

DACORUM
HOUSING NEEDS SURVEY
FINAL REPORT
2003

report by
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1 EXECUTIVE SUMMARY

1.1 Introduction

1.1.1 Government guidance on housing and planning has emphasised the requirement for local authorities to assess housing need, create complementary strategies to address it and to co-ordinate effort in a corporate approach to their strategic and enabling role. In August 2003 Dacorum Borough Council commissioned DCA to undertake a Borough-wide Housing Needs Assessment and projection of housing need, as the basic building block in informing housing, planning and care strategies for the future.

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

- ◆ outline the nature and reasons for housing need in the Borough;
- ◆ assist the Council in negotiating the provision of affordable housing via Section 106 sites, by clarifying the overall level and type of need for affordable housing and assisting in the review of targets;
- ◆ provide robust data to withstand scrutiny and challenge by developers and other interested partners;
- ◆ assist the Council to make more informed decisions about the targeting of housing resources and spending priorities;
- ◆ assist in the development or review of;
 - planning policies, particularly those concerning affordable and special needs housing;
 - housing strategies including the Affordable Housing Strategy, Supporting People and Homelessness Strategies;
 - Regional Housing Policy.

1.1.3 The final report will:-

- ◆ support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and HIP Guidance and to prioritise investment decisions;
- ◆ co-ordinate housing and community care strategies;
- ◆ inform the Council's affordable housing policies in the Local Plan and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

1.1.4 This Executive Summary brings together the inter-related housing and planning issues identified in the separate elements of the research to assess their impact and implications for future housing and planning strategy. The key findings are summarised along with conclusions and recommendations for action.

1.2 Survey Response

- 1.2.1 8,260 questionnaires were sent to respondents in the week commencing 31st October 2003.
- 1.2.2 Face-to-face interviews with 300 households were conducted across the Borough, utilising the same questionnaire as the postal survey.
- 1.2.3 The final overall postal response rate of 32% was good with 2,647 questionnaires returned, making 2,947 responses including interviews. This is more than double the 1,250 minimum level recommended in the ODPM Guidance.
- 1.2.4 The highest response level was achieved in Nettledon with Potten End at 36.7%. Berkhamsted and Tring both achieved over 34% response rates. Wigginton, Tring Rural, Northchurch, Little Gaddesdon, Aldbury, Flamstead and Chipperfield / Flaunden achieved around 33% or more. The areas of Great Gaddesden and Bovington achieved response rates of around 30%. Three areas achieved response rates below 30%, Markygate 28.9%, Hemel Hempstead at 26.4% and Nash Mills with 25.5%.
- 1.2.5 4.5% of all resident households in Dacorum will have taken part in the survey.

1.3 Dacorum Housing Market

- 1.3.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th September 2003 was 14.7%, below the UK average of 18.6%.
- 1.3.2 The Land Registry data for average price for all dwellings in Dacorum Borough during the year was around £230,149.
- 1.3.3 The largest volume of sales in the Dacorum Borough were for terraced houses (36.7%) selling at an average price of £185,598. Semi-detached houses average £235,662 and are 23.9% of sales. Flats / maisonettes average £151,753 and are 23.2% of sales. Detached houses account for 16.2% of sales with an average price of £435,840. We assess flats / maisonettes to be the main access property for first time buyers in view of their low cost and a high volume of sales in the Borough.
- 1.3.4 The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the Borough for low-income households.
- 1.3.5 Prices vary across the Dacorum Borough, a 1-bed flat can be accessed at £99,950 in Tring, rising to £105,800 in Hemel Hempstead. 2-bed flats can be accessed at £132,925 in Hemel Hempstead, rising to £157,495 in the Rural area.
- 1.3.6 An income of £31,700 is required to buy a one bedroom flat in Tring, rising to £33,500 in Hemel Hempstead. A two bedroom flat requires an income of £42,100 in Hemel Hempstead and up to £49,900 in Berkhamsted. Terraced properties require incomes of £46,700 in Tring and £51,600 in Hemel Hempstead.
- 1.3.7 Similar cost variation applies in the private rented sector across Dacorum. Based on rent at 25% of gross income a one bed flat in Berkhamsted requires £22,800 per annum and £24,000 in Tring and the Rural area. The cost of a 2 bed flat would need an income of £26,400 in Tring, rising to £31,200 in the Rural area. A terraced house would require an income of £26,400 in Tring and £33,600 in Berkhamsted.

- 1.3.8 The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of 90% of the concealed households identified in the DCA survey on any realistic assessment of availability of properties. Additionally, the private rented sector makes little contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.
- 1.3.9 Mortgage interest rates are at their lowest level for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2004 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

1.4 Current Housing in Dacorum

- 1.4.1 Some 44% of households in Dacorum are owner-occupiers with a mortgage; 27% own their homes outright - a total of 71% in owner occupation. 19% are in Council rented accommodation, 5% rent privately, 3% are in HA rented accommodation and 2% are in tied to employment accommodation.
- 1.4.2 32% of households live in terraced houses, 24% are in semi-detached accommodation and 20% live in detached properties. 18% live in flats / maisonettes and 5% live in bungalows.
- 1.4.3 Some 89% of households say that their accommodation is adequate for their needs. 11% (6,198 implied) say that it is inadequate. The largest single issue for those reporting a problem which could be resolved in-situ, was that the dwelling needed repairs / improvements (91%). Of those requiring a move, 65% (4,357 implied) mentioned that the dwelling was too small.
- 1.4.4 Single adult households make up 27% of all households in Dacorum, below the 2001 Census figure for the UK average (34%). Couples constitute 70% of Dacorum households compared to 61% in the 2001 Census. The incidence of single parent households (3%) was below the UK average (6%). 2001 Census suggests a higher level of single adult and single parent families.
- 1.4.5 Under-occupation affects 18% of all households in Dacorum and over-occupation affects 1%.
- 1.4.6 Around 23% of Council rents were below £50 per week; 60% below £70 per week. Of owner-occupiers with a mortgage, 16% pay less than £300 per month; 7% pay in excess of £1,000 per month.
- 1.4.7 Incomes in the Borough are somewhat higher than national figures. 13% of households based on the sample had incomes below £10,000, well below the corresponding UK figure (28%). The total proportion in the Borough earning below the approximate national average household income of £23,000 per annum was 45%, well below that for the UK as a whole of 62.6%.
- 1.4.8 25% or so of households were in receipt of financial support (14,667 implied), of whom 46% (6,779 implied) were in receipt of Housing Benefit.

1.5 Future Housing Requirements

- 1.5.1 Access to the market is clearly dependent on availability, a factor, which is particularly critical for low-income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 1.5.2 29% or so of all households (17,111 implied) are currently seeking to move or will do so in the next five years. This implies an average of around 5.8% per annum which is higher than other DCA surveys (average 5.0%).

- 1.5.3 Around 7,837 households plan to leave Dacorum in the next five years, of which 5,206 are existing households and 2,631 are concealed households. The single most common reason given by existing households moving outside the Borough was due to lack of affordable housing mentioned by 34% of respondents, but family / carer (30%) and better access to work (21%) were also prominent. In the case of concealed households moving, choices were focused on lack of affordable housing (58%) but as might be expected for a younger group, better employment (33%) and better access to work (27%) also increased in prominence.
- 1.5.4 6,772 existing households and 4,373 new households will be moving or forming within the Borough in the next five years.

1.5.5 Key Findings of Existing households wishing to move within Dacorum

- ◆ 44% intend to do so within one year; 73% within two years;
- ◆ 29% require detached accommodation; 27% require semi-detached properties;
- ◆ 19% require terraced accommodation and 13% require flats / maisonettes. The demand for bungalows was 10% and was only 2% for supported housing;
- ◆ 64% require two or three bedrooms;
- ◆ Some 66% would prefer owner occupation and around 29% indicated a preference for social rented accommodation, 2% indicated a preference for Housing Association and private rented accommodation and less than 1% indicated a preference for tied to employment accommodation.
- ◆ Interest was primarily focused in Hemel Hempstead (62%), 93% of those currently living in Hemel Hempstead made this one of their choices.

1.5.6 Key Findings of Concealed households wishing to move within Dacorum

- ◆ 90% of concealment relates to children of the existing household. The data suggests that 18% of concealment related to adults, between 16 to 19 years of age, 88% of concealment related to all those under 30;
- ◆ 58% would prefer owner occupation, 32% indicated a preference for Council accommodation and 7% a preference for private rented accommodation;
- ◆ 56% require a flat / maisonette, 18% require terraced accommodation and 13% require semi-detached accommodation;
- ◆ 54% of new households say they need one bedroom and 39% two bedrooms. The need level for three bedrooms is 7%;
- ◆ Only 24% (1,069 implied) of all new concealed / households moving were registered on a housing waiting list, all being on the Council list;
- ◆ Some 25% could afford a weekly rent of up to £50, 46% no more than £60;
- ◆ 51% could not afford a mortgage of more than £300 per month;
- ◆ Some 22% of immediately forming households have incomes below £15,000 per annum; 20% have household incomes at or above the UK average of £23,000.

1.6 Key Worker Housing Needs

1.6.1 Hertfordshire Key Worker Survey

1.6.2 Hertfordshire County Council commissioned DCA in March 2003 to undertake Key Worker Housing Needs Study across the County, the main objectives of which were to:-

- ◆ Understand the impact of current house prices and housing provision on recruitment and retention within the public sector in Hertfordshire;
- ◆ Provide evidence of the need for additional affordable housing for Key Workers (level of need, size of home, purchase or rental, type of tenure etc);
- ◆ Provide evidence to support recommendations about implications for the implementation of the Key Worker strategy.

1.6.3 The employee survey covered teachers, social care workers, fire fighters, police officers, nurses, other health care personnel and paramedics who live currently both within the County and those who work outside the County but work within Hertfordshire. The sample was focussed only on employees earning up to £30,000 a year, although because of joint incomes some households in the survey have incomes at higher levels.

1.6.4 Dacorum has higher house prices on average than the more inexpensive areas of the county such as North Hertfordshire and Watford. However, when looking at the price of terraced properties and also flats/maisonettes, these do not differ significantly between Watford and North Hertfordshire and the more expensive area of Dacorum.

1.6.5 Although house prices in Dacorum are one of the middle ranged in Hertfordshire, the lowest quartile house price (the bottom 25% of prices in the market) for the Borough which stands at £147,000 indicates that an income requirement of £46,500 would still be needed to access the market through owner occupation.

1.6.6 The findings from the Hertfordshire Key Worker Survey show that the percentage of Key Workers in Dacorum with sufficient income levels to access the lowest part of the market ranges from just 6.3% for paramedics to 27.1% of other health care workers.

1.6.7 A further calculation was made to test the scale of access to owner occupation which could be achieved through Shared Equity, where land value or other subsidy is retained. It was found that the provision of Shared Equity at 70% within Dacorum would assist an additional 18.6% of paramedics, 30% of police officers and 20.1% of other health care workers who were unable to access at full market cost.

1.6.8 Dacorum Survey Key Worker Housing Needs

1.6.9 The survey has a detailed analysis of Key workers into two groups: those from existing households and those from concealed households, as these groups are affected by different issues.

1.6.10 Key Workers are defined as those working in the Public Sector including Health services, Education, other Local Authority Services, Police and Fire services within the Borough.

1.7 Key Worker Employees Housing Needs

1.7.1 For the purpose of this section we have split the analysis of Key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.

1.7.2 Key Issues of Existing Key Workers

1.7.3 We class those Households working in the Public Sector including Health services, Education, other Local Authority Services, Police and Fire as Key workers for the Borough.

1.7.4 Around 5,685 existing households gave details of their work in the public sector, with 42.1% (2,392 implied) indicating work in Education, 28.0% (1,591 implied) work in Health services, and 24.7% (1,403 implied) work in Local Authority services.

1.7.5 4% (246 implied) of the Key workers identified are existing households leaving the Borough to set up home somewhere else. 47% (105 implied) are leaving due to family / carer, 36% (83 implied) are leaving due to better shops / leisure, 8% are leaving due to better employment and 7% are leaving due to lack of affordable housing.

1.7.6 The majority of demand for house types was for detached and terraced properties, across all groups with the exception of Local Authority workers.

1.7.7 Looking at the access levels to the owner-occupied market in the Borough, requiring an income of £31,700, we found that the proportions who could not afford to owner occupy in Dacorum were:-

- ◆ 58% of Health staff
- ◆ 49% of Police
- ◆ 44% of Education staff
- ◆ 42% of Local Authority staff

1.7.8 Key Issues of Concealed Key Workers

1.7.9 Of the concealed workers responding around 83% (38 implied) work in Education and 13% work in the Local Authority.

1.7.10 We found that 67% of concealed key workers could not afford to owner occupy in the Dacorum Borough.

1.7.11 The majority, over 54%, had between £5,001 and £10,000 saved to meet these costs, 33% had less than £1,000 saved, and 30% had between £3,001 and £5,000.

1.7.12 The most popular tenure was owner occupation, mentioned by 47% of the concealed workers.

1.7.13 85% of workers said they needed a flat / maisonette, and the remaining 15% expressed a need for bedsit / studio / room only accommodation.

1.7.14 Over 76% of concealed Key workers stated they needed one bedroom accommodation and 24% said they required two bedrooms.

1.8 Supported and Adapted Housing

- 1.8.1 16% of households in Dacorum contain somebody with a special need, suggesting some 9,281 households.
- 1.8.2 The largest group affected by a special need was those with a walking difficulty affecting 48% of all those with a disability in the area.
- 1.8.3 702 wheelchair users were identified, 7% of those with a disability were wheelchair users. In 13% of cases does a wheelchair user actually inhabit a home that has been adapted for a wheelchair, suggesting a mismatch between houses adapted and those where wheelchair users live.
- 1.8.4 Around 26% of Housing Association rented homes and 19% of Council rented homes were adapted for a disabled person compared to just 8% in the owner occupied (no mortgage) sector, principally occupied by older people.
- 1.8.5 In terms of the nature of adaptations 66% have handrails / grab rails adaptations, 40% have bathroom adaptations, 29% have a ground floor toilet and 27% have access to the property.
- 1.8.6 There will be future provision requirements to address the changing needs from “Care in the Community” policies, but at this stage we believe that these are likely to be specific small developments of supported units.
- 1.8.7 It is however, important to recognise that some 4,932 households have someone with a walking problem and 88% of wheelchair users do not live in an adapted dwelling. These are matters which should principally be dealt with by Part M of the Building Regulations.

1.9 Black and Minority Ethnic Housing Needs

- 1.9.1 177 Black and Minority Ethnic (BME) returns, representing 4,575 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in Dacorum. The BME returns include the categories of ‘White Irish’ and ‘White Other’ which represent 2,620 implied households across the Borough.
- 1.9.2 The majority of BME households who responded to the DCA survey are living in 2 and 3-bedroom accommodation, 22.7% and 47.9% respectively. Around 28.1% live in terraced housing and 25.5% live in semi-detached accommodation.
- 1.9.3 BME households appear to have access to a wide range of facilities.
- 1.9.4 84% of those BME households who said their home was inadequate, cited ‘too small’ as the reason for inadequacy. This was higher than the 78% found in the whole population.
- 1.9.5 There appears to be a lower incidence of BME respondents with a disability or limiting long term illness (10.9%) than the figure found (15.8%) for the whole population.
- 1.9.6 Income levels within BME households are similar to those in the whole population. The proportion of BME households on the lowest incomes, i.e. below £10,000 is 12.3%, for all households the figure was around 13.2%. 49.9% of BME households, on the basis of the survey data, had incomes above £30,000 compared to around 50.6% for the whole population.
- 1.9.7 89.2% of the BME households, who wished to move but cannot, said they could not afford to move compared to 70.5% for the whole population.
- 1.9.8 Lack of high quality housing (60.8%) and lack of affordable housing (53.6%) were the main reasons for leaving the Borough compared to 14.5% and 39.8% respectively in the whole population.

- 1.9.9 The majority of existing BME households moving within Dacorum in the next 5 years stated they required semi-detached accommodation with three bedrooms. 49.3% stated social rented as their preferred tenure.
- 1.9.10 139 new forming BME households are forming within Dacorum in the next five years. 72.1% require detached accommodation of which 100% require one bed accommodation.

1.10 Population Growth and Household Formation

- 1.10.1 The 2001 Census data shows that the population of Dacorum Borough is currently 137,799 people, 554 more than forecast at this point. This data has only just been produced and will not be reflected in population model projections for some time. We would not however expect the following trends within age bands, taken from the existing Population and Housing Model which are outlined below, to alter in any significant way. Generally the figures are very close for all age groups.
- 1.10.2 The forecasts to 2021 are based on the assumptions outlined in paragraphs 7.2.1 to 7.2.3 regarding mortality, fertility and migration etc, and are contained in population projections for Dacorum Borough for the period 2001 - 2021 provided by Hertfordshire County Council.
- 1.10.3 The population is projected to increase by 7,387 people, 5.4% over the 20 years to 2021.
- 1.10.4 The 0-19 age range shows a decline overall (644; 1.9%). Numbers fluctuate throughout the whole forecast period, with the largest decline occurring between 2006 and 2011 (479; 1.3%).
- 1.10.5 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a rise in numbers (1,315; 8.5%). The largest increase is seen between 2006 and 2011 (893; 5.7%), however a fall is seen between 2016 and 2021 (275; 1.6%).
- 1.10.6 The 30-44 age group, the main economically active group, falls significantly in numbers, with 4,628 less individuals. The largest fall is projected to occur between 2006 and 2011 (2,566; 8.2%).
- 1.10.7 The 45-64 age group shows a significant rise in numbers. Over the forecast period there is an increase of 5,622 people (17.2%). The largest rise in numbers is projected to occur between 2001 and 2006 (2,765; 8.5%).
- 1.10.8 The most significant feature here is the growth of the population in the over 65 age group, 5,742 individuals over the forecast period. The largest increase is projected to occur between 2011 and 2016 (2,393; 10.7%).
- 1.10.9 The "older" retirement group, those 80 and over grows by 35.3%, 1,867 more people by 2021. This group represents 7,162 people in the area by 2021 who are much more likely to have care and support needs which should now be assessed in detail.

1.11 Affordable Housing Need and Supply

- 1.11.1 The annual scale of need and supply of affordable housing is summarised below from the detailed assessment model in Section 10.

Table 1-1 Annual Need and Supply

| | |
|--|------------|
| Backlog of Existing Need (eliminated over 5 years) | 168 |
| Net new formation | 627 |
| No of Ex Institutional Population (no data) | 0 |
| Net increase in registered need | 433 |
| In-migrant need | <u>18</u> |
| Total annual need | 1,246 |
| Total Supply from re-lets (458) / new supply (78) | <u>536</u> |
| Net annual outstanding need | <u>710</u> |

- 1.11.2 The total affordable housing need annually is for 1,246 units. Net re-lets of the existing social stock and new delivery average 536 units and is the major means of addressing the scale of need identified. Re-lets are likely to reduce as Right to Buy sales continue to exceed new delivery and the size of the Local Authority Stock reduces.
- 1.11.3 After allowing for existing stock re-let supply, there will still be an annual affordable housing shortfall of 788 units (710 and 78 new assumed) which projected over the eight year period to 2011 is a total of 6,304 units. It is not expected to be able to achieve this scale of supply in this timescale. Based on average supply of 78 units, this level of need is over ten times the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year.
- 1.11.4 Additionally, 1,623 existing and 1,434 concealed households intend to leave the Borough over the next five years because of a lack of affordable housing and they are not included in our needs assessment calculation, although we could be justified in doing so.
- 1.11.5 90% of concealed households are young people wishing to set up their own household who are the children of Dacorum residents. However, not all concealed households represent a household in need of subsidised affordable housing.

1.12 House Type Preferences / Supply

- 1.12.1 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.
- 1.12.2 Both preference and need for flats at 40.8% and 55.6% respectively are much higher than the stock level of 18.0% reflecting the impact of changing household formation and preferences and lower price levels.
- 1.12.3 New forming households show a lower level of interest in terraced housing and also lower than the stock supply of 31.9%. Sales of terraces are higher because they are the stock type to which there is greatest supply of lower cost housing.

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

| | Demand | | 2002 Stock Supply % | Sales |
|----------|----------------------|----------------------------|---------------------|--------------|
| | New Household Need % | New Household Preference % | | All Buyers % |
| Terraces | 18.0 | 27.8 | 31.9 | 36.7 |
| Flats | 55.6 | 40.8 | 18.0 | 23.2 |

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

1.13 Affordable Rented Accommodation

1.13.1 The local relationship between house prices and incomes is such that 90% of new forming households are unable to purchase in their own right. The impact of Right to Buy creates a decline in the availability of rented stock and the largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

1.14 Low Cost Market Housing

1.14.1 Concealed households express a need (34.1%) or preference (58.1%) for owner occupation but generally around 90% of new households have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy, some of whom could have done so two years ago.

1.14.2 There is an expressed need for around 148 Shared Ownership units from either new forming or existing households each year.

1.15 Market Rent

1.15.1 Around 125 existing and 151 new households each year express interest in private rental. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs.

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

1.16 Sheltered Housing

1.16.1 In total the data suggests a combined requirement over the next 5 years for 2,786 of sheltered accommodation from older people currently living in the Borough (589 households) and those who may in-migrate to be beside their family (2,197 households). 1,607 are in the affordable sector and 1,179 in the private sector.

1.16.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

- 1.16.3 The significantly higher level of elderly accommodation for people moving into the District is common to other DCA surveys. Generally the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible.

1.17 Supported Housing

- 1.17.1 The Survey identifies a need over the five years to 2008 for 61 units of independent supported accommodation, 42 units with a visiting support worker, and 19 with a live in carer.

1.18 Recommendations

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

1.18.2 Housing Strategy

- ◆ In its enabling role support delivery agencies, mainly RSL's, working in the area to provide a mix of types but mainly small units particularly (flats) to meet the needs of single adults and couples and address the shortages in the stock;
- ◆ Develop a comprehensive older persons delivery strategy to address the current and future growth in elderly and frail elderly households across all tenures, and their related care and support needs to:-
 - assess and prioritise the need for support services and adaptation required to keep people in their own home;
 - re-assess existing sheltered stock in meeting today's housing standards and preferences;
 - develop 'extra care' accommodation for the frail elderly population.
- ◆ Consider adopting Lifetime Homes standards for new housing.

1.18.3 Disabled Households

- ◆ Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people;
- ◆ Develop a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching.

1.18.4 Planning Strategy

- ◆ Negotiate with prospective developers towards achieving 40% subsidised affordable homes from the total of all suitable sites coming forward for planning consent over the period of the Local Plan. Each site will need to be assessed individually, targets being subject to wider planning, economic priority, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- ◆ Consideration should be given to reduction in the site threshold in towns to address the high level of need and in the light of the Consultation Paper on PPG3 the results of which may result in amended Guidance in the early part of 2004.

2 SURVEY METHODOLOGY

2.1 Purpose, Aims and Objectives

2.1.1 Dacorum Borough Council formally commissioned DCA in August to carry out a Borough wide Housing Needs Study.

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

2.1.3 The aims and objectives were to:-

- ◆ outline the nature and reasons for housing need in the Borough;-
- ◆ assist the Council in negotiating the provision of affordable housing via Section 106 sites, by clarifying the overall level and type of need for affordable housing and assisting in the review of targets;
- ◆ provide robust data to withstand scrutiny and challenge by developers and other interested partners;
- ◆ assist the Council to make more informed decisions about the targeting of housing resources and spending priorities;
- ◆ assist in the development or review of:-
 - planning policies, particularly those concerning affordable and special needs housing;
 - housing strategies including the Affordable Housing Strategy, Supporting People and Homelessness Strategies;
 - Regional Housing Policy.

2.1.4 The Final Report will provide the information to:-

- ◆ support future housing strategy to meet the criteria set out by the ODPM in its Good Practice Guidance and HIP Guidance and to prioritise investment decisions;
- ◆ co-ordinate housing and community care strategies;
- ◆ inform the Council's affordable housing policies in the Local Plan and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and PPG3.

2.2 Definitions

2.2.1 The Housing Needs Study has been undertaken in line with the ODPM research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.

2.2.2 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both a household's characteristics in terms of size, current property condition and income and a household's views on suitability of current housing and preferences for moving or modification.

2.2.3 Affordability in our view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-

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

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

2.3 Methodology

2.3.1 The study consisted of the following elements:-

- i. A postal questionnaire to 8,260 households in 16 Towns / Parishes;
- ii. Face-to-face interviews with 300 households across the three main towns in the Borough, utilising the same questionnaire as the postal survey;
- iii. A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- iv. Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

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

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

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

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

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

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

2.3.6 The Postal questionnaire is provided as an Appendix to this report.

2.4 Sampling

2.4.1 Sample size depends on two key factors: the degree of accuracy we require for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-

- ◆ beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
- ◆ the size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.

2.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the degree of sampling error with a sample size of 1,580 households is in the region of 2% at Borough level.

2.4.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).

2.4.4 The postal sample was stratified into 16 Towns / Parishes and selected by random probability from the Council Tax Register. The sample was 14% of resident households, and was determined to ensure statistical validity within each Town / Parish. As we see in 2.8.4, based on a 16 Town / Parish structure and a high response rate, a finer level of $\pm 1.47\%$ was achieved in this survey.

2.4.5 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. We check for bias and re-weight where necessary by comparing known characteristics in the population with our findings.

2.5 Survey Weighting

2.5.1 We check the data file against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weight the data where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.

- 2.5.2 Where multiple choice questions are involved, we have included two percentage columns. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at Ward level in our accompanying data tables and are the basis of the 'numbers implied' column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 2.5.3 All tables included in this report are extracted from the DCA Housing Survey data for Dacorum Borough, unless otherwise indicated.

2.6 Promotion

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

2.7 Interview Survey Fieldwork

- 2.7.1 Mill field Services, an independent research company, was commissioned to conduct fieldwork in Dacorum Borough by David Couttie Associates (DCA). The aim was to carry out 300 general face-to-face interviews with respondents in three towns within Dacorum Borough.
- 2.7.2 Mill Field Services were provided with a questionnaire by DCA, utilising the same questionnaire as the Postal Survey. The responses from the interviews and the postal sample were then combined to make one data file.
- 2.7.3 The fieldwork for this project began on Monday, 10th November 2003 and was completed by Monday, 17th November 2003.
- 2.7.4 There were just 2 refusal messages via Dacorum Borough Council. The other 23 were encountered on the doorsteps although several of the respondents were adamant they had notified the Council of their wish not to be contacted. The non-contact figures are particularly high due to the scattered nature of the addresses i.e. smaller patches could not be worked in the usual intensive way.

2.7.5 The results of the interviews by Town / Parish are highlighted in Table 2-1 below.

Table 2-1 Interview Results by Town

| Town | Addresses Issued | Interviews achieved | Empty | Refusals | Addresses not used | Non Contacts |
|-----------------|------------------|---------------------|-----------|-----------|--------------------|--------------|
| Berkhamsted | 200 | 100 | 4 | 9 | 12 | 75 |
| Hemel Hempstead | 200 | 100 | 2 | 3 | 6 | 89 |
| Tring | 200 | 100 | 4 | 13 | 16 | 67 |
| Total | 600 | 300 | 10 | 25 | 34 | 231 |

2.7.6 As a stated part of their procedure Mill Field Services always conduct a minimum 10% 'back check'. In doing this, they can guarantee the validity of all interviews completed and ensure that high standards are met. Mill Field Services check that the interview took place, verify the answers to key questions and check that the respondent was happy with the way the interview was carried out.

2.8 Postal Survey Process and Response

- 2.8.1 The sample survey of 8,260 questionnaires was dispatched for delivery on 31st October. The return deadline was Tuesday 25th November allowing respondents a period of around twenty days including three weekends for completion and return. The response rate was analysed on a daily basis and following a week of returns, and the Council were kept informed of progress.
- 2.8.2 The final postal response rate of 32.0% was good with 2,647 questionnaires returned and 300 interviews conducted, giving a total response of 2,947, which is more than double the 1,250 minimum level recommended in the ODPM Guidance.
- 2.8.3 The highest response level was achieved in Nettledon with Potten End at 36.7%. Berkhamsted and Tring both achieved over 34% response rates. Wigginton, Tring Rural, Northchurch, Little Gaddesdon, Aldbury, Flamstead and Chipperfield / Flaunden achieved around 33% or more. The areas of Great Gaddesdon and Bovingdon achieved response rates of around 30%. Three areas achieved response rates below 30%, Markygate 28.9%, Hemel Hempstead at 26.4% and Nash Mills with 25.5%.
- 2.8.4 All Towns / Parishes reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. Sampling error ratio ranged from $\pm 3.75\%$ to $\pm 7.92\%$ at Town/Parish level and was $\pm 1.47\%$ at Borough level.

2.8.5 4.5% of all resident households in Dacorum Borough will have taken part in the survey. The response rate analysis by Town / Parish area is detailed in Table 2-2 below.

Table 2-2 Response Rate by Town / Parish

| Town / Parish | Households | Postal Sample | Postal Responses | Postal Response Rate % | Interview Responses | Total Responses | Validity ± % |
|---------------------------|---------------|---------------|------------------|------------------------|---------------------|-----------------|--------------|
| Berkhamsted | 7,325 | 1,000 | 340 | 34.0% | 100 | 440 | 3.81 |
| Hemel Hempstead | 34,344 | 1,000 | 264 | 26.4% | 100 | 364 | 4.19 |
| Tring | 4,973 | 1,000 | 356 | 35.6% | 100 | 456 | 3.75 |
| Nash Mills | 925 | 400 | 102 | 25.5% | 0 | 102 | 7.92 |
| Wigginton | 670 | 330 | 109 | 33.0% | 0 | 109 | 7.66 |
| Tring Rural | 542 | 330 | 111 | 33.6% | 0 | 111 | 7.59 |
| Northchurch | 1,311 | 450 | 151 | 33.6% | 0 | 151 | 6.51 |
| Nettleden with Potten End | 641 | 330 | 121 | 36.7% | 0 | 121 | 7.27 |
| Little Gaddesden | 514 | 330 | 110 | 33.3% | 0 | 110 | 7.63 |
| Aldbury | 410 | 330 | 111 | 33.6% | 0 | 111 | 7.59 |
| Markygate | 1,281 | 450 | 130 | 28.9% | 0 | 130 | 7.02 |
| Kings Langley | 2,153 | 600 | 195 | 32.5% | 0 | 195 | 5.73 |
| Great Gaddesden | 374 | 330 | 102 | 30.9% | 0 | 102 | 7.92 |
| Flamstead | 545 | 330 | 112 | 33.9% | 0 | 112 | 7.56 |
| Chipperfield / Flaunden | 884 | 450 | 151 | 33.6% | 0 | 151 | 6.51 |
| Bovingdon | 1,946 | 600 | 182 | 30.3% | 0 | 182 | 5.93 |
| Total | 58,838 | 8,260 | 2,647 | 32.0% | 300 | 2,947 | 1.47 |

2.8.6 Although the postal sample was sent out to the 16 Towns / Parishes outlined in Table 2-2 above, DCA were only commissioned to provide analysis to four sub-areas. The responses to the postal sample for these four sub-areas can be seen in Table 2-3 below.

Table 2-3 Response Rate by Sub Area

| Sub-area | Households | Postal Sample | Postal Responses | Postal Response Rate % | Interview Responses | Total Responses | Validity ± % |
|-----------------|---------------|---------------|------------------|------------------------|---------------------|-----------------|--------------|
| Berkhamsted | 7,325 | 1,000 | 340 | 34.0% | 100 | 440 | 3.81 |
| Hemel Hempstead | 34,344 | 1,000 | 264 | 26.4% | 100 | 364 | 4.19 |
| Tring | 4,973 | 1,000 | 356 | 35.6% | 100 | 456 | 3.75 |
| Rural | 12,196 | 5,260 | 1,687 | 32.1% | 0 | 1,687 | 1.95 |
| Total | 58,838 | 8,260 | 2,647 | 32.0% | 300 | 2,947 | 1.47 |

3 THE DACORUM HOUSING MARKET

3.1 Introduction

- 3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the Dacorum Borough:-
- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
 - ◆ from the Land Registry, providing data on all sales in the area for the past year;
 - ◆ from a survey of Estate Agents to identify access prices for new households in each sub-area.
- 3.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.
- 3.1.3 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

3.2 National Picture

- 3.2.1 House price inflation in the third quarter of 2003 accelerated in most regions with an overall increase of 3.4%, above the 3.3% gain in the second quarter of 2003. However, this still remains well below the peak record in 1988 (34%). The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand in recent months and this trend should continue throughout the rest of the year.
- 3.2.2 UK house price inflation for the year ending 30th September 2003 was recorded by Halifax Index at 18.6% and Land Registry at 10.7%.

3.3 Regional Picture

- 3.3.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th September 2003 was 12.3%, below the UK average of 18.6%.
- 3.3.2 House prices in the South East Region show an increase of 1.2% during the third quarter of 2003.
- 3.3.3 House prices in Hertfordshire rose over the last year by 7.9% as calculated by Land Registry.

3.4 The Housing Market

- 3.4.1 The Regional Market is shown in the Table 3-1 below, which details the prices paid for the main categories of house types for the whole of the South East Region with comparisons against a different source of house price index data.
- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East Region. The Land Registry data incorporates all transactions, at County level in Hertfordshire and more specifically in the Dacorum Borough.

Table 3-1 Average South East Region House Prices - All Buyers 2003

| Property Type | Land Registry Average Price | Halifax Average Price |
|-----------------------|-----------------------------|-----------------------|
| Terraced | 155,801 | 161,071 |
| Semi-detached | 191,566 | 204,602 |
| Detached | 333,954 | 362,744 |
| Bungalows | * | 224,201 |
| Flats & maisonettes | 127,602 | 130,822 |
| All properties | 204,453 | 215,367 |

Source: *Halifax House Price Index, 3rd Quarter 2003.*
Land Registry Residential Property Price Report, 3rd Quarter 2003.
 * Land Registry figures do not identify bungalows separately.

- 3.4.3 Prices vary between the different data sources and we would expect the Land Registry figures to be lower in all cases given that these figures include non-mortgaged sales.
- 3.4.4 The table below examines average house prices for the Dacorum Borough recorded by the Land Registry against house prices and also the volume of sales for both Dacorum and Hertfordshire.

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

| Property Type | Land Registry Dacorum Average Price | Land Registry % of sales in Dacorum | Land Registry Hertfordshire Average Price | Land Registry % of sales in Hertfordshire |
|-----------------------|-------------------------------------|-------------------------------------|---|---|
| Terraced | 185,598 | 36.7 | 183,551 | 34.9 |
| Semi-detached | 235,662 | 23.9 | 237,449 | 24.9 |
| Detached | 435,840 | 16.2 | 413,056 | 17.8 |
| Flats & maisonettes | 151,753 | 23.2 | 137,965 | 22.4 |
| All properties | 230,149 | 100.0 | 227,677 | 100.0 |

Source: *Land Registry Residential Property Price Report, 3rd Quarter 2003*

- 3.4.5 The largest volume of sales in the Dacorum Borough were for terraced houses (36.7%) selling at an average price of £185,598. Semi-detached houses average £235,662 and are 23.9% of sales. Flats / maisonettes average £151,753 and are 23.2% of sales. Detached houses account for 16.2% of sales with an average price of £435,840. We assess flats / maisonettes to be the main access property for first time buyers in view of their low cost and a high volume of sales in the Borough.
- 3.4.6 The survey data shows that 2,807 households plan to leave Dacorum because of a lack of affordable housing, 1,434 of which are concealed. There are also 3,128 households who said they wished to move but could not do so because they could not afford to move / buy a house and 1,310 who said they were unable to move due to a lack of affordable rented housing.

3.5 Postcode Level Data

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

Table 3-3 Sub-Area Breakdown

| Postcode | | Sub-Areas |
|---|--|---|
| HP4 1 HP4 2 | HP4 3 | Berkhamsted |
| HP23 4 HP23 5 | HP23 6 | Tring |
| HP1 1 HP1 2 HP1 3 HP2 4 HP2 5 | HP2 6 HP2 7 HP3 8 HP3 9 HP3 0 | Hemel Hempstead |
| HP3 8 HP3 9 HP23 4 HP23 5 HP23 6 HP4 1 | HP4 2 AL3 8 WD4 8 WD4 9 HP3 0 HP1 3 | Rural Area <i>Incl. Nash Mills, Wigginton, Tring Rural, Northchurch, Nettleden, Little Gaddesden, Aldbury, Markygate, Flamstead, Kings Langley, Chipperfield, Bovingdon, Great Gaddesden</i> |

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

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

| Property Type | Berkhamsted | | Tring | | Hemel Hempstead | | Rural Area | |
|-------------------|----------------|--------------|----------------|--------------|-----------------|--------------|----------------|--------------|
| | Average Price | % Sales | Average Price | % Sales | Average Price | % Sales | Average Price | % Sales |
| Terraced | 227,926 | 24.1 | 192,959 | 49.4 | 168,480 | 39.9 | 195,624 | 33.6 |
| Semi-detached | 271,542 | 22.8 | 251,377 | 25.3 | 218,910 | 23.3 | 240,431 | 28.1 |
| Detached | 542,431 | 25.5 | 425,913 | 25.3 | 372,558 | 10.4 | 450,937 | 19.7 |
| Flat / Maisonette | 223,476 | 27.6 | --nd-- | --nd-- | 118,717 | 26.4 | 161,612 | 18.6 |
| Average | 316,343 | 100.0 | 290,083 | 100.0 | 219,666 | 100.0 | 262,152 | 100.0 |

Source: Land Registry Residential Property Price Report 3rd Quarter 2003.

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

3.6 Access Sales Levels in the Borough

3.6.1 To identify access level prices for new households attempting to access the local market, further research was undertaken through a survey of local estate agents.

3.6.2 Although the average price of terraced properties according to the Land Registry survey is £185,598 access sales levels vary across the Dacorum Borough with the lowest access prices, for a 2-bed property, starting at around £147,475 in Tring rising to £162,850 in Hemel Hempstead as can be seen in Table 3-5 below.

3.6.3 According to the table below, flats can be accessed at £99,950 in Tring, rising to £105,800 in Hemel Hempstead, for a 1 bed unit. Access levels for 2-bed flats start at £132,925 in Hemel Hempstead, rising to £157,495 in the Rural area.

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

| Property Type | Berkhamsted | Hemel Hempstead | Tring | Rural Area | Borough-wide |
|----------------|-------------|-----------------|---------|------------|--------------|
| | Access | Access | Access | Access | Access |
| 1-Bed Flat | 100,650 | 105,800 | 99,950 | 104,995 | 102,849 |
| 2-Bed Flat | 157,475 | 132,925 | 139,975 | 157,495 | 146,968 |
| 2-Bed Terraced | 162,475 | 162,850 | 147,475 | 150,645 | 155,861 |

Source: DCA House Price Survey December 2003.

3.7 Purchase Income Thresholds

3.7.1

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

Table 3-6 Purchase Income Thresholds

| Area | Income Thresholds (£) | |
|-----------------|-----------------------|---------------|
| | 1 bed Flat | 2 bed Terrace |
| Berkhamsted | 31,900 | 51,500 |
| Hemel Hempstead | 33,500 | 51,600 |
| Tring | 31,700 | 46,700 |
| Rural Area | 33,250 | 47,700 |

3.8 Private Rent Sector Levels

- 3.8.1 We offer below a few comments on the private rented sector but must stress that the evidence available is largely empirical. We approached some of the main private renting agencies operating in the Borough.
- 3.8.2 From the estate agency sources approached, we set out below the prevailing private sector rent levels.

Table 3-7 Average and Access Rent Levels in the Dacorum Borough (£/month) – December 2003

| Property Type | Berkhamsted | | Hemel Hempstead | | Tring | | Rural Area | | Borough-wide | |
|---------------------|-------------|--------|-----------------|--------|---------|--------|------------|--------|--------------|--------|
| | Average | Access | Average | Access | Average | Access | Average | Access | Average | Access |
| 1-Bed Flat | 619 | 475 | 532 | 495 | 563 | 500 | 581 | 500 | 573 | 495 |
| 2-Bed Flat | 754 | 600 | 666 | 550 | 650 | 550 | 675 | 650 | 686 | 585 |
| 2-Bed Terraced | 761 | 700 | 680 | 650 | 663 | 550 | 675 | 650 | 695 | 640 |
| 3-Bed Terraced | 850 | 700 | 763 | 700 | 731 | 550 | 813 | 800 | 789 | 685 |
| 2-Bed Semi-detached | 817 | 700 | 729 | 650 | 692 | 600 | 720 | 650 | 739 | 650 |
| 3-Bed Semi-detached | 875 | 750 | 795 | 750 | 833 | 700 | 883 | 800 | 847 | 750 |

Source: DCA House Price Survey December 2003

- 3.8.3 Access rental costs in the private rented sector vary by location within the Borough. The private rented sector can be accessed at £475 a month in Berkhamsted, £495 in Hemel Hempstead and £500 per month in Tring and the Rural area (see Table 3-7 above) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £550 in Hemel Hempstead and Tring, £600 in Berkhamsted and £650 in the Rural area.
- 3.8.4 In the case of 2-bed terraced houses, we found that the access rent levels range from £550 p.m. in Tring to £700 p.m. in Berkhamsted. 3-bed terraced properties can be rented from £550 p.m. in Tring to £800 in the Rural area.
- 3.8.5 Semi-detached properties can be rented from £600 (for a 2-bed property) to a maximum of £800 (for a 3-bed property).
- 3.8.6 The concealed households gave us details of how much rent per week they could afford to pay. We examined this data to see if those concealed households who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.8.7 We found preference for private rented housing in concealed households generally quite low. Only 7.7% of concealed households could afford to pay between £431 and £650 a month which would allow them access to all flats and the cheaper 2-bed terraced properties. 5.1% of concealed households could afford to pay between £651 and £865 a month which would allow them access to the majority of properties across the Borough. The data shows that the majority of concealed households in Dacorum are priced out of the rental market.
- 3.8.8 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases, however the decision does rest with the individual landlord concerned.
- 3.8.9 A range of property types are available in the sector as a whole and are found in a variety of locations within Dacorum. It would appear that the difference in rent level between furnished and unfurnished property is marginal with respondents indicating they do charge only slightly more for furnished accommodation. They indicated that the difference in cost was marginal, although many agencies do not deal with furnished property due to the fire regulations involved.

3.9 Rental Income Thresholds

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

Table 3-8 Rental Income Thresholds

| Area | Income Thresholds (£) | | |
|-----------------|-----------------------|------------|---------------|
| | 1 bed Flat | 2 bed Flat | 2 bed Terrace |
| Berkhamsted | 22,800 | 28,800 | 33,600 |
| Hemel Hempstead | 23,800 | 26,400 | 31,200 |
| Tring | 24,000 | 26,400 | 26,400 |
| Rural Area | 24,000 | 31,200 | 31,200 |

3.10 Conclusions

- 3.10.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th September 2003 was 14.7%, below the UK average of 18.6%.
- 3.10.2 The Land Registry data for average price for all dwellings in Dacorum Borough during the year was around £230,149.
- 3.10.3 The largest volume of sales in the Dacorum Borough were for terraced houses (36.7%) selling at an average price of £185,598. Semi-detached houses average £235,662 and are 23.9% of sales. Flats / maisonettes average £151,753 and are 23.2% of sales. Detached houses account for 16.2% of sales with an average price of £435,840. We assess flats / maisonettes to be the main access property for first time buyers in view of their low cost and a high volume of sales in the Borough.
- 3.10.4 The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the Borough for low-income households.
- 3.10.5 Prices vary across the Dacorum Borough, a 1-bed flat can be accessed at £99,950 in Tring, rising to £105,800 in Hemel Hempstead. 2-bed flats can be accessed at £132,925 in Hemel Hempstead, rising to £157,495 in the Rural area.
- 3.10.6 An income of £31,700 is required to buy a one bedroom flat in Tring, rising to £33,500 in Hemel Hempstead. A two bedroom flat requires an income of £42,100 in Hemel Hempstead and up to £49,900 in Berkhamsted. Terraced properties require incomes of £46,700 in Tring and £51,600 in Hemel Hempstead.
- 3.10.7 Similar cost variation applies in the private rented sector across Dacorum. Based on rent at 25% of gross income a one bed flat in Berkhamsted requires £22,800 per annum and £24,000 in Tring and the Rural area. The cost of a 2 bed flat would need an income of £26,400 in Tring, rising to £31,200 in the Rural area. A terraced house would require an income of £26,400 in Tring and £33,600 in Berkhamsted.
- 3.10.8 The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of 90% of the concealed households identified in the DCA survey on any realistic assessment of availability of properties. Additionally, the private rented sector makes little contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.
- 3.10.9 Mortgage interest rates are at their lowest level for over 45 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2004 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

4 CURRENT HOUSING IN THE BOROUGH

4.1 Tenure, Type and Amenities

- 4.1.1 This section deals with the analysis of the survey data on existing households and issues relating to their current accommodation. Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, we would expect tenure type to provide some broad validation of the representativeness of the sample.
- 4.1.2 It should be noted that in all cross-tabulations data is included only where the respondent has answered each element (question) involved, hence some small discrepancies when compared with the tables relating to a single data source.
- 4.1.3 The data set out on tenure at Table 4-1 based on the Council Tax Register, number of dwellings has been re-weighted to be in line with the social housing stock in the HIP data for 1st April 2003. The sample of respondents living in private rent and owner occupation are very close to the proportions in the 2001 Census tenure data.
- 4.1.4 The overall data set is therefore representative of the Borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance in Dacorum.

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

| Tenure | 2003 Survey % | Survey Group % | N ^{os} implied | Local Area Census 2001 | Local Area Census 1991 |
|----------------------------|---------------|----------------|-------------------------|------------------------|------------------------|
| Council rented | 18.59 | 22.03 | 10,936 | 19.53 | 28.21 |
| HA rented | 3.44 | | 2,026 | 3.02 | |
| Private rented | 4.78 | 6.83 | 2,814 | 4.84 | 4.25 |
| Tied to employment / other | 2.05 | | 1,206 | 2.03 | |
| Owner occupier - mortgage | 44.00 | 71.14 | 25,891 | 43.44 | 65.84 |
| Owner occupier – outright | 26.84 | | 15,794 | 26.65 | |
| Shared ownership | 0.30 | | 176 | 0.31 | |
| Total | 100.00 | 100.00 | 58,843 | 100.00 | |

- 4.1.5 The UK Local Area Census figures for Dacorum for 2001 relate to a total figure of 55,908 dwellings with residents and 2,131 dwellings which are vacant or are second homes, as compared with 1,494 in our data based on HIP records. The net increase of 7,253 dwellings (14%) implied since the 1991 Census has mainly been in the owner occupied sector (7,654 implied) with a small fall in social sector stock (1,696) and a rise in private rental (1,811 implied).
- 4.1.6 The proportion of owner occupiers has increased from 65.84% to 71.14%; that of social rented accommodation has fallen from 28.21% to 22.03%. The proportion of owner-occupiers without mortgage has increased by 2003 to 26.84% from 17.69% in 1991.
- 4.1.7 The trend towards paying off mortgage as tax incentives decrease appears to have applied in Dacorum on the basis of our data at a similar level as in the majority of our recent surveys, although arguably the ageing of the population and completion of mortgages at the end of their term may also have a bearing on this issue.

- 4.1.8 Table 4-2 below indicates the type of accommodation occupied by the households responding to the question (based on 11 fewer raw data cases). The data has been re weighted to reflect the house type balance in the 2001 census.

Table 4-2 Type of Accommodation

Question 2

| Type | 2003 Survey % | Survey Group % | N ^{os} implied | Local Area Census 2001 | Local Area Census 1991 |
|-----------------------------|---------------|----------------|-------------------------|------------------------|------------------------|
| Semi-detached house | 23.79 | 48.87 | 13,957 | 48.41 | 44.0 |
| Detached house | 19.84 | | 11,636 | | |
| Bungalow | 5.24 | | 3,073 | | |
| Terraced | 31.94 | 31.94 | 18,738 | 33.30 | 37.0 |
| Flat / Maisonette | 18.01 | 18.87 | 10,567 | 17.77 | 19.0 |
| Bedsit / Studio / Room only | 0.86 | | 504 | | |
| Caravan / Mobile home | 0.32 | 0.32 | 185 | 0.52 | Nk |
| Total | 100.00 | 100.00 | 58,660 | 100.00 | 100.0 |

- 4.1.9 The data shows only a small change in the dwelling type structure since 1991, with a rise in the proportion of semi detached and detached houses from 44% to 48.87% (5.42% up), and a fall in the proportion of terraced houses (2.76%). The growth in the proportion of flats is very small (1.1%). The implications of the change in dwelling type structure over time maybe significant in the light of future demand for flats in the Borough. Our analysis of concealed households in Section 5 of this report found 55.61% of expressed need to be for flats / maisonettes.

Table 4-3 Form of Tenure by Property Type (%)

Question 2 by Q.1

| Type | Owner occupier with mortgage | Owner occupier no mortgage | Private rented | Council rented | HA rented | Shared ownership* | Tied to employment* | Total |
|-----------------------------|------------------------------|----------------------------|----------------|----------------|-----------|-------------------|---------------------|---------------|
| Semi-detached | 49.99 | 27.38 | 3.87 | 15.72 | 1.42 | 0.29 | 1.33 | 100.00 |
| Detached | 49.49 | 45.40 | 1.73 | 0.22 | 0.00 | 0.00 | 3.16 | 100.00 |
| Terraced | 47.39 | 20.52 | 3.90 | 22.05 | 6.14 | 0.00 | 0.00 | 100.00 |
| Bungalow | 25.16 | 42.16 | 3.23 | 24.77 | 0.82 | 1.45 | 2.41 | 100.00 |
| Flat / Maisonette | 30.67 | 9.01 | 10.22 | 37.66 | 6.51 | 0.86 | 5.07 | 100.00 |
| Bedsit / studio / room only | 1.51 | 1.03 | 32.23 | 46.39 | 18.84 | 0.00 | 0.00 | 100.00 |
| Caravan / Mobile Home | 8.65 | 64.94 | 17.80 | 4.41 | 4.20 | 0.00 | 0.00 | 100.00 |

(* Low volume of data).

- 4.1.10 A cross-tabulation relating form of tenure to property type indicated that 59.46% of flat / maisonette accommodation was in the rented sector; 74.2% of which was in the social rented sector. In terms of new demand, our analysis of concealed households in the Borough found 66.81% of demand for flats / maisonettes was in the rented sector; of which 79% is for the social rented sector.

- 4.1.11 42.16% of bungalow accommodation was in the owner-occupied no mortgage sector, perhaps reflecting the older age of respondents in that sector.
- 4.1.12 Respondents were asked when their property had been built. 9.84% did not know when their home was built. 21.05% of homes in the Borough had been built before 1945; 15.20% after 1980.

Table 4-4 Date Property Built

Question 3

| Date | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| Before 1919 | 11.19 | 6,529 |
| 1919 - 1944 | 9.86 | 5,753 |
| 1945 - 1964 | 30.38 | 17,725 |
| 1965 - 1980 | 23.53 | 13,728 |
| After 1980 | 15.20 | 8,870 |
| Don't know | 9.84 | 5,748 |
| Total | 100.00 | 58,353 |

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

Table 4-5 Number of Bedrooms

Question 5

| Bedrooms | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| Bedsit | 0.95 | 560 |
| One | 8.48 | 4,990 |
| Two | 23.16 | 13,623 |
| Three | 45.02 | 26,477 |
| Four | 16.93 | 9,956 |
| Five or more | 5.46 | 3,209 |
| Total | 100.00 | 58,815 |

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

Table 4-6 Number of Bedrooms by Tenure

Question 5 by Q1

| Tenure | Bedsit | One | Two | Three | Four | Five+ | Total |
|---------------------|--------|-------|-------|-------|------|-------|---------------|
| Properties owned | 0.06 | 3.10 | 19.26 | 47.93 | 22.4 | 7.25 | 100.00 |
| Properties rented | 3.23 | 21.72 | 32.77 | 37.81 | 3.43 | 1.04 | 100.00 |
| Council rented only | 2.23 | 23.19 | 26.78 | 46.28 | 1.52 | 0.00 | 100.00 |

- 4.1.15 As might be expected, some 94.2% four (or more) bedroom properties were in the owner occupied sector. 76.3% bedsit / one bedroom properties were in the rented sector.

Table 4-7 Access to Basic Facilities

Question 6

| H/IF | All tenures % | Owner occupier with mortgage | Owner occupier no mortgage | Private rented | Council rented | HA rented | Shared ownership* | Tied to employment / other |
|------|---------------|------------------------------|----------------------------|----------------|----------------|-----------|-------------------|----------------------------|
| CH-F | 92.62 | 93.89 | 92.34 | 80.68 | 92.87 | 95.27 | 74.00 | 92.44 |
| CH-P | 4.09 | 2.84 | 5.41 | 2.84 | 5.85 | 4.73 | 0.00 | 0.00 |
| LI | 72.36 | 78.81 | 80.08 | 36.32 | 58.83 | 64.78 | 50.00 | 55.27 |
| HWTI | 75.15 | 76.05 | 83.24 | 56.09 | 67.91 | 68.05 | 75.00 | 71.92 |
| DG-F | 71.51 | 76.24 | 74.12 | 54.98 | 60.23 | 90.98 | 75.00 | 43.24 |
| DG-P | 11.56 | 9.74 | 14.75 | 4.28 | 14.51 | 0.74 | 0.00 | 19.03 |
| WPI | 49.58 | 58.74 | 59.64 | 27.19 | 25.50 | 29.62 | 25.00 | 28.68 |
| CWI | 31.05 | 28.08 | 36.06 | 5.15 | 36.45 | 38.47 | 50.00 | 25.10 |
| DP | 22.64 | 23.01 | 27.83 | 16.82 | 14.54 | 40.70 | 25.00 | 3.02 |

(* Low volume of data).

Heating / Insulation facilities:-

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

- 4.1.16 Respondents in the survey indicated a high level of access to basic facilities. Households with some form of central heating at 96.71% well above the national average in the 1991 Census (78%). At local area level, 92.75% of households in Dacorum had central heating in 1991, suggesting a growth of 3.96% since that time.
- 4.1.17 In the case of Council rented accommodation alone, 98.72% had some form of central heating, above the all tenure average. The Council rented sector performed relatively poorly in relation to the level of insulation in all cases apart from cavity wall insulation, which was 5.4% above the all tenure average.
- 4.1.18 One particularly significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a far lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in 80.68% of properties; full double glazing in only 54.98% with very low levels of insulation.
- 4.1.19 0.53% (69 implied) of respondents indicated that they shared facilities with people not in their household. The 1991 census data indicated 0.55% households sharing within 285 shared dwellings.

4.2 Adequacy of Present Dwelling / Improvement Required

- 4.2.1 Respondents were asked if their current accommodation was adequate for their needs. 89.41% indicated that their accommodation was adequate; 10.59% (6,198 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys.
- 4.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident but this was fairly consistent with the results of other recent DCA surveys. The satisfaction level for Council rented accommodation (83.69%) was above the average emerging for social rented accommodation from recent DCA surveys (81%). Satisfaction in the private rented sector (68.26%) was well below the all tenure average, as might be expected from the comments at 4.1.18 above.

Table 4-8 Adequacy by Tenure

Question 8a by Q.1

| Tenure | % adequate |
|------------------------------|------------|
| Owner occupied with mortgage | 91.00 |
| Owner occupied no mortgage | 96.14 |
| Private rented | 68.26 |
| Council rented | 83.69 |
| HA rented | 80.69 |
| Shared ownership* | 100.00 |
| Tied to employment / other | 81.86 |

(* Low volume of data).

4.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.

4.2.4 44.57% (2,753 implied) of the group indicated an 'in-house' solution. The results in response to a multiple choice question are shown in Table 4-9 below. 91.32% of these households selected need for repair or improvement.

Table 4-9 Reason For Inadequacy of Present Accommodation Where an "In House" Solution May Be Possible

Question 8bi

| Reasons | % responses | % households | N ^{os} implied (all choices) |
|----------------------------|---------------|--------------|---------------------------------------|
| Needs repair / improvement | 72.31 | 91.32 | 2,514 |
| Too costly to heat | 27.69 | 34.99 | 963 |
| Total | 100.00 | | 3,477 |

Table 4-10 Reason for Inadequacy of Present Accommodation Likely to Require a Move

Question 8bii

| Reasons | % responses | % households | N ^{os} implied (all choices) |
|-------------------------------|---------------|--------------|---------------------------------------|
| Too small | 65.46 | 77.97 | 4,357 |
| Too large | 8.82 | 10.51 | 587 |
| Housing affecting health | 8.14 | 9.70 | 542 |
| Tenancy insecure | 10.16 | 12.09 | 676 |
| Rent / mortgage too expensive | 7.42 | 8.87 | 494 |
| Total | 100.00 | | 6,656 |

- 4.2.5 90% (5,588 implied) of the group indicated a solution requiring a move. The largest single issue was that the home was too small, referred to by 65.46% of households indicating a solution likely to require a move, and implying 4,357 cases in the Borough as a whole. Other choices were spread fairly evenly between property being too large (10.51%), tenancy insecure (12.09%), housing affecting health (9.70%) and rent / mortgage too expensive (8.87%).
- 4.2.6 We set out in the next few paragraphs some inadequacy issues relating to those in specific respondent groups indicating inadequacy.

Table 4-11 Repair Needed / Tenure

Question 8bi / Question 1

| | % of all households in sample | % households with a repair need | N ^{os} implied |
|------------------------------|-------------------------------|---------------------------------|-------------------------|
| Owner occupier with mortgage | 44.00 | 19.85 | 499 |
| Owner no mortgage | 26.84 | 16.18 | 407 |
| Council rented | 18.59 | 36.14 | 908 |
| Private rented | 4.78 | 16.46 | 414 |
| HA rented | 3.44 | 4.11 | 103 |
| Shared ownership | 0.30 | 0.00 | 0 |
| Tied to employment / other | 2.05 | 7.25 | 182 |
| Total | 100.00 | | 2,513 |

- 4.2.7 In terms of tenure, repair need was disproportionately high among tenants with particularly high levels of inadequacy among private tenants. Levels of inadequacy were low among owner occupiers.

Table 4-12 Repair / Household Income

Question 8bi / Question 16c

| | % of all households in sample | % households with a repair need | N ^{os} implied |
|--------------------|-------------------------------|---------------------------------|-------------------------|
| Below £10,000 | 13.23 | 30.89 | 576 |
| £10,001 - £20,000 | 19.29 | 6.75 | 126 |
| £20,001 - £30,000 | 16.89 | 21.28 | 397 |
| £30,001 - £40,000 | 15.28 | 21.28 | 397 |
| £40,001 - £50,000 | 10.44 | 2.35 | 44 |
| £50,001 - £60,000 | 10.06 | 10.05 | 187 |
| £60,001 - £75,000 | 6.26 | 3.64 | 68 |
| £75,001 - £100,000 | 4.61 | 1.36 | 25 |
| Above £100,000 | 3.94 | 2.40 | 45 |
| Total | 100.00 | 100.00 | 1,865 |

- 4.2.8 We found no clear correlation between low income and higher repair need, although a significantly higher proportion of those with incomes below £10,000 were found to have a repair need.

Table 4-13 Repair / Age Groups
Question 8bi / Question 14d

| Age groups | % of all households in sample | % households with a repair need | N ^{os} implied |
|--------------|-------------------------------|---------------------------------|-------------------------|
| 11 - 15 | 0.01 | 0.00 | 0 |
| 16 - 24 | 2.60 | 14.55 | 365 |
| 25 - 44 | 34.40 | 39.22 | 983 |
| 45 - 59 | 27.08 | 30.43 | 763 |
| 60 - 74 | 22.84 | 12.66 | 317 |
| 75+ | 13.07 | 3.14 | 79 |
| Total | 100.00 | 100.00 | 2,507 |

- 4.2.9 Repair need was disproportionately found in particular among households where the head of household was aged 25 – 44. Repairs were apparently not a particular problem for those above 60 years of age.
- 4.2.10 14.62% of households with a disability felt their home was inadequate (compared to 10.59% among all households). Of respondents with a disability, 98.92% of those saying their home was inadequate also said they had a repair need, compared to 91.32% of all respondents. Both the level of inadequacy and repair need were higher among households with a disability. The nature of the disability for those with a repair need is shown in Table 4-14 below on the basis of a multiple choice question.

Table 4-14 Disabled Households / Repair Needs
Question 8bi / Question 10c

| Disability | % of all households (in sample of 10,360) | % households with a repair need (in sample of 867) | N ^{os} implied |
|----------------------------------|---|--|-------------------------|
| Walking difficulty | 47.61 | 25.02 | 217 |
| Limiting long term illness | 25.26 | 34.25 | 297 |
| Asthmatic / respiratory problems | 24.62 | 64.82 | 562 |
| Other physical disability | 22.90 | 29.07 | 252 |
| Visual / hearing impairment | 19.15 | 15.92 | 138 |
| Wheelchair user | 6.78 | 0.00 | 0 |
| Mental health problem | 5.64 | 3.00 | 26 |
| Learning difficulty | 2.29 | 0.58 | 5 |
| Total | | | 1,497 |

- 4.2.11 Repair need was disproportionately found among households with a limiting long term illness, and those with asthmatic / respiratory problems.

- 4.2.12 As would be expected “housing effecting health” was a significantly more important issue for households with a disability than for all households in the sample; 53.10% of disabled households indicating that their home was inadequate gave housing effecting health as one of their reasons. This compared to just 26.72% among all households indicating inadequacy.

Table 4-15 Rent / Mortgage too Expensive / Income

Question 8bii / Question 16c

| Income | % of all households in sample | % households rent / mortgage too expensive | N ^{os} implied |
|-------------------|-------------------------------|--|-------------------------|
| Below £10,000 | 13.23 | 14.03 | 45 |
| £10,001 - £20,000 | 19.29 | 29.94 | 97 |
| £20,001 - £30,000 | 16.89 | 31.55 | 102 |
| £30,001 - £40,000 | 15.28 | 5.65 | 18 |
| £40,001 - £50,000 | 10.44 | 7.87 | 25 |
| £50,001 - £60,000 | 10.06 | 5.48 | 18 |
| £60,001 - £75,000 | 6.26 | 0.00 | 0 |
| £75,000 - £100,00 | 4.61 | 5.48 | 18 |
| Above £100,000 | 3.94 | 0.00 | 0 |
| Total | 100.00 | 100.00 | 323 |

- 4.2.13 On the basis of a relatively low number of respondents indicating that the rent / mortgage was too expensive, there appeared to be some co-relation between incomes and cost but not as strong as might be expected and not amongst the lowest income band (although the latter may be affected by benefit issues). The most significant problems were found among households with incomes between £20,000 - £30,000.
- 4.2.14 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents maybe reluctant to describe their accommodation as unsuitable.
- 4.2.15 The next question in the section sought to identify which aspects of a given range of work respondents felt were required on their property.
- 4.2.16 43.05% (25,336 implied) of the sample responded to the question. Responses were again on multiple choice basis with respondents making around 1.7 choices on average.

Table 4-16 Repairs / Improvements Required

Question 8c

| Improvements | % responses | % households | N ^{os} implied |
|---------------------|---------------|--------------|-------------------------|
| Additional security | 22.81 | 38.27 | 9,695 |
| Window repairs | 18.53 | 31.09 | 7,876 |
| Insulation | 16.81 | 28.20 | 7,145 |
| Re-wiring | 13.98 | 23.46 | 5,944 |
| Improved heating | 11.73 | 19.67 | 4,984 |
| Roof repairs | 9.65 | 16.20 | 4,106 |
| Damp proofing | 6.49 | 10.88 | 2,758 |
| Total | 100.00 | | 42,508 |

- 4.2.17 Additional security (38.27%) was the most common single choice, which it has tended to be in recent DCA surveys where it has been included as a category. Window repairs (31.09%) were at much the same level as is usually the case. Generally, choices were well spread across most of the categories.

Table 4-17 Work Required on the Property by Tenure
Question 8c by Q.1

| Work required | Owner occupier with mortgage | Owner occupier no mortgage | Private rented | Council rented | HA rented | Shared ownership* | Tied to employment / other |
|---------------------|------------------------------|----------------------------|----------------|----------------|-----------|-------------------|----------------------------|
| Additional security | 38.89 | 41.96 | 32.08 | 33.39 | 62.00 | 50.00 | 30.91 |
| Improved heating | 18.62 | 23.53 | 48.29 | 15.47 | 0.97 | 0.00 | 14.07 |
| Re-wiring | 22.77 | 21.60 | 29.14 | 19.78 | 46.70 | 0.00 | 49.48 |
| Damp proofing | 9.86 | 8.05 | 31.00 | 8.41 | 23.83 | 50.00 | 11.23 |
| Roof repairs | 19.26 | 17.23 | 16.59 | 13.32 | 0.00 | 0.00 | 5.61 |
| Window repairs | 25.74 | 22.16 | 58.60 | 42.15 | 13.36 | 0.00 | 47.75 |
| Insulation | 33.51 | 31.38 | 40.55 | 15.59 | 1.77 | 0.00 | 47.75 |

(* Low volume of data)

- 4.2.18 Overall requirements in the Council rented sector were generally a little lower than the all tenure average except in the case of window repairs.
- 4.2.19 In the private rented sector, the profile was very much compatible with our comments at 4.1.18 and 4.2.7 above, in that a higher average work requirement was identified in all categories other than additional security (which was slightly lower than the all tenure average).

4.3 Household Composition and Household Profile

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

Table 4-18 Family Composition
Question 14c&d

| Family Composition | % | Group % | Local Area Census 2001 | Local Area Census 1991 |
|---------------------|--------------|--------------|------------------------|------------------------|
| 1 adult over 60 | 14.8 | 26.7 | 34.25 | 37.35 |
| 1 adult under 60 | 10.7 | | | |
| 1 adult + other | 1.2 | | | |
| Couple no child | 37.0 | 70.1 | 60.57 | 56.53 |
| Couple 1-2 children | 26.1 | | | |
| Couple 3+ children | 5.2 | | | |
| Couple + others | 1.8 | | | |
| Single parent | 3.2 | 3.2 | 5.18 | 6.12 |
| Total | 100.0 | 100.0 | 100.00 | 100.00 |

- 4.3.2 Our survey indicated some change from the Local Area Census 1991 with a small shift to couple households away from single adult and single parent families. However, the 2001 Census data has indicated a higher level of single parents for 5.18% (and in general) than in our surveys which might suggest some difference in response rates for lone parents.

Table 4-19 Population Age Groups

Question 14d

| Age Group | % | Local Area Census 2001 | Local Area Census 1991 |
|--------------|---------------|------------------------|------------------------|
| 0 - 10 | 14.89 | 20.98 | 20.52 |
| 11 - 15 | 6.61 | | |
| 16 - 24 | 9.53 | 9.56 | 43.58 |
| 25 - 44 | 30.98 | 30.44 | |
| 45 - 59 | 22.47 | 19.47 | 19.29 |
| 60 - 74 | 6.70 | 12.52 | 10.78 |
| 75+ | 8.82 | 7.03 | 5.83 |
| Total | 100.00 | 100.00 | 100.00 |

- 4.3.3 Table 4-19 shows the ages of all household members in the sample. Our figures show little deviation from the 2001 and the 1991 local area Census data, there appears to have been little change in the population structure over time. In comparison with the 1991 Census there was a slightly greater concentration of persons in our data in the 75+ age groups (8.82%) as compared with 7.03% in the 2001 Census and 5.83% in 1991. There has been a correspondingly small fall in the proportion in the 16-44 age groups, our data showed 40.51% against 43.58% in the 1991 Census.
- 4.3.4 Other recent DCA surveys have shown an ageing of the population with the percentage by which the 45-74 age groups increase and the 16-44 age groups decrease has commonly been 6-8 percentage points. In the case of Dacorum the 45 – 74 age group has fallen by just 0.9% and the 16 – 44 age group has increased by 3.07%.

Table 4-20 Number in Household

Question 14a

| Number in household | % | N ^{os} implied |
|---------------------|---------------|-------------------------|
| One | 26.72 | 15,714 |
| Two | 38.29 | 22,522 |
| Three | 14.13 | 8,309 |
| Four | 15.65 | 9,206 |
| Five | 4.48 | 2,637 |
| Six | 0.63 | 370 |
| Seven | 0.09 | 52 |
| Eight or more | 0.01 | 8 |
| Total | 100.00 | 58,818 |

- 4.3.5 The profile emerging from our survey equated to some 2.4 persons per household on average – identical to the UK average of 2.4 (as endorsed by 2001 Census data) but below the Borough 1991 Census figure of 2.54.

Table 4-21 Numbers in Household by Tenure

Question 14a by Q.1

| Tenure | N ^{os} in household |
|------------------------------|------------------------------|
| Owner occupier with mortgage | 2.7 |
| Owner occupier no mortgage | 1.9 |
| Private rented | 2.2 |
| Council rented | 2.2 |
| HA rented | 2.3 |
| Shared ownership* | 1.8 |
| Tied to employment / other* | 2.1 |

(* Low volume of data).

- 4.3.6 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The Council rented sector figure was close to the average for that sector in our survey experience, with a somewhat lower level of single person households (35.62%) than found on average in recent surveys (43%). 84.75% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 17.36% of the owner-occupier with mortgage households was single person households, just above the average in recent DCA surveys (15%).
- 4.3.7 We offer below a broad assessment of ‘under-occupation’ and ‘over-occupation’ based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household allowing for age and gender of occupants. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with two or more ‘spare’ bedrooms above requirement has been categorised as under-occupied.
- 4.3.8 Our overall over-occupation level (1.24%) was well below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 17.85% but recent DCA surveys suggest an average of around 18%.
- 4.3.9 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 4-22 below.

Table 4-22 Under / Over Occupation by Tenure

Question 14a by Q.5 & Q.1

| Tenure | % under occupied | % over occupied |
|------------------------------|------------------|-----------------|
| Owner occupied with mortgage | 14.41 | 1.63 |
| Owner occupied no mortgage | 28.80 | 0.18 |
| Private rented | 3.33 | 2.50 |
| Council rented | 1.47 | 2.95 |
| HA rented | 0.00 | 2.17 |
| Shared ownership* | 0.00 | 0.00 |
| Tied to employment / other | 17.86 | 0.00 |

(* Low volume of data).

- 4.3.10 The Council rented over-occupation level (2.95%) was just below the UK average over-occupation figure referred to above (3%) but above the overall level in the Borough on the basis of our survey (1.24%).
- 4.3.11 Under occupation within the owner occupied no mortgage sector (28.80%), which will include a higher proportion of elderly households, was at the average level found in recent DCA surveys (28%). Council rented under-occupation was low at just 1.47% recorded in our data in contrast to the all-tenure average and the owner occupied forms of tenure set out in Table 4-22.

Table 4-23 Employment Status of Head Of Household

Question 14e

| | % | N ^{os} implied |
|-------------------------------------|---------------|-------------------------|
| Wholly retired | 31.00 | 17,520 |
| Full-time employee (30+ hours) | 37.77 | 21,348 |
| Part-time employee (up to 30 hours) | 11.45 | 6,473 |
| Self-employed | 7.32 | 4,134 |
| Looking after the home | 8.43 | 4,767 |
| Permanently sick / disabled | 1.56 | 881 |
| Unemployed / available for work | 1.95 | 1,104 |
| In full-time education | 0.52 | 291 |
| On Government training scheme | 0.00 | 0 |
| Total | 100.00 | 56,518 |

- 4.3.12 96% or so of Heads of Households responded to the question on employment. 56.54% of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 31% were retired – a fairly typical level in our survey experience. 1.95% indicated that they were unemployed and available for work, similar to our recent survey experience in which the average has been between 1-2%.

Table 4-24 Occupation Type of Head Of Household

Question 14f

| | % | N ^{os} implied |
|------------------------|---------------|-------------------------|
| Professional | 22.28 | 11,474 |
| Managerial / Technical | 16.87 | 8,688 |
| Skilled, non manual | 8.38 | 4,315 |
| Skilled, manual | 6.10 | 3,140 |
| Partly skilled | 2.49 | 1,282 |
| Unskilled | 4.21 | 2,168 |
| Retired | 33.69 | 17,348 |
| Other | 5.98 | 3,073 |
| Total | 100.00 | 51,488 |

- 4.3.13 In the case of occupation type 87% of the sample responded. 33.69% indicated that they were retired.

Table 4-25 Public Sector Employment of Head Of Household

Question 14g

| | % | N ^{os} implied |
|-----------------|---------------|-------------------------|
| Local Authority | 24.78 | 1,633 |
| Health | 27.67 | 1,823 |
| Education | 40.22 | 2,650 |
| Police | 4.36 | 287 |
| Fire | 2.97 | 196 |
| Total | 100.00 | 6,589 |

- 4.3.14 11% of the sample was working in public sector employment, 40.22% of whom were in education.

- 4.3.15 43.64% of heads of household work within Dacorum.

Table 4-26 Workplace of Head Of Household

Question 14h

| | % | N ^{os} implied |
|-----------------------------|---------------|-------------------------|
| Within Dacorum Borough | 43.64 | 13,694 |
| Watford | 8.88 | 2,785 |
| St Albans | 2.07 | 650 |
| Luton | 1.90 | 596 |
| Elsewhere in Hertfordshire | 9.32 | 2,923 |
| Aylesbury | 2.04 | 639 |
| London | 14.44 | 4,531 |
| Elsewhere in the south east | 8.58 | 2,692 |
| Elsewhere in UK | 2.45 | 769 |
| Abroad | 0.25 | 79 |
| Work at home | 6.43 | 2,019 |
| Total | 100.00 | 31,377 |

- 4.3.16 99% respondents answered the ethnic origin question. In the case of ethnic origin the breakdown at Table 4-27 below refers only to 'Self' which we take in the main to be the Head of Household in the survey. The comparison with Census is not exact as the 2001 Census data relates to total population not households.

Table 4-27 Ethnic Origin of Households

Question 14b

| | Households % | N ^{os} implied | Local Area Census 2001 Population |
|-------------------------|---------------|-------------------------|-----------------------------------|
| White British | 92.14 | 53,681 | 91.67 |
| White Irish | 1.50 | 875 | 1.49 |
| Other White | 3.00 | 1,745 | 2.28 |
| White & Black Caribbean | 0.32 | 187 | 0.40 |
| White & Black African | 0.07 | 40 | 0.12 |
| White & Asian | 0.64 | 376 | 0.35 |
| Other mixed | 0.51 | 295 | 0.23 |
| Black Caribbean | 0.75 | 438 | 0.45 |
| Black African | 0.21 | 121 | 0.27 |
| Black other | 0.00 | 0 | 0.07 |
| Bangladeshi | 0.10 | 57 | 0.08 |
| Indian | 0.03 | 18 | 0.96 |
| Pakistani | 0.63 | 365 | 0.82 |
| Asian other | 0.00 | 0 | 0.19 |
| Chinese | 0.00 | 0 | 0.39 |
| Other ethnic group | 0.10 | 58 | 0.23 |
| Total | 100.00 | 58,256 | 100.00 |

- 4.3.17 The final question in this section asked how many cars respondents have in their household. 23.12% have no car based on a response rate of 99%.

Table 4-28 Number of Cars in Household

Question 14h

| | % | N ^{os} implied |
|---------------|---------------|-------------------------|
| One | 38.81 | 22,631 |
| Two | 30.67 | 17,886 |
| Three or more | 7.40 | 4,315 |
| None | 23.12 | 13,479 |
| Total | 100.00 | 58,311 |

4.4 Costs of Present Housing and Income

4.4.1 The next group of tables relate to the cost of accommodation and household incomes, beginning with a question on weekly rent paid which was answered by 26.5% of households (15,605 implied) – or 92% of households indicating a rented tenure in Table 4-1 above.

Table 4-29 Weekly Rent Paid for Present Accommodation
Question 16a

| Weekly rent | % | Cum % |
|-----------------------------------|-------|--------|
| Under £50 pw / £215 pm | 23.09 | 23.09 |
| £51 - £61 pw / £216 - £260 pm | 15.62 | 38.71 |
| £61 - £70 pw / £261 - £300 pm | 21.71 | 60.42 |
| £71 - £80 pw / £301 - £350 pm | 19.57 | 79.99 |
| £81 - £100 pw / £351 - £430 pm | 4.95 | 84.94 |
| £101 - £150 pw / £431 - £650 pm | 7.39 | 92.33 |
| £151 - £200 pw / £651 - £865 pm | 4.96 | 97.29 |
| £201 - £250 pw / £866 - £1,080 pm | 1.33 | 98.62 |
| Above £250 pw / £1,080 pm | 1.38 | 100.00 |

4.4.2 The table indicates that 23.09% of renters in the sample paid less than £50 per week; 60.42% less than £70 per week. Table 4-1 shows that around 76% of those renting were in the social rented sector.

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

Table 4-30 Rent Level / Tenure
Question 16a by Q.1

| Weekly rent | Private rented | Council rented | HA rented |
|-----------------------------------|----------------|----------------|---------------|
| Under £50 pw / £215 pm | 5.13 | 28.90 | 5.33 |
| £51 - £60 pw / £216 - £260 pm | 2.85 | 19.62 | 15.34 |
| £61 - £70 pw / £261 - £300 pm | 7.55 | 26.92 | 16.82 |
| £71 - £80 pw / £301 - £350 pm | 2.85 | 18.12 | 56.01 |
| £81 - £100 pw / £351 - £430 pm | 5.71 | 5.01 | 5.40 |
| £101 - £150 pw / £431 - £650 pm | 35.33 | 1.13 | 0.00 |
| £151 - £200 pw / £651 - £865 pm | 27.68 | 0.15 | 1.10 |
| £201 - £250 pw / £866 - £1,080 pm | 6.54 | 0.15 | 0.00 |
| Above £250 pw / £1,080 pm | 6.36 | 0.00 | 0.00 |
| Total | 100.00 | 100.00 | 100.00 |

- 4.4.4 Around 15.53% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £70 per week), compared to 75.44% of Council rents and 37.49% of Housing Association rents. 28.90% of Council rents were below £50 per week. HA rents continue to be significantly higher than Council rents.
- 4.4.5 The next table shows that, of the 66.86% (39,346 implied) responding as homeowners in the sample (some 63.6% of owner occupiers in Table 4-1 above), 40.2% had no mortgage and a further 23.53% paid less than £400 per month.

Table 4-31 Monthly Mortgage Paid for Present Accommodation
Question 16b

| Monthly mortgage | % | Cum % |
|------------------|-------|--------|
| Nil | 40.02 | 40.02 |
| Below £250 | 9.84 | 49.86 |
| £251 - £300 | 5.90 | 55.76 |
| £301 - £400 | 7.79 | 63.55 |
| £401 - £500 | 7.03 | 70.58 |
| £501 - £600 | 8.40 | 78.98 |
| £601 - £750 | 6.10 | 85.08 |
| £751 - £1,000 | 7.51 | 92.59 |
| Above £1,000 | 7.41 | 100.00 |

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

Table 4-32 Gross Annual Income of Households
Question 16c

| Annual income | % | Cum % | UK 1999-2000 * |
|--------------------|-------|--------|----------------|
| Below £10,000 | 13.23 | 13.23 | 28.3 |
| £10,001 - £20,000 | 19.29 | 32.52 | 47.2 |
| £20,001 - £30,000 | 16.89 | 49.41 | |
| £30,001 - £40,000 | 15.28 | 64.69 | 24.5 |
| £40,001 - £50,000 | 10.44 | 75.13 | |
| £50,001 - £60,000 | 10.06 | 85.19 | |
| £60,001 - £75,000 | 6.26 | 91.45 | |
| £75,001 - £100,000 | 4.61 | 96.06 | |
| Above £100,000 | 3.94 | 100.00 | |

(* Household income levels per DSS Family Resources Survey 1999-2000).

- 4.4.7 The response rate to the income question was 77% and should give a good picture of the income levels in the Borough. The table shows only 13.23% of households had incomes below £10,000, well below the corresponding UK figure (28.3%). The total proportion in the Borough earning below the approximate national average household income of £23,000 per annum was 45% well below the average for the UK as a whole (62.6%). 50.59% of the households in the Borough on the basis of the survey data had incomes above £30,000 per annum, well above the UK average (24.5%).

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

Table 4-33 Annual Income by Tenure
Question 16c by Q.1

| Tenure | Below £10k | £10k - £20k | £20k - £30k | £30k - £40k | £40k - £50k | £50k - £60k | £60k - £75k | £75 - £100 | Above £100k | Total |
|---------------------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|-------------|--------|
| Owner occupier – mortgage | 1.78 | 9.98 | 14.98 | 19.04 | 15.98 | 15.07 | 9.73 | 7.05 | 6.39 | 100.00 |
| Owner occupier – outright | 15.25 | 33.46 | 19.29 | 12.09 | 5.76 | 5.35 | 2.49 | 3.77 | 2.54 | 100.00 |
| Private rented | 16.61 | 18.24 | 17.74 | 18.41 | 3.00 | 10.33 | 13.91 | 0.00 | 1.76 | 100.00 |
| Council rented | 41.92 | 24.01 | 18.44 | 6.64 | 5.53 | 3.46 | 0.00 | 0.00 | 0.00 | 100.00 |
| HA rented | 46.79 | 29.44 | 13.62 | 10.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 |

4.4.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. Council rented sector incomes were concentrated (41.88%) below £10,000 per annum. Private rented sector incomes were generally much higher than Council rented sector incomes although 16.61% were still below £10,000 per annum. HA rented incomes were much the same as Council rented incomes (if the lowest three categories are taken together) suggesting, in conjunction with our comment at 4.4.4 above, that the claim of housing cost on disposable incomes was considerably higher in that sector.

4.4.10 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to 5,564 per year) were social housing tenants; 24.4% were outright owners.

4.4.11 24.9% of households were in receipt of financial support (14,667 implied), close to the average found in recent DCA surveys (23%). The results from those responding to a multiple-choice question are set out in Table 4-34 below. On average, each respondent indicated 1.4 forms of financial support.

Table 4-34 Financial Support
Question 16d

| | Responses % | Households % | N ^{os} implied |
|---------------------------|---------------|--------------|-------------------------|
| Housing Benefit | 32.93 | 46.22 | 6,779 |
| Working Family Tax Credit | 20.79 | 29.16 | 4,277 |
| Income Support | 19.19 | 26.92 | 3,948 |
| Disability Allowance | 15.67 | 21.97 | 3,222 |
| Job Seekers Allowance | 1.92 | 2.71 | 397 |
| Other | 9.50 | 13.34 | 1,957 |
| Total | 100.00 | | 20,580 |

4.4.12 46.22% of households responding were in receipt of Housing Benefit (6,779 implied) or 39.9% of renters in the sample – a relatively low level in our survey experience.

4.5 Migration

4.5.1 This section looks at the patterns of in and out migration for the Dacorum area. In the first part of the section we asked the 20,073 implied households (34% of the sample) who had moved in the last 5 years where they had moved from. 57.32% of the respondents to the question had previously lived within Dacorum. 6.15% had moved to the Borough from elsewhere within UK (i.e. from outside Hertfordshire and the South East). 90.30% (3,352 implied) of moves to Council rented accommodation came from households already living in Dacorum.

Table 4-35 *Location of Previous Dwelling*

Question 4b

| | % | N ^{os} implied |
|----------------------------|---------------|-------------------------|
| Within Dacorum Borough | 57.32 | 12,734 |
| Elsewhere in Hertfordshire | 15.43 | 3,427 |
| Elsewhere in South East | 18.86 | 4,191 |
| Elsewhere in the UK | 6.15 | 1,366 |
| Abroad | 2.24 | 498 |
| Total | 100.00 | 22,216 |

4.5.2 Those who had moved into Dacorum within the last 5 years were then asked what the most important reason was for moving home. 8,571 implied households responded to the question.

Table 4-36 *Reason for the Moving Within Last 5 Years*

Question 4c

| | % | N ^{os} implied |
|----------------------------------|-------|-------------------------|
| Needed more space | 18.44 | 1,580 |
| Needed less space | 1.46 | 125 |
| Wanted to buy | 17.61 | 1,509 |
| Family breakdown | 8.68 | 744 |
| To be near family | 11.09 | 950 |
| To move to a cheaper home | 2.66 | 228 |
| New job | 18.36 | 1,574 |
| Closer/easier to commute to work | 8.23 | 705 |
| New relationship | 6.47 | 554 |
| Health reasons | 0.57 | 49 |
| Education | 6.35 | 545 |
| Racial harassment | 0.09 | 8 |
| Total | | 8,571 |

4.5.3 Employment is commonly the most popular reason given for moving into the Borough in our surveys. In Dacorum however needing more space was the most popular choice (18.44%), with new job a close second (18.36%).

4.5.4 Out migration accounted for 45% (7,837 implied) of all intended moves for both existing and concealed households over the next 5 years. Out migration is expected to account for 43.46% (5,206 implied) of all existing households moving and 42.4% (2,631 implied) of all concealed households moving.

- 4.5.5 Those moving out of the Borough were asked their reasons for moving away. 4,707 implied existing households, 90.4% of those intending to move out of the Borough, and 2,455 implied concealed households, 93.3% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1.9 choices in the case of existing households and 1.8 in the case of new households.

Table 4-37 Reason for Moving Out of Dacorum Borough

Question 17d

| | Existing Households | | Concealed households | |
|--|---------------------|-------------------------|----------------------|-------------------------|
| | % households | N ^{os} implied | % households | N ^{os} implied |
| Better shops / leisure facilities | 19.99 | 941 | 9.92 | 243 |
| Family / carer | 30.11 | 1,417 | 10.20 | 250 |
| Better employment | 15.49 | 729 | 32.93 | 808 |
| Better access to work | 20.92 | 985 | 26.71 | 656 |
| Safety / fear of crime | 19.25 | 906 | 4.52 | 111 |
| Lack of affordable housing | 34.48 | 1,623 | 58.43 | 1,434 |
| Anti-social behaviour / neighbour problems | 15.56 | 733 | 4.09 | 100 |
| Better education facilities | 5.78 | 272 | 13.34 | 327 |
| Poor quality neighbourhood | 20.50 | 965 | 4.09 | 100 |
| Lack of high quality housing facilities | 16.17 | 761 | 18.96 | 466 |
| Racial Harassment | 0.49 | 23 | 0.00 | 0 |
| Total | | 9,355 | | 4,495 |

- 4.5.6 The single most common reason given by existing households moving outside the Borough was lack of affordable housing (34.48%), but family and employment reasons were also prominent. In the case of concealed households moving, choices were more focused on lack of affordable housing (58.43%), but as might be expected for a younger group, better employment and access to work also increased in prominence, there was also an increased interest in better education facilities.

- 4.5.7 Those moving out of the Borough were asked where they were thinking of moving to. In this case 5,180 implied existing households, 99.5% of those intending to move out of the Borough and 2,605 implied concealed households, 99% of those intending to move out of the Borough, responded to the question.

Table 4-38 **Location of Move for those Moving Outside Dacorum Borough**
Question 17c

| Location | Existing households | | Concealed households | |
|----------------------------|---------------------|-------------------------|----------------------|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| Elsewhere in South East | 19.75 | 1,023 | 24.38 | 635 |
| Elsewhere in the UK | 41.80 | 2,165 | 39.53 | 1,030 |
| Abroad | 13.11 | 679 | 7.21 | 188 |
| Watford | 2.50 | 130 | 5.02 | 131 |
| Milton Keynes | 1.05 | 54 | 0.00 | 0 |
| St Albans | 4.54 | 235 | 5.32 | 139 |
| Luton / Dunstable | 3.28 | 170 | 4.35 | 113 |
| Elsewhere in Hertfordshire | 12.30 | 637 | 20.46 | 533 |
| Aylesbury | 4.02 | 208 | 0.00 | 0 |
| London | 3.58 | 185 | 15.14 | 394 |
| Total | | 5,486 | | 3,163 |

4.5.8 In the case of both existing and concealed households, the main interest was elsewhere in the UK with some 41.80% of existing households moving and 39.53% of concealed households moving giving that location.

5 FUTURE HOUSING REQUIREMENTS

5.1 Moving Households within Dacorum Borough

- 5.1.1 Moving intentions and behaviour were tested in several sections of the questionnaire with an emphasis on future plans to move within the Borough for existing households and also a more focused study on concealed households who represent an existing pent up demand for housing.
- 5.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next five years. We found that 29.20% of all households responding (17,111 implied) planned a move. A further 5.11% (2,995 implied) indicated that they wished to move but were unable to do so.
- 5.1.3 The majority (66.07%) was not intending to move in this time scale, whether able to do so or not. The scale of movement implied, at an average of around 5.84% per annum, was higher than that found in other recent surveys carried out by DCA in which an average figure of around 4.6% has emerged. This proportion would rise to 6.86% if all those wishing to move in the period were able to do so.
- 5.1.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.4 choices on average. However, the number of implied households responding was 4,438, not 2,995 as indicated by the basic responses on moving referred to at 5.1.2 above. We assume that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next five years.
- 5.1.5 It would seem clear from Table 5-1 below that affordability was by far the most important single factor with 70.47% said they were unable to afford to move / buy another house; 29.52% mentioned a lack of affordable rented housing.

Table 5-1 **Reasons Preventing a Move**
Question 17e

| | % responses | % households | N ^{os} implied |
|---------------------------------------|---------------|--------------|-------------------------|
| Unable to afford to move / buy a home | 49.97 | 70.47 | 3,128 |
| Lack of affordable rented housing | 20.93 | 29.52 | 1,310 |
| Family reasons | 9.05 | 12.78 | 567 |
| Location of employment | 5.33 | 7.54 | 334 |
| Local education choices | 2.76 | 3.91 | 173 |
| Other | 11.96 | 16.86 | 748 |
| Total | 100.00 | | 6,260 |

5.2 Housing Needs of Existing Households Moving Within the Dacorum Borough

- 5.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 6,772 implied existing household moving within the Borough, corresponding to the total number of households responding to question 17b asking about the nature of the move.
- 5.2.2 The first table in this section looks at the current tenure of existing households moving within the Borough. 57.33% of the group were owners; 16.69% were Council rented sector tenants as compared with 12% on average on recent DCA surveys. The data suggests turnover within the Council rented sector of 10.28% over the next 5 years (excluding deaths and evictions).

Table 5-2 Current Tenure of Existing Households Moving Within Dacorum Borough

Question 17b by Q.1

| Tenure | % of moving households | N ^{os} implied |
|--------------------------------|------------------------|-------------------------|
| Owner occupier with a mortgage | 49.06 | 3,308 |
| Owner occupier no mortgage | 8.27 | 558 |
| Private rented | 16.80 | 1,133 |
| Council rented | 16.69 | 1,125 |
| HA rented * | 4.16 | 280 |
| Shared ownership | 2.28 | 154 |
| Tied to employment / Other * | 2.74 | 185 |
| Total | 100.00 | 6,743 |

Table 5-3 When is the Accommodation Required

Question 18

| Time accommodation required | % | N ^{os} implied |
|-----------------------------|---------------|-------------------------|
| Within 1 year | 43.63 | 2,954 |
| Within 1 - 2 year | 29.52 | 1,999 |
| 2 - 3 years | 10.48 | 710 |
| 3 - 5 years | 16.37 | 1,109 |
| Total | 100.00 | 6,772 |

- 5.2.3 The table shows that 43.63% of potential movers sought to do so within one year; 73.15% within 2 years. 16.37% of the respondents indicated an intention to move in the longer term (i.e. 3 - 5 years from now).

Table 5-4 Type of Accommodation Required

Question 19

| Type | % | N ^{os} implied |
|-----------------------------|---------------|-------------------------|
| Detached | 28.98 | 1,963 |
| Semi-detached | 26.99 | 1,828 |
| Terraced | 19.45 | 1,317 |
| Flat / Maisonette | 12.92 | 875 |
| Bungalow | 9.56 | 647 |
| Supported Housing | 1.91 | 129 |
| Bedsit / Studio / Room only | 0.19 | 13 |
| Caravan / Mobile Home | 0.00 | 0 |
| Total | 100.00 | 6,772 |

- 5.2.4 Table 5-4 indicates that 28.98% of these respondents felt that they required detached houses – just below the average for this group found in recent DCA surveys (32%). Interest in flats / maisonettes at 12.92% was above that found in recent DCA surveys even though interest in flats from existing households moving has typically only been around 8%.
- 5.2.5 Of those requiring supported accommodation 86.73% of demand (584 implied) was for Council / HA sheltered accommodation.

Table 5-5 Number of Bedrooms Required

Question 21

| Bedrooms | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| One | 10.52 | 712 |
| Two | 29.66 | 2,009 |
| Three | 34.68 | 2,349 |
| Four | 22.26 | 1,507 |
| Five or more | 2.88 | 195 |
| Total | 100.00 | 6,772 |

- 5.2.6 64.34% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (10.52%) was higher than that found in other recent surveys carried out by DCA in which 8% has been around the average, as would be expected given the higher than average level of interest in flats / maisonettes indicated at 5.2.4 above.

5.2.7 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

Table 5-6 Type Required by Size Required

Question 21 by Q.19

| Type | One bed | | Two bed | | Three bed | | Four beds | | Five + bed | | Total |
|-----------------------------|---------|-----------------|---------|-----------------|-----------|-----------------|-----------|-----------------|------------|-----------------|-----------------|
| | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | N ^{os} |
| Semi-detached | 0.70 | 13 | 14.61 | 265 | 71.10 | 1,289 | 13.59 | 247 | 0.00 | 0 | 1,814 |
| Detached | 0.54 | 11 | 2.06 | 51 | 21.89 | 428 | 64.73 | 1,265 | 10.24 | 200 | 1,955 |
| Terraced | 0.00 | 0 | 57.32 | 752 | 41.33 | 542 | 1.35 | 18 | 0.00 | 0 | 1,312 |
| Flat / Maisonette | 33.94 | 296 | 66.06 | 576 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 872 |
| Bungalow | 26.60 | 172 | 47.08 | 304 | 22.76 | 147 | 3.56 | 23 | 0.00 | 0 | 646 |
| Bedsit / Studio / Room only | 100.0 | 13 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 13 |
| Caravan / mobile home | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Supported Housing | 90.19 | 116 | 9.81 | 13 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 129 |
| Total | | 621 | | 1,961 | | 2,406 | | 1,553 | | 200 | 6,741 |

NOTE: in this table the figures have not been adjusted to the control total of 6,772

5.2.8 73.68% of bungalow demand was for 1 or 2-bed accommodation as compared with 3.14% of detached demand, of which 74.97% favoured 4+ bed accommodation. 71.10% of semi-detached demand was for 3-bed accommodation; 14.61% for 2-bed accommodation.

5.2.9 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 5-7.

Table 5-7 Preferred Tenure

Question 22

| Tenure | % | N ^{os} implied |
|---------------------|---------------|-------------------------|
| Owner occupation | 66.24 | 4,485 |
| Social rented | 28.94 | 1,960 |
| HA shared ownership | 2.06 | 140 |
| Private rented | 1.85 | 125 |
| Tied to employment | 0.91 | 62 |
| Total | 100.00 | 6,772 |

- 5.2.10 66.24% (4,485 implied) saw owner occupation as their priority – below the average found in recent DCA surveys (74%). 28.94% of the group indicated a preference for Social rented accommodation – above the level found for social rented accommodation in recent DCA surveys (20%). The number of households expressing a demand for Social rented accommodation (1,960 implied) was higher than the number of Council rented tenants indicating an intention to move in Table 5-2 above (1,125 implied). Interest in the private rented sector was very limited.
- 5.2.11 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

Table 5-8 Type Required by Preferred Tenure
Question 22 by Q.19

| Type | Owner Occupation | | HA shared ownership | | Social Rented | | Private rented | | Tied to employment | | Total |
|-----------------------------|------------------|-----------------|---------------------|-----------------|---------------|-----------------|----------------|-----------------|--------------------|-----------------|-----------------|
| | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | N ^{os} |
| Semi-detached | 77.73 | 1,416 | 0.00 | 0 | 20.93 | 381 | 0.00 | 0 | 1.33 | 24 | 1,821 |
| Detached | 100.00 | 1,944 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 1,944 |
| Terraced | 68.38 | 819 | 0.00 | 0 | 30.29 | 363 | 1.33 | 16 | 0.00 | 0 | 1,198 |
| Flat / maisonette | 4.65 | 41 | 0.00 | 0 | 79.83 | 691 | 11.22 | 97 | 4.20 | 36 | 865 |
| Bungalow | 32.45 | 196 | 21.48 | 130 | 46.07 | 278 | 0.00 | 0 | 0.00 | 0 | 604 |
| Bedsit / Studio / Room Only | 0.00 | 0 | 0.00 | 0 | 100.00 | 13 | 0.00 | 0 | 0.00 | 0 | 13 |
| Caravan / mobile home | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Supported Housing | 4.57 | 5 | 0.00 | 0 | 86.30 | 99 | 9.13 | 11 | 0.00 | 0 | 115 |
| Total | | 4,421 | | 130 | | 1,825 | | 124 | | 60 | 6,560 |

(*Low volume of data).

NOTE: in this table the figures have not been adjusted to the control total of 6,772).

- 5.2.12 37.88% of demand in the Social rented sector was for flats / maisonettes; 20.88% for semi-detached houses. 43.97% of owner-occupation demand was for detached houses; 32.02% for semi-detached houses.
- 5.2.13 100% of demand for detached houses; 77.73% of demand for semi-detached houses and 32.45% of demand for bungalows was for owner-occupation. 46.07% of demand for bungalows was for Council rented accommodation.
- 5.2.14 29% of existing moving households (1,968 implied) were registered on a housing waiting list, 99.22% indicating registration on the Dacorum Borough Council list. 18.19% indicated registration on a housing association list. 354 households (17.89%) indicated they were registered on more than one list.

5.2.15 Existing households moving were asked where accommodation was required. Up to two choices were invited but on average only 1.4 choices each were offered.

Table 5-9 **Where Accommodation is Required**
Question 24

| Location | All existing moving households | | | Council tenants only |
|---------------------------------|--------------------------------|--------------|---------------------------------------|---------------------------------------|
| | % responses | % households | N ^{os} implied (all choices) | N ^{os} implied (all choices) |
| Berkhamsted | 17.6 | 24.52 | 1,660 | 79 |
| Hemel Hempstead | 44.3 | 61.70 | 4,178 | 1,181 |
| Tring | 10.9 | 15.19 | 1,029 | 86 |
| Bovingdon | 6.2 | 8.63 | 584 | 16 |
| Kings Langley | 7.7 | 10.77 | 729 | 31 |
| In your existing town / village | 5.9 | 8.24 | 558 | 55 |
| In another town / village | 7.4 | 10.12 | 685 | 8 |
| Total | 100.0 | | 9,423 | 1,456 |

5.2.16 Interest was primarily focused on Hemel Hempstead (61.70%); 93.48% of those currently living in Hemel Hempstead made this one of their choices.

5.2.17 We ran a separate cross tabulation looking at the locations required by Council tenants who made 1 choice on average. Demand among Council rented tenants was also focused on Hemel Hempstead.

5.2.18 The final question in this section asked respondents why they preferred a particular location, the average number of choices was 2.9. As with other DCA surveys, the reasons were spread across a large number of options but access to employment was the single most chosen reason (42.49%), as in other recent DCA surveys for which it is always a popular choice. The desire to remain in familiar locations, close to family and friends, were also, as usual, popular choices; 'always lived here' (28.91%) and 'near family / carer' (38.46%). In common with other DCA surveys, a significant proportion (41.30%) simply required to move to a better area.

Table 5-10 Reason for Preferred Location
Question 25

| Location | % responses | % households | N^{os} implied (all choices) |
|--|--------------------|---------------------|---|
| Employment / closer to work | 14.40 | 42.49 | 2,877 |
| Better area | 14.00 | 41.30 | 2,797 |
| Near family / carer | 13.04 | 38.46 | 2,605 |
| Nearer / better schools / colleges | 11.05 | 32.61 | 2,208 |
| Always lived here | 9.80 | 28.91 | 1,958 |
| Safer / less crime | 8.07 | 23.78 | 1,610 |
| Fewer problems with neighbours / anti social behaviour | 6.76 | 19.92 | 1,349 |
| Nearer hospital / doctor | 5.92 | 17.48 | 1,184 |
| Nearer / better shopping / leisure facilities | 5.44 | 16.06 | 1,087 |
| Greater availability of cheaper housing | 3.95 | 11.63 | 788 |
| Better public transport | 3.44 | 10.17 | 689 |
| Greater availability of larger homes | 2.78 | 8.21 | 556 |
| More homes suitable for adaptation | 0.54 | 1.55 | 105 |
| Away from racial harassment | 0.56 | 1.63 | 110 |
| Greater availability of smaller homes | 0.25 | 0.75 | 51 |
| Total | 100.00 | | 19,974 |

5.3 Housing Needs of Concealed Households Moving Within Dacorum Borough

- 5.3.1 In this section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 5.3.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified 3,561 households with one concealed household (as per Q17b on the nature of move) and 812 with a second concealed household (based on the average responses in the detailed data tables), giving a total of 4,373 concealed households in the Borough.
- 5.3.3 The tables below show both the findings for all concealed household planning to move within the next 5 years (4,373 households) and the findings for those moving within the next 12 months (908 households).
- 5.3.4 The vast majority (89.65%) of the total of concealed households consisted of people described as children of the household as set out in Table 5-11 below.

Table 5-11 Person Looking to Form Concealed Households
Question 26

| Persons forming household | % | N ^{os} implied |
|---------------------------|---------------|-------------------------|
| Children 16 + | 89.65 | 3,920 |
| Friend | 3.10 | 136 |
| Lodger | 0.85 | 37 |
| Parent / Grandparent | 0.29 | 13 |
| Partner / Spouse | 3.50 | 153 |
| Other | 2.61 | 114 |
| Total | 100.00 | 4,373 |

Table 5-12 Age Structure of Concealed Households
Question 27b&c

| Age | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| 16 - 19 | 17.74 | 776 |
| 20 - 29 | 69.99 | 3,061 |
| 30 - 44 | 11.47 | 502 |
| 45 - 59 | 0.33 | 14 |
| 60 - 74 | 0.47 | 20 |
| 75+ | 0.00 | 0 |
| Total | 100.00 | 4,373 |

- 5.3.5 The age question refers to individual adult household members. Table 5-12 above suggests 17.74% of concealment related to the 16 - 19 age group with 87.73% relating to all those under 30 years of age.

Table 5-13 Number of Children
Question 27d

| Children | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| Child due | 2.60 | 114 |
| One | 5.90 | 258 |
| Two | 0.00 | 0 |
| None | 91.50 | 4,001 |
| Total | 100.00 | 4,373 |

- 5.3.6 The survey found that children (under the age of 16) were involved in only 5.90% of cases (114 implied).
- 5.3.7 We asked if the concealed household was being formed with a partner currently living in a separate household elsewhere in Dacorum. 35.92% (1,571 implied) indicated that this was the case.

Table 5-14 Time of Move

Question 28

| When required | % | N ^{os} implied |
|---------------|---------------|-------------------------|
| Within 1 year | 20.76 | 908 |
| 1 - 2 years | 39.36 | 1,721 |
| 2 - 3 years | 8.47 | 370 |
| 3 - 5 years | 31.41 | 1,374 |
| Total | 100.00 | 4,373 |

- 5.3.8 20.76% (908 implied) of the concealed household moving group required accommodation within one year as compared with 43.63% in the case of existing households moving. 31.41% of the group saw their requirement as longer term (3-5 years).

Table 5-15 Tenure Needed

Question 29a

| Tenure | All concealed households moving | | Concealed households moving within one year | |
|---------------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| Owner occupation | 34.13 | 1,493 | 34.28 | 311 |
| Council rented | 50.54 | 2,210 | 38.10 | 346 |
| Private rented | 11.29 | 494 | 21.70 | 197 |
| HA rented | 1.66 | 73 | 5.06 | 46 |
| HA shared ownership | 2.38 | 103 | 0.86 | 8 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

- 5.3.9 As usual, a high proportion (34.13%) of all concealed households moving opted for owner occupation; in Dacorum however the largest proportion opted for Council rented accommodation (50.54%). Those moving within a year showed a lower preference for Council rented accommodation and a higher preference for private renting.

Table 5-16 Tenure Preferred

Question 29b

| Tenure | All concealed households moving | | Concealed households moving within one year | |
|---------------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| Owner-occupation | 58.13 | 2,542 | 45.48 | 413 |
| Council rented | 31.65 | 1,384 | 37.88 | 344 |
| Private rented | 7.20 | 315 | 16.64 | 151 |
| HA rented | 0.77 | 34 | 0.00 | 0 |
| HA shared ownership | 2.25 | 98 | 0.00 | 0 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

5.3.10 In the case of tenure preference, the choices of all concealed households moving were, not surprisingly, more aspirational, favouring owner occupation over the other forms of tenure. Concealed households moving within one year indicated a lower level of preference for owner occupation than for all concealed households moving with a higher level of interest in Council rented accommodation (37.88%) and private renting (16.64%).

Table 5-17 Type of Accommodation Needed
Question 30a

| Type | All concealed households moving | | Concealed households moving within one year | |
|------------------------------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| Semi-detached | 13.28 | 581 | 30.90 | 280 |
| Terraced | 17.96 | 785 | 25.22 | 229 |
| Detached | 7.54 | 330 | 0.63 | 6 |
| Flat / maisonette | 55.61 | 2,432 | 40.73 | 370 |
| Bedsit / studio / room only | 5.29 | 231 | 0.88 | 8 |
| Bungalow | 0.32 | 14 | 1.64 | 15 |
| Caravan / mobile home | 0.00 | 0 | 0.00 | 0 |
| Sheltered housing (warden support) | 0.00 | 0 | 0.00 | 0 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

5.3.11 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group, this is consistent with our other recent surveys. 55.61% of all concealed moving households required flats / maisonettes, a level as high as 40-50% has been common in our surveys. Aspiration to detached houses was just 7.54%. The profile of those moving within 1 year showed a slightly lower level of need for flats / maisonettes and a greater degree of interest in semi-detached and terraced houses (but based on a low level of data).

Table 5-18 Type of Accommodation Preferred
Question 30b

| Bedrooms | All concealed households moving | | Concealed households moving within one year | |
|------------------------------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| Semi-detached | 16.13 | 705 | 14.42 | 131 |
| Detached | 10.89 | 476 | 4.10 | 37 |
| Terraced | 27.77 | 1,215 | 46.56 | 423 |
| Flats / maisonette | 40.82 | 1,785 | 17.99 | 163 |
| Bungalow | 2.89 | 127 | 15.08 | 137 |
| Sheltered housing (warden support) | 0.19 | 8 | 0.00 | 0 |
| Bedsit / Studio / Room only | 1.12 | 49 | 1.85 | 17 |
| Caravan / mobile home | 0.19 | 8 | 0.00 | 0 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

5.3.12 The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) was not as evident in Dacorum as in some of our other recent surveys although there was some shift away from flats towards semi detached houses. The position in relation to those moving within 1 year showed a more dramatic shift away from flats, with only 17.99% saying they would prefer a flat compared to 40.73% expressing a need. Preference was focused on terraced houses.

Table 5-19 Number of Bedrooms Needed

Question 31a

| Bedrooms | All concealed households moving | | All concealed households moving within one year | |
|--------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| One | 54.34 | 2,376 | 31.36 | 285 |
| Two | 38.58 | 1,687 | 66.29 | 602 |
| Three | 7.08 | 310 | 2.35 | 21 |
| Four | 0.00 | 0 | 0.00 | 0 |
| Five or more | 0.00 | 0 | 0.00 | 0 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

5.3.13 Reflecting the high level of demand for flats referred to at 5.3.11 above, 54.34% of all new household need just one bedroom, 92.92% need no more than 2 bedrooms. No new households needed more than 3 bedrooms. The profile for those moving within a year differed only in so far as the level of need for 2-bed accommodation was higher with less interest in 1-bed accommodation, reflecting the greater interest in semi-detached and terraced houses also referred to at Table 5-19 above.

Table 5-20 Number of Bedrooms Preferred

Question 31b

| Bedrooms | All concealed households moving | | All concealed households moving within one year | |
|--------------|---------------------------------|-------------------------|---|-------------------------|
| | % | N ^{os} implied | % | N ^{os} implied |
| One | 5.49 | 240 | 1.99 | 18 |
| Two | 64.13 | 2,804 | 80.37 | 730 |
| Three | 27.01 | 1,181 | 17.64 | 160 |
| Four | 0.00 | 0 | 0.00 | 0 |
| Five or more | 3.37 | 148 | 0.00 | 0 |
| Total | 100.00 | 4,373 | 100.00 | 908 |

5.3.14 The results for all concealed households moving reflected the interest in larger house types referred to at 5.3.12 above in that preference for 1-bed properties was much lower (5.49%) as compared with need (54.34%) at Table 5-19. The results for concealed households moving within one year show a higher level of interest in two and three bedroom properties, compatible with the higher level of preference for terraced and semi-detached houses indicated at Table 5-18.

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

Table 5-21 Type Needed by Size Needed
Question 31a by Q30a

| Type | 1-bed | | 2-bed | | 3-bed | | 4-bed + | | Total |
|-----------------------------|-------|-----------------|-------|-----------------|-------|-----------------|---------|-----------------|-----------------|
| | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | N ^{os} |
| Semi-detached | 18.59 | 100 | 62.45 | 336 | 18.96 | 102 | 0.00 | 0 | 538 |
| Detached | 78.28 | 238 | 20.07 | 61 | 1.64 | 5 | 0.00 | 0 | 304 |
| Terraced | 23.14 | 168 | 73.14 | 531 | 3.72 | 27 | 0.00 | 0 | 726 |
| Flat / maisonette | 66.54 | 1,496 | 26.96 | 606 | 6.49 | 146 | 0.00 | 0 | 2,248 |
| Bedsit / studio / room only | 87.90 | 189 | 8.37 | 18 | 3.72 | 8 | 0.00 | 0 | 215 |
| Bungalow | 0.00 | 0 | 100.0 | 13 | 0.00 | 0 | 0.00 | 0 | 13 |
| Sheltered housing | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Caravan / mobile home | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Total | | 2,191 | | 1,565 | | 288 | | 0 | 4,044 |

NOTE: these figures have not been adjusted to the control total.

5.3.16 As might be expected, 66.54% of flatted accommodation demand was for 1-bed property; 26.96% for two-bed property. 62.45% of semi-detached demand and 73.14% of terraced demand was for 2-bed property.

Table 5-22 Type Needed by Tenure Needed
Question 29a by Q.30a

| Type | Owner Occupation | | Private Rented | | Council rented | | HA rented | | HA Shared Ownership | | Total |
|------------------------------------|------------------|-----------------|----------------|-----------------|----------------|-----------------|-----------|-----------------|---------------------|-----------------|-----------------|
| | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | N ^{os} |
| Semi-detached | 52.41 | 282 | 0.00 | 0 | 47.58 | 256 | 0.00 | 0 | 0.00 | 0 | 538 |
| Detached | 64.59 | 197 | 0.00 | 0 | 35.40 | 108 | 0.00 | 0 | 0.00 | 0 | 305 |
| Terraced | 32.64 | 237 | 15.42 | 112 | 49.72 | 361 | 1.10 | 8 | 1.10 | 8 | 726 |
| Flat / maisonette | 30.63 | 684 | 13.52 | 302 | 50.56 | 1,129 | 2.73 | 61 | 2.55 | 57 | 2,233 |
| Bedsit / studio / room only | 8.12 | 16 | 19.79 | 39 | 62.94 | 124 | 0.00 | 0 | 9.14 | 18 | 197 |
| Bungalow | 0.00 | 0 | 0.00 | 0 | 100.0 | 13 | 0.00 | 0 | 0.00 | 0 | 13 |
| Sheltered housing (warden support) | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Caravan / mobile home | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0 |
| Total | | 1,416 | | 453 | | 1,991 | | 69 | | 83 | 4,012 |

NOTE: these figures have not been adjusted to the control total.

- 5.3.17 56.7% of interest in Council rented accommodation was for flats. Interest in owner-occupation was evenly spread across house types although 48.3% of demand was flats. Interest in the private sector was split between terraced houses, flats and bedsits.
- 5.3.18 64.59% of interest in detached houses and 52.41% of interest in semi detached houses was for owner occupied accommodation. Interest in terraced houses was fairly evenly split between owner occupied and social rented sectors.
- 5.3.19 Only 23.7% of all concealed households moving (1,069 implied) were registered on a housing waiting list, all being on the Council list. The proportion rose to 35.4% (322 implied) among concealed households moving within one year, all being on the Dacorum Borough Council list.
- 5.3.20 Concealed households were asked the same questions on location as existing households moving. Respondents gave around 1.4 choices on average in the case of all concealed households and 1.6 in the case of concealed households moving within one year based on response rates of 93.5% and 88.5% respectively.

Table 5-23 Choice of Location
Question 33

| Location | All concealed households moving | | | Concealed households moving within one year | | |
|---------------------------------|---------------------------------|--------------|-------------------------|---|--------------|-------------------------|
| | % responses | % households | N ^{os} implied | % responses | % households | N ^{os} implied |
| Berkhamsted | 20.50 | 28.20 | 1,233 | 27.54 | 43.28 | 393 |
| Hemel Hempstead | 54.03 | 74.34 | 3,250 | 44.29 | 69.65 | 632 |
| Tring | 8.08 | 11.11 | 486 | 10.23 | 16.04 | 146 |
| Bovingdon | 3.31 | 4.55 | 199 | 10.30 | 16.17 | 147 |
| Kings Langley | 4.57 | 6.28 | 275 | 1.19 | 1.87 | 17 |
| In your existing town / village | 4.74 | 6.52 | 285 | 3.86 | 6.09 | 55 |
| In another town /village | 4.77 | 6.57 | 287 | 2.59 | 4.10 | 37 |
| Total | 100.00 | | 6,015 | 100.00 | | 1,427 |

- 5.3.21 As with existing households, for all concealed households moving and concealed households moving within one year interest was focused primarily on Hemel Hempstead.

Table 5-24 Reason for Preferred Location
Question 34

| Reason | All concealed households moving | | | Concealed households moving within 1 year | | |
|--|---------------------------------|-----------|---------------------------------------|---|-----------|---------------------------------------|
| | % responses | % h'holds | N ^{os} implied (all choices) | % responses | % h'holds | N ^{os} implied (all choices) |
| Employment / closer to work | 18.87 | 49.88 | 2,181 | 31.92 | 74.00 | 672 |
| Near family / carer | 16.95 | 44.79 | 1,959 | 14.77 | 34.20 | 311 |
| Always lived here | 26.19 | 69.21 | 3,027 | 23.23 | 53.86 | 489 |
| Nearer / Better shopping / Leisure facilities | 3.98 | 10.53 | 460 | 1.80 | 4.22 | 38 |
| Better area | 14.30 | 37.77 | 1,652 | 16.24 | 37.68 | 342 |
| Better public transport | 2.13 | 5.60 | 245 | 0.71 | 1.61 | 15 |
| Nearer hospital / doctor | 3.51 | 9.26 | 405 | 0.44 | 0.99 | 9 |
| Greater availability of cheaper housing | 0.59 | 1.54 | 67 | 2.52 | 5.85 | 53 |
| Nearer / Better schools / colleges | 2.30 | 6.08 | 266 | 0.00 | 0.00 | 0 |
| Greater availability of larger homes | 0.17 | 0.46 | 20 | 0.00 | 0.00 | 0 |
| Greater availability of smaller homes | 0.67 | 1.78 | 78 | 1.76 | 4.10 | 37 |
| Fewer neighbour problems / anti social behaviour | 4.59 | 12.11 | 530 | 2.80 | 6.47 | 59 |
| Safer / less crime | 4.85 | 12.84 | 561 | 3.37 | 7.84 | 71 |
| Away from racial harassment | 0.90 | 2.41 | 105 | 0.44 | 0.99 | 9 |
| More homes suitable for adaptation | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 |
| Total | 100.00 | | 11,556 | 100.00 | | 2,105 |

5.3.22 The most popular reason given by all concealed households moving was always lived here (69.21), 44.79% said they had always lived in the area. Employment/closer to work (49.88%) was also a popular choice, this is frequently the most popular choice among new households in our surveys. The profile of reasons given by those moving within one year differed in that employment / access to work was the most popular choice (74%), nearer to family / carer was a reason for only 34% but always lived in the area was given as a reason by 53.86%.

Table 5-25 Maximum Weekly / Monthly Rent of Concealed Households
Question 35a

| Weekly rent | All concealed households moving | | Concealed households moving within one year | |
|---------------------------------|---------------------------------|--------|---|--------|
| | % | Cum % | % | Cum % |
| Below £50 pw / £215 pm | 25.27 | 25.27 | 26.00 | 26.00 |
| £51 - £60 pw / £216 - £260 pm | 20.99 | 46.26 | 3.66 | 29.66 |
| £61 - £70 pw / £261 - £300 pm | 15.78 | 62.04 | 6.96 | 36.62 |
| £71 - £80 pw / £301 - £350 pm | 7.48 | 69.52 | 8.61 | 45.23 |
| £81 - £100 pw / £351 - £430 pm | 22.77 | 92.29 | 49.27 | 94.50 |
| £101 - £150 pw / £431 - £650 pm | 2.57 | 94.86 | 3.30 | 97.80 |
| £151 - £200 pw / £651 - £865 pm | 4.73 | 99.59 | 0.00 | 97.80 |
| Over 201 pw / £866 pm | 0.41 | 100.00 | 2.20 | 100.00 |

5.3.23 Responses were received from 66.68% (2,916 implied) of all concealed households moving. Of those, 25.27% could afford a weekly rent of no more than £50; 46.26% no more than £60 (as compared with 38.71% in the existing household profile at Table 4-29). In the case of the movers within 1 year, 29.66% could afford to pay no more than £60 per week based on a 60% response.

Table 5-26 Maximum Monthly Mortgage of 'Concealed' Households
Question 35c

| Monthly mortgage | All concealed households moving | | Concealed households moving within one year | |
|------------------|---------------------------------|--------|---|--------|
| | % | Cum % | % | Cum % |
| Below £250 | 22.12 | 22.12 | 26.94 | 26.94 |
| £251 - £300 | 28.69 | 50.81 | 1.52 | 28.46 |
| £301 - £400 | 21.91 | 72.72 | 48.39 | 76.85 |
| £401 - £500 | 14.57 | 87.29 | 12.52 | 89.37 |
| £501 - £600 | 2.17 | 89.46 | 2.47 | 91.84 |
| £601 - £750 | 7.86 | 97.32 | 3.42 | 95.26 |
| £751 - £1,000 | 2.31 | 99.63 | 4.74 | 100.00 |
| Over £1,000 | 0.37 | 100.00 | 0.00 | |

5.3.24 65% (2,862 implied) of all concealed households moving responded. For those seeking to buy a dwelling, 50.81% or so could not or would not pay a mortgage of more than £300 per month. In the case of concealed households moving within one year, 28.46% could not or would not pay a mortgage of more than £300 per month based on a 58% response (527 implied). The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

- 5.3.25 62.90% (2,751 implied) of all concealed households responded to a question asking about the level of savings available to meet deposit and legal costs on their new home. 58.96% had less than £1,000 savings; 21.23% £1,000 - £3,000 savings. The proportion among those moving within a year based on a response rate of 34.9% was 50.47% with less than £1,000; 11.99% with £1,000 - £3,000.

Table 5-27 Savings of 'Concealed' Households

Question 35d

| Savings | All concealed households moving | | Concealed households moving within one year | |
|-------------------|---------------------------------|--------|---|--------|
| | % | Cum % | % | Cum % |
| Under £1,000 | 58.96 | 58.96 | 50.47 | 50.47 |
| £1,001 - £3,000 | 21.23 | 80.19 | 11.99 | 62.46 |
| £3001 - £5,000 | 3.24 | 83.43 | 5.68 | 68.14 |
| £5,001 - £10,000 | 9.52 | 92.95 | 22.40 | 90.54 |
| £10,001 - £20,000 | 4.14 | 97.09 | 7.89 | 98.43 |
| Over £20,000 | 2.91 | 100.00 | 1.57 | 100.00 |

- 5.3.26 The concealed households were asked for further information on their financial position via a question on annual income. These findings are presented in Table 5-28 below.

Table 5-28 Annual Income of Concealed Households

Question 35e

| Annual Income | All concealed households moving | | | Concealed households moving within one year | | |
|-------------------|---------------------------------|--------|-------------------------|---|--------|-------------------------|
| | % | Cum % | N ^{os} implied | % | Cum % | N ^{os} implied |
| Below £15,000 | 36.13 | 36.13 | 1,580 | 21.52 | 21.52 | 196 |
| £15,001 - £20,000 | 29.68 | 65.81 | 1,298 | 24.45 | 45.97 | 222 |
| £20,001 - £25,000 | 13.31 | 79.12 | 582 | 22.84 | 68.81 | 207 |
| £25,001 - £27,500 | 7.82 | 86.94 | 342 | 15.81 | 84.62 | 144 |
| £27,501 - £30,000 | 1.10 | 88.04 | 48 | 1.90 | 86.52 | 17 |
| £30,001 - £32,500 | 0.73 | 88.77 | 32 | 0.00 | 86.52 | 0 |
| £32,501 - £35,000 | 4.36 | 93.13 | 191 | 5.42 | 91.94 | 49 |
| £35,001 - £40,000 | 0.14 | 93.27 | 6 | 0.00 | 91.94 | 0 |
| £40,001 - £50,000 | 2.22 | 95.49 | 97 | 6.30 | 98.24 | 57 |
| Above £50,000 | 4.51 | 100.00 | 197 | 1.76 | 100.00 | 16 |
| Total | 100.00 | | 4,373 | 100.00 | | 908 |

- 5.3.27 A response was received from 81% (3,554 implied) of all concealed household respondents. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £23,000 was around 20%, below the average of 34.8% found in recent DCA surveys. The proportion in the sub £15,000 per annum category (36.13%) was well above the average for concealed households moving found in other recent DCA surveys. Concealed households moving within one year indicated a marginally higher income profile, based on an 75% response (683 implied) response.
- 5.3.28 On the basis of 86.96% response, 8.18% (311 implied) of all concealed households moving would be likely to claim Housing Benefit. 13% has been the average in our recent surveys. In the case of concealed households moving within one year, 17.27% (114 implied) would be likely to claim Housing Benefit based on a 72.68% response.

6 KEY WORKER HOUSING ISSUES

6.1 Introduction

- 6.1.1 We asked questions on whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within Dacorum Borough we have identified them as 'Key Workers'.
- 6.1.2 In this section we have split the analysis of Key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.

6.2 Housing Issues of Key Workers from Existing Households

- 6.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked, see Table 6-1 below.

Table 6-1 *Nature of Employment within Public Sector*
Question 14g

| | % | N ^{os} implied |
|-----------------|--------------|-------------------------|
| Education | 42.0 | 2,392 |
| Health | 28.0 | 1,591 |
| Local Authority | 24.7 | 1,403 |
| Fire | 4.8 | 272 |
| Police | 0.5 | 27 |
| Total | 100.0 | 5,685 |

- 6.2.2 Around 5,685 implied households (17% of all households in Dacorum) gave details of their work in the public sector, with 42.1% (2,392 implied) indicating work in Education, 28.0% (1,591 implied) work in Health services, and 24.7% (1,403 implied) work in Local Authority services. Numbers working in Fire and Police services were far lower than all other areas, 4.8% (272 implied) work in the Fire service and 0.5% (27 implied) work in the Police services.
- 6.2.3 We ran a series of cross tabulations on households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 6.2.4 Firstly we looked at those who have already decided to leave the Borough. Around 4.3% (246 implied) of the Key workers identified in Table 6-1 are existing households leaving the Borough, 47% of whom (107 implied) are leaving due to family / carer, 36% (83 implied) are leaving due to better shops / leisure, 8% are leaving due to better employment and 7% are leaving due to lack of affordable housing.

Table 6-2 Annual Household Income of Key Workers

Question 14g x Question 16c

| Income | Health | Education | Local Authority | Police | Fire |
|--------------------|--------------|--------------|-----------------|--------------|--------------|
| Below £10,000 | 1.9 | 11.9 | 1.5 | 0.0 | 0.0 |
| £10,001 - £12,000 | 46.2 | 9.4 | 7.2 | 42.2 | 0.0 |
| £20,001 - £30,000 | 5.1 | 20.2 | 29.8 | 0.0 | 0.0 |
| £30,001 - £40,000 | 31.9 | 15.1 | 21.1 | 43.3 | 0.0 |
| £40,001 - £50,000 | 5.7 | 8.7 | 30.8 | 0.0 | 100.0 |
| £50,001 - £60,000 | 0.0 | 16.7 | 3.1 | 14.5 | 0.0 |
| £60,001 - £75,000 | 0.0 | 7.4 | 0.8 | 0.0 | 0.0 |
| £75,000 - £100,000 | 4.8 | 2.3 | 3.4 | 0.0 | 0.0 |
| Above £100,000 | 4.4 | 8.3 | 2.3 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

6.2.5 Of 5,685 existing household Key workers, 2,839 gave details of their total household income (i.e. including spouse / partners income), shown in Table 6-2 above.

6.2.6 Access to the owner-occupied market in the Borough through the cheapest 1-bed flats, requires an income of at least £31,700, we found that the proportions who could not afford to owner occupy in Dacorum were:-

- ◆ 58% of Health staff
- ◆ 49% of Police
- ◆ 44% of Education staff
- ◆ 42% of Local Authority staff

NB All Fire staff had incomes over £31,700, and so could afford to owner occupy in Dacorum.

6.2.7 We ran a series of cross tabulations on Key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences. There was no data for Fire service workers or Police service Workers.

Table 6-3 Key Workers House Tenure Preference

Question 14g x Question 22

| Tenure | Health | Education | Local Authority |
|------------------|--------------|--------------|-----------------|
| Owner occupation | 82.7 | 100.0 | 100.0 |
| Social rented | 17.3 | 0.0 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

NB No data for HA Shared ownership, Private rent and Tied to employment

- 6.2.8 Of those responding to the question on tenure preference, 82.7% of Key worker households working in Health services and all of Education and Local Authority workers who are moving within the Borough prefer owner occupation. 17.3% of Health workers moving within the Borough preferred Social rented accommodation.
- 6.2.9 Table 6-4 shows the type of housing preferred by Key workers moving within the Borough.

Table 6-4 Key Workers House Type Required
Question Q14g x Question 19

| | Health | Education | Local Authority |
|---------------|--------------|--------------|-----------------|
| Semi-detached | 41.5 | 0.0 | 0.0 |
| Detached | 31.5 | 41.8 | 100.0 |
| Terraced | 27.0 | 45.9 | 0.0 |
| Bungalow | 0.0 | 12.3 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

N.B: No data for other house types

- 6.2.10 41.5% of Health staff, responding required semi-detached accommodation. All of Local Authority workers, 41.8% of those in Education and 31.5% of Health services workers required detached accommodation. 15.7% of Education Staff and 6.6% of Health staff required detached accommodation. 12.3% of Education staff that responded said they required bungalow accommodation.

Table 6-5 Number of Bedrooms Required
Question 14g x Question 21

| | Health | Education | Local Authority |
|--------------|--------------|--------------|-----------------|
| Two | 10.5 | 0.0 | 0.0 |
| Three | 66.0 | 86.2 | 0.0 |
| Four | 23.5 | 12.3 | 100.0 |
| Five or more | 0.0 | 1.5 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 |

NB No available data for one bedroom accommodation

- 6.2.11 Table 6-5 indicates the number of bedrooms required by Key workers moving within the Borough. Interest was mainly focused around three bedroomed accommodation, with 86.2% of Education workers and 66.0% of Health requiring three bedroomed accommodation. 100.0% of Local Authority staff, 23.5% of Health staff and 12.3% of Education workers said that they required four bedrooms. 10.5% of Health staff said that they required two bedrooms and 1.5% of Education staff required more than five bedrooms.

6.3 Housing Issues of Key Workers from Concealed Households

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

Table 6-6 Nature of Employment within Public Sector

Question 15

| | % |
|-----------------|--------------|
| Education | 82.6 |
| Local Authority | 17.4 |
| Total | 100.0 |

- 6.3.3 Of the concealed workers responding around 82.6% (38 implied) work in Education services, 17.4% (8 implied) work in the Local Authority.
- 6.3.4 We ran a series of cross tabulations on concealed households who work in the Public Sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 6.3.5 We asked respondents about their total household annual income, the results are shown in Table 6-7 below. 29.6% said their incomes were below £15,000. The majority of workers responding stated they earned between £20,001 and £25,000; 37.0%. 33.4% said their incomes were between £40,001 and £50,000. No concealed Key worker household earned over £50,000.

Table 6-7 Annual Household Income of Key Workers

Question 35e

| Income | Key Workers |
|-------------------|--------------|
| Below £15,000 | 29.6 |
| £15,001 - £20,000 | 0.0 |
| £20,001 - £25,000 | 37.0 |
| £25,001 - £30,000 | 0.0 |
| £30,001 - £40,000 | 0.0 |
| £40,001 - £50,000 | 33.4 |
| Total | 100.0 |

N.B. No incomes above £50,000

- 6.3.6 Looking at the access levels to the owner-occupied market in the Borough, requiring an income of £31,700, we found that around 67% of the concealed Key workers could not afford to owner occupy in the Dacorum Borough.
- 6.3.7 Concealed Key workers were asked if they had any savings to meet a deposit and legal costs in terms of purchasing a property. The majority, over 54%, had between £5,001 and £10,000 saved to meet these costs, 33% had less than £1,000 saved, and 30% had between £3,001 and £5,000.

- 6.3.8 We ran a series of cross tabulations on Key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences.
- 6.3.9 Table 6-8 below, shows that the most popular tenure was owner occupation, mentioned by 47% of the concealed Key workers. Council rent was also a popular tenure, mentioned by 28% of the concealed Key workers. 23% of concealed Key workers said they preferred private rent. There was no demand for HA rent or HA Shared ownership.

Table 6-8 Preferred Tenure of Concealed Key Workers
Question 29b

| Tenure | Key Workers |
|------------------|--------------|
| Owner Occupation | 47.3 |
| Council Rent | 29.0 |
| Private rent | 23.7 |
| Total | 100.0 |

- 6.3.10 We asked the concealed Key workers what type of accommodation was needed by the new household. 85% of workers said they needed a flat / maisonette, and the remaining 15% expressed a need for bedsit / studio / room only accommodation. There was no expressed need for any other type of accommodation.
- 6.3.11 Over 76% of concealed Key workers stated they needed one bedroomed accommodation and 24% said they required two bedrooms. There was no demand for three bedrooms or anything larger.

7 SUPPORTED AND ADAPTED HOUSING

7.1 Needs of Disabled People

- 7.1.1 Issues relating to households with one or more member affected by a disability or long-term illness term were addressed through a series of questions. This section draws together the findings from these questions.
- 7.1.2 We found that 15.80% of households in the area did contain somebody with a disability, suggesting 9,281 households in the Borough were affected in some way.
- 7.1.3 Assessment of an UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 7.1.4 From cross-tabulation we established that the comparative figures for the various tenures were as per Table 7-1 below. The Council rented figure (33.98%) was below the average for the Council sector found in recent DCA surveys (39%). The level for owner occupiers no mortgage (16.86%) was low in our experience and especially so given the older age profile in this tenure.

Table 7-1 Incidence of Disability by Tenure

Question 9 by Q.1

| Tenure | % | N ^{os} implied |
|---------------------------------|-------|-------------------------|
| Owner occupied with mortgage | 7.07 | 1,825 |
| Owner occupied without mortgage | 16.86 | 2,658 |
| Private rented | 17.89 | 503 |
| Council rented | 33.98 | 3,714 |
| HA rented | 23.23 | 471 |
| Shared ownership* | 0.00 | 0 |
| Tied to employment / other | 9.05 | 109 |

(* Low volume of data).

- 7.1.5 In 86.54% of cases only one household member was involved; in 13.46% two members were involved. On this basis we identified 10,490 individuals in the Borough with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals. 48.12% of households containing two members with a disability were in the Council rented sector.

- 7.1.6 The age groups of all disabled household members are shown in Table 7-2 below. 66.67% of all disabled household members were over the age of 60; 12.51% under 45.

Table 7-2 Age of all Household Members with a Disability

Question 10b

| Age | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| 0 - 15 | 3.39 | 343 |
| 16 - 24 | 0.63 | 64 |
| 25 - 44 | 8.49 | 860 |
| 45 - 59 | 20.82 | 2,109 |
| 60 - 74 | 31.46 | 3,187 |
| 75+ | 35.21 | 3,566 |
| Total | 100.00 | 10,129 |

- 7.1.7 The next table addresses the nature of the disability of members of the household. The results reflect the fact that more than one choice was offered, based on 9,221 and 1,139 implied cases for 1st and 2nd members respectively.

Table 7-3 Nature of Disability

Question 10c

| Disability | 1 st Member | | | 2 nd Member | | |
|----------------------------------|------------------------|--------------|---------------------------------------|------------------------|--------------|---------------------------------------|
| | % responses | % households | N ^{os} implied (all choices) | % responses | % households | N ^{os} implied (all choices) |
| Walking difficulty | 31.84 | 50.69 | 4,675 | 19.80 | 22.62 | 257 |
| Limiting long-term illness | 15.49 | 24.66 | 2,274 | 26.43 | 30.11 | 343 |
| Asthmatic / respiratory problems | 14.55 | 23.16 | 2,136 | 31.97 | 36.43 | 415 |
| Other physical disability | 15.76 | 25.09 | 2,313 | 4.55 | 5.17 | 59 |
| Visual / hearing impairment | 12.92 | 20.58 | 1,897 | 6.70 | 7.66 | 87 |
| Wheelchair user | 4.71 | 7.50 | 691 | 0.85 | 0.93 | 11 |
| Mental health problem | 3.76 | 5.99 | 552 | 2.47 | 2.83 | 32 |
| Learning difficulty | 0.97 | 1.55 | 143 | 7.23 | 8.22 | 94 |
| Total | 100.00 | | 14,681 | 100.00 | | 1,298 |

- 7.1.8 By far the largest group was those with walking difficulty (47.61%). 6.78% of households contained a member who was a wheelchair user suggesting 702 in the Borough as a whole.
- 7.1.9 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in only 13.11% of cases (83 of the 633 at Table 7-7), suggesting a major mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 619 households (88%) did not live in suitably adapted premises (viz. 702 in Table 7-3 above less 83).

7.2 Support Needs

- 7.2.1 10,181 people responded to the question on need for care or support. 42.3% indicated a need for care or support (4,311 implied).
- 7.2.2 67.34% of those with a care or support need felt they were getting enough support, the data implying 32.66% (1,514) with outstanding support needs.
- 7.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were received from 1,477 respondents, each making an average of 1.5 choices each.

Table 7-4 Type Of Care / Support Required (All Disabled Household Members)
Question 9

| Care / Support | % responses | % households | N ^{os} implied |
|---|---------------|--------------|-------------------------|
| Claiming welfare benefits / managing finances | 22.54 | 34.12 | 504 |
| Supervising health / well being | 20.97 | 31.75 | 469 |
| Setting up / looking after home | 20.17 | 30.53 | 451 |
| Emotional support / managing behaviour | 16.23 | 24.58 | 363 |
| Establishing personal safety / security | 7.16 | 10.83 | 160 |
| Accessing training / employment | 6.09 | 9.21 | 136 |
| Advice / advocacy | 4.25 | 6.43 | 95 |
| Establishing social contacts / activities | 2.59 | 3.93 | 58 |
| Total | 100.00 | | 2,236 |

- 7.2.4 Supervising health / well being (31.75) and setting up / looking after the home (30.53%) were the most popular choices.
- 7.2.5 A cross tabulation looked at the type of disability affecting those with an outstanding support need. The specific needs of different groups were highlighted in the data. 80.55% of wheelchair users needed help supervising health and well-being; over half of those with walking difficulties (51.18%) needed help setting up / looking after the home. The needs of those with learning difficulties were split between claiming benefits / managing finance (35.73%), accessing training and employment (38.23%) and emotional support / managing behaviour (42.45%). 60% of those with mental health problems needed help with emotional support / managing behaviour. Those with visual / hearing impairment needed help primarily with claiming benefits / managing finance (70%), as did 49.9% of those with asthmatic / respiratory problems.
- 7.2.6 The Supporting People programme, was introduced in April 2003, to provide a structure for funding the housing related support services outlined in Table 7-4 above. New services developed after April 2003 will have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 7.2.7 Those who currently receive care and support services were asked who provided their support. In 36.42% of cases (1,096 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (76.64% or 2,306 cases) support was provided by family / friends / neighbours. (In 393 cases support was received from both sources).

7.3 Adaptations

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

Table 7-5 Adaptations for the Disabled

Question 11a

| Adaptations | % | N ^{os} implied |
|--------------|---------------|-------------------------|
| Adapted | 8.78 | 5,161 |
| Not adapted | 91.22 | 53,617 |
| Total | 100.00 | 58,778 |

7.3.2 As can be seen from the table above, 8.78% of properties have been adapted, just below the average level found in other recent DCA surveys (9%).

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

Table 7-6 Adaptations by Tenure

Question 11a by Q.1

| Tenure | % | N ^{os} implied |
|------------------------------|-------|-------------------------|
| Owner occupied with mortgage | 3.72 | 964 |
| Owner occupied no mortgage | 8.26 | 1,303 |
| Private rented | 8.68 | 244 |
| Council rented | 18.69 | 2,042 |
| HA rented | 26.28 | 527 |
| Shared ownership* | 25.00 | 44 |
| Tied to employment / other * | 3.02 | 36 |

(*Low volume of data).

7.3.4 Adaptation in the Council and HA rented sectors (18.69% and 26.28% respectively) was considerably higher than in the owner occupied sector. Adaptation in the owner occupied no mortgage sector was only at the average for the Borough, even though a higher proportion of elderly persons tends to be within that sector.

7.3.5 5,500 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 9.3% (rather than 8.78% in Table 7-5 above). The following adaptations were identified based on responses to a multiple-choice question.

Table 7-7 *Types of Adaptations Provided*

Question 11b

| Adaptations | % responses | % households | N^{os} implied (all choices) |
|---------------------------|--------------------|---------------------|---|
| Handrails / grabrails | 33.58 | 66.17 | 3,639 |
| Bathroom adaptations | 20.47 | 40.33 | 2,219 |
| Ground floor toilet | 14.89 | 29.33 | 1,614 |
| Access to property | 13.77 | 27.13 | 1,492 |
| Stairlift / Vertical lift | 7.76 | 15.29 | 841 |
| Wheelchair adaptations | 5.84 | 11.50 | 633 |
| Extension | 1.81 | 3.57 | 196 |
| Other | 1.88 | 3.71 | 204 |
| Total | 100.00 | | 10,838 |

7.3.6 Wheelchair adaptations at 11.50% (633 implied) were at a lower level than the average found in recent DCA surveys (15%). The data taken in conjunction with 7.1.9 above suggests that many adapted premises are no longer occupied by wheelchair users (550 properties implied). The most common adaptations carried out were handrails / grab rails (66.17%) and bathroom adaptations (40.33%).

7.3.7 41,101 implied households (69% of the sample) responded to a further question on what facilities still needed to be provided to meet the needs of a current member of the household. 83.61% (34,486 implied) said no adaptations were needed. The table below shows the responses from the 6,615 households needing adaptations. Respondents made around 1.6 choices on average.

Table 7-8 *Types of Adaptations Needed for Current Member*

Question 12

| Adaptations | % responses | % households | N^{os} implied (all choices) |
|---------------------------|--------------------|---------------------|---|
| Bathroom adaptations | 27.77 | 44.13 | 2,919 |
| Handrails / grabrails | 14.69 | 23.34 | 1,544 |
| Stairlift / vertical lift | 13.34 | 21.19 | 1,402 |
| Ground floor toilet | 11.95 | 18.99 | 1,256 |
| Access to property | 9.83 | 15.61 | 1,033 |
| Extension | 9.54 | 15.15 | 1,002 |
| Wheelchair adaptations | 7.29 | 11.58 | 766 |
| Other | 5.59 | 8.89 | 588 |
| Total | 100.00 | | 10,510 |

7.3.8 Handrails and grab rails, access to property and ground floor toilets featured much less prominently when compared to adaptations provided, presumably reflecting levels of work completed as indicated in Table 7-7 above. However, demand for bathroom adaptations was very high, even though significant adaptation work appears to have been carried out. Demand for wheelchair adaptation (11.58% implying 766 cases) would appear compatible with the mismatch referred to at 7.1.9 above but not with our comment on adaptations provided at 7.3.6 above.

7.3.9 33.41% of the sample said they were aware of local authority grants for aids and adaptations and home improvements.

7.4 Supported Accommodation

- 7.4.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they were interested in. The results of this question are set out in Table 7-9 and Table 7-10 below.

Table 7-9 *Type of Supported Accommodation Required*
Question 20

| Type | % responses | N ^{os} implied |
|---|---------------|-------------------------|
| Residential / nursing home | 37.76 | 37 |
| Independent accommodation (with external support) | 42.86 | 42 |
| Independent accommodation (with live-in carer) | 19.38 | 19 |
| Total | 100.00 | 98 |

- 7.4.2 Demand for supported accommodation was primarily for independent accommodation with external support or residential / nursing home accommodation.
- 7.4.3 A cross tabulation looked at the type of accommodation required by respondents with different disabilities or long-term illness. We found that of those requiring independent accommodation with visiting support worker all had walking difficulties, and 38.09% (8) also had visual / hearing impairments. Of those requiring residential / nursing accommodation, some 52.36% were wheelchair users.

Table 7-10 *Nature of Disability / Type of Supported Accommodation*
Question 10c / 20

| | Independent accommodation with visiting support worker | | Residential / Nursing home | |
|----------------------------------|--|-----------------|----------------------------|-----------------|
| | % households (of 21) | N ^{os} | % households (of 26) | N ^{os} |
| Walking difficulties | 100.00 | 21 | 0.00 | 0 |
| Wheelchair user | 0.00 | 0 | 52.36 | 14 |
| Mental health problem | 0.00 | 0 | 47.64 | 13 |
| Limiting long term illness | 0.00 | 0 | 52.36 | 14 |
| Visual / hearing impairment | 38.09 | 8 | 0.00 | 0 |
| Asthmatic / respiratory problems | 0.00 | 0 | 52.36 | 14 |
| Total | | 29 | | 55 |

7.5 Housing Needs of Older People

- 7.5.1 Based on 99% response, 7.37% of existing households (4,301 implied) indicated that they had elderly relatives (over 60) who would need to move to the Borough in the next five years. 4,587 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making 1.2 choices on average.

Table 7-11 Accommodation Required by Elderly Relatives in Next 5 Years
Question 13b

| Adaptations | % responses | % households | N ^{os} implied (all choices) |
|--|---------------|--------------|---------------------------------------|
| Private sheltered housing | 20.66 | 25.60 | 1,174 |
| Council / HA sheltered housing | 18.00 | 23.31 | 1,023 |
| Private Housing | 17.65 | 21.87 | 1,003 |
| Residential care / nursing home | 16.40 | 20.31 | 932 |
| Live with respondent (need extension / adaptation) | 15.58 | 19.30 | 885 |
| Live with respondent (existing home adequate) | 7.36 | 9.12 | 418 |
| Council / HA Housing | 4.35 | 5.37 | 247 |
| Total | 100.00 | | 5,682 |

- 7.5.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 23.31% of demand was for Council / HA sheltered housing; 25.60% for private sheltered housing. 20.31% of demand was for residential / nursing home accommodation. 28.40% (1,303 households implied) indicated that their relative could live with them but in some 67.92% of cases (885 implied) the home would need adaptation or extension to accommodate an elderly relative.
- 7.5.3 The sheltered housing needs of elderly people within the Borough were captured within the question for all movers within the Borough on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below.

Table 7-12 Sheltered Housing Demand

| | Private Market | Affordable Sector | All Sectors |
|-----------------------|----------------|-------------------|--------------|
| Existing Households | 5 | 584 | 589 |
| In-migrant Households | 1,174 | 1,023 | 2,197 |
| Total | 1,179 | 1,607 | 2,786 |

- 7.5.4 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA Surveys. As discussed in Section 7.5.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 7.5.5 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (589 households) and those who may in-migrate to be beside their family (2,197 households) of 2,786 units, 1,607 in the affordable sector and 1,179 in the private sector.
- 7.5.6 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

7.6 Housing needs in the Borough

- 7.6.1 Finally respondents were asked what new types of housing, if any they thought were needed in the area. Based on a response rate of 95% we found that 63.96% of households would support affordable housing development for local people, and 45.68% would support housing for young people. Only 11.01% of respondents said there was no need for more housing developments.

Table 7-13 Support for New Housing Development

| | % responses | % households | N ^{os} implied |
|-------------------------------------|---------------|--------------|-------------------------|
| Affordable housing for local people | 31.29 | 63.96 | 35,568 |
| Housing for young people | 22.34 | 45.68 | 25,402 |
| Housing for older people | 13.64 | 27.90 | 15,517 |
| Housing for families | 13.62 | 27.87 | 15,486 |
| Housing for disabled people | 5.37 | 10.99 | 6,109 |
| Other housing needs | 2.72 | 5.55 | 3,084 |
| No more housing needed | 5.39 | 11.01 | 6,124 |
| No opinion | 5.63 | 11.50 | 6,394 |
| Total | 100.00 | | 113,684 |

8 BLACK AND MINORITY ETHNIC NEEDS

8.1 Introduction

8.1.1 177 Black and Minority Ethnic (BME) returns, representing 4,575 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in the Borough. The BME returns include the categories of 'White Irish' and 'White Other' (in line with the Census definition) which represent 2,620 implied households across the Borough.

8.1.2 In the case of ethnic origin, the breakdown provided in Table 8-1 below refers to the ethnicity of the household in which the respondent lives to provide the number of BME household respondents. On this basis, the BME households in our sample represent 7.8% of the Dacorum household population.

Table 8-1 Ethnic Origin

| Ethnicity | N^{os} | % |
|-------------------------|-----------------------|--------------|
| White Irish | 875 | 19.1 |
| White Other | 1,745 | 38.1 |
| White & Black Caribbean | 187 | 4.1 |
| White & Black African | 40 | 0.8 |
| White & Asian | 376 | 8.2 |
| Other Mixed | 295 | 6.5 |
| Black Caribbean | 438 | 9.6 |
| Black African | 121 | 2.6 |
| Other Black | 0 | 0.0 |
| Bangladeshi | 57 | 1.3 |
| Indian | 18 | 0.4 |
| Pakistani | 365 | 8.0 |
| Other Asian | 0 | 0.0 |
| Chinese | 0 | 0.0 |
| Other Ethnic | 58 | 1.3 |
| Total | 4,575 | 100.0 |

8.2 Current Housing

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

Table 8-2 Property Type by Number of Bedrooms
Question 2 by Q5

| Type | 1-bed | | 2-bed | | 3-bed | | 4-bed | | 5+ bed | | Total |
|-----------------------|-------|-----------------|-------|-----------------|-------|-----------------|-------|-----------------|--------|-----------------|-----------------|
| | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | % | N ^{os} | N ^{os} |
| Semi-detached | 0.0 | 0 | 34.1 | 395 | 61.5 | 714 | 3.9 | 46 | 0.5 | 5 | 1,160 |
| Detached | 1.0 | 11 | 1.4 | 15 | 24.4 | 258 | 66.3 | 700 | 76.9 | 72 | 1,056 |
| Terraced | 0.8 | 11 | 30.1 | 385 | 69.0 | 883 | 0.0 | 0 | 0.0 | 0 | 1,279 |
| Flat / Maisonette | 40.5 | 329 | 22.0 | 179 | 37.4 | 305 | 0.0 | 0 | 0.0 | 0 | 813 |
| Bungalow | 40.0 | 57 | 37.7 | 53 | 14.9 | 21 | 7.4 | 11 | 0.0 | 0 | 142 |
| Bedsit / Room only | 100.0 | 99 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 99 |
| Total | | 507 | | 1,027 | | 2,181 | | 757 | | 77 | 4,549 |

N.B No data for Mobile home

8.2.2 The majority of respondents (around 28.1%) live in terraced houses. The majority of respondents living in terraced accommodation have 3-bed (69.0%). 61.5% of respondents who live in semi-detached accommodation have 3-bed properties. 28.1% of BME respondents live in detached accommodation, 66.3% of whom have 3-bed properties. 40.5% of respondents who live in flats / maisonettes have 1-bed properties.

Table 8-3 Access to Basic Facilities
Question 6

| Facilities | N ^{os} | % | All households |
|--------------------------|-----------------|------|----------------|
| Central heating (full) | 4,166 | 91.5 | 92.6 |
| Central heating (part) | 189 | 4.2 | 4.1 |
| Double glazing (full) | 3,110 | 68.3 | 71.5 |
| Double glazing (part) | 548 | 12.0 | 11.6 |
| Cavity wall insulation | 1,407 | 30.9 | 31.1 |
| Loft insulation | 3,112 | 68.3 | 72.4 |
| Water pipes insulated | 1,529 | 33.6 | 49.6 |
| Hot water tank insulated | 3,015 | 66.2 | 75.2 |
| Draught proofing | 1,031 | 22.6 | 22.6 |

- 8.2.3 Households with central heating at 91.5% (compared with 92.6% for the whole population) were the same as the national average in the 2001 Census (91.5%) and slightly below the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 68.3% (71.5% for the whole population) was below the UK average of 70% (EHCS 2001).
- 8.2.4 77.4% of respondents indicated that their homes were adequate. 1,031 (22.6%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. 31.8% of the group indicated an 'in-house' solution (compared to 44.4% in the whole population) of which all (91.3% for the whole population) selected need for repairs / improvements as one of their choices; 11.4% selected too costly to heat compared to 35.0% for the whole population.
- 8.2.5 Table 8-4 below sets out the other choices with 78.4% opting for solutions likely to require a move. A total of 808 BME households answered the question with 929 responses, giving an average of 1.1 choices per respondent.

Table 8-4 ***Inadequacy of Present Accommodation***
 Question 8bii ***(likely to require a move)***

| Reasons | N^{os} | % (all choices) | All households |
|--|-----------------------|----------------------------|---------------------------|
| Too small | 679 | 84.0 | 78.0 |
| Housing affecting health of a household member | 4 | 0.5 | 9.7 |
| Rent / mortgage too expensive | 186 | 23.0 | 8.9 |
| Tenancy insecure | 60 | 7.4 | 12.1 |
| Too large | 0 | 0.0 | 10.5 |
| Total | 929 | | |

- 8.2.6 As in the whole population the largest single issue was that the dwelling was too small, however this appears to be more of a problem in the BME households who responded, 84.0% of households with a problem in the BME sample and 78.0% in the whole population said their home was too small. The extent to which this represents natural demand in market terms or a response to overcrowding is debatable.

8.3 Disability / Limiting Long Term Illness

- 8.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 10.9% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (15.8%). In the majority of cases only one person was affected, in 15 cases two members of the household had a disability or long-term illness.
- 8.3.2 BME households were asked about the nature of their disability as is shown in Table 8-5 below. 498 1st household members gave 543 responses, making an average of 1.1 choices. 15 2nd household members gave 15 responses to the question making an average of 1.0 choices each.

Table 8-5 Nature of Disability / Long Term Illness
Question 10c

| | 1 st Member | | 2 nd Member | |
|--|------------------------|-------------------|------------------------|-------------------|
| | N ^{os} | % (households) | N ^{os} | % (households) |
| Wheelchair user | 5 | 1.1 | 0 | 0.0 |
| Walking Difficulty (not in wheelchair) | 326 | 65.4 | 0 | 0.0 |
| Learning difficulty | 0 | 0.0 | 0 | 0.0 |
| Mental health problem | 117 | 23.5 | 0 | 0.0 |
| Visual / hearing impairment | 31 | 6.2 | 0 | 0.0 |
| Asthmatic / respiratory problems | 15 | 3.1 | 0 | 0.0 |
| Other physical disability | 13 | 2.5 | 0 | 0.0 |
| Limiting long-term illness | 36 | 7.2 | 15 | 100.0 |
| Total | 543 | | 15 | |

8.3.3 The majority of 1st member respondents (65.4%) had a walking difficulty similar to the general population (45.9%). 117 respondents (23.5%) said that they had a mental health problem and 36 had a limiting long term illness. Of the 13 people who had another physical disability 100% were aged over 60 years.

8.4 Annual Income

8.4.1 The next question probed for information about household income and the results are set out in Table 8-6.

Table 8-6 Gross Annual Income of Households
Question 16c

| Annual income | % | Cum % | All households cum % |
|--------------------|------|-------|----------------------|
| Below £10,000 | 12.3 | 12.3 | 13.2 |
| £10,001 - £20,000 | 20.2 | 32.5 | 32.5 |
| £20,001 - £30,000 | 17.6 | 50.1 | 49.4 |
| £30,001 - £40,000 | 11.7 | 61.8 | 64.7 |
| £40,001 - £50,000 | 11.5 | 73.3 | 75.1 |
| £50,001 - £60,000 | 10.8 | 84.1 | 85.2 |
| £60,001 - £75,000 | 5.6 | 89.7 | 91.5 |
| £75,001 - £100,000 | 3.2 | 93.2 | 96.1 |
| Above £100,000 | 7.1 | 100.0 | 100.0 |

8.4.2 The response rate to the income question was 74.6% (132 households). The table shows that 12.3% of households had incomes below £10,000, compared to 13.2% in the whole population, well below the corresponding UK figure (33%). 49.9% of BME households, on the basis of the survey data, had incomes above £30,000 compared to 50.6% in the whole population.

8.5 Moving

- 8.5.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 8-7 below. As was found for the whole population, the majority of the BME households said they were unable to afford to move / buy another home (278 implied; 89.2%). Lack of affordable rented housing (45.3%), location of employment (7.8%) and local education choices (7.8%) were also significant choices for BME households unable to move.

Table 8-7 **Reasons Preventing a Move**
Question 17e

| | N ^{os} | % households | All H/Holds % |
|---|-----------------|--------------|---------------|
| Unable to afford to move / buy another home | 278 | 89.2 | 70.5 |
| Lack of affordable rented housing | 141 | 45.3 | 29.5 |
| Family reasons | 11 | 3.4 | 12.8 |
| Location of employment | 24 | 7.8 | 7.5 |
| Local education choices | 24 | 7.8 | 3.9 |
| Other | 5 | 1.7 | 16.9 |
| Total | | | |

- 8.5.2 Respondents were also asked to indicate the reasons for moving out of the Borough. 725 respondents gave 2,175 responses making an average of 3.0 choices each. The results are shown in Table 8-8 below.

Table 8-8 **Reasons for Moving Out of the Borough**
Question 17d

| | N ^{os} | % cases (725) | All H/Holds % |
|--|-----------------|---------------|---------------|
| Better shops / leisure facilities | 31 | 4.2 | 15.6 |
| Poor quality neighbourhood | 204 | 28.2 | 13.7 |
| Safety / fear of crime | 15 | 2.1 | 13.0 |
| Better employment | 374 | 51.6 | 20.6 |
| Anti social behaviour / neighbour problems | 96 | 13.3 | 10.4 |
| Family / carer | 202 | 27.9 | 23.4 |
| Better education facilities | 140 | 19.3 | 11.0 |
| Lack of affordable housing | 389 | 53.6 | 39.8 |
| Lack of high quality housing | 441 | 60.8 | 14.5 |
| Better access to work | 268 | 36.9 | 23.2 |
| Racial harassment | 15 | 2.1 | 0.3 |

- 8.5.3 The most important reasons for BME households leaving the Borough were due to lack of high quality housing mentioned by 60.8% of BME households responding, compared to only 14.5% of all households. Lack of affordable housing was also a significant for households moving out of the Borough, with 53.6% mentioning this, compared to 39.8% for the whole population.

8.6 Existing Households Moving

Table 8-9 Type Required by Number of Bedrooms

Question 19 by Question 21

| | Semi-detached | Detached | Terraced | Flat / Maisonette | Bungalow | Total |
|--------------|---------------|------------|-----------|----------------------|-----------|------------|
| Two | 0 | 18 | 11 | 173 | 0 | 202 |
| Three | 277 | 24 | 0 | 0 | 12 | 313 |
| Four | 8 | 72 | 0 | 0 | 5 | 85 |
| Five or more | 0 | 114 | 0 | 0 | 0 | 114 |
| Total | 285 | 228 | 11 | 173 | 17 | 714 |

N.B No data for Bedsit, one bedroom, Supported housing

- 8.6.1 712 BME existing households indicated they would be moving within the Borough in the next 5 years. 39.9% indicated they required semi-detached accommodation of which 97.3% required 3 bedrooms. 24.2% of moving BME households required flats / maisonettes and of these all required two bedrooms. The largest demand for existing households moving was for 3-bed accommodation (43.9%). There was also a large demand for 2-bed properties (28.2%).

Table 8-10 Type Required by Preferred Tenure

Question 19 by Question 22

| | Semi-detached | Detached | Terraced | Flat / Maisonette | Bungalow | Total |
|----------------|---------------|------------|-----------|----------------------|-----------|------------|
| Owner occupier | 82 | 228 | 11 | 0 | 17 | 338 |
| Private rent | 0 | 0 | 0 | 24 | 0 | 24 |
| Social rented | 203 | 0 | 0 | 148 | 0 | 351 |
| Total | 285 | 228 | 11 | 172 | 17 | 713 |

*N.B No data for HA shared ownership, tied to employment and HA rent
No data for Bedsit / studio / room only / Supported housing*

- 8.6.2 The main preference made by BME households moving was for social rented (49.3%) followed by owner occupation (47.3%). 71.3% of those requiring semi-detached accommodation and 85.9% of those requiring flats / maisonettes preferred social rented. 28.7% of those requiring semi-detached accommodation and all of those requiring detached houses, terraced accommodation and bungalows preferred owner occupation.

8.7 New / Concealed Households Moving

- 8.7.1 139 concealed BME households are forming within the Borough over the next five years. Of these 16.6% are forming within a year and 75.9% are forming between 1 and 2 years.

- 8.7.2 72.9% of the concealed BME households will contain no children and 27.1% will contain one child. This differs to the general population on the whole in which 91.5% did not contain children and almost 7.3% contained at least one child.

Table 8-11 Type Required by Number of Bedrooms

Question 30a by Question 31a

| | Detached | Flat / maisonette | Total |
|--------------|------------|----------------------|------------|
| One | 100 | 13 | 113 |
| Two | 0 | 26 | 26 |
| Three | 0 | 0 | 0 |
| Four + | 0 | 0 | 0 |
| Total | 100 | 39 | 139 |

N.B. No data for Bedsit / Studio / Room only, Bungalow, Sheltered housing (warden support) or Supported Housing (external support), Terraced, Semi-detached.

- 8.7.3 The majority of the concealed BME households said they required detached accommodation (72.1% of the total responses); of those all said they needed one bedroom. 27.9% of concealed BME households said they required flats / maisonettes of which 66.7% required two bedrooms.

Table 8-12 Type Required by Preferred Tenure

Question 30a by Question 29b

| | Flat / maisonette | Total |
|----------------|----------------------|-----------|
| Owner occupied | 13 | 13 |
| Council rent | 18 | 18 |
| Private rent | 8 | 8 |
| Total | 39 | 39 |

N.B. No data for Private rent, HA Shared ownership, Bungalow, Bedsit / Studio / HA rent / Room only or Supported housing, Terraced, Semi-detached, Detached.

- 8.7.4 46.9% of demand from concealed BME households moving with regard to tenure was for council rent. 33.4% preferred owner occupation and 19.8% preferred private rent.

8.8 Conclusions

- ◆ 177 Black and Minority Ethnic (BME) returns, representing 4,575 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in Dacorum. The BME returns include the categories of 'White Irish' and 'White Other' which represent 2,620 implied households across the Borough.
- ◆ The majority of BME households who responded to the DCA survey are living in 2 and 3-bedroom accommodation, 22.7% and 47.9% respectively. Around 28.1% live in terraced housing and 25.5% live in semi-detached accommodation.
- ◆ BME households appear to have access to a wide range of facilities.
- ◆ 84.0% of those BME households who said their home was inadequate, cited 'too small' as the reason for inadequacy. This was much higher than the 78.0% found in the whole population.
- ◆ There appears to be a lower incidence of BME respondents with a disability or limiting long term illness (10.9%) than the figure found (15.8%) for the whole population.
- ◆ Income levels within BME households are similar to those in the whole population. The proportion of BME households on the lowest incomes, i.e. below £10,000 is 12.3%, for all households the figure was around 13.2%. 49.9% of BME households, on the basis of the survey data, had incomes above £30,000 compared to around 50.6% for the whole population.
- ◆ 89.2% of the BME households, who wished to move but cannot, said they could not afford to move compared to 70.5% for the whole population.
- ◆ Lack of high quality housing (60.8%) and lack of affordable housing (53.6%) were the main reasons for leaving the Borough compared to 14.5% and 39.8% respectively in the whole population.
- ◆ The majority of existing BME households moving within Dacorum in the next 5 years stated they required semi-detached accommodation with three bedrooms. 49.3% stated social rented as their preferred tenure.
- ◆ 139 new forming BME households are forming within Dacorum in the next five years. 72.1% require detached accommodation of which 100% require one bed accommodation.

9 POPULATION GROWTH AND HOUSEHOLD FORMATION PROJECTIONS

9.1 Introduction

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

9.2 Demographic Analysis

- 9.2.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in Dacorum Borough particularly the changes in:-
- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
 - ◆ family units such as marriage, divorce and child bearing patterns;
 - ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
 - ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.
- 9.2.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).
- 9.2.3 The general demographic forecasts in the tables in this section have been provided by Hertfordshire County Council and are ONS 1996-based population projections. The model generally uses available national data and follows closely the projections of household formation made by the ONS and ODPM (1996 based).
- 9.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregated for 5 year intervals from 2001– 2021.

9.3 Population Projections

- 9.3.1 The projections in Table 9-1 are based on the predictions made by Hertfordshire County Council (1996-based). These figures are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.3 regarding mortality, fertility and migration etc, and are contained in population projections for Dacorum Borough for the period 2001 - 2021 provided by Hertfordshire County Council.

Table 9-1 Population Change in Dacorum Borough, 2001 - 2021

| | 2001 | 2001 Census | 2006 | 2011 | 2016 | 2021 | Change |
|------------------|---------|----------------|---------|---------|---------|---------|---------|
| Total Population | 137,245 | 137,799 | 139,090 | 140,767 | 142,642 | 144,632 | |
| Change | | + 554 | + 1,845 | + 1,677 | + 1,875 | + 1,990 | + 7,387 |
| % Change | | 0.4 | + 1.3 | + 1.2 | + 1.3 | + 1.4 | + 5.4 |

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- 9.3.2 The table shows an increase in the population of the Borough of about 7,387 over the forecast period. A steady increase is seen across the forecast period, with the main increase occurring between 2016 and 2021 (1,990; 1.4%).

9.4 Age Structure Forecast 2001 - 2021

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

Table 9-2 Population Age Band Forecast, Dacorum Borough, 2001 - 2021

| | 2001 | 2001 Census | 2006 | 2011 | 2016 | 2021 | Change |
|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 0 - 19 | 35,472 | 35,263 | 35,560 | 35,081 | 34,739 | 34,808 | - 664 |
| 20 - 29 | 15,552 | 15,326 | 15,674 | 16,567 | 17,142 | 16,867 | + 1,315 |
| 30 - 44 | 32,667 | 33,444 | 31,183 | 28,617 | 27,277 | 28,039 | - 4,628 |
| 45 - 64 | 32,653 | 32,954 | 35,418 | 38,103 | 38,692 | 38,275 | + 5,622 |
| 65 + | 20,901 | 20,812 | 21,255 | 22,399 | 24,792 | 26,643 | + 5,742 |
| Total | 137,245 | 137,799 | 139,090 | 140,767 | 142,642 | 144,632 | + 7,387 |
| % Change | | + 0.4 | + 1.3 | + 1.2 | + 1.3 | + 1.4 | + 5.4 |

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

9.4.2 As we show above there will be an average rise in the population of the Borough of approximately 0.3% per annum over the forecast period according to the forecast model. There is projected to be around 7,387 more people in the Borough in 2021 than in 2001.

9.4.3 The 0-19 age range shows a decrease overall (664; 1.9%). Numbers fluctuate throughout the whole forecast period, with the largest decline occurring between 2006 and 2011 (479; 1.3%).

9.4.4 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a rise in numbers (1,315; 8.5%). The largest increase is seen between 2006 and 2011 (893; 5.7%), however a fall is seen between 2016 and 2021 (275; 1.6%).

9.4.5 The 30-44 age group, the main economically active group shows a substantial decline overall (4,628; 14.2%). The largest decline is projected to occur between 2006 and 2011 (2,566; 8.2%).

9.4.6 The 45-64 age group shows a significant rise in numbers. Over the forecast period there is an increase of 5,622 people (17.2%). Numbers rise up to 2016 (6,039; 18.5%), however a fall is seen between 2016 and 2021 (417; 1.1%).

9.4.7 The most significant feature here is the growth of the population in the over 65 age group. A substantial rise of 5,742 individuals is seen over the forecast period, with the largest increase seen between 2011 and 2016 (2,393; 10.7%).

9.4.8 Numbers in the 80+ age group increase by 1,867 (35.3%) up to 2021. The greatest rise proportionately in percentage terms occurring between 2001 and 2006 (13.7%). Given the resource demands often associated with very elderly people, these are significant figures.

Table 9-3 Numbers of 80+ in Dacorum Borough, 2001 - 2021

| | 2001 | 2001 Census | 2006 | 2011 | 2016 | 2021 | Change |
|----------|-------|-------------|--------|-------|-------|-------|---------|
| 80+ | 5,295 | 5,174 | 6,023 | 6,528 | 6,877 | 7,162 | |
| Change | | - 121 | + 728 | + 505 | + 349 | + 285 | + 1,867 |
| % Change | | - 2.3 | + 13.7 | + 8.4 | + 5.3 | + 4.1 | + 35.3 |

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9.5 Forecast Change in Households 2001-2021

9.5.1 Table 9-4 outlines the household formation forecasts for the Dacorum Borough in the 20-year period from 2001 to 2021. It is based on the statistics provided by Hertfordshire County Council, and we consider it the best available forecast on currently available data of household change in the Dacorum Borough.

Table 9-4 Forecast Change in Households in Dacorum Borough, 2001 - 2021

| | 2001 | 2001 Census | 2006 | 2011 | 2016 | 2021 | Change |
|------------------|--------|-------------|---------|---------|---------|---------|---------|
| Households | 58,000 | 55,908 | 60,000 | 62,000 | 64,000 | 66,000 | |
| Household change | | 2,092 | + 2,000 | + 2,000 | + 2,000 | + 2,000 | + 8,000 |
| % change | | - 3.6 | + 3.4 | + 3.3 | + 3.2 | + 3.1 | + 13.8 |

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

9.6 Summary

- ◆ The 2001 Census data shows that the population of Dacorum Borough is currently 137,799 people, 554 more than forecast at this point. This data has only just been produced and will not be reflected in population model projections for some time. We would not however expect the following trends within age bands, taken from the existing Population and Housing Model which are outlined below, to alter in any significant way.
- ◆ The forecasts to 2021 are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.3 regarding mortality, fertility and migration etc, and are contained in population projections for Dacorum Borough for the period 2001 - 2021 provided by Hertfordshire County Council.
- ◆ The population is projected to increase by 7,387 people, 5.4% over the 20 years to 2021.
- ◆ The 0-19 age range shows a decline overall (644; 1.9%). Numbers fluctuate throughout the whole forecast period, with the largest decline occurring between 2006 and 2011 (479; 1.3%).
- ◆ The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Overall this age group shows a rise in numbers (1,315; 8.5%). The largest increase is seen between 2006 and 2011 (893; 5.7%), however a fall is seen between 2016 and 2021 (275; 1.6%).
- ◆ The 30-44 age group, the main economically active group, falls significantly in numbers, with 4,628 less individuals. The largest fall is projected to occur between 2006 and 2011 (2,566; 8.2%).
- ◆ The 45-64 age group shows a significant rise in numbers. Over the forecast period there is an increase of 5,622 people (17.2%). The largest rise in numbers is projected to occur between 2001 and 2006 (2,765; 8.5%).
- ◆ The most significant feature here is the growth of the population in the over 65 age group, 5,742 individuals over the forecast period. The largest increase is projected to occur between 2011 and 2016 (2,393; 10.7%).
- ◆ The "older" retirement group, those 80 and over grows by 35.3%, 1,867 more people by 2021. This group represents 7,162 people in the area by 2021 who are much more likely to have care and support needs which should now be assessed in detail.

10 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

10.1 Affordable Housing Needs Requirement

10.1.1 In this section, we calculate the overall affordable housing needs requirement on an annual basis. The need requirement calculation is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.

10.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the owner occupied market without assistance (income <£31,700 / £49,900) and to eliminate any double counting between categories. The Private Rent Sector costs are estimated at an access cost of £475 / £650 per month for the vast majority of households in this sector, requiring an annual income of at least £22,800 / £31,200 per annum.

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

| | | |
|-----|--|---------------|
| | The Backlog of existing housing need is as follows:- | |
| 1. | Households living in unsuitable housing in Dacorum who are planning to move in the next five years. | HNS 4.2.1 |
| 2. | Council & RSL tenant households living in unsuitable housing are excluded because a move would release a unit of affordable housing and it is therefore assumed that there would be no overall net effect. | HNS |
| 3. | Households in unsuitable housing who can have their need resolved in situ, including private tenants. | HNS |
| 4. | Proportion of existing households unable to buy or rent (HNS income data) i.e. income <£22,800 / £31,200 depending on location and need to move. | HNS 3.9.1 |
| 5. | Priority homeless in temporary accommodation. | DBC |
| 6. | Total Backlog need. | |
| 7. | Quota to progressively eliminate backlog over a 5-year period (20%) as recommended in guidance. | ODPM Guidance |
| 8. | Total net annual need. | |
| | Newly Arising Need is as follows:- | |
| 9. | Concealed households identified in the survey, annualised at the average level of those forming in the first two years. | HNS 5.3.8 |
| 10. | Percentage of households forming with a partner living elsewhere in the Borough | HNS 5.3.7 |
| 11. | Percentage of households registered on Waiting List | HNS 5.3.19 |
| 12. | Proportion unable to buy (i.e. income <£31,700 / £49,900) or rent (£22,800 / £31,200) | HNS 3.9.1 |
| 13. | Ex-institutional population moving into community p.a. | DBC |
| 14. | Housing Register new applications 2002-2003 less cancellations from the register. | DBC |
| 15. | In-migrant households over the last year who live in social housing. | DBC |
| 16. | Total newly arising need. | |
| | Supply of Affordable Units is as follows:- | |
| 17. | Existing social stock relets from the local authority / RSL's net of transfers. (HIP 2003) | DBC |
| 18. | Increased vacancies and units taken out of management. | DBC |
| 19. | Future new supply each year based on average level over next three years. | DBC |
| 20. | Total affordable supply per annum. | |
| 21. | Total affordable need per annum. | |

10.2 Affordable Housing Needs Assessment Model

| | | |
|---|--------------|---------------------|
| <u>Backlog of Need</u> | | |
| 1. Households in unsuitable housing | | 6,198 |
| 2. MINUS - Council / RSL tenants | 2,167 | |
| 3. Cases where in-situ solution most appropriate | <u>1,530</u> | |
| | 3,697 | <u>3,697</u> |
| | | <u>2,501</u> |
| 4. TIMES - Proportion unable to afford to buy or rent | 30% | 750 |
| 5. PLUS - Backlog (non-households) | | <u>92</u> |
| 6. TOTAL BACKLOG NEED | | 842 |
| 7. TIMES - Quota to progressively reduce backlog * | (20%) | |
| 8. ANNUAL NEED TO REDUCE BACKLOG | | <u>168</u> |
| <u>Newly Arising Need:</u> | | |
| 9. New household formation (gross p.a.) | 1,315 | |
| 10. MINUS - Two person formation (35.9%) x 0.5 | <u>236</u> | |
| | 1,079 | |
| 11. MINUS - Households registered on waiting list (35.4%) | <u>382</u> | |
| | 697 | |
| 12. TIMES Proportion unable to buy or rent in market | (90%) | 627 |
| 13. PLUS - Ex-institutional population moving into community - (No data available) | | 0 |
| 14. Existing households falling into priority need | | 433 |
| 15. In-migrant households unable to afford market housing | | <u>18</u> |
| 16. TOTAL NEWLY ARISING NEED | | <u>1,078</u> |
| <u>Supply of Affordable Units:</u> | | |
| 17. Supply of social re-lets p.a. | | 467 |
| 18. MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy | (210 x 4.2) | <u>9</u> |
| | | 458 |
| 19. PLUS - Committed units of new affordable supply (average) | | <u>78</u> |
| 20. AFFORDABLE SUPPLY | | <u>536</u> |
| Annual need to reduce backlog | 168 | |
| Newly arising need | <u>1,078</u> | |
| 21. TOTAL AFFORDABLE NEED | 1,246 | 1,246 |
| MINUS - Affordable supply | | <u>536</u> |
| 22. OVERALL ANNUAL SHORTFALL | | <u>710</u> |

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

10.3 Model Structure

- 10.3.1 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2011. The primary data gathering will of course be undertaken again twice by 2011, but unless there are major changes, up or down, in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 10.3.2 The data from HIP returns for the three years to 31/3/2003 shows the following trends:-

Table 10-1 2000 to 2003 Affordable Housing Supply

| Supply | 2001 | 2002 | 2003 | Average |
|-----------------|--------------|--------------|--------------|------------|
| Council Re-lets | 434 | 354 | 400 | 396 |
| RSL Re-lets | <u>51</u> | <u>43</u> | <u>118</u> | <u>71</u> |
| | 2,486 | 2,399 | 2,521 | 467 |
| New Supply | 89 | 72 | 72 | 78 |
| Total Supply | <u>574</u> | <u>469</u> | <u>590</u> | <u>545</u> |
| | | | | |
| Right to Buy | 271 | 109 | 249 | 210 |

- 10.3.3 The average net loss of stock, which over time will reduce re-lets is 132 units a year over the 3 years and an increase in new unit delivery is therefore critical to addressing increasing level of need as house prices rise beyond income increases.

10.4 Needs Assessment

- 10.4.1 The total affordable housing need annually is for 1,246 units. Net re-lets of the existing social stock and new delivery average 536 units and is the major means of addressing the scale of need identified. Re-lets are likely to reduce as Right to Buy sales continue to exceed new delivery and the size of the Local Authority Stock reduces.
- 10.4.2 After allowing for existing stock re-let supply, there will still be an annual affordable housing shortfall of 788 units (710 and 78 new assumed) which projected over the eight year period to 2011 is a total of 6,304 units. It is not expected to be able to achieve this scale of supply in this timescale. Based on average supply of 78 units, this level of need is over ten times the number of units likely to be able to be delivered from new delivery and conversions resulting in growing levels of unmet need each year.
- 10.4.3 Additionally, 1,623 existing and 1,434 concealed households intend to leave the Borough over the next five years because of a lack of affordable housing and they are not included in our needs assessment calculation, although we could be justified in doing so.

10.5 Land and Affordable Housing Delivery

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

10.6 Planning Policies for Affordable Housing

- 10.6.1 Planning Policy Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Policy H21 of the Borough Plan addresses affordable housing 'on urban' sites with a threshold of 25 units or 1 hectare, and over 15 units or 0.5 hectares in larger villages and 5 units or 0.2 hectares in smaller settlements.
- 10.6.2 Negotiation with the private sector for affordable housing will depend on location, market, site conditions and evidence of local need. This is a material consideration in determining applications at or above the site threshold levels outlined in Circular 6/98.
- 10.6.3 The Council recognises that the basis of the agreed affordable housing and any other provisions can be clearly drafted into a Section 106 Agreement so that delivery is controlled and guaranteed.
- 10.6.4 It is preferable to continue to maintain a group of registered social landlords (RSL's) who can provide the skills to deliver and manage affordable housing for all sectors of the market including special needs.

10.7 Affordable Housing

- 10.7.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed in Section 10.7.3 below.
- 10.7.2 The term affordable has gradually come to replace "social" in every day usage. It is interesting to note that affordable housing is defined by the ODPM as "the range of both subsidised and market housing designed for those whose incomes generally deny them the opportunity to purchase houses on the open market as a result of the local relationship between income and market price". This bears a close resemblance to our definition below.

10.7.3 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide policy text, which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis. Our definition is:-

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

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

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

10.7.5 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous assessment and the suitability of individual sites for affordable housing.

10.8 Low Cost Market Housing

10.8.1 Circular 6/98 lacks clarity particularly regarding low cost market housing. We do not accept that “low cost market housing”, provided without subsidy, satisfies ODPM’s own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.

10.8.2 Low cost market housing is not small units which are provided without subsidy to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes.

10.8.3 Low cost market housing can be provided with subsidy (i.e. shared equity) and if this is the case it would be incorporated within our definition and target for affordable housing.

10.9 Perpetuity

10.9.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.

- 10.9.2 To ensure the delivery and long term occupation of the affordable housing, it will be preferable for a specialist organisation such as an RSL to be involved in the ownership and management of the dwellings to be provided. These arrangements would be formalised within a legal agreement to ensure that provision meets with the Council's affordability criteria.

10.10 Overall Target Levels

- 10.10.1 The annual level of outstanding affordable need of 710 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels of around 78 each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 10.10.2 Essentially planning should be providing for balanced communities, which acknowledge the need for social compatibility if the problems of housing in the past are not to be repeated. Our significant experience of affordable subsidised housing in mixed developments leads us to recommend that 40% of new units negotiated in this way should be the level applied from the total of all sites negotiated. This proportion includes both affordable housing for rent and subsidised low cost market housing to meet the needs of low income households, key workers and those on average incomes unable to purchase. Targets may vary above and below this level on a site by site basis.
- 10.10.3 In view of the scale of need, particularly in the period to 2008, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 10.10.4 The increases in house prices over the last four years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case four years ago when it was a marginal element of affordable need.

10.11 Site Thresholds

- 10.11.1 The threshold level in Circular 6/98 and in the Local Plan for sites and towns is set at 25 units or 1 hectare but the lack of units achieved on sites above this level would have a severe impact on delivery of affordable housing. In all areas across the Borough we believe that the significant level of need identified is unlikely to be met even at the lower threshold of 15 units in the Circular.
- 10.11.2 The Government Consultation Paper on PPG3 'Influencing the Size, Type and Affordability of Housing' already considers the issue of a base threshold of 15 units and may lead to changes to Guidance to permit lower thresholds than 25 units or 1 hectare.
- 10.11.3 The annual scale of affordable need is over ten times the average annual new unit delivery over the last three years and justifies an exceptional case for lower thresholds. We therefore recommend that consideration should be given to the adoption of 15 units or half a hectare as the threshold for affordable housing negotiation in all of the larger settlements.

10.12 Needs Distribution by Sub Area

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

10.13 Location Demand Analysis

- 10.13.1 We have run a number of cross-tabulations to check on the actual income capacity of households expressing preference to live in the areas outlined in the table above. Local access level prices in each area were assessed against the incomes of concealed households expressing preference to live in that specific area to calculate the numbers of households unable to purchase.
- 10.13.2 The locational preferences (up to two) expressed by concealed households forming in each area to 2008 are listed below:-

| Location | Net New / Concealed Households* | Net Affordable Need | |
|-----------------|---------------------------------|---------------------|-------------------------|
| | | % | N ^{os} implied |
| Berkhamsted | 935 | 93.4 | 873 |
| Hemel Hempstead | 2,340 | 90.0 | 2,106 |
| Tring | 359 | 89.8 | 322 |
| Bovingdon | 149 | 97.1 | 145 |
| Hings Langley | 277 | 98.5 | 273 |
| Total | 4,060 | 91.6 | 3,719 |

- 10.13.3 In individual locations, virtually all of the concealed households earn below the required income threshold to access the owner occupied market.