Question 15a by Question 3 & Question 1

Tenure	% under-occupied	% over-occupied
Owner occupied with mortgage	46.6	1.7
Owner occupied no mortgage	70.6	0.1
Private rented	9.6	5.0
RP rented	13.2	4.9
Shared ownership (part rent part buy)	2.6	0.0
Tied to your employment	48.2	0.0
Living rent free	26.2	0.0
All stock	44.0	2.0

Source: DCA East Herts 2014 Housing Needs Survey Data

5.7 Over-Occupation

- 5.7.1 The overall over-occupation level of 2.0% (1,183 implied households), is lower than the UK level indicated by the Survey of English Housing 2012/13 (SEH) at 3.0%.
- 5.7.2 The highest levels of over-occupation are in the private rented sector 5.0%, lower than the average in the Survey of English Housing 2012/13 for the private rented sector at 6.0%.

5.8 Under-Occupation

- 5.8.1 The overall under-occupation figure of 44.0% was slightly higher than the average found in recent DCA surveys (around 40%). This is a factor of the population demographics and the property size profile in the district, which has above national levels of detached and semi-detached properties.
- 5.8.2 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was at 70.6% higher than the level of around 61.0% found in recent DCA surveys. However, the level in the owner occupied with mortgage sector is still high at around 46.6%.
- 5.8.3 The under-occupation level in the RP rented (13.2%) is lower in comparison to the all tenure average (44.0%) and the owner occupied forms of tenure.
- 5.8.4 The Housing Survey data estimated that there are around **950** RP rented properties which are under-occupied by two or more bedrooms.
- 5.8.5 Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to addressing the over-occupation in the stock and meeting need for family units through better re-let supply. In practice it is recognised that this is difficult to achieve.

5.9 Shared Housing and Communal Establishments

- 5.9.1 Shared housing and communal establishments are an important type of accommodation for people vulnerable to homelessness as well as for students. The most reliable data is from the Census.

- 5.9.2 In 2011, 1,925 residents in East Herts lived in 85 communal establishments. The three major types of medical and care establishments are nursing homes, residential care homes and other medical and care establishments.
- 5.9.3 The numbers of communal establishments and residents in each of the benchmark areas are shown in Table 5-10.

Table 5-10 Communal Establishments by Area

Area	No. of Communal Establishments	No. of Residents in Communal Establishments
East Hertfordshire	85	1,925
East of England	5,682	98,360
England	54,596	952,525

Source: Crown Copyright © Census 2011

6 THE EAST HERTFORDSHIRE HOUSING MARKET

6.1 Introduction

6.1.1 The purpose of this section is to provide an analysis of indicators of housing market activity to facilitate an understanding about changes in demand over time and to identify any pressure points within the district.

6.1.2 Sources of data utilised are:-

- HM Land Registry Data 2009 – 2014 annual;
- HM Land Registry Data 2014 Quarterly;
- The Bank of England Industry Wide Figures;
- The Council of Mortgage Lenders (CML);
- 2014 DCA Estate Agency Survey data.

6.1.3 The information below sets the context for the key issue of affordability of housing in the area. In particular the analysis can relate to the problems of low income which were evaluated through the postal survey.

6.2 The Current UK Market Outlook

6.2.1 The latest monthly National Housing Survey published in September 2014 by Hometrack shows a zero house price growth nationally, the first time house prices have not increased for 19 months. The UK housing market has been cooling since May 2014, but growth has now completely stalled.

6.2.2 While the impetus for house price growth has dissipated across all parts of the country, London is experiencing a pronounced slowdown in market activity, with continued declines in the proportion of asking prices being achieved. London was the only region to record a price fall in September - of just -0.1% – with further modest price falls likely in the months ahead.

6.2.3 The balance between supply and demand has moved into negative territory over the last three months, further reducing upward pressure on house prices.

6.2.4 The average time on the market has increased in London and the South East, particularly in the Capital.

6.2.5 There is a marginal drop in asking prices achieved overall at national level. However, London and the South East are registering clearer declines in the proportion of asking prices being achieved, based on weaker demand and longer sales times.

6.3 The Mortgage Market

6.3.1 The Council of Mortgage Lenders' (CML) members are banks, building societies and other lenders who together undertake around 94% of all residential mortgage lending in the UK. They produce statistics, research and public commentary on the market and the issues facing lenders.

6.3.2 Their latest commentary shows data on property transactions, house purchase approvals and Help to Buy data.

6.3.3 The figure below shows the overall UK property transactions for different buyer types over the past 7 years.

Figure 6-1: UK property transactions, 12-month moving totals

Source: CML Regulated Mortgage Survey and CML estimates (September 2014)

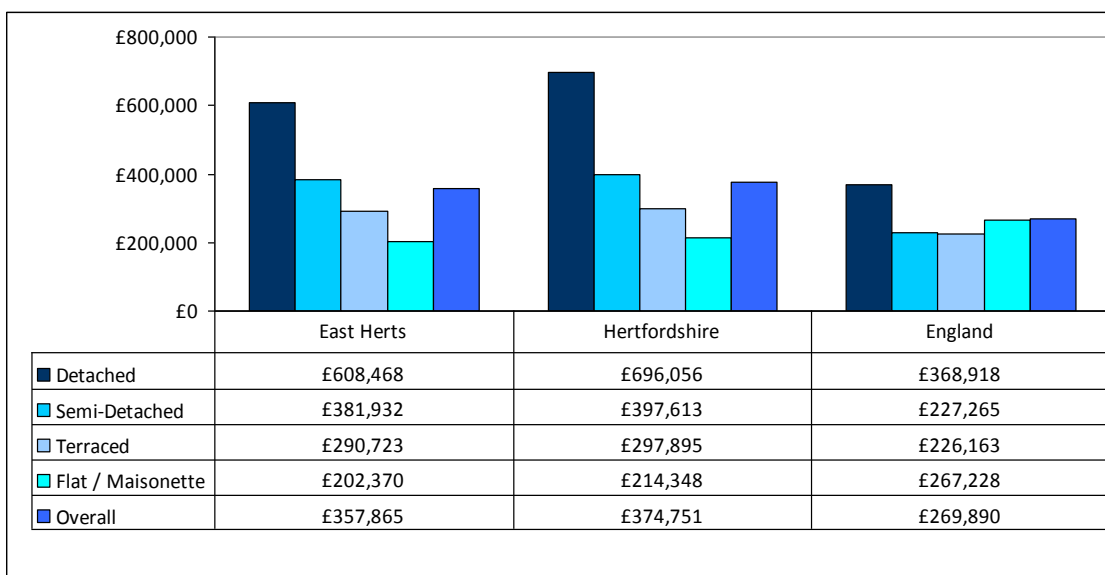
- 6.3.4 The number of first time buyer property transactions appears to have increased over the past year from around 200,000 to 300,000 transactions. Cash buyers and home movers have also increased over the same period; where as the buy to let market has remained fairly stable.

6.4 The Regional and Local Context

- 6.4.1 A new report published in October 2014 by the National Housing Federation (NHF) called Home Truths 2014/2015: East of England is an analysis of the housing market in the East of England Region.
- 6.4.2 The report states that there is a housing crisis in the East of England driven by increasing demand and a lack of new homes being built. The lack of new homes being built has driven house prices out of the reach for local people with the average house price now being close to £244,000, nearly nine times the average income for the region. This makes the East of England the third most expensive region in the country.
- 6.4.3 First Time Buyers are also priced out of the market and are forced into private rent, increasing competition for rental properties and pushing up rents. Average monthly rents in the East of England are now around £690 and exceed £1,000 pcm in seven local authorities including Watford and Welwyn Hatfield. The rents in East Herts are around £897 pcm.
- 6.4.4 In East Hertfordshire the average house price is around £325,000 according to the NHF; just over thirteen times the average income for the district. The income required for an 80% mortgage in the district would be around £90,155, which is three times the average income of approximately £30,000.
- 6.4.5 The report states that the housing crisis in the East of England will only be solved if more homes are built. Over the next 20 years over half a million new households are expected to form in the region, therefore at the current building rate that means there would be a housing shortfall of over 300,000 by 2031.

6.5 Average House Prices

Figure 6-2 Average House Prices by Type, Q3 2014



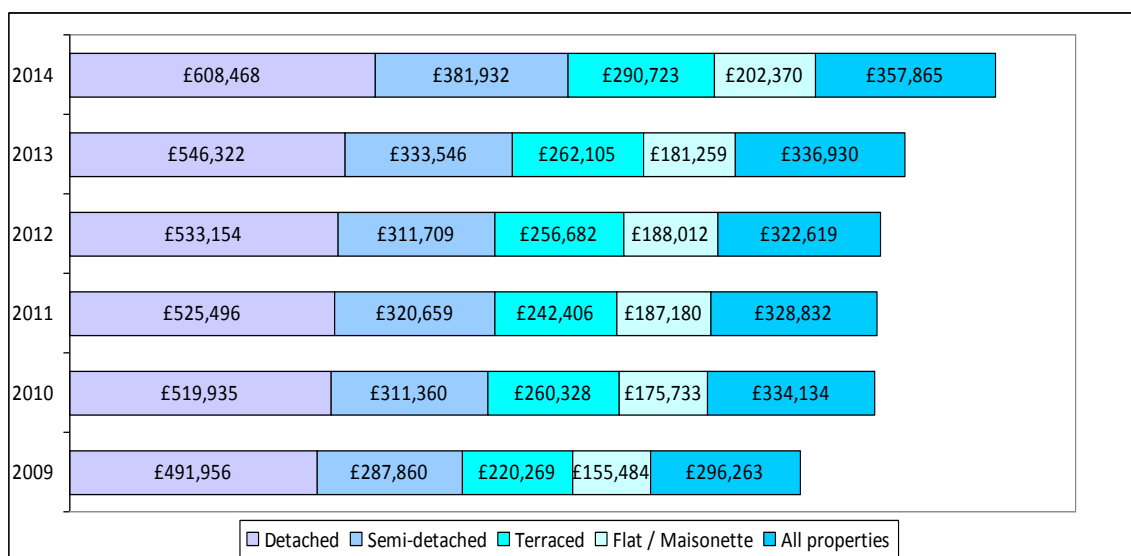
Source: Land Registry Residential Property Price Report, Quarter 3 2014, © Crown Copyright

- Land Registry data at Q3 2014 for overall house prices in East Herts showed an increase over the year from Q3 2013 of 6.2%;
- All property types in East Herts are lower in price in comparison to Hertfordshire;
- The overall average house price in East Herts is higher than the national average by around 25%.

6.5.1 The differences in average prices of properties, particularly in the entry level stock of flats and terraced houses is assumed to have an effect on in-migration from the surrounding areas, where entry level properties are more expensive, particularly from concealed households looking for more affordable housing.

6.5.2 Figure 6-3 below shows average house prices for East Herts as recorded by the Land Registry annually from 2009 to 2014. The data is broken down by property type.

Figure 6-3 2009 -2014 Average Property Price by Type



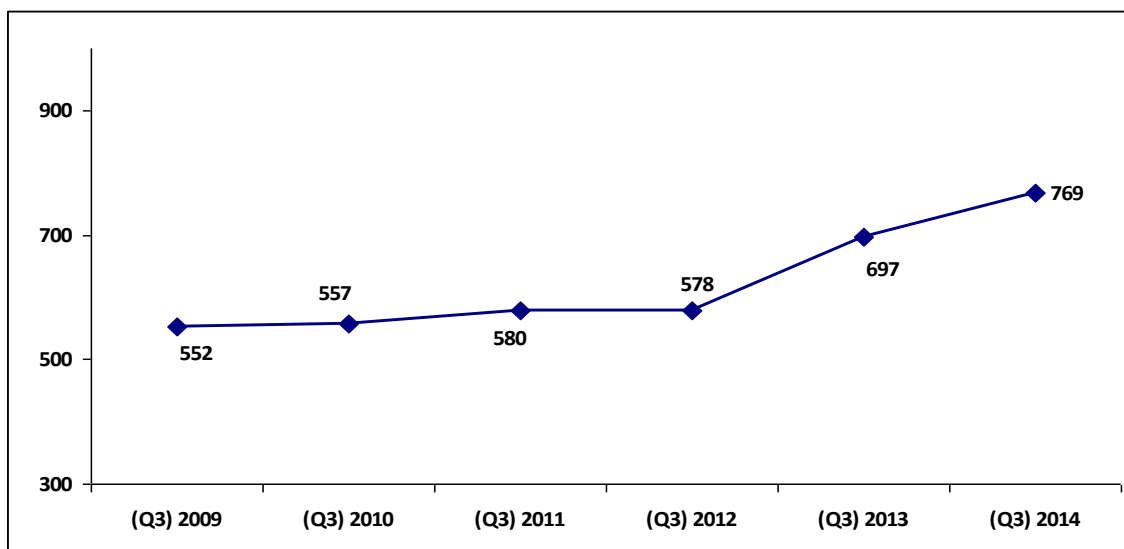
Source: Land Registry Residential Property Price Report 2009 to 2014, © Crown Copyright

6.5.3 Over the five year period 2009 to 2014, the average property price in East Herts has increased by around 20%.

6.5.4 All property types over the five year period have seen an increase in price. Semi-detached and terraced properties show the highest increases of around 32%, with a 24% rise in detached property prices.

6.6 Volume of Sales

Figure 6-4 Volume of Sales (East Herts) Q3 2009 – Q3 2014

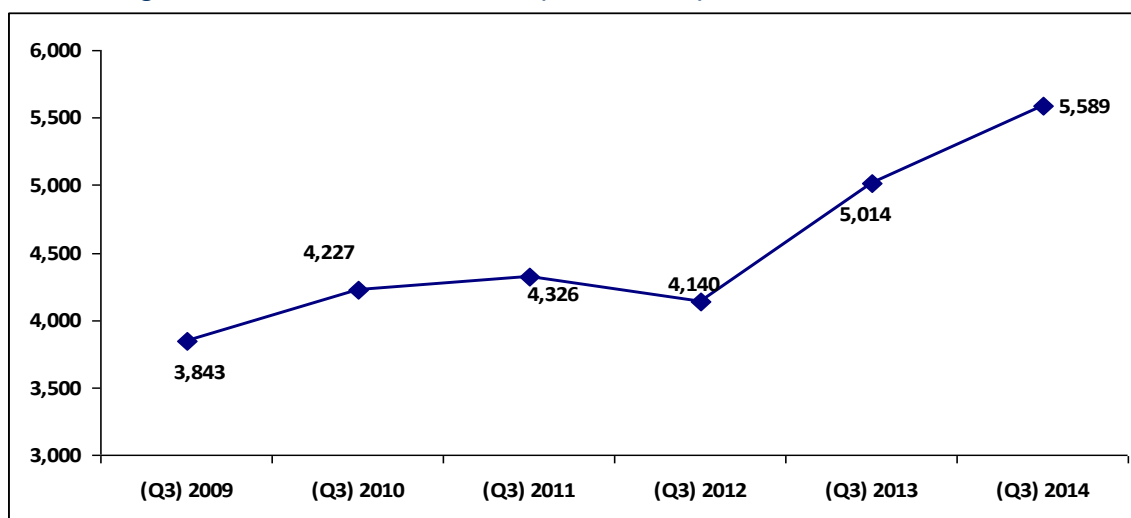


Source: Land Registry Residential Property Price Report, Quarter 3 2009 to Quarter 3 2014, © Crown Copyright.

6.6.1 The data shows the volume of sales in East Herts increased by around 39% between 2009 and 2014.

6.6.2 The following graph shows the volume of sales in Hertfordshire as a comparison. Sales were at their lowest levels at Q3 2009 and have fluctuated since, dependent upon the popular moving seasons. The volume of sales over the period in the County increased approximately by over 45%.

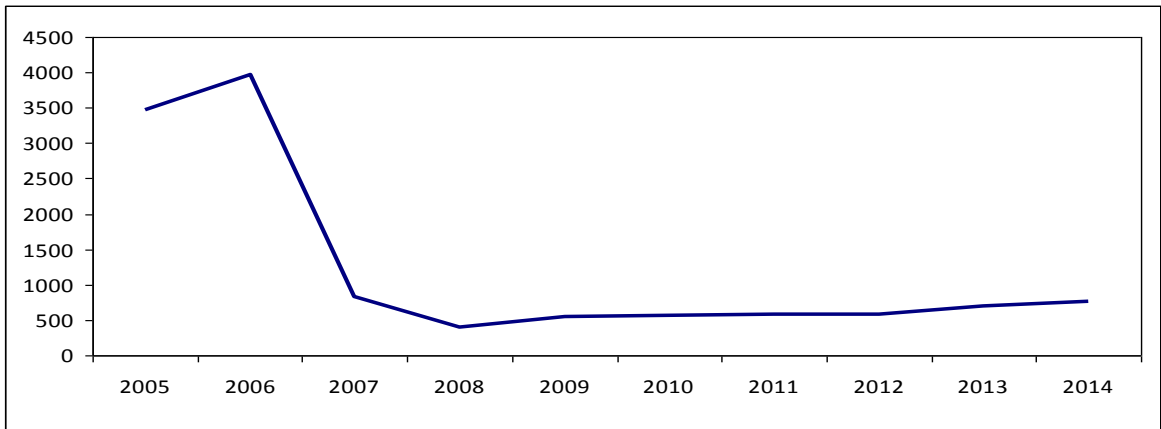
Figure 6-5 Volume of Sales (Hertfordshire) Q3 2009 – Q3 2014



Source: Land Registry Residential Property Price Report, Quarter 3 2009 to Quarter 3 2014, © Crown Copyright.

6.6.3 In the following chart sales transactions in East Herts are shown below over a slightly longer period, 2005 to 2014.

Figure 6-6 East Herts Property Sales (2005-2014)



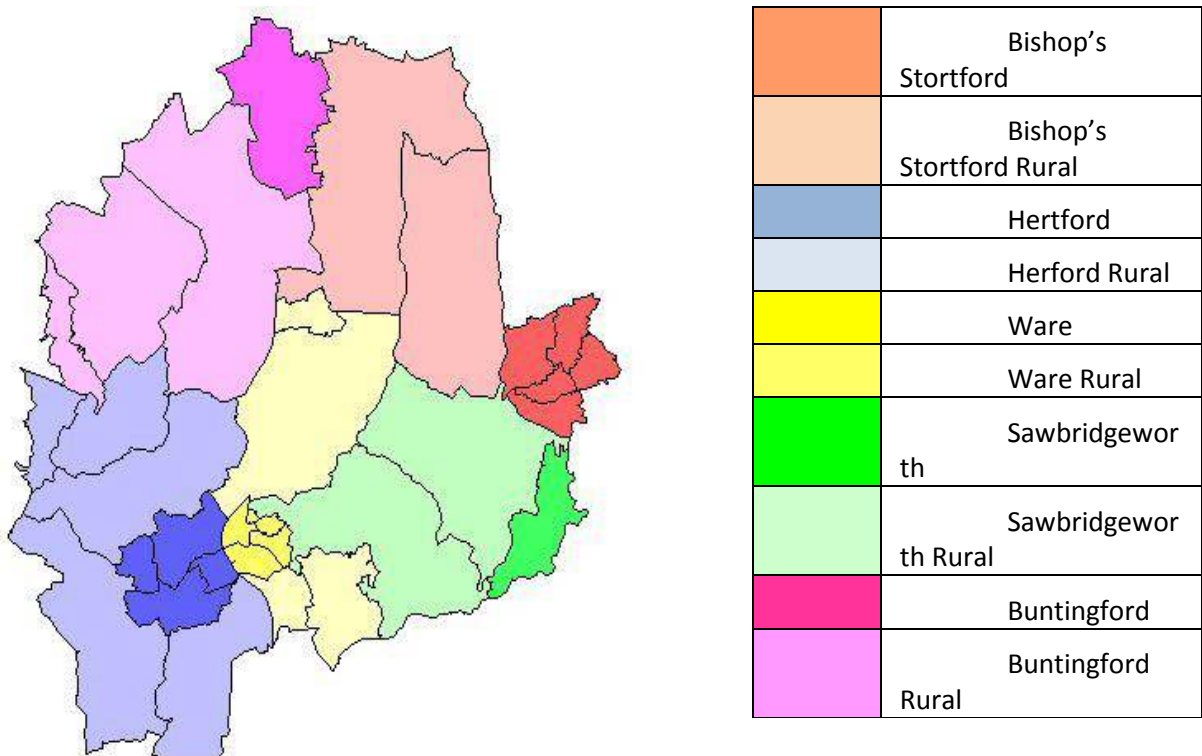
Source: Land Registry Residential Property Price Report 2009 to 2014, © Crown Copyright

6.6.4 The data shows the significant dip in the volume of sales between 2006 and 2007. Between 2008 and 2014 the level of sales has stayed fairly balanced.

6.7 East Herts Market Sub-Area Breakdown

6.7.1 To analyse house prices and rental costs locally, the district was divided in to ten sub-areas.

Figure 6-7 East Hertfordshire District



Source: East Herts Council

6.8 Entry Sales Levels

- 6.8.1 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable homes.
- 6.8.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparison in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 6.8.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. The entry level stock in the district is considered to be flats as they are the most affordable units.
- 6.8.4 An internet search of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs in the ten sub-areas. The full breakdown can be seen in the following table.

Table 6-1 Entry Sales Levels (£) in East Herts

	1 Bedroom Flat	2 Bedroom Flat	2 Bedroom Terraced	3 Bedroom Terraced	2 Bed Semi-Detached	3 Bed Semi-Detached
Bishop's Stortford	140,000	189,950	229,995	250,000	245,000	275,000
Bishop's Stortford Rural	139,995	240,000*	224,999	279,995	265,000	300,000
Hertford	140,000	199,995	250,000	270,000	250,000*	319,995
Hertford Rural	154,995*	164,995*	240,000	250,000	-nd-	375,000
Ware	137,500	209,995	250,000	265,000	275,000*	325,000
Ware Rural	139,995	179,995	224,999	285,000	250,000*	325,000
Sawbridgeworth	130,000	182,500	209,995*	265,000	249,950*	299,995
Sawbridgeworth Rural	129,000	190,000	229,950	269,995	295,000*	320,000
Buntingford	144,995*	179,995*	189,995*	268,000	-nd-	309,995
Buntingford Rural	-nd-	130,000*	189,995*	260,000	-nd-	319,995
District-Wide	139,995	199,950	230,000	269,995	250,000	309,995

Source: DCA House Price Search November 2014, * - Caution Low Sample, nd - No data found

- 6.8.5 Although the average price of flats in East Herts according to the Land Registry survey is £202,370, entry sales levels vary across the district with the lowest entry prices, starting at around £129,000 for a 1-bed flat in Sawbridgeworth Rural, rising to £154,995 for a 1-bed flat in Hertford Rural.
- 6.8.6 2 bedroom flats start at £130,000 in Buntingford Rural rising to £240,000 in Bishop's Stortford rural. 2 bedroom terraced properties start at £189,995 in Buntingford rising to £250,000 in Hertford and Ware. 2 bedroom semi-detached properties start from around £245,000 in Bishop's Stortford and rise to £295,000 in Sawbridgeworth Rural.

6.9 Purchase Single Income Thresholds

- 6.9.1 The cheapest entry levels (lowest quartile) were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5 x gross income lending ratio for single earner households. These levels are recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42).
- 6.9.2 However, whilst HomeBuy initiatives have assisted in the current climate, in reality there are few lenders that will grant a 95% mortgage with the majority requiring around 20% deposit. This is the median deposit level from the CML for all lenders.
- 6.9.3 These households are unlikely to get a mortgage and those who do are more likely to have had help from parents / relatives to pay a deposit. The deposit requirement (based on 10%) for a two bedroom flat ranges from £16,500 to £24,000 across the district.
- 6.9.4 The table below outlines the income ranges needed to enter the market in the ten sub-areas for single income households.

Table 6-2 Single Income Thresholds

Area	Income Thresholds (£)		
	1 - bedroom Flat	2 - bedroom Flat	2 - bedroom Terraced
Bishop's Stortford	38,000	51,600	62,400
Bishop's Stortford Rural	38,000	65,100*	61,100
Hertford	38,000	54,300	67,900
Hertford Rural	42,100*	44,800*	65,100
Ware	37,300	57,000	67,900
Ware Rural	38,000	48,900	61,100
Sawbridgeworth	35,300	49,500	57,000*
Sawbridgeworth Rural	35,000	51,600	62,400
Buntingford	39,400*	48,900*	51,600*
Buntingford Rural	-nd-	35,300*	51,600*
District-Wide	38,000	54,300	62,400

Source: DCA House Price Survey November 2014

*low sample

- 6.9.5 The cheapest entry level property requires an income of £35,000 in Sawbridgeworth Rural and based on the income levels of concealed households, 88.5% could not afford to purchase this property.
- 6.9.6 The average income needed to buy a 1/2 bedroom property is £51,567.
- 6.9.7 Analysis of the entry level prices for one, two and three bedroom properties and income levels, suggest that 98% of concealed households cannot afford to buy in the private market across the district.

6.10 Intermediate Housing Costs

- 6.10.1 The intermediate housing definition in NPPF is “homes for sale and rent provided at a cost above social rent but below market levels, subject to the criteria in the Affordable Housing definition. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.”
- 6.10.2 Shared-ownership gives residents the chance to buy a percentage share of a new build property, and then rent the remaining share from a housing association. This makes home ownership more affordable as it reduces the amount required for a deposit, and the resident only pays the mortgage on the share they own.
- 6.10.3 Shared ownership is a Help to Buy scheme. Help to Buy is the brand for the government funded initiative of affordable home ownership schemes designed to help people who cannot afford to buy a home that suits the needs of their household.
- 6.10.4 Over the years several scheme names have been used (i.e. Homebuy - part buy/part rent) but the current Help to Buy schemes are ‘Equity Loans’ and ‘Shared Ownership’.
- 6.10.5 The Homes and Communities Agency (HCA) have appointed 15 Local Help to Buy Agents providing coverage across England. In Hertfordshire, the Help to Buy Agent is called ‘Help to Buy East and South East’.
- 6.10.6 Generally new intermediate housing units are bought almost equally by people moving from private rented accommodation and new forming households with incomes inadequate to buy outright.
- 6.10.7 As house prices have increased it is important to assess whether households could gain access to the housing they require with minimum levels of subsidy compared to that of social rent.
- 6.10.8 This is also important in relation to the provision of a more balanced housing market. DCA have therefore analysed the cost of intermediate housing in the area in an attempt to assess the proportion of households who could perhaps be assisted by this type of housing.

6.10.9 The table below shows examples of shared ownership costs, the incomes required and the proportion of concealed who are able to afford this type of property.

Table 6-3 Shared Ownership Costs, Incomes Required and Concealed Households able to afford

Area	Property Type	Full Sale Price	Share Price	Monthly Cost*						
				Rent	Mortgage	Service / Estate Charge	Total Monthly Cost	5% Deposit	Income Required	Concealed Households able to afford (%)
Bishop's Stortford	1 Bedroom Flat - Resale	£148,000	£56,240 – 40%	£198	£329	£96	£623	£2,960	£25,255	55.5
Buntingford	2 Bedroom Flat - Resale	£165,000	£78,375 – 60%	£198	£458	£61	£717	£4,125	£28,650	76.6
Bishop's Stortford	2 Bedroom Flat – Resale	£190,000	£90,250 – 50%	£173	£528	£132	£833	£4,750	£33,287	85.3
Ware	2 Bedroom Flat -Resale	£205,000	£97,375 – 50%	£214	£569	£69	£852	£5,125	£34,046	86.7
Sawbridgeworth	2 Bedroom Terraced - Resale	£230,000	£54,625 – 25%	£380	£319	£45	£744	£2,875	£29,730	78.6
Hertford	2 Bedroom Flat -Resale	£265,000	£143,498 – 57%	£225	£839	£88	£1,152	£7,553	£46,034	97.4

Note: Income required is calculated based on monthly housing costs not exceeding 33% of gross income and a 5% deposit, Monthly costs based on data from 'help to buy' website. % of Concealed Households able to afford each property based on the incomes in the DCA Housing Survey 2014.

6.11 Private Rent

6.11.1 DCA undertook a survey of the main estate / letting agents in each area to gather data on the entry rent levels.

6.11.2 A total sample of 321 properties, were found to be available on the market at the time of the survey. Some property types had very low or no levels of supply by location and the data should be treated with caution.

6.11.3 The following table shows the full breakdown of entry level prices in the district.

Table 6-4 Average and Entry Rent Levels, November 2014 (£ p/m)

Property Type	Bishop's Stortford		Bishop's Stortford Rural		Hertford		Hertford Rural		Ware	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bedroom Flat	652	575	650	-nd-	706	675	635*	575	697	650
2-Bedroom Flat	965	875	-nd-	-nd-	904	795	-nd-	-nd-	853	795
2-Bedroom Terraced	895	875	-nd-	-nd-	1,108	950	750*	-nd-	979	895
3-Bedroom Terraced	975	-nd-	1,400*	-nd-	1,413*	1,100*	1,233*	1,000*	1,098*	1,095*
2-Bed Semi-detached	942	850	1,132*	895*	962*	895*	1,149*	-nd-	900*	-nd-
3-Bed Semi-detached	1,110	975	1,300*	-nd-	1,227	1,100	1,424	1,195	1,161	1,050

Property Type	Ware Rural		Sawbridgeworth		Sawbridgeworth Rural		Buntingford		Buntingford Rural		District-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bedroom Flat	951	650	664	625	675	-nd-	669*	600*	-nd-	-nd-	697	625
2-Bedroom Flat	973	795	873	775	850*	775*	713*	675*	-nd-	-nd-	904	795
2-Bedroom Terraced	-nd-	-nd-	910*	875*	1,075*	950*	883*	825*	772*	695*	959	875
3-Bedroom Terraced	1,200*	-nd-	-nd-	-nd-	1,200	-nd-	-nd-	-nd-	925*	925*	1,211	1,000
2-Bed Semi-detached	982	850	-nd-	-nd-	925*	900*	-nd-	-nd-	1,250*	1,250*	997	895
3-Bed Semi-detached	-nd-	-nd-	1,289	1,200*	1,425*	1,250*	1,050*	1,000*	1,209*	1,095*	1,229	1,100

* Low level of data Source: DCA House Price Survey November 2014; nd - no data

- 6.11.4 Entry level rents start from £575 per month in Bishop's Stortford and Hertford Rural, rising to £675 per month in Hertford for a one bedroom flat. A 2-bedroom flat ranges from £675 per month rising to £875.
- 6.11.5 Entry rent levels of 2-bedroom terraced houses, range from £825 per month in Buntingford to £950 in Sawbridgeworth Rural and Hertford. 3-bedroom terraced rents started from £925 per month rising to £1,100.
- 6.11.6 2-bedroom semi-detached homes range from £850 per month to £1,250 and 3 bedroom semi-detached properties start from around £975 rising to £1,250 per month.

6.12 Rental Income Thresholds

6.12.1 The cheapest rental prices of the smallest units in the district were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). The table below shows the income levels needed to access the private rented market in each sub-area.

Table 6-5 Rental Income Thresholds – November 2014

Area	Income Thresholds (£)			
	1 bedroom Flat	2 bedroom Flat	2 bedroom Terraced House	3 bedroom Terraced House
Bishop's Stortford	27,600	42,000	42,000	-nd-
Bishop's Stortford Rural	-nd-	-nd-	-nd-	-nd-
Hertford	32,400	38,200	45,600	52,600
Hertford Rural	27,600*	-nd-	-nd-	48,000
Ware	31,200	38,200	43,000	52,600
Ware Rural	31,200	38,200*	-nd-	-nd-
Sawbridgeworth	30,000	37,200	42,000*	-nd-
Sawbridgeworth Rural	-nd-	37,200*	45,600*	-nd-
Buntingford	28,800*	32,400*	39,600*	-nd-
Buntingford Rural	-nd-	-nd-	33,400*	44,400
District-wide	30,000	38,200	42,000	48,000

Source: DCA House Price Survey November 2014

NB Figures rounded to nearest hundred

*low sample nd – no data

- 6.12.2 From the available data the cheapest rental property was found in Bishop's Stortford and Hertford Rural and requires an income of £27,600 for a 1 bedroom flat. The average annual income needed to rent all lower quartile stock and across the district is £36,800.
- 6.12.3 Analysis of the entry level rents for one, two and three bedroom properties and income levels, suggest that 90% of concealed households cannot afford to rent in the private market across the district.

6.13 Affordable Rents

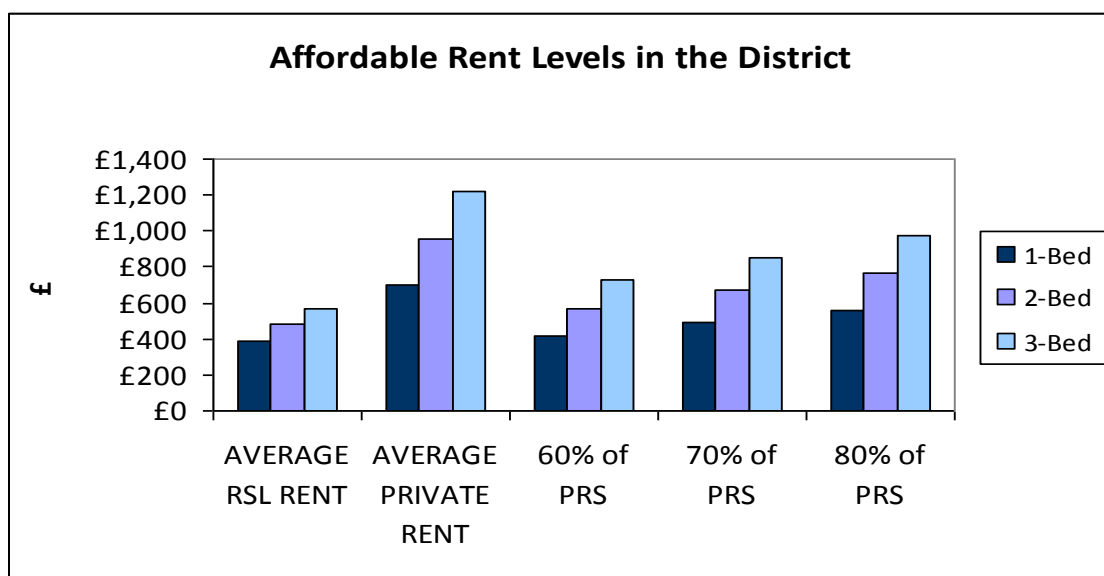
- 6.13.1 Depending on the household's personal circumstances they may be classed as in need by the Local Authority and placed on the housing register. Therefore there is a possibility that some of the market rent shortfall could be met through Affordable Rent.
- 6.13.2 Affordable Rent properties are bought or managed by Registered Providers who rent them at lower rental cost than private landlords. This is usually 80% of the market rental value and is examined further in section 6.13 below.
- 6.13.3 The Coalition Government introduced Affordable Rents up to 80% of market value for new social rented stock. This decision is to encourage Registered Providers to be less reliant on grant aid for new build schemes and self-finance the schemes by charging a greater amount of rent.

- 6.13.4 The requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of concealed households unable to access the market sector as a First Time Buyer.
- 6.13.5 However, the decision to introduce Affordable Rents at up to 80% of market value for new social rented stock has had an impact on discounted market rent as an intermediate housing option.
- 6.13.6 The table and graph below shows that there is a large enough margin to introduce Affordable Rents, at the 60%, 70% and 80% levels. The 60% levels still give headroom of £92 for a 2 bedroom property and £165 for a 3 bedroom property against average Registered Provider rents.

Table 6-6 Average Social Rent up to 80% of Average Private Sector Rent

District-Wide	Average RP Rent (pcm)	Average Private Rent (pcm)	60% of PRS	70% of PRS	80% of PRS	Headroom at 80%
1-Bedroom	£390	£697	£418	£488	£557	£167
2-Bedrooms	£480	£953	£572	£667	£763	£283
3-Bedrooms	£567	£1,220	£732	£854	£976	£409

Figure 6-8 Affordable Rent Levels in the District



Source: CORE Data and DCA House Price Search November 2014

- 6.13.7 The following table shows the income required for the 60 and 80% levels of affordable rent.

Table 6-7 Rental Income Thresholds for Affordable Rent

Area	Income Thresholds (£)		
	1 bedroom	2 bedroom	3 bedroom
60% of PRS	20,065	27,460	35,135
80% of PRS	26,800	36,600	46,800

Source: DCA House Price Survey November 2014 NB Figures rounded to nearest hundred

- 6.13.8 The income needed to rent at 60% of private rent levels is £20,065 for a 1 bedroom property, rising to £35,135 for a 3 bedroom property. At 80% of private rent levels, the income needed is £26,800 for a 1 bedroom property rising to £46,800 for a 3 bedroom property.
- 6.13.9 Based on the concealed income levels at Table 4-9, 47.3% could not afford a 1 bedroom property at 60% of private rent (£20,065).

6.14 Local Housing Allowance

- 6.14.1 The Local Housing Allowance (LHA) is a way of calculating Housing Benefit for people who live in **privately rented accommodation**. LHA is a flat rate allowance based on the size of the household (not the size of the property) and the area in which a person lives.
- 6.14.2 The table below shows the maximum Local Housing Allowance payable from April 2014 to March 2015 for East Hertfordshire and the lowest quartile private sector rent for the district.

Table 6-8 Maximum Local Housing Allowance / Lower Quartile PRS Monthly Rents

Area	Shared		1 Bedroom		2 Bedrooms		3-Bedrooms	
	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent	LHA	PRS Rent
East Hertfordshire	£297	£440	£555	£625	£707	£795	£850	£1,000

- 6.14.3 In East Hertfordshire the local housing allowance will not meet the full amount of private sector rent resulting in a shortfall for the majority of private tenants.
- 6.14.4 A recent report by Department for Work Pensions (DWP) in relation to monitoring the impact of changes to the LHA system states that the consensus is that evictions and homelessness would increase, that there would be a significant amount of households re-locating and that the quality of accommodation on offer would continue to decline at the lower end of the private rented sector.
- 6.14.5 There is also an increasing demand from non-LHA renters and a falling number of landlords willing to rent to LHA recipients.
- 6.14.6 Previously a single person aged under 25 years, who does not have a dependant or a non-dependant person living with them, will be entitled to the standard rate of Local Housing Allowance for a room in shared accommodation.
- 6.14.7 From January 2012 the shared room rate restriction has applied to single people aged under 35 years. Exemptions, for example for those in receipt of severe disability premium and living in certain types of supported accommodation, have continued to apply.

Table 6-9 Shared Accommodation Maximum Local Housing Allowance / Lower Quartile PRS Monthly Rents

Area	Number of PRS Shared Properties Found	Shared	
		LHA	PRS Rent
East Herts.	19	£297	£440

Source: DCA house price search November 2014/ www.voa.gov.uk

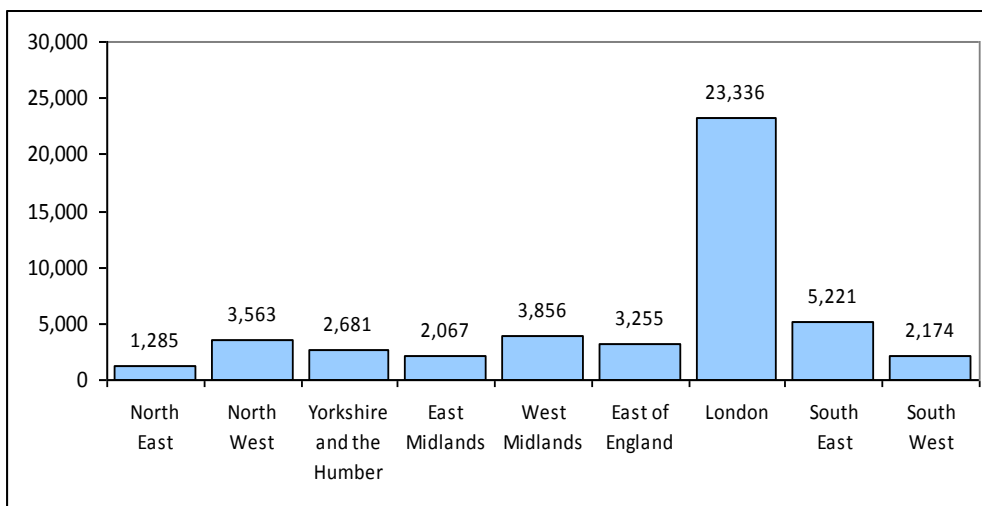
6.15 Welfare Reform

- 6.15.1 The Government has implemented a number of changes to the benefit system. The Welfare Reform Act of 2012 introduces a range of changes that impact on the private rented, council and registered provider sector and their tenants.
- 6.15.2 A number of changes affecting the private rented sector such as:-
 - A cap on the amount of local housing allowance paid depending on the size of the house;
 - Under-occupancy criteria;
 - Single under-35 year olds only eligible for shared accommodation housing benefit.

6.16 Benefit Cap

- 6.16.1 The Government introduced a cap on the total amount of benefit that working-age households can receive. This means that households on out-of-work benefits will no longer receive more in welfare payments than the average weekly wage for working households.
- 6.16.2 All Local Authorities implemented the cap by the end of September 2013.
- 6.16.3 Since the introduction of the benefit cap 46% of households affected were found in London. Of the top 20 authorities affected only two were found outside of London.
- 6.16.4 The following graph shows the cumulative number of households capped from 15th April 2013 to August 2014 by region.

Figure 6-9 Number of Households Capped 2013-2014



Source: DWP

- 6.16.5 The data shows that the number of households capped in the East of England is an average level compared to the majority of the other benchmark areas. The level in London shows a huge difference compared to the other regions. In London the total number of households capped was 23,336 between April 2013 and August 2014.
- 6.16.6 East Hertfordshire had 43 capped households between April 2013 and August 2014.

6.17 Housing Benefit and Under-Occupancy

- 6.17.1 From April 2013 the Government introduced a new 'size criteria' (spare room subsidy) for tenants renting in the affordable housing sector. As a result, any working age household deemed to be under-occupying their property will see a reduction in their housing benefit.
- 6.17.2 The new size criteria will only apply to working age households in any affordable sector housing. It does not apply to pensioner households who are specifically excluded from this legislation or those living in private rented accommodation as they are covered under new Local Housing Allowance (LHA) regulations.
- 6.17.3 From April 2013, the number of bedrooms a working age household is deemed to require will be based on the following criteria for a 1 bedroom property:-
- A couple;
 - Adult aged 16+
- 6.17.4 The number of bedrooms a working age household is deemed to require will be based on the following criteria for a 2 bedroom property:-
- One child;
 - Two children aged 0-16 years of the same sex;
 - Any 2 children under the age of 10.
- 6.17.5 There will be discretionary help for disabled tenants who require an extra bedroom for an overnight carer and for those households with foster children. For any household deemed to have more bedrooms than they require their housing benefit will be reduced by:-
- 14% for 1 'extra' bedroom;
 - 25% for 2 or more 'extra' bedrooms.
- 6.17.6 Information received from East Herts suggests that a total of 393 households in receipt of benefits have been affected by the size criteria, 324 under-occupying by one bedroom and 69 by two or more bedrooms.
- 6.17.7 The table below shows the breakdown by households and rental difference for affordable rented stock.

Table 6-10 Number of Affordable Housing Residents Affected by the HB Size Criteria

	Households	Average weekly difference in eligible rent
by 14%	324	£16.85
by 25%	69	£30.65

7 MIGRATION

7.1.1 This section looks at the patterns of migration for the district. In the first part of the section, the 14,115 implied households (23.6% of the sample) who had moved in the last 3 years were asked where they had moved from.

7.1.2 49.9% had previously lived within the district; 50.1% had moved in from outside the district (7,061 implied households).

7.2 In-Migration to the District

7.2.1 7,061 households had in-migrated to East Herts over the last three years from outside the district. 25.3% had moved from London, 15.8% from elsewhere in Hertfordshire and 13.3% from Elsewhere in the UK.

Table 7-1 Location of Previous Dwelling (In-migrants)

Question 5a

Location	%	N ⁹⁵
Stevenage	2.2	156
Welwyn Hatfield	2.6	183
Broxbourne	10.3	731
North Herts	2.3	163
Elsewhere in Hertfordshire	15.8	1,113
Epping Forest	2.0	139
Harlow	7.7	543
Uttlesford	5.7	403
Elsewhere in Essex	4.9	344
London	25.3	1,788
Elsewhere in the UK	13.3	941
Abroad	7.9	557
Total	100.0	14,115

Source: DCA East Herts 2014 Housing Needs Survey Data

7.2.2 11.1% of all those who had in-migrated into the district said that it was their first independent home as an adult.

- 7.2.3 Those who had moved into the district within the last 3 years were then asked what the three most important reasons were for moving home.

Table 7-2 Reason for Moving for those Moving within or to the District
Question 5b

Reason	% Households moved within the District	% Households in-migrated to the District
New Job / employment	3.7	10.4
Closer / easier to commute to work	15.3	22.7
To be near family / friends	23.4	31.0
Relationship / family breakdown	10.8	6.7
Quality of local schools	15.9	21.7
Retirement	7.5	9.5
Health reasons / personal care	6.7	4.5
Move from rural to urban location	6.4	4.8
Move from urban to rural location	10.3	18.5
Able to afford local housing	12.6	13.9
Better quality housing	20.2	18.7
Better quality area	29.5	26.6

Source: DCA East Herts 2014 Housing Needs Survey Data

- 7.2.4 The main reason for a move within the district was 'better quality area' at 29.5%, followed by 'to be near family / friends' at 23.4%, and 'better quality housing' at 20.2%.
- 7.2.5 The main reason for in-migrating to the district was 'to be nearer family / friends' at 31.0%. 'Better quality area' and 'closer / easier to commute to work' were also popular choices.

7.3 Out - Migration from the District

- 7.3.1 Out-migration is expected to account for 28.9% of all moves for existing moving households (3,551 implied) and 9.9% of concealed households over the next 3 years (1,216 moves implied).
- 7.3.2 Those moving out of the area were asked where they were thinking of relocating. 3,526 implied existing households (75.2%) responded, in the case of **concealed households**, 1,207 **implied households** (25.8%) responded to this question.
- 7.3.3 For both existing and concealed households moving, the main single interest was in moving 'elsewhere in the UK' at 54.0% and 48.5% respectively.
- 7.3.4 The second most popular choice for existing households was 'elsewhere in Hertfordshire' at 16.2%, followed by 'elsewhere in Essex' at 8.9%.
- 7.3.5 Neither existing nor concealed households gave Harlow or Uttlesford as a choice of location to move to.

- 7.3.6 In the case of concealed households moving, the second most popular choice was London 24.6%, then elsewhere in Hertfordshire at 17.6%.

Table 7-3 Location of Move for those Moving Outside the District
Question 17d

Location	Existing		Concealed	
	% Households	N ^{OS} implied	% Households	N ^{OS} implied
Stevenage	1.5	53	0.0	0
Welwyn Hatfield	0.2	7	1.1	13
Broxbourne	0.3	9	0.0	0
North Herts	1.7	61	1.0	12
Elsewhere in Hertfordshire	16.2	571	17.6	213
Epping Forest	4.0	140	0.0	0
Elsewhere in Essex	8.9	314	6.4	77
London	8.4	296	24.6	296
Elsewhere in the UK	54.0	1,904	48.5	586
Abroad	4.8	171	0.8	10
Total	100.0	3,526	100.0	1,207

Source: DCA East Herts 2014 Housing Needs Survey Data. * No data for other areas.

- 7.3.7 Those moving out of the area were asked their reasons for moving away. This question was a multiple choice question and on average all households made 1.7 choices.
- 7.3.8 In the case of existing households the main reason was 'family reasons' at 37.6%, followed by 'retirement' at 30.1% and 'financial reasons' at 27.0%.
- 7.3.9 In the case of concealed households the main reason was 'employment / access to work' at 71.4%. 'Family reasons' at 29.3%, 'Lack of affordable rented housing' at 19.0% and 'unable to afford to buy a home locally' at 18.9% were also popular choices.

7.3.10 Table 7-4 below shows the full breakdown of reasons for moving out of the district for both existing and concealed households.

Table 7-4 Reason for Moving Out of the District
Question 17e

Reason	Existing		Concealed	
	% Households	N ^{os.} Implied	% Households	N ^{os.} Implied
Family reasons	37.6	1,324	1.8	20
Employment / access to work	21.7	763	71.4	812
Education	3.1	108	11.1	127
Retirement	30.1	1,059	13.2	150
Financial reasons	27.0	949	18.5	210
Unable to afford to buy a home locally	33.5	1,178	18.9	214
Lack of affordable rented housing	13.6	480	19.0	216
Need specialist housing	1.0	35	0.0	0
Total		5,896		1,749

Source: DCA East Herts 2014 Housing Needs Survey Data

7.4 Migration Summary

7.4.1 The tables below, based on survey data show the number of existing households who have moved into the district and those planning a move out of the district. It reflects the net migration patterns for existing households.

Table 7-5 Net Migration Patterns

Migration areas	Stevenage	Welwyn Hatfield	Broxbourne	North Herts
Moving into the District	156	183	731	163
Moving out of the District	53	7	9	61
Net Migration	+ 103	+ 176	+ 722	+ 102

Migration areas	Elsewhere in Hertfordshire	Epping Forest	Harlow	Uttlesford
Moving into the District	1,113	139	543	403
Moving out of the District	571	140	0.0	0.0
Net Migration	+ 542	- 1	+ 543	+ 403

Migration areas	Elsewhere in Essex	London	Elsewhere in the UK	Abroad	Total
Moving into the District	344	1,788	941	557	7,061
Moving out of the District	314	296	1,904	171	3,526
Net Migration	+ 30	+ 1,492	- 963	+ 386	+ 3,535

Source: DCA East Herts 2014 Housing Needs Survey Data

8 HOUSING NEEDS OF DISABLED PEOPLE

8.1 Introduction

- 8.1.1 Issues relating to households with one or more members who are affected by a physical or mental health disability or long-term illness were addressed through a series of questions. This section draws together the findings covering property adaptation and support provision and outstanding needs.

8.2 Key Findings

- 16.5% (9,850 implied) households included a member with a disability.
- 58.6% of all disabled household members were over the age of 65.
- 57.1% of households have a walking difficulty.
- 18.8% (1,050 implied households) stated they had outstanding support needs which were not currently being met.
- 11.7% of all properties (6,970 implied) had been adapted. The survey found some mismatch between wheelchair adapted properties and where wheelchair users actually live.

8.3 Needs of Disabled People

- 8.3.1 16.5% of households in the area contain somebody with a disability / limiting long term illness, suggesting 9,850 households in the district were affected in some way.
- 8.3.2 Assessment of the UK average for the proportion 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 households. The Department for Work and Pensions Family Resources Survey 2006 suggests as many as 10 million disabled people in the UK - around 19.7% of the population.

- 8.3.3 The comparative figures for the various tenures were as per Table 8-1 below. The level in the registered provider rented sector at (28.9%) was more than double the proportion of total stock represented by registered provider rented (12.0%). The level in the owner occupied with mortgage accommodation at 18.7% was considerably lower than the stock level owner occupied 40.7%.

Table 8-1 Disability by Tenure
Question 1 by Question 9

Tenure	Sample Tenure %	Tenure of those with disability %	N ^{os} . Implied (Disability)
Owner occupied with mortgage	40.7	18.7	1,838
Owner occupied no mortgage	32.4	37.1	3,647
Private rented	13.4	12.3	1,216
Registered Provider rented	12.0	28.9	2,845
Shared ownership	0.3	0.3	29
Tied to employment	0.2	0.1	15
Living rent free	1.0	2.6	260
	100.0	100.0	9,850

Source: DCA East Herts 2014 Housing Needs Survey Data

- 8.3.4 When asked how many members of the household had a disability, 86.1% of cases said only one household member had a disability and 13.9% said two members had a disability suggesting 9,734 people in total. The age profile and nature of disability data suggest slightly higher totals than this.
- 8.3.5 11,281 responses were received to the age of disabled members. Data for the age groups of all disabled household members is shown in the table below.

Table 8-2 Age of Disabled Household Members (Question 10b)

Age	%	N ^{os} . implied
0-10	2.8	316
11-15	0.8	89
16-24	2.1	236
25-34	3.1	349
35-49	13.6	1,531
50-64	19.0	2,148
65-79	31.3	3,533
80+	27.3	3,079
Total	100.0	11,281

Source: DCA East Herts 2014 Housing Needs Survey Data

- 8.3.6 58.6% of all disabled household members were over the age of 65 including 27.3% over 80; only 8.8% were aged under 35 years.

- 8.3.7 The next table shows the nature of the disability of members of the household. Responses were received to a multiple response question, giving an average of 1.5 responses.

Table 8-3 Nature of Disability
Question 10c

Disability	% responses	% households	N ^{os} . implied (all choices)
Wheelchair user	9.9	14.9	1,563
Walking difficulty	37.9	57.1	5,970
Visual / hearing impairment	14.4	21.7	2,268
Asthmatic / respiratory problem	14.9	22.4	2,339
Other physical disability	22.9	34.5	3,604
Total	100.0		15,744

Source: DCA East Herts 2014 Housing Needs Survey Data

- 8.3.8 The largest group of people were those with a 'walking difficulty' (57.1%). 34.5% had an 'other physical disability' and 22.4% of households contained someone who had an 'asthmatic / respiratory problem'.
- 8.3.9 Further data analysis showed that 34.8% (443 of the 1,272 at Table 8-6 below) of properties, in which people using a wheelchair lived, had been adapted, a relatively good proportion compared with recent DCA survey experience (around 32.0%) suggesting some mismatch between houses adapted and those where wheelchair users lived.
- 8.3.10 By extension, it would appear that 1,120 households with a wheelchair user (71.6%) did not live in suitably adapted premises (1,563 in Table 8-3 less 443).

8.4 Support Needs

- 8.4.1 10,561 implied household members responded to the question on need for care or support. 49.6% indicated a need for care or support (5,238 implied).
- 8.4.2 81.2% of those with a care or support need felt they were getting enough support, the data implying 18.8% (1,015 implied) with an outstanding support need.
- 8.4.3 4,633 households responded to the question regarding the receipt of sufficient care and support, the table below shows who is providing the care and support.

Table 8-4 Who provides the Support Needed
Question 10f

Support provider	% responses	N ^{os} . implied (all choices)
Registered care agency / voluntary body	28.1	1,304
Family / neighbour / friend	71.9	3,329
Total	100.0	4,633

Source: DCA East Herts 2014 Housing Needs Survey Data

- 8.4.4 28.1% of households received care / support from a registered care agency / voluntary body, 71.9% received care / support from family / neighbour / friend.

8.5 Adaptation

8.5.1 Three questions sought information from all households in the district on the degree to which the home had been built or adapted to meet the needs of a disabled person.

8.5.2 11.7% of properties (6,970 implied) had been adapted, slightly higher than the level found in DCA surveys (around 11%). The split by tenure is set out in the table below.

Table 8-5 Adaptations by Tenure

Question 11b by Question 1

Tenure	%	N ^{os.} implied
Registered Provider rented	37.8	2,636
Owner occupied no mortgage	33.0	2,302
Owner occupied with mortgage	15.1	1,051
Private rented	7.9	551
Tied to your employment / Living Rent Free*	5.5	382
Shared Ownership*	0.7	48
Total	100.0	6,970

Source: DCA East Herts 2014 Housing Needs Survey Data

8.5.3 Adaptation in the registered provider rented sector was the highest at 37.8%. 33.0% of owner occupied no mortgage properties have been adapted and 15.1% in the owner occupied with mortgage sector.

Table 8-6 Types of Adaptations Provided / Needed to Current Home

Question 11b and Question 12

Adaptations	Provided		Needed	
	% households	N ^{os.} implied (all choices)	% households	N ^{os.} implied (all choices)
Wheelchair adaptations	18.3	1,272	2.6	1,418
Access to property	30.8	2,146	2.9	1,566
Vertical lift / stair lift	20.1	1,404	4.7	2,609
Bathroom adaptations	49.5	3,452	6.1	3,325
Extension	7.0	490	2.8	1,554
Ground floor toilet	38.8	2,701	2.4	1,325
Handrails / grabrails	53.9	3,757	5.0	2,761
Other	6.5	456	2.9	1,574
None	0.0	0	82.6	45,361
Total		15,678		61,493

Source: DCA East Herts 2014 Housing Needs Survey Data

8.5.4 53.9% had handrails / grabrails, 49.5% had bathroom adaptations, 38.8% had a ground floor toilet and 30.8% had access to property adaptations.

8.5.5 82.6% of households stated they needed no adaptations now or in the next three years.

8.5.6 Wheelchair adaptations at 18.3% (1,272 implied) were higher to the average level found in DCA surveys (around 15%). The data taken in conjunction with 8.3.9 above suggests that 829 wheelchair adapted premises are no longer occupied by a wheelchair user.

9 HOUSING NEEDS OF OLDER PEOPLE

9.1 Key Findings

- ONS data shows an increase of 87.5% in the over 65 population by 2037.
- Older people planning a move within the district would prefer to move to owner occupation (63.8%). Their preferred type would be a bungalow (32.8%) and 46.2% would prefer 2 bedrooms.
- 92.8% of respondents aged over 65 indicated equity ownership of over £100,000 and 44.1% stated they had savings over £30,000.
- Demand for supported accommodation (other than sheltered) is predominantly for independent accommodation with visiting support.
- There is a combined requirement of 2,227 units of sheltered accommodation for existing older households and those who may immigrate to be near family. 886 are in the affordable sector and 1,341 in the private sector.

9.2 Housing Needs of Older People

- 9.2.1 The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over. This sub-section will examine the future needs of older people specifically looking at the size of dwelling required in order to see if any existing houses can be freed up to tackle the issue of overcrowding.
- 9.2.2 According to ONS population forecasts, there will be 87.5% more older people (65+) by 2037. The largest increase within the 65+ group are those aged over 85, a 189.6% increase, which potentially means a significant increase in the need for support services and housing with support.

9.3 Future Housing Needs of Older People

9.3.1 4,335 (7.5%) implied households indicated that they had older relatives (over 65) who may need to move to the district in the next three years. The breakdown of the type of accommodation required is shown in the table below.

Table 9-1 Accommodation Required by Older Relatives in Next 3 Years
Question 13b

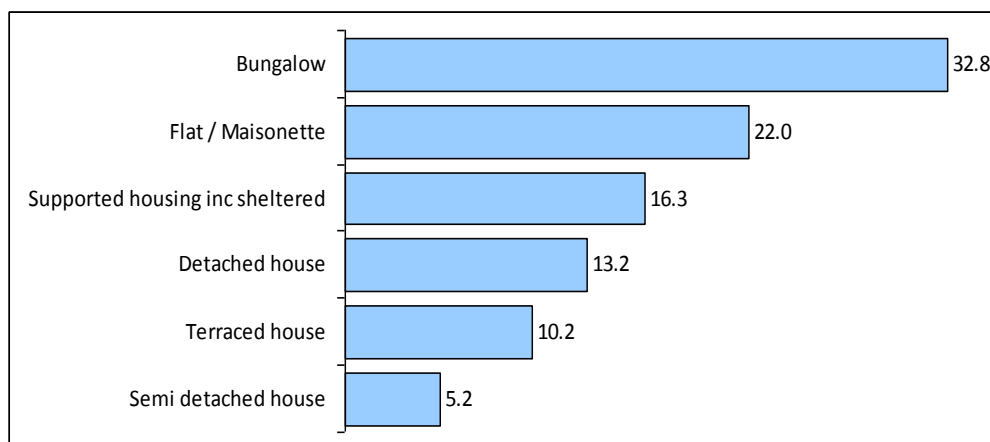
	% households	N ^{OS} . implied
Live with respondent (existing home adequate)	9.0	396
Live with respondent (need extension / adaptation)	27.9	1,231
Private sheltered housing	27.8	1,224
Registered Provider sheltered housing	11.3	498
Extra Care sheltered housing	18.8	828
Residential care / nursing home	32.6	1,435
Owner occupied property	36.6	1,614
Private rented property	5.1	226
Shared Ownership	1.6	70
Registered Provider Property	10.4	458
Total		7,980

Source: DCA East Herts 2014 Housing Needs Survey Data

9.3.2 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys where you find a lower number of older people admitting they need to move home.

9.3.3 993 implied existing households aged 65 and over are planning a move within the borough in the next 3 years and they were asked a series of questions about their future housing requirements.

Figure 9-1 What Type Of Accommodation is required (65+)
Q15da (65+) x Q19

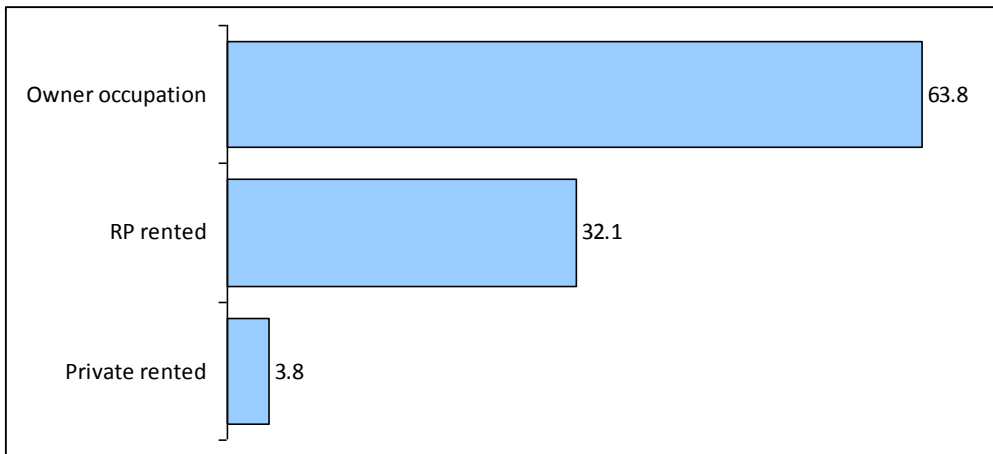


Source: DCA East Herts 2014 Housing Needs Survey Data

9.3.4 The main type of accommodation required by older people when they move within the district in the next three years is a bungalow, 32.8% of households.

9.3.5 Around 22.0% require a flat / maisonette and 16.3% supported housing.

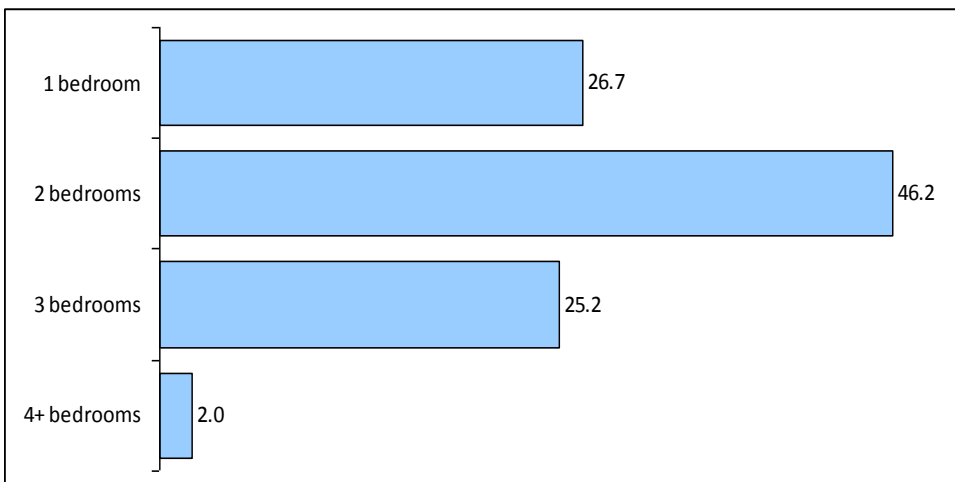
Figure 9-2 What Tenure is Required (65+)
Q15da (65+) x Q21



Source: DCA East Herts 2014 Housing Needs survey Data

9.3.6 63.8% of households require an owner occupied property when they move within the district in the next three years and 32.1% Registered Provider rented accommodation.

Figure 9-3 Size of Housing Required by Existing Moving Households aged 65+
Q15da (65+) x Q20



Source: DCA East Herts 2014 Housing Needs Survey Data

9.3.7 The size requirements of existing older households who were planning a move revealed that the main requirement was for 2-bedrooms at 46.2%.

9.4 Downsizing

9.4.1 DCA ran further cross-tabulations of data in relation to the households who answered yes to question 14a, 'would they consider moving to a smaller property in the District'.

9.4.2 15.7% (3,410 implied) of households said they would consider moving to a smaller property within the district and of those 1,247 households said they were 'actually' moving within the District in the next three years.

9.4.3 The following table shows the data from the cross-tabulation of those wanting to downsize, by their current size and the size they would prefer to move into.

Table 9-2 Current Size by Preferred Size

Current Size	Preferred Size											
	1 bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total	
	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	%	N ^{OS}	N ^{OS}	%
2 bedrooms	75.9	151	24.1	48	0.0	0	0.0	0	0.0	0	199	100.0
3 bedrooms	18.9	103	75.1	410	6.0	33	0.0	0	0.0	0	546	100.0
4 bedrooms	0.0	0	35.9	82	58.5	133	5.6	13	0.0	0	228	100.0
5 or more bedrooms	0.0	0	0.0	0	60.5	31	39.5	20	0.0	0	51	100.0
Total		254		540		197		33		0	1,024	

Source: DCA East Herts 2014 Housing Needs Survey Data

9.4.4 75.1% of households expressing an interest in downsizing and currently in a 3 bedroom property would prefer a 2 bedroom property and 18.9% a 1 bedroom.

9.4.5 35.9% currently occupying a 4 bedroom house would prefer a 2 bedroom house and 58.5% a 3 bedroom house.

9.4.6 60.3% of households currently living in a 5 bedroom property would prefer a 3 bedroom property.

9.4.7 We also looked at the type of accommodation these households are currently in and what they would prefer to move to.

9.4.8 The data showed that the majority of those households currently living in a detached property would like to another detached property but just slightly smaller.

9.4.9 252 households were currently living in a 3 bedroom semi-detached property and around 40% said they would like to move to a 2 bedroom bungalow, with a further 39.2% saying a 2 bedroom flat / maisonette.

9.4.10 42.4% of households currently living in a 3 bedroom terraced property (133 implied) said they would prefer a 1 bedroom flat / maisonette.

9.5 Savings / Equity of Older Households

9.5.1 The percentage breakdown of savings for households aged over 65 across the four main tenures is shown in the following table.

Table 9-3 Savings by Tenure

Q16a x Q1 (Q15da 65+)

Savings	Owner Occupied (with mortgage)	Owner Occupied (no mortgage)	Private Rent	RP Rented
No Savings	16.1	4.3	26.5	44.9
Under £5,000	20.2	4.4	19.0	26.1
£5,000 - £10,000	3.4	11.9	19.8	16.7
£10,001 - £15,000	11.1	7.3	3.6	1.8
£15,001 - £20,000	0.0	7.6	1.2	1.3
£20,001 - £30,000	4.4	7.7	1.8	1.7
Above £30,000	44.8	56.8	28.1	7.5
Total	100.0	100.0	100.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 9.5.2 Generally, the breakdown produced the results which might be expected with 56.8% of those in owner occupation (no mortgage) having savings above £30,000. A high proportion of retired owner occupier households will have capital to support their housing and care needs.
- 9.5.3 26.5% of households living in private rented accommodation and 44.9% of RP rented tenants had no savings.
- 9.5.4 Cross tabulation of the data by older households moving showed:-
- 9.5.5 Around 63% of those wanting to move to owner occupation had over £30,000 in savings.
- 9.5.6 Around 98% of movers requiring RP rent had less than £10,000 in savings.
- 9.5.7 The next table relates to the level of equity ownership in their home and was answered by around 81% (11,293 implied) of owner occupiers aged over 65.

Table 9-4 Level of Equity in Present Accommodation

Question 16b (Q15da 65+)

Level of Equity	%	Cum %
Negative Equity	3.8	3.8
Below - £50,000	1.7	5.5
£50,001 - £100,000	1.7	7.2
£100,001 - £200,000	10.1	17.3
£200,001 - £300,000	26.3	43.6
Above £300,000	56.4	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 9.5.8 92.8% of respondents indicated equity ownership of over £100,000.

9.6 Supported Accommodation

- 9.6.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2016.
- 9.6.2 576 households responded, giving a total of 810 responses, an average of 1.5 choices per household.

Table 9-5 Type of Supported Accommodation Required

Question 24

	% responses	N ^{OS} . implied
Independent accommodation with visiting support	49.0	282
Independent accommodation with live-in carer	1.1	6
Private Sheltered Housing	20.4	117
Registered Provider Sheltered Housing	67.3	388
Extra Care sheltered housing (self contained units with 24hr support)	0.0	0
Residential / nursing home	3.0	17
Total		810

Source: DCA East Herts 2014 Housing Needs Survey Data

- 9.6.3 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for independent accommodation (with visiting support).
- 9.6.4 A high number of the people requiring this type of supported accommodation had a walking difficulty and an asthmatic / respiratory problem and the majority of them were aged between 50 and 64.
- 9.6.5 The balance of bedroom requirements for independent accommodation (with visiting support) was mainly for 1 and 2 bedrooms.

9.7 Sheltered Housing Demand

- 9.7.1 DCA survey experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing.
- 9.7.2 The greatest demand expressed by the family of in-migrating parents or relatives was for owner occupation at 36.6% followed closely by residential care / nursing home at 32.6%.
- 9.7.3 9.0% (396 households implied) indicated that their relative could live with them and their home was adequate without an adaptation.
- 9.7.4 The sheltered housing needs of older people were captured within the question for all movers within the district on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in East Herts and in-migrating parents / relatives are shown in the table below.

Table 9-6 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	117	388	505
In-migrant Households	1,224	498	1,722
Total	1,341	886	2,227

N.B. Figures taken from Table 9-5 and Table 9-1

- 9.7.5 There was a higher level of demand for accommodation for older people moving into East Herts than the need from existing households. As discussed in Section 9.7.1 above generally, the forecast is being made by their children who assist in the moving process.
- 9.7.6 Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and often will not acknowledge or predict the need to move.
- 9.7.7 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in East Herts (505 households) and those who may in-migrate to be beside their family (1,722 households) of 2,227 units, 886 in the affordable sector and 1,341 in the private sector.
- 9.7.8 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.

9.8 Extra Care Accommodation

- 9.8.1 Extra Care or Assisted living accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.
- 9.8.2 There was an expressed need for extra care accommodation from older people moving into the district of 828 units.
- 9.8.3 The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.
- 9.8.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2021 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.

10 BLACK AND MINORITY ETHNIC NEEDS

10.1 Key Findings

- There are less BME households with no earnings (4.4%) than the whole population (5.5%). Above £27,500 incomes are similar to all households.
- 33.4% of BME households who responded to the survey are living in a flat / maisonette and 17.9% live in a detached property.
- 47.5% of those BME households who said their home was inadequate cited there were 'insufficient bedrooms', compared to 31.6% for all households.
- Over-occupation affects 6.27% (195 implied households) in the BME community according to the 'Bedroom standard'. (District – 1.98%).
- 6.6% of BME households had a member with a disability. 71.7% of them had a walking difficulty.
- 'Family reasons' at (51.5%) was a significant reason for BME households moving out of the district.
- 32.9% of existing BME households moving within the district in the next three years stated they required a bungalow. 96.8% required a 3 bedroom property and 89.4% chose registered provider as the tenure.
- Hertford was the most popular choice of location for BME existing households moving at 58.2%.
- 'Better quality of area' 65.7% and 'closer / easier to commute' 63.7% were the most popular reasons for choice of location.
- 138 concealed BME households were found to be forming within the district over the next three years. 86.5% needed a flat / maisonette; 86.5% a 3 bedroom property and registered provider was the only choice of tenure.

10.2 Introduction

- 10.2.1 This section looks at the specific housing needs of BME households living in East Herts. As well as data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.
- 10.2.2 East Hertfordshire has a low BME population. 5.2% of households (3,116 implied) were of a BME background.
- 10.2.3 Data on these households is analysed separately to give an insight into the specific housing needs of BME households in the district.
- 10.2.4 In the case of ethnic origin, the breakdown provided in Table 10-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 10-1 shows that 56,262 (94.7%) of households in East Herts were White British.

- 10.2.5 The remaining 3,116 (5.2%) households are in the other ethnic origin categories. 2001 Census Household Reference Person (HRP, Tables S106) figures are provided as an illustration; however, it should be taken into account that the Census is now eleven years old so the figures are not directly comparable.

Table 10-1 Ethnic Origin
Question 15b

Ethnic Origin		%	N ^{os.} implied	Local Area Census 2001 *
White	British	94.7	56,262	90.2
	Irish	0.8	479	1.1
	Other White	3.0	1,776	4.0
Mixed	White & Black Caribbean	0.2	91	0.5
	White & Black African	0.0	0	0.2
	White & Asian	0.1	32	0.6
	Other Mixed Race Background	0.0	8	0.4
Asian or Asian British	Indian	0.0	29	0.7
	Pakistani	0.0	11	0.2
	Bangladeshi	0.0	0	0.2
	Other Asian Background	0.2	92	0.5
Black or Black British	Caribbean	0.1	40	0.2
	African	0.6	375	0.4
	Other Black Background	0.0	0	0.1
Chinese	Chinese	0.1	62	0.4
Gypsy and Traveller	*Gypsy and Traveller	0.0	0	0.3
Arab	*Arab	0.2	121	
Any other	*Any other	0.0	0	
Total		100.0	59,378	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

Source: © Crown Copyright (Census) * Census does not differentiate by this category

- 10.2.6 The BME responders include categories of 'White Irish' and 'White Other' (as in the Census definition) which represents 2,255 (3.8%) of BME implied households.
- 10.2.7 The non-white groups total 861 households, 1.5% of all households. The two main groups are 'Black African' and 'Arab' households 496 combined, 57.6% of the whole non-white group.

10.3 Incomes

10.3.1 The incomes of BME households are detailed in the table below. The incomes of all households are listed also as a comparison.

Table 10-2 Gross Annual Income of BME Households

Question 16c

Annual income	%	Cumulative %	All households cumulative %
None	4.4	4.4	5.5
Below £20,000	21.6	26.0	26.8
£20,001 - £27,500	3.3	29.3	38.0
£27,501 - £45,000	27.8	57.1	57.5
£45,001 - £60,000	10.3	67.4	70.6
£60,001 - £75,000	3.4	70.8	79.1
£75,001 - £100,000	8.4	79.2	87.0
£100,001 - £150,000	14.1	93.3	95.6
Above £150,000	6.7	100.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

10.3.2 The data shows that there are less BME households with no earnings (4.4%) than the whole population (5.5%). Household income levels above £27,500 are very similar in all income bands.

10.4 Employment and Work Place Data

10.4.1 The table below shows the employment status of all BME Households.

Table 10-3 Employment Status of Head of Household – BME

Question 15e

Status	BME %	All households %
Full time employee	56.1	36.1
Part time employee (< 16 hours per week)	2.3	4.7
Part time employee (> 16 hours per week)	9.2	9.1
Self-employed or freelance	15.6	9.2
Doing any other kind of paid work	0.0	0.2
On a sponsored training scheme	4.2	0.6
Unemployed and looking for work	0.0	1.0
On maternity/adoption leave or temporarily laid off	0.0	1.0
Full / part time carer for a family member	3.5	31.9
Wholly retired from work	4.9	3.1
Looking after the home	4.2	2.9
Long term sick or disabled	0.0	0.2
Student full time education (age 16+)	0.0	0.0
Total	100.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

10.4.2 83.2% of BME head of households are in employment, compared with 59.3% of all households. 1.0% of all households are unemployed and looking for work, no BME households are unemployed.

10.4.3 The following table shows the full breakdown of work place data.

Table 10-4 Workplace of Head of Household - BME

Question 15f

Work Place	BME %	All households %
Within East Herts	29.8	40.0
North Herts	0.0	1.6
Stevenage	0.6	2.4
Harlow	10.8	4.9
Welwyn Hatfield	0.4	3.0
Stansted Airport	4.6	1.3
Elsewhere in Hertfordshire	5.5	6.4
Elsewhere in Essex	0.5	4.4
London	37.4	23.5
Elsewhere in the East of England	0.3	2.6
Elsewhere in the UK	3.8	2.4
Work from home	6.3	7.4
Abroad	0.0	0.1
Total	100.0	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

10.4.4 29.8% of BME head of households work within the district compared with 40.0% of all households. 37.4% work in London and 10.8% in Harlow.

10.5 Current Housing

10.5.1 It should be noted that in all cross-tabulations, data is included only where the respondent has answered each element (question) involved; hence there may be some small differences when compared with the tables relating to a single data source.

Table 10-5 Property Type by Number of Bedrooms

Question 2 by Question 3

Type	Bedsit / One bedroom		Two bedrooms		Three bedrooms		Four bedrooms		Five + bedrooms		Total %
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	
Detached	0	0.0	0	0.0	63	11.3	291	52.4	202	36.3	100.0
Semi-detached	0	0.0	399	45.4	415	47.3	58	6.6	6	0.7	100.0
Terraced	0	0.0	153	33.2	244	52.9	64	13.9	0	0.0	100.0
Flat / maisonette	201	19.3	838	80.7	0	0.0	0	0.0	0	0.0	100.0
Bedsit / studio	121	100.0	0	0.0	0	0.0	0	0.0	0	0.0	100.0
Bungalow	0	0.0	17	31.5	22	40.7	9	16.7	6	11.1	100.0
Total	322		1,407		744		422		214		

Source: DCA East Herts 2014 Housing Needs Survey Data

- 10.5.2 The highest proportion BME households live in a flat / maisonette (33.4%). 17.9% lived in a detached property of which 36.3% have 5 bedrooms.
- 10.5.3 79.4% of BME respondents indicated that their homes were adequate. 20.6% of BME households (641 implied) indicated their home was inadequate.
- 10.5.4 Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 10-6 below. A total of 1,307 BME households actually answered this question giving on average 2.0 choices per household.

Table 10-6 Inadequacy of Present Accommodation
Question 8a

Reasons	BME households (%)	N ^{os.}	All households (%)
Insufficient number of bedrooms	47.5	305	31.6
Too small	47.3	303	47.3
Inadequate facilities	37.3	239	8.9
Needs improvements / repairs	28.1	180	46.0
Rent / mortgage too expensive	21.8	140	20.8
Too costly to heat	10.2	65	21.2
No heating / insufficient heating	9.2	59	11.6
Lack of local amenities	1.6	10	7.4
Too large	1.0	6	10.0
Total		1,307	

Source: DCA East Herts 2014 Housing Needs Survey Data

- 10.5.5 The largest issue for BME households was that their accommodation had 'insufficient bedrooms' (47.5%) compared with 31.6% of all households. The other main reasons for inadequacy include, 'too small' (47.3%) and 'inadequate facilities' (37.3%).
- 10.5.6 Over-occupation affects 6.27% (195 implied households) in the BME community according to the 'Bedroom standard'. The level of over-occupation in the whole population was significantly lower at 1.98%.
- 10.5.7 The CLG bedroom standard relates to the standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the household members to one another.
- 10.5.8 This is a different result from the level of respondents who selected 'insufficient number of bedrooms' in the table above (305 implied households).

10.6 Disability / Limiting Long Term illness

- 10.6.1 BME Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 6.6% of the BME sample (206 implied households) had a member of their household with a disability or long-term illness (16.5% in the whole population) and 97.3% had a care / support need (213 implied households).
- 10.6.2 Data for the age groups of BME disabled household members showed 11.8% were over the age of 65 compared to 58.6% of all disabled household members. 5.9% were over 80 compared to 27.3% over 80 in the general population.
- 10.6.3 The full breakdown of age groups for disabled BME Households can be seen in the table below.

Table 10-7 Age of Disabled BME Households
Question 10b

Age	%	N ^{os.} implied	All Households (%)
0-15	44.8	98	3.6
16-24	4.6	10	2.1
25-34	0.0	0	3.1
35-49	22.4	49	13.6
50-64	16.4	36	19.0
65-79	5.9	13	31.3
80+	5.9	13	27.3
Total	100.0	219	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 10.6.4 Disability is a greater issue in younger BME age groups than in the whole population. 71.8% of BME Households contained a member under the age of 50 who was disabled, higher than the all existing household proportion of 22.4%.
- 10.6.5 BME households were asked about the nature of their disability. The full breakdown can be seen in the following table each gave on average 1.7 choices.

Table 10-8 Nature of Disability BME Households
Question 10c

Disability	% responses	% households	N ^{os.} implied (all choices)
Wheelchair user	16.5	28.3	27
Walking difficulty	41.4	71.7	68
Visual / hearing impairment	0.0	0.0	0
Asthmatic / respiratory problem	6.1	10.7	10
Other physical disability	36.0	62.2	59
Total	100.0		164

Source: DCA East Herts 2014 Housing Needs Survey Data

- 10.6.6 A high number of BME households (41.4%; 68 implied) specified a 'walking difficulty' (not in a wheelchair) compared to 57.1% of the whole population.

- 10.6.7 59 implied BME households (36.0%) had 'other physical disability' and 16.5% (27 implied) said they were 'wheelchair users'.

10.7 Moving Plans of BME Households

- 10.7.1 BME households were asked a question regarding their moving intentions within the next three years. 975 implied BME households (31.4%) indicated that they are expecting to move or a member of their household is likely to require their own accommodation over the next three years.
- 10.7.2 510 implied existing and 44 implied concealed BME households stated that they would be moving out of the district in the next three years. Respondents were also asked to indicate the reasons for moving out of the district, the results are shown in the table below.

Table 10-9 Reasons for Moving Out of the District
Question 17d

	N ^{os.} implied	BME households %	All households %
Family reasons	285	51.5	29.8
Financial reasons	242	43.7	24.7
Unable to afford to buy a home locally	159	28.7	30.2
Lack of affordable rented housing	148	26.8	15.1
Employment / access to work	127	22.9	34.8
Education	22	4.0	5.1
Need specialist housing	17	3.0	0.8
Retirement	7	1.3	24.7
Total	1,007		

Source: DCA East Herts 2014 Housing Needs Survey Data

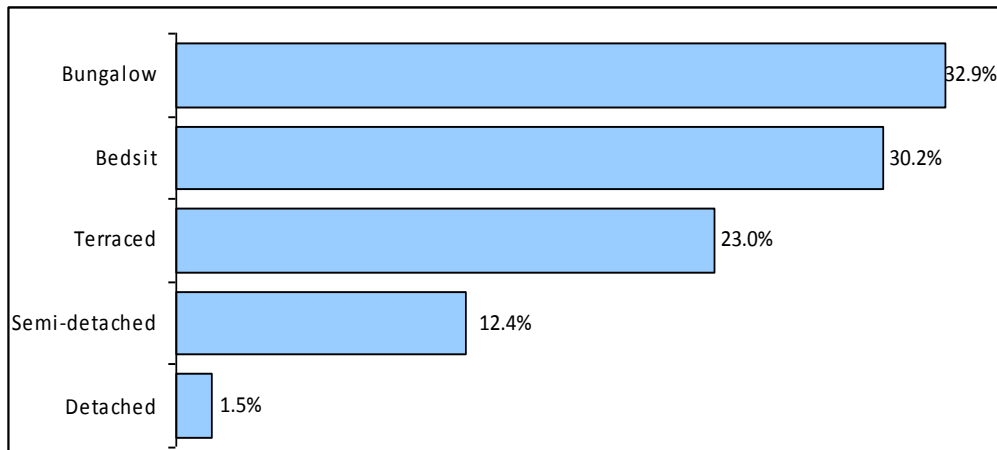
- 10.7.3 The most significant reason for BME households leaving the district was 'family reasons' (51.5%), almost double all households at 29.8%.
- 10.7.4 'Financial reasons' (43.7%), 'unable to afford to buy a home locally' (28.7%) and 'lack of affordable rented housing' (26.8%) were also popular reasons.

10.8 Existing BME Households Moving Within the District

10.8.1 425 existing BME households indicated they would be moving within East Herts in the next three years. These households were asked a series of questions regarding the type, size and tenure required.

10.8.2 The type of housing which is required by existing BME households moving in the next three years is detailed in the following graph.

Figure 10-1 Type of Housing (BME Existing Households Moving)
Question 19

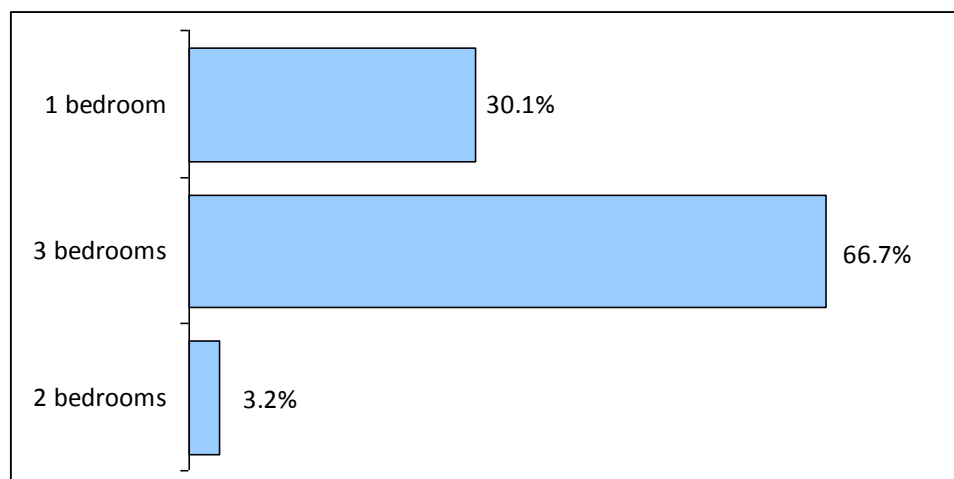


Source: DCA East Herts 2014 Housing Needs Survey Data, *no data for other type.

10.8.3 Bungalow was the main type of property required (32.9%), closely followed by bedsit at 30.2%.

10.8.4 The following graph shows the size of property required by BME households moving.

Figure 10-2 Size of Property (BME Existing Households Moving)
Question 20

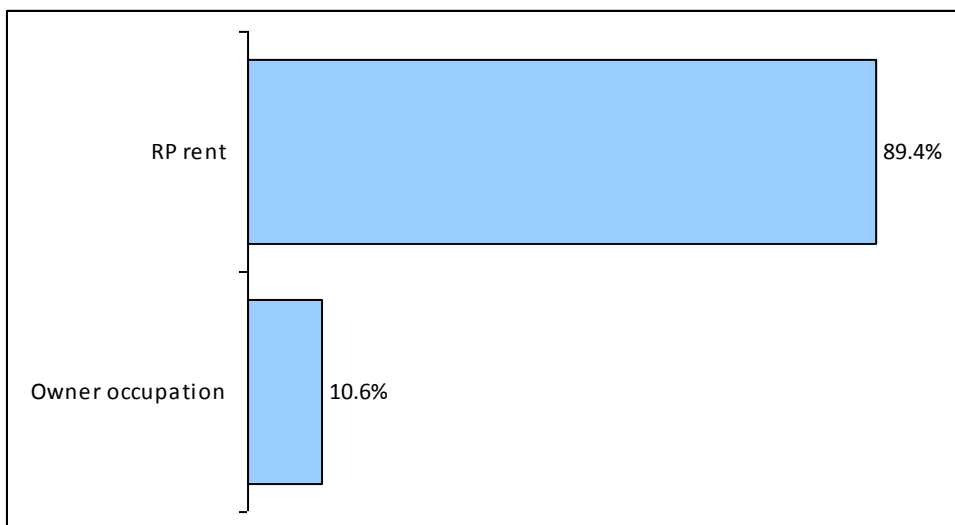


Source: DCA East Herts 2014 Housing Needs Survey Data, *no data for other size.

10.8.5 Three bedrooms was the main size of property required by BME households moving (66.7%), followed by 30.1% requiring 1 bedroom.

10.8.6 The main tenure required by existing BME households moving within the district in the next 3 years is shown in the following graph.

Figure 10-3 Tenure (BME Existing Households Moving)
Question 21



Source: DCA East Herts 2014 Housing Needs Survey Data, *no data for other tenure.

10.8.7 The main tenure required by BME households moving was for registered provider at 89.4%, 10.6% required owner occupation.

10.8.8 The next table shows the location preference of BME existing households moving within the district in the next three years.

Table 10-10 Location Preference of BME Existing Households Moving
Question 26

Location	% responses	% households	N ^{os.} implied (all choices)
Hertford	30.2	58.2	238
Sawbridgeworth	19.0	36.8	150
Bishop’s Stortford	18.0	34.8	142
Hertford Heath	17.8	34.3	140
Ware	12.4	23.9	98
Stanstead Abbots and St Margarets	1.8	3.4	14
Little Hadham / Hadham Ford / Furneux Pelham	0.8	1.5	6
Total	100.0		788

Source: DCA East Herts 2014 Housing Needs Survey Data, *no data for other areas.

10.8.9 The main location preference amongst BME existing households moving was Hertford, favoured by 58.2% of BME households responding.

10.8.10 36.8% of BME households would prefer to move to Sawbridgeworth, 34.8% would prefer Bishop’s Stortford and 34.3% chose Hertford Heath.

10.8.11 Respondents were also asked to indicate why the above settlement areas were required, the results are shown in the table below.

Table 10-11 Reasons locations preferred of BME Existing Households Moving.
Question 27

	% responses	% households	N ^{os} . implied (all choices)
Better quality of area	16.9	65.7	268
Closer / easier to commute	16.4	63.7	260
Always lived there	15.7	60.8	248
Accessibility to public transport	15.0	58.2	238
Quality of schools	10.2	39.7	162
Able to afford housing	9.7	37.7	154
To be near family and friends	9.5	36.8	150
Nearer / better / shopping / leisure entertainment facilities	6.2	23.9	98
Retirement	0.4	1.5	6
Total	100.0		1,584

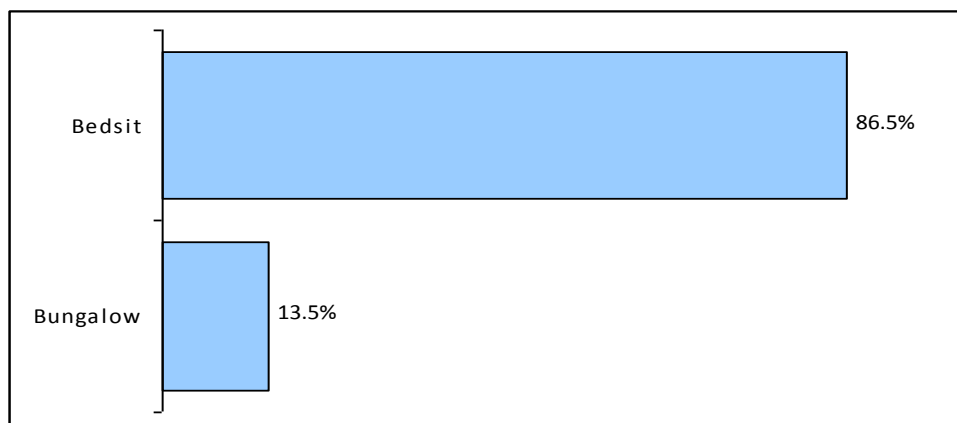
Source: DCA East Herts 2014 Housing Needs Survey Data, *no data for other reasons.

- 10.8.12 65.7% BME households chose ‘better quality of area’ as their main reason for moving, closely followed by ‘closer easier to commute’ at 63.7%.
- 10.8.13 Other popular choices were ‘always lived there’ and ‘accessibility to public transport’ (60.8% and 58.2% respectively).

10.9 Concealed BME Households Moving Within the District

- 10.9.1 138 concealed BME households intending to set up a home of their own in East Herts within the next three years. 50.0% were children (16+) of the existing household, 50.0% a parent / grandparent.
- 10.9.2 The main type of housing which is needed by concealed BME households moving in the next three years is detailed in the following graph.

Figure 10-4 Type of Housing (BME Concealed Households Moving)
Question 32

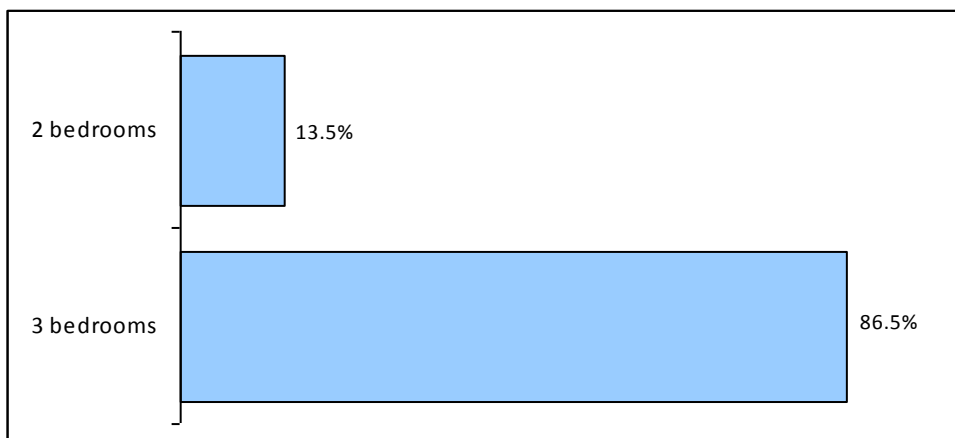


Source: DCA East Herts 2014 Housing Needs Survey Data

- 10.9.3 The main type of property that is needed by concealed BME households moving was bedsit at 86.5%. When asked what type of property they would actually prefer, the main type chosen was semi-detached (33.3%).

10.9.4 The following graph shows the size of property which is needed by concealed BME households moving.

Figure 10-5 Size of Property (BME Concealed Households Moving)
Question 33



Source: DCA East Herts 2014 Housing Needs Survey Data

10.9.5 Three bedrooms was the main size of property needed by concealed BME households forming at 86.5%.

10.9.6 The main tenure both needed and preferred by concealed BME households moving within the district in the next 3 years was registered provider.

10.9.7 The next table shows the location required of BME concealed households moving within the district in the next three years.

Table 10-12 Location required by BME Concealed Households Moving
Question 37

Location	% responses	% households	N ^{os.} implied (all choices)
Bishop’s Stortford	24.6	50.3	365
Hertford	12.5	25.5	185
Ware	2.3	4.7	34
Sawbridgeworth	26.5	54.0	392
Buntingford	1.7	3.4	25
Aston / Datchworth	1.9	3.8	28
High Wych	9.7	19.8	144
Little Hadham / Hadham Ford / Furneux Pelham	1.1	2.3	17
Puckeridge	2.1	4.3	31
Standon	1.1	2.3	17
Stanstead Abbots and St Margarets	1.7	3.4	25
Walkern / Benington	1.4	2.9	21
Watton-at-Stone	2.9	5.9	43
Elsewhere in rural area	10.5	21.5	156
Total	100.0		1,483

Source: DCA East Herts 2014 Housing Needs Survey Data

10.9.8 The main location preference was Sawbridgeworth, favoured by 54.0% of BME concealed households responding closely followed by and Bishop's Stortford (50.3%).

10.9.9 Respondents were also asked to indicate why the above settlement areas were preferred, the results are shown in the table below.

Table 10-13 Reasons locations preferred of BME Concealed Households Moving.

Question 38

	% responses	% households	N ^{os} . implied (all choices)
Always lived there	34.9	79.3	604
To be near family and friends	27.9	63.4	483
Nearer / better / shopping / leisure entertainment facilities	11.7	26.5	202
Accessibility to public transport	8.4	19.0	145
Closer easier to commute	7.8	17.7	135
New job / Employment	6.1	13.8	105
Quality of schools	1.0	2.2	17
Better quality of area	1.0	2.2	17
Health / personal reasons	0.6	1.3	10
Move from rural to urban location	0.6	1.3	10
Total	100.0		1,728

10.9.10 The main reason for the location preference of BME concealed households responding was 'always lived there' 79.3%, followed by 'to be near family and friends' 63.4%.

11 HOUSEHOLDS INTENDING TO MOVE

11.1 Key Findings

- 28.9% (3,551 implied) of existing households planned a move outside the district in the next 3 years.
- 49.9% (6,136 implied) of existing households' moving, were moving within the district, implying an average of 3.5% per annum
- **4,730** (78.0%) existing households require market housing and **1,332** (22.0%) need affordable housing.
- **2,236** (70.5%) concealed households require market housing and **935** (29.5%) need affordable housing.
- The main tenure preference for both existing and concealed households was owner occupation.
- There is expressed demand for **155** shared ownership units from existing and concealed households forming.

11.2 Introduction

- 11.2.1 This section examines the responses from the household survey in relation to the future intentions and plans of both existing and concealed households within the district over the next three years and those intending to move away from the district.
- 11.2.2 Data from this section is then further analysed in Section 13 focusing on those households specifically requiring market housing and Section 12 for those households requiring affordable housing.

11.3 Existing Households Leaving the District

- 11.3.1 Moving intentions were tested in the survey questionnaire with an emphasis on future plans to leave the district within the next three years.
- 11.3.2 28.9% (3,551 implied existing households) responded that they intended to move away from the district. These households were asked their intended future location and their reasons for moving outside the district. Respondents could make more than one choice and 4,685 respondents made an average of 1.3 choices each.

Table -11-1 Where are you moving to?

Question 17d

	% Response	% Households	N ^{os} . implied
Stevenage	1.1	1.1	53
Welwyn Hatfield	0.4	0.4	20
Broxbourne	0.2	0.2	9
North Herts	1.6	1.5	72
Elsewhere in Hertfordshire	17.8	17.5	819
Epping Forest	3.0	3.0	140
Harlow	0.0	0.0	0
Uttlesford	0.0	0.0	0
Elsewhere in Essex	6.9	8.3	391
London	13.1	12.9	604
Elsewhere in the UK	52.0	51.1	2,396
Abroad	3.9	3.9	181
Total	100.0		4,685

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.3.3 The most popular locations for those who chose to leave the district were 'elsewhere in the UK' followed by 'elsewhere in Hertfordshire'. The most popular choices in the surrounding districts were 'London' and 'elsewhere in Essex'.

- 11.3.4 The questionnaire also requested households main reasons for leaving the district with the following results 7,603 implied households responded making an average of 1.7 choices each.

Table 11-2 Reasons for leaving the District

Question 17e

	% response	% Households	N ^{os} . implied
Family Reasons	18.0	29.8	1,371
Employment / Access to work	21.0	34.8	1,600
Education	3.1	5.1	235
Retirement	15.0	24.7	1,138
Financial reasons	15.0	24.7	1,137
Unable to afford to buy a home locally	18.3	30.2	1,392
Lack of affordable rented housing	9.1	15.1	695
Need specialist housing	0.5	0.8	35
Total	100.0		7,603

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.3.5 Employment / access to work, unable to afford to buy a home locally and family reasons, were the three main reasons for leaving the district.

11.4 Existing Households Moving within the District

- 11.4.1 Moving intentions were tested in the survey questionnaire with an emphasis on future plans to move within the district for existing households and also a more focused study on concealed households forming who represent pent up demand for housing.

- 11.4.2 6,136 implied households, who planned a move within the district in the next three years, were tested against their current tenure.

- 11.4.3 3.5% per annum average movement is a lower than the usual level and we would expect to see annual movement levels of 7% – 10% but probably reflects forecasting in the current economy where house sales levels are now half the scale seen before 2007.

- 11.4.4 The majority of the scale of movement (85.7%) is from market housing with around 53.5% of current movers moving from owner occupation and 32.2% from private rent.

Table 11-3 Households Moving within by Current Tenure

Question 17b x Q1

	%	N ^{os} . implied
Owner occupation with mortgage	40.4	2,477
Owner occupation no mortgage	13.1	801
Private rent	32.2	1,975
RP rent	9.6	592
Shared ownership	0.3	21
Tied to employment / Living rent free	4.4	270
Total	100.0	6,136

Source: DCA East Herts 2014 Housing Needs Survey Data

11.4.5 The table below shows the preferred tenure for **existing households** moving in the next three years by their current tenure.

Table 11-4 Current Tenure / Tenure Preferred (Existing Households)
Question 1 / 21

Preferred Tenure	Current Tenure														Total N ^{os.}
	O/O with mortgage		O/O no mortgage		Private rent		RP rent		Shared Ownership		Tied to employment		Living rent free		
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Owner occupation	99.1	2,419	100.0	780	47.8	939	1.2	7	0.0	0	17.6	2	0.0	0	4,147
Private rent	0.4	10	0.0	0	22.1	433	0.0	0	0.0	0	0.0	0	53.6	140	583
RP rent	0.5	13	0.0	0	17.0	332	96.5	571	100.0	21	47.1	4	46.4	121	1,062
Shared Ownership	0.0	0	0.0	0	13.1	256	2.3	14	0.0	0	0.0	0	0.0	0	270
Tied to employment	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	35.3	3	0.0	0	3
Total	100.0	2,442	100.0	780	100.0	1,960	100.0	592	100.0	21	100.0	9	100.0	261	6,065

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.4.6 In total **4,730** existing households require market housing, this group is analysed in detail in Section 13. A further **1,332** existing households require affordable housing, this group is analysed in detail in Section 12.
- 11.4.7 There is a fairly high preference from existing households to move to shared ownership (270 units). All the demand for these shared ownership units are for 3 bedrooms, which is relatively high as shared ownership need is usually from concealed households requiring smaller units due to affordability in the open market.
- 11.4.8 There is a preference of cross tenure movement from the private rented sector to owner occupation (47.8%). 17.0% of private rented tenants also expect to move into the RP rented sector and 13% to shared ownership.

11.5 Demand for Concealed Moving Households

- 11.5.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household. This is taken as a proxy for the extent of 'concealment' of housing need within the district because these households represent a pent up and unmet demand for housing.
- 11.5.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the district in the next three years.
- 11.5.3 A total of **3,171** concealed households planning to form in the next three years were identified from an average of 1st (2,496) and 2nd (675) concealed households in the detailed data tables and this is the figure used as a control total in this section.
- 11.5.4 The majority (73.4%) concealed households consisted of people described as 'children' of the household. A further 8.7% was 'lodger', 8.0% was friend and 5.8% was 'partner / spouse'.

Table 11-5 Concealed Household Formation in the Next Three Years
Question 28

Concealed households	%	N ^{os} . implied
Parent / Grandparent	4.1	130
Child (16+)	73.4	2,328
Partner / Spouse	5.8	184
Lodger	8.7	275
Friend	8.0	254
Total	100.0	3,171

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.5.5 The table below shows the results for the age of each new household.

Table 11-6 Age of Concealed Households
Question 29c

Age Groups	%	N ^{os} . implied
Up to 24	42.6	1,351
25 - 34	44.7	1,417
35 - 49	10.8	342
50 - 64	1.7	54
65+	0.2	7
Total	100.0	3,171

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.5.6 The main two age groups forming are the 25 to 34 group at 44.7% and the up to 24 years old group at 42.6%.

- 11.5.7 The survey found that children (under the age of 16) were present in around 15.7% of all households planning to form (498 implied).

Table 11-7 Number of Children

Question 29d

Children	%	N ^{os} . implied
One	11.3	358
Two or more	4.4	140
None	84.3	2,673
Total	100.0	3,171

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.5.8 New households were asked whether they were being formed as a single or couple household, 69.2% indicated formation as a single household, 30.8% as a couple, these levels are typical in DCA Surveys.
- 11.5.9 Households indicating a couple household were also asked where their partner was currently living. In 62.1% of cases the partner was living elsewhere within East Herts. In 31.7% of cases the partner was already living in the existing household.
- 11.5.10 Concealed households were also asked if they would consider sharing accommodation with a friend. 95.6% of households responded to this question with only 52.0% saying they would consider sharing their accommodation.

Table 11-8 Time of Move - Concealed Households

Question 30

When required	%	N ^{os} . implied
Within 1 year	27.6	875
1 - 2 years	36.1	1,145
2 - 3 years	36.3	1,151
Total	100.0	3,171

Source: DCA East Herts 2014 Housing Needs Survey Data

- 11.5.11 27.6% of concealed households planned a move within a year, around 36.1% a year later, a total of 63.7% within two to three years.

11.5.12 The table below shows the tenure which is needed (as a minimum) and preferred (as an ideal) for concealed moving households in the next three years within the district.

Table 11-9 Tenure Needed / Preferred (concealed households)

Question 31aa / Question 31ba

	Tenure	Needed		Preferred	
		%	N ^{os.} implied	%	N ^{os.} implied
MARKET	Owner occupation	38.8	1,231	73.6	2,334
	Private rent	31.7	1,005	9.2	292
AFFORDABLE	RP rent	24.7	783	13.1	415
	RP Shared Ownership	4.8	152	4.1	130
Total		100.0	3,171	100.0	3,171

Source: DCA East Herts 2014 Housing Needs Survey Data

11.5.13 In terms of the tenure needs of concealed households forming in the district, the largest proportion needed owner occupation (38.8%) followed by private rent (31.7%) and registered provider rent (24.7%).

11.5.14 The most preferred tenure is also owner occupation (73.6%), with more concealed households preferring this tenure than saying they actually needed it (38.8% v 73.6%).

11.5.15 There is also a need for shared ownership reflecting the desire for some form of purchase rather than rent.

11.5.16 Our analysis is however based only on the needs data. In total **2,236** concealed households require market housing, this group is analysed in detail in Section 13. A further **935** concealed households require affordable housing, this group is analysed in detail in Section 12.

12 FUTURE AFFORDABLE HOUSING REQUIREMENTS

12.1 Introduction

- 12.1.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the assessment. This section examines the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and tenure of affordable housing (i.e. intermediate and social rented housing).
- 12.1.2 This section is divided into elements exploring the housing needs of existing and concealed households who require affordable housing.

12.2 Key Findings

- Need for affordable housing from **existing moving households** to 2014 was **1,332** units, 1,062 implied for registered provider rented, 270 implied for shared ownership rented accommodation.
- **935** concealed households are looking for affordable housing, 783 intend to move to registered provider rented, 152 to shared ownership.
- 28.4% of existing households moving to affordable housing and 24.9% of concealed households moving to affordable housing plan to move within 1 year.
- Hertford and Bishop's Stortford were the most popular locations for existing households moving to affordable housing. Concealed households preference was Sawbridgeworth and Bishop's Stortford.
- 'To be near family / friends' was the most popular reason for choice of location of existing households, for concealed households the most popular reason was 'always lived there'.

12.3 Affordable Housing Need of Existing Households

12.3.1 As seen in Table 11-4, **1,062** existing households moving said they needed registered provider rented accommodation and **270** needed shared ownership, a **total of 1,332**.

12.3.2 A column showing the ‘% of all tenures’ is shown as a comparison.

Table 12-1 When is the Accommodation Required (existing households)
Question 18

Time	Affordable Housing %	N ^{os.} implied	% All Tenures
Within 1 year	28.4	378	37.9
1 - 2 years	35.2	469	24.8
2 - 3 years	36.4	485	37.3
Total	100.0	1,332	

Source: DCA East Herts 2014 Housing Needs Survey Data

12.3.3 The table shows that 36.4% of existing movers sought to do so within two to three years, 35.2% required affordable housing in one to two years and 28.4% plan to move within one year.

12.3.4 The main type of accommodation required amongst existing households moving to affordable housing was bungalow 29.8%, closely followed by semi-detached 26.5%, 17.4% required supported housing including sheltered.

12.3.5 All demand for supported housing was for one bedroom 90.2%, 62.6% of bungalow demand was for two bedroom accommodation and 42.4% of demand was for semi-detached three bedrooms.

12.3.6 18.5% of demand for two bedrooms was for terraced properties and 17.9% of demand for three bedrooms was for a bed-sit property.

12.3.7 Cross-tabulation relating type of property required to size required in terms of bedrooms showed the following results.

Table 12-2 Type by Size preferred (existing households)
Question 19 by Question 20

Type	One bedroom		Two bedrooms		Three bedrooms		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Detached	3.1	8	0.0	0	1.5	10	18
Semi-detached	0.0	0	15.3	58	42.4	297	355
Terraced	0.0	0	18.5	70	17.5	122	192
Bungalow	6.7	17	62.6	234	20.7	145	396
Flat / maisonette	0.0	0	3.6	14	0.0	0	14
Bed-sit	0.0	0	0.0	0	17.9	125	125
Supported Housing	90.2	232	0.0	0	0.0	0	232
Total	100.0	257	100.0	376	100.0	699	1,332

Source: DCA East Herts 2014 Housing Needs Survey Data

- 12.3.8 Cross-tabulation comparing type of property required with type of tenure required showed the following results.

Table 12-3 Type Required by Required Tenure (existing households)

Question 19 by Question 21

	Registered Provider rented		Shared Ownership		Total
	%	N ^{OS.}	%	N ^{OS.}	N ^{OS.}
Detached	1.7	18	0.0	0	18
Semi-detached	8.3	89	100.0	264	353
Terraced	18.0	192	0.0	0	192
Bungalow	37.2	397	0.0	0	397
Flat / maisonette	1.3	14	0.0	0	14
Bed-sit	11.8	126	0.0	0	126
Supported Housing	21.7	232	0.0	0	232
Total	100.0	1,068	100.0	264	1,332

Source: Source: DCA East Herts 2014 Housing Needs Survey Data

- 12.3.9 Semi-detached was the only type required by shared ownership, 37.2% of existing households who need registered provider rented accommodation required a bungalow and 18.0% a terraced property.
- 12.3.10 21.7% of households looking for registered provider rented were also looking for housing with some kind of support.
- 12.3.11 Respondents were asked if they were on a housing waiting list, all were on the East Herts Housing Needs Register, a small amount 1.5% were on another councils' waiting list.

- 12.3.12 Existing households moving to affordable housing were asked where accommodation was required. In a response to the multiple choice question, averages of 1.8 choices were made per household.

Table 12-4 Which location do you wish to live in? (Existing households)
Question 26

Location	% Responses	% Households	N ^{os.} implied	All tenures % (Households)
Bishop's Stortford	17.0	30.4	412	24.8
Hertford	26.4	47.0	638	35.8
Ware	14.4	25.6	348	17.1
Sawbridgeworth	6.4	11.4	155	12.1
Buntingford	1.4	2.6	35	5.4
Aston / Datchworth	0.3	0.6	8	2.8
Birch Green / Cole Green / Letty Green / Bayford	0.4	0.8	11	0.4
Braughing	0.3	0.6	8	1.5
Cottered / Westmill	1.2	2.2	29	1.0
Dane End	0.0	0.0	0	0.8
Great Amwell	1.8	3.2	43	2.5
Hertford Heath	5.8	10.3	140	2.8
High Wych	0.0	0.0	0	1.4
Hunsdon / Widford	0.0	0.0	0	1.6
Little Hadham / Hadham Ford / Furneux Pelham	0.0	0.0	0	7.3
Much Hadham	5.8	10.4	142	6.7
Puckeridge	1.7	3.0	41	3.1
Standon	0.0	0.0	0	0.6
Stanstead Abbots and St Margarets	2.5	4.4	60	5.7
Stapleford / Tonwell	4.0	7.2	98	1.6
Tewin	0.4	0.7	9	2.8
Thundridge / Wadesmill / High Cross	2.1	3.7	51	2.1
Walkern / Benington	1.4	2.5	34	1.4
Watton-at-Stone	0.3	0.5	7	2.3
Elsewhere in rural area	6.4	11.5	156	17.7
	100.0		2,425	

Source: DCA East Herts 2014 Housing Needs Survey Data

- 12.3.13 Interest in affordable housing amongst existing households moving was quite well spread across the district. The highest response was for Hertford (47.0%), 30.4% chose Bishop's Stortford and (25.6%) Ware.
- 12.3.14 The final question in this section asked respondents why they preferred a particular location. An average of 3.1 choices was made per household.

12.3.15 ‘To be near family / friends’ was the largest single choice at 50.0%. ‘Always lived here’ was the second most common choice (49.4%) followed by ‘closer / easier to commute to work’ at 35.7%.

Table 12-5 Reason for Preferred Location (existing households)
Question 27

Reason	% Responses	% Households	N ^{os.} implied (all choices)	All tenures % (Households)
To be near family / friends	15.9	50.0	678	58.4
Always lived here	15.7	49.4	670	33.7
Closer / easier to commute to work	11.3	35.7	484	28.6
Nearer / better shopping / leisure entertainment facilities	11.0	34.5	469	17.1
Accessibility to public transport	11.0	31.1	469	20.9
Quality of local schools	9.8	30.7	417	23.6
Better quality of area	9.7	30.6	415	30.4
Able to afford local housing	4.8	15.0	203	9.0
Health / personal care reasons	4.1	12.8	173	5.8
Retirement	2.9	9.0	123	11.4
Move from rural to urban location	2.4	7.5	102	4.3
Greater availability of type of housing sought	1.2	3.9	53	13.0
Move from urban to rural location	0.2	0.6	8	13.1
New job /employment	0.0	0.0	0	6.2
Total	100.0		4,264	

Source: DCA East Herts 2014 Housing Needs Survey Data

12.4 Needs of Concealed Households Moving Within the District

12.4.1 Table 11-9 in section 11 showed that **783** concealed households intend to move to registered provider rented accommodation, **152** to shared ownership. In total, **935** concealed households over the next three years require affordable housing in the district, this is the control total used in this section.

12.4.2 A column is included in some tables for ‘all concealed households %’, i.e. including those needing market housing, as a comparison.

Table 12-6 When is the Accommodation Required (concealed households)
Question 30

Time	Affordable Housing %	N ^{os.} implied	% All Tenures
Within 1 year	24.9	233	27.6
1 - 2 years	33.9	317	36.1
2 - 3 years	41.2	385	36.3
Total	100.0	935	

Source: DCA East Herts 2014 Housing Needs Survey Data

12.4.3 41.2% concealed households were moving within two to three years, 33.9% moving within one to two years and 24.9% within one year.

- 12.4.4 75.3% of concealed households moving to affordable housing require a flat / maisonette and 14.6% require a bed-sit. 5.0% require a semi- detached house, 2.7% a terraced and 2.3% a bungalow.
- 12.4.5 The highest demand / need in relation to the size of the accommodation was for a flat / maisonette with one bedroom accommodation at 96.0%. 80.9% needed a flat / maisonette with two bedrooms.
- 12.4.6 Semi- detached need was for two bedrooms at 11.3%. There was no demand for more than 3 bedrooms.
- 12.4.7 Two cross-tabulations for concealed households moving relating to the type of property needed by the size of property needed, showed the following results.

Table 12-7 Type Needed by Size Needed (concealed households)
Question 32 by Question 33

Type	One bedroom		Two bedrooms		Three bedrooms		Total N ^{os.}
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	
Semi detached	0.0	0	11.3	54	0.0	0	54
Terraced	4.0	17	2.6	12	0.0	0	29
Flat / maisonette	96.0	420	80.9	390	100.0	17	827
Bungalow	0.0	0	5.2	25	0.0	0	25
Total	100.0	437	100.0	481	100.0	17	935

Source: DCA East Herts 2014 Housing Needs Survey 2014. *No data for other types

- 12.4.8 Two cross-tabulations for concealed households moving relating to the type of property needed by the tenure of property needed, showed the following results.

Table 12-8 Type Needed by Tenure Needed (concealed households)
Question 31 by Question 32

Type	Registered Provider rented		Shared Ownership		Total N ^{os.}
	%	N ^{os.}	%	N ^{os.}	
Semi detached	1.5	11	23.8	42	53
Terraced	3.9	30	0.0	0.0	30
Flat / maisonette	91.3	691	76.2	136	827
Bungalow	3.3	25	0.0	0.0	25
Total	100.0	757	100.0	178	935

Source: DCA East Herts 2014 Housing Needs Survey Data

- 12.4.9 The main need expressed for registered provider rented accommodation was for flats / maisonettes at 91.3%. Interest for the shared ownership sector was for flats / maisonettes at 76.2% and semi-detached at 23.8%.
- 12.4.10 30.7% of concealed households moving to social housing (287 implied) responded to the question on if they were registered on a housing waiting list. This was a multiple choice question, all were registered on East Herts Housing Needs Register and a small amount 5.6% on another council register.

- 12.4.11 The table below shows the results for choice of location for concealed households, who made 2.5 choices on average.

Table 12-9 Choice of Location (concealed households)

Question 37

Location	% Responses	% Households	N ^{os.} implied	All tenures % (Households)
Bishop's Stortford	27.0	68.6	687	40.2
Hertford	7.7	19.5	195	29.1
Ware	1.4	3.5	35	12.0
Sawbridgeworth	27.3	69.4	695	29.0
Buntingford	0.6	1.4	14	4.7
Aston / Datchworth	1.0	2.5	25	5.1
Braughing	0.4	0.9	9	0.3
Cottered / Westmill	0.0	0.0	0	0.3
Hertford Heath	2.2	5.6	56	2.1
High Wych	12.6	31.8	319	10.0
Hunsdon / Widford	0.4	1.0	10	2.2
Little Hadham / Hadham Ford / Furneux Pelham	0.4	1.0	10	2.6
Much Hadham	1.1	2.7	27	5.1
Puckeridge	2.4	6.0	60	4.2
Standon	1.3	3.4	34	4.4
Stanstead Abbots and St Margarets	3.2	8.2	82	6.7
Tewin	0.0	0.0	0	1.3
Walkern / Benington	0.6	1.6	16	2.5
Watton-at-Stone	0.4	0.9	9	8.1
Elsewhere in rural area	10.0	25.5	256	15.0
	100.0		2,539	

Source: DCA East Herts 2014 Housing Needs Survey Data.

*No data for other areas

- 12.4.12 The main interest for concealed households moving to affordable housing within the district showed slightly different results to existing households moving. 69.4% want accommodation in Sawbridgeworth closely followed by Bishop's Stortford 68.6%.

- 12.4.13 The table below shows concealed households reasons for their chosen location. Each household made on average 2.8 choices each. Concealed household reasons were more or less the same as the choices from existing households.

Table 12-10 Reason for Preferred Location (concealed households)
Question 38

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures % (households)
Always lived here	29.1	81.4	823	56.8
To be near family / friends	27.0	75.3	761	66.1
New job / employment	9.9	27.6	279	26.0
Closer easier to commute	7.9	22.2	224	36.1
Accessibility to public transport	12.3	34.4	348	19.0
Nearer / better shopping / leisure entertainment facilities	6.2	17.2	174	17.9
Quality of local schools	3.4	9.4	95	6.0
Retirement	0.5	1.4	14	0.7
Health / personal care reasons	0.4	10.0	10	0.8
Move from urban to rural location	0.0	0.0	0	0.3
Move from rural to urban location	0.0	0.0	0	1.3
Able to afford local housing	0.0	0.0	0	2.9
Greater availability of type of housing sought	0.0	0.0	0	1.9
Better quality of area	3.3	9.2	93	20.2
Total	100.0		2,821	

Source: DCA East Herts 2014 Housing Needs Survey Data

- 12.4.14 The main reason for concealed households moving to their choice of location was 'always lived here' at 81.4%, 'to be near family / friends' (75.3%, 761 implied), followed by 'accessibility to public transport' 34.4%.
- 12.4.15 Community sustainability factors such as near family and friends and accessibility to public transport allow people to live and work in the same area. Reducing travel time and being near family members to provide support creates a more sustainable community.
- 12.4.16 The levels of choice for the core sustainability factors are higher for this group of households than for those entering market housing and reflect a greater reliance on access to family for support.

12.5 Housing Benefit and Under-Occupancy

- 12.5.1 From 1 April 2013 the Government introduced size criteria for working-age Housing Benefit claimants living in the social rented sector.
- 12.5.2 The size criteria is the same as for private rented sector claimants whose claims are assessed using the local housing allowance rules.
- 12.5.3 The maximum rent is reduced by a national percentage rate depending on how many bedrooms the household is considered not to need.
- 12.5.4 A bedroom for a non-resident carer is also be taken into account in determining the relevant size criteria where that carer provides necessary overnight care for the claimant or their partner.
- 12.5.5 Social housing providers will need to take these new regulations into account when allocating housing as well as when deciding on property sizes on new developments.
- 12.5.6 Under-occupancy of large family homes is already being prioritised by many housing providers.
- 12.5.7 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

12.6 Future Size of Affordable Housing

- 12.6.1 Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and inform the type and size required to address current and future need.
- 12.6.2 Affordable housing should mainly be in locations with good public transport, accessibility to town centres, employment destinations and other key services.
- 12.6.3 The following table provides a detailed analysis of the social stock the levels of registered need and actual supply from turnover by bedroom size.
- 12.6.4 To provide a clear justification for the balance of property sizes in the District Plan and housing delivery strategy, need and supply of the social rented stock has been analysed.
- 12.6.5 The ratio of waiting list demand to supply is the number of years it would take for the need for individual property sizes to be met through the turnover of the existing stock. This also makes the extreme assumption that there was no future need other than the current backlog, which clearly will not be the case.

Table 12-11 Social Stock, Waiting List Need and Re-let Supply

Stock Size	Total Stock		Waiting List		Social Stock re-lets		Demand vs. Supply
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	Years
One bedroom	2,210	30.8	1,188	55.2	175	42.9	6.8: 1
Two bedrooms	2,506	34.8	676	31.5	152	37.3	4.4: 1
Three bedrooms	2,275	31.7	240	11.2	76	18.6	3.2: 1
Four + bedrooms	194	2.7	45	2.1	5	1.2	9.0: 1
Total	7,185	100.0	2,149	100.0	408	100.0	5.3:1

Source: Council data

- 12.6.6 In the district, even if no new future need arose, it would take:-
- Nearly 7 years to meet the requirements for 1-bedroom properties;
 - Over 4 years to address the 2-bedroom requirement;
 - Just over 3 years to address the 3-bedroom stock requirement;
 - Around 9 years to meet the need for larger 4 bedrooms or more family units.

12.7 Small Units

- 12.7.1 Generally, 80.2% of stock turnover is from 1 and 2 bedroom units, lower than the waiting list need level of 86.7%.
- 12.7.2 Although these are significantly the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.
- 12.7.3 Small units turn over more regularly in the existing stock than family units.
- 12.7.4 The waiting list, in particular for one bedroom properties, may contain a large number of households who may have very low priority and older households registering for sheltered housing as insurance for a future potential need.
- 12.7.5 These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need. The important factor is to meet priority needs, but there is still a requirement for 1 and 2-bedroom units to meet the needs of young, single, homeless households in the district.
- 12.7.6 Almost a third of the stock is 3 bedroom family units but they provide only 18.6% of all re-let supply. Four bedroom units are the smallest in terms of numbers (194), but waiting list need is 23% of the total stock.
- 12.7.7 The majority of family households on the waiting list may be over-crowded in their current housing and are therefore a priority need group. With only 81 units becoming available last year their needs are difficult to resolve.

- 12.7.8 In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household needs, a level of **80% of future delivery** in the affordable rented sector should be one and two bedroom units, lower than current need levels of 86.7%.

12.8 Family sized Units and Under-Occupation

- 12.8.1 Given the limited scale of new affordable units relative to need, the balance of **20%** units a year should be mainly three bedroom units.
- 12.8.2 The data identified that there was an overall under-occupation level of 13.2%, in this sector, representing **around 950 family units with two or more spare bedrooms**.
- 12.8.3 This is 38.5% of the total three and four bedroom social stock.
- 12.8.4 There will be an increasing impact on the scale of under-occupation of three bedroom properties from demographic change over the next ten years. In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized social rented stock as a means to help address the scale of need for family units.
- 12.8.5 Achieving a better flow of 3 bedroom family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. In effect up to three or four household moves could result from the delivery of one new older persons unit.
- 12.8.6 The relatively extreme problem of access to **four** bedroom stock should be a priority as these larger family households are almost certain to be currently living in over-crowded conditions. Although greater re-let levels will assist there may still be a requirement for a small number of new properties of this size.
- 12.8.7 This scale of under-occupation will continue to rise as the impact of demographic change occurs, creating even greater levels in this sector.
- 12.8.8 It is recommended that this is a significant issue for Housing Strategy to consider, both to make best use of the housing stock and address the needs of families in the social rented sector.

13 FUTURE MARKET HOUSING REQUIREMENTS

13.1 Key Findings

Existing Households

- 4,147 households are planning a move to owner occupied housing and 583 are planning a move to private rented housing.
- 40.4% plan to move within one year, 21.9% plan a move in 1 to 2 years.
- The main type of property required is detached properties and the majority of movers require a 3 bedroom unit.
- 32.6% chose Hertford as their choice of location.
- The main reason for choice of location was 'to be nearer family and friends', followed by 'always lived there'.

Concealed Households

- 2,236 households require market housing in the district in the next three years.
- 37.8% require a flat / maisonette and 23.6% a terrace.
- 50.1% require a one bedroom unit and 34.2% require a two bedroom.
- The highest response for location choice was Hertford at 38.3%.
- The most popular reason for location choice was 'nearness to family / friends' at 67.2%.

13.2 Introduction

13.2.1 This section analyses the needs of existing households and concealed households who are planning to move into market housing within East Hertfordshire over the next 3 years.

13.3 Demand for Market Housing for Existing Moving Households

13.3.1 As seen in Section 11, **4,147** existing households are planning to move into owner occupied housing and **583** are planning to move into private rented housing, giving a total demand of **4,730** for market housing within the district in the next 3 years. This is the control total used in the analysis for this section.

- 13.3.2 Some tables in this section include a column showing figures for “all tenures” i.e. including those existing households needing affordable housing, as a comparison.

Table 13-1 When is the Accommodation Required (existing households)

Question 18

Time	Market Housing %	N ^{os} . implied	All Tenures %
Within 1 year	40.4	1,911	37.9
1 - 2 years	21.9	1,036	24.8
2 - 3 years	37.7	1,783	37.3
Total	100.0	4,730	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.3.3 The table above shows that 40.4% of potential movers to market housing sought to do so within one year and 21.9% sought to do so in 1-2 years.

Table 13-2 Type of Accommodation Required (existing households)

Question 19

Type	Market Housing %	N ^{os} . implied	All Tenures %
Detached	47.0	2,223	36.9
Semi-detached	31.2	1,476	30.1
Bungalow	4.6	218	10.2
Terraced	9.1	430	10.3
Flat / maisonette	8.0	378	6.5
Bedsit	0.0	0	2.1
Supported Housing	0.1	5	3.9
Total	100.0	4,730	100.0

Source: DCA East Herts. 2014 Housing Needs Survey Data

- 13.3.4 The data shows that 47.0% of respondents require a detached property, above the proportion of all existing households moving (36.9%). Interest in bungalows was low at 4.6%. There was no interest in a bedsit from those moving to market housing compared with 2.1% for the all tenure average.

Table 13-3 Number of Bedrooms Required (existing households)

Question 20

Bedrooms	Market Housing %	N ^{os} . Implied	All Tenures %
One bedroom	3.9	184	7.3
Two bedrooms	28.7	1,358	28.5
Three bedrooms	36.3	1,717	40.1
Four bedrooms	26.3	1,244	20.4
Five or more bedrooms	4.8	227	3.7
Total	100.0	4,730	100.0

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.3.5 The main requirement from those moving to market housing was 3-bedrooms at 36.3%, but lower than the demand for all tenures (40.1%). The need for four or more bedrooms was 31.1% for those moving to market housing compared with 24.1% for all tenures.

- 13.3.6 Cross-tabulation relating type of property required to size required for market housing showed the following results.

Table 13-4 Type Required by Size Required (existing households)

Question 19 by Question 20

Type	One bedroom		Two bedrooms		Three bedrooms		Four bedrooms		Five bedrooms		Total
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	
Detached	0	0.0	223	16.4	719	41.9	1,059	84.8	227	100.0	2,228
Semi-detached	0	0.0	458	33.6	834	48.5	190	15.2	0	0.0	1,482
Terraced	55	31.7	278	20.4	82	4.8	0	0.0	0	0.0	415
Bungalow	17	9.5	120	8.8	82	4.8	0	0.0	0	0.0	219
Flat/ maisonette	103	58.8	276	20.3	0	0.0	0	0.0	0	0.0	379
Supported Housing	0	0.0	7	0.5	0	0.0	0	0.0	0	0.0	7
Total	175	100.0	1,362	100.0	1,717	100.0	1,249	100.0	227	100.0	4,730

Source: DCA East Herts. 2014 Housing Needs Survey Data

- 13.3.7 48.5% of households moving to market housing require 3-bedroom semi-detached properties and 84.8% require a 4-bedroom detached property. All demand for flats / maisonettes was for 1 and 2 bedrooms. Requirement for bungalows is mainly for 1 and 2 bedrooms.
- 13.3.8 Analysis comparing the type of property required with tenure preferred showed the following results.

Table 13-5 Type Required by Tenure Required (existing households)

Question 19 by Question 21

Type	Owner occupation		Private rent		Total
	%	N ^{os.}	%	N ^{os.}	
Detached	53.4	2,207	2.3	14	2,221
Semi-detached	25.4	1,050	70.8	421	1,471
Terraced	9.4	389	7.2	43	432
Bungalow	4.9	203	2.8	17	220
Flat / maisonette	6.7	277	16.9	101	378
Supported Housing	0.2	8	0.0	0	8
Total	100.0	4,134	100.0	596	4,730

Source: DCA East Herts. 2014 Housing Needs Survey Data

- 13.3.9 53.4% of the requirement in the owner occupied sector was for detached houses; 25.4% for semi-detached and 9.4% for terraced. The main requirement in the private rented sector was for semi detached (70.8%) and 16.9% of demand was for a flat / maisonette.
- 13.3.10 There was no demand for supported housing within the private rented sector and only a small amount in the owner occupied sector.

- 13.3.11 Existing households moving were asked where accommodation was required. Up to 2 choices were offered in this multiple choice question but on average only 1.6 choices were made.

Table 13-6 Where is Accommodation Required (existing households)
Question 26

Location	% responses	% households	N ^{os.} implied	All tenures
				% households
Bishop's Stortford	14.9	23.3	1,067	24.8
Hertford	21.0	32.6	1,492	35.8
Ware	9.4	14.7	673	17.1
Sawbridgeworth	8.0	12.4	568	12.1
Buntingford	4.0	6.2	283	5.4
Aston / Datchworth	2.2	3.4	156	2.8
Birch Green / Cole Green / Letty Green / Bayford	0.2	0.3	16	0.4
Braughing	1.1	1.7	79	1.5
Cottered / Westmill	0.4	0.6	30	1.0
Dane End	0.6	1.0	46	0.8
Great Amwell	1.3	2.0	91	2.5
Hertford Heath	0.3	0.5	25	2.8
High Wych	1.1	1.8	81	1.4
Hunsdon / Widford	1.4	2.1	97	1.6
Little Hadham / Hadham Ford / Furneux Pelham	6.1	9.5	436	7.3
Much Hadham	3.6	5.5	254	6.7
Puckeridge	2.0	3.1	144	3.1
Standon	0.5	0.8	38	0.6
Stanstead Abbots and St Margarets	3.8	5.9	269	5.7
Stapleford / Tonwell	0.0	0.0	0	1.6
Tewin	2.2	3.5	159	2.8
Thundridge / Wadesmill / High Cross	1.0	1.6	75	2.1
Walkern / Benington	0.7	1.1	50	1.4
Watton-at-Stone	1.8	2.8	131	2.3
Elsewhere in rural area	12.4	19.3	884	17.7
Total	100.0		7,144	

Source: DCA East Herts. 2014 Housing Needs Survey Data

- 13.3.12 Hertford was the most popular location choice at 32.6%. Bishop's Stortford and elsewhere in rural area were also popular choices, chosen by 23.3% and 19.3% of households moving to market housing respectively.

- 13.3.13 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.6. Nearer family / friends (62.3%) was the most common reason, followed by 'always lived there' at 29.9%. The lowest response was for a move from rural to urban location at 3.4%.
- 13.3.14 The major reasons therefore are those which are key elements of those to be considered in sustainable developments and in building sustainable communities.

Table 13-7 Reason for Preferred Location
Question 27

Reason	% responses	% Existing households	N ^{os.} Implied (all choices)	% All tenures
Always lived here	11.3	29.9	1,381	33.7
Nearer family / friends	23.5	62.3	2,876	58.4
New Job / employment	3.1	8.2	379	6.2
Closer / easier to commute	10.3	27.2	1,256	28.6
Accessibility to public transport	6.9	18.3	844	20.9
Nearer / better shopping / leisure / entertainment	4.6	12.1	558	17.1
Quality of schools	8.3	22.1	1,021	23.6
Retirement	4.6	12.1	557	11.4
Health / personal care reasons	1.5	3.9	180	5.8
Move from urban to rural	5.7	15.0	693	13.1
Move from rural to urban	1.3	3.4	159	4.3
Able to afford local housing	2.8	7.5	347	9.0
Greater availability of type housing sought	5.2	13.8	637	13.0
Better quality of area	10.9	28.9	1,335	30.4
Total	100.0		12,223	

Source: DCA East Herts 2014 Housing Needs Survey Data

13.4 Demand for Market Housing for Concealed Households

13.4.1 In total, **2,236** concealed households over the next three years need market housing in East Herts. This is the control total used in the analysis for this section.

13.4.2 The data for “preference” as well as need is included as a comparison, to show the gap between needs and aspirations for this group.

Table 13-8 Type of Accommodation Needed / Preferred (concealed households)
Question 32a / Question 32b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Detached	6.1	136	11.4	255
Semi-detached	18.1	405	34.1	762
Terraced	23.6	528	32.2	720
Flat / maisonette	37.8	845	22.3	499
Bedsit	14.1	315	0.0	0
Bungalow	0.3	7	0.0	0
Total	100.0	2,236	100.0	2,236

Source: DCA East Herts 2014 Housing Needs Survey Data

13.4.3 The results from the survey showed a different profile from existing households moving, this is to be expected for a generally younger group. 37.8% of concealed households moving to market housing required flats / maisonettes compared with 8.0% of existing households. The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses; fewer flats) as is usually found in DCA surveys was evident in East Hertfordshire.

Table 13-9 Number of Bedrooms Needed / Preferred (concealed households)
Question 33a / Question 33b

Bedrooms	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
One bedroom	50.1	1,120	4.9	110
Two bedrooms	34.2	765	56.9	1,272
Three bedrooms	15.7	351	37.8	845
Four or more	0.0	0	0.4	9
Total	100.0	2,236	100.0	2,236

Source: DCA East Herts 2014 Housing Needs Survey Data

13.4.4 50.1% of concealed households needed one bedroom whilst only 4.9% would prefer a one bedroom property. 15.7% of households actually needed a 3-bedroom property but 37.8% would prefer 3 bedrooms.

- 13.4.5 The data was analysed regarding concealed households moving, relating to the type of property needed by both the size needed and the tenure needed. The results are shown in the tables below.

Table 13-10 Type Needed by Size Needed (concealed households)

Question 32 by Question 33

Type	One bedroom		Two bedrooms		Three + bedrooms		Total N ^{os} .
	%	N ^{os} .	%	N ^{os} .	%	N ^{os} .	
Detached	0.0	0	14.8	114	8.8	31	145
Semi-detached	5.8	65	27.1	208	45.0	159	432
Terraced	15.1	168	30.0	231	46.2	163	562
Flat / maisonette	48.8	543	27.1	208	0.0	0	751
Bedsit	30.3	338	0.0	0	0.0	0	338
Bungalow	0.0	0	1.0	8	0.0	0	8
Total	100.0	1,114	100.0	769	100.0	353	2,236

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.4.6 48.8% of concealed households said they needed a 1 bedroom flat / maisonette. 46.2% said they needed a 3 bedroom terraced property and 45.0% a 3 bedroom semi-detached.

Table 13-11 Type Needed by Tenure Needed (concealed households)

Question 32 by Question 31

Type	Owner Occupation		Private rented		Total N ^{os} .
	%	N ^{os} .	%.	N ^{os} .	
Detached	11.1	138	0.0	0	138
Semi-detached	30.7	380	2.6	26	406
Terraced	41.8	518	0.9	9	527
Flat / maisonette	15.8	196	64.8	646	842
Bedsit	0.0	0	31.7	316	316
Bungalow	0.6	7	0.0	0	7
Total	100.0	1,239	100.0	997	2,236

Source: DCA East Herts 2014 Housing Needs Survey Data

13.4.7 The highest demand in the owner occupied sector was for a terraced property at 41.8%, followed by semi-detached at 30.7%. In the private rented sector the main requirement was for flat / maisonette at 64.8%, followed by bedsit at 31.7%.

13.4.8 Concealed households were asked the same questions on location as existing households moving. Up to two choices were offered in this multiple choice question.

Table 13-12 Choice of Location (concealed households)
Question 37

Location	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} . implied (all choices)
Bishop's Stortford	20.7	34.2	653
Hertford	23.1	38.3	731
Ware	9.9	16.4	312
Sawbridgeworth	8.5	14.1	269
Buntingford	4.3	7.0	134
Aston / Datchworth	4.4	7.3	139
Birch Green / Cole Green / Letty Green / Bayford	0.0	0.0	0
Braughing	0.0	0.0	0
Cottered / Westmill	0.3	0.5	10
Dane End	0.0	0.0	0
Great Amwell	0.0	0.0	0
Hertford Heath	0.0	0.0	0
High Wych	4.1	6.7	128
Hunsdon / Widford	1.9	3.1	59
Little Hadham / Hadham Ford / Furneux Pelham	2.4	3.9	74
Much Hadham	0.3	0.4	8
Puckeridge	2.4	3.9	74
Standon	3.4	5.6	106
Stanstead Abbots and St Margarets	0.4	0.7	13
Stapleford / Tonwell	0.0	0.0	0
Tewin	0.3	0.5	9
Thundridge / Wadesmill / High Cross	0.0	0.0	0
Walkern / Benington	2.0	3.4	64
Watton-at-Stone	4.2	7.0	133
Elsewhere in rural area	7.4	12.2	232
Total	100.0		3,148

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.4.9 In the case of concealed households moving, the highest demand was for Hertford at 38.3%, closely followed by Bishop’s Stortford at 34.2%. These were the two most popular location choices for existing households moving to market housing too.
- 13.4.10 The following table shows the results for the reasons why the location choice was preferred.

Table 13-13 Reason for Preferred Location (concealed households)
Question 38

Reason	Concealed households moving to Market Housing		
	% responses	% households	N ^{os.} implied (all choices)
Always lived here	21.0	49.4	1,005
Nearer family / friends	28.4	67.2	1,367
New job / employment	9.6	22.6	459
Closer / easier to commute	15.3	36.0	732
Accessibility to public transport	5.4	12.8	260
Nearer / better shopping /leisure / entertainment	8.0	18.8	383
Quality of local schools	0.6	1.5	30
Retirement	0.1	0.3	7
Health / personal care reasons	0.3	0.8	16
Move from urban to rural location	0.2	0.4	9
Move from rural to urban location	0.9	2.1	42
Able to afford local housing	1.8	4.1	84
Greater availability of type housing sought	1.3	3.0	62
Better quality of area	7.1	16.7	339
Total	100.0		4,795

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.4.11 The most popular reason by far was ‘to be near to family / friends’ at 67.2%, ‘always lived here’ at 49.7% was also a popular choice.
- 13.4.12 These core sustainability factors are just as significant for concealed households as was for existing households and are much higher than the levels found for other reasons.

13.5 Total Demand for Market Housing in East Herts

13.5.1 Table 13-14 below shows total demand for market housing by property type and size.

Table 13-14 Total Demand for Market Housing in East Herts to 2016

		Detached	Semi-Detached	Terraced	Flat / Maisonette	Bungalow	Supported Housing	Bedsit	Total	
EXISTING	H/H	1 BEDROOM	0	0	55	103	17	0	175	
		2 BEDROOM	223	458	278	276	120	7	1,362	
		3 BEDROOM	719	834	82	0	82	0	1,717	
		4+ EDROOM	1,286	190	0	0	0	0	1,476	
CONCEALED	H/H	1 BEDROOM	0	65	168	543	0	338	1,114	
		2 BEDROOM	114	208	231	208	8	0	769	
		3 BEDROOM	31	159	163	0	0	0	353	
		4+ BEDROOM	0	0	0	0	0	0	0	
IN-MIGRANT	H/H	1 BEDROOM	0	0	0	1,168	31	0	165	1,364
		2 BEDROOM	156	566	709	457	52	0	0	1,940
		3 BEDROOM	654	411	606	0	62	0	0	1,733
		4+ BEDROOM	646	412	47	6	10	0	0	1,121
TOTAL		3,829	3,303	2,339	2,761	382	7	503	13,124	

Source: DCA East Herts 2014 Housing Needs Survey Data

13.5.2 The survey data incorporates existing household demand, concealed household demand and in-migrant household demand for market housing, based on the profile of recent in-migrants to East Herts over the last three years.

13.5.3 It is assumed that the in-migrant market demand will be similar over the next three year period to 2016.

13.6 Current and Future Demand for Market Housing

- 13.6.1 The NPPF identifies the core Government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households.
- 13.6.2 Local planning authorities should identify the size, type, tenure and range of housing required in particular locations, reflecting local demand. Policies should give indications of the type or size of dwellings to be delivered to meet household demand and create sustainable inclusive and mixed communities over the longer term.
- 13.6.3 Practice Guidance states that neither secondary nor primary data are themselves more or less robust when trying to derive a robust assessment of housing need and demand. In terms of household survey flow model, the data utilised is both primary household survey which identifies future housing forming and moving intentions and secondary data on social and affordable housing need and supply.
- 13.6.4 The following table shows the 2014 survey data over 3 years and the future average annual demand and supply of market properties by bedrooms from: -
 - **Demand** from local existing households moving, concealed households forming and in-migrating households;
 - **Supply** from the turnover of the existing stock created by existing households moving and out-migrants leaving the district.

Table 13-15 Annual Market Housing Demand by Property Size

Households	Bed-sit / one bedroom		Two bedrooms		Three bedrooms		Four + bedrooms		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		61		453		572		490		1,576
Concealed		373		255		117		0		745
In-migration		455		647		578		374		2,054
Total Demand		889		1,355		1,267		864		4,375
Moving within	252		653		616		478		1,999	
Out-migration	158		463		305		223		1,149	
Total Supply	410		1,116		921		701		3,148	
Net Shortfall		-479		-239		-346		-163		-1,227
		39%		19%		28%		13%		100%

Source: DCA East Herts 2014 Housing Needs Survey Data

- 13.6.5 The highest market housing demand from existing, concealed and in-migrating households is for two and three bedroom properties. Although there are shortfalls of all property sizes in the district, after taking account of turnover supply, the largest shortfalls are for one and three bedroom properties.
- 13.6.6 Net migration accounts for 74% of the total shortfall and is fairly evenly represented across all property sizes, although it is 93% of the net need for four bedroom properties.
- 13.6.7 As discussed in Section 5.3, less than 29% of the private market stock is one and two bedrooms and the main demand in this sector from concealed households moving is for one and two bedroom stock.
- 13.6.8 The demographic change forecasts however highlight significant growth in older households and a fall in the number of households with children and over 70% of older households in the owner occupied sector currently under-occupy by more than two spare bedrooms.
- 13.6.9 On balance, the demographic shift is already apparent and in view of the current stock mix with flats and terraced properties combined representing only around 32% of the market stock, future delivery has to bias in favour of smaller units to create a more balanced housing market.
- 13.6.10 However, although especially in the longer term there is a need to take into account the demographic change requiring a higher proportion of small units, 1 and 2 bedroom properties, there is still a need to create sustainable and balanced developments.
- 13.6.11 It is therefore recommended that to create a more balanced housing stock and address the impact of demographic and household formation change, future delivery development proportions could be **60%, 40% one and 20% two** bedrooms and **40%, 25% three and 15% four or more** bedrooms as a guide at district level in the market sector.

APPENDIX I

SURVEY QUESTIONNAIRE

EAST HERTS DISTRICT HOUSING SURVEY



Dear Householder

I am writing to ask for your help with an important survey which is being carried out in the East Herts District. Households are being asked to take part in this survey which will help the Council develop its housing to meet the needs of local people in the coming years.

The Council have appointed independent consultants, **DCA** to carry out the study. Over 9,600 randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare a few moments to fill it in. Whether you own or rent your home, live in a large or a small property, **we need your views.** Even if you are not planning to move or change your personal circumstances, **please reply.**

I would like to assure you that the survey is **confidential** and no name or address is required, although the form is coded to identify your area of residency. None of the completed questionnaires will be seen by East Herts District Council. The data will be seen by the Council only in generalised statistical form and will be used for research and planning purposes on an area basis.

If you have any queries or need help or advice in completing the form, please contact Louise Harris, Housing Development and Strategy Manager on 01992 531604 or email Louise.Harris@eastherts.gov.uk. Alternatively contact the **DCA Research Team free on 0800 169 7865.**

We would be most grateful for your assistance and a pre-paid envelope is provided for your reply.

PLEASE RETURN THE COMPLETED FORM BY 3 DECEMBER 2014.

Yours faithfully

Simon Drinkwater
Director of Neighbourhood Services



DATA PROTECTION

The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342).

For more information please visit www.dcauk.co/dataprotection, or contact us free on **0800 169 7865.**



TO BE COMPLETED BY THE HOUSEHOLDER

5187592243

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).

Cross one box only for each question unless instructed otherwise, using a black pen. e.g.

A: ABOUT YOUR EXISTING HOUSING

1 Is your present home :-

- Owner occupied (paying mortgage) ¹
- Owner occupied (no mortgage) ²
- Private rented ³
- Housing Association rented ⁴
- Shared Ownership (part rent / part buy) ⁵
- Tied to your employment ⁶
- Living rent free ⁷

2 What type of property is your home?

- Detached house ¹
- Semi - Detached house ²
- Terraced house ³
- Detached bungalow ⁴
- Semi - Detached bungalow ⁵
- Terraced bungalow ⁶
- Flat / Maisonette ⁷
- Bedsit/ Studio / Room only ⁸
- Caravan / Mobile home ⁹
- Houseboat ¹⁰

3 How many bedrooms are in your current home?

- Bedsit ¹
- One ²
- Two ³
- Three ⁴
- Four ⁵
- Five or more ⁶

4 How long have you lived at your present address?

- Less than 1 year ¹
 - Between 1 and 2 years ²
 - Between 2 and 3 years ³
 - Between 3 and 5 years ⁴
 - Between 5 and 10 years ⁵
 - Over 10 years ⁶
- GO TO 6a**
 GO TO 6a
 GO TO 6a

5a If you have moved in the last three years, where did you previously live? (Please cross one box only)

- Within the District ¹
- Stevenage ²
- Welwyn Hatfield ³
- Broxbourne ⁴
- North Herts ⁵
- Elsewhere in Hertfordshire ⁶
- Epping Forest ⁷
- Harlow ⁸
- Uttlesford ⁹
- Elsewhere in Essex ¹⁰
- London ¹¹
- Elsewhere in the UK ¹²
- Abroad ¹³

5b What were the most important reasons for your choice of location? (Please cross up to three boxes)

- New job / employment ¹
- Closer / easier to commute to work ²
- To be near family / relative ³
- Relationship / family break down ⁴
- Quality of local schools ⁵
- Retirement ⁶
- Health reasons / personal care ⁷
- Move from rural to urban location ⁸
- Move from urban to rural location ⁹
- Able to afford local housing ¹⁰
- Better quality of housing ¹¹
- Better quality area ¹²

5c If you have moved in the last three years, is this your first home of your own as an adult? Yes ¹ No ²

6a Does your home have any of the following? (Please cross all that apply)

- Central heating (all rooms) ¹
- Central heating (partial) ²
- Double glazing (all rooms) ³
- Double glazing (partial) ⁴
- Cavity wall insulation ⁵
- Loft insulation ⁶
- Water pipes insulated ⁷
- Room heaters ⁸

6b What is your main source of fuel for heating? (Please cross one box)

- Gas ¹
- Electric ²
- Oil ³
- Wood burner ⁴
- Open Fire ⁵
- Other ⁶

6c How much do you spend annually on your total home fuel bills? (Please cross one box)

- Less than £1,000 ¹
- £1,001 - £1,400 ²
- £1,401 - £1,800 ³
- £1,801 - £2,200 ⁴
- £2,201 - £2,600 ⁵
- More than £2,600 ⁶

6d How long have you had your current boiler / main heating source?

- Between 0 - 5 years ¹
- 6 - 10 years ²
- Over 10 years ³

7 In your opinion, is your present accommodation adequate for your needs? Yes **GO TO 9 No **GO TO 8a****

8a If in your opinion, your present accommodation is not adequate for your needs, what are the reasons? (Please cross all that apply)

- Needs improvements / repairs ¹
- Too costly to heat ²
- Too large ³
- Too small ⁴
- Insufficient no. of bedrooms ⁵
- Unsuitable due to needs of disabled / elderly household ⁶
- Rent / mortgage too expensive ⁷
- Tenancy insecure ⁸
- Suffering harassment ⁹
- Inadequate facilities ¹⁰
- No heating / insufficient heating ¹¹
- Lack of local amenities ¹²

8b If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty? Yes GO TO 8c No GO TO 9

8c If yes, could you afford a home of a suitable size in the District? Yes ₁ No ₂

9 Does any member of your existing household have a disability or a limiting long term illness? Yes GO TO 10a No ₂ GO TO 11a

The shaded boxes are provided for a second household member, if required

10a If yes, how many members of your household have a disability? One ₁ Two ₂

10b What age groups are they?

Member 1 0 - 10 ₁ 11 - 15 ₂ 16 - 24 ₃ 25 - 34 ₄ 35 - 49 ₅ 50 - 64 ₆ 65 - 79 ₇ 80+ ₈

Member 2 0 - 10 ₁ 11 - 15 ₂ 16 - 24 ₃ 25 - 34 ₄ 35 - 49 ₅ 50 - 64 ₆ 65 - 79 ₇ 80+ ₈

10c What is the nature of the disability? (Please cross all that apply)

Member 1	Member 2	Member 1	Member 2	Member 1	Member 2
Wheelchair User <input type="checkbox"/> ₁	<input type="checkbox"/> ₁	Walking difficulty (not in wheelchair) <input type="checkbox"/> ₂	<input type="checkbox"/> ₂	Visual / hearing impairment <input type="checkbox"/> ₃	<input type="checkbox"/> ₃
Asthmatic / respiratory problem <input type="checkbox"/> ₄	<input type="checkbox"/> ₄	Other physical disability <input type="checkbox"/> ₅	<input type="checkbox"/> ₅		

10d Do any members of the household require care / support? Yes ₁ ₁ No ₂ ₂

GO TO 11a

10e If yes, are they currently receiving sufficient care / support? Yes ₁ ₁ No ₂ ₂

GO TO 11a

10f If they are currently receiving sufficient care / support, who provides it?
Registered care agency / voluntary body ₁ ₁ Family / neighbour / friend ₂ ₂

11a Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident? Yes ₁ No ₂

GO TO 11b GO TO 12

11b If yes, what facilities have been provided? (Please cross all that apply)

Wheelchair adaptations <input type="checkbox"/> ₁	Access to property <input type="checkbox"/> ₂	Vertical lift /stair lift <input type="checkbox"/> ₃	Bathroom adaptations <input type="checkbox"/> ₄
Extension <input type="checkbox"/> ₅	Ground floor toilet <input type="checkbox"/> ₆	Handrails / grabrails <input type="checkbox"/> ₇	Other <input type="checkbox"/> ₈

12 What facilities, if any, will need to be provided to ensure current members of your household can remain in your property, now or in the next three years? (Please cross all that apply)

Wheelchair adaptations <input type="checkbox"/> ₁	Access to property <input type="checkbox"/> ₂	Vertical lift /stair lift <input type="checkbox"/> ₃	Bathroom adaptations <input type="checkbox"/> ₄
Extension <input type="checkbox"/> ₅	Ground floor toilet <input type="checkbox"/> ₆	Handrails / grabrails <input type="checkbox"/> ₇	Other <input type="checkbox"/> ₈ None <input type="checkbox"/> ₉

13a Do you have older relatives aged 65 years or above who may need to move to the District within the next three years? Yes ₁ GO TO 13b No ₂ GO TO 14a

13b If yes, what kind of accommodation might they need? (Please cross all that apply)

Live with you (existing home adequate) <input type="checkbox"/> ₁	Live with you (need extension / adaptation) <input type="checkbox"/> ₂	Private sheltered housing <input type="checkbox"/> ₃	Housing Association sheltered housing <input type="checkbox"/> ₄	Extra care sheltered housing (for frail elderly people) <input type="checkbox"/> ₅
Residential care / nursing home <input type="checkbox"/> ₆	Owner occupied property <input type="checkbox"/> ₇	Private rented property <input type="checkbox"/> ₈	Shared Ownership <input type="checkbox"/> ₉	Housing Association property <input type="checkbox"/> ₁₀

13c Do they have equity from the sale of their current home? Yes ₁ No ₂

14a If you or any member of your household are aged 65 years or above would you consider moving to a smaller property within the District? Yes ₁ No ₂
 GO TO 15a GO TO 14b

14b If no, what are your reasons? (Please cross all that apply)

Can manage the current property <input type="checkbox"/> ₁	This is the long term family home the person is reluctant to leave <input type="checkbox"/> ₂	The space provided by the family home is needed for when relatives come / return to stay <input type="checkbox"/> ₃	Location is near family / friends <input type="checkbox"/> ₄	Financial reasons <input type="checkbox"/> ₅
---	--	--	---	---

WE WOULD BE GRATEFUL IF YOU WOULD COMPLETE THE FOLLOWING QUESTIONS ON SAVINGS AND INCOME SO THAT WE CAN ESTIMATE WHAT TYPE OF HOUSING YOU COULD / CAN AFFORD. THE INFORMATION THAT YOU PROVIDE IS KEPT CONFIDENTIAL AND WILL NOT BE USED FOR ANY OTHER PURPOSES THAN ASSESSING HOUSING AFFORDABILITY.

16 Please advise what savings and equity your household has by completing columns A, B, AND C

a) How much does your household have in savings? (please estimate)

- No Savings 1
- Under £5,000 2
- £5,000 - £10,000 3
- £10,001 - £15,000 4
- £15,001 - £20,000 5
- £20,001 - £30,000 6
- Above £30,000 7

b) If you are a home owner, roughly how much equity value do you own? (i.e. estimated current value minus mortgage owed)

- Negative Equity 1
- Under £50,000 2
- £50,001 - £100,000 3
- £100,001 - £200,000 4
- £200,001 - £300,000 5
- Above £300,000 6

c) Please give total annual income of combined self & partner only (before tax and deductions, but **not including benefits / allowances).**

- None 1
- Under £20,000 2
- £20,001 - £27,500 3
- £27,501 - £45,000 4
- £45,001 - £60,000 5
- £60,001 - £75,000 6
- £75,001 - £100,000 7
- £100,001 - £150,000 8
- Above £150,000 9

16d If your household receives any financial support, please indicate what type:-

Please cross **all** that apply

- Housing Benefit 1
- Income Support 2
- Local Council Tax Support 3
- Working Tax Credit 4
- Child Tax Credit 5
- Child Benefit 6
- Pension Credits 7
- State Pension 8
- Occupational Pension 9
- Job Seekers Allowance / ESA 10
- Disability Living Allowance 11
- Attendance Allowance 12
- Personal Independence Payments 13
- Personal Budget 14
- Other 15

WE WOULD NOW LIKE TO ASK ABOUT THE FUTURE HOUSING REQUIREMENTS OF YOU AND THE OTHER MEMBERS OF YOUR HOUSEHOLD

17a Are you intending to move, or is any member of your household currently, or likely to require their own accommodation over the next three years?

Yes 1 **GO TO 17b**

No 2 **THANK YOU FOR COMPLETING THE QUESTIONNAIRE PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

17b If YES, please cross the appropriate box(es) below:-

Moving within East Herts District

The existing household is moving 1

GO TO SECTION B ON PAGE 5

Of those currently living with you a member is forming a new home 2

GO TO SECTION C ON PAGE 6

Moving outside East Herts District

The existing household is moving 3

GO TO 17c

Of those currently living with you a member is forming a new home 4

GO TO 17c

17c When do you plan to move outside the District?

Within 1 year 1

Between 1 and 2 years 2

Between 2 and 3 years 3

17d If moving outside the District, where are you thinking of moving to? (Please cross one box only)

- Stevenage 1
- Welwyn Hatfield 2
- Broxbourne 3
- North Herts 4
- Elsewhere in Hertfordshire 5
- Epping Forest 6
- Harlow 7
- Uttlesford 8
- Elsewhere in Essex 9
- London 10
- Elsewhere in the UK 11
- Abroad 12

17e If moving outside the District, please indicate your reasons for moving away:- (Please cross all that apply)

- Family reasons 1
- Employment / access to work 2
- Education 3
- Retirement 4
- Financial reasons 5
- Unable to afford to buy a home locally 6
- Lack of affordable rented housing 7
- Need specialist housing 8

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED

B: EXISTING HOUSEHOLD MOVING

**Complete this section ONLY if your existing household intends to move WITHIN
East Herts District in the next three years**

18 When do you plan to move? Within 1 year ¹ Between 1 and 2 years ² Between 2 and 3 years ³

19 What type of accommodation is required?

Detached house ¹ Semi - Detached house ² Terraced house ³ Bungalow ⁴
Flat / Maisonette ⁵ Bedsit ⁶ Supported housing (including sheltered) ⁷ Caravan / Mobile home ⁸ Houseboat ⁹

20 How many bedrooms are required?

One ¹ Two ² Three ³ Four ⁴ Five or more ⁵

21 What tenure is required?

Owner occupation ¹ Private rent ² Housing Association rent ³ Shared ownership (part rent / part buy) ⁴ Tied to employment ⁵

22 If you are a tenant, are you moving because your housing benefit was reduced in April 2013? Yes ¹ No ²

23a Would you be interested in building your own home? Yes ¹ No ²

23b If yes have you tried to identify a suitable building plot? Yes ¹ No ²

23c If yes would you be involved in the construction process? Yes ¹ No ²

23d Is self build affordable bearing in mind local land cost? Yes ¹ No ²

24 If you require supported housing, which of the following types do you require? (Please cross all that apply)

Independent accommodation with visiting support ¹ Independent accommodation with live-in carer ² Private sheltered housing ³
Housing Association sheltered housing ⁴ Extra care sheltered housing (self contained units with facilities and 24hr support) ⁵ Residential / nursing home ⁶

25 Are you registered on any of the following Housing Registers? (Please cross all that apply)

East Herts Housing Needs Register ¹ Another Council ²

26 From the list of settlements below, where is accommodation required? (Please cross up to two locations)

Bishop's Stortford ¹ Hertford ² Ware ³ Sawbridgeworth ⁴ Buntingford ⁵
Aston / Datchworth ⁶ Birch Green / Cole Green ⁷ Braughing ⁸ Cottered / Westmill ⁹ Dane End ¹⁰
Great Amwell ¹¹ Hertford Heath ¹² High Wych ¹³ Hunsdon / Widford ¹⁴ Little Hadham / Hadham Ford / Furneux Pelham ¹⁵
Much Hadham ¹⁶ Puckeridge ¹⁷ Standon ¹⁸ Stanstead Abbots and St Margarets ¹⁹ Stapleford / Tonwell ²⁰
Tewin ²¹ Thundridge / Wadesmill / High Cross ²² Walkern / Benington ²³ Watton-at-Stone ²⁴ Elsewhere in rural area ²⁵

27 Why are the above locations preferred? (Please cross all that apply)

Always lived here ¹ To be near family / friends ² New job / employment ³ Closer / easier to commute to work ⁴ Accessibility to public transport ⁵ Nearer / better shopping / leisure / entertainment facilities ⁶ Quality of local schools ⁷
Retirement ⁸ Health / personal care reasons ⁹ Move from urban to rural location ¹⁰ Move from rural to urban location ¹¹ Able to afford local housing ¹² Greater availability of type of housing sought ¹³ Better quality of area ¹⁴

**IF A NEW HOUSEHOLD IS ALSO FORMING, GO TO SECTION C ON PAGE 6
OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE
PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

C: NEWLY FORMING HOUSEHOLDS

If a member, or members, of your household intend need to set up a home of their own WITHIN East Herts in the next three years, please provide details for up to two "new" households likely to form. The shaded boxes are provided for a second household forming, if required.

28 Who is looking / likely to look for accommodation in the next three years?

	Household	
	1	2
Parent / Grandparent.....	<input type="checkbox"/>	<input type="checkbox"/>
Child.....	<input type="checkbox"/>	<input type="checkbox"/>
Partner / Spouse.....	<input type="checkbox"/>	<input type="checkbox"/>
Lodger.....	<input type="checkbox"/>	<input type="checkbox"/>
Friend.....	<input type="checkbox"/>	<input type="checkbox"/>
Other Relative.....	<input type="checkbox"/>	<input type="checkbox"/>

29a Is the "new" household being formed as a single person or with a partner?

	Household	
	1	2
Single.....	<input type="checkbox"/>	<input type="checkbox"/>
Couple.....	<input type="checkbox"/>	<input type="checkbox"/>

29b If a couple household is being formed, is the partner currently living:-

	Household	
	1	2
In your existing household.....	<input type="checkbox"/>	<input type="checkbox"/>
Elsewhere within East Herts.....	<input type="checkbox"/>	<input type="checkbox"/>
Outside East Herts.....	<input type="checkbox"/>	<input type="checkbox"/>

29c What is the age of each adult in each "new" household

	Household 1		Household 2	
	Adult 1	Adult 2	Adult 1	Adult 2
Up to 24.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 - 34.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
35 - 49.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
50 - 64.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
65+.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

29d How many children under 16 will be in each "new" household?

	Household	
	1	2
Child due.....	<input type="checkbox"/>	<input type="checkbox"/>
One.....	<input type="checkbox"/>	<input type="checkbox"/>
Two or more.....	<input type="checkbox"/>	<input type="checkbox"/>
None.....	<input type="checkbox"/>	<input type="checkbox"/>

30 When will each "new" household need their home?

	Household	
	1	2
Within 1 year.....	<input type="checkbox"/>	<input type="checkbox"/>
Between 1 and 2 years.....	<input type="checkbox"/>	<input type="checkbox"/>
Between 2 and 3 years.....	<input type="checkbox"/>	<input type="checkbox"/>

31 What tenure is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Owner occupation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Rent.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing Association Rent.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shared ownership (part rent / part buy).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tied to employment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

32 What type of accommodation is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Detached house.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Semi - Detached house.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terraced house.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat / Maisonette.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bedsit.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supported housing (including sheltered).....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caravan/ Mobile home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Houseboat.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

33 How many bedrooms are a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
One.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Four or more.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

34 Would the new household consider sharing accommodation with a friend?

	Household	
	1	2
Yes.....	<input type="checkbox"/>	<input type="checkbox"/>
No.....	<input type="checkbox"/>	<input type="checkbox"/>

35 Would you be interested in building your own home?

	Household	
	1	2
Yes.....	<input type="checkbox"/>	<input type="checkbox"/>
No.....	<input type="checkbox"/>	<input type="checkbox"/>

36 Is the "new" household registered on any Housing Register? (Please cross all that apply)

	Household	
	1	2
East Herts Housing Needs Register.....	<input type="checkbox"/>	<input type="checkbox"/>
Another Council.....	<input type="checkbox"/>	<input type="checkbox"/>

37 From the list of settlements below, where is accommodation required?

Please cross up to **two** locations

	Household	
	1	2
Bishop's Stortford.....	1	<input type="checkbox"/>
Hertford.....	2	<input type="checkbox"/>
Ware.....	3	<input type="checkbox"/>
Sawbridgeworth.....	4	<input type="checkbox"/>
Buntingford.....	5	<input type="checkbox"/>
Aston / Datchworth.....	6	<input type="checkbox"/>
Birch Green / Cole Green / Letty Green / Bayford....	7	<input type="checkbox"/>
Braughing.....	8	<input type="checkbox"/>
Cottered / Westmill.....	9	<input type="checkbox"/>
Dane End.....	10	<input type="checkbox"/>
Great Amwell.....	11	<input type="checkbox"/>
Hertford Heath.....	12	<input type="checkbox"/>
High Wych.....	13	<input type="checkbox"/>
Hunsdon / Widford.....	14	<input type="checkbox"/>
Little Hadham / Hadham Ford / Furneux Pelham.....	15	<input type="checkbox"/>
Much Hadham.....	16	<input type="checkbox"/>
Puckeridge.....	17	<input type="checkbox"/>
Standon.....	18	<input type="checkbox"/>
Stanstead Abbots and St Margarets.....	19	<input type="checkbox"/>
Stapleford / Tonwell.....	20	<input type="checkbox"/>
Tewin.....	21	<input type="checkbox"/>
Thundridge / Wadesmill / High Cross.....	22	<input type="checkbox"/>
Walkern / Benington.....	23	<input type="checkbox"/>
Watton-at-Stone.....	24	<input type="checkbox"/>
Elsewhere in rural area.....	25	<input type="checkbox"/>

38 Why are the locations above preferred?

Please cross **all** that apply

	Household	
	1	2
Always lived here.....	1	<input type="checkbox"/>
To be near family / friends.....	2	<input type="checkbox"/>
New job / employment.....	3	<input type="checkbox"/>
Closer / easier to commute.....	4	<input type="checkbox"/>
Accessibility to public transport.....	5	<input type="checkbox"/>
Nearer / better shopping / leisure / entertainment facilities.....	6	<input type="checkbox"/>
Quality of local schools.....	7	<input type="checkbox"/>
Retirement.....	8	<input type="checkbox"/>
Health / personal care reasons.....	9	<input type="checkbox"/>
Move from urban to rural location.....	10	<input type="checkbox"/>
Move from rural to urban location.....	11	<input type="checkbox"/>
Able to afford local housing.....	12	<input type="checkbox"/>
Greater availability of type of housing sought.....	13	<input type="checkbox"/>
Better quality of area.....	14	<input type="checkbox"/>

39 Is the "new" household likely to be claiming Housing Benefit?

	Household	
	1	2
Yes.....	1	<input type="checkbox"/>
No.....	2	<input type="checkbox"/>

40a How much would each "new" household be able and willing to pay in rent and mortgage costs per month?

	Household	
	1	2
Below £103 pw / £450 pm.....	1	<input type="checkbox"/>
£104 - £127 pw / £451 - £550 pm.....	2	<input type="checkbox"/>
£128 - £150 pw / £551 - £650 pm.....	3	<input type="checkbox"/>
£151 - £173 pw / £651 - £750 pm.....	4	<input type="checkbox"/>
£174 - £196 pw / £751 - £850 pm.....	5	<input type="checkbox"/>
£197 - £230 pw / £850 - £1000 pm.....	6	<input type="checkbox"/>
Above £230 pw / £1000 pm.....	7	<input type="checkbox"/>

40b What savings does each household have to meet a deposit and legal costs?

	Household	
	1	2
No Savings.....	1	<input type="checkbox"/>
Under £2,000.....	2	<input type="checkbox"/>
£2,000 - £25,000.....	3	<input type="checkbox"/>
£25,001 - £50,000.....	4	<input type="checkbox"/>
Over £50,000.....	5	<input type="checkbox"/>

40c Will each "new" household get help with a deposit from parents / relatives?

	Household	
	1	2
By a loan.....	1	<input type="checkbox"/>
By a gift.....	2	<input type="checkbox"/>
No need.....	3	<input type="checkbox"/>
No help.....	4	<input type="checkbox"/>

40d Please give total annual HOUSEHOLD income for the person or couple in each new household (before tax and deductions but not including benefits & allowances)

	Household	
	1	2
None.....	1	<input type="checkbox"/>
Under £20,000.....	2	<input type="checkbox"/>
£20,001 - £27,500.....	3	<input type="checkbox"/>
£27,501 - £35,000.....	4	<input type="checkbox"/>
£35,001 - £45,000.....	5	<input type="checkbox"/>
£45,001 - £60,000.....	6	<input type="checkbox"/>
£60,001 - £75,000.....	7	<input type="checkbox"/>
£75,001 - £100,000.....	8	<input type="checkbox"/>
£100,001 - £150,000.....	9	<input type="checkbox"/>
Above £150,000.....	10	<input type="checkbox"/>

**THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IN THE PRE-PAID ENVELOPE PROVIDED TO:
Freepost Plus RTHU-THGL-AHGB, DCA Ltd, Buckden Mount, 8 Thornhill Road, Huddersfield HD3 3AU**

APPENDIX II

PROMOTIONAL POSTER

EAST HERTS HOUSING SURVEY



WE NEED YOUR HELP!

WE ARE SENDING QUESTIONNAIRES TO OVER
9,600 HOUSEHOLDS IN THE DISTRICT DURING
NOVEMBER AND DECEMBER 2014

THE INFORMATION REQUESTED IS VERY IMPORTANT
TO THE COUNCIL AS IT SEEKS TO ASSESS AND TO
ADDRESS PRESENT AND FUTURE HOUSING NEEDS

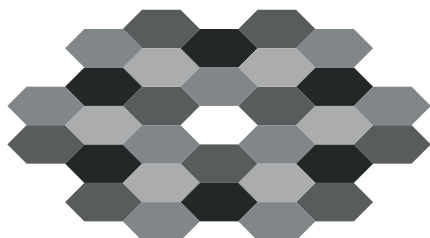


COMPLETED FORMS NEED TO BE
RETURNED BY 3RD DECEMBER 2014

THANK YOU FOR YOUR SUPPORT

APPENDIX III

LAND REGISTRY DATA



Land Registry

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If you have any enquiries :
Commercial Services Team
Land Registry,
Old Market House,
Hamilton Street,
Birkenhead CH41 5FL
Tel: 0151 473 6137

Land Registry

July - September 2014 (Q3)

ALL Properties

District Name	Detached	Sales	Semi-Det	Sales	Terraced	Sales	Flat/Mais	Sales	Overall Average	Total Sales
EAST HERTFORDSHIRE	£608,468	164	£381,932	173	£290,723	248	£202,370	184	£357,865	769
HERTFORDSHIRE	£696,056	1080	£397,613	1237	£297,895	1790	£214,348	1482	£374,751	5589
ENGLAND & WALES	£368,918	60634	£227,265	64219	£226,163	71890	£267,228	46437	£269,890	243180

APPENDIX IV

GLOSSARY OF TERMS

GLOSSARY

Affordability	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
Affordable Housing	<p>Affordable housing is that provided, with subsidy¹, 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.</p> <p>The definition in NPPF is:-</p> <p><i>“Affordable housing: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.”</i></p>
Affordable Rent	<p>A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges).</p>
BME	<p>Black & Minority Ethnic.</p>
CLG Bedroom Standard²	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
CLG	<p>Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.</p>
CML	<p>Council of Mortgage Lenders</p>
Concealed Household	<p>A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).</p>

¹ This subsidy is not always public subsidy.

² This definition is taken from the Survey of English Housing, CLG.

Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
District Plan	A District Plan sets out a framework for guiding development in the Local Authority area.
ELASH	English Local Authority Statistics on Housing – The replacement for the HSSA
Existing Household	An existing household encompasses the household in its entirety.
FTB	First Time Buyer – Term used for people who have not previously owned a home
Extra Care Housing	Extra care housing has been designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in extra care housing have their own self-contained homes. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. Extra Care homes often have extras to sheltered housing including restaurants, health & fitness facilities and hobby rooms Schemes / properties are included where care (registered personal care) is available on site 24/7.
HMO	House in Multiple Accommodation – A house which is occupied by persons who do not form a single household
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- <i>“A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room.”</i>
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.

Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HSSA	The Housing Strategy Statistical Appendix.
Implied Numbers	The “numbers implied” column inserted in some of the tables is DCA’s assessment of the total numbers to be derived after applying the appropriate weighting factor based on sub area location and tenure responses to that sub-areas household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
NOMIS	National On-line Manpower Information System.
NPPF	The National Policy Planning Framework which replaces PPS3.
NPPG	The National Planning Policy Guidance 2014
ONS	Office for National Statistics.
Over Occupation / Over occupation	Over occupation / Overcrowding occurs when, using the bedroom standard , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
Relets	RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
Registered Social Landlords (RSL)	A Housing Association or a not-for-profit company, registered by the Tenants Services Authority (TSA), providing social housing.
Sheltered Housing	Schemes / properties are included where some form of scheme manager (warden) service is provided on site on a regular basis but where no registered personal care is provided. A regularly visiting scheme manager service may qualify as long as s/he is available to all residents when on site. An on-call-only service does not qualify a scheme to be included in sheltered stats. In most cases schemes will also include traditional shared facilities - a residents' lounge and possibly laundry and garden.

Right to Buy (RTB)	The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
Sheltered Accommodation	Sheltered Accommodation is housing which is purpose built for older people with associated facilities and services.
SO – Shared Ownership	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it. Purchasers can, in some cases ‘staircase out’ to full ownership.
Under Occupation	A household is under-occupying if more than one spare bedroom is available, using the bedroom standard as a test. Under-occupation is common in the private sector.