

Section 11: Understanding Specific Sub-Groups

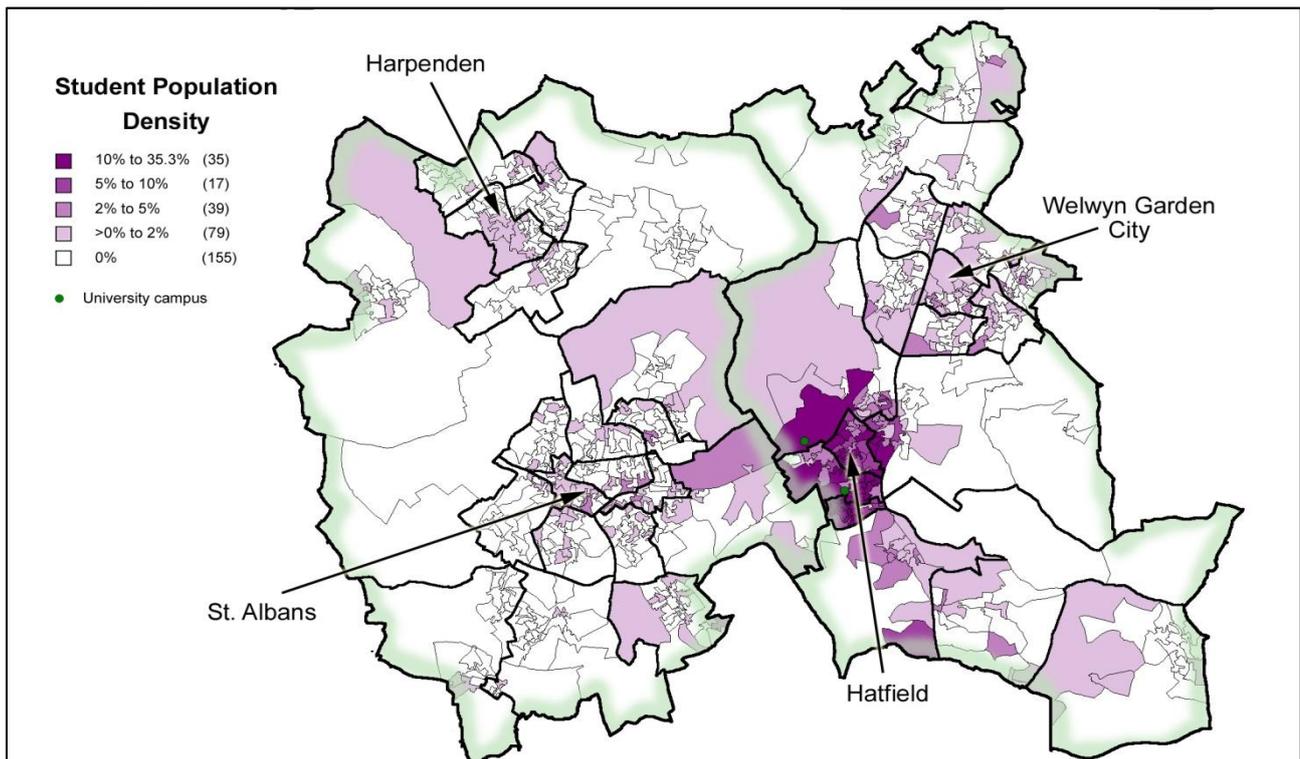
- ^{11.1} Whilst we have established an understanding of the housing needs and housing requirements of the overall population across London Commuter Belt (West), the following section considers the needs of certain sub-groups of the population, in particular, where their needs may differ from the needs of the general household population.
- ^{11.2} The sub-groups considered by the study included:
- students;
 - families;
 - housing needs of older people;
 - supported housing and health needs;
 - black and minority ethnic population; and
 - rural housing.
- ^{11.3} It is important to note that whilst the following sections provide a general context for each of the identified groups, independent studies which profile the requirements in further detail already exist for some sub-groups whereas others may warrant further research to expand on and better understand some of the key issues identified.

Understanding Student Housing Issues

- ^{11.4} This section of the report seeks to provide a baseline understanding of student housing issues in the local area, drawing on a wide range of secondary data sources.
- ^{11.5} Many of the major towns in London Commuter Belt (West) such as St. Albans, Borehamwood, Watford, Hemel Hempstead, Hertford and Welwyn Garden City contain centres of further education. However, many of these further education centres are principally serving the local community and attract few students from outside of the area.
- ^{11.6} The exception is the University of Hertfordshire, based in Hatfield, with 24,000 students, many of whom are from the rest of the UK or overseas and the Royal Veterinary College which also attracts students from outside the area. The University of Hertfordshire is very important to the local economy, directly employing 2,500 staff. Around 1,500 graduates leaving the university each year find employment within Hertfordshire. A university of this size is likely to have a significant impact on the housing market.
- ^{11.7} In 2004 Welwyn Hatfield District Council and University of Hertfordshire commissioned a joint study into the impact of the university on the district. The final report entitled 'Economic and Social Impact of the University of Hertfordshire on Welwyn Hatfield' features a combination of face to face, postal and online surveys with stakeholders, students, staff, local residents and local businesses.

- 11.8 The report notes that 3,700 students live on campus and 3,800 live off campus in Hatfield. These figures show that over a quarter of the town’s population are students. The student population typically lived in private rented accommodation and their dwellings were reported as being in worse condition than that generally found in Hatfield.
- 11.9 The Study found that properties in Hatfield were attractive to buy to let investors who are able to let larger dwellings out as shared units to students. This was having an impact on the availability of family housing in Hatfield, particularly in the south of the town.
- 11.10 The University of Hertfordshire is currently planning to build additional residential accommodation in Hatfield within 0.5 miles of the College Lane Campus, totalling at least 400 bed spaces. At least some are expected to be available for use by September 2011.
- 11.11 One method to investigate the impact of students on an area is through an analysis of Council Tax records as properties occupied entirely by students are exempt from Council Tax. Records from Watford indicate that there are 138 households which are entirely comprised of students, while Three Rivers has 74 student households. This suggests that students are only having a minimal impact on the housing markets of these authorities.
- 11.12 Records from Welwyn Hatfield District Council indicate that 948 addresses in the authority are exempt from Council Tax because they are lived in by students only. This represents around 2.5% of all households in the authority.
- 11.13 Figure168 shows the proportion of properties which were entirely occupied by students in Welwyn Hatfield. This demonstrates that the student households are predominately concentrated in a relatively small area of Hatfield surrounding the two campuses of University of Hertfordshire. Therefore, student households will be having a large impact on the housing market of this particular area of the town.

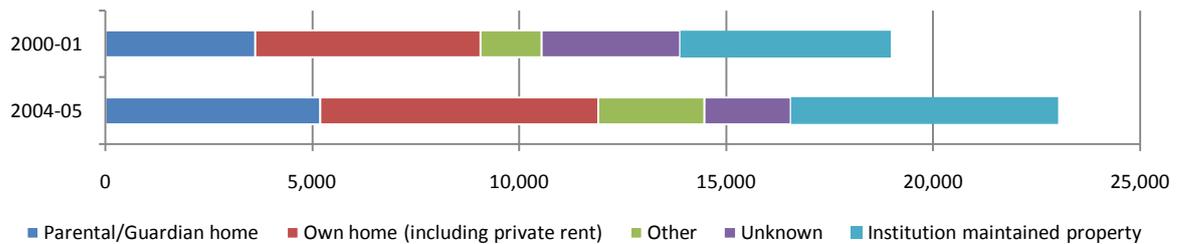
Figure168:
 Student Dwellings in Welwyn Hatfield and St Albans (Source: Local Authority Council Tax Records)



^{11.14} Another source of information on student numbers is the Higher Education Statistics Agency (HESA). Figure 169 shows the nature of housing occupied by students attending the University of Hertfordshire in both 2000/01 and 2004/05. Between these years, the number of students attending the university rose by 4,000 and while the number living on campus rose by nearly 1,500, it is also clear that the number living in their own home also rose by 1,300. This would have placed increasing pressure on the housing market of Hatfield.

Figure 169

Term-time Accommodation for Students at University of Hertfordshire 2000/01 and 2004/05 (Source: Higher Education Statistics Agency)



^{11.15} Local Stakeholders reported tensions in the local resident population in Hatfield about the number of students taking up private rented accommodation. It was also noted that many young people are living at home for a longer period of time than was the case in the past because of the cost of accommodation or continue to live in shared rented accommodation when in their first jobs.

^{11.16} A more detailed account of local stakeholder views is presented in the appendices.

Estimating the housing requirements of families and other households

- ^{11.18} PPS3 states that the key characteristics of a mixed community are a variety of housing, particularly in terms of tenure and price and a mix of different households such as families with children, single person households and older people. In particular, paragraph 22 of PPS3 requires an estimate of the profile of household types requiring **market** housing.
- ^{11.19} The CLG Practice Guidance explains how partnerships can identify current numbers of families, including those with dependent children by analysing census data. The difficulty is due to the fact that the approach to assessing the future housing market uses household projections which do not include families as a household type, although it does include projected growth rates of cohabiting couples, married couples and lone parents with or without children. From census information, partnerships can apply the proportions of these groups with dependents to the projected growth rates to give an indicative estimate of likely future numbers of families with dependent children in the housing market area.
- ^{11.20} The start of this process is to understand the proportion of married couples, cohabiting couples and lone parents who are families, i.e. households with dependent children. The proportion of households with dependent children of all households from the 2001 Census is shown in Figure 170. This shows that across the sub-region, 41.7% of married couple and 35.1% of cohabiting couple households contain a dependent child. Household projections for lone parents focus only upon those households with a dependent child, so by definition 100% of future lone parent households will contain a dependent child.

Figure 170

Proportions of Married and Cohabiting Couples with Children at 2001 by Local Authority (Source: UK Census of Population 2001).

	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield	Sub-region
Married							
All married households	28,486	18,780	27,008	17,134	13,878	19,109	124,395
Married with children	11,898	7,942	11,525	7,062	6,109	7,372	51,908
Percentage of married households with children	41.8%	42.3%	42.7%	41.2%	44.0%	38.6%	41.7%
Cohabiting							
All cohabiting households	4,966	2,938	4,496	2,729	3,397	3,197	21,723
Cohabiting with children	1,871	1,070	1,342	925	1,098	1,313	7,619
Percentage of cohabiting households with children	37.7%	36.4%	29.8%	33.9%	32.3%	41.1%	35.1%

- ^{11.21} The total projected number of married, cohabiting and lone parent households are given in Figure 171. This shows that the total number of households in these categories are not expected to rise significantly in the future. As noted earlier, much of the growth in the future household numbers is projected to occur amongst single persons.

Figure 171
 Projected Number of Households by Type 2006 and 2021 (Source: LCB West SHMA, 2008).

	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield	Sub-region
Married							
2006	28,700	18,100	27,000	17,200	14,300	19,600	124,900
2021	26,000	16,600	24,400	15,000	12,200	18,400	112,700
Cohabiting							
2006	6,100	4,000	6,000	3,000	4,100	4,100	27,400
2021	9,000	5,800	9,400	4,700	6,100	6,500	41,500
Lone Parent							
2006	3,100	3,000	3,000	2,000	2,000	3,100	16,200
2021	4,000	2,900	2,800	1,900	2,000	3,300	16,800
All Married, Cohabiting or Lone Parents							
2006	37,900	25,100	36,000	22,300	20,400	26,900	168,500
2021	38,900	25,300	36,600	21,500	20,300	28,200	171,000

^{11.22} To estimate the number of family households that are likely to exist in LCB (West) in future years, ORS has taken the total number of married and cohabiting households projected to exist and multiplied this by the proportion of this household type who were families at the time of the 2001 Census. For example, in Dacorum in 2021 it is projected that there will be 26,000 married couples and in 2001 41.8% of married couples contained a dependent child in the household. Therefore, we have calculated $26,000 \times 0.418$ to obtain a projected 10,800 married couples with children in Dacorum in 2021. The same calculation has been applied to all household types for all local authorities. As noted above, all lone parents contain a dependent child, so all are families. Information from the forthcoming Census 2011 will establish if this assumption can be sustained in future updates to the SHMA.

^{11.23} The key finding of Figure 172 is that the total number of family households in LCB (West) is barely projected to move between 2006 and 2021.

Figure 172

Projected Number of Family Households by Type 2006 and 2021 (Source: LCB West SHMA, 2008).

	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield	Sub-region
Married with Children							
2006	12,000	7,600	11,500	7,100	6,300	7,600	52,100
2021	10,800	7,000	10,400	6,200	5,400	7,100	47,000
Cohabiting with Children							
2006	2,300	1,500	1,800	1,000	1,300	1,700	9,600
2021	3,400	2,100	2,800	1,600	2,000	2,700	14,600
Lone Parent with Children							
2006	3,100	3,000	3,000	2,000	2,000	3,100	16,200
2021	4,000	2,900	2,800	1,900	2,000	3,300	16,800
All Families							
2006	17,400	12,100	16,300	10,200	9,600	12,400	78,000
2021	18,200	12,100	16,000	9,600	9,400	13,000	78,400
Net change in Families 2006-2021	800	-	(300)	(600)	(200)	600	400

^{11.24} Following the calculation of the number of family households in LCB (West), the next step is to project their tenure. To assess the number of households who are projected to require social rent ORS has multiplied the total number of households in each category by the proportion of that household type that is projected to require social rent from the earlier findings in the report. The numbers who require social rent can then be subtracted from the total number to show those who will require other tenures. The results of this exercise are set out in Figure 173 (social requirement) and Figure 174 (requirement for other tenures).

^{11.25} The key results derive from the low rate of projected growth in family households with almost no change in the total housing requirement for any tenure for family households.

Figure 173

Derivation of the proportion of households with children at 2021 Requiring Social Housing by Local Authority (Source: LCB West SHMA, 2008).

	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield	Sub-region
Married with Children							
2006	1,700	600	800	500	700	1,300	5,500
2021	1,500	600	700	400	500	1,200	4,900
Cohabiting with Children							
2006	500	200	200	100	100	400	1,500
2021	700	300	300	200	200	700	2,300
Lone Parent with Children							
2006	1,300	1,000	900	700	700	1,600	6,200
2021	1,700	900	900	600	700	1,600	6,400
All Families							
2006	3,500	1,800	1,900	1,300	1,500	3,300	13,200
2021	3,900	1,800	1,900	1,200	1,500	3,500	13,600
Net change in Families 2006-2021	400	-	-	(100)	-	200	400

Figure 174

Derivation of the proportion of households with children at 2021 Requiring Other Tenures by Local Authority (Source: LCB West SHMA, 2008).

	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield	Sub-region
Married with Children							
2006	10,300	7,000	10,800	6,600	5,600	6,300	46,600
2021	9,300	6,400	9,700	5,800	4,800	5,900	42,100
Cohabiting with Children							
2006	1,900	1,200	1,600	900	1,200	1,300	8,100
2021	2,700	1,800	2,500	1,400	1,700	2,000	12,200
Lone Parent with Children							
2006	1,700	2,100	2,100	1,300	1,300	1,500	10,100
2021	2,300	2,000	1,900	1,300	1,300	1,600	10,400
All Families							
2006	13,900	10,300	14,400	8,800	8,100	9,100	64,700
2021	14,300	10,200	14,200	8,400	7,900	9,500	64,800
Net change in Families 2006-2021	400	(100)	(200)	(400)	(200)	400	100

^{11.26} While there is projected to be no overall growth in family households, this does not necessarily imply that no additional family housing is required in LCB (West). Much of the projected growth in single

person households will be older persons who will continue to occupy family housing. Therefore, the stock of family housing will need to increase to address the needs of new families.

^{11.27} Returning to Figure 151 it is possible to apportion the required growth in market housing between household types as required under PPS3. The relevant part of Figure 151 is reproduced below as Figure 175.

Figure 175

Size Mix of Housing Requirement 2007-2021 by LA (Note: Figures may not sum due to rounding)

Housing Tenure	Local Authority					
	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield
Market Housing						
1 bedroom	400	-	-	(400)	-	100
2 bedrooms	1,000	100	100	-	100	500
3 bedrooms	2,600	300	300	-	600	2,200
4 bedrooms	700	-	100	-	100	500
5+ bedrooms	100	-	-	-	-	100
Sub-total	4,800	400	400	(400)	800	3,400

^{11.28} Figure 176 shows the relationship between household type and the number of bedrooms occupied in the market sector at the time of the 2001 Census. The number of rooms occupied by the households at the time of the 2001 Census has been converted into bedrooms using evidence from ORS primary data surveys on the relationship between rooms and bedrooms in a dwelling. For example, 25.7% of 2 bedroom market houses are occupied to couples without children.

Figure 176

Relationship Between size Mix and Household Type) Source: UK Census of Population 2001 and ORS Primary Data Surveys.

Housing Tenure	Bedrooms				
	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5+ bedrooms
Household Type					
Couples and lone parents with children	13.1%	21.4%	27.8%	31.5%	32.4%
Couples without children	13.9%	25.7%	33.4%	38.2%	39.5%
Other multi-adult	6.7%	12.0%	17.3%	20.1%	20.9%
Single person	4.3%	40.9%	21.4%	10.2%	7.3%
Total	100%	100%	100%	100%	100%

^{11.29} If we apply the percentages in Figure 176 to the size mix in Figure 175 we obtain the identified housing requirements by household type for each borough. Figure 177, therefore, provides the required outputs for paragraph 22 of PPS3. It is noticeable that this shows that much of the growth in market housing is anticipated to be for single persons and adult couples without children, but that there is also an additional requirement for market housing.

Figure 177
Market Housing by Household Type 2007-2021 by LA (Note: Figures may not sum due to rounding)

Housing Tenure	Local Authority					
	Dacorum	Hertsmere	St Albans	Three Rivers	Watford	Welwyn Hatfield
Market Housing						
Couple and lone parents with children	1,100	100	100	-	200	900
Couples without children	1,600	100-	100	-	200	1,100
Other multi-adult	800	100	100	-	100	600
Single person	1,300	100	100	0	200	800
Sub-total	4,800	400	400	(400)	800	3,400

^{11.30} Therefore, it is possible to say that 88% of the growth in market housing is required to meet the needs of single persons, 9% for multi-person households, including parents living at home with dependent children and 3% for adult couples without children.

The Needs of Older People and Other Client Groups

Introducing Supported Housing in Hertfordshire and Supporting People

^{11.31} As well as the needs of older people, there are a significant number of other people in younger age groups requiring some support and/or care who have needs for accommodation that cannot readily be met through private housing markets.

^{11.32} This includes people, generally single, with mental health problems, people with learning disabilities, homeless single people and homeless families, vulnerable young people including care leavers, people with substance misuse issues and people at risk of domestic violence. A range of difficulties can arise for these groups, for example:

- young people who are homeless following breakdown of relationships within their family and older adults experiencing relationship breakdown, often do not have sufficient individual income to access the market;
- people who are vulnerable due to other issues including mental health problems or substance misuse, or who are ex-offenders, may find it difficult to obtain or maintain employment options providing sufficient income to access the market;
- people with disabilities may have restricted earning capacity as a result of their disability, or the effects of disability discrimination;
- some people have needs for specially adapted housing which are not offered as a standard “product” in the housing market and thus have extra costs attached to them; and
- people experiencing crisis situations are less likely to be in a position to navigate the processes of finding and securing private housing when in competition with other households.

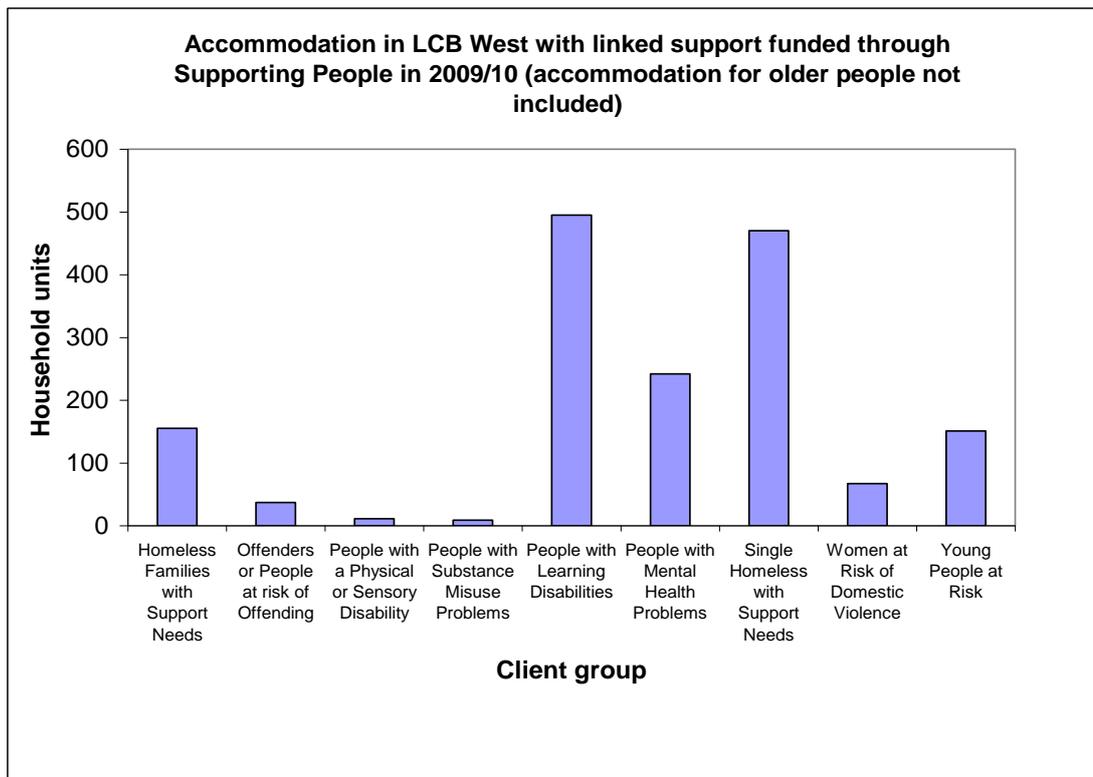
^{11.33} The Supporting People programme commissions housing-related support for many groups of people and the County Council commissions care services for people whose needs fulfil statutory criteria, according to its “Fair Access to Care Policy”. Many of these people have accommodation needs, including:

- self-contained accommodation dispersed within general needs housing but support provision available to them;
- clustered self-contained accommodation which may be designated for people with particular support needs;
- long-term shared accommodation with visiting or on-site support and shared facilities such as common areas;
- hostels providing short term accommodation; and
- residential care

11.34 Housing options that enable independent living are in short supply. For example, Hertfordshire County Council identifies people with learning disabilities and those with mental health problems who need accommodation independent of family carers but whose level of housing need alone, as defined by allocations policies, does not give sufficient priority to access suitable social housing through standard mechanisms such as choice-based lettings.

11.35 In addition to accommodation designated for older people, existing supported housing includes both long-term housing for people with disabilities, and short-term hostels and individual flats.

Figure 178
 Accommodation in LCB West with linked support funded through Supporting People in 2009/10, by client group (accommodation for older people not included) (Source: Hertfordshire County Council)

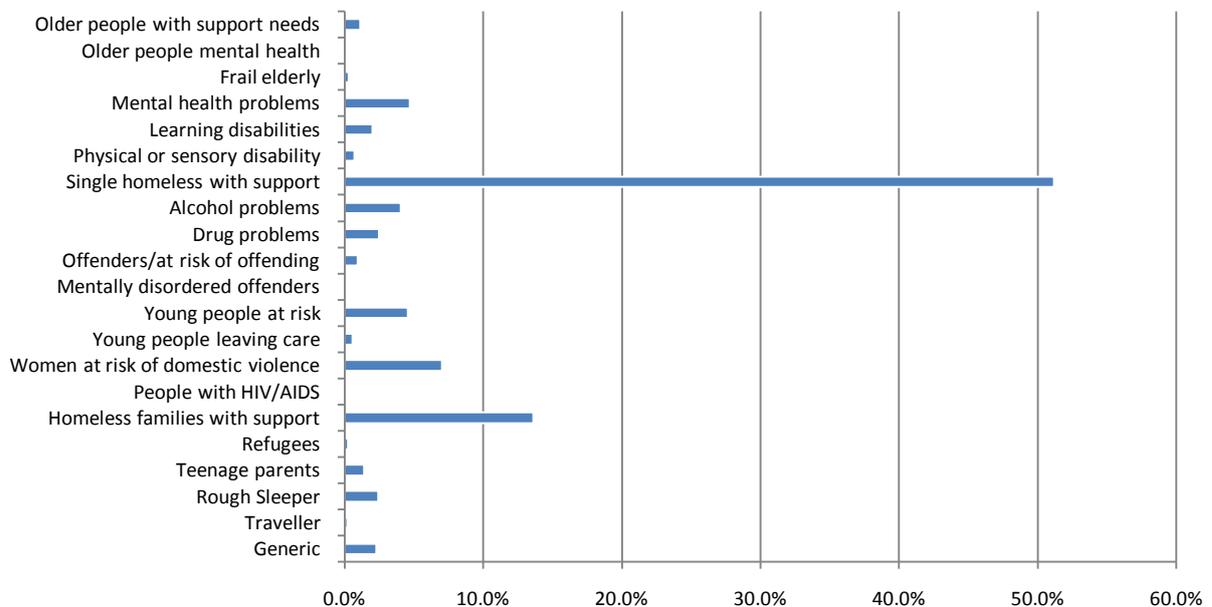


11.36 People with support and/or care needs should be included in overall estimates of numbers of households unable to access housing through the private market. However, a significant number of people also need particular types of accommodation in order that support and care needs can be met effectively. Policies governing access to social housing should ensure appropriate priority is given to the needs of vulnerable people, within or outside choice based lettings schemes.

- 11.37 In order to make best use of existing supported housing, it is important that access to general needs housing is available through social housing lettings systems for people who are living in supported housing but would be able to live independently. This applies particularly to “choice-based lettings”, which can have the effect of giving insufficient priority to people who could move to release the resource of supported housing.
- 11.38 Hertfordshire Supporting People team has collected further data which sheds light on health issues affecting certain groups. The work of Supporting People concentrates on people with mental health problems, people with learning difficulties, the homeless, vulnerable young people, people with addiction problems and women at risk of violence.
- 11.39 Between 2003 and 2007 the Supporting People providers in Hertfordshire registered 12,325 new clients (Figure 179). The bulk of these cases related to homelessness, reflecting a high proportion of shorter stays in temporary accommodation for homeless people.

Figure 179

People Receiving Help from Hertfordshire Supporting People by Client Group 2003-2007 (Source: University of St Andrews Supporting People Client Record Office)



- 11.40 Local stakeholders identified a gap in housing provision for the most vulnerable people. People with long term mental illness, long term homeless or rough sleepers, people with substance misuse issues and people with severe learning difficulties. These people not only need appropriate accommodation but also high levels of continuing support.
- 11.41 It was also noted that people with support needs want appropriate accommodation, which can be easily changed or modified when their needs change. There is a high demand for smaller adapted units spread across the LCB (West) area, although there are very few adapted properties available for people with a disability to rent privately and many older people are currently in owner occupied properties which are too big for their current needs.
- 11.42 Local Stakeholders also identified problems in the social housing sector where a lack of incentives has discouraged people to move and sheltered housing, which is considered too small.

- ^{11.43} A more detailed statement of local stakeholder views is presented in the appendices.
- ^{11.44} Hertfordshire County Council Adult Care Services and Hertfordshire Partnership Foundation Trust have produced documents specifically describing needs for accommodation for adults with mental health problems, and for adults with learning disabilities:
- Mental health: Joint Commissioning Team Mental Health Hertfordshire Accommodation Strategy 2009 -2013. The strategy includes a needs analysis identifying an additional 62 accommodation placements are needed within general needs housing across LCB (West) per year for people with low to medium support needs over the period to 2015. In addition, a further number of high support and rehabilitation placements will be required. The needs analysis identifies growth will be required in proportion to population increase and taking into account current under-provision in some areas of the county; and
 - Learning disability: Joint Strategic Needs Assessment for adults with learning disabilities in Hertfordshire (2009).
- ^{11.45} Countywide trends are identified in relation to both mental health and learning disabilities but there are also particular needs and gaps at local level.
- ^{11.46} Hertfordshire County Council policy aims to minimise the use of residential care and group homes for people with mental health problems and to develop services according to a supported living model. This reflects national guidance and the wishes of service users. In order to develop the supported living model, increased provision of self-contained general needs accommodation is required.
- ^{11.47} For people with learning disabilities, Hertfordshire County Council policy also aims to minimise the use of residential care and to develop according to a supported living model. For some people with learning disabilities a small number of general needs-specification flats clustered together is the preferred model. Some people with physical disability in addition to learning disabilities need adapted or mobility standard accommodation requiring specific sites to be earmarked for development of individual buildings differing from general needs specification. This is also a requirement for some people with challenging behaviour.
- ^{11.48} Hertfordshire Adult Care Services Commissioning Strategy for People with Physical Disabilities (2008) aims to increase the range and choice of accommodation to enable people to live independently.
- ^{11.49} For homeless people, the Hertfordshire Supporting People Strategy 2007-2012 supports replacement of large hostels and of dormitory accommodation for single homeless people, with more individual accommodation. Within Hertfordshire there are particular local gaps in provision of hostel type accommodation. Homeless single people who are ready to move on from a hostel often need help to access to private rented private sector, in particular through rent deposit schemes.
- ^{11.50} Other vulnerable people, including young people leaving care and ex-offenders, need support to live independently and need access to general needs accommodation.
- ^{11.51} Overall, there is a continuing need for policies at District level to reflect specific needs for people with support and care needs who are unable to access suitable accommodation through the private market.

Accommodation for frail and older people: background

^{11.52} In 2007 a coalition of Hertfordshire County Council and its constituent boroughs, the local NHS Trusts and Vincent and Goring (chartered architects and town planners) published 'Accommodation for frail and older people, increasing capacity and choice.' Its purpose was to ensure a sufficient supply of specialist care home placements for older people and to develop more extra care housing and reduce the amount of residential care home beds.

^{11.53} The document outlines the main objectives for the area as to:

- help older people to remain in their own homes for as long as possible with good health and quality of life;
- secure sufficient care capacity to meet the needs of frail older people meeting Adult Care Services (ACS) eligibility criteria and increase choice for these people;
- ensure the right amount of housing related support is available for vulnerable older people, including those not eligible for care services; and
- make best use of resources across partner agencies including revenue funding, capital and land.

^{11.54} Adult Care Services (ACS) is an enabling provider for special needs housing and housing for the frail elderly. It works in partnership with private and public sector organisations to secure provision. The Hertfordshire Commissioning strategy for older people outlines the key principles of Adult Care Services (ACS):

- more control, choice and greater voice for older people and their carers about how their needs should be met;
- flexible and innovative services in local communities, tackling inequalities and improving access and information;
- high quality and specialist support services to support people in their own homes or in care homes if remaining at home is no longer possible;
- more prevention and early intervention services;
- services which promote independence, improve health and quality of life; and
- integrated services reducing the barriers between health and social care and engaging fully with colleagues in the independent and Voluntary Sectors in achieving co-ordinated and effective service.

^{11.55} At present ACS spend approximately £94m on purchasing services for older people and their carers, mostly on residential, nursing and home care. ACS recognises that the introduction of individual budgets will greatly affect how funds are used, giving people a greater say in how their needs are met. Indeed, much of the consultation done in Hertfordshire in recent years has revealed a desire by the populace to have greater input into such services. Due to this, the commissioning strategy outlines plans to track and review expenditure in order to best plot the course of future service commissioning.

^{11.56} The Commissioning Strategy, therefore, represents the Local Authorities' outputs to much of this consultation. ACS hopes to respond to these issues by increasing the number of older people with Direct Payments and working on how individual budgets are introduced. There is also scope for the development of Telecare and Extra Care Housing in order to facilitate home care.

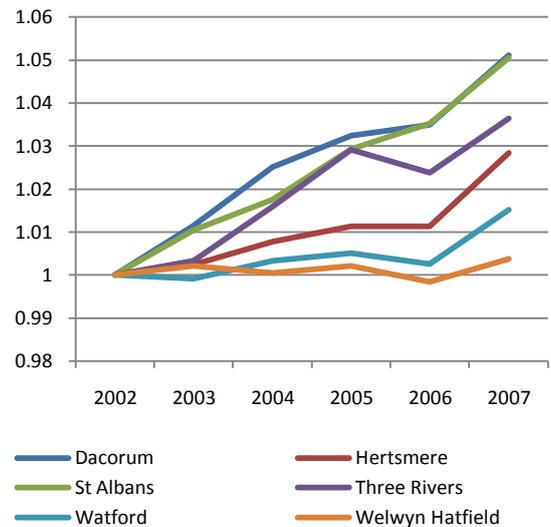
- ^{11.57} It is also felt that working with the voluntary sector will be crucial in ensuring that there is a wide range of preventative services such as advocacy, befriending, hospital discharge, handyperson, and day care and carers support across the county. Joined up thinking will also be required for the joint commissioning of specialist services for older people with mental health problems, equipment services and intermediate care.
- ^{11.58} The Commissioning Strategy also provides demographic information noting that one in five people over 80 and one in twenty over 65 have some form of dementia. Also, between 10 and 16% of those over 65 develop clinical depression. These must be key considerations for those developing older persons strategy.
- ^{11.59} The Strategy states that around 7, 593 people receive a home care service in Hertfordshire. 85% of clients are aged 65 and above and 40% are aged 85 and above.
- ^{11.60} Over the course of a year approximately 2.284 million client contact hours are provided. In the four years since 2002, the number of people receiving home care has risen by approximately 22%. Numbers rose each year between 2002 and 2005, however, there was a slight fall in overall numbers between 2005 and 2006.
- ^{11.61} Supporting People in Hertfordshire funds Sheltered Housing Wardens, Extra Care Housing Wardens, Community Alarm Services and Home Improvement Agencies.
- ^{11.62} ACS is working with all district councils in Hertfordshire and the Primary Care Trusts, to develop accommodation for frail older people. Delivery may be through residential care homes, nursing homes, extra care and sheltered housing and provision may be through socially funded or private sector schemes. Though some accommodation may be delivered through the market there is also a need for provision of similar accommodation as affordable housing.
- ^{11.63} The document 'Accommodation for Frail Older People-Delivering Increased capacity and choice' outlines ACS' plans to significantly increase the number of extra care places available by 2010. The target set, therefore, is to have access to 783 extra care places by 2010.

The Older Population

- ^{11.64} As shown previously in Figure 38, the LCB (West) has proportionately slightly more adults aged 30-49 years and fewer aged over 55 years compared to the population of England and Wales as a whole. There are also fewer people aged 15-24 years.
- ^{11.65} Figure 39 also shows that there is little difference in the age profiles of any of the authorities in the sub-region. There are slightly higher proportions of older persons in Hertsmere, Three Rivers and Welwyn Hatfield compared to the remaining authorities in the sub-region. The household structure of London Commuter Belt (West) shows that around a quarter of households contain only pensioners.
- ^{11.66} The Chelmer Model Projections (EERA Group 3, December 2006), detailed earlier in Figure 41, indicated that 7,400 of the additional 42,800 people between 2006 and 2021 are projected to be aged 85 or over with a further 11,700 aged 65-84, together accounting for almost half (44.6%) of the total additional population.

11.67 The growth in the older population of the study area can be shown through an analysis of the number of people receiving the state pension. Treating 2002 as the base year this shows that the number of people claiming the state pension had risen in all of the authorities with Dacorum and St Albans both having had growth of over 5% in the last 5 years.

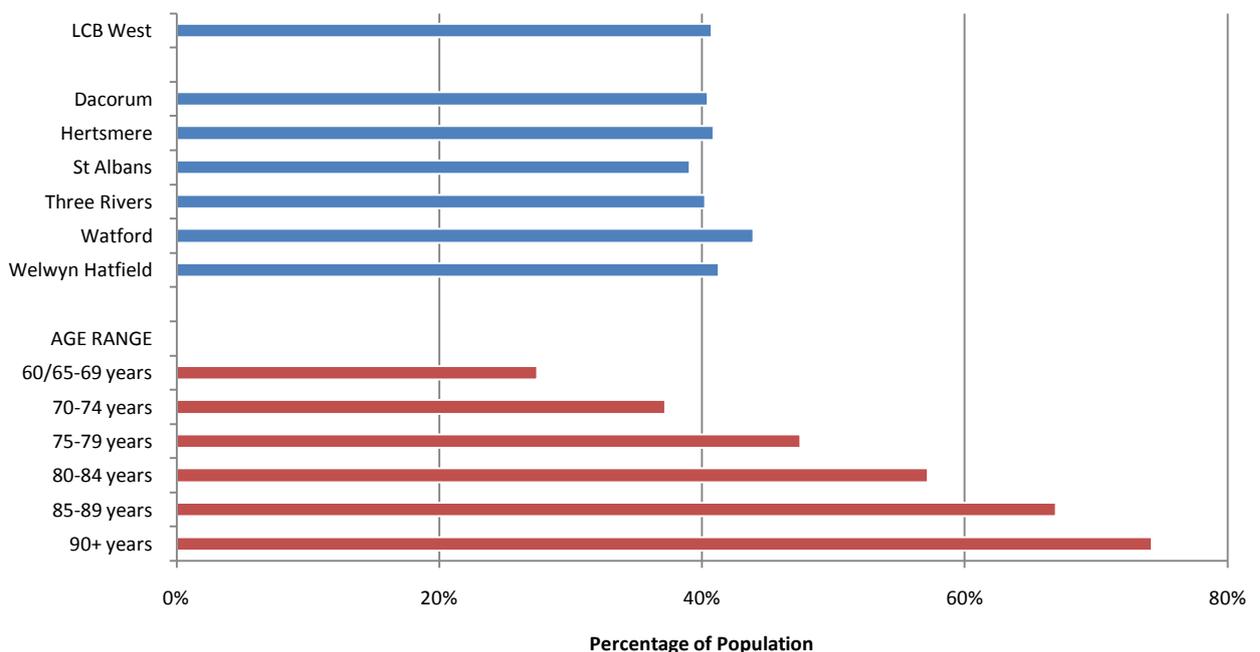
Figure 180
People Receiving State Pension by Local Authority 2002-2007
 (Source: DWP. Note: Data relates to May of each year)



Health

11.68 Data from the 2001 Census indicates that over 40% of people of pensionable age suffer from a limiting long-term illness. In Watford this figure is around 44% of people over pensionable age and in St Albans 39%. This figure is 27.5% for those aged up to 70 years, but rises rapidly to over two-thirds for those aged 85 years and above. Therefore, the forecasted growth in the older population of the study area is likely to see more people with support needs in the future.

Figure 181
Limiting Long-term Illness of Older People by Age Group by Local Authority (Source: UK Census of Population 2001. Note: Data is for females aged 60 years and over and males aged 65 years and over)



Access to a Car or Van

11.69 Another important factor for older people is transportation to access to services. Figure 182 and Figure 183 show that pensioner households are much less likely to have access to a car or van than the population of the sub-region as a whole which, if services are located at distance further than a short walking distance, is likely to limit access to services. 42.5% of pensioner households do not

have access to a car or van and are, therefore, far more dependent upon public transport than the rest of the population.

Figure 182
Number of Cars or Vans: All Households (Source: UK Census of Population 2001)

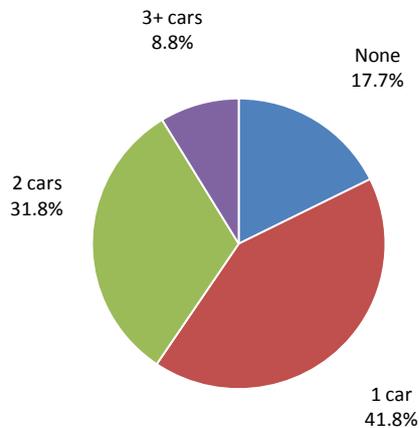
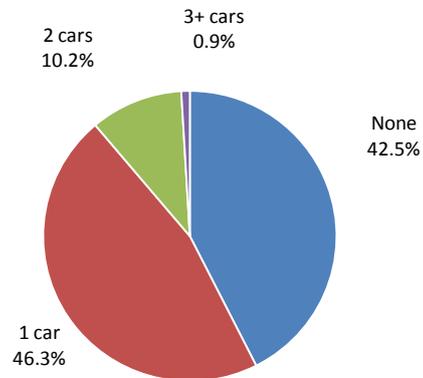


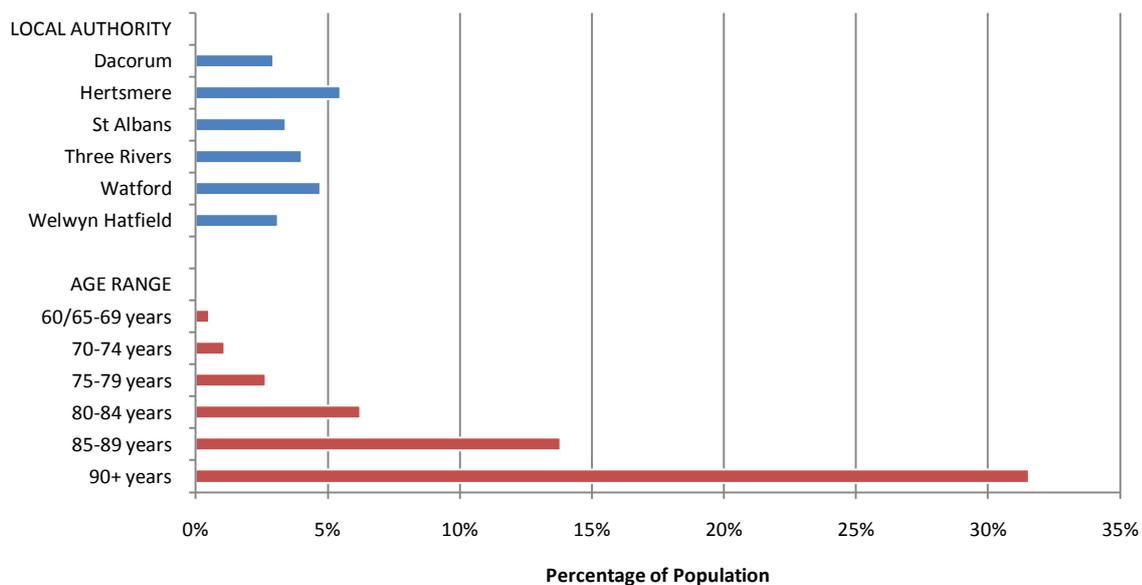
Figure 183
Number of Cars or Vans: Pensioner Households (Source: UK Census of Population 2001)



Tenure

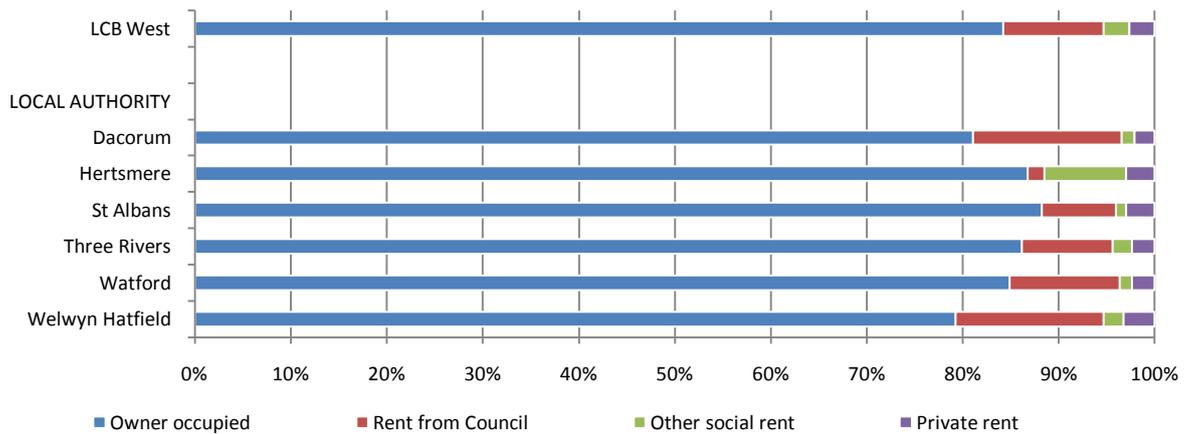
^{11.70} Figure 184 shows that across the local authorities between 3% and 5% of older persons live in communal establishments, mainly medical and care establishments. This is as high as 13% for those aged 85-89 years and nearly a third for those aged 90 years or more. Therefore, growth of the older population is likely to require an increase in care and medical provision for them.

Figure 184
Proportion of Older People in Communal Housing by Type of Establishment by Local Authority and Age Group (Source: UK Census of Population 2001. Note: Data is for females aged 60 years and over and males aged 65 years and over)



^{11.71} For those pensioner households in private housing, over 80% are in owner occupied dwellings (Figure 185). Very few pensioner households are to be found in the private rented sector (Figure 24). Whereas a higher proportion of pensioners occupy social housing (Figure 26).

Figure 185
Tenure of Pensioner Households by Local Authority (Source: UK Census of Population 2001)



Tenure related data for Hertfordshire using POPPI

11.72 The Projecting Older People Population Information system has been developed by the Institute of Public Care (IPC) for the Care Services Efficiency Delivery Programme (CSED). It is for use by local authority planners and commissioners of social care provision in England. It is a programme designed to help explore the possible impact that demography and certain conditions may have on populations aged 65 and over.

11.73 Using POPPI data we have been able to understand the current tenure of older person households with a long term limiting illness and the household projections for this group. Note that all data is for the County of Hertfordshire. Understanding the tenure distribution of this group is important as policy responses for support for this group can be very tenure specific.

Figure 186
Tenure of Pensioner Households by Local Authority and age (Source: POPPI)

Tenure	People aged 55-64	People aged 65-74	People aged 75-84	People aged 85 and over	Total in tenure
Owned	1,053,948	1,140,727	933,925	326,727	3,455,327
Rented from council	268,178	296,868	287,704	100,685	953,435
Other social rented	100,028	113,081	123,321	54,975	391,405
Private rented or living rent free	107,323	98,620	121,001	62,859	389,803
All people with a LTLI	1,529,477	1,649,296	1,465,951	545,246	5,189,970
All people	5,147,557	4,060,266	2,631,981	764,459	12,604,263

11.74 Examining the distribution of pensioners across age bands and tenure yields some interesting results. Firstly, if we examine the age distribution for each tenure, we note that up to 85 years the proportions are similar. However, older than 85 years the numbers fall considerably and a higher proportion of people (not the number) live in the social rented tenures. This is due to the specialist housing found in these sectors largely absent from the owner occupied sector.

Figure 187
Proportion of pensioner households with LTLI in each tenure by age band (POPPI)

	People aged 55-64 %	People aged 65-74 %	People aged 75-84 %	People aged 85 and over %
Owned	31	33	27	9
Rented from council	28	31	30	11
Other social rented	26	29	32	14
Private rented or living rent free	28	25	31	16

11.75 Secondly if we examine the tenure distribution for each age band we note that for owner occupied and Council rented housing the proportions remain similar indicating that only small numbers change tenure. The increase in the proportion of households over 85 years of age in the other social rented category indicates that a small number of people are transferring to this sector.

Figure 188
Tenure of pensioner households with LTLI in each age band (POPPI)

	People aged 55-64	People aged 65-74	People aged 75-84	People aged 85 and over
Owned %	69	69	64	60
Rented from council %	18	18	20	18
Other social rented %	7	7	8	10
Private rented or living rent free %	7	6	8	12

11.76 Households with LTLI that live alone are particularly vulnerable. They have no one at hand to assist them in the event of illness or a fall.

11.77 The following figures show how the number of pensioners living alone is set to increase disproportionately especially in the over 85 years age group. This has severe implications for housing and support services.

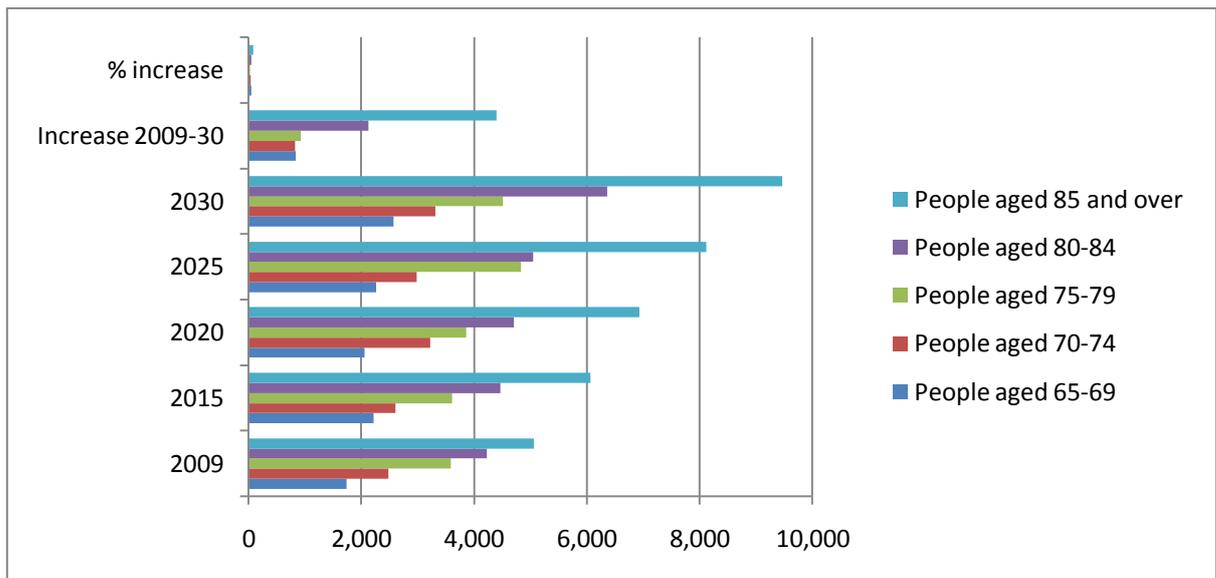
Figure 189
Projection of Pensioner Population with LLTI Living Alone Compared to the Total Pensioner Population (Source: POPPI)

	2009	2015	2020	2025	2030	Increase 2009-30	% increase
People aged 65-69	1,737	2,220	2,053	2,265	2,577	840	48
People aged 70-74	2,478	2,603	3,217	2,985	3,308	830	33
People aged 75-79	3,585	3,616	3,860	4,827	4,509	924	26
People aged 80-84	4,229	4,469	4,707	5,054	6,360	2,131	50
People aged 85 and over	5,060	6,062	6,927	8,122	9,460	4,400	87

	2009	2015	2020	2025	2030	Increase 2009-30	% increase
Total population aged 65 to 74	4,215	4,823	5,270	5,250	5,885	1,670	40
Total population aged 75 and over	12,874	14,147	15,494	18,003	20,359	7,485	58
Total population aged 65 and over	17,089	18,970	20,764	23,253	26,244	9,155	54

Figure 190

Chart of the Projection of Pensioner Households with LTLI living alone by 5 year age band and % increase (POPPI)



Accommodation Services for Older People Programme

- ^{11.78} Hertfordshire's Accommodation Services for Older People (ASOP) programme was launched in 2008 following a detailed analysis of the market for older people's accommodation. The programme is increasing the number of units and the range of accommodation available. It is an innovative partnership between, the county council, the district and borough councils, two Primary Care Trusts and local housing and care providers.
- ^{11.79} Hertfordshire's model of extra care is now referred to as flexicare housing. This involves a third of tenants being at low or no need, a third medium needs and a third high needs (frail). Therefore, this requires three times the number of units that would be required in a high needs (frail) only model. Due to the flexicare model, two thirds of the tenants might otherwise have been in general or sheltered housing and a third would otherwise have required residential care.
- ^{11.80} The predicted growth in the provision of older people's accommodation with care to 2010/11 and 2021 are as given below.

Figure 191
 Predicted growth in the provision of older persons accommodation (Herts County Council)

			Base line 2005	Growth needed by 2010/11	Projected further growth needed by 2020/21
Dacorum	private	Extra care	158	316	0
		Residential	284	32	169
		Nursing	47	5	27
	social	Flexicare	14	300	39
		Residential Care	371	-55	-23
		Nursing	61	54	5
			935	652	217
Hertsmere	private	Extra care	97	196	78
		Residential	372	2	92
		Nursing	147	1	36
	social	Flexicare	45	30	85
		Residential Care	204	-7	-34
		Nursing	93	8	-3
			958	230	254
St Albans	private	Extra care	0	Not calculated	441
		Residential	394	39	114
		Nursing	154	15	44
	social	Flexicare	0	225	4
		Residential Care	257	-53	3
		Nursing	64	38	2
			869	264	608
Three Rivers	private	Extra care	244	488	0
		Residential	204	27	76
		Nursing	277	37	104
	social	Flexicare	0	180	-5
		Residential Care	232	-23	-5
		Nursing	68	6	-2
			1025	715	168
Watford	private	Extra care	0	Not calculated	305
		Residential	197	6	49
		Nursing	57	1	13
	social	Flexicare	32	165	58
		Residential Care	207	-46	-24
		Nursing	18	4	-1
			511	130	400
Welwyn Hatfield	private	Extra care	0	Not calculated	200
		Residential	130	12	56
		Nursing	68	7	31
	social	Flexicare	27	225	29
		Residential Care	251	-23	-35
		Nursing	82	31	-9
			558	252	272

Further remarks relating to demand for housing and services from older persons

- ^{11.81} Older persons are mostly already housed unlike young people in emerging households. The fact that they prefer to 'stay put' rather than move to more suitable accommodation is acknowledged in national housing and support policy. The aim of national policy is to enable people to live as independently as possible for as long as possible. Accordingly, support services are mostly provided at an older person's place of residence. Support services can be described as;
- adaptations;
 - domiciliary care (home helps);
 - nursing care; and
 - re-housing as a last resort.
- ^{11.82} There are tremendous challenges for the NHS, local authorities and the voluntary sector. The challenge issues are budgetary and co-ordination. There is considerable pressure to ensure that older people are discharged from hospital into a safe environment.
- ^{11.83} However, many live in housing that puts them at risk. This is amply evidenced by housing stock condition assessments where the most common defects are risk of falls and thermal comfort.
- ^{11.84} Some social rented landlords provide incentives for older people occupying family housing to relocate to smaller more suitable housing.
- ^{11.85} The voluntary sector has vigorously asserted that older people should not be pressurised into moving home. Most older people only move as a last resort when a sudden illness occurs and they accept that the best solution is more suitable housing. This is reflected in the POPPI data which shows a rising proportion of over 85s in the social sector.
- ^{11.86} Supply side issues emerge here. New build market housing has rarely been aimed at the group of older people often termed 'empty nesters'. Yet some of this group, predominately equity rich, are potentially a sizeable and low risk market. Parts of the market have responded to this in recent years, especially since the credit crunch, with marketing aimed at older people and try before you buy schemes. However the established market is aimed at older households with considerable financial capacity.
- ^{11.87} In summary, although there is much need for housing for older people there is little demand. Demand is restricted to those who are proactive and seek retirement housing and those who have little choice but to move because of an urgent health problem. This may result in a change of tenure.

Housing Issues related to Minority Ethnic Groups

^{11.88} This section of the report seeks to provide a baseline understanding of housing issues relating to minority ethnic groups in the local area, drawing on a wide range of secondary data sources.

BME Population

^{11.89} The 2001 Census contains detailed information on the ethnicity of the population of London Commuter Belt (West). The 2001 Census classified ethnic groups on the basis of sixteen categories which are standardised across all UK government sources (Figure 192). This classification is also used by the Commission for Racial Equality (CRE) and many other organisations interested in analysing information about BME communities. These sixteen categories can be grouped together into five aggregate groups. These being White, Mixed, Black, Asian and Other and some information sources do not provide any details beyond these broad groupings, though White British and White Non British are sometimes reported independently.

Figure 192
Ethnic Group Classification (Source: UK Census of Population 2001)

Broad Ethnic Group	Detailed Ethnic Group Classification
White	White: British
	White: Irish
	White: White Other
Mixed	Mixed: White and Black Caribbean
	Mixed: White and Black African
	Mixed: White and Asian
	Mixed: Other Mixed
Asian	Asian or Asian British: Indian
	Asian or Asian British: Pakistani
	Asian or Asian British: Bangladeshi
	Asian or Asian British: Other Asian
Black	Black or Black British: Black Caribbean
	Black or Black British: Black African
	Black or Black British: Other Black
Other	Chinese or Other Ethnic Group: Chinese
	Chinese or Other Ethnic Group: Other Ethnic Group

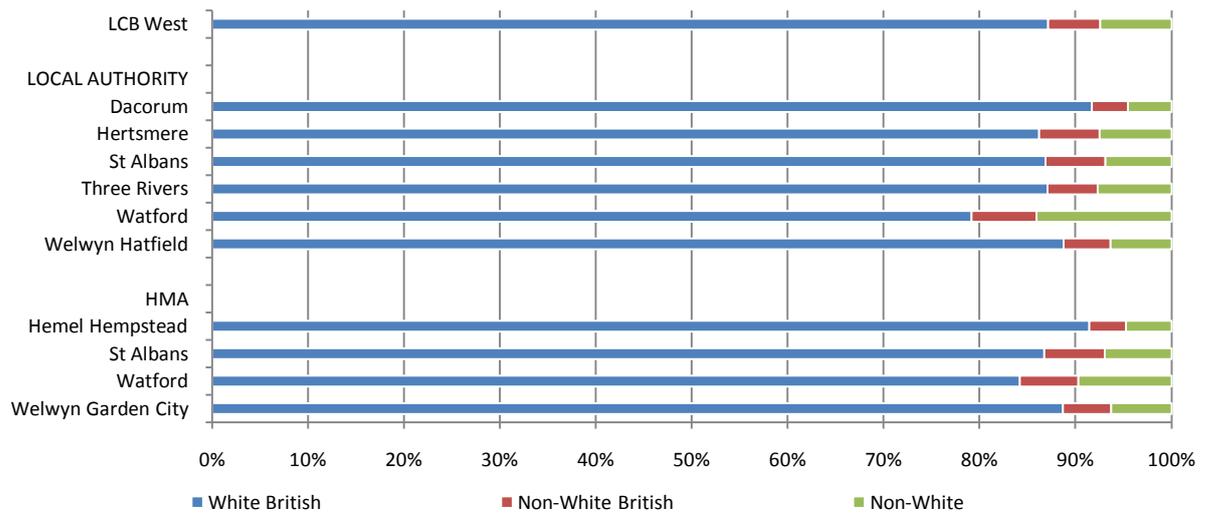
^{11.90} Information from the Census is based on individual responses insofar as each person must decide themselves to which ethnic group they belong and this inherently introduces some degree of inaccuracy into the data. For instance, when we consider those people that were born in the Middle East, there is a clear division between those classifying themselves as “Asian Other” and those choosing “Other Ethnic Group” despite their actual origins being the same.

^{11.91} In the 2001 Census the Black and Minority Ethnic (BME) population in London Commuter Belt (West) comprised 12.8% of the total population, including 5.4% of the population who were White, but not White British and a further 7.4% who could be considered as a Non-White population.

^{11.92} Dacorum contained the highest proportion of White British (92%) and Watford contained the highest BME population, including 7% of the population who were White, but not White British and a further 14% who were Non-White. Similarly, the Hemel Hempstead HMA contains the lowest BME population and Watford HMA the highest BME population.

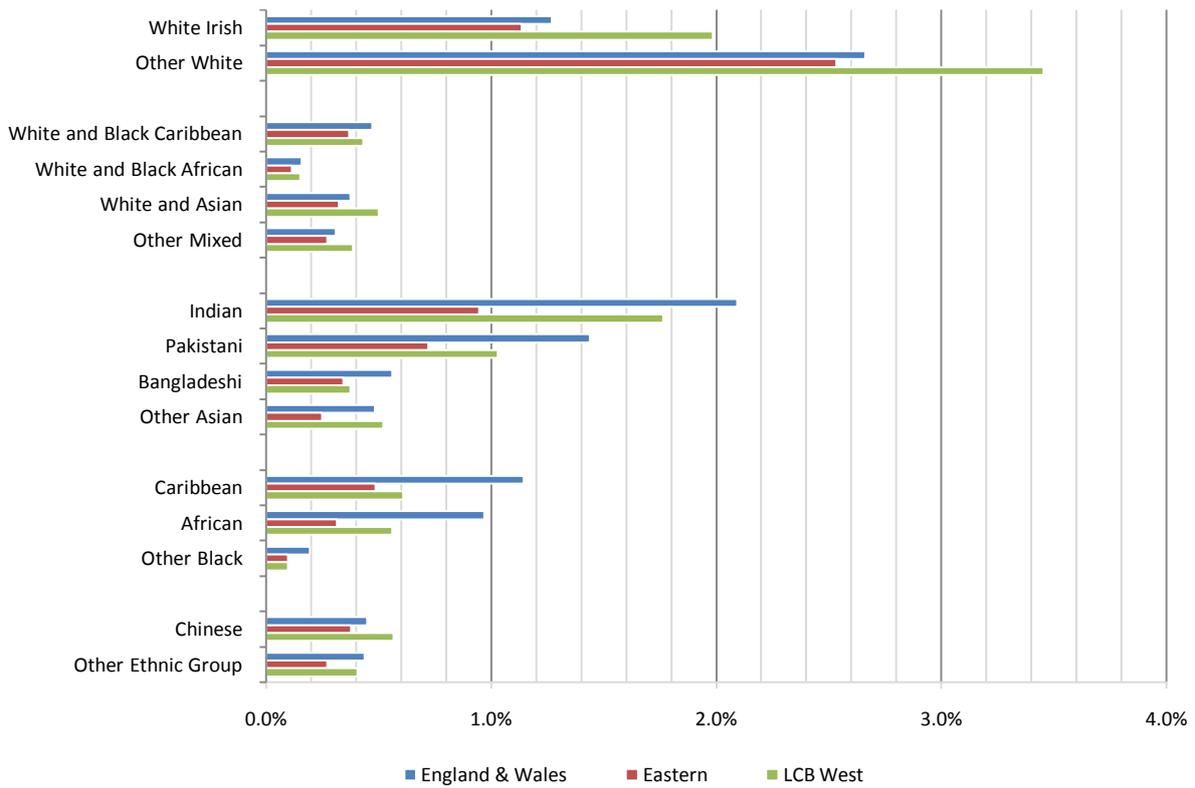
Figure 193

Population of LCB (West) by broad ethnic origin and LA (Source: UK Census of Population 2001)



- ^{11.93} The ethnic minority population of London Commuter Belt (West) at the time of the 2001 Census is shown in Figure 194. This compares data to the Eastern region and England and Wales.
- ^{11.94} As previously noted the LCB (West) BME population, including White Non-British and Non-White residents, accounted for 12.8% of the total compared with 8.6% for Hertfordshire and 13.0% for England as a whole. The Non-White population in London Commuter Belt (West) 7.4%, compares with 4.9% in the Eastern region as a whole, and 9.1%
- ^{11.95} London Commuter Belt (West) largest ethnic groups, as classified by the 2001 Census, are White Other (3.5%), White Irish (2.0%) and Indian (1.8%) ethnic groups.

Figure 194
 Black and Ethnic Minority Population by Ethnic Group in 2001 (Source: UK Census of Population 2001)



Age Profile and Household Structure

^{11.96} Comparing the age profile of the BME population and the White British population (Figure 195) it is apparent that the BME population is much younger, with a far higher share of the population aged less than 39 years. However, there are not proportionally more children aged 5-14 years in the population.

^{11.97} It must be remembered that not all people live in standard households. Figure 196 shows that over 8% of the Chinese ethnic group live in communal establishments, with many in education halls of residence. Many members of the Black Ethnic groups and also those from the Other Ethnic Group category are also to be found in communal establishments.

Figure 195
 Difference between Age Profile of BME and White British Population (Source: UK Census of Population 2001)

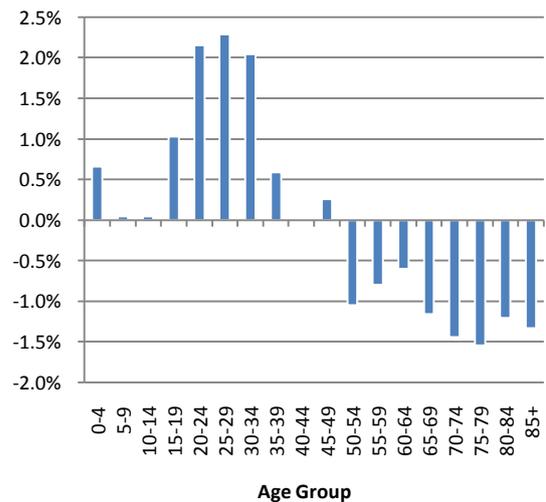
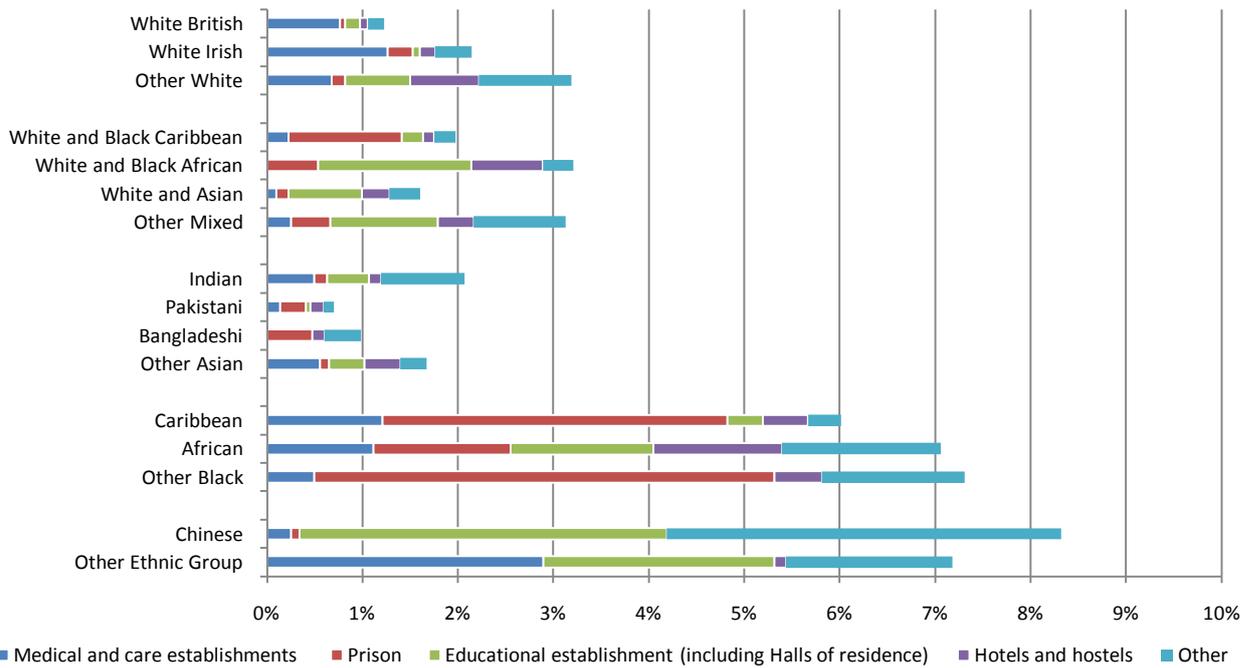


Figure 196

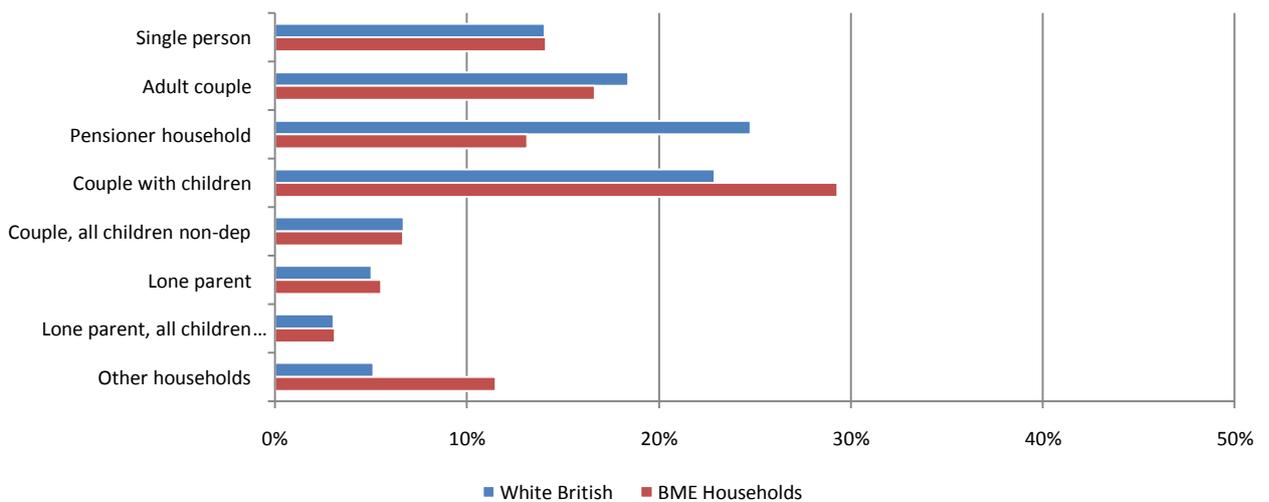
Proportion of People in Communal Housing by Type of Establishment by Ethnic Group (Source: UK Census of Population 2001)



11.98 The private household structure of the BME population of London Commuter Belt (West) is distinct from that of the White British population. As Figure 197 indicates, the BME population was more likely to be living in a household containing a couple with children. Interestingly, only 5% of White British households are living in the “Other” households, while 11.5% of BME households fall in to this category. This group includes student and other multi-adult households in shared accommodation, inter-generational households and other less common groups which were not covered by the more traditional categories.

Figure 197

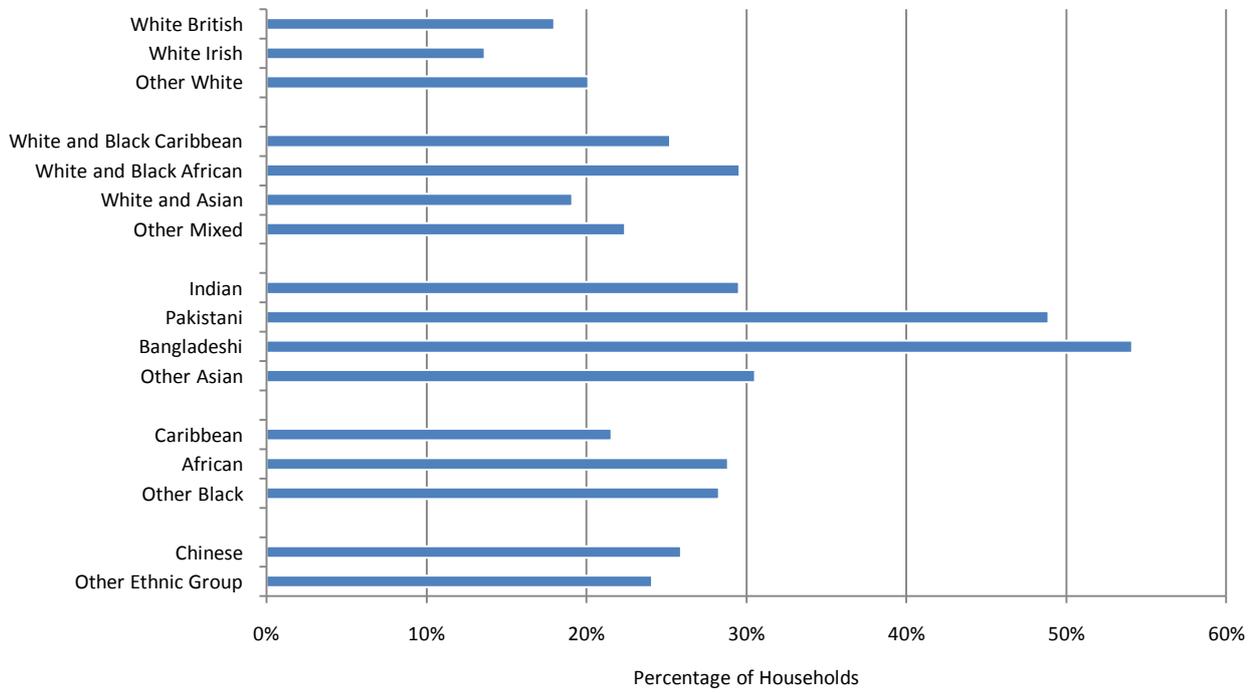
Household Structure by Ethnic Group (Source: UK Census of Population 2001)



11.99 Household structure is further considered in Figure 198, which shows the proportion of households with two or more dependent children by ethnic group. Over 50% of Bangladeshi and nearly 50% of Pakistani households contained two or more children which is considerably higher than for any other group. However, almost all BME groups were more likely to contain two or more dependent children

than White British households. Again, it should be noted that these results refer only to non-communal households.

Figure 198
Households with 2 or more Children by Ethnic Group (Source: UK Census of Population 2001)



International Migration

11.100 In recent years the UK has experienced a noticeable increase in the number of migrant workers arriving from overseas. Records of the location of these workers are imperfect, but one measure of where they moved to is the number of new National Insurance numbers issued to workers in particular locations.

11.101 Figure 199 shows that from 2005 to 2007 a total of 13,200 new National Insurance numbers to non-UK nationals were issued in London Commuter Belt (West). This group of workers represent around 2% of all people living in the area.

11.102 Figure 200 shows that over a third of all new national insurance registrations in LCB (West) were issued to Polish nationals and almost 10% to Indian nationals.

11.103 Local stakeholders reported that migrant workers from the new EU accession countries are taking lower paid jobs and are living in privately rented accommodation. Also, as migrant workers do not qualify for residency points and are, therefore, a low priority on housing waiting lists, they present more often as homeless.

11.104 A more detailed synopsis of local stakeholder views is presented in the appendices.

Supporting People

11.105 Hertfordshire Supporting People team has collected further data which sheds light on health issues affecting BME groups. Between 2003 and 2007 the Supporting People team in Hertfordshire registered 12,325 new clients. In total 17.4% of all new clients for Supporting People in Hertfordshire came from BME groups, which compares with 12.8% of the population at the time of the 2001 Census. However, this difference was not spread evenly across the population with the Black population disproportionately more likely to be receiving support.

Figure 199
New National Insurance Registrations of Non-UK Nationals in LCB West 2005-2007 by Local Authority (Source: DWP)

Local Authority	New NI Registrations of Non-UK Nationals
Dacorum	1,870
Hertsmere	1,680
St Albans	2,340
Three Rivers	770
Watford	3,210
Welwyn Hatfield	3,330

Figure 200
New National Insurance Registrations of Non-UK Nationals in LCB West 2005-2007 by Country of Origin (Source: DWP)

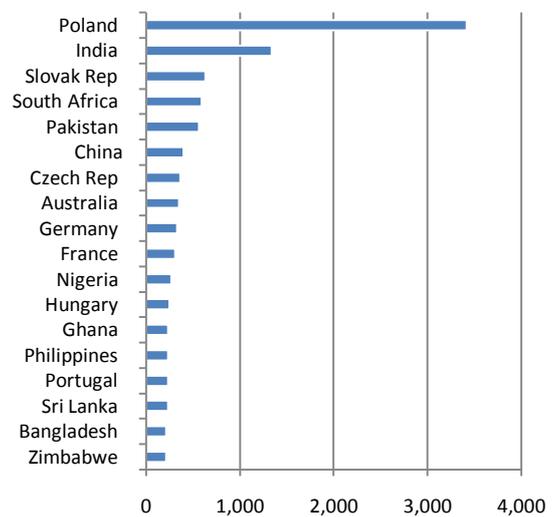
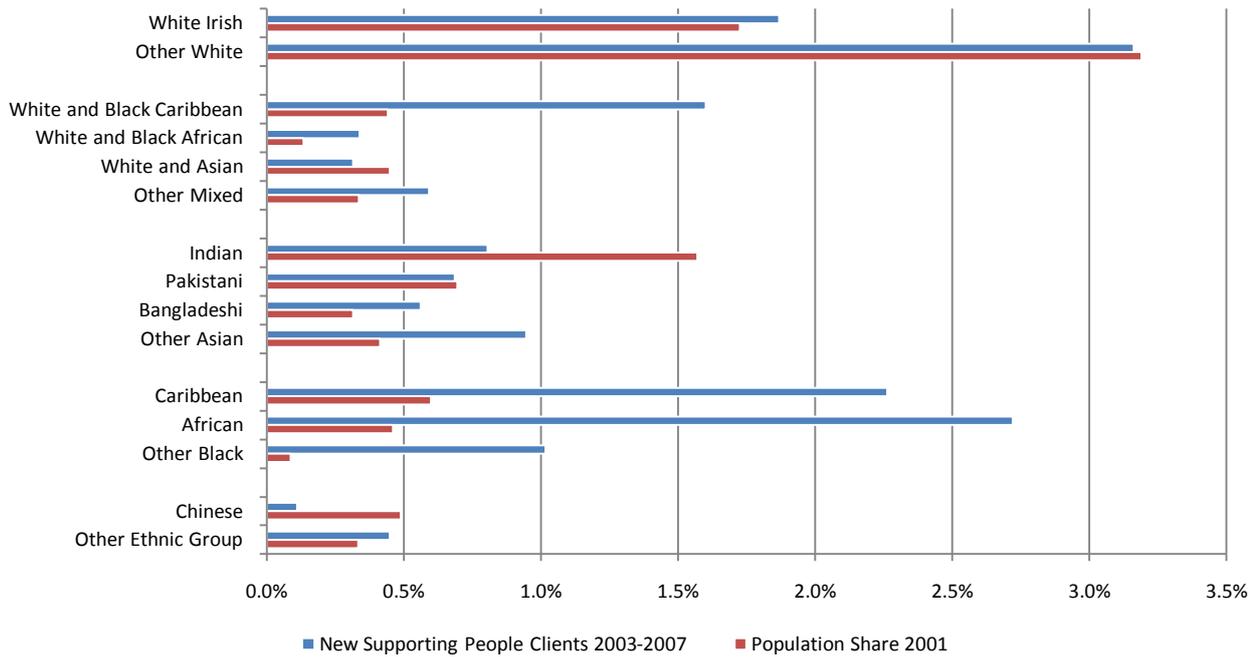


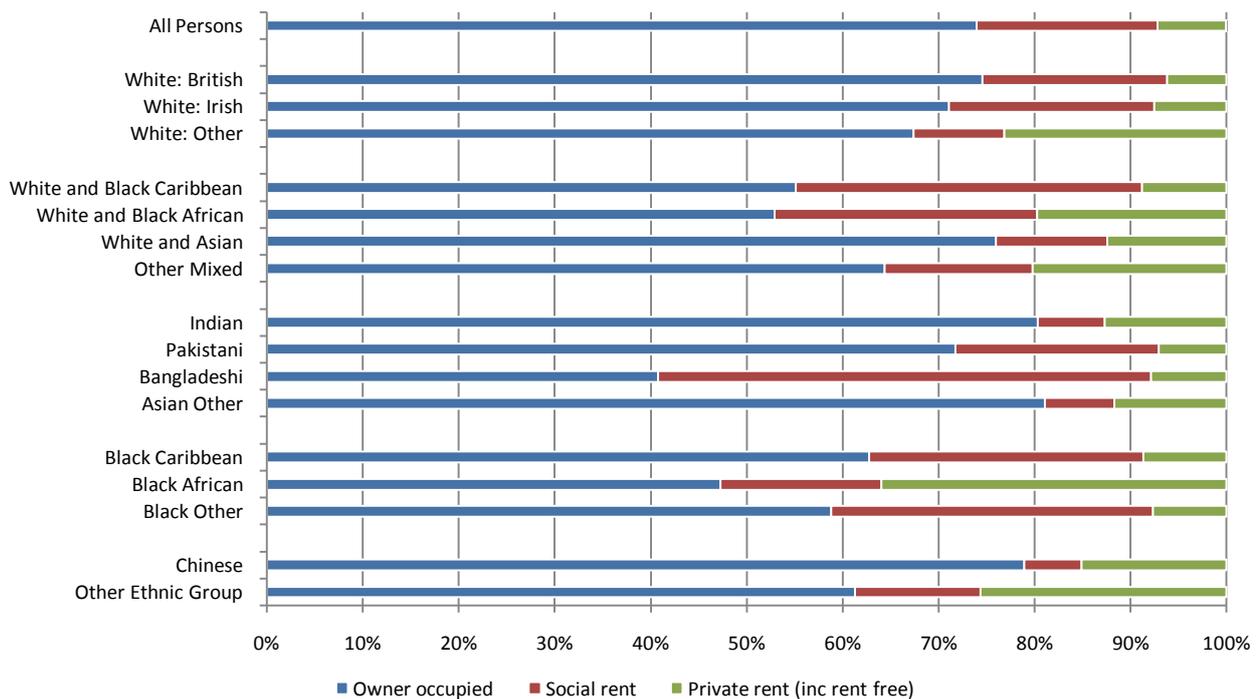
Figure 201
 People Receiving Help from Hertfordshire Supporting People by Ethnic Group 2003-2007 (Source: University of St Andrews Supporting People Client Record Office)



Housing Tenure

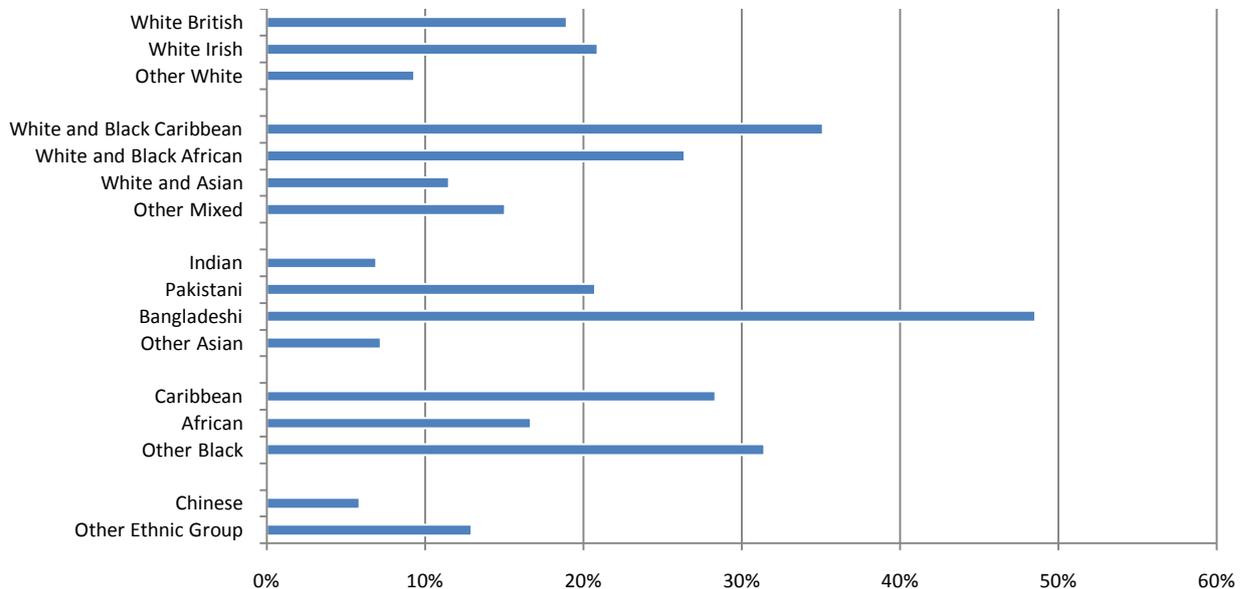
^{11.106} Figure 202 shows how the private household’s tenancy was divided by ethnic group. Over 80% of the Indian and Asian ‘Other’ population live in owner occupied dwellings which is comfortably higher than the White British population. Meanwhile, over 20% of the Black African, Other Ethnic Group and White Other population lives in the private rented sector. Therefore, there are considerable differences in the tenures occupied by different ethnic groups.

Figure 202
 Housing Tenure by Ethnic Group (Source: UK Census of Population 2001)



11.107 Figure 203 shows how the proportion of households in the social rented sector varies by ethnic group. Nearly a half of Bangladeshi households in the sub-region are housed in the social rented sector. Over 25% of households from the Mixed White and Black Caribbean, Mixed White and Black African, Black Caribbean and Other Black groups are also living in social rented accommodation.

Figure 203:
Social Renting by Ethnic Group (Source: UK Census of Population 2001)



11.108 Figure 204 records all tenants of socially rented accommodation. Given that the BME population is typically younger it is interesting to explore the more recent pattern of lettings, so a comparison is shown against the recent pattern of lettings for period from April 2004 to March 2007.

Figure 204
Share of Households in Social Housing and Social Lettings 2004-2007 for Ethnic Groups (Source: CORE project for the Joint Centre for Scottish Housing Research and UK Census of Population 2001 Note: Figures may not sum to 100% due to rounding)

Ethnic Group	Share of all Households	Share of Households in Social Housing in 2001	Share of RSL Lets 2004-2007
White: British	87.2	90.9	83.3
White: Irish	2.0	2.9	1.5
White: Other	3.5	1.7	3.3
White and Black Caribbean	0.4	0.3	1.1
White and Black African	0.2	0.1	0.5
White and Asian	0.5	0.2	0.2
Other Mixed	0.5	0.1	0.6
Indian	1.8	0.5	0.7
Pakistani	1.0	0.7	1.6
Bangladeshi	0.4	0.5	1.1
Asian Other	0.5	0.2	0.6
Black Caribbean	0.6	1.1	1.7
Black African	0.6	0.4	2.7
Black Other	0.1	0.1	0.4
Chinese	0.6	0.1	0.2
Other Ethnic Group	0.4	0.2	0.5
ALL HOUSEHOLDS	100	100	100

- 11.109 Figure 204 compares the share of households where the respondent came from a particular ethnic group at the time of the 2001 Census with the proportion of that ethnic group who reside in social housing and social housing lets to that group since 2001.
- 11.110 Since 2004, the share of lettings to many BME groups has been slightly above their population share, but it is still the case that 83.3% of lettings have been to the White British group.

Housing Conditions

- 11.111 More general housing conditions are reflected in Figure 205 which shows the level of overcrowding affecting each group. The room occupancy rating featured in Figure 205 uses a complicated formula to assess whether a household is overcrowded. This method assumes that every household requires at least two common rooms excluding bathrooms. The number of bedrooms required is assumed to depend on the composition of the household. For example, the age and gender mix of any children playing a large role in deciding how many rooms the house should have so as not to be termed overcrowded.
- 11.112 Figure 205 shows the percentage of households who had a score of -1 or less. This indicates that the household had at least one room too few for the needs of its occupants. The results indicate that on this measure 39.4% of Bangladeshi, 28.8% of Black African and 24.9% of Pakistani households were overcrowded. In comparison, the lowest proportion of overcrowding was for the White British group at 5.2%.

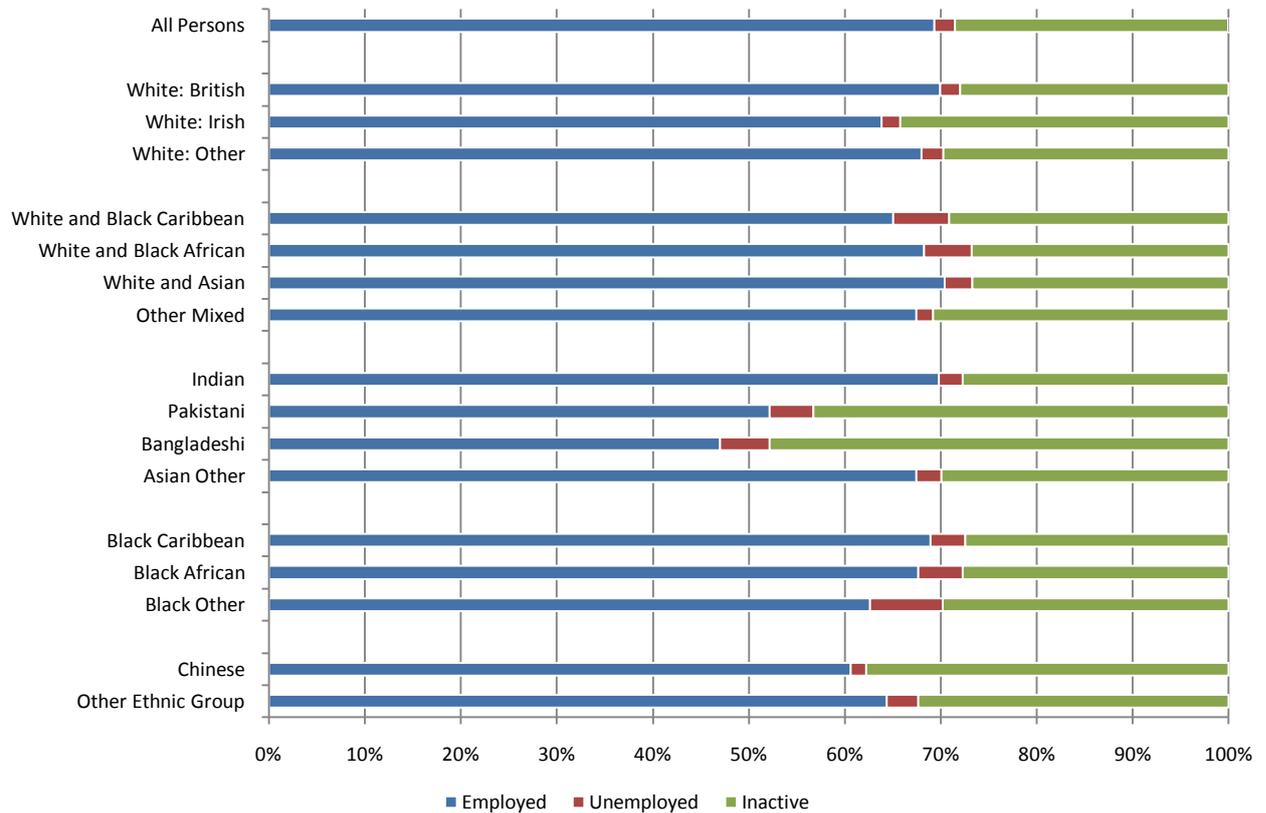
Figure 205
Overcrowded Households by Ethnic Group (Source: UK Census of Population 2001)

Ethnic Group	Percentage of Households which are Overcrowded
White: British	5.2
White: Irish	7.7
White: Other	9.5
White and Black Caribbean	14.0
White and Black African	25.6
White and Asian	10.1
Other Mixed	13.3
Indian	12.0
Pakistani	24.9
Bangladeshi	39.4
Asian Other	18.5
Black Caribbean	12.3
Black African	28.8
Black Other	14.4
Chinese	17.1
Other Ethnic Group	18.9
ALL HOUSEHOLDS	6.0

Economic Activity

^{11.113} Many of the above conclusions can be reinforced by analysing the economic activity of working age individuals. Figure 206 shows that the inactivity rate among the Pakistani and Bangladeshi population was over 40% of the working age population.

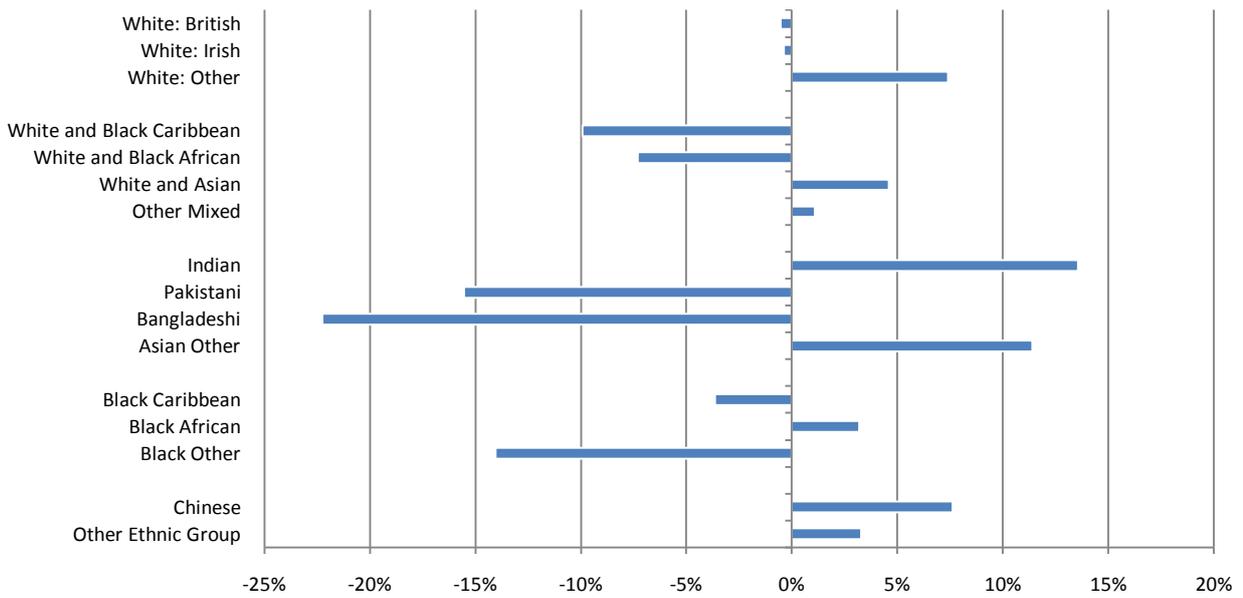
Figure 206
Economic Activity by Ethnic Group (Source: UK Census of Population 2001)



^{11.114} Another measure contained within the Census is the occupational classification of any individual in work. Figure 207 and Figure 208 compare the under and over-representation of ethnic groups in broad occupational groups.

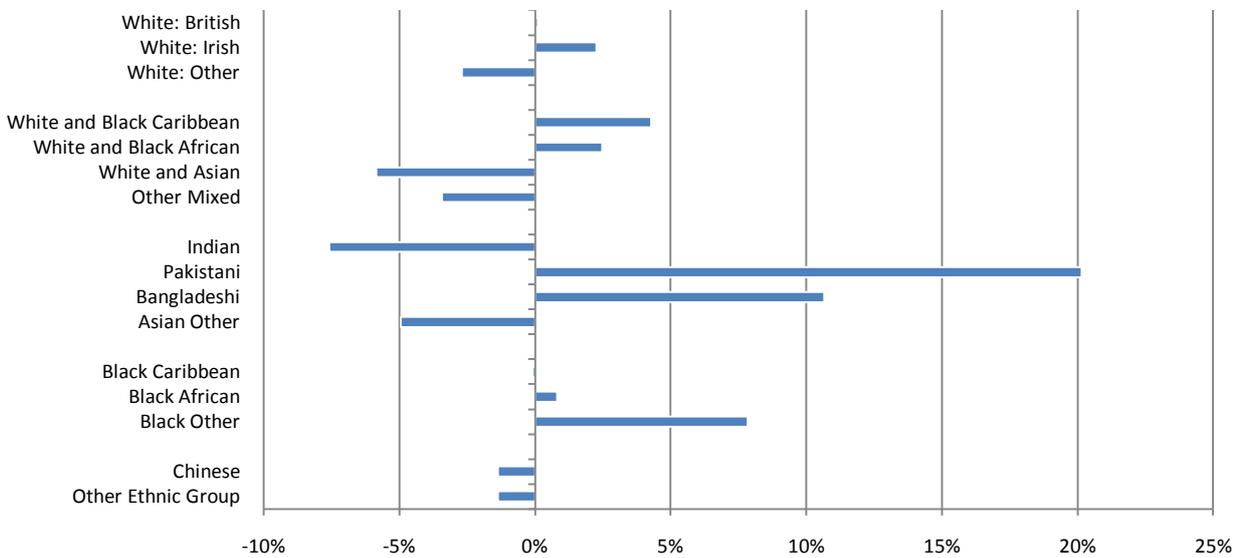
^{11.115} To help interpret the results, 49.2% of all workers were in Managerial and Professional grades. This compares with 27.0% of all Bangladeshis meaning they were under-represented by 22.2%. Similarly, 62.8% of all Indian workers were in managerial and professional grades, giving them an over-representation of 13.6%. These were the two extreme results in this particular category.

Figure 207
Under and Over-representation of Managers and Professionals by Ethnic Group (Source: UK Census of Population 2001)



11.116 The lower grade occupations show that the Pakistani and Bangladeshi population was heavily over-represented in this category. This would be a concern because they are likely to be the poorest paying jobs.

Figure 208
Under and Over-representation of Lower Grade Occupations by Ethnic Group (Source: UK Census of Population 2001)



Homelessness

^{11.117} A key duty of local authorities is to administer cases of homelessness. The Housing Act 1996 states that if the authority is satisfied that the applicant has a priority need, they shall:

- ensure that accommodation is available for their occupation for such period as they consider will give him a reasonable opportunity of securing accommodation for his occupation; and
- provide them with advice and assistance as they consider appropriate in the circumstances in any attempts he may make to ensure that accommodation becomes available for his occupation.

Households Defined as being in Priority Need

The following groups of households were originally defined as being in priority need under the 1996 Housing Act:

- pregnant women;
- persons with whom a pregnant woman resides, or might reasonably be expected to reside;
- persons with dependent children, or with whom dependent children might reasonably be expected to reside;
- persons who are vulnerable – because of old age, mental or physical disability, or other special reason; and
- persons who are homeless in emergency.

The following categories were added to this list by the Priority Needs Order 2002:

- 16 to 17-year-olds (not *relevant children* under the Children's Act 1989 and Children Leaving Care Act 2000);
- young persons under 21 who are looked after/accommodated between 16 and 18;
- young persons under the age of 21 who are vulnerable as result of being looked after/accommodated/fostered;
- those who are vulnerable as result of being in HM forces;
- those who are vulnerable as a result of custodial sentence/remand to custody/contempt of court/kindred offence; and
- those who are vulnerable as result of leaving accommodation because of threats of violence.

^{11.118} Cases can be found not homeless and in priority need because they may have made themselves intentionally homeless. Examples of people who have made themselves intentionally homeless might be those who:

- deliberately made themselves homeless by leaving home knowing they could reasonably have stayed; or
- deliberately caused a serious nuisance or withheld rent or mortgage payments.

^{11.119} In London Commuter Belt (West) between the 3rd quarter of 2002 and the most recently available data from the 3rd quarter of 2007, 4,427 people were considered to be homeless and in priority need.

11.120 Figure 209 identifies the ethnic minority dimension to homelessness acceptances across London Commuter Belt (West). Of all households accepted as being homeless and in priority need in the period 2003-07, around 15.5% were from BME groups, which is similar to their share of the total population. In Watford and St Albans homelessness cases were disproportionately high from BME groups when compared with their share of the total population. Homelessness is concentrated in the towns across the area and particularly in Watford.

Figure 209
Homeless and in Priority Need by Ethnic Group by Local Authority Q3 2002-Q3 2007 (Source: Local Authority P1E Homelessness Data and UK Census of Population 2001)

Local Authority	% of cases from BME groups	% of population from BME groups
Dacorum	7.1%	8.3%
Hertsmere	12.3%	13.8%
St Albans	24.9%	13.1%
Three Rivers	6.7%	12.9%
Watford	33.1%	20.9%
Welwyn Hatfield	9.9%	11.2%
LCB (West)	15.5%	12.8%

11.121 Increasingly, workers with the homeless are citing debt as a cause of homelessness rather than, for example, young people who were being evicted from the parental home. Accordingly, there is a need for more foyers and accommodation that comes with specialist support, rehabilitation and training to prepare clients for independent living.

11.122 Other clients need short-term housing solutions, especially following relationship breakdowns, before their first step back onto the property ladder.

11.123 Managing the expectations of clients is an issue with homeless applicants. People on waiting lists have higher expectations than people accessing night shelters, who are at crisis point and willing to accept any type of housing.

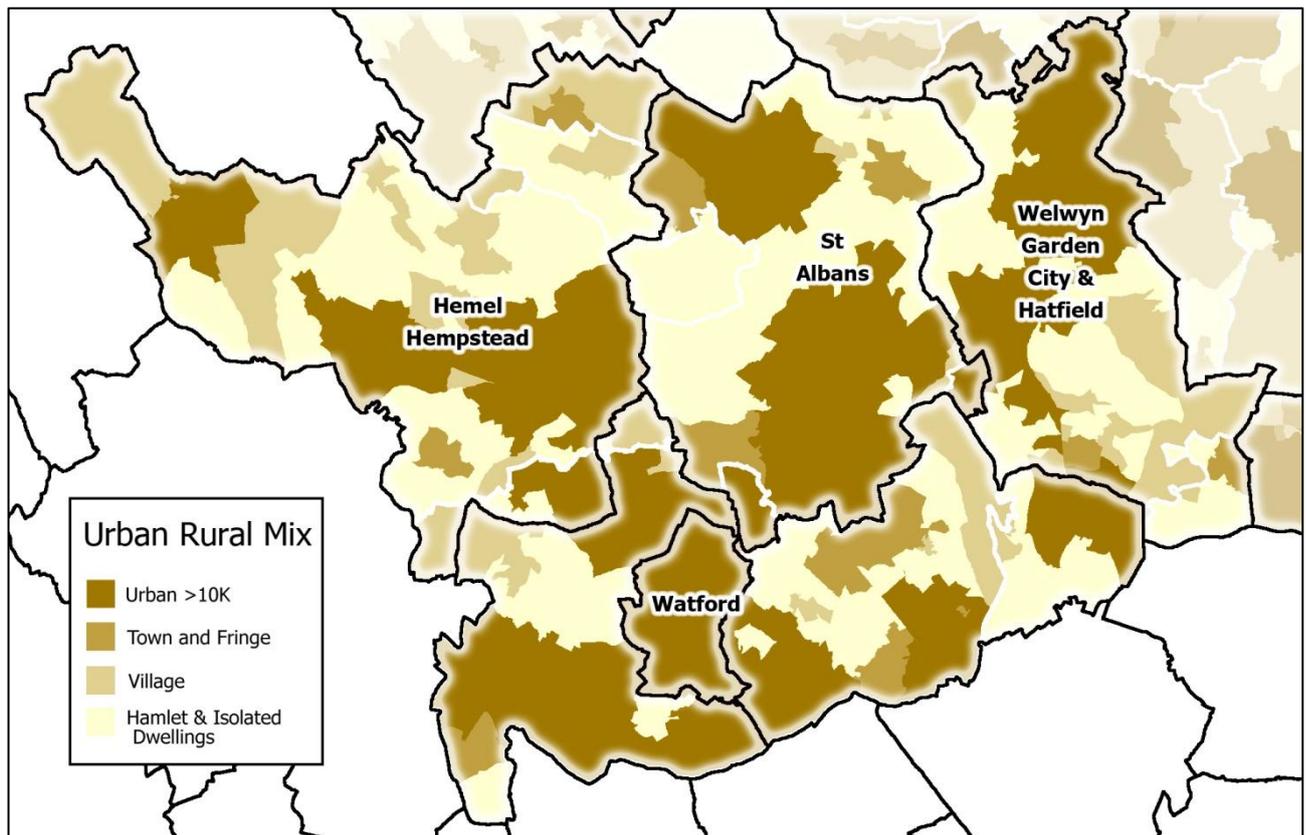
Housing Issues Related to Rural Households

11.124 The Department for Environment, Food, and Rural Affairs (DEFRA) classifies dwellings according to the type of settlement they are associated with. The four classifications are:

- urban > 10,000 population;
- town and fringe;
- village; and
- hamlet and isolated dwellings.

11.125 Figure 210 shows the distribution of these four zones across LCB (West). While much of LCB (West) is either urban or town and fringe, there are extensive areas which are classified as being villages or hamlet and isolated dwellings. However, it should be remembered that much of the area listed as being hamlet and isolated dwellings is covered by greenbelt designation which has prevented its development. Therefore, rather than being extremely remote, it is instead often closely associated with major settlements and simply contains few properties due to controls on building.

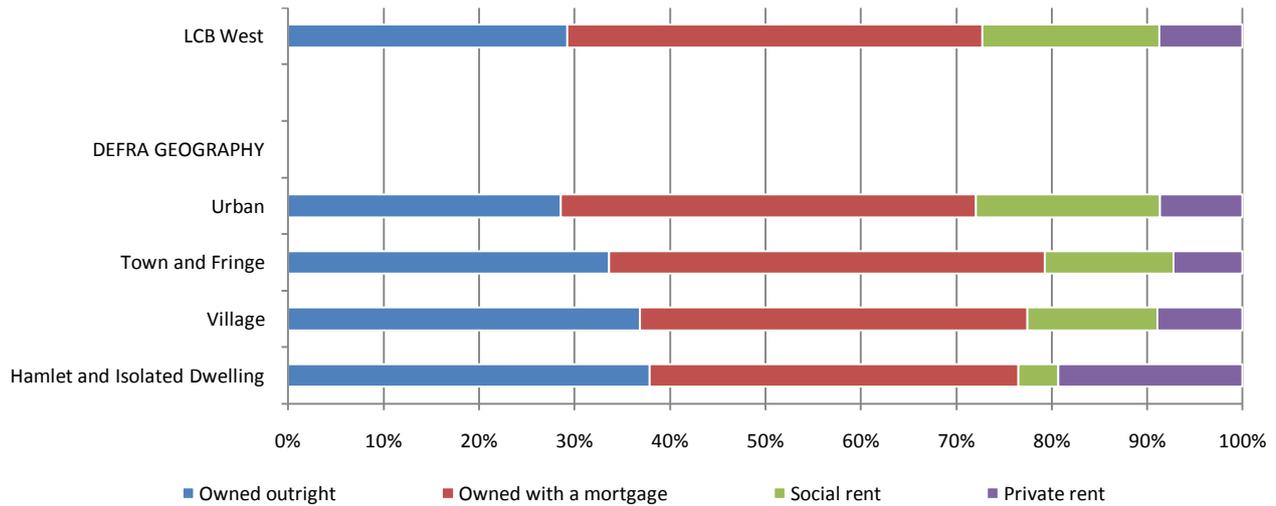
Figure 210
DEFRA Geographical Area Classification across LCB (West) (Source: DEFRA)



Rural Households

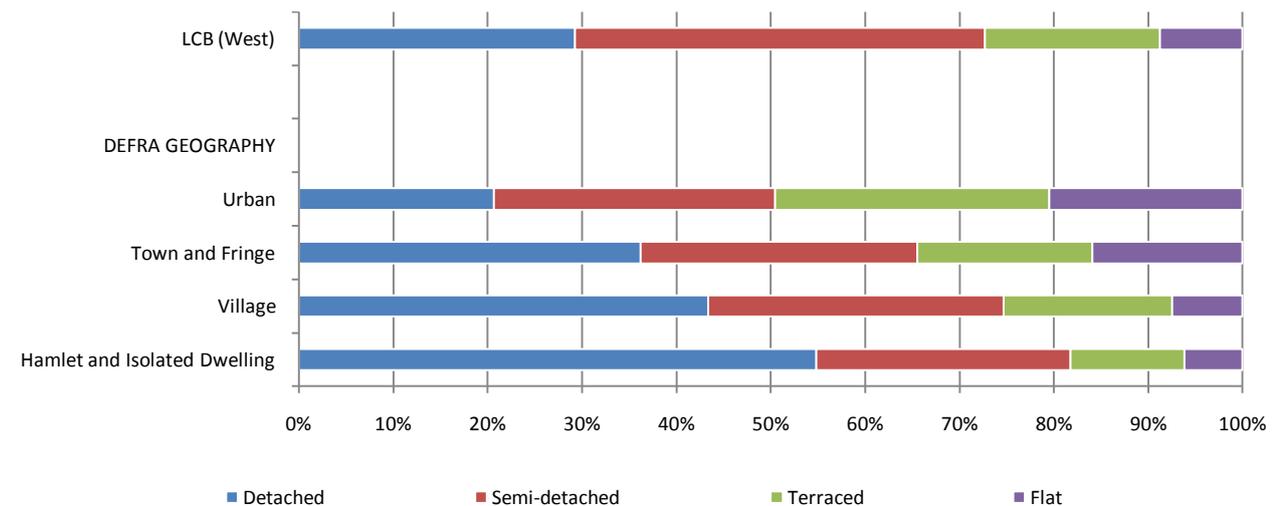
11.126 Figure 211 highlights that owner occupation rates are typically lower across LCB (West) in urban areas, with these areas containing a higher proportion of social housing. It is also noticeable that hamlets and isolated dwellings contain a higher proportion of households who rent privately. This includes many households who are living rent free, which typically indicates that their dwelling is tied to their job.

Figure 211
 Tenure by DEFRA Geography (Source: UK Census of Population 2001)



11.127 Urban areas of LCB (West) contain a lower proportion of detached and semi-detached dwellings with around 20% of the housing stock being flats. Meanwhile, over 50% of the stock in hamlets and isolated dwellings is in the form of detached dwellings.

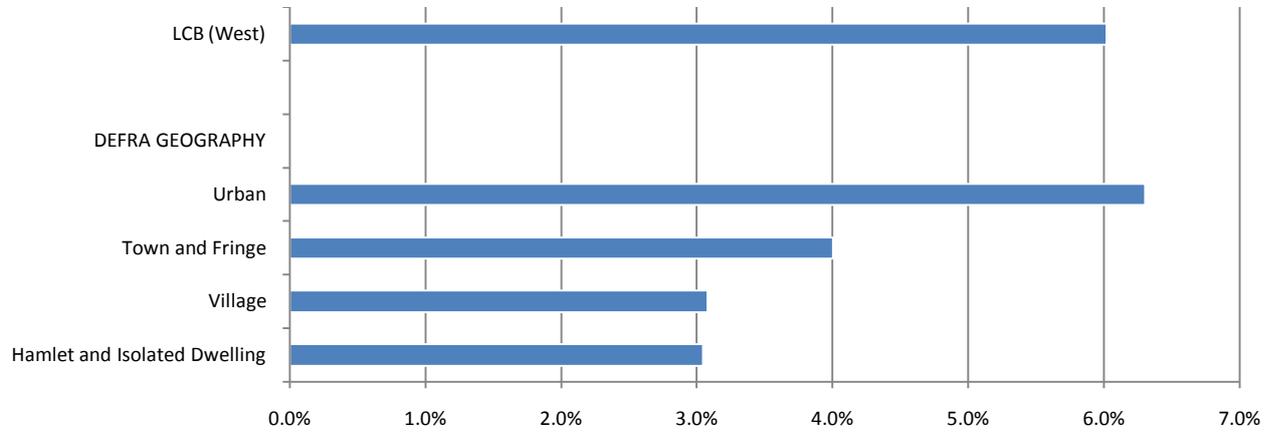
Figure 212
 Dwelling Type by DEFRA Geography (Source: UK Census of Population 2001)



11.128 Figure 213 shows that overcrowding rates vary by DEFRA geography with urban areas being the most likely to contain overcrowded households.

Figure 213

Overcrowding by DEFRA Geography (Source: UK Census of Population 2001)



11.129 While the evidence points to rural areas of LCB (West) being more prosperous than urban centres, there are still likely to be households in rural areas facing acute housing need or are unable to form due to lack of housing. A detailed understanding of highly localised housing needs is beyond the scope of a strategic assessment such as this one. The most effective method to determine local housing needs in rural areas is through local housing needs surveys. These will identify those households that are in need of affordable housing at the time of the survey. Other methods such as the SHMA or district level housing needs assessments are not capable of this fine grained detail. If they are survey based there will be significant error due to small sample sizes.

Summary of Key Points

- There is not a large student population in the area, with the exception being Hatfield where the University of Hertfordshire and the Royal Veterinary College are responsible for attracting as much as a quarter of the town's population. These students are very attractive to buy-to-let investors and with the student population growing by 4000 between 2000/1 and 2004/5 there has been increasing pressure placed on the local market. Stakeholders have reported some difficulty in non student households acquiring family housing, particularly in the south of the town, greater difficulty for local young people to afford private rented accommodation, and, subsequently, greater tension in the community.
- Around 30% of LCB (West) households contain families with dependent children. The majority of these live in owner occupied households (74%), however, lone parents with dependent children are much more likely to live in socially rented accommodation than other tenures.
- Around a quarter of LCB (West) households contain only pensioners. 42.5% of these do not have access to a car or van and so are dependent upon public transport. Largely, older people live in owner occupied households and only between 3% and 5% live in communal establishments. However, with the number of older people in the area set to grow this could change.
- According to the 2001 census 6% of LCB (West's) population live in overcrowded conditions. This is significantly more common for those in social or private rented housing and in the areas of St Albans and Watford HMAs.
- There appears to be a gap in the housing market for supported people as well as a demand for smaller adapted homes for people with a disability to rent. At the same time there are many older people under-occupying their home.
- Around 12.8% of the population of LCB (West) are BME, 5.4% of which are white. In general, the BME population is far younger than the average and BME are more likely to contain two or more dependent children.
- The area gained 13, 200 more migrant workers between 2005 and 2007. Almost a third of these were Polish and 10% were Indian. They tend to work low in paid jobs and live in private rented accommodation. As they do not qualify for residency points they are a low priority on the housing list and more often present as homeless.
- Between the 3rd quarter of 2002 and the 3rd quarter of 2007, 4,427 people were considered to be homeless and in priority need. These people tend to be concentrated in the towns and cities, particularly Watford. Overall, greater support is needed for specialist housing, short term solutions after relationship breakdowns and incentives for local authorities to perform well in this area.
- In rural areas the owner occupation rate is higher than in urban areas, which have a higher proportion of social housing. Rural areas also contain a higher proportion of private rented accommodation, including many who live rent free, probably as a result of a job to which their rent is tied.
- Urban areas have a higher proportion of flats, 20%, while over 50% of stock in hamlets and isolated dwellings is in the form of detached buildings.