

Mid Suffolk District Council Housing Needs Study



FINAL REPORT

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Table of Contents

Executive Summary	1
Introduction	1
Data collection	1
The local housing market	2
Key survey findings	4
Housing need: background	4
Current need.....	5
Future need	6
Affordable housing requirement	7
Household mobility	8
Financial information	9
Balancing Housing Markets.....	9
Urban and rural households	11
The needs of particular groups.....	11
Migrant workers	13
BME households	13
Summary	13
SECTION A: CONTEXT	15
1. Introduction	17
Introduction	17
Key outputs from this document.....	17
Government guidance	18
Other relevant studies in Mid Suffolk.....	19
Summary	19
2. Data Collection	21
Introduction	21
Base household figures and weighting procedures	21
Sub-areas	22
Summary	23
3. The Local Housing Market.....	25
Introduction	25
General price levels.....	25
Prices by type	26
Prices in adjoining areas	27
Survey of estate and letting agents	27
Entry-level housing costs	29
Properties to buy	29
The private rented sector	29
The social rented sector	30
Comparative outgoings for different types of housing.....	30

Summary	31
4. General Findings from the Primary Survey	33
Introduction	33
Type of housing	33
Household type and size	34
Length of residence and recent movers	36
Car ownership.....	39
Ethnicity	40
Overcrowding and under-occupation	41
Economic status	42
Housing costs	43
Summary	45
SECTION B: HOUSING NEED	47
5. Guidance	49
Introduction	49
Current need.....	49
Newly arising need	49
Affordability	50
Affordable housing.....	51
Summary	51
6. Current Need.....	53
Introduction	53
Unsuitable housing	53
‘In-situ’ solutions	55
Affordability	55
Homeless households	56
Total current need	56
Available stock to offset need.....	56
Surplus stock	57
Committed supply of new affordable units	57
Units to be taken out of management	57
Total available stock to offset need	57
Summary	58
7. Future Need.....	59
Introduction	59
New household formation.....	59
Existing households falling into need	60
Total newly arising need.....	61
The future supply of social rented housing.....	61
Intermediate supply	61
Future annual supply of affordable units	62
Summary	62

8. CLG Needs Assessment	63
Findings in context.....	64
Types of household in housing need.....	65
Status of intermediate housing.....	65
Alternative scenario: a longer term view.....	66
Inference of housing need at sub-area level.....	67
Implications for policy.....	68
Summary.....	69
SECTION C: CHARACTERISTICS OF HOUSING MARKET	71
9. Household mobility	73
Introduction.....	73
Future moves – existing households.....	73
Future moves – newly forming households.....	76
Summary.....	78
10. Financial Information	81
Introduction.....	81
Household income.....	81
Household savings and equity.....	82
Household characteristics and income.....	82
Other financial information.....	84
Relationship of income to housing costs.....	84
Newly forming households' financial situation.....	86
Summary.....	87
11. Balancing Housing Markets	89
Introduction.....	89
Methodology.....	89
Relationship with the CLG housing need model.....	90
Results.....	91
Owner-occupation.....	91
Private rented sector.....	91
Intermediate housing.....	91
Social rented housing.....	92
Summary.....	92
12. Urban and Rural households	93
Introduction.....	93
General characteristics.....	93
Household characteristics.....	94
Accessibility.....	96
Access to services.....	97
Summary.....	98
13. The Needs of Particular Groups	101
Introduction.....	101

Households with support needs	101
Older person households	106
Key worker households	110
Families with children	112
Summary	115
14. Migrant Workers	117
Introduction	117
Background information.....	117
Migration to Mid Suffolk.....	118
Employment.....	119
Education.....	119
Details of households	120
Accommodation situation	121
Neighbourhood and Community.....	123
Summary	123
15. Black and Minority Ethnic households	125
Introduction	125
The BME population	125
Characteristics of BME households	126
Access to local services	127
Experience of racial harassment	128
Summary	128
Glossary	129
Appendix A1 Sub-area analysis.....	139
Introduction	139
Number of households and sample size	140
Tenure	141
Dwelling Type	142
Household type.....	143
Household size	144
Household mobility – past moves.....	144
Moving intentions – existing households.....	145
Newly forming households	145
Car ownership.....	146
Economic status	146
Income and savings.....	147
Affordability	147
Unsuitable housing	148
Households containing a support needs member.....	148
Older person only households.....	149
Key workers	149
Appendix A2 Supporting Information	151
Non-response and missing data.....	151

Weighting data.....	152
Appendix A3 Balancing Housing Markets Analysis	157
Introduction	157
Analysis of Mid Suffolk data	157
Appendix A4 Survey Questionnaire.....	161

Executive Summary

Introduction

1. This report details the findings of the Housing Need Study carried out in the District of Mid Suffolk in 2007.
2. Where relevant the report follows government advice given in Planning Policy Statement (PPS) 3: Housing (November 2006) and the Strategic Housing Market Assessment Practice Guidance (published in March and August 2007). The former provides the formal requirements for assessment, and the latter provides detailed suggestions as to how to produce the requirements. The report therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the Regional Spatial Strategy (RSS) and Local Development Framework (LDF) process.

Data collection

3. A major part of the study process was the completion of the primary data collection via postal questionnaires with local households. In total 2,669 households in Mid Suffolk took part in the survey. The questionnaire covered a wide range of issues including questions about:
 - Current housing circumstances
 - Past moves
 - Future housing intentions
 - The requirements of newly forming households
 - Income levels
4. Information from the household survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the district. The number of responses provided sufficient data to allow complete, accurate and detailed analysis of needs across the district and geographical breakdowns of key variables for 10 sub-areas.
5. The number of survey responses was converted ('grossed up') to the 38,500 households estimated to be resident in the district as a whole. Survey responses were also weighted to ensure that the study's findings represented the population of the district as a whole. This ensured that the overall results were not biased by particular groups who may have been over-represented or under-represented amongst survey respondents.

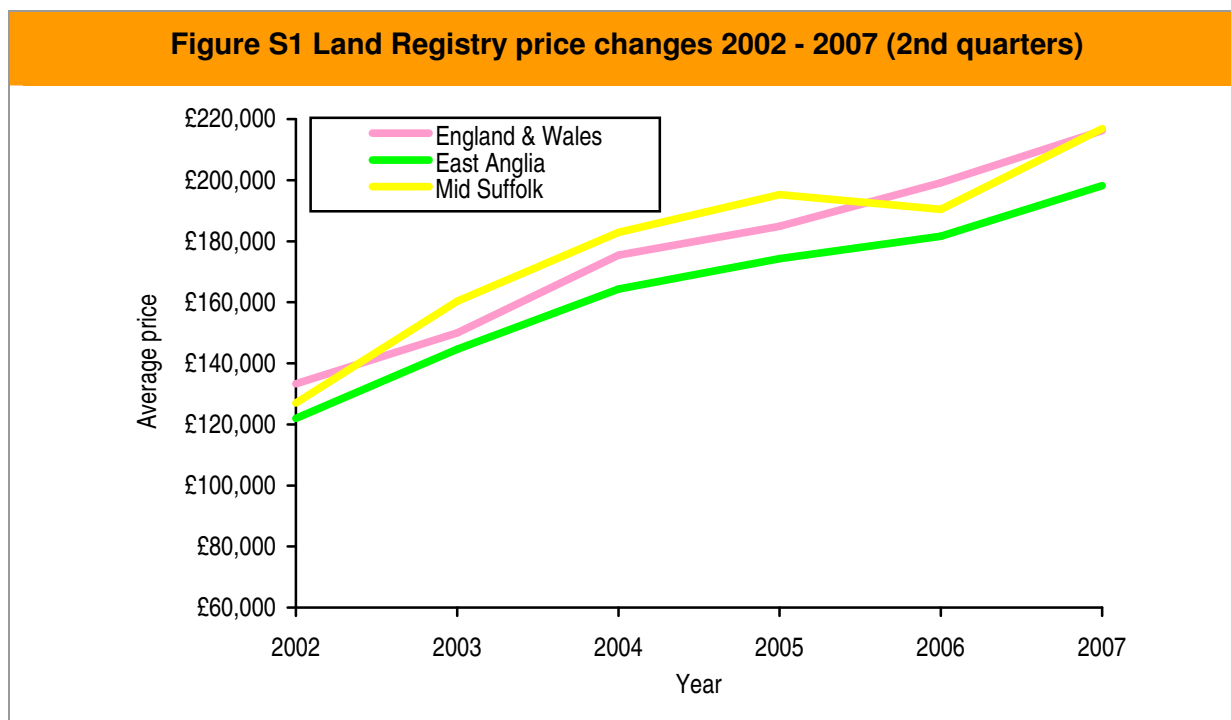
6. The table below shows an estimate of the current tenure split in Mid Suffolk along with the sample achieved in each group. Some 79.8% of households in the district are currently owner-occupiers, with 11.6% living in the social rented sector and 8.6% in the private rented sector.

Table S1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	14,734	38.3%	1,118	41.9%
Owner-occupied (with mortgage)	15,961	41.5%	1,028	38.5%
Council	3,442	8.9%	240	9.0%
RSL	1,070	2.8%	62	2.3%
Private Rented	3,293	8.6%	221	8.3%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

The local housing market

7. A key part of the project was an assessment of the local housing market. Information was drawn from a range of sources including the Land Registry and from a survey of local estate and letting agents.
8. The latest Land Registry data suggests that the average property price in Mid Suffolk (at £216,832) is very close to the average for England and Wales (£216,272) and higher than the average for East Anglia (£198,200).
9. The figure below shows overall price change since 2002 in Mid Suffolk, East Anglia and England & Wales. Overall, between 2002 and 2007 the average price in Mid Suffolk rose by 71% compared to 62% nationally and 62% regionally over the same time period.



Source: Land Registry

10. A survey of prices offered by estate agents operating in the district was used to generate estimates of the minimum costs of housing to both buy and rent in the district. Two distinct housing market areas were created within the district to reflect the differing costs of owner occupation in the north and south of the district. Overall, the survey suggested that prices started at around £140,000 for a two bedroom property in the south and £175,000 in the north, with private rental costs starting from around £112 per week across the district.

Table S2 Entry-level purchase prices by size of dwelling

Accommodation size	South	North
2 bedroom	£140,000	£175,000
3 bedrooms	£175,000	£200,000
4 bedrooms	£235,000	£275,000

Source: Mid Suffolk SHMA 2007 (combination of data sources)

Table S3 Entry-level private rental costs (weekly) by size of dwelling

2 bedrooms	£112
3 bedrooms	£138

Source: Mid Suffolk SHMA 2007 (combination of data sources)

11. The information about minimum prices and rents was used along with financial information collected in the survey to make estimates of households' ability to afford market housing without the need for subsidy.

Key survey findings

12. Using data from the household survey it is possible to provide a detailed picture of the profile of local households and their dwellings. Some of the key findings from the household survey are as follows:
- In total almost half of households live in detached houses or bungalows. Households living in rented housing are more likely to live in flats whilst those in owner-occupation are more likely to live in detached houses or bungalows
 - Almost 30% of all households are 'pensioner-only', and more than a quarter contain children. The owner-occupied (no mortgage) sector and the social rented sector contain relatively large proportions of pensioner households
 - Analysis of household moves in the last two years shows that private rented tenants are the most mobile. Nearly half of private renters had moved home in the past two years, compared to 20% of social renters and 16% of owner-occupiers. There were more moves recorded within tenures than between them
 - The level of overcrowding recorded in Mid Suffolk, at 1.4%, is lower than the national average
 - The proportion of employed household heads varied significantly across the tenures. Almost 85% of households with a mortgage are headed by an employed person compared to about a third in the owner-occupied (no mortgage) sector and less than a quarter in the social rented sector
 - Those buying with a mortgage had the highest housing costs, on average £142 per week, and households in the social rented sector the lowest, at £61 per week

Housing need: background

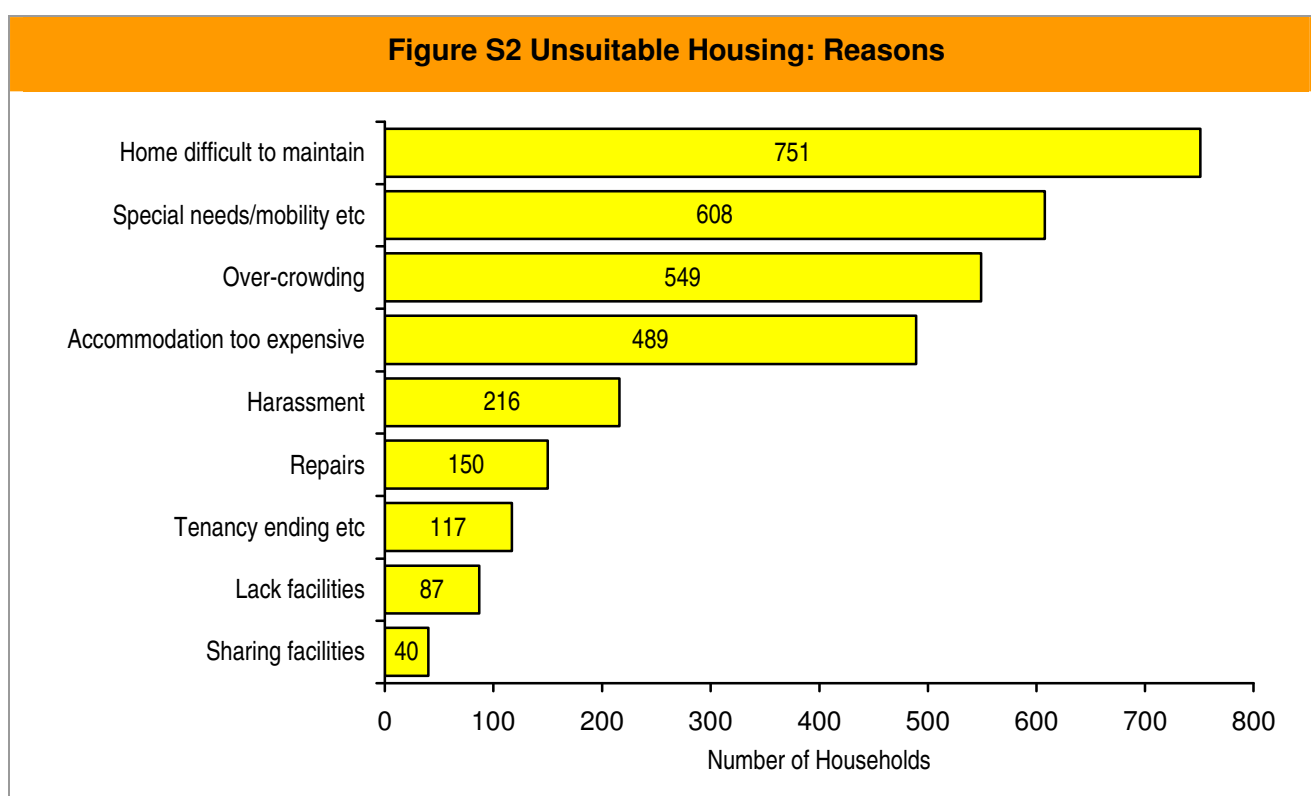
13. A key part of the study was to look at affordable housing requirements. To do this the report has closely followed the Practice Guidance set out by Communities and Local Government (CLG). The guide sets out methods for looking at both the backlog of need and future need and in this report both have been addressed separately.

14. In broad terms the assessment of need (which takes account of both the need for and supply of affordable housing) can be split into the following four categories for analysis:

- Current (i.e. backlog) need
- Available stock to offset need
- Newly arising (future) need
- Future supply of affordable units

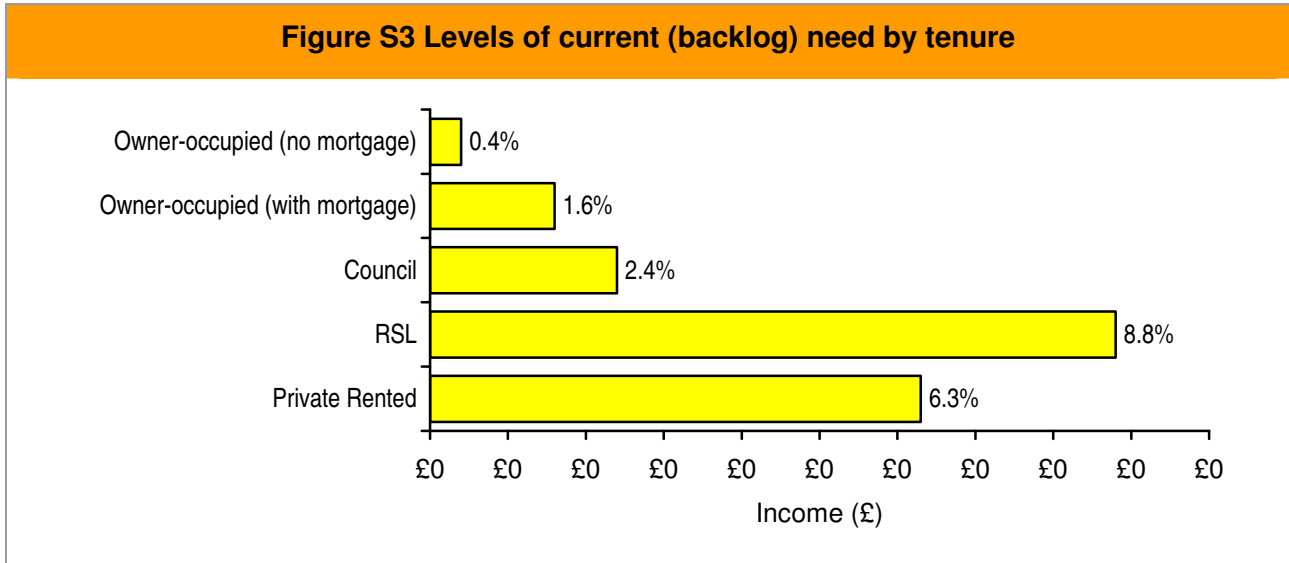
Current need

15. Survey data suggests that 2,230 households (5.8%) in the district are currently living in unsuitable housing - the main reasons for this was 'home difficult to maintain'.



Source: Mid Suffolk HNS 2007 – primary survey data

16. Overall, it was estimated that 1,207 of the 2,230 households would need to move home to find a solution to the unsuitability of their housing. Of these households, an estimated 671 could not afford a suitable solution in the housing market without some form of subsidy and were therefore considered to be in housing need. Households in the rented sectors were most likely to be in need, accounting for more than half of all current need in Mid Suffolk.



Source: Mid Suffolk HNS 2007 – primary survey data

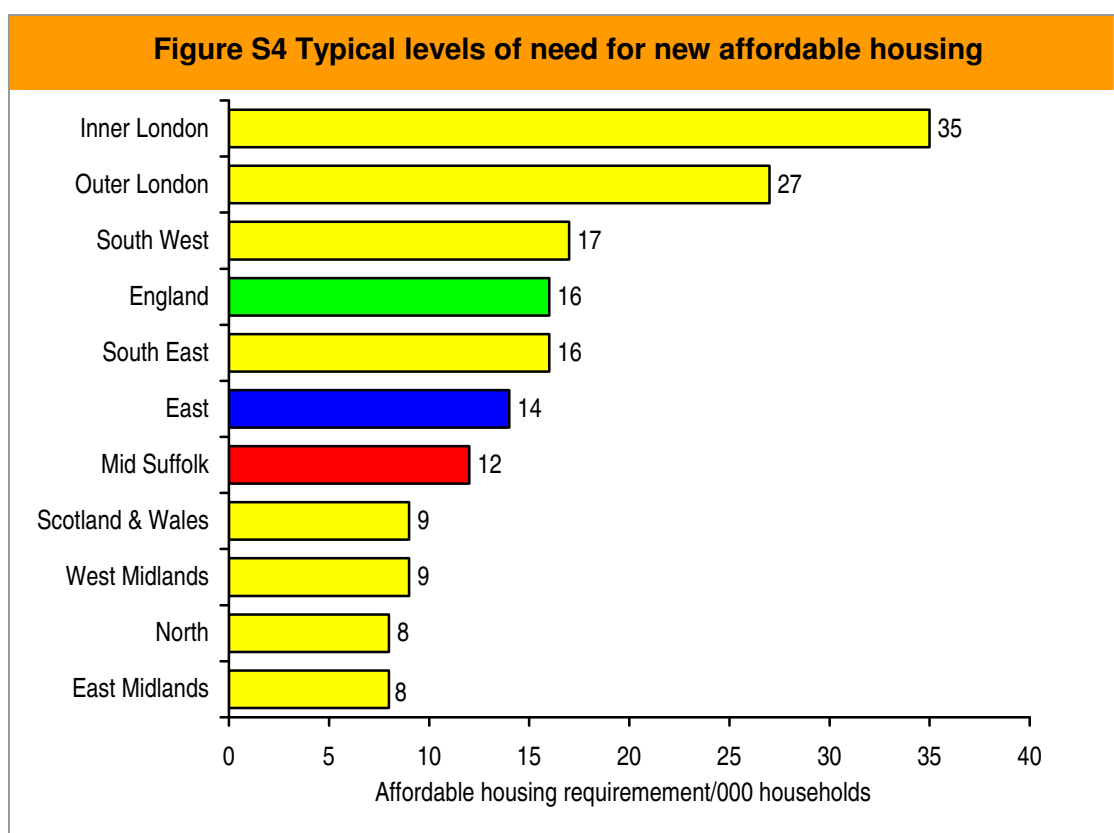
17. Taking into account 7 homeless households who would not have been picked up by the household-based survey brings the total current need figure to 698.
18. It is estimated that at the time of the survey there was a current stock of affordable housing of 559 which could be used to meet this need. Hence it is estimated that the net backlog of need for affordable housing is around 139 units (698-559).

Future need

19. The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation. The future need for affordable housing is split into two categories:
 - New households formation (× proportion unable to buy or rent in market)
 - Existing households falling into need
20. The data suggests that on an annual basis there will be 188 newly forming households requiring affordable housing and a further 570 existing households. The total future need for affordable housing is therefore estimated to be 758 units per annum.
21. The supply of affordable housing to meet this need has also been estimated from past trend data. This data suggests that the current stock of affordable housing is likely to provide around 314 units (299 social rented and 15 intermediate units – e.g. shared ownership). This generates a shortfall of 444 units (758-314).

Affordable housing requirement

22. Assuming that the backlog of need is to be met over five years, the annual requirement for additional affordable housing units is therefore 472 ($139/5 + 444$). This figure represents our estimate of the number of additional units required per annum for all needs to be met.
23. The net shortfall of 472 can be related to the Fordham Research Affordable Housing Index, which is the result of standardising the finding by dividing it by the number of thousands of households. This gives an index figure of 12 ($(472 / 38,500) \times 1,000$) which is lower than the national average (of 16) but similar to the regional average for the East of 14.



Source: Fordham Research Housing Surveys 2003 - 2007, Mid Suffolk HNS 2007

24. Looking at the need split between social rented and intermediate housing suggests that almost a quarter of the need could be met through forms of affordable housing other than social rented.
25. It is possible to consider what the requirement for additional affordable housing would be over a ten year (rather than five year) period following the same approach as set out in the CLG model. This reduces the net requirement to 458 households per year. These figures are however less robust than those estimating the requirement over five years.

26. The results from the needs assessment model show that there is a significant need for affordable housing in the District. The level of need (at 472 per annum) is particularly stark given the likely rates of new-build in the District in the future (up to 415 dwellings per annum according to the Regional Spatial Strategy (RSS) Panel Report). In view of the level of need demonstrated by this survey, the overall target of 35% proposed in the Mid Suffolk Core Strategy Submission document of October 2007 can certainly be justified.

Household mobility

27. Another important aspect of the survey (in relation to future demand for housing) was an assessment of households who need or are likely to move home in the future. The study looked at the future aspirations and expectations of both existing households and potential newly forming households.
28. The table below shows that 14.3% of existing households need or are likely to move home in the next two years. Households in the private rented sector are particularly likely to be future movers.

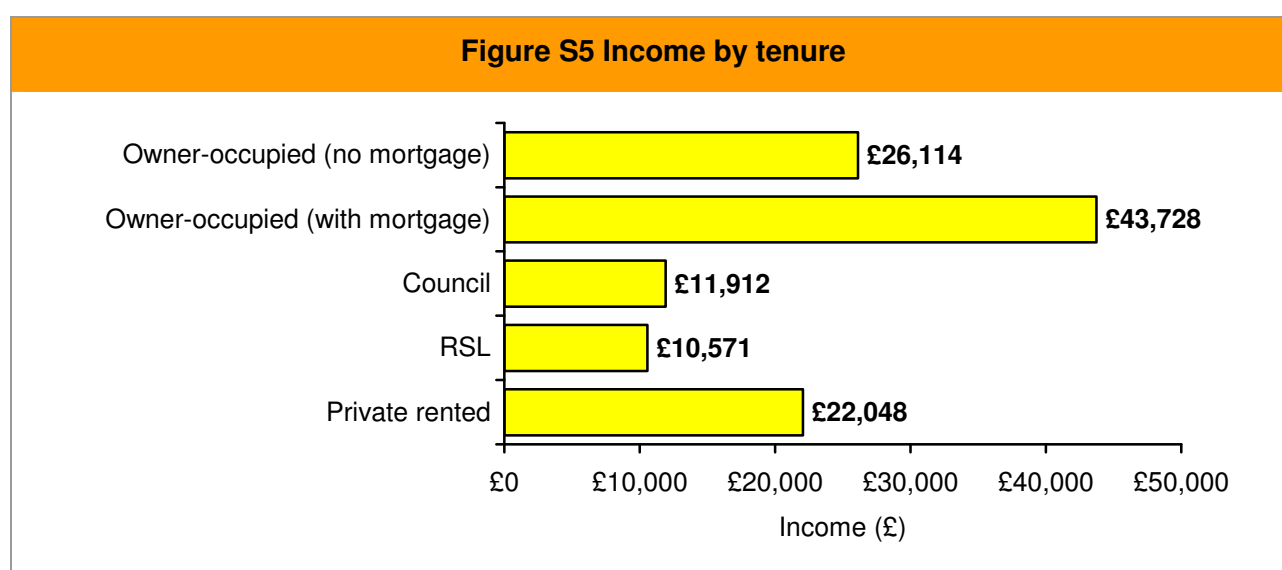
Table S4 Households who need or are likely to move in next two years by tenure			
Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,180	14,734	8.0%
Owner-occupied (with mortgage)	2,436	15,961	15.3%
Council	357	3,442	10.4%
RSL	133	1,070	12.4%
Private rented	1,415	3,293	43.0%
Total	5,521	38,500	14.3%

Source: Mid Suffolk HNS 2007 – primary survey data

29. Almost two-thirds of these households would like to remain in Mid Suffolk, slightly more than would expect to. Notably more moving households would like owner-occupied and detached houses than expect to be able to live in them. More households expect to live in the private rented sector than would like to do so.
30. In addition, the survey estimates that there are 2,228 households who need or are likely to form from households in the district over the next two years

Financial information

31. A key part of the housing needs and demand survey is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including income and savings).
32. The average (mean) gross annual household income in Mid Suffolk is £31,366 per annum, with a median of £24,456. The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the district average.



Source: Mid Suffolk HNS 2007 – primary survey data

33. The survey also collected data about households' savings and equity levels. It is estimated that the average level of savings for all households was £37,573 whilst the average equity level was £200,017.

Balancing Housing Markets

34. The previous analysis looked at the need for affordable housing in isolation. However, as mentioned it is the case that there is a significant overlap between affordable housing and market housing (e.g. with the private rented sector). Therefore a further analysis has been carried out which looks at future demands across the whole housing market.
35. The 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size. It works at the simplest level by establishing the likely demand for housing of particular types by the expected supply arising from vacancies in the existing

stock so as to provide a broad indications of the shortages (and in some cases surpluses) of particular types of dwelling.

36. The BHM model is not a purely technical assessment of housing requirements and combines a technical assessment of certain aspects (e.g. affordability) with a reasoned judgement about how exactly the housing market operates (e.g. the fact that the private rented sector is often used to meet some affordable needs through the use of housing benefit).
37. In addition the model looks at both household's aspirations and their expectations to provide an indication of the most likely housing solution in the particular market. The table below shows the overall results of the BHM analysis for Mid Suffolk.

Table S5 Balancing Housing Markets results for Mid Suffolk (per annum)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	-14	67	413	67	534
Private rented	9	134	-43	21	121
Intermediate	0	12	32	32	76
Social rented	21	137	93	27	278
TOTAL	16	349	495	147	1,008

Source: Mid Suffolk HNS 2007 – primary survey data

38. The table shows that overall there is expected to be a greater demand for housing than the current stock of housing can meet. Overall, across all tenures there is an apparent shortfall of 1,008 dwellings per annum (excess demand over supply). The above table also looks at demand shortfall and surpluses by tenure and it is worthwhile to briefly describe the findings in each of these groups.

Owner-occupation

39. In the owner-occupied sector there is an apparent shortfall of 534 units per annum, or 53.0% of the overall shortfall. The majority of this shortfall is for three bedroom dwellings although shortfalls are also shown for two and four bedroom properties.

Private rented sector

40. Overall there is a shortfall of 121 units of private rented dwelling in the district. By size of dwelling we find that the demand within this sector is predominantly for two bedroom units, with a small oversupply of 3 bedroom private rented properties.

Intermediate housing

41. The requirement for intermediate housing makes up 7.5% of the net shortfall of housing in the district and there are shortages shown particularly for larger dwellings.

Social rented housing

42. The shortage of social rented housing makes up 28% of the total shortfall of housing in the district. The net demand for social rented housing is for a range of property sizes; although the largest shortfalls are shown for two and three bedroom dwellings.

Urban and rural households

43. The table below shows the proportion of households in Mid Suffolk falling into each of four categories based on the National Statistics Rural and Urban Classification of Output Areas (July 2004). More than 40% of households live in an area classified as a 'Village'.

Table S6 Urban/rural classification (based on 4 categories)		
Classification	Number of households	Percentage of households
Urban	7,516	19.5%
Town and Fringe	10,602	27.5%
Village	15,659	40.7%
Hamlet	4,723	12.3%
Total	38,500	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

44. For the purposes of the analysis in this report, the 'Urban' and 'Town and Fringe' categories have been combined to form an overall 'Urban' category, and the 'Village' and 'Hamlet' categories have been combined to form an overall 'Rural' category.
45. The survey records that rural households are more likely to live in detached houses than urban households. A higher proportion of owner occupier (no mortgage) households were found in the rural area; rural households have a higher level of income and savings. However, rural households reported having more difficulty accessing a wide range of services including leisure facilities and doctors than urban households.

The needs of particular groups

46. In addition to the main analyses of housing need and housing need the study addressed particular client groups that may have specific housing requirements. Although such groups

do not necessarily represent households in need as defined by the CLG Guide, it is important for the Council to have information on them in order to inform specific policies and service provision. Key findings are as follows:

Support needs households

47. There are an estimated 5,813 households (15.1%) in Mid Suffolk with one or more members in an identified support needs group. The largest support needs group were those with a medical condition.
48. Households containing people with support needs were more likely to contain older people, more likely to live in social rented housing and were 4 times more likely than average to live in unsuitable housing than households without support needs. Support needs households also had lower levels of income and savings.
49. The commonly-sought improvement by these households was for help maintaining home (1,753 households), followed by other alterations to bathroom/toilet (1,115 households).

Older person households

50. Almost 30% of households in Mid Suffolk contain only older people. They are particularly likely to live in owner-occupation without a mortgage, or social rented housing.
51. Older person households are almost always composed of one or two persons. Just over half (51.9%) of older person households are under-occupied. Almost 90% of such households are owner-occupiers.

Key worker households

52. The survey estimates that 5,298 households in Mid Suffolk are headed by a key worker, and 9,460 contain a key worker. Key worker households are more likely to be living in owner occupied accommodation and less likely to be living in social rented housing. Key worker households are more likely to be able to afford market housing than non-key worker households.

Families with children

53. There are 9,911 households containing families with children in Mid Suffolk. Lone parent families accounted for 11.6% of such households. The study found more than half of lone parent families lived in rented accommodation (private or social). Lone parent households were more likely than other households with children to state that they needed or intended to move over the next two years.

Migrant workers

54. A separate survey of migrant workers was undertaken as part of this study. In total, 25 personal interviews were completed with migrant workers in Mid Suffolk.
55. The main findings from the survey of migrant workers were as follows:
- Over half of those surveyed were of Polish origin
 - Some 28% described their language skills as poor or very poor
 - The average number of hours full-time migrant workers work each week is 42
 - Almost all of the migrant worker respondents lived in some form of private rented accommodation
 - The survey revealed that 4% of migrant worker respondents can be considered to live in overcrowded housing
 - 12% of respondents stated that they have difficulty paying the full amount of their mortgage/rent
 - Some 16% of respondents had been victimised because of their ethnic or faith background but none had reported the incident(s) to the police

BME households

56. A supplementary survey of 50 BME households was completed in addition to the main household survey to provide information on BME households in Mid Suffolk.
57. The majority (70%) of the BME households surveyed lived in private rented accommodation. Over half of households were comprised of 2 or more adults and no children; none of the households were comprised of solely pensioners. 12% of households were found to be in unsuitable housing.

Summary

58. This report details the findings of a Housing Needs Assessment for the Mid Suffolk District Council. A postal survey of local households was carried out with 2,669 responses received.
59. The Housing Needs Study in Mid Suffolk provides a detailed analysis of housing requirement issues across the district. The study followed the CLG's needs assessment model, which estimated a requirement to provide an additional 472 affordable dwellings per annum if all housing needs are to be met over the next five years.

SECTION A: CONTEXT

1. Introduction

Introduction

1.1 The Mid Suffolk Housing Needs Study 2007 was commissioned by Mid Suffolk District Council. The broad aim of the project was to provide the primary research at household level required to understand housing needs across all tenures and client groups in the district.

1.2 The following table summarises key abbreviations used in this report.

Table 1.1 Key abbreviations used in the Report	
<i>Key term or reference</i>	<i>Acronym</i>
Housing Needs Assessment	HNA
Housing Market Area	HMA
Planning Policy Statement 3: Housing (Nov 2006)	PPS3
Practice Guidance on PPS3 (March and August 2007)	The Guide
Local Development Framework	LDF
Regional Spatial Strategy	RSS

Source: Fordham Research 2007

Key outputs from this document

- 1.3 The survey provides information covering household and dwelling characteristics (putting these in a regional and national context), households' current financial circumstances (e.g. income and savings) and future housing demands (from both current and new households).
- 1.4 This report also assesses current prices and rents in the local area (this topic is subject to a separate report), providing a background to the affordability of local housing.
- 1.5 Key outputs from the report also include an assessment of the need for affordable housing and a separate analysis of imbalances in the housing stock (comparing housing supply and demand across all sectors (i.e. affordable and market).
- 1.6 Finally, the report considers the particular situation of a range of specific household groups, such as those containing key workers, or those containing one or more members with support needs.

- 1.7 Where possible, information has been provided for sub-areas, enabling a picture to be built up of the characteristics of the housing market across the district.

Government guidance

- 1.8 Although this report is not a full Strategic Housing Market Assessment, but rather a Housing Needs Study, it is important to briefly summarise key points from Government guidance which are relevant to this assessment. The documents are of particular importance:

- Planning Policy Statement 3 (Housing) – PPS3 (November 2006)
- Strategic Housing Market Assessments Practice Guidance – The Guide (March 2007)

- 1.9 PPS3 sets out a number of key definitions relevant to this project (including affordable housing, intermediate housing and housing need). In addition the PPS is clear about the outputs required from a housing market assessment. Paragraph 22 of PPS summarises the requirements nicely:

Based upon the findings of the Strategic Housing Market Assessment and other local evidence, Local Planning Authorities should set out in Local Development Documents

- *The likely overall proportions of households that require market or affordable housing*
- *The likely profile of household types requiring market housing*
- *The size and type of affordable housing required*

- 1.10 The Guide provides details about the whole process of conducting a Strategic Housing Market Assessment. Whilst much of this information is not relevant to this project there are a number of areas within guidance which are important for this particular study. The most important aspect of the Guide for this study is the information about measuring housing need.
- 1.11 The Guide sets out a series of steps to be followed when assessing affordable housing requirements and also sets out some key definitions for particular aspects of analysis (such as the measurement of housing suitability and a detailed discussion of measuring affordability).
- 1.12 As far as is possible (and relevant) this project has sought to follow the requirements of both PPS3 and The Guide.

Other relevant studies in Mid Suffolk

1.13 It is worth briefly referring to a number of other studies completed in recent years, which are relevant to this Housing Needs Study. These include:

- The Mid Suffolk Housing Needs Survey 2003 and Housing Needs Update 2005
- The Suffolk Cross-Boundary Gypsy and Traveller Accommodation Assessment (GTAA) 2007
- The Mid Suffolk Private Sector Stock Condition Survey 2007

1.14 The results from this Housing Needs Study will feed into the Strategic Housing Market Assessment currently being undertaken by Fordham Research for Babergh District Council, Ipswich Borough Council, Mid Suffolk District Council and Suffolk Coastal District Council.

Summary

- This report details the findings of a Housing Needs Assessment carried out in the District of Mid Suffolk. The report concentrates particularly on the need for affordable housing and the supply and demand for housing across all tenure groups.
- Where relevant the report follows government advice given in PPS3 and The Guide and therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the RSS and LDF process.

2. Data Collection

Introduction

- 2.1 The primary data was collected using postal questionnaires. A copy of the questionnaire is provided in Appendix A4. The sample for the survey was drawn, at random, from the Council Tax Register covering all areas and tenure groups in the district.
- 2.2 In total some 2,669 postal questionnaires were returned from a sample of 10,000 households; this is a relatively high response rate (27%). The number of responses provides sufficient data to allow complete, accurate and detailed analysis of needs across the district.
- 2.3 Although the response represents a relatively small percentage of the total household population (6.9%), this does not undermine the validity of the survey as paragraph 18 of Annex C of the Guide states:

A common misconception when sampling is that it should be based on a certain percentage of the population being studied. In fact, it is the total number of cases sampled which is important. As the number of cases increase, the results become more reliable but at a decreasing rate...Approximately 1,500 responses should allow a reasonable level of analysis for a local authority area.

- 2.4 Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for doing this to the main dataset is presented in the following section.

Base household figures and weighting procedures

- 2.5 Firstly, the total number of households resident in the district was estimated. A number of different sources were consulted, primarily the Council's 2006/07 Housing Strategy Statistical Appendix (HSSA), the Council Tax Register and Community and Local Government (CLG) household projection information. Using this information, it is estimated that the number of households resident in the district at the time of the survey was 38,500. The number of survey responses was converted ('grossed up') to the estimated household population in the district.
- 2.6 The table below shows an estimate of the current tenure split in Mid Suffolk along with the sample achieved in each group. The data shows that 79.8% of households were owner occupiers with 11.6% living in the social rented sector and the remaining 8.6% in the private

rented sector. The private rented sector includes those living in tied accommodation (accommodation linked to a job) and those living in accommodation owned by relatives or friends.

Table 2.1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	14,734	38.3%	1,118	41.9%
Owner-occupied (with mortgage)	15,961	41.5%	1,028	38.5%
Council	3,442	8.9%	240	9.0%
RSL	1,070	2.8%	62	2.3%
Private Rented	3,293	8.6%	221	8.3%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

2.7 As can be seen from the table above, the distribution of household survey responses never exactly matches the profile of the total population. As a result it is necessary to rebalance ('weight') the data from the household survey to ensure that the population of the district as a whole is correctly represented. Weighting is recognised by the Guide as being a way of compensating for the over-representation or under-representation of certain groups amongst survey respondents.

2.8 The household survey data was weighted to be in line with the estimated number of households in each of various groups:

- Tenure group (as shown in the table above)
- Ward
- Council Tax band
- Number of people per household
- Household type
- Accommodation type
- Car ownership

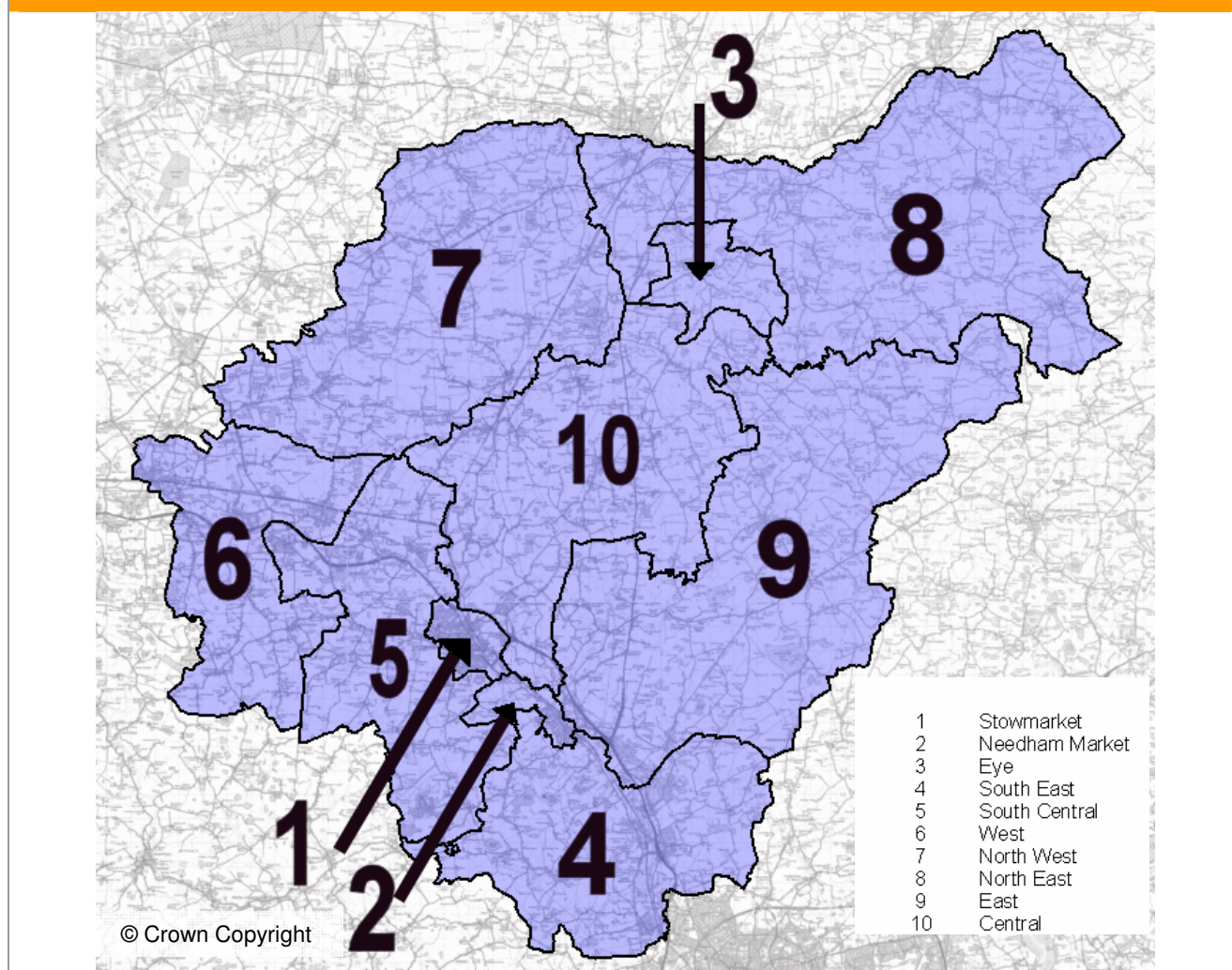
2.9 Further information on this process is presented in Appendix A2.

Sub-areas

2.10 The District of Mid Suffolk contains 10 sub-areas, each comprised of between one and four of Mid Suffolk's 30 wards. The sub-areas are shown on the map below, and an analysis of the primary data for each sub-area is presented in Appendix A1.

- 2.11 The process of weighting by individual wards as described above also had the effect of weighting by the sub-areas, since they are based on groups of whole wards. All sub-areas are therefore represented in the survey outputs in proportion to the total number of households they contain.

Figure 2.1 Mid Suffolk sub-areas



Summary

- This study is based on primary survey data collected via postal questionnaires from 2,669 households. Data from the survey was converted (or 'grossed up') to an estimated total of 38,500 households.

- The data was also weighted by a wide range of economic and social household characteristics (obtained from a variety of secondary data sources), so as to be as representative as possible of the district's households.

3. The Local Housing Market

Introduction

3.1 This chapter provides information on the current housing market in Mid Suffolk. Information provided sets out how property prices have changed in the past and puts the situation in Mid Suffolk in a regional and national context. The chapter also provides an analysis of current housing market prices and rents in Mid Suffolk and an analysis of how prices vary in different parts of the district. Information was collected from two sources:

- Land Registry
- Survey of local estate and letting agents

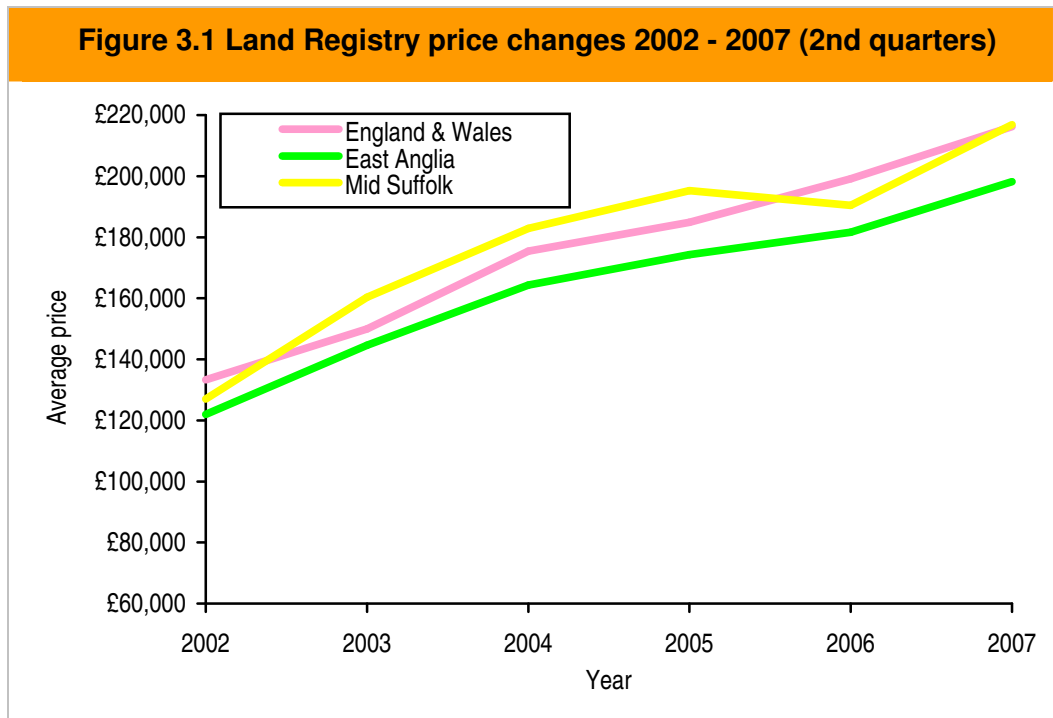
General price levels

3.2 The table below shows price levels in Mid Suffolk and other areas (drawn from Land Registry data for the 2nd quarter of 2007). The data shows that price levels are very similar to the average for England and Wales, and higher than the average for the East Anglia.

Table 3.1 Land Registry average prices (2nd quarter 2007)		
Area	Average price	As % of England & Wales
England & Wales	£216,272	100.0%
East Anglia	£198,200	91.6%
Mid Suffolk	£216,832	100.3%

Source: Land Registry

3.3 The figure below shows overall price change since 2002 in Mid Suffolk, East Anglia and England & Wales. Overall, between 2002 and 2007 the average price in Mid Suffolk rose by 71% compared to 62% nationally and 62% regionally over the same time period.



Source: Land Registry

Prices by type

- 3.4 In addition to providing information about overall prices the Land Registry data provides a wealth of data about the types of properties sold (and how this varied over time). The table below shows average property prices for the district for each dwelling type (from Land Registry data). This data is compared with regional and national figures. The volume of sales by type is also included for all areas.
- 3.5 The table shows that there were proportionally more sales of detached dwellings than both nationally and regionally, and proportionally fewer sales of flats.

Table 3.2 Land Registry average prices and sales (2nd quarter 2007)

Dwelling type	Mid Suffolk		East Anglia		England & Wales	
	Average price	% of sales	Average price	% of sales	Average price	% of sales
Detached	£293,568	43.1%	£270,469	32.9%	£328,949	20.5%
Semi-detached	£173,311	29.5%	£176,760	28.6%	£194,303	28.1%
Terraced	£147,579	24.2%	£155,580	27.8%	£172,350	32.1%
Flat/maisonette	£106,893	3.1%	£144,421	10.8%	£201,391	19.2%
All dwellings	£216,832	100.0%	£198,200	100.0%	£216,272	100.0%

Source: Land Registry

Prices in adjoining areas

- 3.6 As the table below demonstrates, average house prices in Mid Suffolk fall towards the middle of the range when compared to neighbouring authorities. The difference in price between Mid Suffolk and the more expensive areas is however relatively slight.

Table 3.3 Price levels in Mid Suffolk and adjoining areas (2nd quarter 2007)	
Council area	% of England & Wales
Ipswich	72.6%
Waveney	76.3%
Breckland	85.6%
Mid Suffolk	100.3%
St Edmundsbury	100.9%
South Norfolk	102.1%
Babergh	103.5%
Suffolk Coastal	106.2%

Source: Land Registry

Survey of estate and letting agents

- 3.7 An internet and telephone based survey of estate and letting agents across the district was undertaken in order to understand the housing market in the district and obtain prices by number of bedrooms in the dwelling.
- 3.8 There was found to be a relatively large degree of variation in house costs between different areas within the district, with purchase prices in the towns and villages surrounding the A14 being less expensive than the in the villages in the more rural north of the district. Two distinct housing market areas have been created to reflect this; these have been based on the district's sub-area boundaries and are shown in the below map and table.

Figure 3.1 Mid Suffolk housing market areas (HMAs)

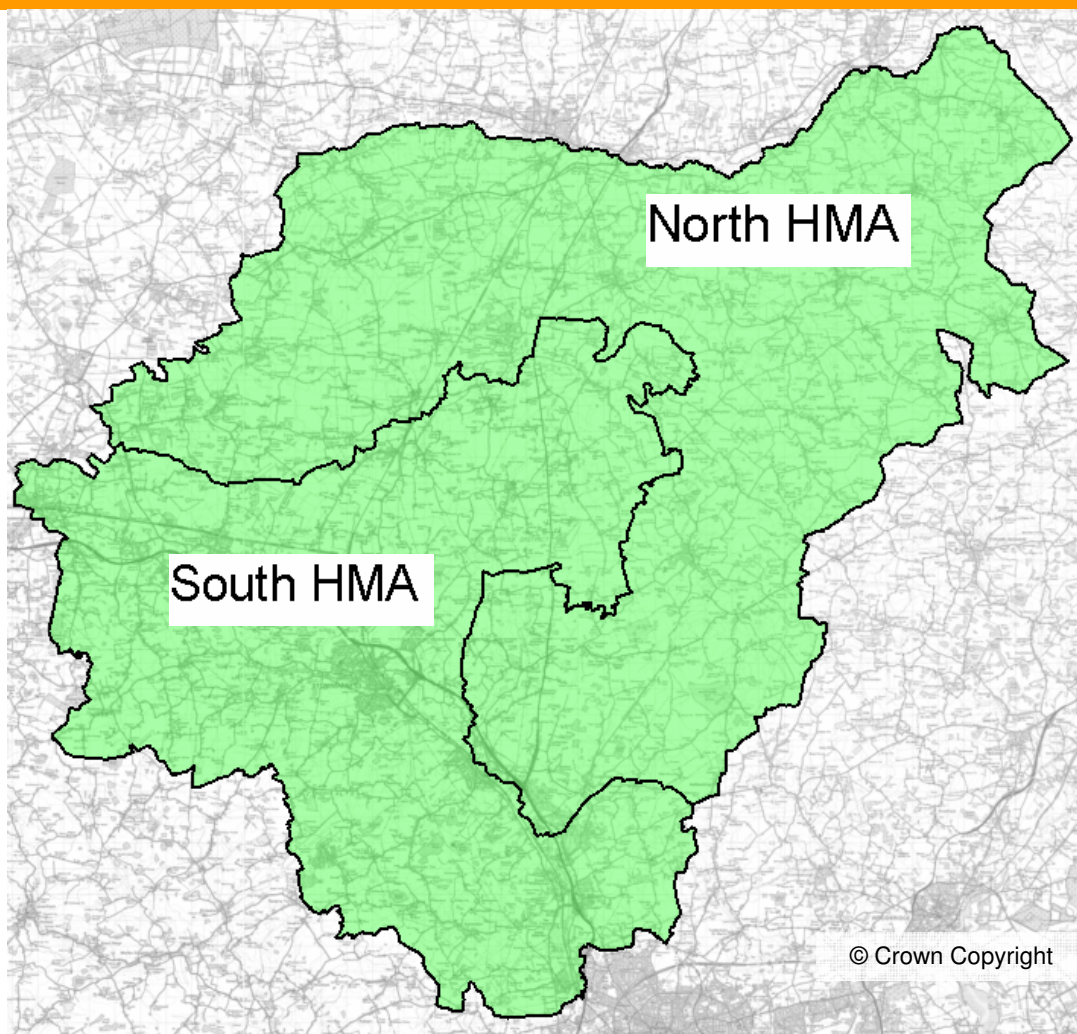


Table 3.4 Housing market areas within Mid Suffolk

HMA	Sub areas
South	Stowmarket, Needham Market, South East, South West, West, Central
North	Eye, North West, North East, East

Entry-level housing costs

Properties to buy

- 3.9 The table below shows estimated entry-level property prices for different sizes of dwelling in the district. The entry-level price recorded equates the cheapest cost of housing in good repair of which there is a reasonable supply (and is broadly in-line with lower quartile costs). Entry-level prices for one bedroom properties have not been included in the assessment as such properties were not found to be in reasonable supply in the district.

Table 3.5 Entry-level purchase prices by size of dwelling		
Accommodation size	South	North
2 bedroom	£140,000	£175,000
3 bedrooms	£175,000	£200,000
4 bedrooms	£235,000	£275,000

Source: Mid Suffolk SHMA 2007 (combination of data sources)

The private rented sector

- 3.10 A similar exercise was carried out with regard to private rented properties. Overall the private rented sector in Mid Suffolk is smaller than nationally, with around 7% of households currently living in accommodation rented from a private landlord or letting agency, compared with about 10%-11% nationally.
- 3.11 In the private rented sector there appear to be relatively few larger (4 or more bedroom) properties available and as a result such dwellings have not been considered in this analysis. The same was true of one bedroom properties which have also not been considered. The variation in rents in different parts of the district was generally found to be less marked than was the case for owner occupation; as such, the entry-level private rental costs shown in the table below are considered to apply across the district as whole.

Table 3.6 Entry-level private rental costs (weekly) by size of dwelling	
2 bedrooms	£112
3 bedrooms	£138

Source: Mid Suffolk SHMA 2007 (combination of data sources)

The social rented sector

- 3.12 The main other form of housing available in Mid Suffolk (other than to purchase or privately rent) is social rented housing. Therefore to complete the housing cost profile in the local market it is appropriate to present information on the cost of social rented housing. The cost of social rented properties by dwelling size can be obtained from CORE and these are presented in the table below.
- 3.13 CORE (Continuous Recording) is a national information source funded jointly by the Housing Corporation and Communities and Local Government (CLG) that records information on the characteristics of both housing association and local authority new social housing tenants and the homes they rent and buy. The costs are significantly below those for private rented housing indicating a significant potential gap between the social rented and market sectors.

Table 3.7 Social rented costs in Mid Suffolk	
Accommodation size	Rent (per week)
1 bedroom	£51
2 bedrooms	£60
3 bedrooms	£67
4 bedrooms	£75

Source: CORE 2007

Comparative outgoings for different types of housing

- 3.14 The table below shows an estimate of the likely (weekly) outgoings on housing for each of the three types of housing studied above (homes to buy, private renting and social renting). In the case of the two rented tenures the figures are simply the rent to be paid. In the owner-occupied sector costs have been estimated based on a repayment mortgage at an interest rate of 5.75%, which was the standard variable rate at the time this report was written.
- 3.15 The cost of intermediate housing is also presented. Intermediate housing is defined in PPS3 as 'housing at prices and rents above those of social rent but below market prices or rents'. For the purposes of this study, the cost of intermediate housing has been based on the 'usually affordable' point; that is, priced mid-way between the cost of social and entry-level market housing.
- 3.16 The table shows a significant gap between social rents and private rents and furthermore a significant gap between private renting and full ownership.

Table 3.8 Comparative outgoings by tenure (per week)				
HMA	Tenure			
	Social rent	Intermediate	Private rent	Owner-occupation
South				
1 bedroom	£51	£86	-	-
2 bedrooms	£60	£86	£112	£213
3 bedrooms	£67	£103	£138	£266
4 bedrooms	£75	£216	-	£357
North				
1 bedroom	£51	£86	-	-
2 bedrooms	£60	£86	£112	£266
3 bedrooms	£67	£103	£138	£304
4 bedrooms	£75	£247	-	£418

Source: Mid Suffolk SHMA 2007 (combination of data sources)

Summary

- Average property prices in Mid Suffolk are very similar to the average for England and Wales and higher than the average for the East Anglia; at the end of the 2nd quarter 2007, the average property price in the district was estimated to be £216,832.
- Prices have risen significantly over the past five years with Mid Suffolk recording an average increase of around 71%, compared to increases of 62% nationally and regionally over the same time period.
- The survey of estate and letting agents identified entry-levels purchase prices for each of two house price areas within the district. The entry-level purchase price for a two bedroom property in the southern housing market area was £140,000, compared to £175,000 in the northern housing market area of the district. The entry-level private rental cost for a two bedroom property (across the district as a whole) was estimated to be £112 per week.

4. General Findings from the Primary Survey

Introduction

- 4.1 This chapter sets out some of the main findings from the survey of local households. Throughout the analysis tabulations are made along with tenure. Where possible figures are compared with information at a national and regional level from the Survey of English Housing (SEH).

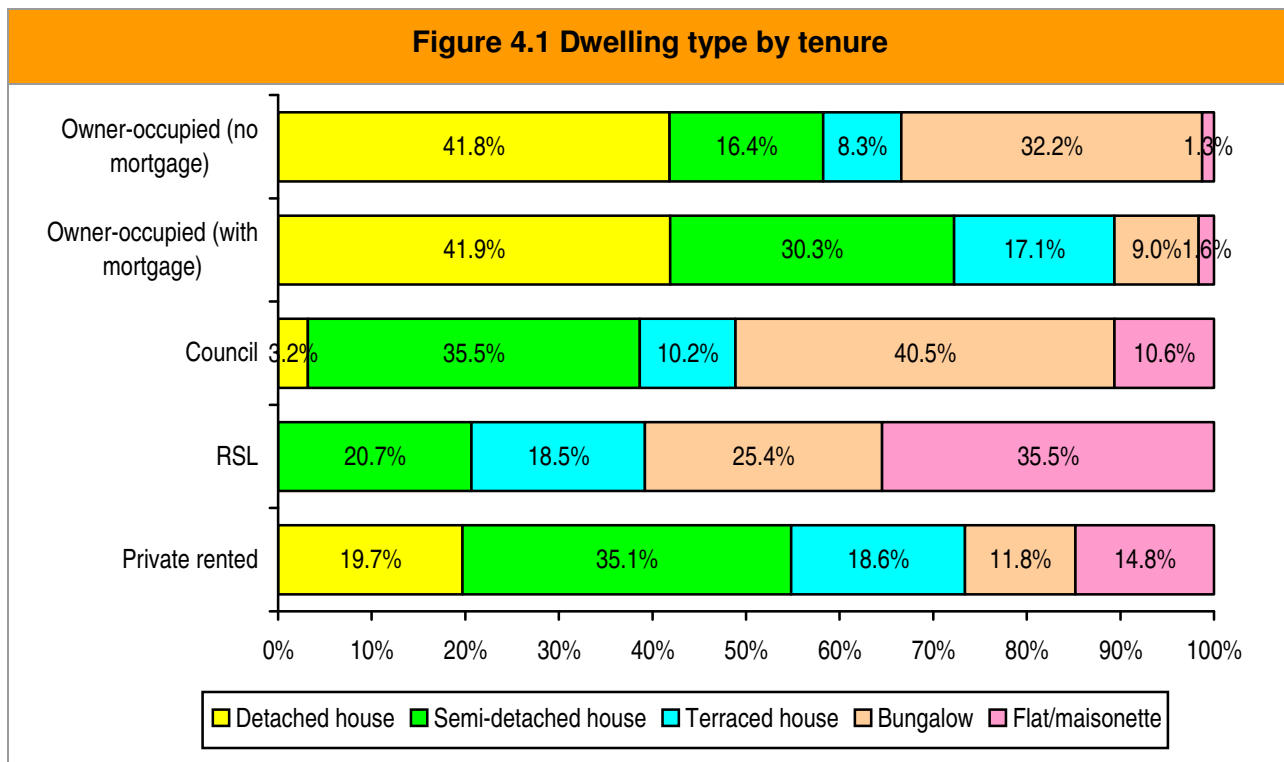
Type of housing

- 4.2 The table below shows current accommodation types in the district. The table shows that 47.2% of households live in detached houses or bungalows, which compares with 22.1% of households nationally (from the 2005/6 Survey of English Housing). Only 4.4% of households live in flats compared to 16.7% of households nationally.

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house	13,607	35.3%
Semi detached house	9,858	25.6%
Terraced house	5,127	13.3%
Detached bungalow	4,587	11.9%
Semi or terraced bungalow	3,306	8.6%
Purpose-built flat	1,347	3.5%
Converted flat or shared house	255	0.7%
Flat in commercial building	82	0.2%
Caravan or other temporary	332	0.9%
TOTAL	38,500	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 4.3 By tenure, a clear trend emerges with households living in owner occupation particularly likely to live in detached houses/bungalows. The rented sectors contain the highest proportions of flats. (For the purposes of this analysis the three flat categories have been merged into one whilst mobile homes are merged with bungalows).



Source: Mid Suffolk HNS 2007 – primary survey data

Household type and size

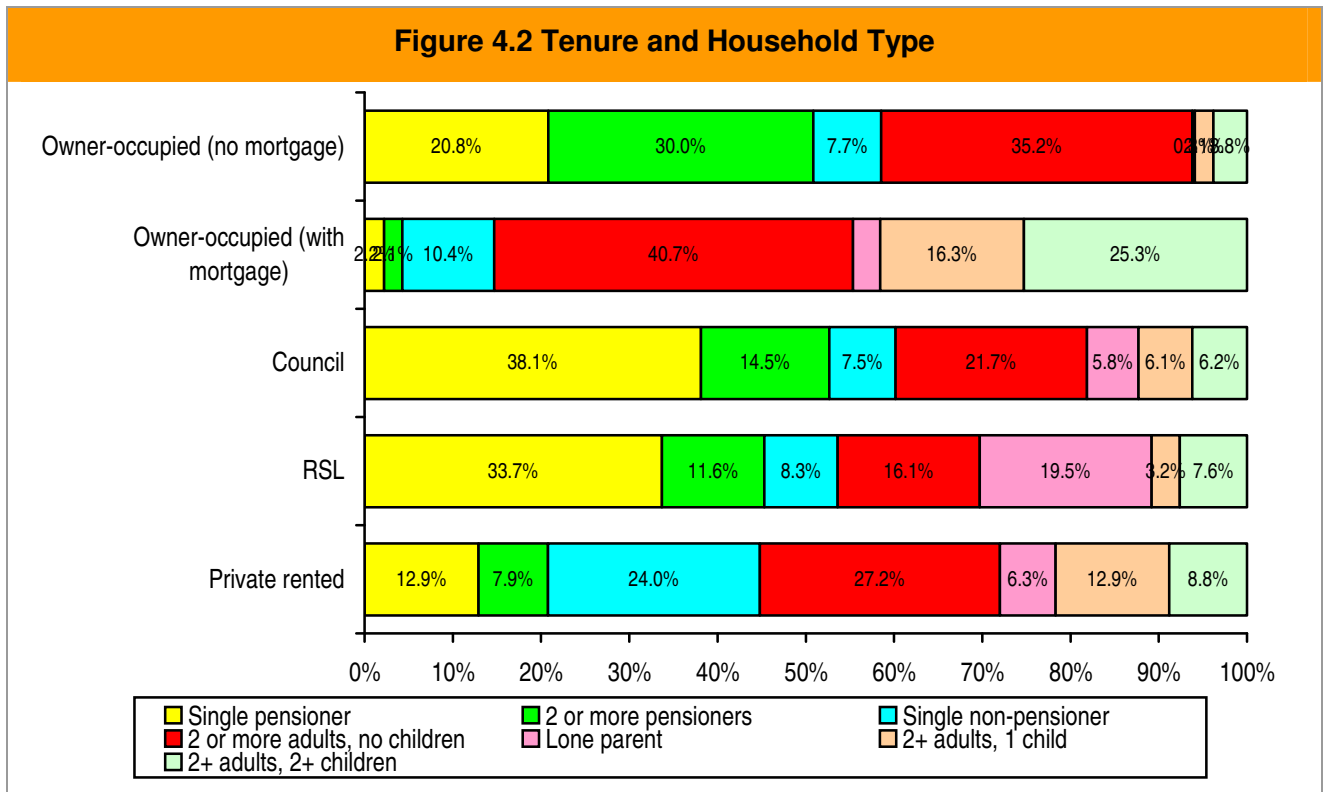
4.4 The table below shows the household type breakdown in the district. The survey estimates that almost 30% of households are pensioner only and that more than a quarter of households contain children. Direct comparisons with the SEH are not possible for household types due to the different definitions used, however 2001 Census data suggests that in England 23.7% of households were pensioner only. The proportion of older residents in Mid Suffolk is therefore higher than the national average.

Table 4.2 Household type

Household type	Number of households	% of households
Single pensioner	5,513	14.3%
2+ pensioners	5,644	14.7%
Single non-pensioner	3,929	10.2%
2+ adults, no children	13,503	35.1%
Lone parent	1,153	3.0%
2+ adults, 1 child	3,586	9.3%
2+ adults, 2+ children	5,172	13.4%
TOTAL	38,500	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

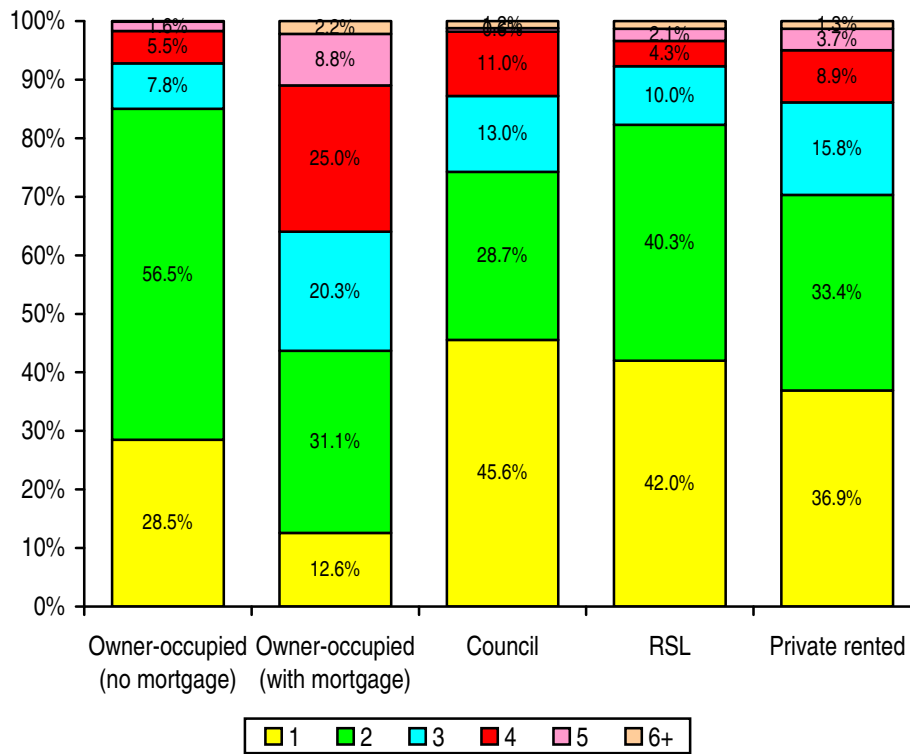
4.5 The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector and the social rented sector contain relatively large proportions of pensioner households; the social rented sector has a notably high proportion of single pensioner households. The owner-occupied (with mortgage) sector has the largest proportion of households with children. The RSL sector has the highest proportion of lone parent households. In private rented housing, single non-pensioners are found particularly frequently.



Source: Mid Suffolk HNS 2007 – primary survey data

4.6 The average household size in Mid Suffolk was estimated from the survey to be 2.4 persons. This figure matches the most recent national estimate from the 2005/6 SEH. By tenure the largest households were those buying with a mortgage (an average of 2.9) whilst the smallest were RSL households (an average of 1.9). The figure below shows the number of people in households by tenure.

Figure 4.3 Tenure and Household Size



Source: Mid Suffolk HNS 2007 – primary survey data

4.7 One-person households made up almost half of all those in social rented accommodation, compared to only 12.6% in the owner occupied (with mortgage) sector. These differences reflect the large proportion of older persons in the social sector and the greater concentration of people with families who are owner-occupiers repaying a mortgage.

Length of residence and recent movers

4.8 At the time of the survey, an estimated 7,523 households (19.5%) had been resident at their current address for less than two years, and 10.4% for less than one year. This figure is a little higher than the most recent SEH data which suggests that on average 9.6% of households at a point in time will have been resident at their address for less than one year.

4.9 Of households moving in the past two years, the survey estimated that 21.1% were private renters, 66.8% owner-occupiers and 12.1% were in the social rented sector. Almost half (48.2%) of private renters had moved home in the past two years, compared to only 20.2% of social renters and 16.4% of owner-occupiers. The most common reason given by private rented tenants for moving was ‘relationship breakdown’ (this accounted for a third of moves by private rented households), followed by ‘to live closer to employment and other facilities’ (22.5%) and ‘to move to a better environment’ (20.7%).

- 4.10 At the other end of the spectrum, almost two thirds of all households have lived in their home for more than five years. In the case of outright owners, almost four-fifths (78.6%) have lived in their home for more than five years – this compares with only 37.5% of private tenants.

Table 4.3 Length of residence of household by tenure					
Tenure	Length of residence				Total
	Less than 1 year	1 to 2 years	2 to 5 years	Over 5 years	
Owner-occupied (no mortgage)	854	718	1,580	11,582	14,734
Owner-occupied (with mortgage)	1,813	1,641	3,442	9,065	15,961
Council	256	311	595	2,280	3,442
RSL	173	171	209	518	1,071
Private rented	901	686	472	1,234	3,293
Total	3,997	3,527	6,298	24,679	38,501
Owner-occupied (no mortgage)	5.8%	4.9%	10.7%	78.6%	100.0%
Owner-occupied (with mortgage)	11.4%	10.3%	21.6%	56.8%	100.0%
Council	7.4%	9.0%	17.3%	66.2%	100.0%
RSL	16.2%	16.0%	19.5%	48.4%	100.0%
Private rented	27.4%	20.8%	14.3%	37.5%	100.0%
Total	10.4%	9.2%	16.4%	64.1%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

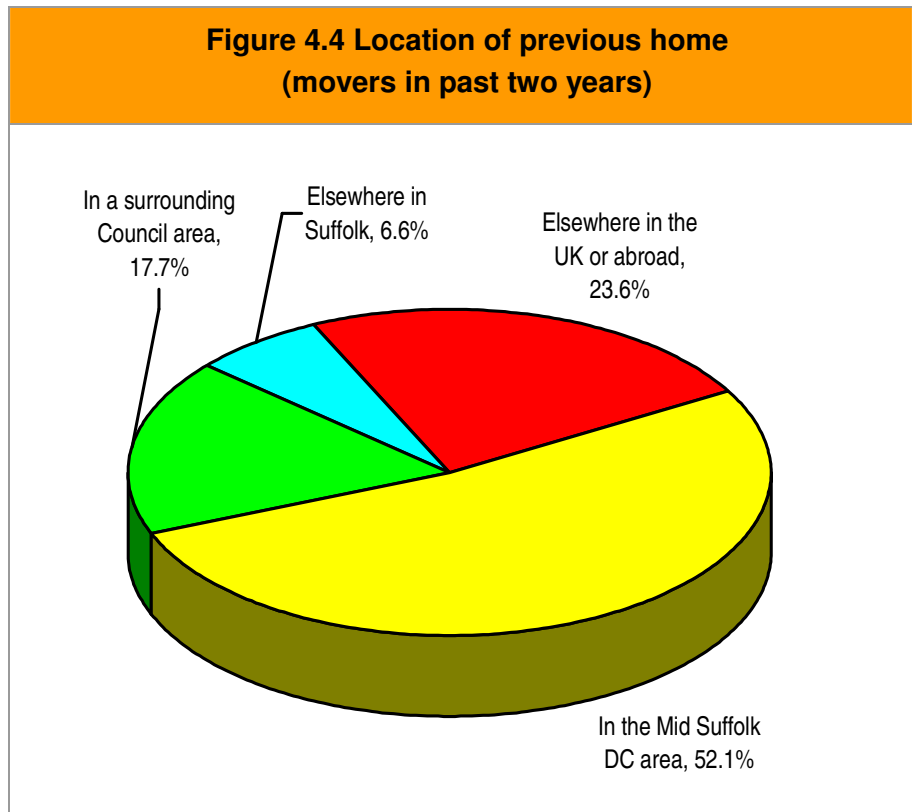
- 4.11 The most common types of move were from one owner-occupied property to another (3,865 households) followed by moves within the private rented sector. Overall, movement within sectors was more common than movement between them.
- 4.12 Around a fifth of all moves involved the private rented sector – households moving into it, out of it or within it – showing how important the sector is in providing mobility in the housing market. The private rented sector shows the highest turnover of any tenure in most local authorities in Great Britain.
- 4.13 56.0% of newly-formed households moved into owner-occupation and a further 28.3% into social rented accommodation. The remaining 15.7% of newly forming households moved into a private rented dwelling.

Table 4.4 Previous tenure by current tenure (households moving in past two years)

Tenure	Previous tenure				Total
	Owner-occupied	Social rented	Private rented	None (New)	
Owner-occupied (no mortgage)	1,381	14	117	60	1,572
Owner-occupied (with mortgage)	2,484	17	493	460	3,454
Council	74	166	110	217	567
RSL	40	187	70	46	343
Private rented	542	63	835	146	1,586
Total	4,521	447	1,625	929	7,522
Owner-occupied (no mortgage)	87.8%	0.9%	7.4%	3.8%	100.0%
Owner-occupied (with mortgage)	71.9%	0.5%	14.3%	13.3%	100.0%
Council	13.1%	29.3%	19.4%	38.3%	100.0%
RSL	11.7%	54.5%	20.4%	13.4%	100.0%
Private rented	34.2%	4.0%	52.6%	9.2%	100.0%
Total	60.1%	5.9%	21.6%	12.4%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 4.14 It is also possible to look at the previous locations of households who have moved home in the past two years – this is shown in the figure below. In total, over half of all moves were from within Mid Suffolk (52.1%), showing a relatively high level of containment of moves within the district.
- 4.15 Of those migrating into the district, almost a quarter came from a surrounding district or elsewhere in Suffolk and almost a quarter came from elsewhere in the UK or abroad.



Car ownership

- 4.16 A further question asked in the survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. The table below shows the number of cars households have available for use by tenure.
- 4.17 Just below half of all households in social rented housing have no access to a car or van, this compares with only 2.4% of owner-occupied (with mortgage) households. The average household has 1.46 cars/vans; this figure varies from 0.63 in the social rented sector to 1.82 for owner-occupiers with a mortgage.

Table 4.7 Car ownership and tenure					
Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	11.3%	50.7%	29.1%	9.0%	1.36
Owner-occupied (with mortgage)	2.4%	29.0%	52.3%	16.2%	1.82
Council	45.7%	39.8%	12.4%	2.1%	0.71
RSL	46.4%	46.0%	6.3%	1.4%	0.63
Private rented	12.9%	55.2%	27.0%	4.9%	1.24
TOTAL	11.8%	41.0%	36.4%	10.8%	1.46

Source: Mid Suffolk HNS 2007 – primary survey data

Ethnicity

4.18 Mid Suffolk has a small ethnic minority population, with estimates suggesting that 97.1% of heads of household are classified as White British. The number of responses from the main primary survey by ethnic group is shown in the table below. Chapter 15 contains more detailed information on BME households from a supplementary survey undertaken in Mid Suffolk, as the sample size of BME households obtained in the main survey (tabulated below) groups was too small for more detailed analysis to be performed.

Table 4.8 Ethnic group				
Ethnic group	Estimated households	% of households	Number of returns	% of returns
White - British	37,379	97.1%	2,599	97.4%
White - Irish	200	0.5%	14	0.5%
White - Other	661	1.7%	41	1.5%
Mixed - White and Asian	45	0.1%	3	0.1%
Mixed - Other	23	0.1%	2	0.1%
Asian or Asian British - Indian	68	0.2%	2	0.1%
Asian or Asian British - Pakistani	4	0.0%	1	0.0%
Asian or Asian British - Other	4	0.0%	1	0.0%
Black or Black British - Caribbean	7	0.0%	1	0.0%
Chinese	33	0.1%	1	0.0%
Roma Gypsy	32	0.1%	1	0.0%
Other Gypsy or Traveller	17	0.0%	1	0.0%
Other ethnic group	26	0.1%	2	0.1%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 4.19 It should be noted that research into the needs of Gypsies and Travellers was completed as part of the 2007 Suffolk Cross-Boundary Gypsy and Traveller Accommodation Assessment (GTAA). Issues relating to Gypsies and Travellers have not been considered in this study; it is acknowledged that the assessment of this group requires a separate, dedicated survey such as was completed for the 2007 GTAA.
- 4.20 The Council may wish to consider faith-monitoring in the future to enable information to be recorded on specific faith groups within the population.

Overcrowding and under-occupation

- 4.21 Levels of overcrowding are measured using the 'bedroom standard' from the General Household Survey (see glossary for definition). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing and the number of bedrooms actually available to the household. Using the same standard it is also possible to study under-occupation – for the purposes of this study, it has been assumed that any household with more than one spare bedroom is under-occupying their dwelling (the General Household Survey does not study under-occupation and so there is no formal definition as such of this concept).
- 4.22 The table below shows a comparison between the numbers of bedrooms in each home against the number of bedrooms required for all households.

Table 4.9 Overcrowding and under-occupation					
Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	2,133	7,633	9,317	4,560	23,643
2 bedrooms	18	2,111	4,255	2,997	9,381
3 bedrooms	0	181	2,287	2,386	4,854
4+ bedrooms	0	68	255	300	623
TOTAL	2,151	9,993	16,114	10,243	38,501

KEY: Overcrowded households Under-occupied households

Source: Mid Suffolk HNS 2007 – primary survey data

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require a five bedroom property but are currently occupying a four bedroom property.

- 4.23 The estimated number of overcrowded and under-occupied households is as follows:

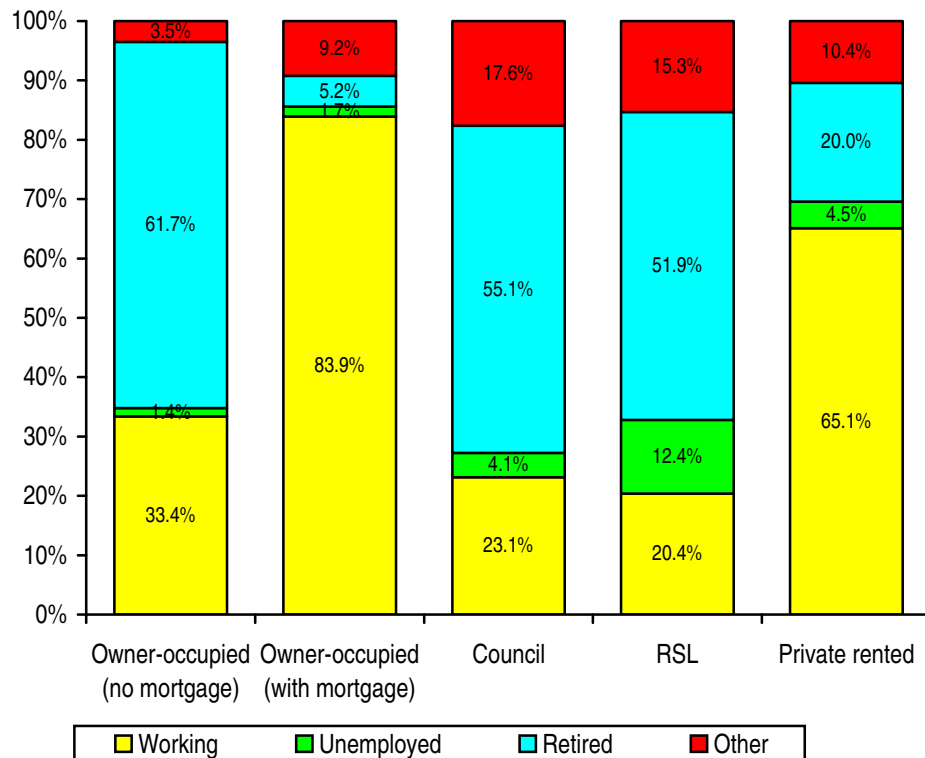
- **Overcrowded:** 1.4% of households = 549 households
- **Under-occupied:** 45.6% of households = 17,573 households

4.24 The latest SEH data on overcrowding suggests that nationally around 2.5% of households are overcrowded, higher than the proportion found in Mid Suffolk. The sample size of overcrowded households is relatively small (32) and so detailed analysis of subgroups within this is not possible. However the data does suggest that overcrowded households are more likely to be living in private rented or Council rented accommodation and have a lower average income than other households at £27,422 compared to £31,366.

Economic status

4.25 For the purposes of analysis of economic status the status of the survey respondent is taken to represent the household reference person. At the time of the survey, 83.9% of those buying with a mortgage were working. For private renters the figure was 65.1%, and for social renters this was closer to a quarter. 61.7% of outright owners and over half of social rented household reference persons were retired. Overall, some 33.8% of household reference persons were retired with the lowest percentage for households buying with a mortgage.

4.26 The figure below summarises economic status by tenure. The 'Other' category includes students, the permanently sick and disabled, and those looking after home or family.

Figure 4.5 Economic status of household reference person by tenure

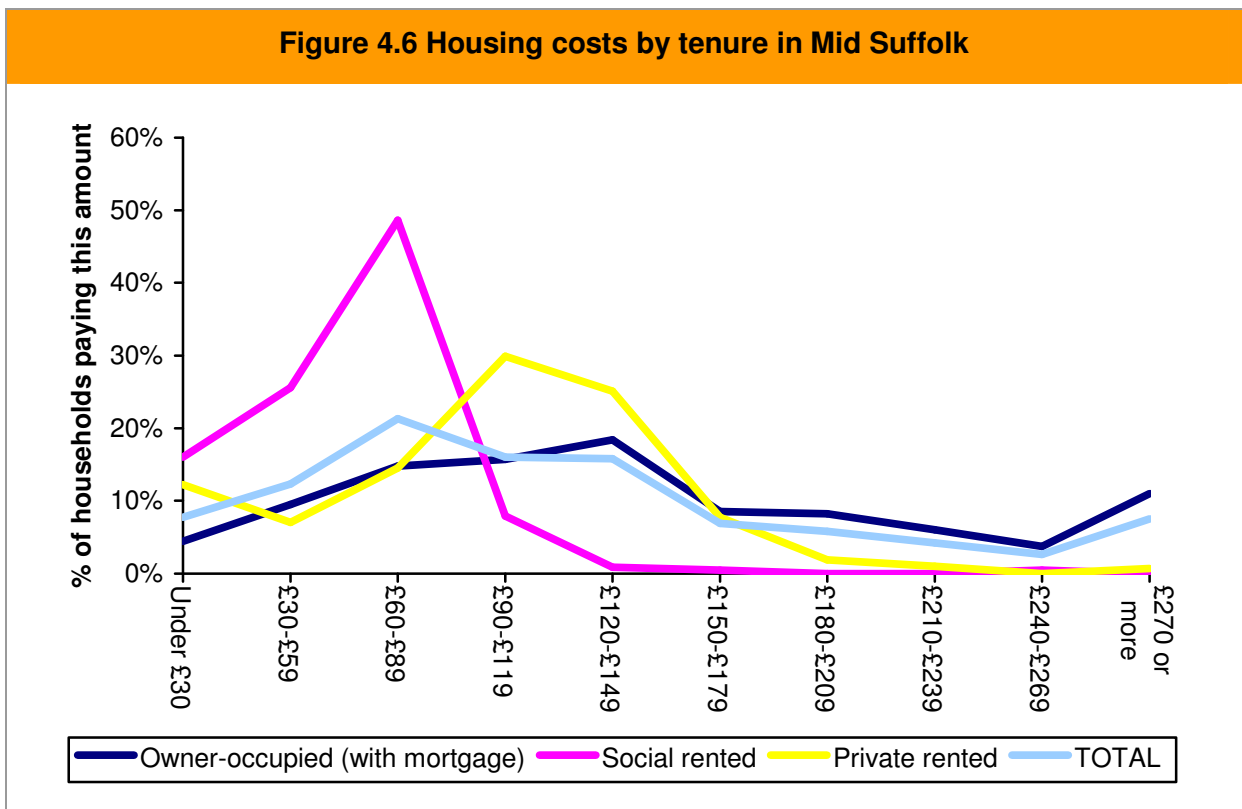
Source: Mid Suffolk HNS 2007 – primary survey data

Housing costs

- 4.27 The survey asked a series of questions about how much households currently pay for their housing. The table below shows estimates of the amount of rent/mortgage paid by households by tenure (figures exclude households where there are no housing costs such as outright owners and some households in tied accommodation).
- 4.28 The table shows that those buying with a mortgage have the highest housing costs, at £142 per week. The average private tenant pays £101 per week, compared with £61 for social housing tenants.

Table 4.10 Housing costs by tenure				
Weekly housing cost	Owner-occupied (with mortgage)	Social rented	Private rented	TOTAL
Under £30	4.4%	16.0%	12.2%	7.7%
£30-£59	9.5%	25.6%	7.0%	12.3%
£60-£90	14.8%	48.6%	14.5%	21.3%
£91-£120	15.7%	7.9%	29.9%	16.0%
£121-£150	18.4%	0.9%	25.1%	15.8%
£151-£180	8.5%	0.5%	7.7%	6.9%
£181-£210	8.2%	0.0%	1.9%	5.8%
£211-£240	6.0%	0.0%	1.0%	4.2%
£241-£270	3.7%	0.5%	0.0%	2.6%
£271 or more	11.0%	0.0%	0.7%	7.5%
TOTAL	100.0%	100.0%	100.0%	100.0%
Average cost	£142	£61	£101	£121

Source: Mid Suffolk HNS 2007 – primary survey data



Source: Mid Suffolk HNS 2007 – primary survey data

Summary

The household survey collected a significant amount of data about the resident household population. Some of the main findings were:

- In total almost half of households live in detached houses or bungalows. Households living in private rented and social rented housing are more likely to live in flats whilst those in owner-occupation are more likely to live in detached houses or bungalows.
- Almost 30% of all households are 'pensioner-only', and more than a quarter contain children. The owner-occupied (no mortgage) sector and the social rented sector contain relatively large proportions of pensioner households.
- Analysis of household moves in the last two years shows that private rented tenants appear to be the most mobile. Nearly half of private renters had moved home in the past two years, compared to 20% of social renters and 16% of owner-occupiers. There were more moves recorded within tenures than between them.
- The level of overcrowding recorded in Mid Suffolk, at 1.4%, is lower than the national average.
- The proportion of employed household heads varied significantly across the tenures. Almost 85% of households with a mortgage are headed by an employed person compared to about a third in the owner-occupied (no mortgage) sector and less than a quarter in the social rented sector.
- Those buying with a mortgage had the highest housing costs, on average £142 per week, and households in the social rented sector the lowest, at £61 per week.

SECTION B: HOUSING NEED

5. Guidance

Introduction

- 5.1 The three chapters following this one study the need for affordable housing in Mid Suffolk (both in terms of current and likely future needs). This initial chapter sets out some key definitions which are central to both of the following chapters. Where appropriate definitions have been drawn from the CLG Strategic Housing Market Assessment Guidance of March 2007 and PPS3.

Current need

- 5.2 This is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 5.3 In this assessment we have fully followed the Guide's definition of unsuitable housing. In addition we have considered those types of unsuitability which will require a move to a different dwelling prior to applying the affordability test. The most common such category is overcrowding.

Newly arising need

- 5.4 Newly arising (or future) need is a measure of the number households who are expected to have an affordable housing need at some point in the future (measured annually). In this assessment we have used survey data about past household moves (along with affordability) to estimate future needs. In line with the Guide we have split future needs into two groups – newly forming households and existing households.
- 5.5 An estimate of the likely future supply of affordable housing is also made (drawing on secondary data sources about past lettings). The future supply of affordable housing is subtracted from the future need to make an assessment of the net future need for affordable housing.

Affordability

- 5.6 Affordability is assessed using survey data regarding the full range of financial information available along with an estimate of a household's size requirements and the cost of suitable market housing (to either buy or rent). Separate tests are applied for home ownership and private renting and are summarised below (both tests are fully in line with the advice given in the Guide):
- 5.7 Assessing whether a household can afford home ownership - A household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households. Allowance is also made for any access to capital that can be used towards home ownership (e.g. savings or equity).
- 5.8 Assessing whether a household can afford market renting - A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than 25% of gross income.
- 5.9 This combined affordability measure will be used to assess affordability in the housing needs assessment model. It is worth briefly noting the affordability of local households using information on household financial capacity collected in the primary survey. The table below shows affordability by tenure. The table shows that of all households in the district, 23.2% are unable to afford market housing (if they were to move home now). The differences by tenure are substantial. More than 90% of all social rented tenants and almost two-thirds of private tenants are unable to afford. These figures compare with 8.7% of all owner-occupiers.

Table 5.1 Affordability and tenure			
Tenure	Affordability		
	Unable to afford market housing	Number of h'holds	% of h'holds unable to afford
Owner-occupied (no mortgage)	577	14,733	3.9%
Owner-occupied (with mortgage)	2,079	15,960	13.0%
Council	3,135	3,442	91.1%
RSL	1,023	1,070	95.6%
Private rented	2,127	3,292	64.6%
TOTAL	8,941	38,497	23.2%

Source: Mid Suffolk HNS 2007 – primary survey data

- 5.10 Households were also tested for their ability to afford intermediate housing. A household is considered able to afford intermediate housing in cases where the cost of this would constitute no more than 25% of gross income.

Affordable housing

- 5.11 Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are some exceptions to this such as the Right-to-Acquire).

Summary

- A key element of this report is an assessment of both current and future affordable housing needs. There are a number of definitions which are central to making estimates of need (such as definitions of housing need, affordability and affordable housing). All definitions used in this report are consistent with guidance given in the CLG Strategic Housing Market Assessment Guidance of March 2007 and PPS3 and the following three chapters look at the analysis of housing need.

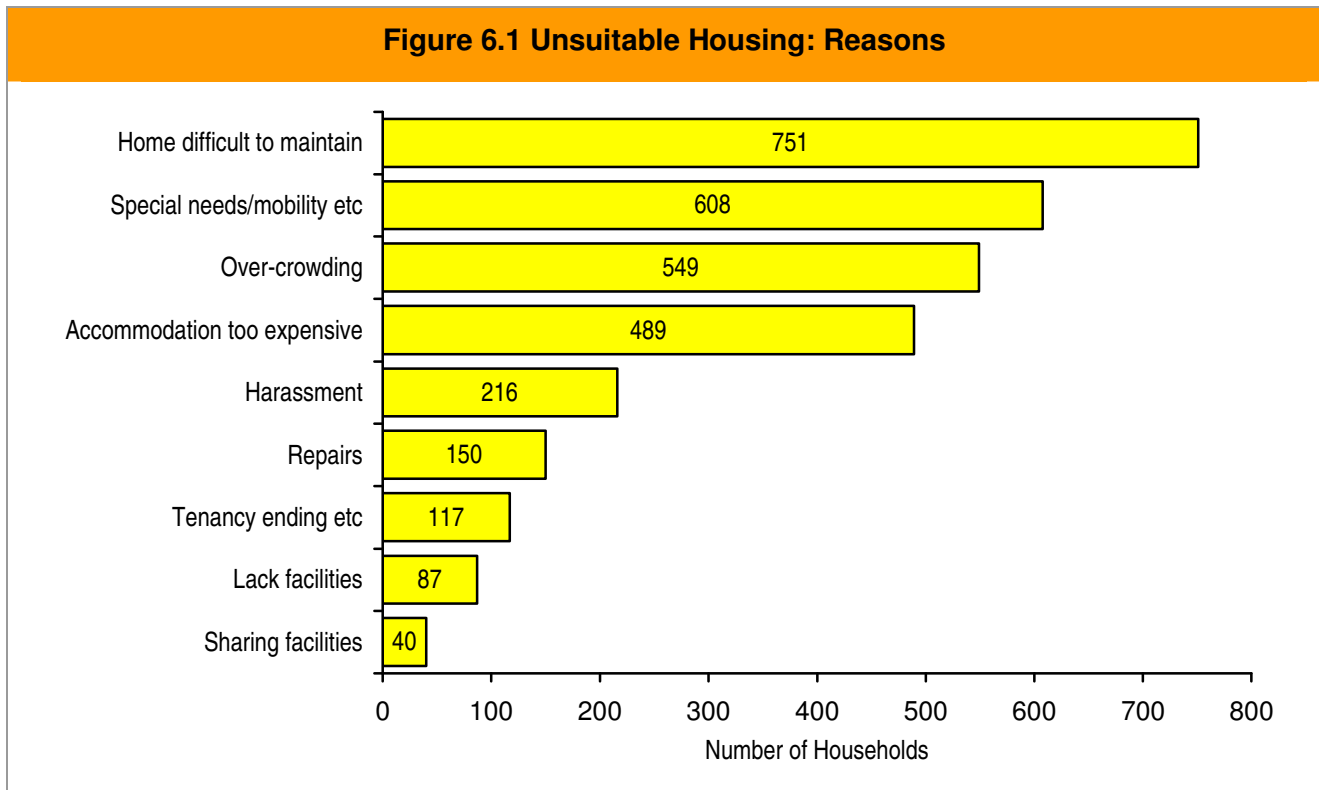
6. Current Need

Introduction

- 6.1 This chapter of the report assesses the first two stages of the needs assessment model – Current Need. This begins with an assessment of housing suitability and affordability and also considers homeless households before arriving at a total current need estimate (gross). An assessment of the stock available to offset this need follows, which then enables the net current need estimate to be calculated.

Unsuitable housing

- 6.2 A key element of housing need is an assessment of the suitability of a household's current housing. The guide sets out a series of nine criteria for unsuitable housing - which has been followed in this report. It is estimated that a total of 2,230 households are living in unsuitable housing. This represents 5.8% of all households in the district.
- 6.3 The figure below shows a summary of the numbers of households living in unsuitable housing (ordered by the number of households in each category). It should be noted that the overall total of reasons for unsuitability shown in the figure is be greater that the total number of households with unsuitability, as some households have more than one reason for unsuitability.
- 6.4 By far the most frequent reason for households being classified as living in unsuitable housing in Mid Suffolk is 'home difficult to maintain', a factor in a third of cases of unsuitable housing. Support needs or mobility problems, overcrowding and the expense of housing are also significant issues, as shown in the chart below.



6.5 The table below shows unsuitable housing by tenure. The patterns emerging suggest that households living in RSL and private rented accommodation are more likely to be in unsuitable housing than owner-occupiers. Some 17.9% of households in the RSL sector and 16.9% of households in private rented accommodation are estimated to be living in unsuitable housing. This compares with 3.3% and 4.5% of households in owner-occupied (no mortgage) and owner-occupied (with mortgage) tenures respectively.

Table 6.1 Unsuitable housing and tenure

Tenure	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Total households	% of group in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	491	14,243	14,734	3.3%	22.0%
Owner-occupied (with mortgage)	718	15,243	15,961	4.5%	32.2%
Council	272	3,170	3,442	7.9%	12.2%
RSL	191	879	1,070	17.9%	8.6%
Private rented	558	2,735	3,293	16.9%	25.0%
TOTAL	2,230	36,270	38,500	5.8%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

'In-situ' solutions

- 6.6 The survey has highlighted that 2,230 households are in unsuitable housing. However it is most probable that some of the unsuitability can be resolved in the households' current accommodation. Households living in housing deemed unsuitable for the following reasons were not considered to have an in-situ solution: end of tenancy, accommodation too expensive, overcrowding, sharing facilities, harassment.
- 6.7 The survey data therefore estimates that of the households in unsuitable housing, 1,207 (or 54.1%) do not have an in-situ solution and therefore require a move to alternative accommodation.

Affordability

- 6.8 Using the affordability methodology set out in the previous chapter it is estimated that there are 691 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to alternative accommodation). This represents 1.8% of all existing households in the district.
- 6.9 The table below shows the tenure of the 691 households currently estimated to be in housing need. The results show that RSL and private rented tenants are most likely to be in housing need – 8.8% of households in the RSL sector are in housing need, as are 6.3% of households in the private rented sector. Of all households in need, around a quarter currently live in social rented accommodation and almost 30% in private rented housing.

Table 6.2 Housing need and tenure					
Tenure	Housing need				
	In need	Not in need	Number of households in district	% of tenure group in need	% of all households in need
Owner-occupied (no mortgage)	54	14,680	14,734	0.4%	7.8%
Owner-occupied (with mortgage)	255	15,706	15,961	1.6%	36.9%
Council	82	3,360	3,442	2.4%	11.9%
RSL	94	976	1,070	8.8%	13.6%
Private rented	206	3,087	3,293	6.3%	29.8%
TOTAL	691	37,809	38,500	1.8%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

6.10 For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need (this includes occupiers of social rented and shared ownership accommodation), and households from other tenures in need. Some 306 households fall into the former category and 385 into the latter category.

Homeless households

6.11 The Housing Needs Assessment is a ‘snapshot’ survey that assesses housing need at a particular point in time. There will, in addition to the existing households in need, be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need.

6.12 Such households will include those in temporary accommodation which would not have formed part of the survey sampling frame (i.e. in an address not found on the residential Council Tax Register). In Mid Suffolk, the June 2007 P1E form stated there were 7 households in temporary accommodation. This number is added to our total estimated backlog of need.

Total current need

6.13 The table below summarises the first stage of the overall assessment of housing need as set out by the CLG. The data shows that there are an estimated 698 households in need.

Table 6.3 Backlog of housing need

Step	Notes	Output
1.1 Homeless households and those in temporary accommodation		7
1.2 Overcrowding and concealed households	Two steps	691
1.3 Other groups	taken together	
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	698

Source: Mid Suffolk HNS 2007 – primary survey data, Mid Suffolk Council P1E Form June 2007

Available stock to offset need

6.14 The next stage in the backlog considers the stock available to offset the current need. This includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and committed supply of new affordable units. Units to be taken out of management are removed from the calculation.

- 6.15 Firstly, it is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. The figure to be used in this section is therefore 306 (as presented earlier in this chapter).

Surplus stock

- 6.16 A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. The CLG Guide suggests that if the vacancy rate in the affordable stock is in excess of 3% then these should be considered as surplus stock which can be included within the supply to offset needs. Mid Suffolk records a vacancy rate in the social rented sector of just 1.1%; therefore no adjustment needs to be made to the figures.

Committed supply of new affordable units

- 6.17 The CLG Guide recommends that this part of the assessment includes 'new social rented and intermediate housing which are committed to be built over the period of the assessment'. For the purposes of analysis we have taken data from the Council's most recent Housing Strategy Statistical Appendix (HSSA) showing the number of planned and proposed affordable units for the period 2007-2009 as a guide to new provision.
- 6.18 Overall the 2006 HSSA data suggests that there are 253 affordable dwellings planned or proposed for this two year period.

Units to be taken out of management

- 6.19 The Guide states that this stage 'involves estimating the numbers of social rented or intermediate units that will be taken out of management'. The main component of this step will be properties which are expected to be demolished (or replacement schemes that lead to net losses of stock). At the time of reporting the proposed number of affordable dwellings expected to be 'taken out of management' in the future was unknown and hence a figure of zero has been used in this step of the model.

Total available stock to offset need

- 6.20 Having been through a number of detailed stages in order to assess the total available stock to offset need in the district we shall now bring together all pieces of data to complete this part of the needs assessment. The data (in the table below) shows that there are an estimated 559 properties available to offset the current need.

Table 6.4 Current supply of affordable housing

Step	Notes	Output
3.1 Affordable dwellings occupied by households in need		306
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		253
3.4 Units to be taken out of management		0
3.5 Total affordable housing stock available	3.1+3.2+3.3+3.4	559

Source: Mid Suffolk HNS 2007 – primary survey data, Mid Suffolk Council HSSA 2007

Summary

- It is estimated that there is a current need to provide 698 units of affordable housing to meet the backlog of need. Current sources are estimated to be able to provide 559 of these units leaving an estimated shortfall of around 139 units of affordable housing.

7. Future Need

Introduction

7.1 In addition to the current needs discussed so far in this report there will be future need. This is split, as per CLG guidance, into two main categories. These are as follows:

- New households formation (× proportion unable to buy or rent in market)
- Existing households falling into need

7.2 There will be a flow of affordable housing to meet this need. Calculation of the future supply of affordable units follows this analysis; this consists of the annual supply of social re-lets and intermediate housing. The following sections deal with these points in detail.

New household formation

7.3 The estimate of the number of newly forming households in need of affordable housing is based on an assessment of households that have formed over the past two years. Such an approach is preferred to studying households stating likely future intentions as it provides more detailed information on the characteristics of these households contributing to this element of newly arising need.

7.4 The table below shows details of the derivation of new household formation. The table begins by establishing the number of newly forming households over the past two years – an affordability test is then applied.

Table 7.1 Derivation of newly arising need from new household formation		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		7,523
Minus households NOT forming in previous move	-6,595	928
Times proportion unable to afford		40.4%
ESTIMATE OF NEWLY ARISING NEED		375
ANNUAL ESTIMATE OF NEWLY ARISING NEED		188

Source: Mid Suffolk HNS 2007 – primary survey data

7.5 The table above shows that an estimated 928 households have been newly formed within the district over the past two years (464 per annum). Of these it is estimated that 188 per annum are unable to afford market housing without some form of subsidy – this represents the annual estimate of the number of newly forming households falling into need.

Existing households falling into need

- 7.6 This is an estimate of the number of existing households who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector (examples of such a move will be because of the end of a tenancy agreement). A household unable to afford market rent prices but moving to private rented accommodation may have to either claim housing benefit or spend more than a quarter of their gross income on housing, which is considered unaffordable (or indeed a combination of both).
- 7.7 Households previously living with parents, relatives or friends are excluded as these will double-count with the newly forming households already considered in the previous table. The data also excludes moves between social rented properties. Households falling into need in the social rented sector have their needs met through a transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of ‘transfers’ and so the additional needs arising from within the social rented stock will be net zero.
- 7.8 The table below shows the derivation of existing households falling into need.

Table 7.2 Derivation of Newly Arising Need from existing households		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		7,523
Minus households forming in previous move	-928	6,595
Minus households transferring within affordable housing	-383	6,212
Times proportion unable to afford		18.4%
ESTIMATE OF NEWLY ARISING NEED		1,140
ANNUAL ESTIMATE OF NEWLY ARISING NEED		570

Source: Mid Suffolk HNS 2007 – primary survey data

- 7.9 The table above shows that a total of 6,212 existing households are considered as potentially in need (3,106 per annum). Using the standard affordability test for existing households it is estimated that 18.4% of these households cannot afford market housing. Therefore our estimate of the number of households falling into need excluding transfers is 1,140 households ($6,212 \times 0.182$) over the two-year period. Annualised this is 570 households per annum.

Total newly arising need

7.10 The data from each of the above sources can now be put into the needs assessment table below. It indicates that additional need will arise from a total of 758 households per annum.

Table 7.3 Future need (per annum)		
Step	Notes	Output
2.1 New household formation (gross per year)		464
2.2 Proportion of new households unable to buy or rent in the market	Leaves 188	40.4%
2.3 Existing households falling into need		570
2.4 Total newly arising housing need (gross per year)	2.1x2.2+2.3	758

Source: Mid Suffolk HNS 2007 – primary survey data

The future supply of social rented housing

7.11 The table below presents the figures for the supply of lettings (re-lets) from both Council and RSL stock over the past two years contained within the 2007 HSSA and from CORE. The average number of lettings over the two-year period was 299 per annum.

Table 7.4 Analysis of past housing supply (social rented sector)			
	2005/6	2006/7	Average
LA – mobility arrangements	0	0	0
LA – new secure tenants	262	149	206
LA – introductory tenancies	0	0	0
LA – other tenancies	16	0	8
LA – transfers from RSL	(0)	(0)	(0)
LA Total	278	149	214
RSL – total lettings (HSSA)	79	118	99
RSL – total lettings (CORE)	79	93	86
RSL – total lettings (average)	79	106	92
RSL – transfers from LA	(4)	(9)	(7)
RSL Total	75	97	85
Total	353	246	299

Source: Mid Suffolk Council HSSA 2007, CORE Annual Report 2006, 2007

Intermediate supply

7.12 In most local authorities the amount of intermediate housing (mostly shared ownership) available in the stock is fairly limited (as is the case in Mid Suffolk). However, it is still important to consider to what extent the current supply may be able to help those in need of affordable housing.

7.13 Therefore we include an estimate of the number of shared ownership units that become available each year. Based on survey data it is estimated that around 15 units of shared ownership housing will become available to meet housing needs from the existing stock of such housing.

Future annual supply of affordable units

7.14 The total future supply is estimated to be 314, comprised of 299 units of social re-lets and 15 units of shared ownership. This is shown in the below table.

Table 7.5 Future supply of affordable housing (per annum)

Step	Notes	Output
3.6 Annual supply of social re-lets (net)		299
3.7 Annual supply of intermediate housing available for re-let or resale at sub-market levels		15
3.8 Annual supply of affordable housing	4.1+4.2	314

Source: Mid Suffolk HNS 2007 – primary survey data, Mid Suffolk Council HSSA 2007

Summary

- It is estimated that annually there will be a need arising from both newly forming and existing households of around 758 dwellings per annum. The estimated future supply to meet this need (from the annual turnover of affordable accommodation) is 314 units, leaving a shortfall of 444 units per annum.

8. CLG Needs Assessment

- 8.1 The previous chapters presented the calculation of each of the stages of the housing needs assessment model. This chapter brings together these stages to present an estimate. The chapter then goes on to look at the type of affordable housing required and appropriate policy responses to help the acquisition of this housing.

Table 8.1 Housing needs assessment model for Mid Suffolk

Stage and step in calculation	Notes	Output
STAGE 1: CURRENT NEED (Gross)		
1.1 Homeless households and those in temporary accommodation		7
1.2 Overcrowding and concealed households	Two steps taken together	691
1.3 Other groups		
1.4 equals Total current housing need (gross)	1.1+1.2+1.3	698
STAGE 2: FUTURE NEED		
2.1 New household formation (gross per year)		464
2.2 Proportion of new households unable to buy or rent in the market		40.4%
2.3 Existing households falling into need		570
2.4 Total newly arising housing need (gross per year)	(2.1x2.2)+2.3	758
STAGE 3: AFFORDABLE HOUSING SUPPLY		
3.1 Affordable dwellings occupied by households in need		306
3.2 Surplus stock		0
3.3 Committed supply of affordable housing		253
3.4 Units to be taken out of management		0
3.5 Total affordable housing stock available	3.1+3.2+3.3-3.4	559
3.6 Annual supply of social re-lets (net)		299
3.7 Annual supply of intermediate housing available for re-let or resale at sub-market levels		15
3.8 Annual supply of affordable housing	3.6+3.7	314

Source: Mid Suffolk HNS 2007 – primary survey data

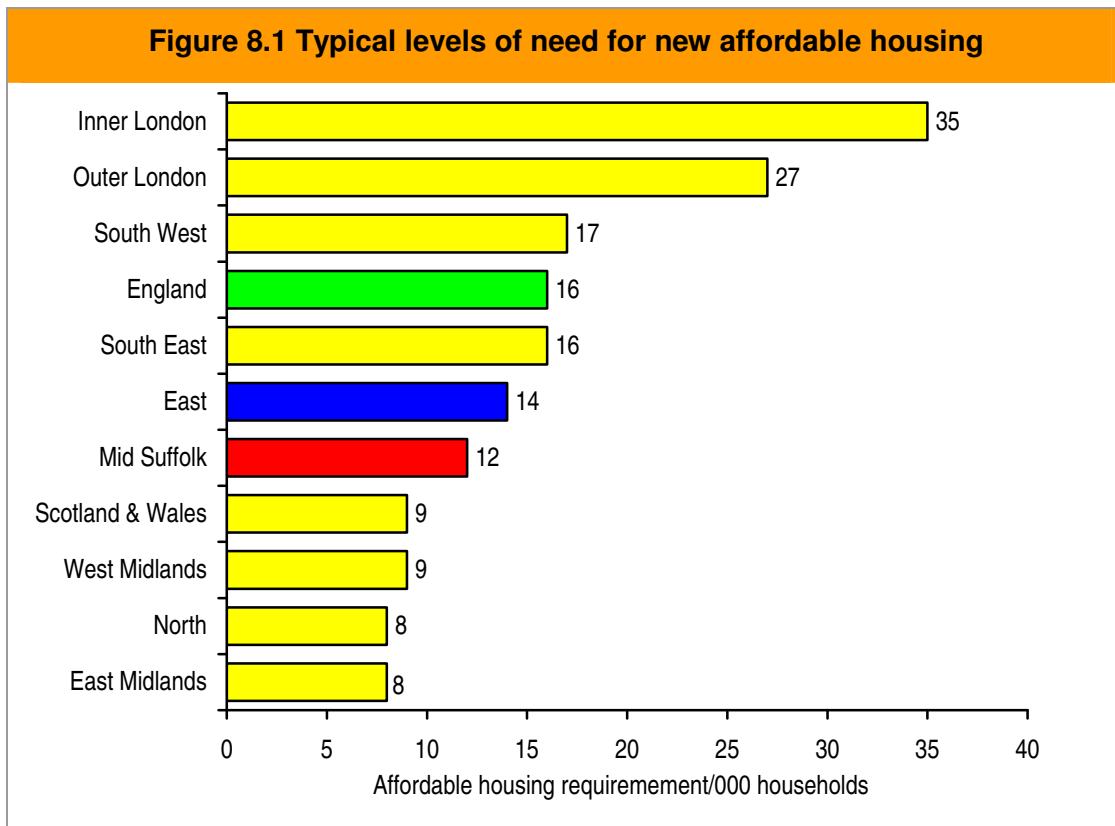
- 8.2 The guide states that these figures need to be annualised to establish an overall estimate of net housing need. The first step in this process is to calculate the net current need. This is derived by subtracting the estimated total stock of affordable housing available of 559 (step 3.5) from the gross current need of 698 (step 1.4). This produces a net current need figure of 139.

- 8.3 The second step is to convert this net backlog need figure into an annual flow. The guide acknowledges that this backlog can be addressed over any length of time although a period of less than five years should be avoided. For the purposes of this study the quota of five years proposed in the guide will be used. Therefore to annualise the net current need figure it will be divided by five. This calculation results in a net annual quota of households who should have their needs addressed of 28 (139/5).
- 8.4 The final step is to sum the net annual quota of households who should have their needs addressed with the total newly arising housing need (step 2.4) and subtract the future annual supply of affordable housing (step 3.8). This leads to a total net annual housing need in Mid Suffolk of 472 (28+758-314).

Findings in context

- 8.5 The net shortfall of 472 can be related to the Fordham Research Affordable Housing Index, which is the result of standardising the finding by dividing it by the number of thousands of households:

$$(472 / 38,500) \times 1,000 = 12$$



Source: Fordham Research Housing Surveys 2003 - 2007, Mid Suffolk HNS 2007

- 8.6 This Index figure is lower than the national average (of 16) but similar to the regional average for the East of 14.

Types of household in housing need

- 8.7 The below table gives a breakdown of gross households in need, by household type. The table shows that more than a tenth of lone parent households are in housing need compared to 0.7% of households containing two or more pensioners. Single non-pensioner households comprise almost a quarter of all households in need.

Table 8.2 Need requirement by household type, next five years, annualised					
Household type	Need requirement				
	In need per year	Not in need per year	Total Households	% of h'hold type in need	% of those in need
Single pensioners	97	5,415	5513	1.8%	10.8%
2 or more pensioners	39	5,606	5644	0.7%	4.3%
Single non-pensioners	211	3,717	3929	5.4%	23.5%
2 or more adults - no children	116	13,387	13503	0.9%	12.9%
Lone parent	132	1,021	1153	11.5%	14.7%
2+ adults 1 child	185	3,400	3586	5.2%	20.7%
2+ adults 2+children	116	5,056	5172	2.3%	13.0%
Total	898	37,602	38500	2.3%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Status of intermediate housing

- 8.8 We can take the data produced by the model to make an estimate of how much need can theoretically be met through intermediate housing (priced at the 'usefully affordable' point as shown in table 3.8). The table below shows an estimate of the numbers able to afford such housing. In all cases figures are based on survey data.
- 8.9 All figures in the table are on an annual basis (i.e. the current need and available stock figures have been divided by five).

Table 8.3 Social rented and intermediate housing requirements in Mid Suffolk

	Social rented	Intermediate housing	Total
Annualised current need	118	22	140
Annualised available stock	89	23	112
Newly arising need	630	128	758
Future supply	299	15	314
Net shortfall or surplus	360	112	472
% of net shortfall	76.2%	23.8%	100.0%
Gross annual need	748	150	898
Gross annual supply	388	38	426
Net annual need	360	112	472

Source: Mid Suffolk HNS 2007 (combination of data sources)

- 8.10 The table shows that of the total gross need for affordable housing (898 per annum) only 150 households (16.7%) can afford intermediate housing. The table also shows that the vast majority of affordable supply comes from the social rented sector (91.1% of supply) meaning that it is more likely that a household requiring social rent will have their needs met than one who can afford intermediate housing. This means that the intermediate component of the affordable housing requirement could potentially be very high.
- 8.11 Overall, it is estimated by following the CLG's Needs Assessment Model that 23.8% of housing need could be met through the provision of intermediate housing.

Alternative scenario: a longer term view

- 8.12 The main assessment of the requirement for additional affordable housing has been based on a five year time period (as required by CLG guidance, page 52). It is however possible to extend this period further into the future, although due to the difficulties of extrapolating from current data in an unpredictable economic and social environment, the results are inevitably approximate. We have considered below what the requirement for additional affordable housing would be over a ten year period following the same approach as set out in the preceding chapters.
- 8.13 The annual estimates of newly arising need and supply are unchanged but the backlog of need has been divided by ten (rather than five as suggested in the Guide) to spread it over the ten year period. This reduces the annual figure for reduction of the backlog of need to 14 (139/10). The level of supply and rate of creation of newly arising need are assumed to remain the same over this period, generating a net requirement of 458 households per year. These figures are however less robust than those estimating the requirement over five years.

Inference of housing need at sub-area level

- 8.14 The purpose of the table below is to provide indicative information on levels of need for affordable housing at the detailed local level. The gross needs figures are subject to wider margins of error than those at district level, due to the smaller samples, but generally provide reasonable indications of relative gross need. There is still the problem of supply, as there is no reliable indication of that side: hence the stock figures presented in the second column (which are based on survey data).
- 8.15 In order to infer a net housing need figure it is necessary to make assumptions about the turnover of the social rented stock listed in the second column. This will vary from sub-area to sub-area. The current national level of turnover is 6.6%, and the general range is fairly closely around this figure. In the national scale, social rented housing shows higher turnover than owner occupied housing although, apart from poor quality urban estates, normally lower turnover rates than the private rented sector. These points should be borne in mind in inferring net housing needs figures at sub area level.
- 8.16 It is also important to bear in mind that it is not normally feasible, and often not desirable to meet housing need exactly where it arises. The wider strategic context of site allocation, access to services and many other factors are involved in decisions about where to put both market and affordable housing. Hence it would be wrong to apply these figures mechanistically.
- 8.17 The table provides gross annual figures for housing need (first column) and estimated numbers of social rented housing stock (last column). By applying a turnover rate, inferences can be made about the ward housing needs. The overall turnover of relets in Mid Suffolk is $299/4,561 \times 100 = 6.6\%$.

Table 8.4 Location of households in need and social rented stock

Sub-area	Number of households in need (annually)	Total Number of h'holds	% of h'hold in sub-area in need	As a % of those in need	Estimated size of social rented sector
Stowmarket	202	7,434	2.7%	22.5%	948
Needham Market	83	2,109	3.9%	9.2%	265
Eye	15	945	1.6%	1.7%	220
South East	71	4,415	1.6%	7.9%	353
South Central	78	3,770	2.1%	8.6%	579
West	163	4,684	3.5%	18.1%	647
North West	62	3,493	1.8%	6.9%	430
North East	107	3,851	2.8%	12.0%	487
East	50	3,599	1.4%	5.6%	246
Central	67	4,200	1.6%	7.5%	336
Total	898	38,500	2.3%	100.0%	4,512

Mid Suffolk HNS 2007 – primary survey data

8.18 The table shows sharp variations in both the gross level of need (first column) and the amount of social housing stock (last column). It must always be borne in mind, however, that it is normally impossible, and often undesirable to meet need where it arises.

8.19 Hence it is important to consider the detailed figures provided here in the context of wider local knowledge of each area in coming to a policy view on where new affordable housing should be put. The PPS3 Practice Guidance stresses that work such as this should not produce specific policy statements, but rather the basis for them.

Implications for policy

8.20 The results from the needs assessment model show that there is a significant need for affordable housing in the District. The level of need (at 472 per annum) is particularly stark given the likely rates of new-build in the District in the future (up to 415 dwellings per annum according to the Regional Spatial Strategy (RSS) Panel Report). As the annual need figure for affordable housing exceeds the projected level of supply of all new housing, in theory any percentage target for affordable housing could be justified. In view of the level of need demonstrated by this survey, the overall target of 35% proposed in the Mid Suffolk Core Strategy Submission document of October 2007 can certainly be justified.

8.21 We would advise the use of a district-wide percentage target. This form of target is the most easily understood and implemented. It applies to allocated and windfall sites where viability permits. It is almost impossible to justify any variation of targets, since the Council's housing needs problem is one for the Local Planning Authority and the Local Housing

Authority as a whole. The question of how and where to meet the housing needs problem is a strategic one for the Council.

8.22 An in-depth viability study is currently being carried out as part of the Strategic Housing Market Assessment (SHMA) for Babergh District Council, Ipswich Borough Council, Mid Suffolk District Council and Suffolk Coastal District Council.

Summary

- Bringing together all the information about housing needs and supply (including covering the backlog need into an annual flow) it is estimated that there is a net need for affordable housing in Mid Suffolk of 472 units per annum using the CLG Needs model
- This figure, whilst significant in numerical terms is slightly below the typical finding from similar research carried out by Fordham Research across the country
- Looking at the need split between social rented and intermediate housing suggests that almost a quarter of the need could be met through forms of affordable housing other than social rented
- It is possible to consider what the requirement for additional affordable housing would be over a ten year (rather than five year) period following the same approach as set out in the CLG model. This reduces the net requirement to 458 households per year. These figures are however less robust than those estimating the requirement over five years
- The level of need demonstrated by this survey provides justification for the overall affordable housing target of 35% proposed in the Mid Suffolk Core Strategy Submission document (October 2007)

SECTION C: CHARACTERISTICS OF HOUSING MARKET

9. Household mobility

Introduction

9.1 An important part of the survey is an analysis of the future demand for housing and the survey questionnaire collected information about households' future needs, expectations and aspirations. Information was collected about both existing households and newly forming households. This information is particularly important in the 'Balancing Housing Markets' exercise carried out later in this report.

Future moves – existing households

9.2 The table below shows estimates of the number and proportion of households who would consider themselves to need or expect to move home per annum over the next two years by tenure. The data shows that around 14.3% of households state a need or likelihood of moving home over the next two years. Households living in the private rented sector are particularly likely to be future movers.

Table 9.1 Households who need or are likely to move in next two years by tenure

Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,180	14,734	8.0%
Owner-occupied (with mortgage)	2,436	15,961	15.3%
Council	357	3,442	10.4%
RSL	133	1,070	12.4%
Private rented	1,415	3,293	43.0%
Total	5,521	38,500	14.3%

Source: Mid Suffolk HNS 2007 – primary survey data

9.3 The survey moved on to look at where households would both like and expect to move. The results of this analysis are shown in the table below. The table suggests that 65.6% of households would like to remain in the district; this is slightly higher than the proportion of households who would expect to remain in the district (62.8%).

Table 9.2 Location of next home: aspirations and expectations

Location of next home	Like	Expect
In the Mid Suffolk DC area	65.6%	62.8%
In a surrounding Council area	10.1%	13.1%
Elsewhere in Suffolk	7.5%	6.4%
Elsewhere in the UK or abroad	16.8%	17.7%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

9.4 Households were similarly asked about what tenure they would both like and expect to move to; the results are shown below. The results suggest that the majority (77.6%) of all households would like to move to owner-occupation; this is greater than the proportion who would expect to secure this type of accommodation (67.1%). Considerably more households expect to rent privately than would like to.

Table 9.3 Tenure aspirations and expectations

Tenure	Like	Expect
Buy own home	77.6%	67.1%
Social rented	18.0%	18.0%
Private rented	4.4%	14.8%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

9.5 The tables below show cross-tabulations between current tenure and future tenure preference as well as future tenure expectations.

9.6 The first table shows that households in the owner-occupied and social rented sectors usually wish to remain in the same tenure as they currently live. The exception to this is the private rented sector, where the majority want to move to either owner-occupation (52.3%) or the social rented sector (37.5%), with only 10.2% wanting to stay in private rented housing.

9.7 In terms of expectations (second table below) we find that the main difference is the large number of private tenants (40.0%) who expect to remain in the sector when they would prefer owner-occupation. Only 27.0% of private rented households would expect to become owner occupiers.

Table 9.4 Current tenure and tenure preference

Current tenure	Tenure preference			Total
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	1,084	41	54	1,179
Owner-occupied (with mortgage)	2,378	17	41	2,436
Council	49	304	5	358
RSL	30	103	0	133
Private rented	740	531	144	1,415
Total	4,281	996	244	5,521

Source: Mid Suffolk HNS 2007 – primary survey data

Table 9.5 Current tenure and tenure expectations

Current tenure	Tenure expectation			Total
	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	1,016	41	121	1,178
Owner-occupied (with mortgage)	2,309	27	101	2,437
Council	0	353	5	358
RSL	0	109	24	133
Private rented	383	467	566	1,416
Total	3,708	997	817	5,522

Source: Mid Suffolk HNS 2007 – primary survey data

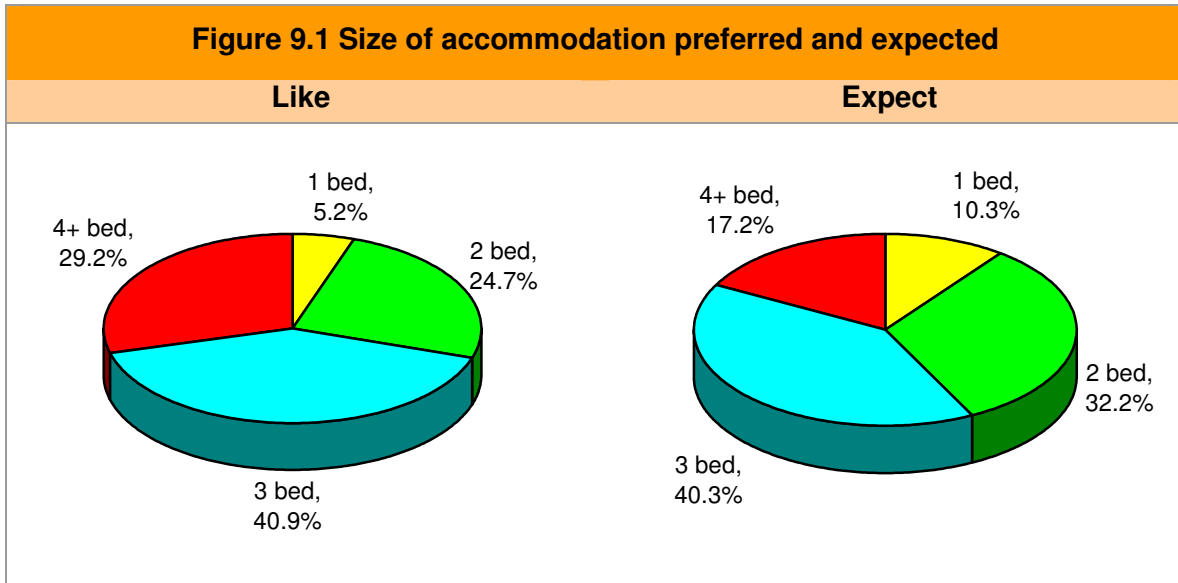
- 9.8 The table below shows the type of dwellings households would like and expect to move to. Unsurprisingly a large proportion of households would like detached accommodation (59.5%) but a much smaller proportion would expect to move to such accommodation (32.7%). The same applies to detached bungalows, to a lesser extent. Overall more households expect to move to all other dwelling types than would like to; particularly in the case of semi-detached houses.

Table 9.6 Dwelling type aspirations and expectations

Type of home	Like	Expect
Detached house	59.5%	32.7%
Semi-detached house	13.4%	34.3%
Terraced house	1.2%	6.7%
Detached bungalow	13.5%	9.1%
Semi-detached/terraced bungalow	5.8%	8.0%
Flat/maisonette	6.6%	9.2%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

9.9 In terms of the sizes of accommodation required we find that around two thirds of households overall would like two or three bedroom accommodation. In general households aspire to larger homes than they expect to live in; this is particularly clear in the case of one and four bedroom homes – about half of the proportion expecting to live in a one bedroom home would prefer that size of house, while the reverse is true for four bedroom homes.



Source: Mid Suffolk HNS 2007 – primary survey data

Future moves – newly forming households

9.10 A similar analysis can be carried out for newly forming households. The survey estimates that there are 2,228 households who need or are likely to form from households in Mid Suffolk over the next two years.

9.11 The table below suggests that newly forming households are more likely to want to remain in the area than existing households. In total 56.8% of potential households would like to remain in the area with a slightly lower proportion, 52.9%, expecting to do so. Newly forming households are also slightly more likely to want to remain in surrounding areas/the Suffolk area than would expect to.

Table 9.7 Where newly forming households would like and expect to move

Location of next home	Like	Expect
In the Mid Suffolk DC area	56.8%	52.9%
In a surrounding Council area	10.1%	9.6%
Elsewhere in Suffolk	5.9%	2.0%
Elsewhere in the UK or abroad	27.3%	35.4%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 9.12 In terms of tenure preferences and expectations, the table below shows some interesting results. In total an estimated 77.7% of potential households would like to move to owner-occupied accommodation, however, only 26.8% expect to secure such accommodation. In total only 9.2% want to move to private rented accommodation but almost four times as many (40.5%) expect to do so. Around 9% expect to move into shared accommodation, again a considerably larger proportion than would like to do so.

Table 9.8 Housing tenure aspirations and expectations – newly forming households

Tenure	Like	Expect
Buy own home	77.7%	26.8%
Social rented	11.3%	23.7%
Private rented	9.2%	40.5%
Shared Accommodation	1.8%	9.0%
TOTAL	100.0%	100.0%

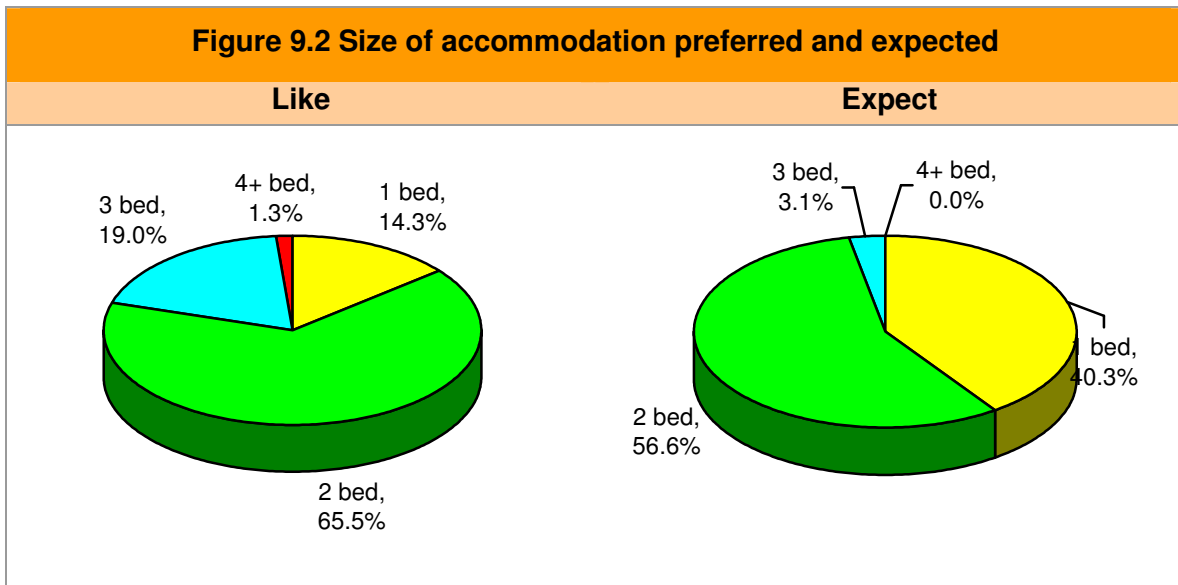
Source: Mid Suffolk HNS 2007 – primary survey data

- 9.13 The table below shows the type of dwellings newly forming households would like and expect to move to. A far higher proportion than for existing households would like to move into a flat. However, the proportion of newly forming households that expect to live in flats is more than double the proportion that would like to. Notably more households would like to live in detached or semi-detached houses than would expect to.

Table 9.9 Housing type aspirations and expectations of newly forming households		
Type of home	Like	Expect
Detached house	35.7%	5.0%
Semi-detached house	28.2%	14.2%
Terraced house	14.8%	34.5%
Bungalow	0.4%	1.9%
Flat/maisonette	20.9%	44.5%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

9.14 In terms of the sizes of accommodation required we find that around two thirds would like two bedroom accommodation (65.5%). However, looking at expectations we find that although more than half expect a two bedroom property, a large proportion expect a one bedroom property (40.3%) with a much lower proportion expecting to secure larger properties than would like to.



Source: Mid Suffolk HNS 2007 – primary survey data

Summary

9.15 This chapter presented information on the future housing intentions of households in Mid Suffolk. The main findings were:

- 14.3% of existing households state a need or likelihood of moving home over the next two years

- Almost two-thirds of these households would like to remain in Mid Suffolk, slightly more than would expect to
- Notably more moving households would like owner-occupied and detached houses than expect to be able to live in them. More households expect to live in the private rented sector than would like to do so
- The survey estimates that there are 2,228 households who need or are likely to form from households in the district over the next two years
- In total an estimated 77.7% of potential households would like to move to owner-occupied accommodation, however, only 26.8% expect to secure such accommodation

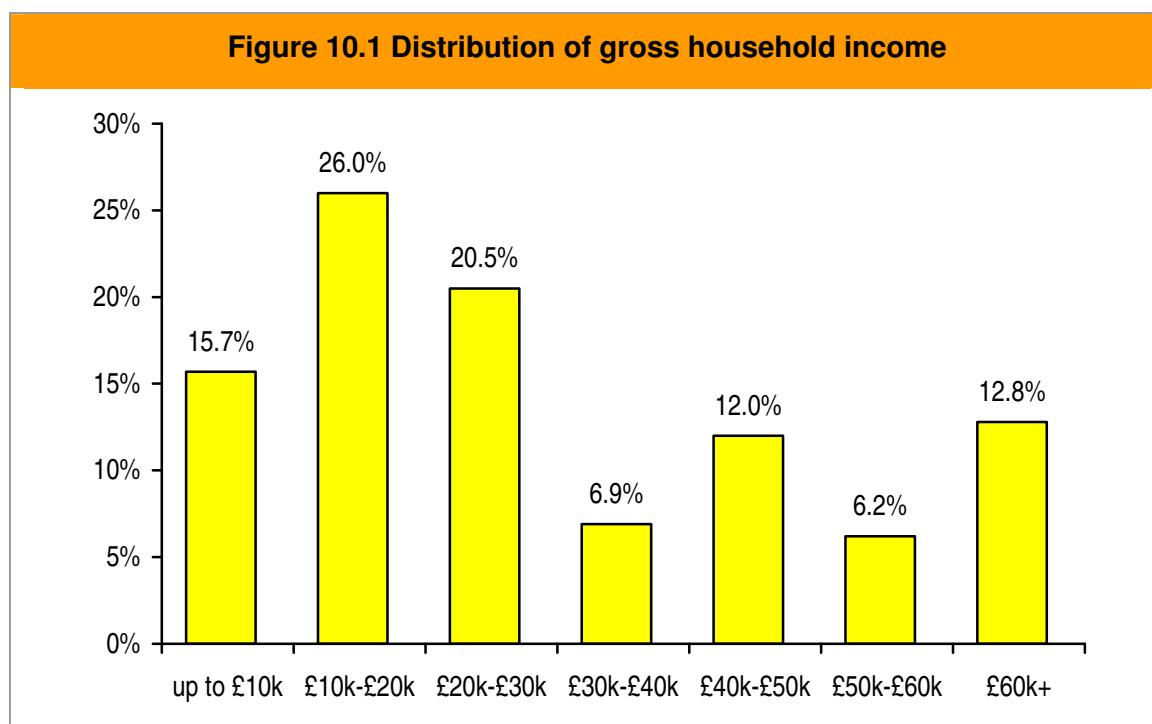
10. Financial Information

Introduction

10.1 A key part of the housing needs study is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including incomes, savings and equity). This chapter contains the analysis of the survey results with regard to household's financial situation.

Household income

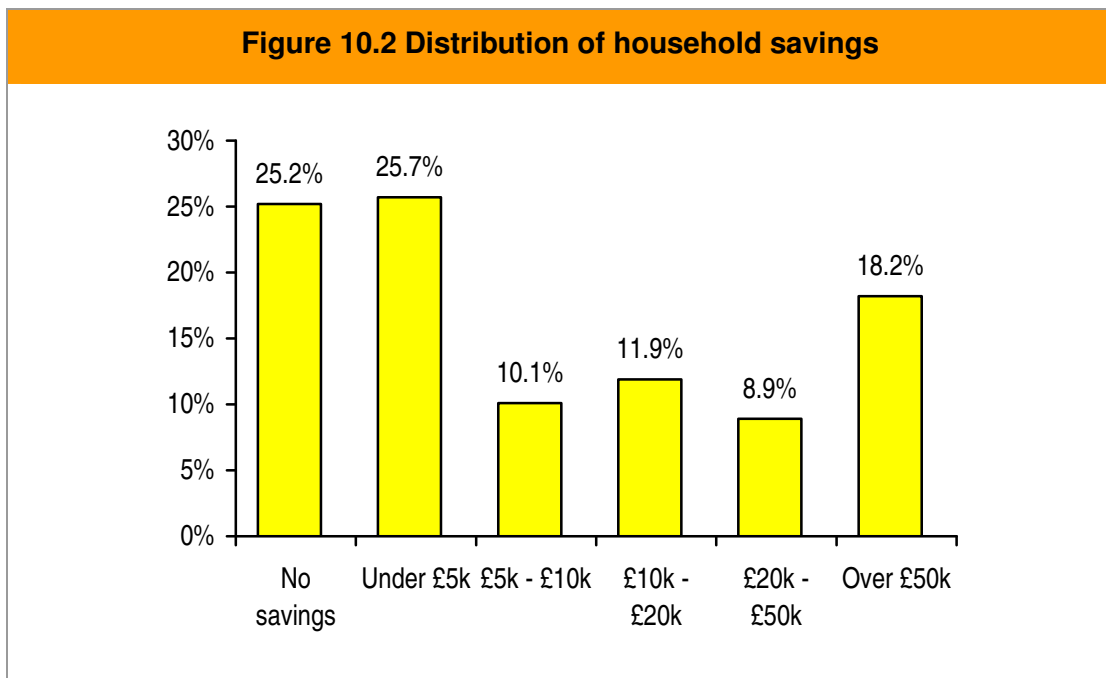
10.2 The response to the survey income question was good with 82.2% of respondents answering this question. Survey results for household income in Mid Suffolk estimate the average (mean) gross household income level to be £31,366 per annum. The median income is noticeably lower than the mean (at £24,456 per annum). The figure below shows the distribution of income of households in the district.



Source: Mid Suffolk HNS 2007 – primary survey data

Household savings and equity

- 10.3 The response to the survey savings question was also good with 78.5% of respondents answering this question. The average (mean) household has £37,573 in savings, but with a much lower median of just £5,195. The figure below shows the distribution of savings in the district.
- 10.4 An estimated 50.9% of households had less than £5,000 in savings whilst 18.2% had savings of over £50,000. Households with no savings also include those in debt.



Source: Mid Suffolk HNS 2007 – primary survey data

- 10.5 The survey also collected information about the amount of equity owner-occupiers have in their property. For both owner occupier groups together (with and without mortgages) the average (mean) amount of equity was estimated to be £200,017 (with a median of £169,446). It is estimated that 0.1% of owner-occupiers are in negative equity.

Household characteristics and income

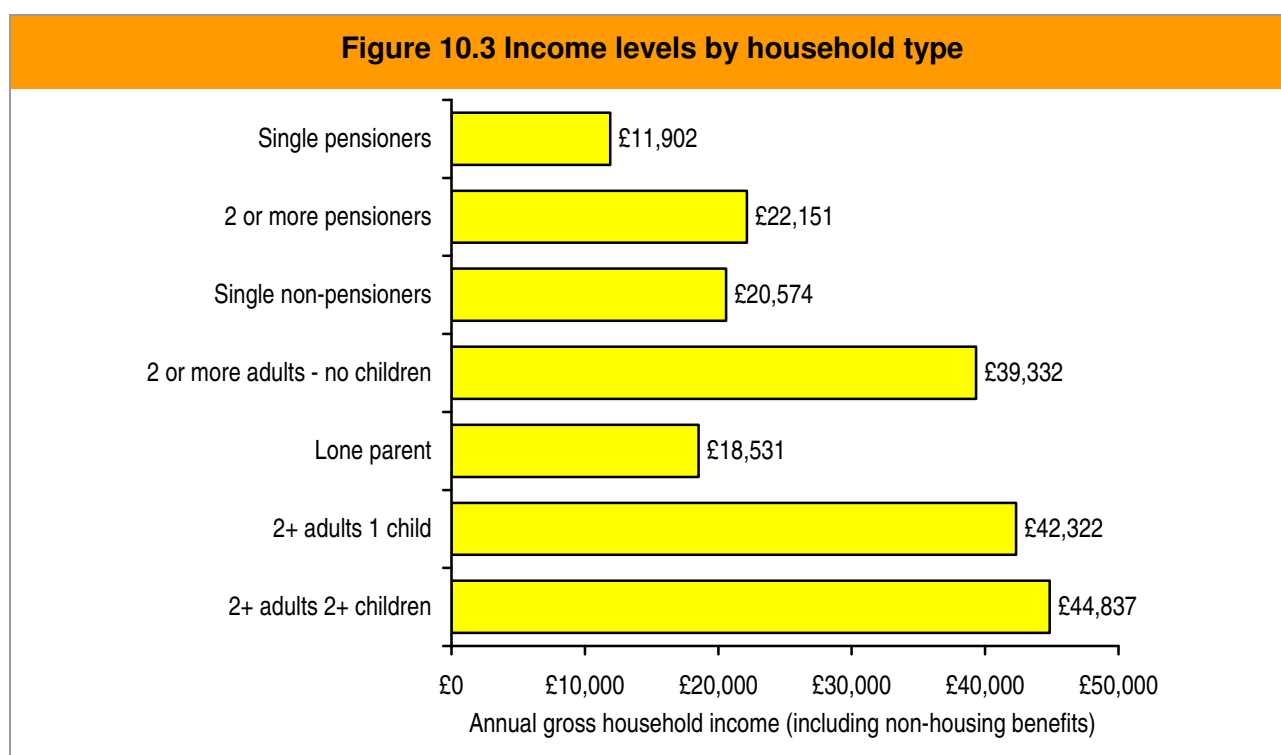
- 10.6 The table below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes (and savings) are those in the social rented sector. Whilst owner-occupiers with no mortgage have an average household income considerably lower than those with a mortgage, this group contains many older people who are not working but have redeemed their mortgages. These households therefore have much higher levels of savings and equity.

- 10.7 The income figures by tenure are broadly similar to the latest English national estimates (from SEH 2005/06). The latest national figures are: outright owners - £25,800, owners with a mortgage - £42,900, social renters - £12,900 and private tenants - £28,000.

Table 10.1 Financial information by tenure			
Tenure	Average annual gross household income	Average savings	Average equity
Owner-occupied (no mortgage)	£26,114	£77,277	£260,334
Owner-occupied (with mortgage)	£43,728	£16,850	£144,337
Council	£11,912	£2,761	-
RSL	£10,571	-£1,440	-
Private rented	£22,048	£9,436	-
AVERAGE	£31,366	£37,573	£200,017

Source: Mid Suffolk HNS 2007 – primary survey data

- 10.8 The figure below looks at income levels by household type. Single pensioner households show the lowest average incomes whilst households with two or more adults and children show the highest.



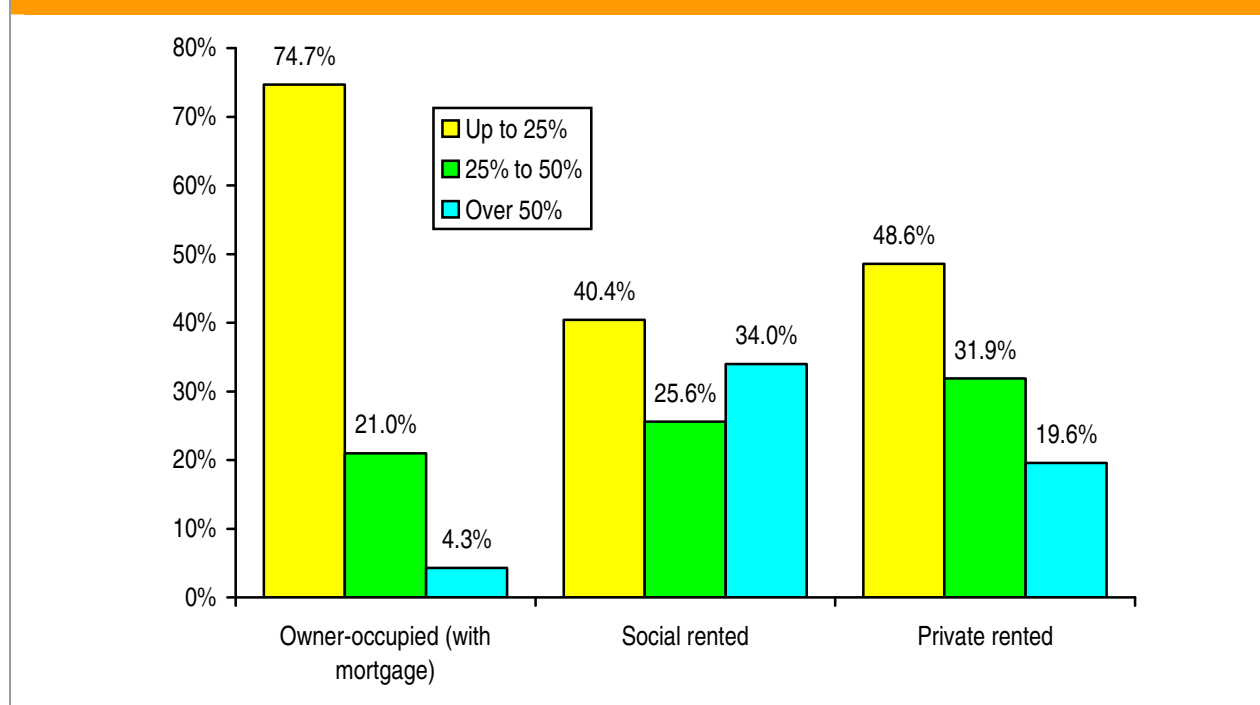
Source: Mid Suffolk HNS 2007 – primary survey data

Other financial information

- 10.9 In addition to the information collected about income, savings and equity the survey form asked households whether they had access to any other financial resources which might be able to be used towards a deposit on a property. The vast majority of households (89.8%) stated that they had no further access to financial resources other than those already analysed.
- 10.10 Despite the majority having no access to financial resources, the minority that do (via e.g. help from relatives) raise the overall average extra funding to around £2,222 from sources other than savings and equity. Therefore some of these households have access to quite significant amounts of funding. It is therefore possible that such additional funds will be able to help a small number of households to afford suitable market housing without the need for any subsidy.

Relationship of income to housing costs

- 10.11 It is of interest to study the amount of income that households are spending on their housing costs (whether rent or mortgage). The figure below shows the number of households in each tenure group by the proportion of their income spent on housing. The figure shows that there are a significant number of households spending over 25% and in many cases in excess of 50%. Households paying more than 25% are more likely to be found in the private and social rented sectors. It should be noted that 'housing costs' do not include related costs such as council tax or utility bills, in line with recommendations from CLG guidance (p42).

Figure 10.4 Percentage of income spent on housing costs by tenure

Source: Mid Suffolk HNS 2007 – primary survey data

10.12 The above analysis does not however take account of the fact that many households will be in receipt of housing benefit (or income support in the case of owners) which will assist their ability to afford housing. The table below investigates the receipt of benefits towards housing costs. The table clearly shows that the greater the proportion of income spent on housing the greater the number of households who are claiming assistance.

10.13 For example, of all households paying up to 25% of income on housing costs some 8.9% are also claiming housing benefit, for households spending over 50% this figure rises to 58.2%. Whilst this finding shows that to a certain extent that the benefit system is meeting the needs of low income households the data does suggest that a notable number of households are spending large proportions of their income on housing and receiving no subsidy to help with the costs.

Table 10.3 Percentage of households receiving housing benefit (income support) by tenure and proportion of income spent on housing

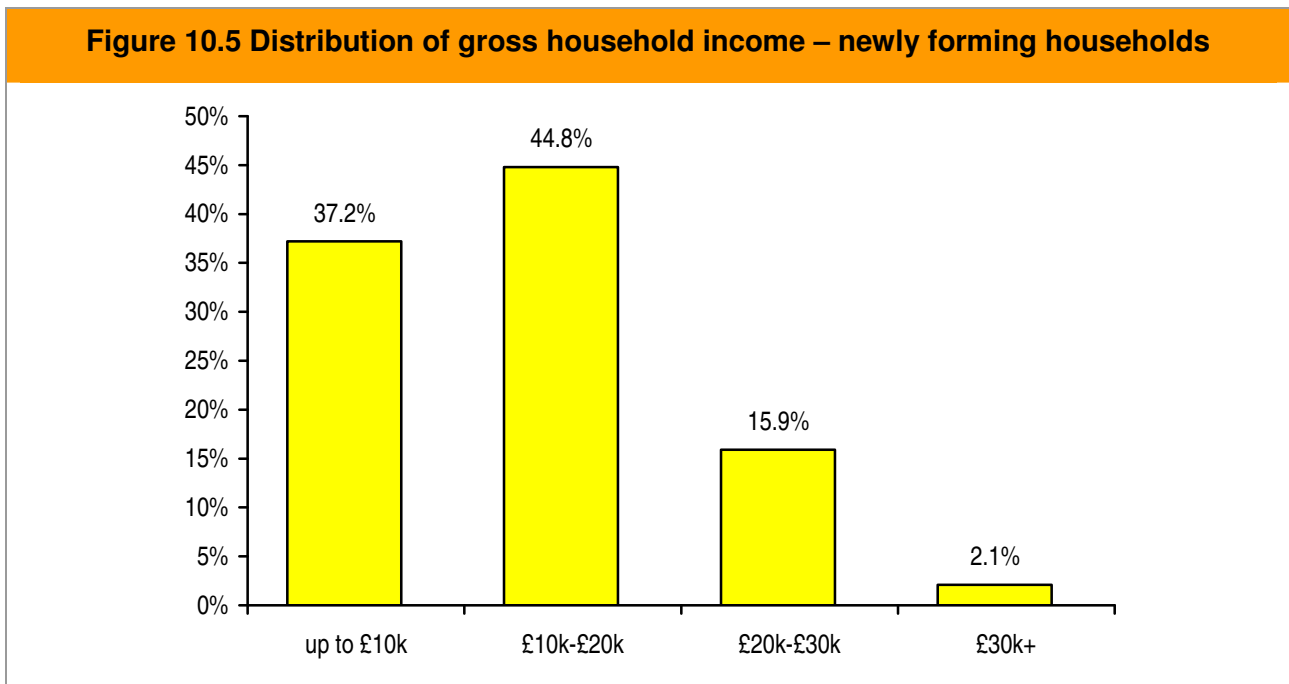
	Owner-occupied (with mortgage)	Social rented	Private rented	Total
Spend up to 25%	1.6%	53.7%	12.3%	8.9%
Spend 25%-50%	1.5%	63.1%	30.9%	19.8%
Spend over 50%	15.9%	72.3%	70.4%	58.2%
Total	2.2%	62.4%	29.6%	17.4%

Source: Mid Suffolk HNS 2007 – primary survey data

Newly forming households' financial situation

10.14 The previous chapter highlighted that there are an estimated 2,228 households in the district who need or are likely to form over the next two years. The housing preferences and expectations of these households (in terms of location, tenure and type of dwelling) have also been studied. In addition to the future preferences and expectations of newly forming households the survey form collected a series of data about these households financial situation (including income and savings data) which is presented below.

10.15 The table below shows estimated income levels for newly forming households. The table shows that income distribution is heavily concentrated in the lower income brackets, with 37.2% having an income of below £10,000. The average (mean) income of newly forming households is estimated to be £11,743 – significantly below the figure for all households of around £31,366.



Source: Mid Suffolk HNS 2007 – primary survey data

10.16 In addition, newly forming households were asked about any financial resources which might be available for a deposit/bond when buying or renting a home.

10.17 It is estimated that the average newly forming household will have access to around £2,105. There is however some difference between different households in terms of likely financial resources available with 59.8% stating that they have no money to use as a deposit/bond and 6.9% having more than £10,000.

- 10.18 Given the level of income and savings shown for newly forming households from the survey data it is clear that many will have difficulty accessing the housing market without some form of subsidy. However, it is widely recognised that this group of households can have rapidly changing financial situations (for example households who have actually formed over the past two years show an average income of £23,237 per annum) and therefore to rely solely on the information provided here may not properly reflect the affordability of this important group.
- 10.19 Therefore the survey form also asked a 'subjective' question about future affordability. In response to this question 42.2% of newly forming households stated that they would not be able to afford market housing (either to rent or buy) without some sort of subsidy (e.g. housing benefit).

Summary

- The collection of financial information is a fundamental part of any assessment of housing need and future housing demand. The survey estimates that mean annual gross household income (including non-housing benefits) in Mid Suffolk is £31,366, with a median of £24,456. The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the district average
- When income is compared with housing costs the data reveals that many households spend more than a quarter of their income, and some more than half, on their housing costs
- Newly forming households have an average income of £11,743 – significantly below the figure for all households, and low levels of funds for a deposit, although this may of course change quickly; households which have actually formed in the last two years show a higher average income of £23,237. However, 42.2% of newly forming households believe that they will not be able to afford market housing without some form of subsidy

11. Balancing Housing Markets

Introduction

- 11.1 A 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size. It works at the simplest level by establishing the likely demand for housing of particular types by the expected supply arising from vacancies in the existing stock so as to provide a broad indications of the shortages (and in some cases surpluses) of particular types of dwelling.
- 11.2 The BHM model is not a purely technical assessment of housing requirements and combines a technical assessment of certain aspects (e.g. affordability) with a reasoned judgement about how exactly the housing market operates (e.g. the fact that the private rented sector is often used to meet some affordable needs through the use of housing benefit).
- 11.3 In addition the model looks at both household's aspirations and their expectations to provide an indication of the most likely housing solution in the particular market.

Methodology

- 11.4 There are six stages of analysis in the Balancing Housing Markets model (three for supply and three related to demand). The six stages in detail are:
- **Stage 1. Supply from household dissolution:** Assessing the size, type and tenure of dwellings likely to become available from household dissolution (using national mortality rates).
 - **Stage 2. Supply from out-migrant households:** Assessing the size, type and tenure of dwellings existing households moving away from the district are going to make available.
 - **Stage 3. Supply from existing households:** Assessing the size, type and tenure of housing that existing households moving within the district are going to make available.
 - **Stage 4. Demand from in-migrant households:** Assessing the size, type and tenure of accommodation secured by households that recently moved into the district.

- **Stage 5. Demand from newly forming households:** Assessing the likely sizes, types and tenures of housing required by newly forming households moving to a property within the district.
- **Stage 6. Demand from existing households:** Assessing the likely sizes, types and tenure of accommodation required by existing households moving from one property in the district to another.

Relationship with the CLG housing need model

- 11.5 The CLG Needs Model produces a number for the annual amount of extra affordable housing which would, after a period, mean that there is no further need for affordable housing in an area. The presence of households living in unsuitable housing, or in the private rented sector on housing benefit would stop. Since in most parts of Britain it is clear that housing need will exist for many decades (at the present rate of production of new affordable housing) it can be seen that this model is geared to an ideal state of affairs not the current reality.
- 11.6 One particular assumption that affects the estimates is that no more than 25% of income should be spent on housing. However the reality is that many households will be spending more like 50% of their income on housing (whether low or high income), sometimes because they are forced to, but sometimes because they prefer to achieve a particular type or location of housing and are prepared to make sacrifices to achieve it
- 11.7 Many households will be found in the private rented sector who cannot afford market rents at 25% of income on housing. Of these a proportion will be on Housing Benefit, but a substantial proportion will not be. In both cases, the private rented sector on shorthold does not provide affordable housing in the CLG definition, and does not provide long term security for often vulnerable households.
- 11.8 The CLG model is an important part of Guidance and so the calculation must be done as part of any HNS. In order to provide realistic outputs for the three key PPS3 requirements it is necessary to use a different and more pragmatic approach to analysing the housing market.
- 11.9 The Balancing Housing Markets model is therefore produced to provide the outputs required by PPS3 and to better reflect the current local practices across the whole housing market (in terms of amount of income used on housing and the decisions made when moving within the local market). It does this by containing a sensitivity that would not be appropriate within the CLG model.

Results

11.10 A summary table bringing together all of the demand and supply information is presented below (the full results for each of the six stages of analysis can be found in Appendix A3). The table shows that overall there is expected to be a greater demand for housing than the current stock of housing can meet. Overall, across all tenures there is an apparent shortfall of 1,008 dwellings per annum (excess demand over supply). This shortfall is primarily for two and three bedroom dwellings, although there is also a demand for four bedroom dwellings.

Table 11.1 Balancing Housing Markets results for Mid Suffolk (per annum)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	-14	67	413	67	534
Private rented	9	134	-43	21	121
Intermediate	0	12	32	32	76
Social rented	21	137	93	27	278
TOTAL	16	349	495	147	1,008

Source: Mid Suffolk HNS 2007 – primary survey data

11.11 The above table also looks at demand shortfall and surpluses by tenure. It is worthwhile to briefly describe the findings in each of these groups.

Owner-occupation

11.12 In the owner-occupied sector there is an apparent shortfall of 534 units per annum, or 53.0% of the overall shortfall. The majority of this shortfall is for three bedroom dwellings although shortfalls are also shown for two and four bedroom properties.

Private rented sector

11.13 Overall there is a shortfall of 121 units of private rented dwelling in the district. By size of dwelling we find that the demand within this sector is predominantly for two bedroom units, with a small oversupply of 3 bedroom private rented properties.

Intermediate housing

11.14 The requirement for intermediate housing makes up 7.5% of the net shortfall of housing in the district and there are shortages shown particularly for larger dwellings.

Social rented housing

11.15 The shortage of social rented housing makes up 28% of the total shortfall of housing in the district. The net demand for social rented housing is for a range of property sizes; although the largest shortfalls are shown for two and three bedroom dwellings.

Summary

- A 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size
- The analysis reveals that there is an ongoing requirement for accommodation of all tenures, with owner-occupation comprising more than half of the overall requirement
- In terms of the size of property required, the methodology shows the main shortfalls are for two and three bedroom properties

12. Urban and Rural households

Introduction

- 12.1 In order to produce a meaningful database for analysis the district was subdivided. This was done by assigning each household with an urban or rural classification, based on the National Statistics Rural and Urban Classification of Output Areas (July 2004). This classification was the result of joint work between the Countryside Agency, the Department for Environment, the Department for Food and Rural Affairs, the Office of the Deputy Prime Minister, the National Assembly for Wales and the Office for National Statistics.
- 12.2 Households were assigned one of four categories based on their postcode. The postcode is considered to be 'Urban' when the majority of the Output Area live within settlements with a population of 10,000 or more. The remaining three categories are 'Towns and Fringes', 'Villages' and 'Hamlets'; the latter includes isolated dwellings.

General characteristics

- 12.3 The table below indicates the urban and rural classification for households in Mid Suffolk. More than 40% of households live in an area classified as a 'Village'.

Table 12.1 Urban/rural classification (based on 4 categories)		
Classification	Number of households	Percentage of households
Urban	7,516	19.5%
Town and Fringe	10,602	27.5%
Village	15,659	40.7%
Hamlet	4,723	12.3%
Total	38,500	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 12.4 For the purposes of the analysis which follows, the 'Urban' and 'Town and Fringe' categories have been combined to form an overall 'Urban' category, and the 'Village' and 'Hamlet' categories have been combined to form an overall 'Rural' category.

Household characteristics

- 12.5 The accommodation profile of households is presented in the table below. Almost half of rural households lived in detached houses compared with almost a quarter of urban households. Urban households were more likely to live in terraced houses and flats than rural households.

Table 12.2 Urban/rural households and accommodation type				
Accommodation type	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
Detached house	4,213	23.3%	9,394	46.1%
Semi-detached house	4,955	27.3%	4,904	24.1%
Terraced house	3,346	18.5%	1,781	8.7%
Bungalow	4,077	22.5%	4,148	20.4%
Flat	1,527	8.4%	156	0.8%
TOTAL	18,118	100.0%	20,383	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 12.6 The table below shows the variation in the tenure profile of urban and rural households. Rural households are more likely to be owner-occupiers without a mortgage than urban households, and were slightly less likely to live in social rented accommodation.

Table 12.3 Urban/rural households and tenure				
Tenure	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	6,230	34.4%	8,504	41.7%
Owner-occupied (with mortgage)	7,892	43.6%	8,068	39.6%
Rent from council	1,838	10.1%	1,604	7.9%
RSL	722	4.0%	348	1.7%
Private rented	1,436	7.9%	1,858	9.1%
TOTAL	18,118	100.0%	20,382	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 12.7 In terms of type of household, differences between the two areas were not particularly marked, although the urban area contained a higher proportion of single pensioner households.

Table 12.4 Urban/rural households and household type				
Household type	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
Single pensioners	3,123	17.2%	2,390	11.7%
2 or more pensioners	2,317	12.8%	3,328	16.3%
Single non-pensioners	2,110	11.6%	1,819	8.9%
2 or more adults - no kids	5,970	33.0%	7,533	37.0%
Lone parent	509	2.8%	644	3.2%
2+ adults 1 child	1,780	9.8%	1,806	8.9%
2+ adults 2+children	2,310	12.7%	2,863	14.0%
TOTAL	18,119	100.0%	20,383	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 12.8 A comparison of household size between the two areas is presented in the table below. The data shows that there are a higher proportion of one person households in the urban area.

Table 12.5 Size of urban/rural households				
Household size	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
1 person	5,233	28.9%	4,209	20.7%
2 people	6,874	37.9%	8,941	43.9%
3 people	2,530	14.0%	2,927	14.4%
4 people	2,595	14.3%	2,920	14.3%
5 people	646	3.6%	1,159	5.7%
6+ people	240	1.3%	227	1.1%
TOTAL	18,118	100.0%	20,383	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

- 12.9 The table below indicates that special needs households are very slightly more likely to be residing in the urban part of Mid Suffolk than in the rural part.

Table 12.6 Urban/rural households and special needs				
Special needs	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
Special needs	2,949	16.3%	2,865	14.1%
Non special needs	15,169	83.7%	17,518	85.9%
TOTAL	18,118	100.0%	20,383	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

12.10 The table below compares the incomes and savings levels of households in the two areas. The data shows that rural households are on average more affluent than those in urban areas as they record both a higher average annual household income and higher levels of savings.

Table 12.7 Income and savings levels of urban/rural households		
Categories	Annual gross household income (including non-housing benefits)	Average household savings
Urban	£28,009	£34,351
Rural	£27,555	£46,478

Source: Mid Suffolk HNS 2007 – primary survey data

12.11 The table below emphasises the distinction between the types of area. It shows that across the district, 54.0% of urban households have income over £20,000, which compares to 62.1% of rural households.

Table 12.8 Household income bands by area classification			
Category	Household income up to £20k	Household income more than £20k	Total
Urban	46.0%	54.0%	100.0%
Rural	37.9%	62.1%	100.0%
TOTAL	41.7%	58.3%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Accessibility

12.12 Information on car ownership/availability was gathered as part of the survey. Although not directly linked to housing, it influences the ability of household's to access necessary services.

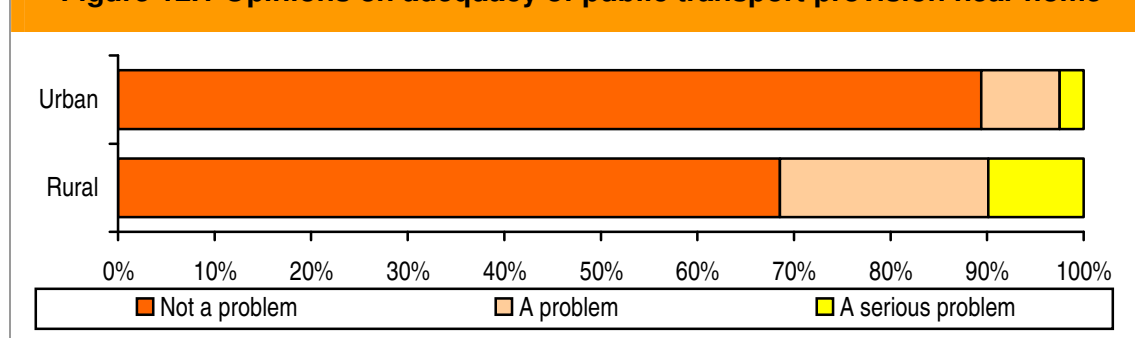
12.13 Around 17% of all households in the urban area have no access to a car or van, this compares with around 7% of rural households. The average household has 1.46 cars; this figure varies from 1.31 for urban households to 1.59 for rural households.

Table 12.9 Urban/rural households and car ownership

Number of cars/vans available for use	Urban households		Rural households	
	Number of households	% of households	Number of households	% of households
0	3,141	17.3%	1,398	6.9%
1	7,622	42.1%	8,159	40.0%
2	5,894	32.5%	8,134	39.9%
3+	1,462	8.1%	2,691	13.2%
TOTAL	18,119	100.0%	20,382	100.0%
Average number of cars/vans	1.31		1.59	

Source: Mid Suffolk HNS 2007 – primary survey data

12.14 The survey asked households whether public transport provision near their home was adequate for the household's needs. The responses received are presented in the figure below. The figure indicates that rural households were more likely to record public transport provision as being inadequate than urban households.

Figure 12.1 Opinions on adequacy of public transport provision near home

Source: Mid Suffolk HNS 2007 – primary survey data

Access to services

12.15 The data collected by the primary survey included a set of questions on travelling to services, and any difficulties found with this.

12.16 The services asked about included:

- Grocery shops, post office, bank/building society, leisure facilities, doctor, hospital and schools/educational facilities.

Table 12.10 % households finding accessing services quite or very difficult			
Category	Urban	Rural	Total
Grocery shops	7.5%	24.2%	16.3%
Post office	6.8%	21.5%	14.6%
Bank/building society	26.9%	47.0%	37.5%
Leisure facilities	25.4%	45.2%	35.9%
Doctor	15.7%	25.7%	21.0%
Hospital	51.6%	61.1%	56.6%
Schools/educational facilities	13.7%	33.5%	24.2%

12.17 Overall, hospitals proved to be the service that the highest proportion of households had difficulty getting to (over half of households), followed by bank/building society and leisure facilities (more than a third of households). A lower proportion of households had difficulty travelling to post offices and grocery shops (around a sixth). In all cases, there were marked differences between the urban and rural area, with rural households being more than three times as likely than urban households to report having difficulty getting to grocery shops, for example.

12.18 When income was taken into account, it is clear that the rural area produces much greater problems for poorer households than richer ones. Clearly the lesser ability to travel (whether or not cars are owned) means that access to towns is more of a problem. Poorer urban households, though by no means as disadvantaged as poorer rural ones, have significant difficulties compared with richer ones. This is shown in the table below for access to leisure facilities.

Table 12.11 Access quite/very difficult to leisure facilities			
Category	Household income up to £20k	Household income more than £20k	Total
Urban	31.2%	20.3%	25.4%
Rural	54.3%	39.7%	45.2%
Total	42.3%	31.3%	35.9%

Source: Mid Suffolk HNS 2007 – primary survey data

Summary

- The National Statistics Rural and Urban Classification of Output Areas (July 2004) was used to divide Mid Suffolk into urban and rural categories. The former category contained 47.1% and the latter 52.9% of households in the district.

- The survey records that rural households are more likely to live in detached houses than urban households. A higher proportion of owner occupier (no mortgage) households were found in the rural area; rural households have a higher level of income and savings. However, rural households reported having more difficulty accessing a wide range of services including leisure facilities and doctors than urban households.

13. The Needs of Particular Groups

Introduction

- 13.1 This section addresses particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the CLG Guide, it is important for the Council to have information on them in order to inform specific policies and service provision.
- 13.2 For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home.
- 13.3 This section covers the following groups:
- Households with support needs
 - Older person households
 - Key worker households
 - Families with children

Households with support needs

- 13.4 Information collected through the survey enables us to identify whether any household members have a particular support need. Information about the characteristics of these households can inform the Council's Supporting People strategy.
- 13.5 The survey looked at whether household members fell into one or more of a range of groups. Whilst these represent the larger client groups covered in the Supporting People Strategy, they are not exhaustive. There are, for example, many groups for which it would not be possible to obtain results through the questionnaire type approach (either due to the small numbers of because of the nature of the support need).
- 13.6 It should also be noted that the finding of a household with a support need does not necessarily mean that the household needs to move to alternative accommodation. In many cases the support need can be catered for within the household's current home whilst for others the issue may be the need for support rather than any specific type of accommodation.

13.7 The groups covered were:

- Frail elderly
- Persons with a medical condition
- Persons with a physical disability
- A learning difficulty
- A mental health problem
- A sensory disability
- Drug/alcohol dependency
- Other

13.8 Some support needs are uncommon, whilst others are numerous. The accuracy of each figure will of course vary according to the size of the group involved.

13.9 It is worth noting that there may be a number other groups with potential support needs who may be of interest to the Council, e.g. ex-offenders or victims of domestic violence. Such groups have not been examined as part of this study, since it was not appropriate to capture the views of such groups via the main methodology employed, i.e. postal surveys.

Support needs groups: overview

13.10 Overall there are an estimated 5,813 households in the Mid Suffolk area with one or more members in an identified support needs group - this represents 15.1% of all households. The table below shows the numbers of households with different types of support needs. The numbers of households in each category exceed the total number of support needs households because people can have more than one category of support need. Due to the small number of households with drug/alcohol dependency, households in this category have been combined with the support need category 'other'.

13.11 Households describing themselves as having a medical condition are the largest single group, containing 3,532 households. The next largest group is physically disabled, with 2,950 households having a member in this category. These two categories represent 60.8% and 50.7% of all support needs households respectively.

Table 13.1 Support needs categories			
Category	Number of households	% of all households	% of support needs households
Medical Condition	3,532	9.2%	60.8%
Physical Disability	2,950	7.7%	50.7%
Frail Elderly	1,746	4.5%	30.0%
Mental Health	798	2.1%	13.7%
Learning Difficulties	673	1.7%	11.6%
Sensory Disability	403	1.0%	6.9%
Other	281	0.7%	4.8%

Source: Mid Suffolk HNS 2007 – primary survey data

13.12 The tables below show the characteristics of support needs households in terms of age, tenure and unsuitable housing.

Table 13.2 Support needs households with and without older people					
Age group	Support needs households				
	Support needs	No support needs	Number of h'holds	% of group with support needs	% of all with a support need
No older people	2,340	21,357	23,697	9.9%	40.2%
Both older & non older people	843	2,803	3,646	23.1%	14.5%
Older people only	2,631	8,526	11,157	23.6%	45.3%
TOTAL	5,814	32,686	38,500	15.1%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.13 The survey data shows that support needs households are, as might be expected, more likely than average to contain older persons, although it should be noted that despite this, 40.2% of support needs households do not contain an older person.

13.14 The table below indicates that support needs households are more likely to be living in social rented housing. 30.3% of households living in Council rented housing and 41.9% of RSL households contain a support needs member.

Table 13.3 Support needs households and tenure

Tenure	Support needs households				
	Support needs	No support needs	Number of h'holds	% of total h'holds with support needs	% of those with a support need
Owner-occupied (no mortgage)	2,431	12,303	14,734	16.5%	41.8%
Owner-occupied (with mortgage)	1,353	14,608	15,961	8.5%	23.3%
Council	1,043	2,399	3,442	30.3%	17.9%
RSL	448	622	1,070	41.9%	7.7%
Private rented	538	2,756	3,294	16.3%	9.3%
TOTAL	5,813	32,688	38,501	15.1%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.15 The table below indicates that 42.6% of all households in unsuitable housing have support needs. Support needs households are around four times as likely to be living in unsuitable housing as other households. Some 16.4% of all support needs households are living in unsuitable housing, which compares with 5.8% of all households and 3.9% of all non-support needs households.

Table 13.4 Support needs households and unsuitable housing

Support needs	Unsuitable housing				
	In unsuitable housing	Not in unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Support needs	951	4,863	5,814	16.4%	42.6%
No support needs	1,279	31,408	32,687	3.9%	57.4%
TOTAL	2,230	36,271	38,501	5.8%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.16 The figure below shows the average income and savings levels for support needs households in comparison to other households in the district. The figure shows that support needs groups have average income and savings levels noticeably below the average for non-support needs households.

Table 13.5 Income and savings levels of support needs households

Support needs	Annual gross household income	Average household savings
Support needs	£19,581	£32,209
No support needs	£33,463	£38,527
All households	£31,366	£37,573

Source: Mid Suffolk HNS 2007 – primary survey data

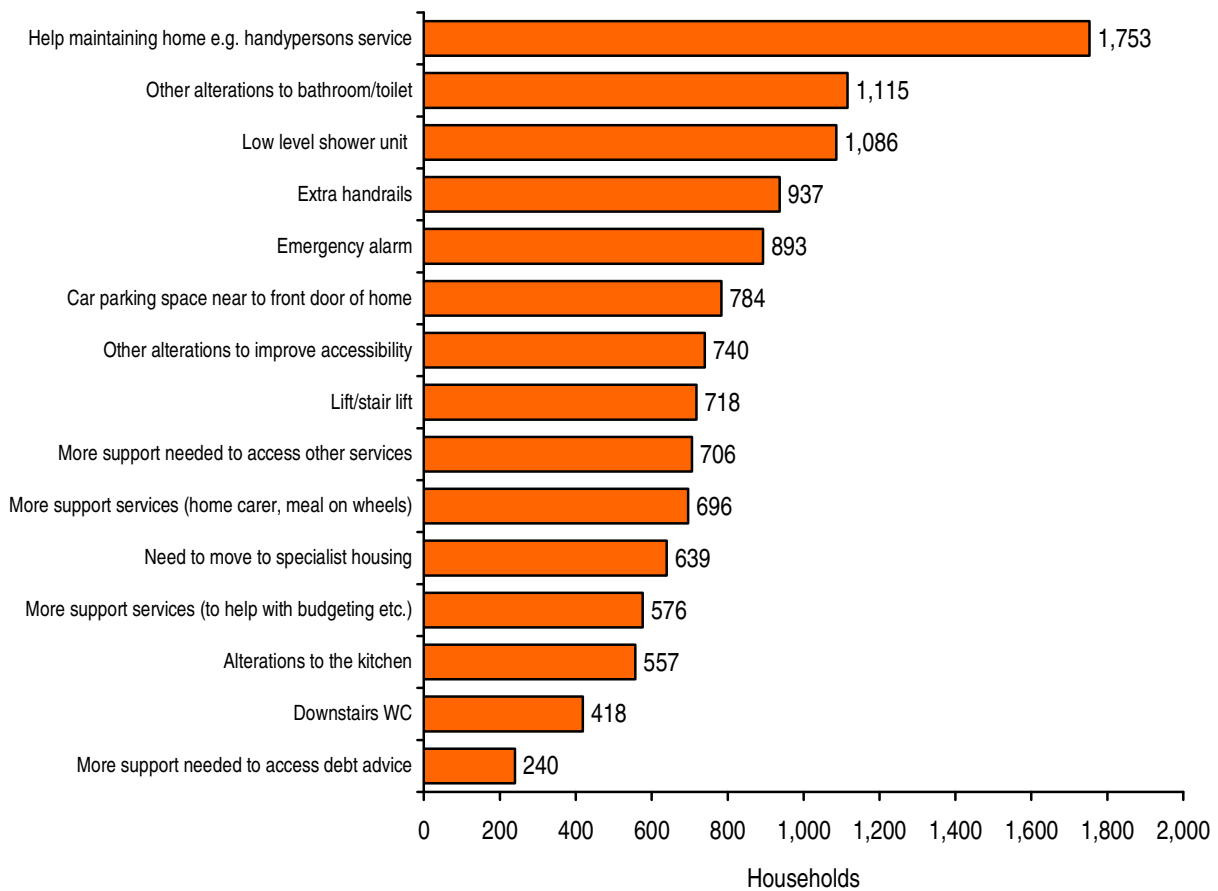
Requirements of support needs households

13.17 Households containing a support needs member with were asked to indicate how the accommodation or services for their support needs could be best improved. The responses are detailed in the figure below.

13.18 The results show requirements for a wide range of adaptations and improvements across the support needs households. The most commonly-sought improvements were:

- Help maintaining home, e.g. handypersons service (1,753 households – 30.2% of all support needs households)
- Other alterations to bathroom/toilet (1,115 households – 19.2% of all support needs households)

Figure 13.1 Support needs households: improvements to accommodation & services



Source: Mid Suffolk HNS 2007 – primary survey data

Older person households

13.19 Older people are defined as those over the state pension eligibility age (currently 65 for men, 60 for women). For the purpose of this chapter, households have been divided into three categories:

- Households without older persons
- Households with both older and non-older persons
- Households with only older persons

13.20 More than a quarter of households in Mid Suffolk contain only older people (29.0%) and a further 9.5% contain both older and non-older people. The table below shows the number and percentage of households in each group.

Table 13.6 Older person households

Categories	Number of households	% of all households
Households without older persons	23,697	61.6%
Households with both older and non-older persons	3,646	9.5%
Households with older persons only	11,157	29.0%
TOTAL	38,500	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Characteristics of older person households

13.21 The table below shows the housing tenures of households with older persons. Almost three quarters of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in Mid Suffolk is quite high.

13.22 Another significant finding is the relatively high proportion of social rented accommodation containing older people only. Around half of social rented dwellings contain only older people, which may have implications for future supply of specialised social rented accommodation.

Table 13.7 Older person only households and tenure

Tenure	Age group				
	Older persons only	Other households	Number of households	% of group with older persons only	As a % of those with older persons only
Owner-occupied (no mortgage)	7,491	7,243	14,734	50.8%	67.1%
Owner-occupied (with mortgage)	685	15,276	15,961	4.3%	6.1%
Council	1,811	1,631	3,442	52.6%	16.2%
RSL	485	585	1,070	45.3%	4.3%
Private rented	685	2,609	3,294	20.8%	6.1%
TOTAL	11,157	27,344	38,501	29.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.23 The number of occupants in older person households is shown in the table below. The data suggests that almost all households containing older persons only are comprised of one or two persons only. More than half (58.4%) of all single person households are older person households.

Table 13.8 Size of older person only households					
Number of persons in household	Age group				
	Older persons only	Other households	Number of households	% of group with older persons	% of those with older persons
One	5,513	3,929	9,442	58.4%	49.4%
Two	5,601	10,215	15,816	35.4%	50.2%
Three	44	5,413	5,457	0.8%	0.4%
Four	0	5,515	5,515	0.0%	0.0%
Five	0	1,804	1,804	0.0%	0.0%
Six or more	0	467	467	0.0%	0.0%
TOTAL	11,158	27,343	38,501	11,158	27,343

Source: Mid Suffolk HNS 2007 – primary survey data

13.24 The table below shows that older person only households are more likely than others in the Mid Suffolk area to be living in one and two bedroom properties. However, given the great discrepancy in household size shown above between older person households and others, there are clearly still many older person households containing one or two people living in three or four bedroom properties.

Table 13.9 Size of dwellings (number of bedrooms) for older person only households		
Number of bedrooms	% of older person households	% of non-older person households
1 bedroom	9.5%	4.0%
2 bedrooms	38.0%	21.0%
3 bedrooms	36.4%	44.1%
4+ bedrooms	16.0%	30.9%
TOTAL	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.25 Underoccupation for older person households (according to the bedroom standard) is summarised in the table below. As can be seen, 51.9% of older person households are under-occupied, making up 32.9% of all under-occupied dwellings in Mid Suffolk.

Table 13.10 Size of older person only households

Occupation Level	Age group				
	Older persons only	Other households	Number of households	% of group with older persons only	% of those with older persons only
Overcrowded	0	549	549	0.0%	0.0%
Normal	5,367	15,011	20,378	26.3%	48.1%
Underoccupied	5,790	11,783	17,573	32.9%	51.9%
TOTAL	11,157	27,343	38,500	29.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.26 This information can be further broken down by tenure (for older person households only) and this is shown in the table below. The table indicates that whilst the majority of under-occupied dwellings are in owner-occupation (89.3%), there are still 372 social rented dwellings which might offer potential to reduce under-occupation in the district.

Table 13.11 Older person only households – under-occupation and tenure

Tenure	Occupation Level			TOTAL
	Overcrowded	Normal	Under-occupied	
Owner-occupied (no mortgage)	0	2,660	4,831	7,491
Owner-occupied (with mortgage)	0	347	339	686
Council	0	1,439	372	1,811
RSL	0	485	0	485
Private rented	0	436	248	684
TOTAL	0	5,367	5,790	11,157

Source: Mid Suffolk HNS 2007 – primary survey data

Care & repair and staying put schemes

13.27 This section studies older person households who have stated experiencing difficulty in maintaining their home (in terms of repairs and maintenance). The results are shown in the table below and are split between owner-occupiers and tenants. The table clearly shows that older person households are more likely than other households in the housing market area to have problems with maintaining their homes.

13.28 Of all households with a problem or serious problem, a total of 38.2% contain only older people. The majority of these (78.9%) are owners.

Table 13.12 Older person households and difficulty maintaining home

Household group	No problem		A problem/ serious problem		TOTAL	
	Number	%	Number	%	Number	%
Older persons – owner-occupied	6,969	85.2%	1,207	14.8%	8,176	100.0%
Older persons – tenants	2,659	89.2%	323	10.8%	2,982	100.0%
All older person only households	9,628	86.3%	1,530	13.7%	11,158	100.0%
All households	34,496	89.6%	4,006	10.4%	38,502	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.29 The evidence of the tables above is that there is certainly scope for maintaining the home improvement agency services currently operating in the district. A total of 4,006 households state a problem with maintaining their homes – of these 1,530 are households containing only older people with an estimated 1,207 living in the owner-occupied sector.

13.30 The latest sub-national population projections from the Office for National Statistics (ONS) estimate that there will be a 70% increase in the number of people aged 65 or over in Mid Suffolk in the next 20 years, with the number of people aged 80 and over projected to double during this time. These projections imply that the Council will need to consider developing and enhancing measures to cater for an increasing elderly population.

Key worker households

Overview

13.31 For the purposes of analysis key workers were defined as people working in any one of 5 categories. These were:

- Transport
- Teachers
- Clinical healthcare staff and social workers
- Emergency services
- Prison and probation officers

13.32 The nature of this study means that the key workers identified within the survey are those that are resident in the district. The data, therefore, includes key workers resident in the district who work outside its boundaries, and excludes key workers who work in Mid Suffolk but live outside.

13.33 In total it is estimated that 9,460 households contain a key worker, and of those 5,298 are headed by a key worker (the head of household was taken to be the survey respondent). These households are subject to further analysis in the section below.

13.34 The table below shows the tenure distribution of key worker households. The results indicate that key worker households are more likely to be owner-occupiers than non-key workers (88.3% compared to 78.4%). Key worker households are less likely than non-key worker households to be living in the social rented sector.

Table 13.13 Tenure of key worker households				
Tenure	Key worker household		Not key worker household	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	1,158	21.9%	13,576	40.9%
Owner-occupied (with mortgage)	3,521	66.4%	12,440	37.5%
Council	184	3.5%	3,258	9.8%
RSL	0	0.0%	1,070	3.2%
Private rented	436	8.2%	2,858	8.6%
TOTAL	5,299	100.0%	33,202	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Income and affordability of key worker households

13.35 The table below shows a comparison of income and savings levels for key worker and non-key worker households.

13.36 The table suggests that key worker households have slightly lower income levels than non-key worker households in employment, but significantly lower savings levels. Households without an employed member tend to have low incomes (as might be expected) but high levels of savings, due to the large proportion of retired individuals in this group.

Table 13.14 Income and savings levels of key worker households		
Category	Annual gross household income (including non-housing benefits)	Average household savings
All key worker household	£37,875	£16,934
All non-key worker (in employment)	£41,421	£32,378
All other households (no-one working)	£19,807	£48,918

Source: Mid Suffolk HNS 2007 – primary survey data

13.37 It is possible to consider the ability of key worker households to afford both minimum market prices and intermediate forms of housing and this is presented in the table below for all key worker households.

Table 13.15 Key worker households and ability to afford housing				
Category	Key worker household		Not key worker household	
	Numbers	%age	Numbers	%age
Afford market housing	4,511	85.1%	25,047	75.4%
Afford intermediate housing	177	3.3%	1,257	3.8%
Social rent only	611	11.5%	6,898	20.8%
Total	5,299	100.0%	33,202	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.38 The table indicates that key worker households are more likely to be able to afford market housing than non key worker households (85.1% compared to 75.4%). There is little difference between the two groups in terms of ability to afford intermediate housing.

Families with children

13.39 PPS3 acknowledges the importance of providing suitable housing for families, especially those with children, to ensure that communities are appropriately mixed. This section will briefly consider the current housing situation of families with children in Mid Suffolk before considering the future housing requirements of this group. This will enable the Council to assess whether the type of new accommodation at a particular site is likely to attract families with children and generate the desired mix.

13.40 For the purposes of this analysis children are defined as those aged under 16 and the chapter will focus on any household with at least one child in it. To provide more detail on what is a large subsection of the population three different groups of households with children will be analysed. These are lone parent households, households with young children and households with older children. Households with young children are those where the children’s age is under 8 or the average age of the children is under 8. Households with older children are those where the children’s age is 8 or over or the average age of the children is 8 or over.

13.41 The table below shows the number of each type of household with children. The survey estimates that there are 9,911 households with children in Mid Suffolk. Of these 1,153 households (11.6%) are lone parents, some 48.4% are families with younger children with the remaining 40.0% families with older children. The results for lone parent families shown in this section should be treated with some degree of caution as they are based on a relatively small sample (67 households).

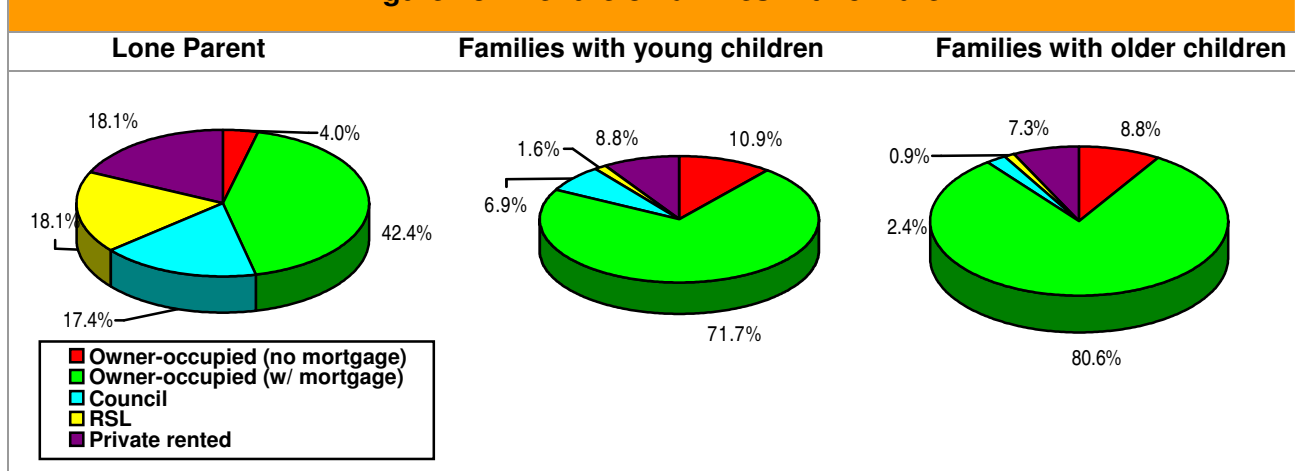
Table 13.16 Number of families with children

Households with children	Number of households	Percentage of households
Lone parent families	1,153	11.6%
Families with young children	4,795	48.4%
Families with older children	3,963	40.0%
Total	9,911	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Housing circumstances of families with children

13.42 The figure below shows the tenure of the three groups of family households. The results suggest that lone parents are more likely to be living in social rented and private rented accommodation. Households containing families with young children are more likely than those with older children to live in social rented accommodation, whilst households containing families with older children were more likely to owner occupy.

Figure 13.2 Tenure of families with children

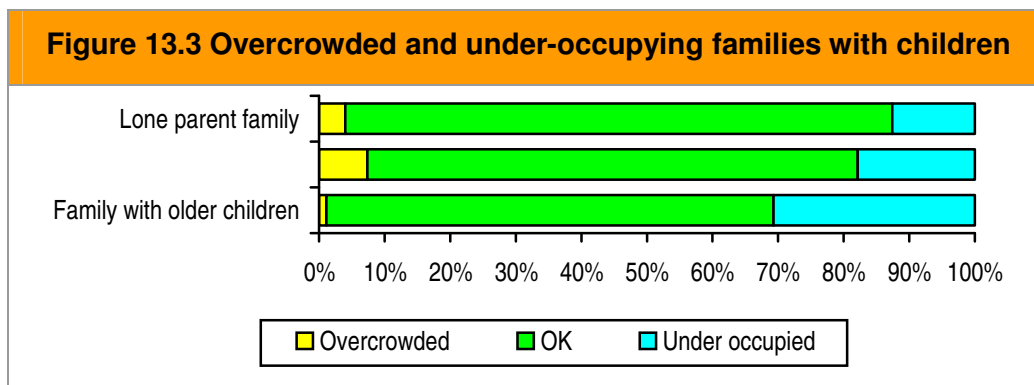
Source: Mid Suffolk HNS 2007 – primary survey data

13.43 The table below presents the proportion of families with children living in unsuitable housing. The table indicates that lone parent families and families with young children are significantly more likely than families with older children to be living in unsuitable housing.

Table 13.17 Families with children in unsuitable housing			
Unsuitable housing	Households with children		
	Lone parent families	Families with young children	Families with older children
In unsuitable housing	12.2%	11.0%	5.9%
Not in unsuitable housing	87.8%	89.0%	94.1%
TOTAL	100.0%	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

13.44 The table below presents the level of overcrowding and under-occupation for families. The table shows that families with young children are the most likely to be overcrowded whilst lone parent families are least likely to be under-occupying their property.



Source: Mid Suffolk HNS 2007 – primary survey data

Moving intentions of families with children

13.45 The table below shows the propensity to move of family households. The table below indicates that lone parent families are the most likely to need/expect to move over the next two years (some 25% of lone parent households). The most frequently stated reason for moving (for all households with children) was ‘current home is too small’.

Table 13.18 Moving intentions of families with children

When need/likely to move	Households with children		
	Lone parent families	Families with young children	Families with older children
Now	4.6%	3.6%	5.0%
Within a year	13.8%	6.5%	8.1%
1 to 2 years	7.2%	6.3%	5.7%
2 to 5 years	20.6%	14.1%	22.1%
No need/not likely to move	53.8%	69.6%	59.0%
TOTAL	100.0%	100.0%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Summary

13.46 This chapter focused on a number of client groups that may have specific housing requirements. It showed that:

Support needs households

- There are an estimated 5,813 households (15.1%) in Mid Suffolk with one or more members in an identified support needs group. The largest support needs group were those with a medical condition.
- Households containing people with support needs were more likely to contain older people, more likely to live in social rented housing and were 4 times more likely than average to live in unsuitable housing than households without support needs. Support needs households also had lower levels of income and savings.
- The commonly-sought improvement by these households was for help maintaining home (1,753 households), followed by other alterations to bathroom/toilet (1,115 households).

Older person households

- Almost 30% of households in Mid Suffolk contain only older people. They are particularly likely to live in owner-occupation without a mortgage, or social rented housing.
- Older person households are almost always composed of one or two persons. Just over half (51.9%) of older person households are under-occupied. Almost 90% of such households are owner-occupiers.

Key workers

- The survey estimates that 5,298 households in Mid Suffolk are headed by a key worker, and 9,460 contain a key worker. Key worker households are more likely to be living in owner occupied accommodation and less likely to be living in social rented housing. Key worker households are more likely to be able to afford market housing than non-key worker households.

Families with children

- There are 9,911 households containing families with children in Mid Suffolk. Lone parent families accounted for 11.6% of such households. The study found more than half of lone parent families lived in rented accommodation (private or social). Lone parent households were more likely than other households with children to state that they needed or intended to move over the next two years.

14. Migrant Workers

Introduction

- 14.1 A separate survey of migrant workers was undertaken as part of this study. This survey was completed through personal interviews with migrant workers that were accessed via on-street recruitment. In total, 25 personal interviews were completed with migrant workers in Mid Suffolk.
- 14.2 Although the interviews covered the same questions which were asked of households in the main primary (postal) survey, a number of additional questions were included, covering areas particularly pertinent to the migrant worker group, such as employment and travel patterns, level of education and language skills. As the data from the interviews was not obtained via a random sample survey, the information cannot be added to the main survey and cannot be weighted to represent the whole migrant worker household population. Information in this chapter will therefore illustrate the situation of the migrant workers responding to this supplementary survey.

Background information

- 14.3 The table below shows the nationality of the respondents. The table shows that just over half of respondents were Polish.

Table 14.1 Nationality of migrant workers		
Nationality	Number of responses	% of respondents
German	1	4.0%
Greek	2	8.0%
Hungarian	2	8.0%
Latvian	1	4.0%
Lithuanian	2	8.0%
Polish	14	56.0%
Slovak	3	12.0%
Total	25	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

- 14.4 All respondents reported that their current status in the UK was an EU qualified person.

- 14.5 The respondents were asked to assess their English language skills. The responses are presented in the table below. The data indicates that 72% of respondents considered their English language skills to be at least adequate.

Table 14.2 English language skills		
Competency	Number of responses	% of households
Very good	1	4.0%
Good	7	28.0%
Adequate	10	40.0%
Poor	6	24.0%
Very poor	1	4.0%
TOTAL	25	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

- 14.6 12 of the respondents in Mid Suffolk identified language as a barrier to gaining information and 7 identified literacy as a barrier to gaining information. The majority of these used friends to translate if needed.
- 14.7 It is worth noting at this stage that the Council’s Equality and Diversity Strategy enables people to access a translation service or leaflets etc in other languages or formats.

Migration to Mid Suffolk

- 14.8 The table below shows when the migrant workers moved to the UK. The table indicates that more than half of respondents had been in the UK for less than two years, while 20% have been in the country for more than five years.

Table 14.3 When respondent moved to the UK		
When moved	Number of responses	% of households
Within the last year	3	12.0%
1 to 2 years ago	11	44.0%
2 to 5 years ago	6	24.0%
More than 5 years ago	5	20.0%
TOTAL	25	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

- 14.9 The 20 respondents that moved to the UK within the last five years were asked further detail about their migration. Almost all cited financial motivations as a reason for moving to the UK, and almost half ‘adventure’.

- 14.10 Data from the survey shows that, when they initially moved into the UK, 11 of these migrants had no definite plan as to how long they would stay, while eight intended to stay temporarily and only one permanently. Information on the current plan of migrant workers was also collected for comparison. This showed that 11 respondents now plan to stay for up to 5 years, 6 plan to stay for more than 5 years or permanently and 3 were unsure.
- 14.11 The table below shows when the migrant workers who moved to the UK within the last five years moved to Mid Suffolk. Comparing responses for individual cases suggest that at least 2 respondents (10%) lived in another part of the UK prior to moving to Mid Suffolk.

Table 14.4 When respondent moved to Mid Suffolk		
When moved	Number of responses	% of households
Within the last year	3	15.0%
1 to 2 years ago	13	65.0%
2 to 5 years ago	4	20.0%
TOTAL	20	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

Employment

- 14.12 Of the 20 respondents who had moved to Mid Suffolk in the last five years, 19 were in employment. However, around half had only been in their current employment for less than a year. Of the 13 who had a job prior to their current employment, in 7 of these cases this had also lasted less than a year.
- 14.13 The majority of respondents arriving in the last five years had obtained their current job by applying while in the UK, rather than applying from their country of origin. All respondents arriving in the last 5 years had registered for a National Insurance number.
- 14.14 The average number of hours respondents work each week is 42. Most (79%) felt their hours of work to be reasonable.

Education

- 14.15 The table below shows the level of education of recent migrant workers responding to the survey. The table shows that 80% had secondary/high school education, of which a quarter had university/college education.

Table 14.5 Level of education of migrant workers		
Level of education	Number of responses	% of households
Primary school education	0	0%
Incomplete secondary school education	4	20%
Secondary/High school education	12	60%
University/College education	4	20%
Postgraduate education	0	4%
Doctorate education	0	0%
Other	0	0%
TOTAL	20	100%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

14.16 Of the 19 recent migrant workers who were currently in employment, 10 were qualified to work in a specific field. Only 2 were working in the field that they were trained in. Language problems were cited by 6 respondents as the reason for performing a different job to the one they were qualified to do.

Details of households

14.17 The table below shows the number of people living in the dwellings respondents resided in. The table indicates that almost two thirds of migrant worker respondents resided in a dwelling containing two or three people.

Table 14.6 Size of migrant worker households		
Household size	Number of responses	% of households
One person	0	0.0%
Two people	8	32.0%
Three people	8	32.0%
Four people	3	12.0%
Five people	5	20.0%
Six or more people	1	4.0%
TOTAL	25	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

14.18 The survey also collected information on the size of the household unit of the migrant worker, where a household unit was defined as a group of people who don't have to be related that live as part of a unit in their accommodation, for example that share meals together. It does not include landlord/landlady and their family and also excludes co-workers in live-in accommodation.

14.19 In all cases, the same number of people lived in the migrant worker's household as in the dwelling in total.

14.20 The survey reveals that none of the migrant worker household units who responded to the survey had a member with a support need. 36% of migrant workers had needed to use a hospital or other health related service since being in the UK. 84% were registered with a local doctor and 32% with a local dentist.

Accommodation situation

14.21 The table below shows the tenure of accommodation migrant workers reside in. Almost two thirds of migrant worker respondents lived in accommodation rented from a private landlord or letting agency. A fifth resided in accommodation which was linked to their job.

Table 14.7 Tenure of migrant workers		
Tenure	Number of responses	% of households
Owns outright	1	4.0%
Owns with a mortgage or loan	1	4.0%
Rents from the council /local authority	0	0.0%
Rents from a private landlord or letting agency	16	64.0%
Rents from a relative of friend of a household member	0	0.0%
Rents from a resident landlord	2	8.0%
Tied or linked to a job	5	20.0%
TOTAL	25	100.0%

Source: Mid Suffolk HNS 2007 – supplementary migrant worker survey data

14.22 13 of the respondents renting privately (81%) have a contract with the landlord or letting agency.

14.23 The table below shows the size of accommodation migrant workers reside in. The data indicates that just over half live in a two bedroom home with a further 32% resident in a three bedroom property.

Table 14.8 Size of migrant workers accommodation		
Number of bedrooms	Number of responses	% of households
One bedroom	0	0.0%
Two bedrooms	14	56.0%
Three bedrooms	8	32.0%
Four or more bedrooms	3	12.0%
TOTAL	25	100.0%

Source: Mid Suffolk HNDS 2007 – supplementary migrant worker survey data

- 14.24 The survey reveals that only 4% of migrant worker respondents can be considered to live in overcrowded housing as they share a room with someone that is not their partner. None of the migrant worker households lived in a dwelling where people are sleeping in rooms other than bedrooms.
- 14.25 Overall 16 of the 25 migrant worker respondents had moved into their current home in the last two years. These respondents were asked further questions about how they moved to their current home. The most common method was through a relative or friend (44%) followed by through an employment agency (25%).
- 14.26 A quarter of respondents indicated that they found it easy to find their present accommodation, whilst almost a third found it difficult or very difficult; the remaining 44% said it was neither easy nor difficult. 13% of respondents indicated that they would like more help finding suitable accommodation in the future.
- 14.27 Migrant workers reported few problems with their current accommodation. Of the 25 respondents, one reported a problem with heating. Only one respondent thought that the condition of the property was affecting the health of the residents living there.
- 14.28 12% of respondents stated that they have difficulty paying the full amount of their mortgage/rent. However none of the respondents received housing benefit.
- 14.29 Only one of the 25 respondents intended to bring any children or family members living abroad to the UK to live with them.

Neighbourhood and Community

14.30 None of the respondents indicated that there were any parts of Mid Suffolk in which they would not consider living. Four out of the 25 respondents stated that they had been the victim of racism, crime or bullying because of their ethnic background or faith, with verbal abuse the form of harassment experienced in all cases. None of these respondents reported the incident(s) to the police.

Summary

14.31 A separate survey of migrant workers was undertaken as part of this study. In total, 25 personal interviews were completed with migrant workers in Mid Suffolk.

14.32 The main findings from the survey of migrant workers were as follows:

- Over half of those surveyed were of Polish origin
- Some 28% described their language skills as poor or very poor
- The average number of hours full-time migrant workers work each week is 42
- Almost all of the migrant worker respondents lived in some form of private rented accommodation
- The survey revealed that 4% of migrant worker respondents can be considered to live in overcrowded housing
- 12% of respondents stated that they have difficulty paying the full amount of their mortgage/rent
- Some 16% of respondents had been victimised because of their ethnic or faith background but none had reported the incident(s) to the police

15. Black and Minority Ethnic households

Introduction

- 15.1 Information about the ethnicity collected in the main household survey revealed that the number of responses from Black and Minority Ethnic (BME) households was limited. A separate survey of BME households was therefore undertaken via a number of personal interviews, in order to obtain a larger sample of subset of this population and to allow more detailed information to be collected.
- 15.2 To enable potential BME respondents to be accessed, the interviewers were given various contacts within the community to assist in arranging interviews. Interviewers were also given assistance by librarians engaged with the local community. Additionally, interviewers were able to access members of BME communities via on-street recruitment and snow-balling methods. In total, 50 personal interviews were completed with BME households.
- 15.3 Although the interviews covered the same questions which were asked of households in the main primary (postal) survey, a number of additional questions were included which were deemed particularly relevant to this subset of the population, covering issues such as access to local services. As the supplementary survey was not a random sample survey, the information cannot be added to the main survey and cannot be weighted to represent the entire BME household population. This chapter therefore presents the results from the supplementary survey only.

The BME population

- 15.4 The table below shows the ethnic group of those interviewed. Over half of those interviewed were of Black or Black British Origin; almost a third were Asian or Asian British and the remaining 14.0% described their ethnic origin as Chinese or Mixed - Other.

Table 15.1 Distribution of BME households - ethnic group		
Ethnic group	Number of households	% of households
Mixed - Other	1	2.0%
Asian or Asian British - Indian	5	10.0%
Asian or Asian British - Pakistani	4	8.0%
Asian or Asian British - Bangladeshi	2	4.0%
Asian or Asian British - Other	4	8.0%
Black or Black British - Caribbean	9	18.0%
Black or Black British - African	17	34.0%
Black or Black British - Other	2	4.0%
Chinese	6	12.0%
TOTAL	50	100.0%

Source: Mid Suffolk HNS 2007 –supplementary BME survey data

Characteristics of BME households

15.5 The table below shows the variation in tenure for the BME households surveyed. The majority (70.0%) resided in the private rented sector; almost all remaining households were owner occupiers.

Table 15.2 Tenure		
Tenure	Number of households	% of households
Owner occupied (no mortgage)	4	8.0%
Owner occupied (with mortgage)	10	20.0%
Council	1	2.0%
RSL	0	0.0%
Private rented	35	70.0%
TOTAL	50	100.0%

Source: Mid Suffolk HNS 2007 –supplementary BME survey data

15.6 The table below shows the distribution of BME households in terms of household size. Around two thirds of the BME households surveyed contained 2 or 3 people – the average household size was 2.7 persons.

Table 15.3 Household size		
Household size	Number of households	% of households
1	6	12.0%
2	18	36.0%
3	16	32.0%
4	7	14.0%
5	2	4.0%
6 or more	1	2.0%
TOTAL	50	100.0%

Source: Mid Suffolk HNS 2007 –supplementary BME survey data

- 15.7 The table below shows household type for BME households. Over half of households surveyed contained 2 or more adults and no children. No pensioner households were surveyed.

Table 15.4 Household type		
Tenure	Number of households	% of households
Single pensioner	0	0.0%
2+ pensioners	0	0.0%
Single non-pensioner	6	12.0%
2+ adults, no children	27	54.0%
Lone parent	2	4.0%
2+ adults, 1 child	10	20.0%
2+ adults, 2+ children	5	10.0%
TOTAL	50	100.0%

Source: Mid Suffolk HNS 2007 –supplementary BME survey data

- 15.8 None of the households surveyed reported having any support needs.
- 15.9 12.0% of BME households surveyed were found to be in unsuitable housing.
- 15.10 In terms of working status, the majority (90%) of BME respondents were in employment; 6% were unemployed and 4% were retired. Of those respondents in employment, 22% worked in a key worker profession and 27% in manufacturing.

Access to local services

- 15.11 Households were asked how they would like to receive information about local services. The most common choice was leaflets in community areas/centres with 84.0% of

respondents indicating this as a suitable method; this was followed by drop in sessions (42.0% of respondents).

- 15.12 Only 2% of respondents stated that language was a barrier to gaining information and no respondents reported that literacy was a barrier to gaining information. The majority of respondents (78.0%) reported that their preferred language was English.
- 15.13 One respondent (2.0%) stated that they had been discriminated against when trying to access services.
- 15.14 It is worth noting at this stage that the Council's Equality and Diversity Strategy enables people to access a translation service or leaflets etc in other languages or formats, which may be required by some groups when accessing services.

Experience of racial harassment

- 15.15 Some 6 out of the 50 respondents (12.0%) stated that they had been the victim of crime or bullying because of their ethnic background or faith, all in the form of verbal abuse/harassment. In 2 out of the 6 instances this was reported to the police.

Summary

- A supplementary survey of 50 BME households was completed in addition to the main household survey to provide information on BME households in Mid Suffolk.
- The majority (70%) of the BME households surveyed lived in private rented accommodation. Over half of households were comprised of 2 or more adults and no children; none of the households were comprised of solely pensioners. 12% of households were found to be in unsuitable housing.
- Respondents to the supplementary survey indicated that information on Council services would be best received via community centres. Some 6 out of the 50 respondents (12.0%) stated that they had been the victim of crime or bullying because of their ethnic background or faith.

Glossary

[This Glossary aims to define terms used in the report. Where there is an existing definition (e.g. in Government Guidance) references are made to it. Otherwise the terms are defined simply in the way used in the report]

Affordability

A measure of whether households can access and sustain the cost of private sector housing. There are two main types of affordability measure: mortgage and rental. Mortgage affordability assesses whether households would be eligible for a mortgage; rental affordability measures whether a household can afford private rental. Mortgage affordability is based on conditions set by mortgage lenders – using standard lending multipliers (2.9 times joint income or 3.5 times single income (whichever the higher)). Rental affordability is defined as the rent being less than a proportion of a household's gross income (in this case 25% of gross income).

Affordable housing

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are some exceptions to this such as the Right-to-Acquire). [There is an ambiguity in PPS3: Housing, where 'intermediate housing' is defined as being below market entry to rent, while 'affordable housing' is defined to be below the threshold to buy (normally much higher than the private rental one). But in principle the Guidance defines affordable housing as below the market threshold, and rationally speaking, that includes the private rented as well as purchase sectors].

Annual need

The combination of the net future need plus an allowance to deal progressively with part of the net current need.

Average

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

Balanced Housing Market model

A model developed by Fordham Research which examines the supply and demand for different types and sizes of housing across different areas and for specific groups.

Bedroom standard

The bedroom standard is that used by the General Household Survey, and is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if not possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Concealed household

A household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

Current need

Households whose current housing circumstances at a point in time fall below accepted minimum standards. This would include households living in overcrowded conditions, in unfit or seriously defective housing, families sharing, and homeless people living in temporary accommodation or sharing with others.

Demand

This refers to market demand. In principle anyone who has any financial capacity at all can 'demand' something, in other words want to acquire it and be prepared to pay for it. The question is whether they can pay enough actually to obtain it. Thus many households who are unable fully to afford market housing to buy do aspire to buy it. The word 'demand' is therefore used in two senses in this report:

'demand' when used in the general text refers to the ordinary understand of 'wanting' something that has a market price

'demand' when associated with numbers (as in the Balancing Housing Markets model) refers to expressed demand: the numbers of people who can actually afford the type of housing in question

In relation to (expressed) demand mention should be made of the private rented sector where typically there are not only households who can afford to rent at market prices, but also others who are unable to access affordable housing but who are able to access the private rented sector due

to the subsidy of Housing Benefit. Such households do not have a demand in the sense used here, as they can only access the private rented sector with a subsidy.

Disaggregation

Breaking a numerical assessment of housing need and supply down, either in terms of size and/or type of housing unit, or in terms of geographical sub-areas within the district.

Financial capacity

This is defined as household income+savings+equity (the value of the property owned by owner occupiers, typically the family home, net of mortgage). This provides an indication, when put on a capital basis, of the amount which the household could afford to pay for housing. Since equity is now a substantial part of the overall financial capacity of the large fraction of owner occupiers it is essential to use this measure rather than the old price/income ratio to measure the activity of a housing market.

Forecast

Either of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

Grossing-up

Converting the numbers of actual responses in a social survey to an estimate of the number for the whole population. This normally involves dividing the expected number in a group by the number of responses in the survey.

Headship rates

Measures the proportion of individuals in the population, in a particular age/sex/marital status group, who head a household. Projected headship rates are applied to projected populations to produce projected numbers of households.

Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

Household formation

The process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households which form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year which did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs).

(A) household living within another household

Is a household living as part of another household of which they are neither the head or the partner of the head.

Households sharing

Are households (including single people) who live in non-self-contained accommodation but do not share meals or a living room (e.g. 5 adults sharing a house like this constitute 5 one-person households).

Housing demand

The quantity of housing that households are willing and able to buy or rent.

Housing Market Area

The geographical area in which a substantial majority of the employed population both live and work, and where most of those changing home without changing employment choose to stay.

Housing need

Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.

Housing Register

A database of all individuals or households who have applied to a local authority or RSL for a social tenancy or access to some other form of affordable housing. Housing Registers, often called Waiting Lists, may include not only people with general needs but people with support needs or requiring access because of special circumstances, including homelessness.

Housing size

Measured in terms of the number of bedrooms, habitable rooms or floorspace. This guidance uses the number of bedrooms.

Housing type

Refers to the type of dwelling, for example, flat, house, specialist accommodation.

Income

Income means gross household income unless otherwise qualified

Intermediate Housing

PPS3 defines intermediate housing as 'housing at prices and rents above those of social rent but below market prices or rents...these can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.'

Lending multiplier

The number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

Lower quartile

The value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Market housing/low cost market housing

This is defined by CLG as anything not affordable. In the Housing Gaps Figure: anything above market entry. CLG has not defined 'low cost market' other than that it falls within the market range. Since this is very wide, it is not very helpful. The most useful kind of low cost market would be that which falls into the rent/buy gap on the Housing Gaps Figure. Shared ownership would provide a partial equity solution for those unable to afford second hand entry level purchase, for example.

Mean

The mean is the most common form of average used. It is calculated by dividing the sum of a distribution by the number of incidents in the distribution.

Median

The median is an alternative way of calculating the average. It is the middle value of the distribution when the distribution is sorted in ascending or descending order.

Migration

The movement of people between geographical areas, primarily defined in this context as local authority areas. The rate of migration is usually measured as an annual number of households, living in any area at a point in time, who are not resident in that area one year earlier.

Net need

The difference between need and the expected supply of available affordable housing units (e.g. from the re-letting of existing social rented dwellings).

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing together with other existing households whose circumstances change over the period so as to place them in a situation of need (e.g. households losing accommodation because of loss of income, relationship breakdown, eviction, or some other emergency).

Non-self-contained accommodation

Where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

Overcrowding

An overcrowded dwelling is one which is below the bedroom standard. (See 'Bedroom Standard' above).

Primary data

Information that is collected from a bespoke data collection exercise (e.g. surveys, focus groups or interviews) and analysed to produce a new set of findings.

Potential households

Adult individuals, couples or lone parent families living as part of other households of which they are neither the head nor the partner of the head and who need to live in their own separate accommodation, and/or are intending to move to separate accommodation rather than continuing to live with their 'host' household.

Projection

Either of housing needs or requirements is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

Random sample

A sample in which each member of the population has an equal chance of selection.

Relets

Social rented housing units which are vacated during a period and become potentially available for letting to new tenants.

Rounding error

Totals in tables may differ by small amounts (typically one) due to the fact that fractions have been added together differently. Thus a table total may say 2011, and if the individual cell figures are added the total may come to 2012. This is quite normal and is a result of the computer additions made. Figures should never be taken to be absolutely accurate. No such state exists. The figures in this document are robust estimates not absolutely precise ones. The usual practice is to use the stated total (in the above case 2011a) rather than the figure of 2012 to which the individual figures sum. That is because the total will have resulted from a rounding after all the fractions are taken fully into account.

Sample survey

Collects information from a known proportion of a population, normally selected at random, in order to estimate the characteristics of the population as a whole.

Sampling frame

The complete list of addresses or other population units within the survey area which are the subject of the survey.

Secondary data

Existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

Shared equity schemes

Provide housing that is available part to buy (usually at market value) and part to rent.

SHMA (Strategic Housing Market Assessment)

SHMA drives from government guidance suggesting that the 'evidence base' required for the good planning of an area should be the product of a process rather than a technical exercise.

Social rented housing

PPS3 defines social rented housing as 'rented housing owned by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime, the proposals set out in the Three Year review of Rent Restructuring (July 2004) were implemented in policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant.'

Support needs

Relating to people who have specific needs: such as those associated with a disability.

Stratified sample

A sample where the population or area is divided into a number of separate sub-sectors ('strata') according to known characteristics based, for example, on Sub-areas and applying a different sampling fraction to each sub-sector.

Specialised housing

Refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

Under-occupation

An under-occupied dwelling is one which exceeds the bedroom standard (see 'Bedroom Standard' above) by two or more bedrooms.

Unsuitably housed households

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost. Households can have more than one reason for being in unsuitable housing, and so care should be taken in looking at the figures: a total figure is presented for households with one or more unsuitability reason, and also totals for the numbers with each reason

Weighting

Weighting is the adjusting of response data to ensure that published results reflect the population from which the survey sample was selected. This is necessary if certain groups are over-represented or under-represented amongst survey responses. If survey data is not weighted, the resulting estimates will be biased if they are interpreted as estimates for the population as a whole.

Definitions

ABI - Annual Business Inquiry

BME - Black and Minority Ethnic

CBL - Choice Based Lettings

CORE - The Continuous Recording System (Housing association and local authority lettings/new tenants)

DETR - Department of the Environment, Transport and the Regions

GIS - Geographical Information Systems

HMO - Households in Multiple Occupation

HSSA - The Housing Strategy Statistical Appendix

IMD - Indices of Multiple Deprivation

LA - Local Authority

LCHO - Low Cost Home Ownership

LDF - Local Development Framework

NeSS - Neighborhood Statistics Service

NHSCR - National Health Service Central Register
NOMIS - National On-line Manpower Information System
NROSH - National Register of Social Housing
ODPM - Office of the Deputy Prime Minister
ONS - Office for National Statistics
PPS - Planning Policy Statement
RSL - Registered Social Landlord
RSR - Regulatory and Statistical Return (Housing Corporation)
RTB - Right to Buy
SEH - Survey of English Housing
TTWA - Travel to Work Area

Appendix A1 Sub-area analysis

Introduction

A1.1 This appendix provides details of the key survey findings at sub-area level. Although the sample sizes are generally good at this level (and all are well in excess of the suggested figure of 100 in CLG guidance) care should be taken when interpreting the results as the findings at this level are subject to a greater degree of 'error' when compared with the figures presented in the main body of the report for all households in the district. The 10 sub-areas used are each comprised of between one and four wards, as shown in table A1.1.

Figure A1.1 Sub-areas in Mid Suffolk

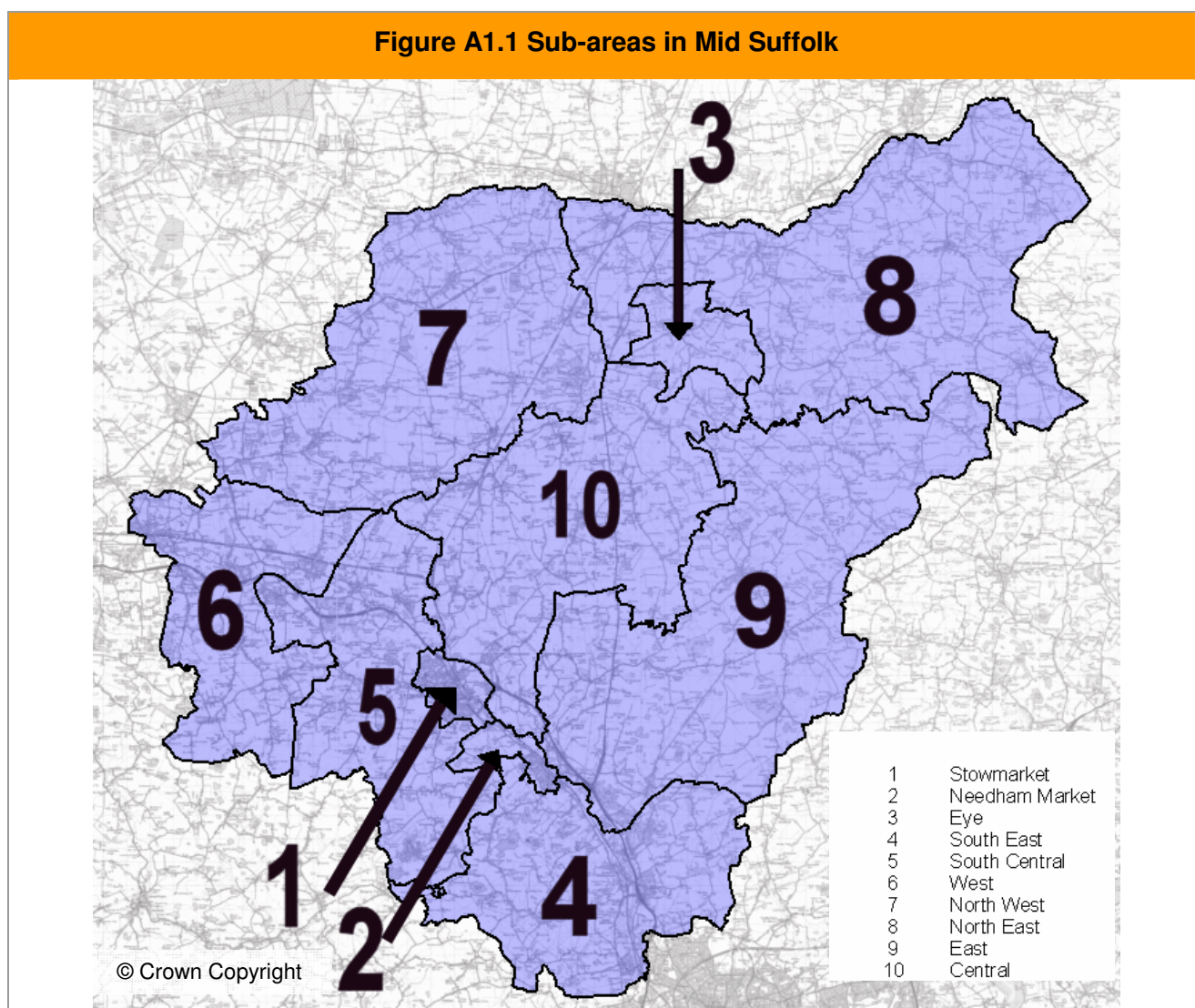


Table A1.1 Sub-areas in Mid Suffolk

Sub-area	Constituent wards
Stowmarket	Stowmarket Central, Stowmarket North, Stowmarket South
Needham Market	Needham Market
Eye	Eye
South East	Barking and Somersham, Bramford and Blakenham, Claydon and Barham
South Central	Haughley and Wetherden, Onehouse, Ringshall, Woolpit
West	Elmswell and Norton, Rattlesden, Thurston and Hessett
North West	Badwell Ash, Gislingham, Rickingham and Walsham,
North East	Fressingfield, Hoxne, Palgrave, Stradbroke and Laxfield
East	Debenham, Helmingham and Coddensham, The Stonhams, Worlingworth
Central	Bacton and Old Newton, Mendlesham, Stowupland, Wetheringsett

Number of households and sample size

A1.2 The table below shows the estimated number of households in each sub-area and the number of returns from the postal survey.

Table A1.2 Number of households in each sub-area and sample size

Sub-area	Estimated number of households	% of households	Sample size	% of sample
Stowmarket	7,434	19.3%	276	10.3%
Needham Market	2,109	5.5%	303	11.4%
Eye	945	2.5%	232	8.7%
South East	4,415	11.5%	281	10.5%
South Central	3,770	9.8%	276	10.3%
West	4,684	12.2%	254	9.5%
North West	3,493	9.1%	241	9.0%
North East	3,851	10.0%	288	10.8%
East	3,599	9.3%	265	9.9%
Central	4,200	10.9%	253	9.5%
Total	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Tenure

A1.3 The tables below shows the estimated tenure split across the district.

Table A1.3 Tenure by sub-area: Numbers

Sub-area	Owner-occupied No mortgage	Owner-occupied With mortgage	Council	RSL	Private Rented	Total
Stowmarket	2,129	3,577	765	183	781	7,435
Needham Market	724	906	162	103	213	2,108
Eye	403	239	175	45	84	946
South East	1,859	1,927	319	34	276	4,415
South Central	1,428	1,644	407	172	120	3,771
West	1,923	1,747	438	209	366	4,683
North West	1,354	1,430	308	122	279	3,493
North East	1,500	1,479	457	30	384	3,850
East	1,464	1,433	163	82	457	3,599
Central	1,951	1,579	246	90	334	4,200
Total	14,735	15,961	3,440	1,070	3,294	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Table A1.4 Tenure by sub-area: Percentages

Sub-area	Owner-occupied No mortgage	Owner-occupied With mortgage	Council	RSL	Private Rented	Total
Stowmarket	28.6%	48.1%	10.3%	2.5%	10.5%	100.0%
Needham Market	34.3%	43.0%	7.7%	4.9%	10.1%	100.0%
Eye	42.6%	25.3%	18.5%	4.8%	8.9%	100.0%
South East	42.1%	43.6%	7.2%	0.8%	6.3%	100.0%
South Central	37.9%	43.6%	10.8%	4.6%	3.2%	100.0%
West	41.1%	37.3%	9.4%	4.5%	7.8%	100.0%
North West	38.8%	40.9%	8.8%	3.5%	8.0%	100.0%
North East	39.0%	38.4%	11.9%	0.8%	10.0%	100.0%
East	40.7%	39.8%	4.5%	2.3%	12.7%	100.0%
Central	46.5%	37.6%	5.9%	2.1%	8.0%	100.0%
Total	38.3%	41.5%	8.9%	2.8%	8.6%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Dwelling Type

A1.4 The tables below show the distribution of accommodation type across the district.

Table A1.5 Dwelling type by sub-area: Numbers

Sub-area	Detached House	Semi-Det. House	Terraced House	Bungalow	Flat / Apartment	Total
Stowmarket	1,482	2,347	1,723	1,147	735	7,434
Needham Market	225	766	380	429	307	2,107
Eye	293	277	227	99	49	945
South East	1,368	991	500	1,499	59	4,417
South Central	1,612	882	299	818	159	3,770
West	1,915	998	464	1,172	135	4,684
North West	1,681	737	351	645	79	3,493
North East	1,554	1,112	450	665	68	3,849
East	1,584	951	297	708	60	3,600
Central	1,893	796	436	1,044	30	4,199
Total	13,607	9,857	5,127	8,226	1,681	38,498

Source: Mid Suffolk HNS 2007 – primary survey data

Table A1.6 Dwelling type by sub-area: Percentages

Sub-area	Detached House	Semi-Det. House	Terraced House	Bungalow	Flat / Apartment	Total
Stowmarket	19.9%	31.6%	23.2%	15.4%	9.9%	100.0%
Needham Market	10.7%	36.4%	18.0%	20.4%	14.6%	100.0%
Eye	31.0%	29.3%	24.0%	10.5%	5.2%	100.0%
South East	31.0%	22.4%	11.3%	33.9%	1.3%	100.0%
South Central	42.8%	23.4%	7.9%	21.7%	4.2%	100.0%
West	40.9%	21.3%	9.9%	25.0%	2.9%	100.0%
North West	48.1%	21.1%	10.0%	18.5%	2.3%	100.0%
North East	40.4%	28.9%	11.7%	17.3%	1.8%	100.0%
East	44.0%	26.4%	8.3%	19.7%	1.7%	100.0%
Central	45.1%	19.0%	10.4%	24.9%	0.7%	100.0%
Total	35.3%	25.6%	13.3%	21.4%	4.4%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Household type

A1.5 The tables below show the variation in the type of household resident in each sub-area.

Table A1.7 Household type by sub-area: Numbers

Sub-area	Single pensioner	2+ pensioners	Single non-pensioner	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
Stowmarket	1,233	684	897	2,623	167	931	899	7,434
Needham Market	491	174	342	633	80	217	172	2,109
Eye	176	99	77	353	24	68	148	945
South East	433	834	432	1,537	153	396	631	4,416
South Central	542	576	305	1,309	176	316	546	3,770
West	627	858	449	1,659	138	419	533	4,683
North West	529	518	382	1,128	89	278	570	3,494
North East	529	659	256	1,361	97	397	552	3,851
East	431	581	342	1,396	70	276	505	3,601
Central	522	662	447	1,504	159	288	618	4,200
Total	5,513	5,645	3,929	13,503	1,153	3,586	5,174	38,503

Source: Mid Suffolk HNS 2007 – primary survey data

Table A1.8 Household type by Sub-area: Percentages

Sub-area	Single pensioner	2+ pensioners	Single non-pensioner	2+ adults, no children	Lone parent	2+ adults, 1 child	2+ adults, 2+ children	Total
Stowmarket	16.6%	9.2%	12.1%	35.3%	2.2%	12.5%	12.1%	100.0%
Needham Market	23.3%	8.3%	16.2%	30.0%	3.8%	10.3%	8.2%	100.0%
Eye	18.6%	10.5%	8.1%	37.4%	2.5%	7.2%	15.7%	100.0%
South East	9.8%	18.9%	9.8%	34.8%	3.5%	9.0%	14.3%	100.0%
South Central	14.4%	15.3%	8.1%	34.7%	4.7%	8.4%	14.5%	100.0%
West	13.4%	18.3%	9.6%	35.4%	2.9%	8.9%	11.4%	100.0%
North West	15.1%	14.8%	10.9%	32.3%	2.5%	8.0%	16.3%	100.0%
North East	13.7%	17.1%	6.6%	35.3%	2.5%	10.3%	14.3%	100.0%
East	12.0%	16.1%	9.5%	38.8%	1.9%	7.7%	14.0%	100.0%
Central	12.4%	15.8%	10.6%	35.8%	3.8%	6.9%	14.7%	100.0%
Total	14.3%	14.7%	10.2%	35.1%	3.0%	9.3%	13.4%	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Household size

A1.6 The table below shows the variation in the size of household resident in each sub-area.

Table A1.9 Household size by sub-area									
Sub-area	One Person		Two People		Three People		Four or more		Average
	No.	%age	No.	%age	No.	%age	No.	%age	
Stowmarket	2,130	28.7%	2,664	35.8%	1,318	17.7%	1,321	17.8%	2.33
Needham Market	833	39.5%	657	31.2%	298	14.1%	321	15.2%	2.10
Eye	253	26.8%	387	41.0%	114	12.1%	191	20.2%	2.36
South East	865	19.6%	2,093	47.4%	448	10.1%	1,010	22.9%	2.44
South Central	847	22.5%	1,545	41.0%	548	14.5%	831	22.0%	2.45
West	1,076	23.0%	2,065	44.1%	638	13.6%	904	19.3%	2.34
North West	911	26.1%	1,319	37.8%	527	15.1%	735	21.0%	2.37
North East	785	20.4%	1,679	43.6%	521	13.5%	866	22.5%	2.45
East	772	21.5%	1,592	44.2%	513	14.3%	721	20.0%	2.38
Central	969	23.1%	1,813	43.2%	531	12.6%	887	21.1%	2.42
Total	9,441	24.5%	15,814	41.1%	5,456	14.2%	7,787	20.2%	2.38

Source: Mid Suffolk HNS 2007 – primary survey data

Household mobility – past moves

A1.7 The table below shows length of residence by sub-area.

Table A1.10 Length of residence by sub-area									
Sub-area	Less than 1 yr.		1 to 2 years		2 to 5 years		5 or more yrs.		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Stowmarket	1,045	14.1%	810	10.9%	1,288	17.3%	4,292	57.7%	7,434
Needham Market	216	10.2%	193	9.2%	253	12.0%	1,446	68.6%	2,109
Eye	134	14.2%	93	9.8%	179	18.9%	539	57.0%	945
South East	327	7.4%	261	5.9%	645	14.6%	3,182	72.1%	4,415
South Central	256	6.8%	231	6.1%	697	18.5%	2,587	68.6%	3,770
West	678	14.5%	583	12.4%	701	15.0%	2,722	58.1%	4,684
North West	326	9.3%	235	6.7%	737	21.1%	2,195	62.8%	3,493
North East	306	7.9%	462	12.0%	732	19.0%	2,351	61.0%	3,851
East	293	8.1%	324	9.0%	540	15.0%	2,442	67.9%	3,599
Central	416	9.9%	336	8.0%	526	12.5%	2,922	69.6%	4,200
Total	3,997	10.4%	3,528	9.2%	6,298	16.4%	24,678	64.1%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Moving intentions – existing households

A1.8 The table below shows moving intentions by sub-area.

Table A1.11 Moving intentions by sub-area									
Sub-area	Now		Within 1 year		1 to 2 years		More than 2 yrs		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Stowmarket	176	2.4%	629	8.5%	494	6.6%	6135	82.5%	7,434
Needham Market	42	2.0%	99	4.7%	121	5.7%	1846	87.6%	2,109
Eye	55	5.8%	61	6.5%	72	7.6%	757	80.1%	945
South East	148	3.4%	186	4.2%	202	4.6%	3879	87.9%	4,415
South Central	94	2.5%	244	6.5%	227	6.0%	3206	85.0%	3,770
West	87	1.9%	207	4.4%	180	3.8%	4210	89.9%	4,684
North West	73	2.1%	327	9.4%	319	9.1%	2773	79.4%	3,493
North East	138	3.6%	175	4.5%	239	6.2%	3298	85.7%	3,851
East	74	2.1%	158	4.4%	191	5.3%	3176	88.2%	3,599
Central	89	2.1%	180	4.3%	234	5.6%	3698	88.0%	4,200
Total	976	2.5%	2,266	5.9%	2,279	5.9%	32978	85.7%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Newly forming households

A1.9 The table below shows the rate of creation of new households from existing households in each sub-area.

Table A1.12 Rate of new household formation by sub-area			
Sub-area	Number of households intending to form in the next two years	Number of existing households	Annual rate of household formation
Stowmarket	413	7,434	5.6%
Needham Market	112	2,109	5.3%
Eye	61	945	6.4%
South East	192	4,415	4.3%
South Central	161	3,770	4.3%
West	370	4,684	7.9%
North West	167	3,493	4.8%
North East	268	3,851	7.0%
East	256	3,599	7.1%
Central	228	4,200	5.4%
Total	2,228	38,500	5.8%

Source: Mid Suffolk HNS 2007 – primary survey data

Car ownership

A1.10 The table below shows car ownership by sub-area.

Table A1.13 Car ownership by sub-area									
Sub-area	None		One		Two		Three or more		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Stowmarket	1,462	19.7%	3,239	43.6%	2,243	30.2%	491	6.6%	7,434
Needham Market	408	19.3%	991	47.0%	519	24.6%	191	9.1%	2,109
Eye	124	13.1%	481	50.8%	287	30.3%	54	5.7%	945
South East	360	8.2%	1,899	43.0%	1,697	38.4%	458	10.4%	4,415
South Central	435	11.5%	1,302	34.5%	1,516	40.2%	517	13.7%	3,770
West	550	11.7%	1,737	37.1%	1,966	42.0%	431	9.2%	4,684
North West	234	6.7%	1,509	43.2%	1,411	40.4%	339	9.7%	3,493
North East	321	8.3%	1,635	42.5%	1,339	34.8%	556	14.4%	3,851
East	292	8.1%	1,325	36.8%	1,367	38.0%	615	17.1%	3,599
Central	353	8.4%	1,663	39.6%	1,682	40.0%	502	12.0%	4,200
Total	4,539	11.8%	15,781	41.0%	14,027	36.4%	4154	10.8%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Economic status

A1.11 The table below shows economic status by sub-area.

Table A1.14 Economic status by sub-area									
Sub-area	Working		Unemployed		Retired		Other		Total
	No.	%age	No.	%age	No.	%age	No.	%age	
Stowmarket	4,238	57.0%	203	2.7%	2,190	29.5%	803	10.8%	7,434
Needham Market	1,216	57.7%	32	1.5%	722	34.2%	139	6.6%	2,109
Eye	462	48.9%	43	4.6%	340	36.0%	100	10.6%	945
South East	2,709	61.3%	81	1.8%	1,458	33.0%	168	3.8%	4,415
South Central	1,916	50.8%	82	2.2%	1,359	36.0%	413	11.0%	3,770
West	2,601	55.5%	144	3.1%	1,664	35.5%	274	5.9%	4,684
North West	1,897	54.3%	84	2.4%	1,244	35.6%	268	7.7%	3,493
North East	2,236	58.1%	92	2.4%	1,201	31.2%	322	8.4%	3,851
East	1,969	54.7%	12	0.3%	1,252	34.8%	366	10.2%	3,599
Central	2,215	52.8%	138	3.3%	1,595	38.0%	251	6.0%	4,200
Total	21,459	55.7%	911	2.4%	13,025	33.8%	3104	8.1%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Income and savings

A1.12 The table below shows the average level of income and savings in each sub-area.

Table A1.15 Mean household income and savings by sub-area		
Sub-area	Annual gross household income	Savings
Stowmarket	£28,342	£23,506
Needham Market	£25,706	£22,568
Eye	£25,946	£40,701
South East	£32,043	£32,108
South Central	£32,373	£47,124
West	£32,659	£40,771
North West	£34,241	£43,735
North East	£30,771	£40,913
East	£35,829	£48,488
Central	£32,058	£45,370
Total	£31,366	£37,573

Source: Mid Suffolk HNS 2007 – primary survey data

Affordability

A1.13 The table below shows the ability of households to afford entry-level market housing, by sub-area.

Table A1.16 Affordability by sub-area						
Sub-area	Unable to afford		Able to afford		As a % of all hholds unable to afford	Total
	No.	%age	No.	%age		
Stowmarket	1,986	26.7%	5,448	73.3%	22.2%	7,434
Needham Market	658	31.2%	1,450	68.8%	7.4%	2,108
Eye	307	32.5%	639	67.5%	3.4%	946
South East	674	15.3%	3,740	84.7%	7.5%	4,414
South Central	826	21.9%	2,944	78.1%	9.2%	3,770
West	1,138	24.3%	3,545	75.7%	12.7%	4,683
North West	870	24.9%	2,623	75.1%	9.7%	3,493
North East	1,019	26.5%	2,832	73.5%	11.4%	3,851
East	781	21.7%	2,818	78.3%	8.7%	3,599
Central	682	16.2%	3,518	83.8%	7.6%	4,200
Total	8,941	23.2%	29,557	76.8%	100.0%	38,498

Source: Mid Suffolk HNS 2007 – primary survey data

Unsuitable housing

A1.14 The table below shows the occurrence of unsuitable housing by sub-area.

Table A1.17 Unsuitable housing by sub-area

Sub-area	In Unsuitable housing		Not in Unsuitable housing		As a % of all unsuitably housed hholds	Total
	No.	%age	No.	%age		
Stowmarket	574	7.7%	6,860	92.3%	25.8%	7,434
Needham Market	118	5.6%	1,991	94.4%	5.3%	2,109
Eye	51	5.4%	894	94.6%	2.3%	945
South East	161	3.6%	4,254	96.4%	7.2%	4,415
South Central	228	6.0%	3,542	94.0%	10.2%	3,770
West	240	5.1%	4,443	94.9%	10.8%	4,684
North West	158	4.5%	3,335	95.5%	7.1%	3,493
North East	168	4.4%	3,683	95.6%	7.5%	3,851
East	241	6.7%	3,358	93.3%	10.8%	3,599
Central	290	6.9%	3,910	93.1%	13.0%	4,200
Total	2,229	5.8%	36,270	94.2%	100.0%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Households containing a support needs member

A1.15 The table below shows the location occurrence of support needs households by sub-area.

Table A1.18 Households with support needs by sub-area

Sub-area	Support needs		No Support needs		As a % of all SN households	Total
	No.	%age	No.	%age		
Stowmarket	1,207	16.2%	6,227	83.8%	20.8%	7,434
Needham Market	369	17.5%	1,739	82.5%	6.3%	2,109
Eye	208	22.0%	738	78.0%	3.6%	945
South East	516	11.7%	3,899	88.3%	8.9%	4,415
South Central	778	20.6%	2,993	79.4%	13.4%	3,770
West	621	13.3%	4,063	86.7%	10.7%	4,684
North West	404	11.6%	3,089	88.4%	6.9%	3,493
North East	650	16.9%	3,201	83.1%	11.2%	3,851
East	438	12.2%	3,161	87.8%	7.5%	3,599
Central	623	14.8%	3,577	85.2%	10.7%	4,200
Total	5,814	15.1%	32,687	84.9%	100.0%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Older person only households

A1.16 The below table shows the proportion of older person households in each sub-area.

Table A1.19 Older person only households by sub-area						
Sub-area	Older people only		Other Households		As a % of all older person households	Total
	No.	%age	No.	%age		
Stowmarket	1,917	25.8%	5,518	74.2%	17.2%	7,434
Needham Market	665	31.5%	1,444	68.5%	6.0%	2,109
Eye	275	29.1%	670	70.9%	2.5%	945
South East	1,267	28.7%	3,148	71.3%	11.4%	4,415
South Central	1,118	29.7%	2,652	70.3%	10.0%	3,770
West	1,485	31.7%	3,198	68.3%	13.3%	4,684
North West	1,047	30.0%	2,446	70.0%	9.4%	3,493
North East	1,188	30.8%	2,663	69.2%	10.6%	3,851
East	1,011	28.1%	2,588	71.9%	9.1%	3,599
Central	1,185	28.2%	3,015	71.8%	10.6%	4,200
Total	11,158	29.0%	27,342	71.0%	100.0%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Key workers

A1.17 The table below shows the proportion of key worker households in each sub-area.

Table A1.20 Key worker households by sub-area						
Sub-area	Key worker household		Non key worker household		As a % of all key worker h'holds	Total
	No.	%age	No.	%age		
Stowmarket	1,043	14.0%	6,392	86.0%	19.7%	7,434
Needham Market	310	14.7%	1,799	85.3%	5.9%	2,109
Eye	118	12.5%	828	87.5%	2.2%	945
South East	696	15.8%	3,719	84.2%	13.1%	4,415
South Central	378	10.0%	3,392	90.0%	7.1%	3,770
West	671	14.3%	4,013	85.7%	12.7%	4,684
North West	429	12.3%	3,064	87.7%	8.1%	3,493
North East	593	15.4%	3,258	84.6%	11.2%	3,851
East	491	13.6%	3,109	86.4%	9.3%	3,599
Central	570	13.6%	3,629	86.4%	10.8%	4,200
Total	5,299	13.8%	33,203	86.2%	100.0%	38,500

Source: Mid Suffolk HNS 2007 – primary survey data

Appendix A2 Supporting Information

Non-response and missing data

A2.1 Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response.

A2.2 Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population
- Variables which are derived from the combination of a number of responses each of which may be affected by item non-response (e.g. collecting both respondent and their partners income separately) may exhibit high levels of non-response
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias of the results

A2.3 To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

A2.4 The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

Weighting data

A2.5 The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group along with the number of actual survey responses (information for tenure can be found in Chapter 2). Although in some cases it is clear that the proportion of survey responses is close to the 'expected' situation there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population of Mid Suffolk.

Table A2.1 Ward profile				
Ward	Estimated households	% of households	Number of returns	% of returns
Bacton and Old				
Newton	1,358	3.5%	85	3.2%
Badwell Ash	1,002	2.6%	64	2.4%
Barking and Somersham	886	2.3%	48	1.8%
Bramford and Blakenham	1,686	4.4%	109	4.1%
Claydon and Barham	1,843	4.8%	124	4.6%
Debenham	989	2.6%	84	3.1%
Elmswell and Norton	2,089	5.4%	110	4.1%
Eye	945	2.5%	232	8.7%
Fressingfield	955	2.5%	77	2.9%
Gislingham	628	1.6%	39	1.5%
Haughley and Wetherden	950	2.5%	77	2.9%
Helmingham and Coddenham	865	2.2%	73	2.7%
Hoxne	835	2.2%	60	2.2%
Mendlesham	927	2.4%	55	2.1%
Needham Market	2,109	5.5%	303	11.4%
Onehouse	880	2.3%	74	2.8%
Palgrave	882	2.3%	50	1.9%
Rattlesden	832	2.2%	46	1.7%
Rickinghall and Walsham	1,862	4.8%	138	5.2%
Ringshall	1,112	2.9%	72	2.7%
Stowmarket Central	2,113	5.5%	90	3.4%
Stowmarket North	3,359	8.7%	120	4.5%
Stowmarket South	1,962	5.1%	66	2.5%
Stowupland	958	2.5%	56	2.1%
Stradbroke and Laxfield	1,179	3.1%	101	3.8%
The Stonhams	873	2.3%	53	2.0%
Thurston and Hessett	1,763	4.6%	98	3.7%
Wetheringsett	957	2.5%	57	2.1%
Woolpit	829	2.2%	53	2.0%
Worlingworth	872	2.3%	55	2.1%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Table A2.2 Council Tax Band				
Council Tax Band	Estimated households	% of households	Number of returns	% of returns
A	4,758	12.4%	305	11.4%
B	10,693	27.8%	698	26.2%
C	8,623	22.4%	608	22.8%
D	6,136	15.9%	466	17.5%
E	4,415	11.5%	320	12.0%
F+	3,875	10.1%	272	10.2%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Table A2.3 Accommodation type profile				
Accommodation type	Estimated households	% of households	Number of returns	% of returns
Detached house/bungalow	18,526	48.1%	1,321	49.5%
Semi-detached/terraced house/bungalow	18,291	47.5%	1,243	46.6%
Flat	1,683	4.4%	105	3.9%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Table A2.4 Household type profile				
Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	5,513	14.3%	415	15.5%
2 or more pensioners	5,644	14.7%	471	17.6%
Single non-pensioner	3,929	10.2%	236	8.8%
Other households	23,414	60.8%	1,547	58.0%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Table A2.5 Household size

Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	9,441	24.5%	651	24.4%
Two	15,815	41.1%	1,164	43.6%
Three	5,457	14.2%	346	13.0%
Four	5,515	14.3%	369	13.8%
Five	1,804	4.7%	112	4.2%
Six or more	467	1.2%	27	1.0%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Table A2.6 Car ownership

Cars owned	Estimated households	% of households	Number of returns	% of returns
None	4,539	11.8%	264	9.9%
One	15,781	41.0%	1,105	41.4%
Two	14,027	36.4%	1,003	37.6%
Three or more	4,153	10.8%	297	11.1%
TOTAL	38,500	100.0%	2,669	100.0%

Source: Mid Suffolk HNS 2007 – primary survey data

Appendix A3 Balancing Housing Markets Analysis

Introduction

A3.1 The following tables show the detailed analysis for the six components contributing to the Balancing Housing Market Analysis presented in Chapter 11 of this report. Figures throughout (although partly based on data covering more than one year), are annualised.

Analysis of Mid Suffolk data

A3.2 The first table shows an estimate of the housing requirements of potential households. The table is based on the number of potential households who need or expect to form over the next two years within the district along with estimates about affordability and stated size requirement. Any potential households who would both like and expect to move from the district are excluded from this analysis.

Table A3.1 Demand I: Household formation by tenure and size required

Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	4	150	45	0	198
Private rented	38	143	20	0	201
Intermediate	0	0	3	0	3
Social rented	27	122	40	0	188
TOTAL	69	414	107	0	590

Source: Mid Suffolk HNS 2007 – primary survey data

A3.3 The table below shows the estimated demand from in-migrant households. This is based on the profile of households who have moved into the district over the past two years (in terms of affordability and size/type of accommodation secured).

Table A3.2 Demand II: Demand from in-migrants by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	47	259	563	445	1,314
Private rented	74	185	85	17	360
Intermediate	0	25	0	0	25
Social rented	30	53	15	6	103
TOTAL	150	521	662	468	1,801

Source: Mid Suffolk HNS 2007 – primary survey data

A3.4 The table below shows estimated future demand from existing households. The figures are based on what tenure and size of accommodation households would like or expect to move to in the future (next two years) along with considerations of affordability.

Table A3.3 Demand III: Demand from existing households by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	9	202	449	361	1,020
Private rented	16	99	140	40	294
Intermediate	0	6	36	32	74
Social rented	64	139	122	23	347
TOTAL	89	445	746	456	1,735

Source: Mid Suffolk HNS 2007 – primary survey data

A3.5 The table below is an overall summary of the demand situation and is calculated as the sum of the three previous tables.

Table A3.4 Demand IV: Total demand by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	60	610	1,057	805	2,532
Private rented	127	426	244	57	854
Intermediate	0	31	39	32	102
Social rented	120	313	176	29	638
TOTAL	307	1,380	1,515	923	4,126

Source: Mid Suffolk HNS 2007 – primary survey data

A3.6 The table below provides an estimate of the likely future supply of accommodation (by tenure and size) from household dissolutions (i.e. death). The table is based on applying age specific national mortality statistics (2001) to the local population to estimate the proportion of households who are likely to wholly dissolve each year.

Table A3.5 Supply I: Supply from household dissolution					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	10	96	70	32	208
Private rented	6	12	6	2	26
Intermediate	0	6	1	0	7
Social rented	59	41	13	2	115
TOTAL	75	155	90	36	356

Source: Mid Suffolk HNS 2007 – primary survey data

A3.7 The table below shows an estimate of the supply of housing that would be released when households who would like and expect to move from the district do so. For example a household out-migrating from a four bedroom owner-occupied dwelling is assumed to free-up a four bedroom owner-occupied dwelling for use by another household. The data is annualised and based on moves over the next two years.

Table A3.6 Supply II: Supply from out-migrant households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	49	201	210	372	831
Private rented	52	65	49	12	177
Intermediate	0	0	0	0	0
Social rented	0	19	0	0	19
TOTAL	101	285	258	383	1,027

Source: Mid Suffolk HNS 2007 – primary survey data

A3.8 The table below shows estimated future supply from existing households. As with the above data the figures are based on the type and size of accommodation that would become available if a household moved to alternative accommodation. Figures are annualised from data for two years.

Table A3.7 Supply III: Supply from existing households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	15	246	364	334	959
Private rented	61	216	232	23	531
Intermediate	0	13	6	0	19
Social rented	40	117	70	0	227
TOTAL	115	591	672	357	1,735

Source: Mid Suffolk HNS 2007 – primary survey data

A3.9 The table below is the sum of the three previous tables and shows the overall estimated annual supply for each tenure and size group.

Table A3.8 Supply IV: Total supply					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Owner-occupation	74	543	644	738	1,998
Private rented	119	293	287	36	734
Intermediate	0	19	7	0	26
Social rented	99	176	83	2	360
TOTAL	291	1,031	1,020	776	3,118

Source: Mid Suffolk HNS 2007 – primary survey data

Appendix A4 Survey Questionnaire

