

## Section 4: The Existing Dwelling Stock

- 4.1 The mix and character of the dwelling stock is important in understanding the type of housing available to residents of an area. The type and tenure mix of properties available will also have a bearing on the household characteristics of residents, i.e. single adult, couple adult, adult couple with children, lone parent, pensioner, student and other, as well as the type and choice of investment properties available to landlords.
- 4.2 Dwelling location is an important factor in anticipating dwelling condition. Findings from the English House Condition Survey (EHCS) from 1996, 2001 and 2003 all indicate that rural dwellings are more prone to poor physical condition and problems with energy efficiency.
- 4.3 The following analysis examines a number of general characteristics of the stock and the households who occupy them.

### Property Type

Figure 16 (a)  
Property Type by Local Authority, (Source: UK Census of Population 2001)

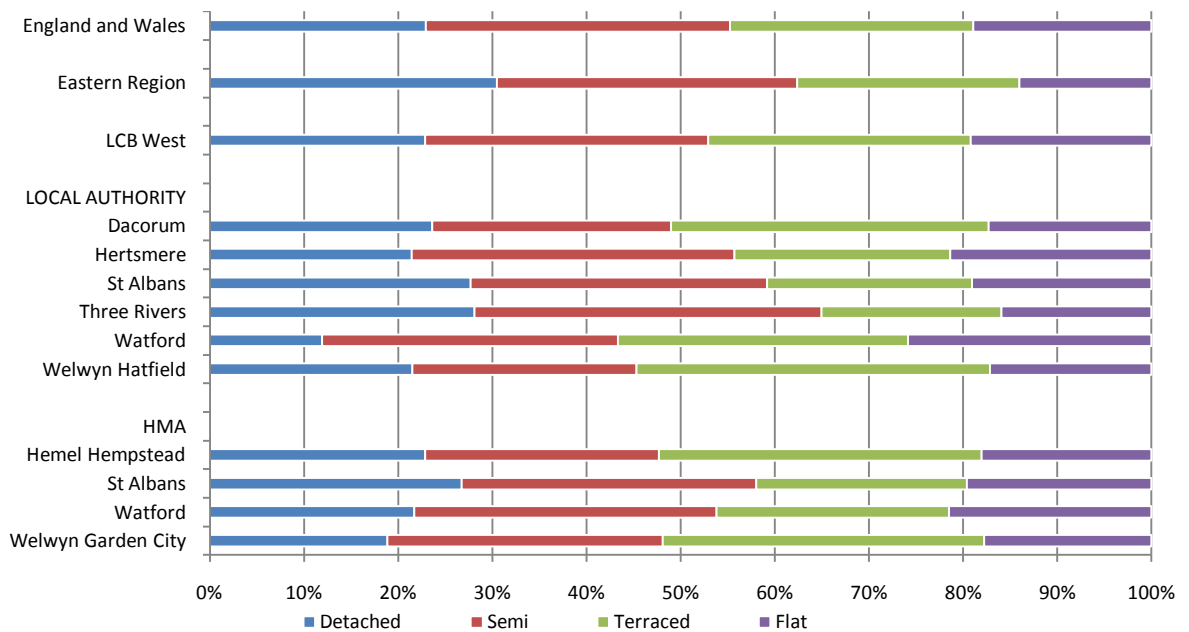


Figure 16 (b) Data table: **Dwelling Type by Local Authority**, (Source: UK Census of Population 2001)

Area	Detached	Semi-detached	Terraced	Flat
England and Wales	4,648,476	6,562,542	5,250,702	3,843,340
Eastern Region	675,595	704,974	523,729	310,615
LCB West	57,291	75,269	69,835	48,073
<b>LOCAL AUTHORITY</b>				
Dacorum	13,107	14,136	18,728	9,632
Hertsmere	8,038	12,876	8,619	8,035
St Albans	14,474	16,487	11,347	9,992
Three Rivers	9,309	12,210	6,350	5,276
Watford	3,822	10,113	9,907	8,321
Welwyn Hatfield	8,541	9,447	14,884	6,817
<b>HMA</b>				
Hemel Hempstead	12,068	13,122	18,116	9,577
St Albans	13,808	16,150	11,553	10,128
Watford	21,738	32,122	24,653	21,551
Welwyn Garden City	9,036	14,029	16,336	8,540

- 4.4 Figure 16 ('a' and its data table 'b') show the mix of existing properties in London Commuter Belt (West) in terms of property type. Detached properties comprise around a quarter of the stock, semi-detached and terraced housing both comprise around a 30% of the total, with flats accounting for the remaining 20%.
- 4.5 By Local Authority area, Watford has a much higher proportion of flats than any of the other local authorities, while St Albans and Three Rivers have nearly 30% of their housing stock in the form of detached dwellings. Terraced housing accounts for more than a third of the stock in both Dacorum and Welwyn Hatfield.
- 4.6 By Housing Market Area (HMA) there is very little difference in housing types however it can be seen that St Albans HMA has the highest proportion of flats and the lowest proportion of detached dwellings.

**Housing Tenure**

- 4.7 Figure 17 shows the proportion of Social Rented dwellings in each of the local authorities in the Eastern region in 2006. It is apparent that the overall proportion of social rented housing in the London Commuter Belt West sub-region is higher than both the English and Eastern averages, but this masks key differences between the authorities.
- 4.8 Welwyn Hatfield has the fourth highest proportion of social rented housing in the Eastern region (at 28.1% of all dwellings), while 12.6% of St Albans' dwellings are social housing.
- 4.9 It is also worth noting that six (Harlow, Stevenage, Welwyn Hatfield, Basildon, Dacorum, Peterborough) out of the top ten authorities for social rented housing have New Towns in their areas.
- 4.10 Figure 18 shows the overall tenure of housing stock in the sub-region. The highest proportion of dwellings is owner occupied. 73% of all properties across the area are owned outright or owned subject to a mortgage. Around 18% of the stock is rented from social landlords with the remaining 9% in the private rented-sector.

Figure 17  
**Proportions of Social Rented Housing in the Eastern Region by Local Authority** (Source: Housing Strategy Statistical Appendix 2006, DCLG)

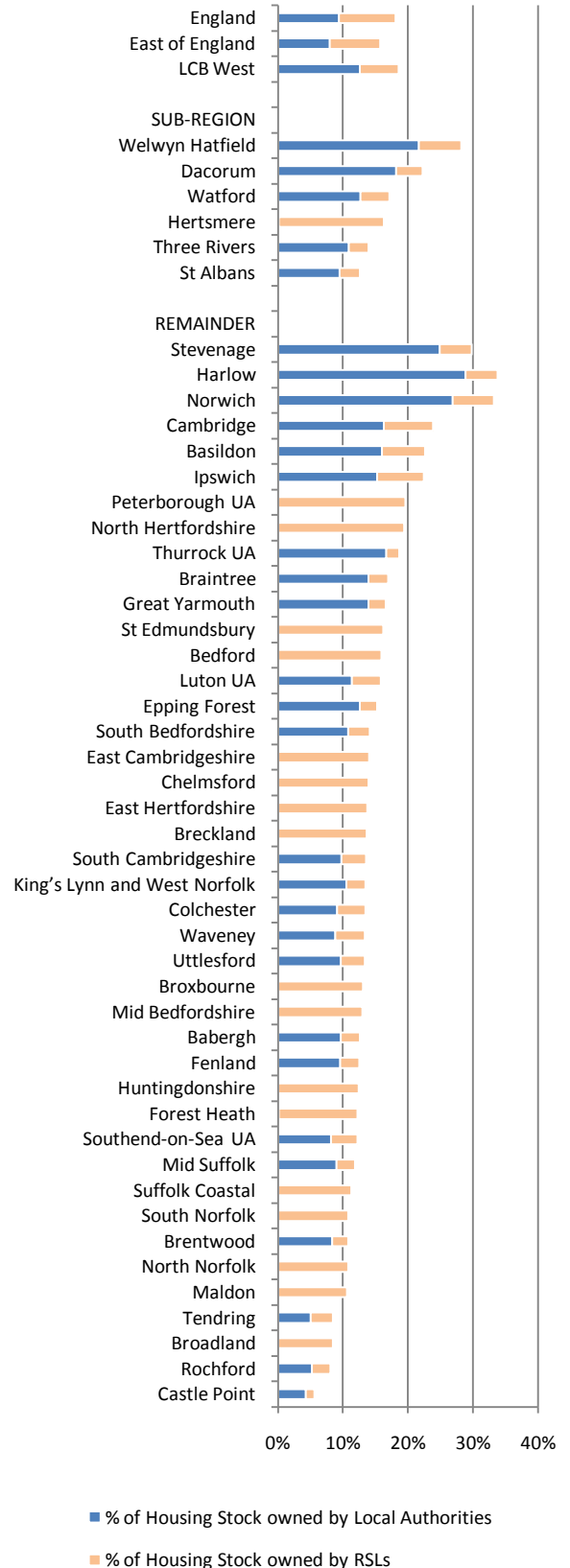


Figure 18  
**Housing Tenure Across LCB West** (Source: UK Census of Population 2001. Note: Shared ownership stock is included with owner with a mortgage)

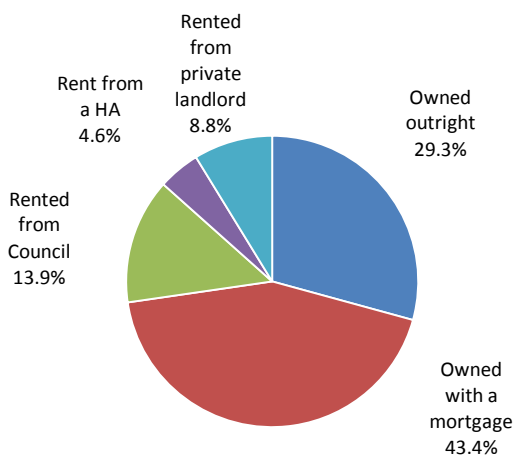
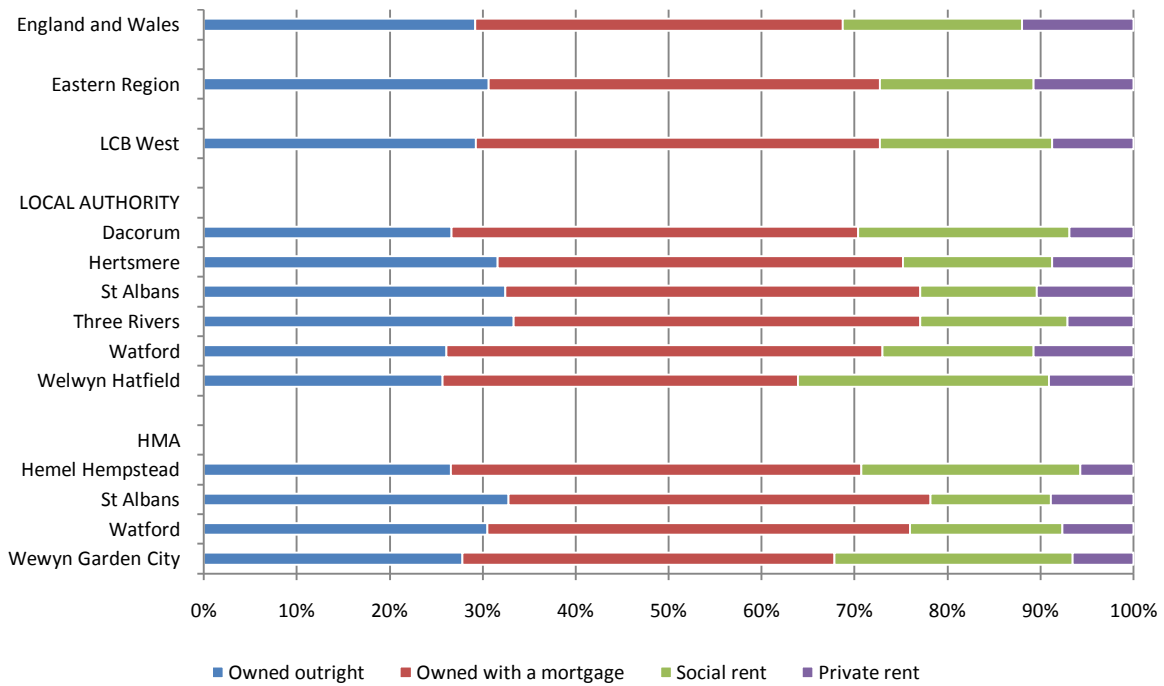
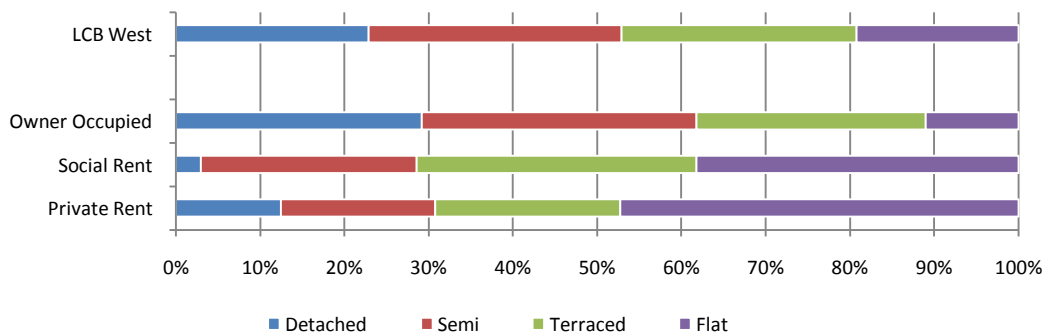


Figure 19  
 Tenure by Local Authority (Source: UK Census of Population 2001)



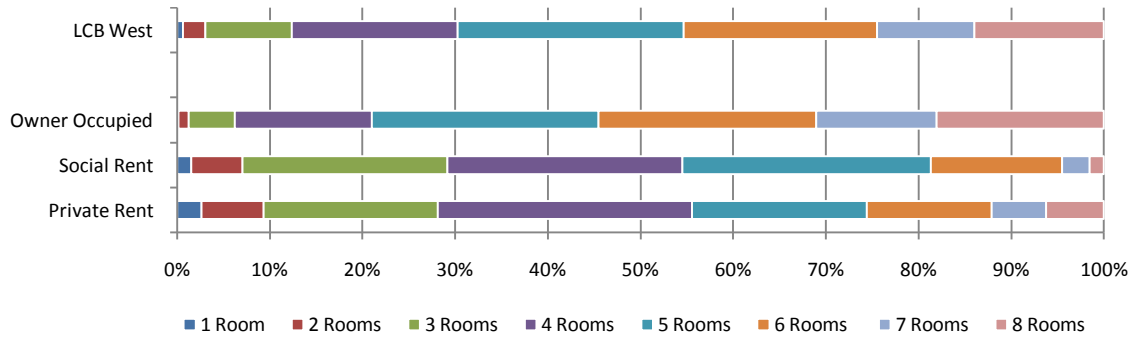
- 4.11 Figure 19 shows that over 30% of the housing stock in Hertsmere, St Albans and Three Rivers is owned outright. St Albans and Watford contain the highest proportion of private rented stock in the sub-region.
- 4.12 Hemel Hempstead and Welwyn Garden City HMAs contain the highest proportion of social rented properties, while the proportion of owner occupied properties is significantly higher in St Albans and Watford HMAs.

Figure 20  
 Property Type by Tenure (Source: UK Census of Population 2001)



- 4.13 Figure 20 shows the difference in property type by tenure. 29% of owner occupied housing is detached with a further 33% being semi-detached. In contrast, 33% of all social housing is terraced and 38% flats or maisonettes. Nearly half of all private rented dwellings are flats.

Figure 21  
**Number of Rooms by Tenure** (Source: UK Census of Population 2001)

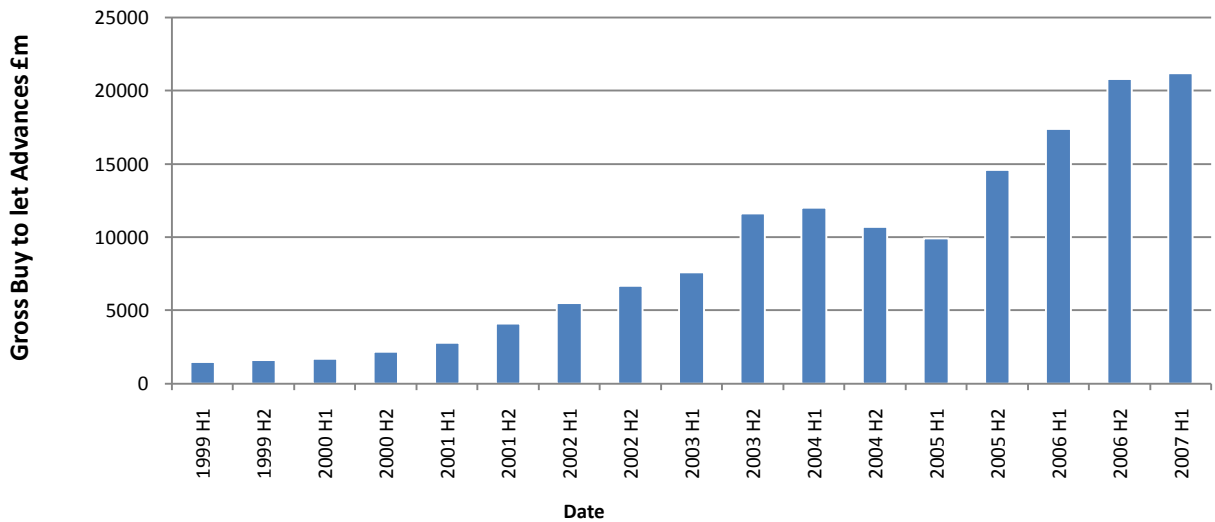


4.14 Figure 21 shows both private rented and social rented dwellings typically contain fewer rooms than those which are owner occupied. Nearly 20% of social rented dwellings contain six or more rooms and 45% contain five or more. It should be noted that the 2001 Census did not include bathrooms, toilets, storage cupboards, hallways or landings as separate rooms.

**Private Rented Sector**

4.15 The private rented sector has experienced an increase in importance in the housing market over recent years. The impact of low interest rates and concerns about the rate of return on long-term investments and poor pension performance led to many people investing in the buy-to-let housing market.

Figure 22  
**Buy to let Mortgage Advance 1999-2007** (Source: Council of Mortgage Lenders ‘Buy-to-let Mortgage Lending and the Impact on UK House Prices’, February 2008)



4.16 Figure 22 shows how the number of specific buy to let mortgage advance has grown since the first quarter of 1999. This highlights the enormous growth in this form of investment. However, according to a Council of Mortgage Lenders Press Release shows a dramatic change in gross advances since then;

**Abstract from CML press release 14.08.09**

There were 21,600 new buy-to-let loans advanced in the second quarter, a relatively modest 4% decline from 22,400 in the preceding three months. Heavily reliant on wholesale funding, the buy-to-let market has suffered a sharp contraction in the credit crunch. There are now fewer active lenders in the private rental market, with less money to lend. And therefore seven consecutive quarters of decline have left buy-to-let gross lending at very low levels.

- 4.17 The private rented sector is also important because of its role in housing particular household groups. Many new households who cannot afford to become home owners have their first homes in the private rented sector. Also, many students occupy housing in the private rented sector. This is particularly relevant for the town of Hatfield which is the home to the University of Hertfordshire.
- 4.18 As previously mentioned, at the time of the 2001 census, around 9% of the housing stock was in the private rented sector. Figure 19 shows that St Albans and Watford have the highest proportion of private rented stock in the sub-region at around 10% of their total stock.
- 4.19 Evidence from national surveys such as the English House Condition Survey shows that the private rented sector has been expanding in recent years across the whole of England. This data is not available at local authority level, but it is likely that this trend will be reflected in London Commuter Belt (West) since the time of the 2001 Census.

Figure 23  
Household Type for All Households by Local Authority (Source: UK Census of Population 2001)

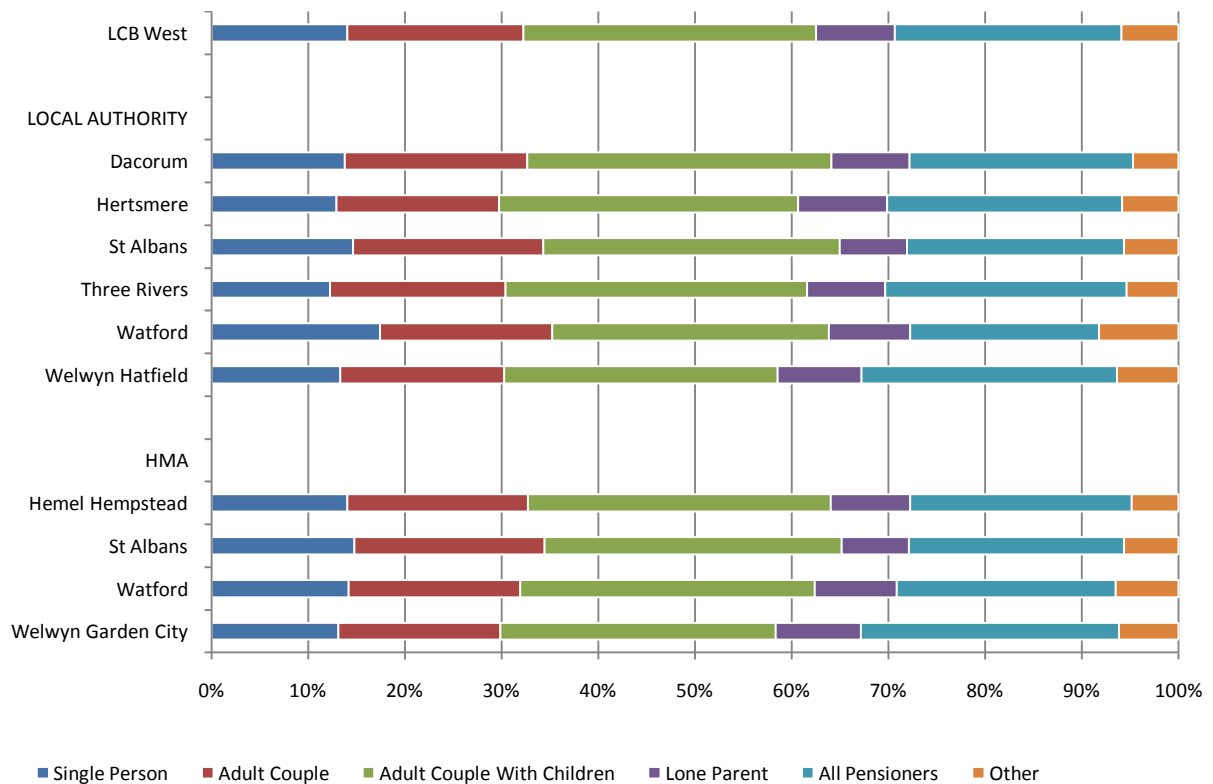
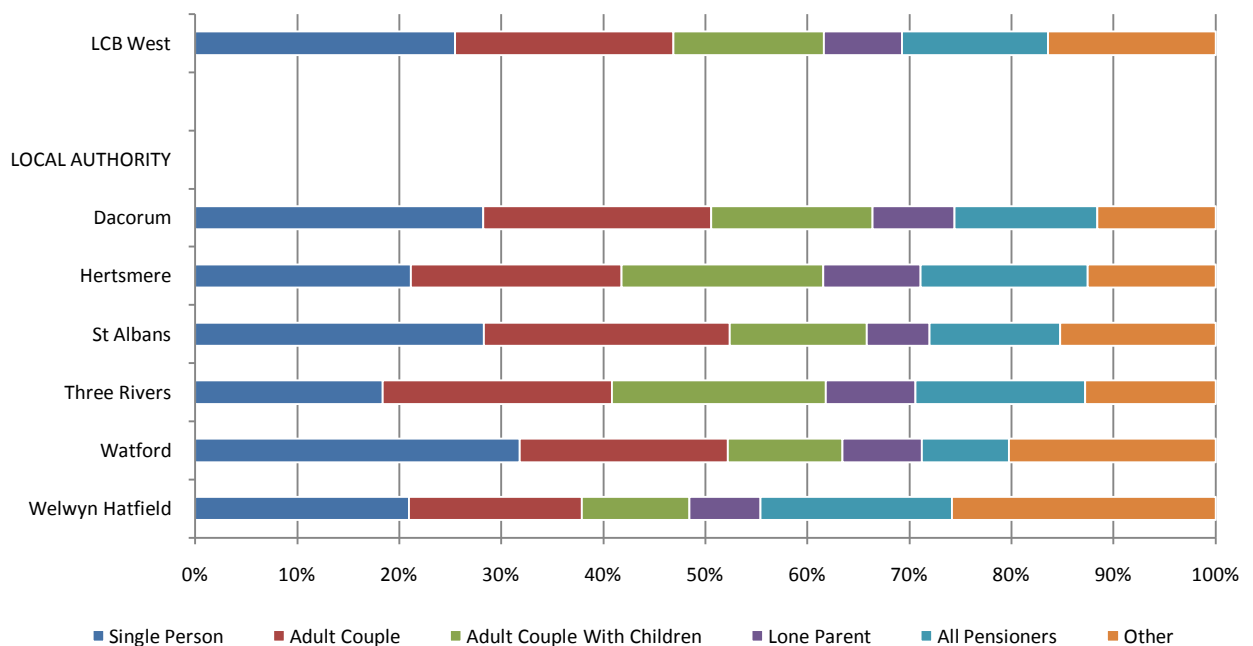


Figure 24

Household Type within the Private Rented Sector by Local Authority (Source: UK Census of Population 2001)



- 4.20 Figure 23 and Figure 24 show that compared to all households in LCB (West) the private rent sector contains proportionately many more single persons and other households than couples and pensioner households.
- 4.21 When the Local Authorities within LCB (West) are compared it is apparent that, although generally there is little difference in the household types, Watford contains the highest proportion of single people and the lowest proportion of pensioners. Welwyn Hatfield LA and Welwyn Garden City HMA contain the highest proportion of all pensioner households in LCB (West).
- 4.22 Figure 24 shows that as much as 20% of private rent households in Watford and over 25% of private rent households in Welwyn Hatfield are categorised as 'other households' which are likely to contain more than two persons. Watford, in particular, contains a very small proportion of pensioners living in the private rented sector (9%).

## Social Housing

- 4.23 Figure 25 shows households in the social rented sector did not follow the age profile of the rest of the population of LCB (West). This shows that it is disproportionately aged 0-15 years and 65+ years when compared with the whole population of the sub-region. Figure 26 shows that compared to all households in LCB (West) the social rented sector contains proportionately more pensioners and lone parents and fewer couples with or without children.

Figure 25

Age Profile for Social Rented Sector Compared with Whole Population of LCB (West) (Source: UK Census of Population 2001)

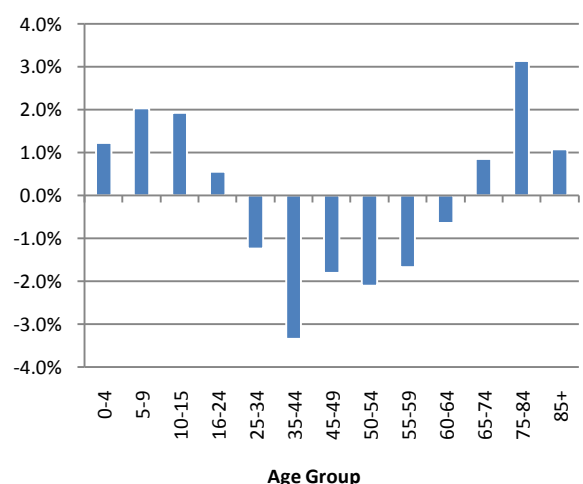
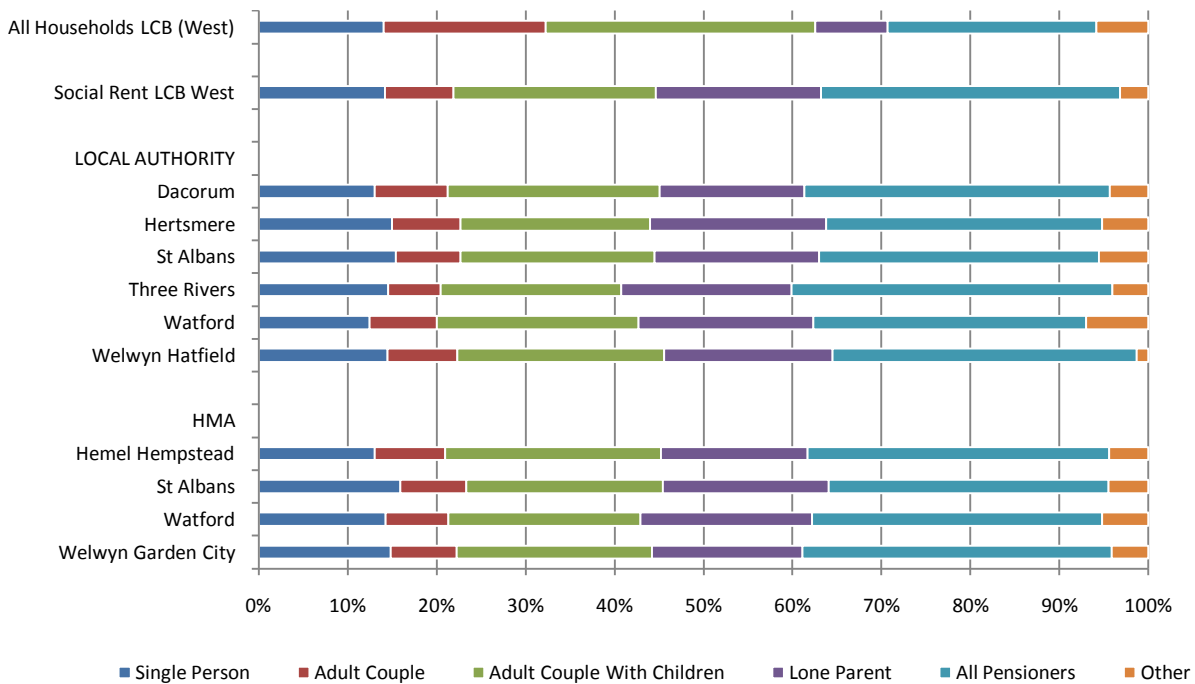


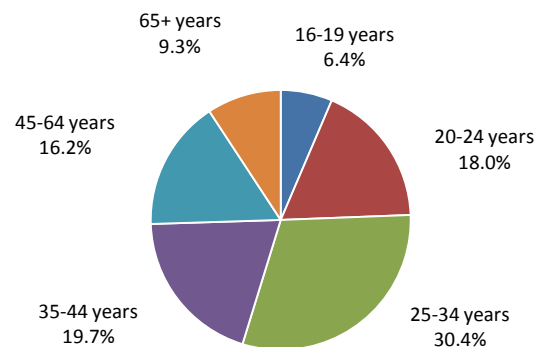
Figure 26  
Household Type for the Social Rented Sector by Local Authority (Source: UK Census of Population 2001)



4.24 Figure 26 also shows that household types in the social rented sector vary little between Local Authority although Dacorum, Three Rivers and Welwyn Hatfield contain slightly more all pensioner households and around 8% of social rented households in Watford are other (multi-adult) households. This is backed up by the differences between housing market areas.

4.25 Detailed individual records of all social lettings are available from the Continuous Recording (CORE) system maintained by the University of St Andrews. All figures relate to general social lettings made between April 2004 and March 2007 and include those who transferred from one socially rented property to another.

Figure 27  
Age of Recent Social Rent Tenants (Source: University of St Andrews CORE Records 2004-2007)



4.26 Across the whole of LCB (West) Figure 27 shows that a quarter of all new tenants were aged under 25 years and over a half were aged under 35 years. Therefore, while the current social rented population currently contains many older persons, it is likely that this population will become on average younger in the future in contrast to owner occupied housing.

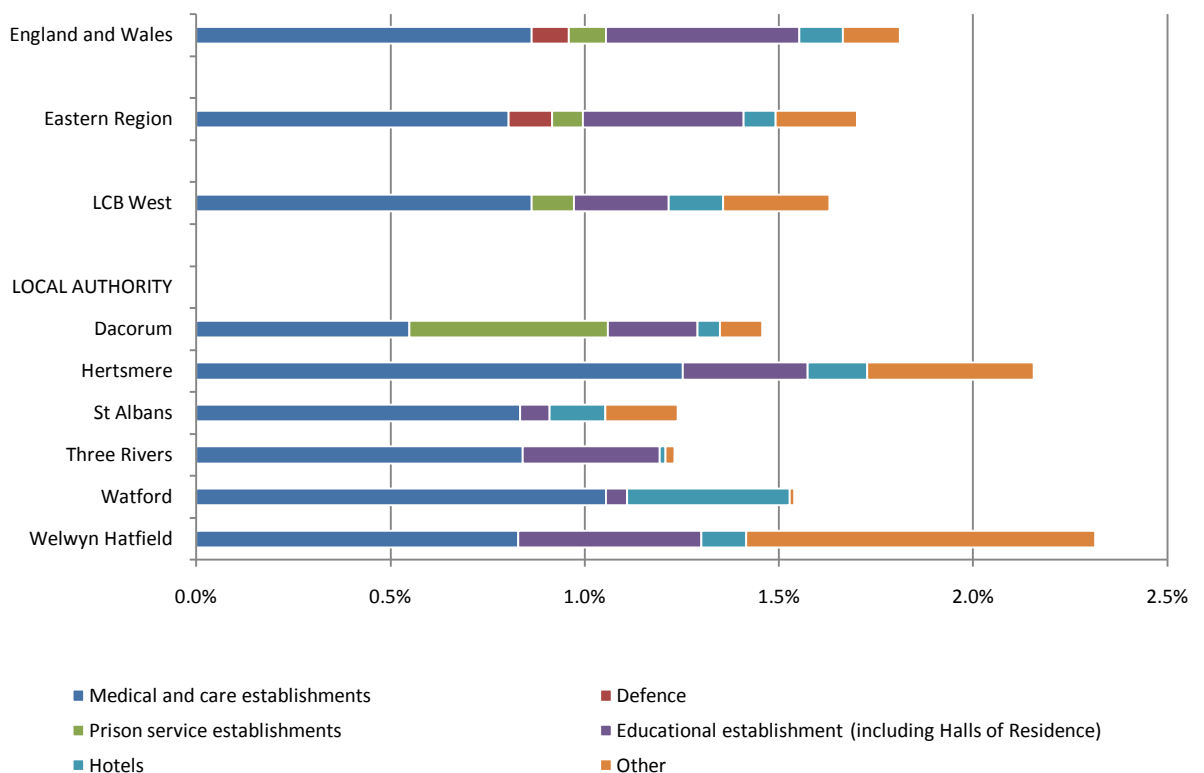


## Communal Establishments

- 4.27 It is also important to note that not all people live in self contained housing. Figure 28 shows that 1.5% of the population of the London Commuter Belt sub-region live in communal residences, with this being as high as 2.3% in Welwyn Hatfield.
- 4.28 Whilst there is no further information available about the nature of “other” communal housing, the Census does identify in Figure 28 that around 1.5% of Welwyn Hatfield’s population are students living in communal housing, therefore, it is likely that the “other” communal housing in Welwyn Hatfield is accommodation provided for students by organisations other than the University.

Figure 28

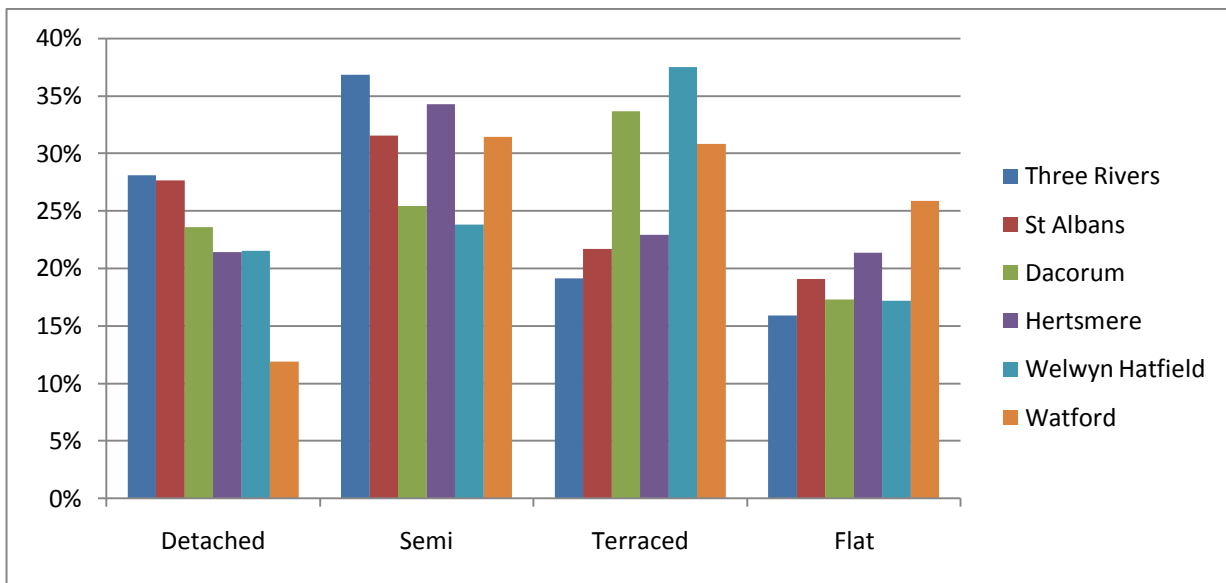
Proportion of People in Communal Housing by Type of Establishment in the London Commuter Belt West Sub-region by Local Authority (Source: UK Census of Population 2001)



## Themes and patterns emerging from analysis of the dwelling stock

- 4.29 By re-arranging the data in the charts in Figure 16 and Figure 19, property type and tenure, we can see a number of patterns emerging that help to inform later analysis and policy implications. This information helps to understand how the characteristics of each Local Authority differ. We will add further characteristics in later chapters.

Figure 29  
Property Type by Local Authority as a proportion of total stock, (Source: UK Census of Population 2001)



4.30 In Figure 29 we have re-ordered the Local Authority list to show the proportions of detached housing, highest to lowest. Note that this district (Three Rivers) also has the lowest number of flats and terraced houses. Similarly, Dacorum has the highest proportion of flats but the lowest proportion of detached homes, the latter by a considerable margin. It is also notable that Welwyn Hatfield and Dacorum have the largest proportion of terraced houses.

Figure 30  
Tenure by Local Authority as a proportion of the stock, (Source: UK Census of Population 2001)



4.31 In Figure 30 we have re-ordered the Local Authority list to show the proportions of owner occupied housing in the Local Authority stock, highest to lowest. St Albans and Three Rivers have the highest proportions of owner occupied stock and the smallest proportions of social rented stock. Similarly, Dacorum and Welwyn Hatfield have the highest proportions of social housing but the lowest proportion of owner occupied homes.

**Summary of Key Points**

- The general character of the dwelling stock is important in understanding the type of housing available to residents of an area.
- About a quarter of the stock is detached properties with semi-detached and terraced both making up around 30% and flats around 20% of the stock. Watford has a much higher proportion of flats than the other authorities.
- The overall proportion of social rented housing in LCB (West) is higher than both the English and Eastern averages although there are key differences between the authorities. Welwyn Hatfield has the fourth highest proportion of social rented housing in the Eastern region at 28.1% of the stock, whereas St Albans only has 12.6%.
- The dominant form of housing in LCB (West) is owner occupation (73%). Over 30% of the housing stock in Hertsmere, St Albans and Three Rivers is owned outright, whereas Hemel Hempstead and Welwyn Garden City contain the highest proportion of social rented housing.
- Property type varies greatly by tenure with the majority of market housing being detached or semi detached and the majority of social housing being terraced housing or flats. Both private rented and social rented dwellings also typically have fewer rooms than those which are owner occupied.
- The buy-to-let housing market had grown enormously in recent years, increasing the importance of the private rented sector. The rate of growth has slowed considerably due to the credit crunch. Many households who can't afford owner occupation and many students also occupy the private rent sector. This sector has expanded across the whole of England.
- In 2001, around 9% of the housing stock in LCB (West) was in the private rented sector. In St Albans and Watford private rented housing accounts for 10% of the stock. This sector is primarily housing single people and multi-adult households.
- Watford contains the highest proportion of single people and the lowest proportion of pensioners and Welwyn Hatfield contains the highest proportion of all pensioner households.
- The social rented sector contains a disproportionately high number of 0-15 year olds and those aged 65+. There are also proportionately more pensioners and lone parents and fewer couples, with or without children.
- A quarter of all new tenants in the social rented sector was aged less than 25 years and over a half were aged under 35 years indicating that this population is likely to become, on average, younger in the future.
- 1.5% of the population of LCB (West) live in communal residences. This is a high as 2.3% in Welwyn Hatfield with 1.5 % of these being students.