

**CHARNWOOD BOROUGH
HOUSING NEEDS SURVEY
2003**

report by
David Coultie Associates Limited



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1 EXECUTIVE SUMMARY

1.1 Introduction

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

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

- ◆ Assist the Council to make informed decisions about the targeting of housing resources and specifically to determine spending priorities;
- ◆ Outline the nature of and reasons for housing need;
- ◆ Assist the assessing the likely demand for low cost home ownership programmes;
- ◆ Assist in developing the housing policy within the Council's Local Plan, particularly in respect of projecting the scale and reasons for the need for affordable housing and appropriate tenure mixes to achieve sustainable communities;
- ◆ Inform the further development of housing related support services and the Supporting People Programme about disability; the need for housing adaptations; the indicative scope for 'staying put' schemes and the likely need for disabled facilities grants; indicative need for housing support for older people; people with disabilities; mental health problems and/or learning difficulties.

1.1.3 The final report will:-

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

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

1.2 Survey Response

- 1.2.1 10,425 questionnaires were sent to respondents in the week commencing 3rd February 2003.
- 1.2.2 Face-to-face interviews with 300 households were conducted across the Borough, utilising the same questionnaire as the postal survey.
- 1.2.3 The final response rate of 32.9% was good with 3,428 questionnaires returned and added to the 300 interviews conducted, gives a total response of 3,728 which is nearly three times greater than the 1,250 minimum level recommended in the ODPM Guidance.
- 1.2.4 The highest response level was achieved in Six Hills with 38.8%. Five other areas achieved responses above 35% and a further seven achieved responses over 30%. The remaining 3 areas all achieved over 25%. The lowest was in Hastings & Lemyngton which achieved a response of 24.3%
- 1.2.5 6.2% of all resident households in the Charnwood Borough will have taken part in the survey.

1.3 Charnwood Housing Market

- 1.3.1 The annual rate of house price inflation in the Halifax Index in the East Midlands Region at 31st December 2002 was 42.0%, significantly higher than the UK average of 26.4%.
- 1.3.2 The Land Registry data for average price for all dwellings in Charnwood during the year was around £126,577.
- 1.3.3 The largest volume of sales in the Charnwood Borough were for semi-detached houses (41.3%) selling at an average price of £108,725. Terraced houses average £86,462 and are 28.1% of sales. Detached houses average £201,340 and are 27.5% of sales. Flats / maisonettes only account for 3.1% of sales with an average price of £63,039. Due to the low volume of flat sales in the Borough we assess terraced houses to be the main access property for first time buyers.
- 1.3.4 The survey data shows that 240 households plan to leave Charnwood because of a lack of affordable housing, 99 of which are concealed. There are also 712 households who said they wished to move but could not do so because of a lack of affordable rented housing.
- 1.3.5 Incomes of £15,000 are needed to buy a one bedroom flat in Loughborough up to £20,500 in Mountsorrel and surrounding areas. Two bedroom terraces require incomes ranging from £22,000 in Loughborough, the cheapest location, to £27,000 in Mountsorrel and surrounding areas.
- 1.3.6 Mortgage interest rates are at their lowest level for over 40 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2003 would make access to market housing more difficult to achieve and would impact on households with marginal incomes significantly.
- 1.3.7 Similar cost variation applies in the private rented sector across Charnwood. Based on rent at 25% of gross income a one bed flat in Shepshed requires £13,500 per annum, £14,500 in Loughborough and £17,000 in Mountsorrel and surrounding areas. The cost of a 2 bed flat would need an income of £14,500 in Shepshed, rising to £20,500 in Loughborough. A terraced house would require an income of £15,500 in Shepshed.

- 1.3.8 Access to home ownership is beyond the reach of around 61% of the concealed households identified in the DCA survey on any realistic assessment of availability of suitable properties. Additionally, the private rented sector makes only a limited contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.

1.4 Current Housing in Charnwood

- 1.4.1 Some 44% of households in Charnwood are owner-occupiers with a mortgage; 36% own their homes outright - a total of 80% in owner occupation. 10% are in Council rented accommodation, 8% rent privately and fewer than 3% are in HA rented homes.
- 1.4.2 26% of households live in detached houses, 36% are in semi-detached and almost 16% live in terraced houses. Almost 14% in bungalows and nearly 8% live in flats / maisonettes.
- 1.4.3 Some 90% of households say that their accommodation is adequate for their needs. 10% (5,932 implied) say that it is inadequate. The largest single issue for those reporting a problem which could be resolved in-situ, was that the dwelling needed repairs / improvements (75%). Of those requiring a move, 72% (2,765 implied) mentioned that the dwelling was too small.
- 1.4.4 Single adult households make up 27% of all households in Charnwood, less than the 1991 Census figure for the UK average (31%). Couples constitute 71% of Charnwood households compared to 60% for the UK as a whole. The incidence of single parent households (3%) was below the UK average (9%). 2001 Census suggests a higher level of single adult and single parent families.
- 1.4.5 Under-occupation affects 14% of all households in Charnwood and over-occupation affects less than 2%.
- 1.4.6 Around 73% of Council rents were below £50 per week; 94% below £60 per week. Of owner-occupiers with a mortgage, 15% pay less than £250 per month; less than 7% pay in excess of £1,000 per month.
- 1.4.7 Incomes in the Borough are somewhat higher than national figures. 22% of households based on the sample had incomes below £10,000, just below the corresponding UK figure (28%). The total proportion in the Borough earning below the approximate national average household income of £23,000 per annum was 55%, below that for the UK as a whole of 62.6%.
- 1.4.8 52% or so of households were in receipt of financial support (14,776 implied), of whom 37% (5,440 implied) were in receipt of Housing Benefit.

1.5 Future Housing Requirements

- 1.5.1 Access to the market is clearly dependent on availability, a factor, which is particularly critical for low-income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 1.5.2 21% or so of all households (12,753 implied) are currently seeking to move or will do so in the next five years. This implies an average of around 4.2% per annum which is lower than other DCA surveys (average 5.0%).
- 1.5.3 Around 5,201 households plan to leave Charnwood in the next five years, of which 3,214 are existing households and 1,987 are concealed households. The single most common reason given by both existing and concealed households moving outside the Borough was better employment mentioned by 38% and 42% respectively. For existing households the second most popular reason was to be near family / carer mentioned by 29% and for concealed households 25% said better access to work.

1.5.4 5,675 existing households and 2,451 new households will be moving or forming within the Borough in the next five years.

1.5.5 Key Findings of Existing households wishing to move within Charnwood:-

- ◆ 32% intend to do so within one year;
- ◆ 37% require detached accommodation; 29% require semi-detached;
- ◆ 17% require a bungalow and 8% require terraced accommodation. The demand for flats / maisonettes was only 4%;
- ◆ 68% require two or three bedrooms;
- ◆ Some 77% would prefer owner occupation and around 14% indicated a preference for Council rent, around 5% indicating a preference for Housing Association rented accommodation.

1.5.6 Key Findings of Concealed households wishing to move within Charnwood:-

- ◆ Around 81% of concealment relates to children of the existing household. The data suggests that 63% of concealment related to adults, between 20 to 29 years of age, a further 25% are over the age of 30;
- ◆ 80% would prefer owner occupation, 9% indicated a preference for Council accommodation and 4% a preference for private rented accommodation;
- ◆ 30% require a flat / maisonette, 26% require terraced accommodation and 33% require semi-detached;
- ◆ 27% of new households say they need one bedroom and 55% two bedrooms. The need level for three bedrooms is nearly 17%;
- ◆ Only 20% (581 implied) of all new concealed / households moving were registered on a housing waiting list, 18% being on the Charnwood Borough Housing list;
- ◆ Some 70% could afford a weekly rent of up to £60, 78% no more than £70;
- ◆ 58% could not afford a mortgage of more than £300 per month;
- ◆ Some 68% of immediately forming households have incomes below £20,000 per annum; 31% have household incomes at or above the UK average of £23,000.

1.6 Supported and Adapted Housing

1.6.1 18% of households in Charnwood contain somebody with a special need, suggesting some 10,836 households.

1.6.2 The largest group affected by a special need was those with a walking difficulty 0affecting 47% of all those with a disability in the area. 1,173 wheelchair users were identified, 11% of those with a disability were wheelchair users.

1.6.3 In only 32% of cases does a wheelchair user actually inhabit a home that has been adapted for a wheelchair, suggesting a mismatch between houses adapted and those where wheelchair users live.

- 1.6.4 Around 22% of Council rented homes and 7% of Housing Association homes were adapted for a disabled person compared to 43% in the owner occupied (no mortgage) sector, principally older people.
- 1.6.5 In terms of the nature of adaptations 53% have handrails / grab rails adaptations, 43% have bathroom adaptations, 38% have a ground floor toilet and 25% have access to their property and 18% have wheelchair adaptations.
- 1.6.6 There will be future provision requirements to address the changing needs from “Care in the Community” policies, but at this stage we believe that these are likely to be specific small developments of supported units.
- 1.6.7 It is however, important to recognise that some 4,977 households have someone with a walking problem and 68% of wheelchair users do not live in an adapted dwelling. These are matters which should principally be dealt with by Part M of the Building Regulations.

1.7 Population Growth and Household Formation

- ◆ The 2001 Census data shows that the population of Charnwood is currently 153,500 people 100 less than forecast at this point. This data has only just been produced and will not be reflected in population model projections for some time. We would not however expect the following trends within age bands, taken from the existing Population and Housing Model which are outlined below, to alter in any significant way.
- ◆ The forecasts to 2011 are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for Charnwood for the period 2001 - 2016 provided by Leicestershire County Council and used in Structure Plan.
- ◆ The population is projected to increase by 6,200 people, 4.0% over the 15 years to 2016.
- ◆ The 0-19 population shows a decrease in numbers overall, the majority of which occurs after from 2006. (- 3,200; 8.6%).
- ◆ Numbers in the 20-29 age group are projected to increase overall (+ 800; 3.7%). As this age range comprises new households forming this will have implications for future affordable housing need both in the short and longer term.
- ◆ The 30-44 age group, the main economically active group, decreases in numbers from 2001 through to 2016 totalling an overall fall of 6,700 people (-20.4%). The greatest fall occurs between 2006 and 2011 (-3,000; -9.4%).
- ◆ The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increases of 7,200 people; 19.3%, the main increase occurring between 2001 and 2006 (+ 3,100; 8.3%).
- ◆ The most significant feature here is the growth of the population in the over 65 age group. A steady increase is seen from 2001 through to 2016. The largest increase is projected to occur between 2011 and 2016 (+ 4,700; +16.6%).
- ◆ The "older" retirement group, those 80 and over grows by almost 46%, 2,700 more people by 2016. This group represents 8,600 people in the area by 2016 who are much more likely to have care and support needs which should now be assessed in detail.

1.8 Affordable Housing Need and Supply

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

Table 1-1 Annual Need and Supply

Backlog of Existing Need (eliminated over 5 years)	127
Net new formation	257
Net increase in registered need	965
In-migrant need	<u>60</u>
Total annual need	1,409
Total Supply from re-lets	<u>749</u>
Net annual outstanding need	<u>660</u>

- 1.8.2 The total affordable housing need annually is for 1,409 units. Re-lets of the existing social stock average 749 units and is the major means of addressing the scale of need identified. Re-lets are likely to reduce as Right to Buy sales increase and the size of the Local Authority Stock reduces.
- 1.8.3 It is not expected to be able to achieve this scale of supply in this timescale. This level of need significantly exceeds the number of units likely to be able to be delivered from new delivery or conversions. We have not included an average figure in the Model because of variance in delivery. In the 4 years from 2000 to 2004 new affordable delivery has been 68, 197, 88 and 65 and future delivery is planned at an average of around 120 units p.a. in the Housing Strategy, resulting in growing levels of unmet need each year.
- 1.8.4 Around 240 households, existing and concealed households intend to leave Charnwood because of a lack of affordable housing over the next five years and they are not included in our needs assessment calculation.
- 1.8.5 The survey provides valuable data on the needs and preferences of concealed households who intend to form and wish to remain in the Borough.
- 1.8.6 81% of concealed households are young people wishing to set up their own household who are the children of Charnwood Borough residents. However, not all concealed households represent a household in need of subsidised affordable housing.

1.9 House Type Preferences / Supply

- 1.9.1 The House Price Survey revealed that any household with an income below £15,000 to £27,500 per annum, depending on location within the Borough, would struggle financially to buy the smallest, acceptable quality units in the local housing market. Around 52% of concealed households forming in the next year have incomes below £15,000 and 68% below £20,000 restricting access to one bedroom flats only. Incomes in excess of £22,000 / £24,500 are needed to purchase two bedroom flats or a terraced house in Shepshed and Loughborough, the cheapest locations.
- 1.9.2 Table 1-2 reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.

- 1.9.3 Both preference and need for flats at 10.1% and 30.4% respectively are much higher than the stock level of 9.6% reflecting the impact of changing household formation and preferences. New forming households show a lower level of interest in terraced housing, closer to the stock supply of 18.8%. Sales of terraces are higher because they are the stock type to which there is greatest supply of lower cost housing.

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

	Demand		2002 Stock Supply %	Sales
	New Household Need %	New Household Preference %		All Buyers %
Terraces	25.5	19.6	18.8	28.1
Flats	30.4	10.1	9.6	3.1

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

1.10 Affordable Rented Accommodation

- 1.10.1 The local relationship between house prices and incomes is such that 60% of new forming households are unable to purchase in their own right. The impact of Right to Buy creates a decline in the availability of rented stock and the largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

1.11 Low Cost Market Housing

- 1.11.1 Concealed households express a need (53.7%) or preference (63.6%) for owner occupation but generally around 60% of new households have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy, some of whom could have done so two years ago.
- 1.11.2 There is an expressed need for around 50 Shared Ownership units from either new forming or existing households each year.

1.12 Market Rent

- 1.12.1 Around 100 existing and new households each year express interest in private rental. Initiatives to deliver discounted market rent could well assist households unable to afford full market costs which are high.
- 1.12.2 In addition to the scale of affordable housing to meet general households requirements, there are specific needs which should also be addressed. These are highlighted in the following paragraphs.

1.13 Sheltered Housing

- 1.13.1 In total the data suggests a combined requirement for 1,688 units of sheltered accommodation from older people currently living in the Borough (312 households) and those who may in-migrate to be beside their family (1,376 households). 907 are in the affordable sector and 781 in the private sector.
- 1.13.2 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.
- 1.13.3 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA surveys. Generally the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible.

1.14 Supported Housing

- 1.14.1 The Survey identifies a need for 281 units of independent supported accommodation, 276 units with a visiting support worker, and 5 with a live in carer.

1.15 Recommendations

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

1.15.2 Housing Strategy

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

1.15.3 Disabled Households

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

1.15.4 Planning Strategy

- ◆ Negotiate with prospective developers towards achieving 30% subsidised affordable homes from the total of all suitable sites coming forward for planning consent over the period of the Local Plan. Each site will need to be assessed individually, targets being subject to wider planning, economic priority, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.

2 SURVEY METHODOLOGY

2.1 Purpose, Aims and Objectives

2.1.1 Charnwood Borough Council formally commissioned DCA in December 2003 to carry out a Borough-wide Housing Needs Study.

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

2.1.3 The aims and objectives were to:-

- ◆ assist the Council in making more informed decisions regarding the targeting of housing resources and determining spending priorities;
- ◆ outline the nature of and reasons for housing need in the Borough;
- ◆ assist the Council in assessing the likely demand for low cost home ownership programmes;
- ◆ assist in developing the housing policy within the Council's Local Plan, particularly in respect of projecting the scale and reasons for the need for affordable housing and appropriate tenure mixes to achieve sustainable communities;
- ◆ inform the further development of housing related support services and the Supporting People programme by providing information about the indicative need for supported housing and/or housing with support for older people, people with disabilities, etc.;

2.1.4 The Final Report will provide the information to:-

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

2.2 Definitions

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

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

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

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

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

2.3 Methodology

2.3.1 The study consisted of the following elements:-

- i. A postal questionnaire to 10,425 households in 16 sub-areas;
- ii. Face-to-face interviews with 300 households across the Borough, utilising the same questionnaire as the postal survey;
- iii. A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
- iv. Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

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

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

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

- ◆ house type and number of bedrooms;
- ◆ adequacy of current housing to meet the households needs;
- ◆ property repair and improvement requirements;
- ◆ forms of heating and energy efficiency facilities;
- ◆ housing costs and income;
- ◆ employment and travel to work;

- ◆ support and adaptation needs;
- ◆ household composition by gender, age and ethnicity.

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

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

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

2.4 Sampling

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

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

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

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

2.4.4 The postal sample was stratified into 16 sub-areas and selected by random probability from the Council Tax Register. The sample was 17.3% of resident households, determined to ensure statistical validity within each sub-area. As we see in 2.7.4, based on a 16 ward sub-area structure and a high response rate, a finer level of $\pm 1.31\%$ was achieved in this survey.

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

2.4.6 It should be noted that the "numbers implied" column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor at sub-area level calculated by sub-area responses to that sub-area household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.

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

2.5 Promotion

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

2.6 Survey Fieldwork

- 2.6.1 Mill Field Services, an independent research company, was commissioned to conduct fieldwork in the Charnwood Borough by David Couttie Associates (DCA). The aim was to interview 200 respondents from the Hastings and Lemyngton area of the Borough, 50 from Thurmaston and 50 respondents from the Mountsorrel area of the Borough.
- 2.6.2 Mill field Services were provided with a questionnaire by DCA, utilising the same questionnaire as the Postal Survey. The responses from the interviews and the Postal sample were then combined to make one data file.
- 2.6.3 The fieldwork for this project began on Friday 7th February and was completed by Friday 14th February.
- 2.6.4 Out of the total number of addresses supplied across the two areas 17% were non-contacts. Of these, the reason for non-contact varied:-
- ◆ 39% were not completed because the respondent refused;
 - ◆ 13% of the properties were empty;
 - ◆ 48% were not called on by the interviewers.
- 2.6.5 Overall an interview response rate of 83% was achieved in the Hastings and Lemyngton, Thurmaston and Mountsorrel areas.
- 2.6.6 As a stated part of their procedure Mill Field Services always conduct a minimum 10% 'back check'. In doing this, they can guarantee the validity of all interviews completed and ensure that high standards are met. Mill Field Services check that the interview took place, verify the answers to key questions and check that the respondent was happy with the way the interview was carried out.

2.7 Survey Process and Response

- 2.7.1 The sample survey of 10,425 questionnaires was dispatched for delivery on 3rd February 2003. The return deadline was 26th February 2003 allowing respondents a period of around twenty two days including three weekends for completion and return.

- 2.7.2 The final response rate of 32.9% was good with 3,428 questionnaires returned and 300 interviews conducted, giving a total response of 3,728 which is nearly three times greater than the 1,250 minimum level recommended in the ODPM Guidance.
- 2.7.3 The highest response level was achieved in Six Hills with 38.8%. Five other areas achieved responses above 35% and a further seven achieved responses over 30%. The remaining 3 areas all achieved over 25%. The lowest was in Hastings & Lemyngton which achieved a response of 24.3%.
- 2.7.4 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. Sampling error ratio ranged from $\pm 4.06\%$ to $\pm 6.08\%$ at sub-area level and was $\pm 1.31\%$ at Borough-wide level.
- 2.7.5 6.2% of all resident households in the Charnwood Borough will have taken part in the survey.
- 2.7.6 The response rate analysis by sub-area is detailed in Table 2-1 below.

Table 2-1 Response Rate by Area

Sub-Area	Households	Postal Sample	Postal Responses	Postal Response Rate %	Interview Responses	Total Responses	Validity \pm %
Shepshed East & West	5,358	650	202	31.1	0	202	5.63
Bradgate	2,901	650	228	35.1	0	228	5.30
Woodhouse & Swithland	917	600	195	32.5	0	195	5.73
Thurcaston & Cropston	860	600	221	36.8	0	221	5.38
Barrow & Quorn	4,170	650	233	35.8	0	233	5.36
Mountsorrel & Rothley	4,783	600	203	33.8	50	253	5.03
Birstall	4,725	650	206	31.7	0	206	5.57
Sileby	2,811	650	216	33.2	0	216	5.44
Syston	4,775	650	173	26.6	0	173	6.08
Thurmaston	3,592	600	176	29.3	50	226	5.32
East Gascote	1,051	600	185	30.8	0	185	5.88
Queniborough	1,227	650	238	36.6	0	238	5.19
Six Hills	1,099	600	233	38.8	0	233	5.24
The Wolds	1,092	650	240	36.9	0	240	5.16
Hastings & Lemyngton	8,624	375	91	24.3	200	291	4.13
Rest of Loughborough	12,428	1,250	388	31.0	0	388	4.06
Total	60,413	10,425	3,428	32.9	300	3,728	1.31

3 THE CHARNWOOD HOUSING MARKET

3.1 Introduction

3.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the Charnwood Borough:-

- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
- ◆ from the Land Registry, providing data on all sales in the area for the past year;
- ◆ Estate Agency survey to assess access prices for new households in each sub-area.

3.1.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.

3.1.3 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

3.2 National Picture

3.2.1 House price inflation in the fourth quarter of 2002 accelerated in most regions with an overall increase of 7.4%, above the 6.4% gain in the third quarter of 2002. However, this still remains well below the peak record in 1988 (34%). The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand in recent months and this trend should continue throughout the rest of the year.

3.2.2 UK house price inflation for the year ending 31st December 2002 was recorded by Halifax at 26.4% and Land Registry at 20.9%.

3.3 Regional Picture

3.3.1 The annual rate of house price inflation in the Halifax Index in the East Midlands Region at 31st December 2002 was 42.0%, significantly higher than the UK average of 26.4%.

3.3.2 House prices in the East Midlands Region continue to rise, showing an increase of 8.0% during the fourth quarter of 2002.

3.3.3 House prices in Leicestershire rose over the last year by 26.5% as calculated by Land Registry.

3.4 The Housing Market

3.4.1 The Regional Market is shown in the Table 3-1 below, which details the prices paid for the main categories of house types for the whole of the East Midlands Region with comparisons against a different source of house price index data.

- 3.4.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the East Midlands Region. The Land Registry data incorporates all transactions, at County level in Leicestershire and more specifically in the Charnwood Borough.

Table 3-1 Average East Midlands Region House Prices - All Buyers 2002

Property Type	Land Registry Average Price	Halifax Average Price
Terraced	71,646	78,838
Semi-detached	91,528	99,613
Detached	167,380	181,214
Bungalows	*	120,302
Flats & maisonettes	80,898	87,689
All properties	110,853	119,712

Source: Halifax House Price Index, 4th Quarter 2002.

Land Registry Residential Property Price Report, 4th Quarter 2002.

* Land Registry figures do not identify bungalows separately.

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

Table 3-2 Average House Prices and Sales - All Buyers 2002

Property Type	Land Registry Charnwood Average Price	Land Registry % of sales in Charnwood	Land Registry Leicestershire Average Price	Land Registry % of sales in Leicestershire
Terraced	86,462	28.1	83,274	22.9
Semi-detached	108,725	41.3	105,371	36.1
Detached	201,340	27.5	193,185	36.6
Flats & maisonettes	63,039	3.1	71,396	4.4
All properties	126,577	100.0	130,929	100.0

Source: Land Registry Residential Property Price Report, 4th Quarter 2002

- 3.4.5 The largest volume of sales in the Charnwood Borough were for semi-detached houses (41.3%) selling at an average price of £108,725. Terraced houses average £86,462 and are 28.1% of sales. Detached houses average £201,340 and are 27.5% of sales. Flats / maisonettes only account for 3.1% of sales with an average price of £63,039. Due to the low volume of flat sales in the Borough we assess terraced houses to be the main access property for first time buyers.
- 3.4.6 The survey data shows that 240 households plan to leave Charnwood because of a lack of affordable housing, 99 of which are concealed. There are also 712 households who said they wished to move but could not do so because of a lack of affordable rented housing.

3.5 Postcode Level Data

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

Table 3-3 Sub-Area Breakdown

Postcode	Sub-Areas
LE11 0 LE11 4	Loughborough
LE11 1 LE11 5	
LE11 2 LE11 8	
LE11 3 LE12 5	
	Shepshed
LE12 9	Shepshed East and West
LE4 3 LE7 8	The Leicester Fringe
LE4 4 LE7 9	
LE4 7 LE12 5	
LE4 8 LE12 7	
LE6 0 LE12 8	
LE7 1 LE14 3	Incl. (Anstey, Newtown Linford, Birstall, Syston, Thurmaston, East Goscote, Queniborough, Barkby, Beeby, South Croxton, Cossington, Seagrave, Thrussington, Rearsby, Ratcliffe)
LE7 2 LE67 9	
LE7 3	
LE7 4	
LE7 7	
LE7 7 LE12 7	Rural Villages
LE12 5 LE12 8	
LE12 6	Incl. (Woodhouse, Swithland, Thurcaston, Cropston, Wymeswold, Burton, Walton, Hoton)

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

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

Property Type	Loughborough		Shepshed		Mountsorrel & Surrounding areas		The Leicester Fringe		Rural Villages	
	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales	Average Price	% Sales
Terraced	92,187	33.2	75,322	26.2	92,183	37.4	75,437	22.9	96,924	36.4
Semi-detached	105,143	40.5	90,943	38.7	119,552	36.5	103,142	40.5	123,204	35.5
Detached	173,765	22.9	170,750	31.3	228,085	26.1	194,088	35.5	232,797	28.1
Flat / Maisonette	53,316	3.4	46,483	3.8	-nd-	-nd-	81,892	1.1	-nd-	-nd-
Average	116,128	100.0	105,344	100.0	161,750	100.0	142,984	100.0	160,187	100.0

Source: Land Registry Residential Property Price Report, 4th Quarter 2002.

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

3.6 Access Sales Levels in the Borough

- 3.6.1 To establish access level prices for new households attempting to access the local market, further research was undertaken through a survey of local estate agents. The sample of sales data found for Rural Villages was small and therefore has not been included in the access sales analysis.
- 3.6.2 Although the average price of terraces according to the Land Registry survey is £86,462, access sales levels vary across the Charnwood Borough with the lowest access prices, for a 2-bed property, starting at around £70,000 in Loughborough rising to £86,950 in the Leicester Fringe as can be seen in Table 3-5 below.
- 3.6.3 Flat availability is limited across the Borough and no data was found for 1 or 2-bed flats in the Leicester Fringe. According to the table above, 1-bed flats can be accessed at £47,500 in Loughborough, to £64,950 in Mountsorrel & Surrounding areas.

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

Property Type	Loughborough		Shepshed		Mountsorrel & Surrounding areas		The Leicester Fringe		Borough - Wide	
	Average	Access	Average	Access	Average	Access	Average	Access	Average	Access
1-Bed Flat	56,111	47,500	64,450	54,950	69,950	64,950	-nd-	-nd-	63,504	55,800
2-Bed Flat	-nd-	-nd-	84,360	76,950	-nd-	-nd-	-nd-	-nd-	84,360	76,950
2-Bed Terraced	88,071	70,000	85,034	74,950	98,229	84,950	104,956	86,950	94,072	79,213
3-Bed Terraced	99,965	74,950	89,962	81,000	131,863	112,500	103,383	84,950	111,529	96,670
2-Bed Semi-det	98,588	89,950	88,996	82,950	114,600	102,500	117,386	91,950	104,892	91,838
3-Bed Semi-det	134,034	102,950	109,200	98,950	120,393	97,950	125,516	92,950	123,862	102,460

nd: no data available

Source: DCA House Price Survey February 2003.

3.7 Purchase Income Thresholds

- 3.7.1 The cheapest access prices of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio. Table 3-6 below outlines the income ranges needed to enter the market in the main settlements in Charnwood. The survey suggests that few flats are likely to be available in the rural areas.

Table 3-6 Purchase Income Thresholds

Area	Income Thresholds		
	1 bed Flat	2 bed Flat	2 bed Terrace
Loughborough	15,000	-nd-	22,000
Shepshed	17,500	24,500	24,000
Mountsorrel & Surrounding areas	20,500	-nd-	27,000
Leicester Fringe	-nd-	-nd-	27,500

3.8 The Private Rented Sector

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

Table 3-7 Average and Access Rent Levels in the Charnwood Borough (£/month) - March 2003

Property Type	Loughborough		Shepshed		Mountsorrels & Surrounding areas		Borough - Wide	
	Average	Access	Average	Access	Average	Access	Average	Access
1-Bed Flat	335	300	328	280	420	350	367	327
2-Bed Flat	474	425	369	300	488	400	444	375
2-Bed Terraced	433	385	396	325	437	395	422	368
3-Bed Terraced	502	475	487	425	500	400	496	433
2-Bed Semi-det	469	415	469	425	575	550	504	463
3-Bed Semi-det	607	550	548	495	615	550	590	532

nd: no data available.

Source: DCA House Price Survey February 2003

- 3.8.3 Access rental costs in the private rented sector vary significantly by location within the Borough. The private rented sector can be accessed at £280 a month in Shepshed, and £300 in Loughborough, (see Table 3-8 below) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £300 in Shepshed, to £400 in Mountsorrel and surrounding areas.
- 3.8.4 In the case of 2-bed terraced houses, we found that the access rent levels were £325 p.m. in Shepshed to £385 in Loughborough. Semi-detached properties can be rented from £415 (for a 2-bed property) to a maximum of £550 (for a 3-bed property).
- 3.8.5 The concealed households gave us details of how much rent per week they could afford to pay. We examined this data to see if those concealed households who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 3.8.6 We found preference for private rented housing in concealed households generally very low. Only around 30% of concealed households could afford to pay between £261 and £300 per month, enabling them to access only the cheaper one bed flats in certain areas, as shown in Table 3-7 above.
- 3.8.7 Less than 4% of these households could pay between £431 and £650 per month which would allow access through the private rented market to all property types.
- 3.8.8 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases, however the decision does rest with the individual landlord concerned.
- 3.8.9 A range of property types are available in the sector as a whole and are found in a variety of locations within Charnwood. It would appear that the difference in rent level between furnished and unfurnished property is marginal with respondents indicating they do charge only slightly more for furnished accommodation. They indicated that the difference in cost was marginal, although many agencies do not deal with furnished property due to the fire regulations involved.

3.9 Rental Income Thresholds

- 3.9.1 We assessed the cheapest rental prices of the smallest units in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income. Table 3-8 below shows the income levels needed to access the private rented market in the Charnwood Borough.
- 3.9.2 Our estate agent survey found extremely low levels for rental in both the Leicester Fringe and Other rural villages and therefore these have not been included in the analysis.

Table 3-8 Rental Income Thresholds

Area	Income Thresholds		
	1 bed Flat	2 bed Flat	2 bed Terrace
Loughborough	14,500	20,500	18,500
Shepshed	13,500	14,500	15,500
Mountsorrel & Surrounding areas	17,000	19,000	19,000

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

3.10 The Student Rented Sector

3.10.1 As Loughborough has a large student population, due to housing a large university. The student rented sector was looked at in closer detail.

3.10.2 Charnwood Borough Council provided contact details of the accommodation manager at Loughborough University to provide us with more insight the main student areas and the cost of renting for students.

3.10.3 We were told that the main student area was the Storer Ward area, in particular the roads of Oxford Street, Paget Street and Leopold Street. A survey of estate agents that rent specifically to students was carried out and it was found that on the majority of occasions rents were per room rather than for the entire property.

3.10.4 Weekly rents ranged from £47 per room to £55 per room for a three bedroom property. This means that for the entire property rents would range from £560 to £660 per month. When comparing with the normal residential lettings it would appear that the student rents are slightly higher than these, probably due to the fact that the rents are charged per person and has a significant cost impact in the rental market for other households in these areas.

3.11 Conclusions

- 3.11.1 The annual rate of house price inflation in the Halifax Index in the East Midlands Region at 31st December 2002 was 42.0%, significantly higher than the UK average of 26.4%.
- 3.11.2 The Land Registry data for average price for all dwellings in Charnwood Borough during the year was around £126,577.
- 3.11.3 The largest volume of sales in the Charnwood Borough were for semi-detached houses (41.3%) selling at an average price of £108,725. Terraced houses average £86,462 and are 28.1% of sales. Detached houses average £201,340 and are 27.5% of sales. Flats / maisonettes only account for 3.1% of sales with an average price of £63,039. Due to the low volume of flat sales in the Borough we assess terraced houses to be the main access property for first time buyers.
- 3.11.4 The analysis shows that the housing market excludes many families and single person households who are currently seeking access to local housing. This concealed demand requiring affordable housing is mainly in addition to Waiting List numbers. There clearly is an 'affordability' problem in the Borough for low-income households.
- 3.11.5 Incomes of £15,000 are needed to buy a one bedroom flat in Loughborough, the cheapest area and a two bedroom terraced would require an income of £22,000.
- 3.11.6 Similar cost variation applies in the private rented sector across Charnwood. Based on rent at 25% of gross income a one bed flat in Shepshed requires £13,500 per annum, £14,500 in Loughborough and £17,000 in Mountsorrel & Surrounding areas. The cost of a 2 bed flat would need an income of £14,500 in Shepshed, rising to £20,500 in Loughborough. A terraced house would require an income of £15,500 in Shepshed and £18,500 in Loughborough.
- 3.11.7 The key fact is that, based on conservative assumptions, access to home ownership is beyond the reach of around 60% of the concealed households identified in the DCA survey on any realistic assessment of availability of properties. Additionally, the private rented sector makes only a limited contribution to access to affordable housing and this almost certainly underlies the problem of concealment that exists in the Borough.
- 3.11.8 Mortgage interest rates are at their lowest level for over 40 years and people who cannot enter the market under these circumstances may never be able to do so, short of some collapse in the market or a significant change in their income level. Further house price increases above wage inflation in 2003 would make access to market housing more difficult to achieve and would impact on households with marginal incomes most significantly.

4 CURRENT HOUSING IN THE BOROUGH

4.1 Tenure, Type and Amenities

- 4.1.1 This section deals with the analysis of the survey data on existing households and issues relating to their current accommodation. Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, we would expect tenure type to provide some broad validation of the representativeness of the sample.
- 4.1.2 It should be noted that in all cross-tabulations data is included only where the respondent has answered each element (question) involved, hence some small discrepancies when compared with the tables relating to a single data source.
- 4.1.3 The data set out on tenure at Table 4-1 has been re-weighted to be in line with the HIP data for 1st April 2002 on social housing stock and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance in Charnwood.

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

Tenure	%	Group %	N ^{os} implied	England Census 2001	Local Area Census 2001
Council rented	9.5	12.5	5,738	21.0	12.5
HA rented	2.5		1,508		
Shared ownership	0.5		301		
Private rented	7.5	7.8	4,549	10.0	10.2
Tied to employment	0.2		149		
Other	0.1		77		
Owner occupier - mortgage	43.9	79.7	26,538	69.0	77.3
Owner occupier – outright	35.8		21,557		
Total	100.0	100.0	60,417	100.0	100.0

- 4.1.4 The Local Area Census figures for Charnwood for 2001 show similar results compared with our survey findings. Both Local Area Census figures for Charnwood and this survey show much lower levels of social rent (12.5%), compared to the England 2001 Census (21.0%). The proportion of owner occupiers in both the Charnwood 2001 Census figures and this survey (77.3% and 79.7% respectively) are much higher than the England Census 2001 figure (69%).
- 4.1.5 The proportion of owner-occupiers without mortgage has increased by 2002 to 43.9%. The trend towards paying off mortgage as tax incentives decrease appears to have applied in Charnwood in common with our recent surveys. The ageing of the population, early retirement and completion of mortgages at the end of their term have a bearing on this issue.

- 4.1.6 In connection with weighting and our comments at paragraph 4.1.4 to 4.1.6, it should be noted that early indications from the 2001 Census suggest a lower number of owner occupied properties (around 77%) and a correspondingly higher number of private rented properties. However, the impact e.g. on the number of moving households when further re-weighted is very small.
- 4.1.7 Table 4-2 below indicates the type of accommodation occupied by the households responding to the question (based on a 99.5% response).

Table 4-2 **Type of Accommodation**
Question 2

Type	%	Group %	N ^{os} implied	UK Census 2001	Local Area Census 2001
Semi-detached house	35.8	75.3	21,448	54.1	71.1
Detached house	26.0		15,598		
Bungalow	13.5		8,108		
Terraced	15.7	15.7	9,463	25.4	18.8
Flat / Maisonette	8.2	8.5	4,955	19.7	9.6
Bedsit / Studio / Room only	0.3		195		
Caravan / Mobile home	0.5	0.5	330	0.8	0.5
Total	100.0	100.0	60,097	100.0	100.0

- 4.1.8 The Local Area Census data 2001 shows a slightly lower proportion of detached and semi-detached houses, bungalows and terraced houses compared to our sample. New building since the 1991 census would be likely to be predominantly in the form of detached or semi-detached houses leading to a change in the property type structure within the Borough. There is also no bungalow category in the Census figures although it is likely that most bungalows are either detached or semi detached rather than terraced. While some understatement of terraced houses and flats / maisonettes must apply, we did not feel that any further re-weighting of the data was needed, especially in view of the tenure balance referred to at 4.1.3 above.
- 4.1.9 The implications of the change in dwelling type structure over time is particularly significant in the light of increasing demand for flats in the Borough. Our analysis of concealed households in Section 5.3 of this report found 30.4% of expressed need to be for flats / maisonettes.

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

Question 2 by Q.1

Type	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment*	Other	Total
Semi-detached	52.3	33.1	6.1	6.5	1.3	0.4	0.1	0.2	100.0
Detached	53.7	42.8	2.1	0.7	0.1	0.0	0.6	0.0	100.0
Terraced	48.2	22.0	19.9	5.8	3.3	0.8	0.0	0.0	100.0
Bungalow	25.0	61.9	2.5	8.0	0.9	1.6	0.1	0.0	100.0
Flat / Maisonette	6.4	5.1	13.6	58.5	15.8	0.0	0.6	0.0	100.0
Bedsit / studio / room only	0.0	0.0	42.2	38.2	19.6	0.0	0.0	0.0	100.0
Caravan / Mobile Home	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0

4.1.10 A cross-tabulation relating form of tenure to property type indicated that 87.9% of flat / maisonette accommodation was in the rented sector; 74.3% in the social rented sector. 61.9% of bungalow accommodation was in the owner-occupied no mortgage sector, perhaps reflecting the older age of respondents in that sector.

4.1.11 Respondents were asked when their property had been built. 8.4% did not know when their home was built. 42.5% of homes in the Borough had been built before 1945; 19.1% after 1990.

Table 4-4 Date Property Built

Question 3

Date	%	N ^{os} implied
Before 1919	13.2	7,891
1919 – 1944	16.1	9,598
1945 – 1964	21.3	12,715
1965 – 1990	21.9	13,096
After 1990	19.1	11,397
Don't know	8.4	5,005
Total	100.0	59,702

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

Table 4-5 Number of Bedrooms

Question 5

Bedrooms	%	N ^{OS} implied
Bedsit	0.5	285
One	8.8	5,296
Two	22.1	13,335
Three	48.1	28,958
Four	16.4	9,860
Five or more	4.1	2,438
Total	100.0	60,172

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

Table 4-6 Number of Bedrooms by Tenure

Question 5 by Q1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties owned	0.0	2.2	20.8	52.9	19.6	4.5	100.0
Properties rented	2.4	36.1	27.4	28.7	3.2	2.2	100.0
Council rented only	2.1	49.8	14.9	31.1	1.5	0.6	100.0

4.1.14 As might be expected, some 93.8% of four (or more) bedroom properties were in the owner occupied sector. 80.7% of bedsit / one bedroom properties were in the rented sector.

Table 4-7 Access to Basic Facilities

Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership	Tied to employment*	Other
CH-F	88.9	92.7	88.9	70.8	87.8	78.2	100.0	57.7	93.3
CH-P	5.7	3.0	6.6	12.4	8.4	10.0	0.0	30.7	0.0
DG-F	69.0	72.8	73.7	43.5	55.9	65.5	54.7	48.0	0.0
DG-P	16.8	15.2	16.9	23.3	19.6	13.3	15.9	6.3	41.3
LI	76.1	82.8	85.6	40.7	45.0	42.5	70.6	82.3	76.3
HWTI	71.5	71.7	79.1	52.0	58.2	69.9	61.9	70.5	58.7
WPI	45.5	50.9	51.9	27.8	15.3	34.5	14.0	33.5	0.0
CWI	34.6	37.2	38.4	11.5	28.0	24.5	47.8	27.3	0.0
DP	24.4	24.4	26.8	8.6	26.2	29.7	10.7	27.3	34.6

Heating / Insulation facilities:-

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

- 4.1.15 Respondents in the survey indicated a high level of access to basic facilities. Households with some form of central heating at 94.6% were well above the national average in the 1996 English House Condition Survey (88%).
- 4.1.16 In the case of Council rented accommodation alone, 96.2% had some form of central heating, above the all tenure average, however the Council rented sector performed relatively poorly on all other facility levels in comparison to the all tenure average, with the exception of draft proofing.
- 4.1.17 The other particularly significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a lower level of access to all the nominated facilities than the all tenure average (and in most cases a far lower level of access). Only 43.5% had double glazing and the levels of hot water tank and cavity wall insulation and draft proofing were the lowest for all tenures.
- 4.1.18 Only 0.5% (310 implied) of respondents indicated that they shared facilities with people not in their household.

4.2 Adequacy of Present Dwelling / Improvement Required

- 4.2.1 Respondents were asked if their current accommodation was adequate for their needs. 90.1% indicated that their accommodation was adequate; 9.9% (5,932 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys.
- 4.2.2 From a cross-tabulation some discrepancy in satisfaction by tenure was evident but this was fairly consistent with the results of other recent DCA surveys. The satisfaction level for Council rented accommodation (81.5%) was slightly above the average emerging for social rented accommodation from recent DCA surveys (81%). Satisfaction in the private rented sector (78.7%) was below the all tenure average, as might be expected from the comments at 4.1.16 above.

Table 4-8 Adequacy by Tenure

Question 8a by Q.1

Tenure	% adequate
Owner occupied with mortgage	90.5
Owner occupied no mortgage	95.1
Private rented	78.7
Council rented	81.5
HA rented	79.3
Shared ownership*	100.0
Tied to employment	69.9
Other	100.0

- 4.2.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 4.2.4 The results in response to a multiple choice question indicating an 'in-house' solution are shown in Table 4-9 below. 74.7% of responses were for need for repair or improvement.

Table 4-9 Reason For Inadequacy of Present Accommodation Where an “In House” Solution May Be Possible
Question 8bi

Reasons	% responses	N ^{os} implied (all choices)
Needs repair / improvement	74.7	3,095
Too costly to heat	25.3	1,046
Total	100.0	4,141

Table 4-10 Reason for Inadequacy of Present Accommodation Likely to Require a Move
Question 8bii

Reasons	% responses	N ^{os} implied (all choices)
Too small	71.8	2,765
Rent / mortgage too expensive	11.3	435
Housing affecting health	11.5	442
Tenancy insecure	5.4	206
Total	100.0	3,848

4.2.5 Of the group indicated a solution requiring a move, the largest single issue was that the dwelling was too small, 71.8% of responses and implying 2,765 cases in the Borough as a whole. As families grow, problems tend to be focused on terraced houses and flats. Our research would point to concern that families may be trapped in property that is too small for their needs as a result of high and rising local house prices.

4.2.6 We set out in the next few paragraphs some inadequacy issues relating to those in specific respondent groups indicating inadequacy.

Table 4-11 Repair Needed / Tenure

Question 8bi / Question 1

	% of all households in sample	% households with a repair need	N ^{os} implied
Owner occupier with mortgage	43.9	47.5	14,440
Owner no mortgage	35.8	27.2	8,290
Council rented	9.5	11.8	3,582
Private rented	7.5	10.1	3,089
HA rented	2.5	2.3	694
Shared ownership	0.5	0.6	186
Tied to employment	0.2	0.3	82
Other	0.1	0.2	77
Total	100.0	100.0	30,440

4.2.7 In terms of tenure, levels of inadequacy were disproportionately higher among private tenants and council renters, but low among owner occupiers without mortgage.

Table 4-12 Repair / Household Income

Question 8bi / Question 1

	% of all households in sample	% households with a repair need	N ^{os} implied
Below £10,000	21.6	32.3	721
£10,001 - £15,000	14.5	14.8	332
£15,001 - £23,000	19.0	18.3	410
£23,001 - £30,000	13.5	10.9	244
£30,001 - £40,000	14.7	14.3	319
£40,001 - £50,000	7.0	4.4	99
Above £50,000	9.7	5.0	112
Total	100.0	100.0	2,237

- 4.2.8 In terms of income, levels of repair need were disproportionately high among those earning below £10,000. Above the £10,000 income bracket we found no clear correlation between lower incomes and higher repair need.

Table 4-13 Repair / Age Groups

Question 8bi / Question 1

Age groups	% of all households in sample	% households with a repair need	N ^{os} implied
0 - 10	0.0	0.0	0
11 - 15	0.0	0.0	0
16 - 24	3.8	4.1	124
25 - 44	28.8	40.3	1,221
45 - 59	28.6	27.5	834
60 - 74	24.1	21.6	656
75+	14.7	6.5	196
Total	100.0	100.0	3,031

- 4.2.9 Repair need was disproportionately found in particular among households where the head of household was aged 25 – 44. Repairs were apparently not a particular problem for those above 60 years of age.
- 4.2.10 17.2% of households with a disability felt their home was inadequate (compared to 9.9% among all households). Of respondents with a disability, 61.8% of those saying their home was inadequate also said they had a repair need, compared to 76.1% of all respondents. While the level of inadequacy was significantly higher, repair need was arguably not found among households with a disability at an unduly disproportionate level. The nature of the disability for those with a repair need is shown in Table 4-14 below on the basis of a multiple choice question.

- 4.2.11 Looking at the individual types of disability, the incidence of repair need was found to be disproportionate in a number of categories, with a particularly high incidence among those with asthmatic / respiratory, learning difficulties and other physical disabilities and a low incidence among those with walking difficulties.

Table 4-14 Disability
Question 8bi / Question 10c

Disability	% of all households (in sample of 10,656)	% households with a repair need (in sample of 1,085)	N ^{os} implied
Walking difficulty	46.7	40.2	436
Limiting long term illness	25.8	28.5	309
Other physical disability	24.0	31.9	346
Visual / hearing impairment	21.7	22.0	239
Asthmatic / respiratory problems	19.6	25.9	281
Wheelchair user	11.0	6.6	72
Mental health problem	10.0	14.4	156
Learning difficulty	5.5	11.2	122
Total			1,961

Table 4-15 Rent / Mortgage too Expensive / Income
Question 8bii / Question 16c

Income	% of all households in sample	% households rent / mortgage too expensive	N ^{os} implied
Below £10,000	21.6	31.3	103
£10,001 - £15,000	14.5	12.5	41
£15,001 - £23,000	19.0	26.8	88
£23,001 - £30,000	13.5	24.9	82
£30,001 - £40,000	14.7	0.0	0
£40,001 - £50,000	7.0	3.0	10
Above £50,000	9.7	1.5	5
Total	100.0	100.0	329

- 4.2.12 On the basis of a relatively low number of respondents indicating that the rent / mortgage were too expensive, the co-relation between incomes and cost is reasonably strong. Most significant is the disproportionately high number of responses from those with an income less than £10,000.
- 4.2.13 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents maybe reluctant to describe their accommodation as unsuitable.
- 4.2.14 The next question in the section sought to identify which aspects of a given range of work respondents felt were required on their property.

- 4.2.15 50.4% (30,441 implied) of the sample responded to the question. Responses were again on multiple choice basis with respondents making around 1.7 choices on average.

Table 4-16 Repairs / Improvements Required

Question 8c

Improvements	% responses	% households	N ^{os} implied
Window repairs	19.4	33.1	10,062
Additional security	21.8	37.4	11,379
Insulation	14.7	25.2	7,667
Improved heating	15.1	25.9	7,893
Roof repairs	11.6	19.9	6,065
Damp proofing	8.1	13.8	4,198
Re-wiring	9.3	15.9	4,853
Total	100.0		52,117

- 4.2.16 Additional security (37.4%) was the most common single choice, similar to recent DCA surveys where additional security has also tended to be the more popular choice where it has been included as a category. Also significant was the need for window repairs mentioned by 33.1%.

Table 4-17 Work Required on the Property by Tenure

Question 8c by Q.1

Work required	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	Council rented	HA rented	Shared ownership*	Tied to employment*
Additional security	41.1	33.1	33.7	32.0	40.4	85.5	26.9
Improved heating	24.3	19.7	46.3	29.5	34.1	0.0	33.1
Re-wiring	14.6	22.3	10.8	12.3	13.7	0.0	27.3
Damp proofing	11.0	11.0	27.3	17.2	18.0	19.9	57.3
Roof repairs	23.7	17.8	10.1	18.9	10.2	34.4	11.3
Window repairs	32.0	24.2	44.1	47.8	38.4	14.5	78.6
Insulation	26.1	24.8	32.9	16.8	18.5	36.0	11.8

- 4.2.17 Overall requirements in the Council rented sector were lower than the all tenure average except in the case of damp proofing (which was slightly higher). This is interesting given the over representation of inadequacy resulting from repair need reported by council renters in Section 4.2.7 above.
- 4.2.18 In the private rented sector, the profile was very much compatible with our comments at 4.1.16 and 4.2.7 above, in that a higher average work requirement was identified in most categories. In particular, significantly higher requirements were found in the case of improved heating and window repairs.
- 4.2.19 28.7% (17,315 implied) of respondents answered a further question on the repairs / improvements they intended to carry out in the next five years.

Table 4-18 Repairs / Improvements Intended in Next 5 Years

Question 8d

	% responses	% households	N ^{OS} implied
Window repairs	28.8	40.6	7,026
Roof repairs	20.2	28.5	4,928
Improved heating	17.7	24.9	4,321
Insulation	16.3	22.9	3,967
Re-wiring	11.1	15.7	2,711
Damp proofing	5.9	8.3	1,441
Total	100.0		24,394

4.2.20 In broad terms the types of repairs / improvements envisaged were compatible with the requirements set out in Table 4-16 above.

4.3 Household Composition and Household Profile

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

Table 4-19 Family Composition

Question 15a&d

Family Composition	%	Group %	Local Area Census 1991
1 adult over 60	15.3	26.8	29.0
1 adult under 60	9.9		
1 adult + other	1.6		
Couple no child	39.4	70.5	65.1
Couple 1-2 children	24.8		
Couple 3+ children	4.9		
Couple + others	1.4		
Single parent	2.7	2.7	5.9
Total	100.0	100.0	100.0

4.3.2 Our survey shows some differences to the Local Area Census 1991 with single adult household decreasing from 29% in 1991 to 26.8% in our survey, with a corresponding rise in couple households. Single parent households had also decreased since 1991 from 5.9% to 2.7% in our survey and were below the level found in some other recent DCA surveys (over 4%).

Table 4-20 Population Age Groups

Question 14d

Age Group	%	Local Area Census 2001
0 - 15	16.0	19.0
16 - 24	10.5	14.5
25 - 44	24.3	27.4
45 - 59	22.9	19.6
60 - 74	17.5	12.7
75+	8.8	6.8
Total	100.0	100.0

4.3.3 Table 4-20 shows the ages of all household members in the sample. The figures show some deviation between our sample and the 2001 local area Census data. There was a greater concentration of persons in our data in the 60-74 age groups (17.5%) as compared with 12.7% in the Census (a difference of 4.8%). The 16-24 age groups in our data showed a higher proportion in this age group, 10.5% against 14.5% in the Census (a difference of 4%). The 0-15 group shows a 3 percentage point difference compared to 2001 Census figures; the 75+ groups differed by 2 percentage points.

Table 4-21 Number in Households

Question 14a

Number in household	%	N ^{os} implied
One	27.2	16,405
Two	40.4	24,288
Three	13.1	7,893
Four	13.2	7,963
Five	4.7	2,838
Six	1.0	593
Seven	0.3	192
Eight or more	0.1	85
Total	100.0	60,257

4.3.4 The profile emerging from our survey equated to some 2.3 persons per household on average – slightly below the UK average of 2.4 (as endorsed by the Survey of English Housing 2001/2) and below the Borough 1991 Census figure of 2.39, which, given the reduction in single adult and single parent households as compared with 1991 set out in Table 4-21 above, suggests a lower number of children in couple households. The breakdown by tenure is set out at Table 4-22 below.

Table 4-22 Numbers in Household by Tenure

Question 14a by Q.1

Tenure	N ^{os} in household
Owner occupier with mortgage	2.8
Owner occupier no mortgage	1.9
Private rented	2.2
Council rented	1.7
HA rented	2.0
Shared ownership	2.3
Tied to employment	2.9
Other	1.1

- 4.3.5 The owner occupied with mortgage sector as expected has a relatively high proportion of families. The Council rented sector figure was slightly lower than the level found for that sector in other DCA surveys with a marginally higher level of single person households (56.3%) than found on average in recent surveys (44%). 85% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 15.2% of the owner-occupier with mortgage households were single person households, much the same as the average in recent DCA surveys.
- 4.3.6 We offer below a broad assessment of ‘under-occupation’ and ‘over-occupation’ based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household allowing for age and gender of occupants. In the case of over-occupation any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with two or more ‘spare’ bedrooms above requirement has been categorised as under-occupied.
- 4.3.7 Our overall over-occupation level (1.5%) was below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 13.6% but recent DCA surveys suggest an average of around 18%.
- 4.3.8 The assessment of under / over occupation by tenure revealed some quite wide disparity between tenure types as indicated at Table 4-23 below.

Table 4-23 Under / Over Occupation by Tenure

Question 14a by Q.5 & Q.1

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	11.8	1.8
Owner occupied no mortgage	19.2	0.3
Private rented	4.7	1.9
Council rented	2.1	1.7
HA rented	0.0	6.0
Shared ownership	0.0	0.0

- 4.3.9 The HA rented over-occupation levels (6%) was above the UK average over-occupation figure referred to above (3%) and well above the overall level in the Borough on the basis of our survey (1.5%). All other tenures had over-occupation levels below both the UK and survey average.
- 4.3.10 Under occupation within the owner occupied no mortgage sector (19.2%), which will include a higher proportion of elderly households, was below the average level found in recent DCA surveys (28%).

Table 4-24 Employment Status of Head Of Household

Question 14e

	%	N ^{os} implied
Wholly retired	34.2	19,942
Full-time employee (30+ hours)	37.9	22,090
Part-time employee (up to 30 hours)	11.6	6,773
Self-employed	5.2	3,023
Looking after the home	4.4	2,557
Permanently sick / disabled	2.6	1,534
Unemployed / available for work	2.2	1,262
In full-time education	1.8	1,022
On Government training scheme	0.1	39
Total	100.0	58,242

- 4.3.11 96.4% or so of Heads of Households responded to the question on employment. Only 49.5% of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 34.2% were retired and 2.2% indicated that they were unemployed and available for work, similar to our recent survey experience in which the average has been between 1-2%.
- 4.3.12 In the case of ethnic origin the breakdown at Table 4-25 below refers only to the whole household. 98.8% respondents answered the ethnic origin question.

Table 4-25 Ethnic Origin of Households

Question 14b

	%	N ^{os} implied
British	92.3	55,252
Indian	3.2	1,881
Other White	1.7	1,014
Irish	0.6	339
Bangladeshi	0.5	315
Mixed other	0.4	212
White & Asian	0.2	117
African	0.2	109
Other Black background	0.2	104
White & Black Caribbean	0.1	74
Pakistani	0.1	55
White & Black African	0.1	31
Chinese	0.1	30
Caribbean	0.1	17
Other	0.2	123
Total	100.0	59,673

*(All other categories had nil responses).***Nearest decimal place.*

4.4 Costs of Present Housing and Income

4.4.1 The next group of tables relate to the cost of accommodation and household incomes, beginning with a question on weekly rent paid which was answered by 19.2% of households (11,574 implied) – 98.1% of households indicating a rented tenure in Table 4-1 above.

Table 4-26 Weekly Rent Paid for Present Accommodation

Question 16a

Weekly rent	%	Cum %
Under £50 pw / £215 pm	40.7	40.7
£51 - £60 pw / £216 - £260 pm	19.7	60.4
£61 - £70 pw / £261 - £300 pm	9.8	70.2
£71 - £80 pw / £301 - £350 pm	8.8	79.0
£81 - £100 pw / £351 - £430 pm	10.7	89.7
£101 - £150 pw / £431 - £650 pm	6.3	96.0
£151 - £200 pw / £651 - £865 pm	1.6	97.6
£201 - £150 pw / £866 - £1,080 pm	1.1	98.7
Above £250 pw / £1,080 pm	1.3	100.0

- 4.4.2 The table indicates that 40.7% of renters in the sample paid less than £50 per week; 60.4% less than £60 per week; 70.2% less than £70 per week. Table 4-1 shows that almost 49% of those renting were in the social rented sector.
- 4.4.3 From cross-tabulation the percentage breakdown of rent levels for the three main rental tenures was as follows:-

Table 4-27 Rent Level / Tenure

Question 16a by Q.1

Weekly rent	Private rented	Council rented	HA rented
Under £50 pw / £215 pm	17.5	73.4	17.4
£61 - £60 pw / £216 - £260 pm	10.9	20.6	47.7
£61 - £70 pw / £261 - £300 pm	10.8	4.1	25.7
£71 - £80 pw / £301 - £350 pm	17.9	1.2	4.2
£81 - £100 pw / £351 - £430 pm	23.6	0.4	2.6
£101 - £150 pw / £431 - £650 pm	13.5	0.3	0.0
£151 - £200 pw / £651 - £865 pm	2.4	0.0	0.0
£201 - £250 pw / £866 - £1,080 pm	1.5	0.0	0.0
Above £250 pw / £1,080 pm	1.9	0.0	2.4
Total	100.0	100.0	100.0

- 4.4.4 Around 81% of private sector rents appeared to be relevant to households on lower incomes (i.e. under £100 per week). 94% of Council rents were below £60 per week. HA rents continue to be significantly higher than Council rents.
- 4.4.5 The next table shows that, of the 79.7% (48,095 implied) responding as homeowners in the sample as a whole as in Table 4-1 above, some 92.5% responded to the question on monthly mortgage paid. 48.6% had no mortgage and a further 40.9% paid less than £500 per month.

Table 4-28 Monthly Mortgage Paid for Present Accommodation

Question 16b

Monthly mortgage	%	Cum %
Nil	48.6	48.6
Below £250	15.3	63.9
£251 - £300	8.3	72.2
£301 - £400	10.5	82.7
£401 - £500	6.8	89.5
£501 - £600	3.7	93.2
£601 - £750	2.9	96.1
£751 - £1,000	2.3	98.4
Above £1,000	1.6	100.0

- 4.4.6 The next question probed for information about household income and the results are set out in Table 4-29.

Table 4-29 Gross Annual Income of Households

Question 16c

Annual income	%	Cum %	UK 1999-2000 *
Below £10,000	21.5	21.5	28.3
£10,001 - £15,000	14.5	36.0	34.3
£15,001 - £23,000	19.0	55.0	
£23,001 - £30,000	13.5	68.5	12.9
£30,001 - £40,000	14.8	83.3	24.5
£40,001 - £50,000	7.0	90.3	
Above £50,00	9.7	100.0	

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

- 4.4.7 The response rate to the income question was 73.9% and should give a good picture of the income levels in the Borough. The table shows only 21.5% of households had incomes below £10,000, well below the corresponding UK figure (28.3%). The total proportion in the Borough earning below the approximate national average household income of £23,000 per annum was 55%, again well below the average for the UK as a whole (62.6%). 31.5% of the households in the Borough on the basis of the survey data had incomes above £30,000 per annum, above the UK average (24.5%).

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

Table 4-30 Annual Income by Tenure

Question 16c by Q.1

Tenure	Below £10k	£10k - £15k	£15k - £23k	£23k - £30k	£30k - £40k	£40k - £50k	Above £50k	Total
Owner occupier – mortgage	5.4	8.5	20.9	17.8	22.0	11.2	14.2	100.0
Owner occupier – outright	30.5	21.9	19.0	10.3	9.2	3.2	5.9	100.0
Private rented	35.8	15.8	20.0	12.8	7.1	2.5	6.0	100.0
Council rented	72.1	17.3	8.2	1.2	0.8	0.4	0.0	100.0
HA rented	64.6	25.6	7.4	2.4	0.0	0.0	0.0	100.0

- 4.4.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without mortgage would be people with limited pension income. Council rented sector incomes were concentrated (89.4%) below £15,000 per annum. Private rented sector incomes were higher than Council rented sector incomes. HA rented incomes were much the same as Council rented incomes suggesting, in conjunction with our comment at 4.4.4 above, that the claim of housing cost on disposable incomes was considerably higher in that sector.

- 4.4.10 Findings from the Family Spending Review 2000/01 found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage; our results suggest a lower average gross income for those without a mortgage but show a similar level to the suggested average for those with a mortgage. The Review found the lowest incomes among local authority tenants (£12,168) and housing association tenants (£13,468). In our survey 29% of households with incomes in the lowest income group (up to £10,000 per year) were social housing tenants, which is proportionately high as only 12% of the sample are social renters.
- 4.4.11 24.5% of households were in receipt of financial support (14,776 implied), above the average found in recent DCA surveys (22%). The results from those responding to a multiple-choice question are set out in Table 4-31 below. On average, each respondent indicated 1.4 forms of financial support.

Table 4-31 Financial Support

Question 16d

	Responses %	Households %	N ^{os} implied
Housing Benefit	26.3	36.8	5,440
Income Support	19.6	27.5	4,068
Disability / Attendance Allowance	21.6	30.3	4,470
Working Family Tax Credit	13.5	18.9	2,806
Job Seekers Allowance	4.9	6.9	1,027
Other	14.1	19.8	2,921
Total	100.0		20,732

- 4.4.12 36.8% of households responding were in receipt of Housing Benefit (5,440 implied) or 71.7% of renters in the sample.

4.5 Migration

- 4.5.1 This section looks at the patterns of in and out migration for the Charnwood area. In the first part of the section we asked the 20,755 implied households (34.4% of the sample) who had moved in the last 5 years where they had moved from. 62.6% the respondents to the question had previously lived within Charnwood. 18.9% had moved to the Borough from another location in Leicestershire. 83.9% (1,709 implied) of moves to Council rented accommodation came from households already living in Charnwood.

Table 4-32 Location of Previous Dwelling

Question 4b

	%	N ^{os} implied
Within Charnwood Borough	62.6	12,999
Elsewhere in Leicestershire	18.9	3,939
Elsewhere in the East Midlands	4.9	1,008
Elsewhere in the UK	12.2	2,529
Abroad	1.4	283
Total	100.0	20,758

- 4.5.2 Those who had moved into Charnwood within the last 5 years were then asked what the most important reason was for moving home. Around 79.7% (16,536 implied) responded to the question.

Table 4-33 Reason for the Moving within last 5 years
Question 4c

	%	N ^{os} implied
New job	8.4	1,397
Closer / easier to commute to work	9.3	1,544
To be near family	12.3	2,014
Education	8.3	1,379
Retirement	11.0	1,813
Racial harassment	1.4	238
New Relationship	11.1	1,842
To move to a cheaper home	8.8	1,452
Wanted to buy	21.4	3,539
Health reasons	8.0	1,319
Total	100.0	16,537

- 4.5.3 Wanted to buy (21.4%) was by far the main single reason for households moving into Charnwood in the last five years. 12.3% had moved to be near family. Also significant were those who had moved at retirement (11%) and because of a new relationship (11%)
- 4.5.4 The reason for moving for those already living within Charnwood was predominantly that respondents wanted to buy (28.3%). Those moving into the area were more likely to cite employment and family as reasons for moving to Charnwood as might be expected.
- 4.5.5 Out migration accounted for 40.3% (5,201 implied) of all intended moves for both existing and concealed households over the next 5 years. Out migration is expected to account for 25% (3,214 implied) of all existing households moving and 15% (1,987 implied) of all concealed households moving.
- 4.5.6 Those moving out of the Borough were asked their reasons for moving away. 2,487 implied existing households, 77.4% of those intending to move out of the Borough, and 1,707 implied concealed households, 85.9% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1.7 and 1.6 choices respectively.

Table 4-34 Reason for Moving Out of the Borough
Question 17d

	Existing Households		Concealed households	
	% households	N ^{os} implied	% households	N ^{os} implied
Better employment	37.8	941	42.0	717
Better access to work	24.4	608	24.6	420
Family/carer	29.0	722	15.1	257
Better education facilities	11.1	275	22.2	378
Safety / fear of crime	12.0	298	0.0	0
Better shops / leisure facilities	26.6	661	7.3	124
Racial harassment	4.4	108	0.0	0
Poor quality neighbourhood	10.3	257	3.6	61
Anti-social behaviour / neighbour problems	12.5	311	1.8	31
Lack of affordable housing	5.7	141	5.8	99
Total		4,322		2,087

4.5.7 The single most common reason given by existing households moving outside the Borough was better employment but choices were fairly well spread. In the case of concealed households moving, choices were focused, as might be expected for a younger group, mainly on better employment and education facilities. Lack of affordable housing was arguably not a major issue and had broadly the same rating in each case.

4.5.8 Those moving out of the Borough were asked where they were thinking of moving to. In this case 3,138 implied existing households, 97.6% of those intending to move out of the Borough and 1,844 implied concealed households, 92.8% of those intending to move out of the Borough, responded to the question.

Table 4-35 Location of Move for those Moving Outside Charnwood Borough

Question 17c

Location	Existing households		Concealed households	
	%	N ^{os} implied	%	N ^{os} implied
Elsewhere in the UK	51.2	1,606	76.4	1,410
Abroad	13.8	433	6.7	123
Elsewhere in the East Midlands	10.5	330	1.6	29
Nottingham	2.9	91	1.2	22
Elsewhere in Leicestershire	16.2	508	7.3	134
Derby	0.2	6	2.4	44
Leicester	5.2	164	4.4	82
Total	100.0	3,138	100.0	1,844

4.5.9 In the case of both existing and concealed households moving there was limited interest in the specific locations in Leicestershire nominated. Some 51% of existing moving households and 76% of concealed moving households' choices related to 'else where in the UK'. For both existing and concealed households moving, 'elsewhere in Leicestershire' was the second most popular choice (16% and 7% respectively). The level of interest in living abroad from both concealed and existing households is also significant.

5 FUTURE HOUSING REQUIREMENTS

5.1 Moving Households within Charnwood Borough

- 5.1.1 Moving intentions and behaviour were tested in several sections of the questionnaire with an emphasis on future plans to move within the Borough for existing households and also a more focused study on concealed households who represent an existing pent up demand for housing.
- 5.1.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next five years. We found that 21.2% of all households responding (12,753 implied) planned a move. A further 5.0% (2,985 implied) indicated that they wished to move but were unable to do so.
- 5.1.3 The majority (73.8%) was not intending to move in this time scale, whether able to do so or not. The scale of movement implied, at an average of around 4.2% per annum, was just slightly lower than that found in other recent surveys carried out by DCA in which an average figure of 4.7% has emerged. This proportion would rise to 5.2% if all those wishing to move in the period were able to do so.
- 5.1.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.4 choices on average. However, the number of implied households responding was 4,131, not 2,985 as indicated by the basic responses on moving referred to at 5.1.2 above. We assume that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next five years.
- 5.1.5 It would seem clear from Table 5-1 below that affordability was the most important single factor with 71.9% offering cost of moving as one of their choices; 17.2% a lack of affordable rented housing; 13.9% family reasons.

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

	% responses	% households	N ^{os} implied
Unable to afford to move / buy a home	53.2	71.9	2,971
Lack of affordable rented housing	12.8	17.2	712
Family reasons	10.3	13.9	575
Location of employment	6.0	8.1	334
Local education choices	3.9	5.3	220
Other	13.8	18.7	771
Total	100.0	135.1	5,583

5.2 Housing Needs of Existing Households Moving Within the Borough

- 5.2.1 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of 5,675 implied existing household moving within the Borough, corresponding to the total number of households responding to question 17b asking about the nature of the move.
- 5.2.2 The first table in this section looks at the current tenure of existing households moving within the Borough. 70.4% of the group were owners; 20.4% were in private rented accommodation, only 5.4% were Council rented sector tenants as compared with 12% average on recent DCA surveys.

Table 5-2 Current Tenure of Existing Households Moving Within the Borough
Question 17b by Q.1

Tenure	% of moving households	N ^{os} implied
Owner occupier with a mortgage	54.5	3,098
Owner occupier no mortgage	15.8	894
Private rented	20.4	1,155
Council rented	5.4	307
HA rented *	3.8	216
Tied to employment *	0.1	5
Total	100.0	5,675

(No data for shared ownership and 'other')

Table 5-3 When is the Accommodation Required
Question 18

Time accommodation required	%	N ^{os} implied
Within 1 year	31.6	1,793
Within 1 - 2 year	31.5	1,788
2 - 3 years	16.3	925
3 - 5 years	20.6	1,169
Total	100.0	5,675

- 5.2.3 The table shows that 31.6% of potential movers sought to do so within one year; 63.1% within 2 years. 20.6% of the respondents indicated an intention to move in the longer term (i.e. 3 - 5 years from now).

Table 5-4 Type of Accommodation Required

Question 19

Type	%	N ^{os} implied
Detached	37.1	2,105
Semi-detached	28.8	1,634
Bungalow	16.8	954
Terraced	7.8	443
Flat / Maisonette	4.0	227
Supported Housing	3.2	182
Bedsit / Studio / Room only	1.8	102
Caravan / Mobile Home	0.5	28
Total	100.0	5,675

- 5.2.4 Table 5-4 indicates that 37.1% of these respondents felt that they required detached houses – above the average for this group found in recent DCA surveys (32%). Interest in flats / maisonettes at 4.0% was lower than found in recent DCA surveys in which interest in flats from existing households moving has typically only been around 8%.

Table 5-5 Number of Bedrooms Required

Question 21

Bedrooms	%	N ^{os} implied
One	7.4	420
Two	24.8	1,407
Three	43.3	2,457
Four	20.7	1,175
Five or more	3.8	216
Total	100.0	5,675

- 5.2.5 68.1% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (7.4%) was slightly lower than that found in other recent surveys carried out by DCA in which 8% has been around the average.
- 5.2.6 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

Table 5-6 Type Required by Size Required
Question 21 by Q.19

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.0	0	13.6	229	77.2	1,297	6.1	102	3.2	53	1,681
Detached	0.0	0	3.5	76	37.3	805	51.3	1,107	7.9	170	2,158
Terraced	7.8	35	60.2	274	32.1	146	0.0	0	0.0	0	455
Flat / Maisonette	27.9	65	72.1	168	0.0	0	0.0	0	0.0	0	233
Bungalow	12.2	119	59.6	580	27.7	270	0.5	5	0.0	0	974
Bedsit / Studio / Room only *	100.0	107	0.0	0	0.0	0	0.0	0	0.0	0	107
Supported Housing *	49.4	92	50.6	95	0.0	0	0.0	0	0.0	0	187
Total		418		1,422		2,518		1,214		223	5,795

(N.B. No data for Caravan / Mobile Home)

(* Low Volume of data)

NOTE: in this table the figures have not been adjusted to the control total of 5,675

- 5.2.7 59.6% of bungalow demand was for 2-bed accommodation as compared with 3.5% of detached demand, of which 51.3% favoured 4+ bed accommodation. 77.2% of semi-detached demand was for 3-bed accommodation; 72.5% of flat / maisonette demand and 60.2% of terraced house demand was for 2-bed accommodation.
- 5.2.8 Existing moving households were next asked if they were looking to rent or buy. The results are set out in Table 5-7.

Table 5-7 Preferred Tenure
Question 22

Tenure	%	N ^{os} implied
Owner occupation	77.2	4,381
Council rented	13.8	783
Private rented	3.3	187
HA rented	4.7	267
HA shared ownership	0.1	6
Tied to employment	0.9	51
Total	100.0	5,675

- 5.2.9 77.2% (4,381 implied) saw owner occupation as their priority – above the average found in recent DCA surveys (74%). 13.8% of the group indicated a preference for Council rented accommodation – below the level found for social rented accommodation in recent DCA surveys (20%). The number of households expressing a demand for Council rented accommodation (783 implied) was higher than the number of Council rented tenants indicating an intention to move in Table 5-2 above (307 implied). Interest in the private rented sector was very limited.

5.2.10 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

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

Type	Owner Occupation		Private rented		Council Rented		HA rented		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	86.2	1,444	4.1	69	7.3	122	0.0	0	1,635
Detached	94.3	2,036	3.0	65	2.7	57	0.0	0	2,158
Terraced	35.9	180	0.0	0	52.8	241	7.8	35	456
Flat / maisonette	9.7	23	35.2	82	26.9	63	21.6	50	218
Bungalow	72.7	696	0.0	0	26.0	249	1.3	12	957
Bedsit / Studio / Room Only*	0.0	0	33.2	35	27.1	29	9.8	42	106
Supported Housing*	48.2	90	0.0	0	23.7	44	28.1	53	187
Total		4,469		251		805		192	5,717

(No data for shared ownership, tied to employment or Caravan / Mobile Home).

NOTE: in this table the figures have not been adjusted to the control total of 5,675).

5.2.11 45.6% of owner-occupation demand was for detached houses; 32.3% for semi-detached houses; 15.6% for bungalows.

5.2.12 94.3% of demand for detached houses; 72.7% of demand for bungalows and 86.2% of demand for semi-detached houses was for owner-occupation. 26.9% of demand for flats / maisonettes was for Council rented accommodation.

5.2.13 Only 19.4% of existing moving households (1,101 implied) were registered on a housing waiting list – 87.5% indicating registration on the Charnwood Borough Council list. 35.1% indicated registration on a housing association list. 248 households (23%) indicated they were registered on more than one list.

5.2.14 Existing households moving were asked where accommodation was required. Up to two choices were invited but on average only 1.5 choices each were offered.

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

Location	All existing moving households			Council tenants only
	% responses	% households	N ^{os} implied (all choices)	N ^{os} implied (all choices)
Loughborough	32.7	47.9	2,691	216
Shepshed	7.4	10.8	605	5
Birstall	4.3	6.2	349	0
Thurmaston	2.7	3.9	220	0
Thurcaston / Cropston	2.3	3.3	188	0
Sileby	1.5	2.2	124	0
Anstey / Newtown Linford	2.9	4.2	237	12
Woodhouse / Swithland	4.8	6.9	390	23
Mountsorrel / Rothley	9.5	13.8	779	37
East Goscote	1.8	2.6	144	0
System	10.0	14.6	820	19
Barrow / Quorn	13.1	19.3	1,087	3
Queniborough / Barkby / Beeby	3.1	4.5	255	19
Cossington / Seagrave / Thrussington / Rearsby / Ratcliffe	3.0	4.3	244	0
In another area	0.9	1.3	72	0
Total	100.0	145.8	8,205	334

- 5.2.15 Interest was primarily focused on Loughborough (47.9%), Barrow / Quorn (19.3%), System (14.6%), Mountsorrell / Rothley (13.8%) and Shepshed (10.8%).
- 5.2.16 We ran a separate cross tabulation looking at the locations required by Council tenants almost all of whom made only one choice. Demand among Council rented tenants was also focused mainly on Loughborough with this being the more popular choice.
- 5.2.17 The final question in this section asked respondents why they preferred a particular location. As with other DCA surveys, the reasons were well spread across a large number of options but the desire to remain in familiar locations, close to family and friends, were, as usual, popular choices (i.e. 'always lived here' (33.4%) and 'near family / carer' (34.3%)). In common with other recent DCA surveys, access to employment was relatively important (33.3%). As usual, a significant proportion (34.6%) simply required to move to a better area. Nearness to better shopping/leisure facilities also ranked relatively highly in our survey experience. Respondents made an average of 2.2 choices each.

Table 5-10 Reason for Preferred Location
Question 25

Location	% responses	% households	N ^{os} implied (all choices)
Better area	15.6	34.6	1,912
Always lived here	15.1	33.4	1,844
Employment / closer to work	15.0	33.3	1,839
Near family / carer	15.5	34.3	1,895
Nearer better shopping / leisure facilities	12.5	27.6	1,525
Nearer better schools / colleges	8.6	19.1	1,056
Nearer hospital / doctor	6.2	13.8	764
Greater availability of larger homes	4.4	9.7	537
Better public transport	3.4	7.5	412
More homes suitable for adaptation	1.0	2.3	128
Greater availability of smaller homes	1.1	2.5	139
Greater availability of cheaper housing	1.6	3.5	191
Total	100.0	221.6	12,242

5.3 Housing Needs of Concealed Households Moving Within Charnwood

- 5.3.1 In this section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 5.3.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified 2,437 households with one concealed household (as per Q17b on the nature of move) and 527 with a second concealed household (based on the average responses in the detailed data table), giving a total of 2,964 concealed households in the Borough.
- 5.3.3 The tables below show both the findings for all concealed household planning to move within the next 5 years (2,964 households) and the findings for those moving within the next 12 months (864 households).
- 5.3.4 The vast majority (80.8%) of the total of concealed households consisted of people described as children of the household as set out in Table 5-11 below.

Table 5-11 Person Looking to Form Concealed Households

Question 26

Persons forming household	%	N ^{os} implied
Children 16 +	80.8	2,395
Lodger	3.6	106
Partner / Spouse	4.1	122
Parent / Grandparent	5.5	163
Other relative	5.2	154
Friend	0.8	24
Total	100.0	2,964

Table 5-12 Age Structure of Concealed Households

Question 27b&c

Age	%	N ^{os} implied
16 - 19	12.6	374
20 - 29	62.8	1,861
30 - 44	16.9	501
45 - 59	2.8	83
60 - 74	1.7	50
75+	3.2	95
Total	100.0	2,964

- 5.3.5 The age question refers to individual adult household members and Table 5-12 above suggests 12.6% of concealment related to the 16 - 19 age group with 92.3% relating to all those under 30 years of age.

Table 5-13 Number of Children

Question 27d

Children	%	N ^{os} implied
Child due	2.7	80
One	8.5	252
Two	1.7	50
None	87.1	2,582
Total	100.0	2,964

- 5.3.6 The survey found that children (under the age of 16) were involved in 12.9% of cases (382 implied).
- 5.3.7 We asked if the concealed household was being formed with a partner currently living in a separate household elsewhere in Charnwood. 27.2% (748 implied) indicated that this was the case.

Table 5-14 Time of Move

Question 28

When required	%	N ^{os} implied
Within 1 year	30.9	916
1 - 2 years	19.6	581
2 - 3 years	19.1	566
3 - 5 years	30.4	901
Total	100.0	2,964

- 5.3.8 30.9% of the concealed household moving group required accommodation within one year as compared with 31.6% in the case of existing households moving. 30.4% of the group saw their requirement as longer term (3-5 years).

Table 5-15 Tenure Needed

Question 29a

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Owner occupation	60.9	1,804	53.7	464
Council rented	19.6	581	31.0	268
Private rented	12.4	368	10.0	86
HA shared ownership	4.0	119	5.3	46
HA rented	3.1	92	0.0	0
Total	100.0	2,964	100.0	864

- 5.3.9 As usual, a relatively high proportion (60.9%) of all concealed households moving opted for owner occupation and a significant proportion opted for Council rented accommodation (19.6%). Those moving within a year favoured rental tenure to a greater degree with more limited interest in owner occupation.

Table 5-16 Tenure Preferred

Question 29b

Tenure	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Owner-occupation	79.8	2,365	63.6	550
Council rented	9.4	279	19.2	165
HA rented	5.9	175	8.4	73
Private rented	4.2	124	7.0	60
HA shared ownership	0.7	21	1.8	16
Total	100.0	2,964	100.0	864

5.3.10 In the case of tenure preference, the choices of all concealed households moving were, not surprisingly, more aspirational, favouring owner occupation over the other forms of tenure to a greater degree. Concealed households moving within one year however indicated a higher level of interest in owner-occupation than for need and at a much lower level than for all concealed households moving with a high level of interest in Council rented accommodation (19.2%) in our survey experience.

Table 5-17 Type of Accommodation Needed
Question 30a

Type	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Semi-detached	33.4	990	28.3	245
Flat / Maisonette	30.4	901	27.9	240
Terraced	25.5	756	26.7	231
Detached	5.6	166	3.5	30
Bedsit / studio / room only	3.1	92	13.6	118
Sheltered housing (warden support)	1.4	41	0.0	0
Bungalow	0.6	18	0.0	0
Total	100.0	2,964	100.0	864

5.3.11 The results from the survey showed a very different profile from existing households moving, as might be expected for a generally younger group. 30.4% of all concealed moving households required flats / maisonettes compared to only 4.0% among existing moving households. Aspiration to detached houses was very limited. The profile of those moving within 1 year showed a relatively equal spread of interest between Semi - detached, flats / maisonettes and terraced properties.

Table 5-18 Type of Accommodation Preferred
Question 30b

Bedrooms	All concealed households moving		Concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
Semi-detached	50.6	1,500	36.5	315
Flats / maisonette	10.1	300	10.3	89
Terraced	19.6	581	22.0	190
Detached	16.3	483	25.8	223
Bedsit / Studio / Room only	1.6	47	1.6	14
Bungalow	1.6	47	3.8	33
Sheltered housing (warden support)	0.2	6	0.0	0
Total	100.0	2,964	100.0	864

5.3.12 Generally, a more aspirational view was again reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats). Only 10.1% preferred flats / maisonettes compared to 30.4% expressing a need. Interest in the various house types showed a corresponding increase. The position in relation to those moving within 1 year was similar in that interest in flats / maisonettes also dropped (10.3%).

Table 5-19 *Number of Bedrooms Needed*

Question 31a

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
One	26.7	792	16.1	139
Two	54.8	1,624	59.0	510
Three	16.6	492	18.4	159
Four or more	1.9	56	6.5	56
Total	100.0	2,964	100.0	864

5.3.13 The need for a higher proportion of smaller dwellings was also reflected in the number of bedrooms needed as can be seen in Table 5-19. Only 18.5% (548 implied) of all concealed households moving needed three+ bedroom accommodation. 26.7% needed only 1 bedroom. The largest proportion came from those needing two bedrooms (54.8%). The profile was broadly similar for those moving within a year.

Table 5-20 *Number of Bedrooms Preferred*

Question 31b

Bedrooms	All concealed households moving		All concealed households moving within one year	
	%	N ^{os} implied	%	N ^{os} implied
One	6.5	193	6.1	53
Two	51.6	1,529	57.1	494
Three	37.4	1,109	25.9	224
Four or more	4.5	133	10.9	93
Total	100.0	2,964	100.0	864

5.3.14 The results for all concealed households moving reflected the interest in larger properties referred to at 5.3.12 above in that preference for 1-bed properties was very low (6.5%) as compared with need (26.7%) at Table 5-19. The results for concealed households moving within one year indicated a similar level of interest in 1 bedroom properties, compatible with the higher level of preference for flats/maisonettes indicated at Table 5-18.

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

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

Type	1-bed		2-bed		3-bed		4-bed +		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	5.7	53	54.1	501	40.2	371	0.0	0	925
Detached*	0.0	0	60.5	95	5.1	8	34.4	54	157
Terraced	15.1	107	75.8	536	9.1	65	0.0	0	708
Flat / maisonette	55.3	447	44.9	363	0.0	0	0.0	0	810
Bedsit / studio / room only*	100.0	85	0.0	0	0.0	0	0.0	0	85
Bungalow*	0.0	0	100.0	17	0.0	0	0.0	0	17
Sheltered Housing (Warden Support)*	55.0	22	12.5	5	32.5	13	0.0	0	40
Total		714		1,517		457		54	2,742

(* Low volume of data).

(N.B. No data for Caravan / Mobile Home)

NOTE: these figures have not been adjusted to the control total of 2,964.

5.3.16 As might be expected, 55.3% of flatted accommodation demand was for 1-bed property; 44.9% for two-bed property. 54.1% of semi-detached demand and 75.8% of terraced demand was for 2-bed property. 60.5% of detached demand was also for 2-bed properties. 40.2% semi-detached demand was for 3-bed property.

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

Type	Owner Occupation		Private Rented		Council rented		HA rented		HA Shared Ownership		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	87.9	763	0.7	6	11.4	100	0.0	0	0.0	0	869
Detached*	80.1	125	2.6	4	0.0	0	17.3	27	0.0	0	156
Terraced	71.1	489	6.5	45	17.6	121	2.3	16	2.5	18	689
Flat / maisonette	25.2	199	33.4	264	29.9	236	0.6	5	10.9	86	790
Bedsit / studio / room only*	0.0	0	19.8	17	67.4	8	5.8	5	7.0	6	36
Bungalow*	0.0	0	0.0	0	100.0	17	0.0	0	0.0	0	17
Sheltered housing (warden support)*	32.5	13	0.0	0	0.0	0	67.5	27	0.0	0	40
Total		1,589		336		482		80		110	2,597

(* Low volume of data)

(N.B. No data for Caravan / Mobile Home)

NOTE: these figures have not been adjusted to the control total of 2,964.

- 5.3.17 49.0% of interest in Council rented and 78.6% of interest in the private rented accommodation was for flats / maisonettes. 48.0% of interest in owner-occupation was for semi-detached houses; 30.8% for terraced houses; 12.5% for flats / maisonettes.
- 5.3.18 87.9% of interest in semi-detached houses and 71.1% of interest in terraced houses was for owner occupied accommodation. 33.4% of interest in flats / maisonettes was for private rented accommodation; 29.9% for Council rented accommodation
- 5.3.19 19.6% of all concealed households moving (581 implied) were registered on a housing waiting list, 18.2% being on the Charnwood Borough Council list, 12.6% were registered with a Housing Association and 10.0% said they were registered with another Council. The proportion rose to 33.9% (293 implied) among concealed households moving within one year, 91.1% of this being on the Charnwood Borough Council list.
- 5.3.20 Concealed households were asked the same questions on location as existing households moving. Respondents gave around 1.4 choices on average in the case of both all concealed households and concealed households moving within one year, based on response rates of around 96% and 100% respectively.

Table 5-23 Choice of Location

Question 32

Location	All concealed households moving			Concealed households moving within one year		
	% responses	% households	N ^{os} implied	% responses	% households	N ^{os} implied
Loughborough	31.3	45.4	1,296	33.3	45.9	398
Syston	12.9	18.7	532	10.2	10.2	122
Barrow / Quorn	8.9	12.8	366	9.4	12.9	112
Mountsorrel / Rothley	6.4	9.2	263	8.9	12.2	106
Sileby	6.2	8.9	255	8.9	12.2	106
Birstall	5.8	8.4	239	4.5	6.3	55
Anstey / Newtown Linford	5.3	7.7	220	7.1	9.8	85
Shepshed	4.7	6.9	196	5.1	7.0	61
Thurcaston / Cropston	4.1	6.0	170	4.9	6.8	59
Thurmaston	3.7	5.4	155	2.8	3.8	33
In another area	3.1	4.5	129	0.7	1.0	9
East Goscote	2.5	3.6	103	2.8	3.8	33
Queniborough / Barkby / Beeby	2.1	3.0	86	0.0	0.0	0
Woodhouse / Swithland	1.8	2.6	75	0.0	0.0	0
Cossington / Seagrave / Thrussington / Rearsby / Ratcliffe	1.2	1.8	50	1.4	2.0	17
Total	100.0	144.9	4,135	100.0	133.9	1,196

5.3.21 For all concealed household moving, interest was focused primarily on Loughborough and, to a lesser degree, Syston. Those moving within one year were again mainly interested in Loughborough.

5.3.22 Concealed households were also asked the reasons for their preferred location. All concealed households moving gave an average of 2.3 reasons and those moving within a year gave an average 2.5 reasons for the preferred location, based on response rates of around 100% in both case.

Table 5-24 Reason for Preferred Location
Question 33

Reason	All concealed households moving			Concealed households moving within 1 year		
	% responses	% h'holds	N ^{os} implied (all choices)	% responses	% h'holds	N ^{os} implied (all choices)
Near family / carer	22.6	52.9	1,680	25.3	53.0	470
Employment closer to work	19.8	46.3	1,470	21.8	45.7	405
Always lived here	19.4	45.5	1,446	16.4	34.3	304
Better area	10.3	24.1	767	13.6	28.4	252
Nearer / Better shopping / Leisure facilities	9.6	22.5	716	8.7	18.2	161
Nearer hospital / Doctor	4.8	11.3	358	4.5	9.5	84
Better Public transport	4.8	11.1	354	3.8	8.2	73
Nearer / better schools / colleges	3.3	7.6	243	3.3	7.0	62
Greater availability of smaller homes	3.0	7.1	225	1.2	2.5	22
Greater availability of cheaper housing	2.4	5.6	179	1.4	2.9	26
Total	100.0	234.0	7,438	100.0	209.7	1,859

5.3.23 The most popular reason given by all concealed households moving was nearness to family / carer selected by 52.9% as one of the main reasons. The second most popular reason given by all concealed households moving was employment closer to work (46.3%) with 'always lived here' a close third at 45.5%. The profile of reasons given by those moving within one year was substantially the same but with more interest in Better area.

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

Weekly rent	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £50 pw / £215 pm	45.9	45.9	58.5	58.5
£51 - £60 pw / £216 - £260 pm	23.8	69.7	25.0	83.5
£61 - £70 pw / £261 - £300 pm	8.3	78.0	6.0	89.5
£71 - £80 pw / £301 - £350 pm	11.0	89.0	0.0	89.5
£81 - £100 pw / £351 - £430 pm	7.0	96.0	3.6	93.1
£101 - £150 pw / £431 - £650 pm	0.0	96.0	0.0	93.1
£151 - £200 pw / £651 - £865 pm	0.0	96.0	0.0	93.1
Above £200 pw / £865 pm	4.0	100.0	6.9	100.0

- 5.3.24 Responses were received from 53.9% (1,599 implied) of all concealed households moving. Of those, 69.7% could afford a weekly rent of no more than £60; 78.0% no more than £70. In the case of the movers within 1 year, 89.5% could afford to pay no more than £70 per week based on a 57.4% response.

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

Monthly mortgage	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Below £250	28.5	28.5	24.5	24.5
£251 - £300	29.8	58.3	29.2	53.7
£301 - £400	22.4	80.7	28.5	82.2
£401 - £500	15.0	95.7	13.4	95.6
£501 - £600	0.9	96.6	0.0	95.6
£601 - £750	1.9	98.5	0.0	95.6
£751 - £1,000	0.2	98.7	0.0	95.6
Above £1,000	1.3	100.0	4.4	100.0

- 5.3.25 69.8% (2,068 implied) of all concealed households moving responded. For those seeking to buy a dwelling, 80.7% or so could not or would not pay a mortgage of more than £400 per month. In the case of concealed households moving within one year, 82.2% could not or would not pay a mortgage of more than £400 per month based on 70.4% response (608 implied). The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.
- 5.3.26 77.8% of all concealed households responded to a question asking about the level of savings available to meet deposit and legal costs on their new home. 36.9% (852 implied) had less than £1,000 savings. The proportion among those moving within a year based on a response rate of 65.7% was 30.5% with less than £1,000; 37.0% with £1,000 - £3,000.

Table 5-27 Savings of 'Concealed' Households
Question 35d

Savings	All concealed households moving		Concealed households moving within one year	
	%	Cum %	%	Cum %
Under £1,000	36.9	36.9	30.5	30.5
£1,001 - £3,000	21.1	58.0	37.0	67.5
£3001 - £5,000	16.3	74.3	4.8	72.3
£5,001 - £10,000	10.8	85.1	1.3	73.6
Over £10,000	14.9	100.0	26.4	100.0

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

Table 5-28 Annual Income of Concealed Households
Question 35e

Annual Income	All concealed households moving			Concealed households moving within one year		
	%	Cum %	N ^{os} implied	%	Cum %	N ^{os} implied
Below £10,000	39.5	39.5	1,171	40.1	40.1	347
£10,001 - £15,000	21.4	60.9	634	11.9	52.0	103
£15,001 - £20,000	12.5	73.4	371	15.7	67.7	136
£20,001 - £23,000	7.4	80.8	219	1.7	69.4	15
£23,001 - £25,000	3.7	84.5	110	1.9	71.3	16
£25,001 - £27,500	4.4	88.9	130	9.2	80.5	79
£27,501 - £30,000	5.4	94.3	160	11.8	92.3	102
£30,001 - £32,500	1.7	96.0	50	0.6	92.9	5
£32,501 - £35,000	0.9	96.9	27	3.3	96.2	28
£35,001 - £40,000	2.0	98.9	59	0.0	96.2	0
£40,001 - £50,000	0.0	98.9	0	0.0	96.2	0
Above £50,000	1.1	100.0	33	3.8	100.0	33
Total	100.0	100.0	2,964	100.0	100.0	864

- 5.3.28 A response was received from around 84.2% (2,497 implied) of all concealed household respondents. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £23,000 was 19.2%, slightly above the average of 16% found in recent DCA surveys. The proportion in the sub £10,000 per annum category (39.5%) was well above the average for concealed households moving found in other recent DCA surveys (25%). Concealed households moving within one year indicated a similar income profile, however a larger proportion earned over £27,500; 19.5% compared to 11.1% in all concealed households.
- 5.3.29 On the basis of 83.4% response, 14.6% (361 implied) of all concealed households moving would be likely to claim Housing Benefit. 13% has been the average in our recent surveys. In the case of concealed households moving within one year, 24.5% (192 implied) would be likely to claim Housing Benefit based on a 90.6% response.

6 SUPPORTED AND ADAPTED HOUSING

6.1 Needs of Disabled People

- 6.1.1 Issues relating to households with one or more member affected by a disability or long-term illness term were addressed through a series of questions. This section draws together the findings from these questions.
- 6.1.2 We found that 17.9% of households in the area did contain somebody with a disability, suggesting 10,836 households in the Borough were affected in some way.
- 6.1.3 Assessment of an UK average for the percentage of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than household population. The Department of Social Security report of 1998 (based on a 1996 / 97 survey) suggested as many as 8.6 million disabled adults in private households - around 14 - 15% of the population.
- 6.1.4 From cross-tabulation we established that the comparative figures for the various tenures were as per Table 6-1 below. The Council rented figure (20.0%) was far lower than the average for the Council sector found in recent DCA surveys (38%). The level for owner occupiers no mortgage (44.5%) was not unduly high, given the older age profile in this tenure.

Table 6-1 Incidence of Disability by Tenure

Question 9 by Q.1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	23.8	2,581
Owner occupied without mortgage	44.5	4,826
Council rented	20.0	2,171
Private rented	5.6	602
HA rented	4.5	483
Shared ownership*	1.2	132
Tied to employment*	0.1	9
Other	0.3	32

(* Low volume of data.)

- 6.1.5 In 81.3% of cases only one household member was involved; in 18.7% two members were involved. On this basis we identified 12,702 individuals in the Borough with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals.
- 6.1.6 The age groups of all disabled household members are shown in Table 6-2 below. 65.8% of all disabled household members were over the age of 60; 15.7% under 45.

Table 6-2 *Age of all Household Members with a Disability*

Question 10b

Age	%	N ^{os} implied
0 - 15	4.0	500
16 - 24	3.9	491
25 - 44	7.8	973
45 - 59	18.5	2,321
60 - 74	35.3	4,428
75+	30.5	3,821
Total	100.0	12,534

6.1.7 The next table addresses the nature of the disability of members of the household. The results reflect the fact that more than one choice was offered, based on 10,656 and 1,996 implied cases for 1st and 2nd members respectively, giving an average of 1.6 and 1.4 choices respectively.

Table 6-3 *Nature of Disability*

Question 10c

Disability	1 st Member			2 nd Member		
	% responses	% households	N ^{os} implied (all choices)	% responses	% households	N ^{os} implied (all choices)
Walking difficulty	28.4	46.7	4,977	27.5	37.8	755
Limiting long-term illness	15.7	25.8	2,749	22.3	30.7	613
Other physical disability	14.6	24.0	2,555	12.2	16.7	334
Visual / hearing impairment	13.2	21.7	2,315	12.7	17.4	347
Heart / Asthmatic / respiratory problems	12.0	19.6	2,093	11.3	15.5	309
Wheelchair user	6.7	11.0	1,173	8.3	11.5	229
Mental health problem	6.1	10.0	1,062	2.4	3.3	66
Learning difficulty	3.3	5.5	587	3.3	4.5	90
Total	100.0	164.3	17,511	100.0	137.4	2,743

6.1.8 By far the largest group was those with walking difficulty (46.7%). 11.0% of households contained a member who was a wheelchair user suggesting 1,173 in the Borough as a whole.

6.1.9 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in only 31.8% of cases (334 of the 1,050 at Table 6-7), suggesting a mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 839 households (71.5%) did not live in suitably adapted premises (viz. 1,173 in Table 6-3 above less 334).

6.2 Support Needs

- 6.2.1 12,832 people responded to the question on need for care or support 46.7% indicated a need for care or support (5,992 implied).
- 6.2.2 71.6% of those with a care or support need felt they were getting enough support, the data implying 28.4% (1,703) with outstanding support needs.
- 6.2.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were received from 2,015 respondents, each making an average of 1.8 choices each.

Table 6-4 Type of Care / Support Required (All Disabled Household Members)
Question 10g

Care / Support	% responses	% households	N ^{os} implied
Supervising health / well being	19.2	34.8	701
Claiming welfare benefits / managing finances	19.0	34.5	695
Looking after home	11.4	34.0	416
Emotional support / managing behaviour	12.5	22.8	459
Advice / advocacy	18.7	21.8	685
Establishing social contacts / activities	4.5	20.6	165
Establishing personal safety / security	12.0	8.2	440
Accessing training / employment	2.7	5.0	100
Total	100.0	181.7	3,661

- 6.2.4 Supervising health / well being was the most required form of support with 34.8% making it one of their choices but claiming welfare benefits / managing finances was a close second at 34.5%. Generally, choices were well spread across the categories other than accessing training / employment and establishing personal safety / security.
- 6.2.5 A cross tabulation looked at the type of disability affecting those with an outstanding support need. The specific needs of different groups were highlighted in the data. 68% of those with learning difficulty needed help establishing social contact / activities. 78% of people with mental health problems needed emotional support / managing behaviour. 49% of those with asthmatic / respiratory problems needed help supervising health / wellbeing. 46% of those with a limiting long-term illness needed support in looking after their home.
- 6.2.6 The Supporting People programme, due to be introduced in April 2003, will provide a structure for funding the housing related support services outlined in Table 6-4 above. New services developed after April 2003 will have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 6.2.7 Those who currently receive care and support services were asked who provided their support. In 27.2% of cases (1,258 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (85.2% or 3938 cases) support was provided by family / friends / neighbours. (NB in some cases support was received from both sources).

6.3 Adaptations

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

Table 6-5 Adaptations for the Disabled

Question 11a

Adaptations	%	N ^{os} implied
Adapted	9.4	5,679
Not adapted	90.6	54,679
Total	100.0	60,358

6.3.2 As can be seen from the table above, 9.4% of properties have been adapted, slightly above the average level found in other recent DCA surveys (9%).

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

Table 6-6 Adaptations by Tenure

Question 11a by Q.1

Tenure	%	N ^{os} implied
Owner occupied with mortgage	21.8	1,240
Owner occupied no mortgage	42.6	2,422
Council rented	22.4	1,275
HA rented	6.6	373
Private rented	3.5	201
Shared Ownership *	2.6	149
Tied to employment *	0.3	19

(*Low volume of data. No data for 'Other').

6.3.4 Adaptation in the Council rented sector was slightly higher (22.4%) than in the mortgage paying owner occupied sector where adaptation levels were lower at 21.8%. Adaptation in the owner occupied no mortgage sector was however the highest with 42.6% of properties having being adapted.

6.3.5 5,988 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 9.9% (rather than 9.4% in Table 6-5 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.1 choices on average.

Table 6-7 *Types of Adaptations Provided*

Question 11b

Adaptations	% responses	% households	N^{os} implied (all choices)
Handrails / grabrails	25.9	53.4	3,196
Bathroom adaptations	21.0	43.2	2,589
Ground floor toilet	18.3	37.7	2,259
Access to property	12.0	24.8	1,484
Wheelchair adaptations	8.5	17.5	1,050
Stairlift / Vertical lift	6.9	14.3	855
Extension	2.9	6.1	364
Other	4.5	9.3	559
Total	100.0	206.3	12,356

- 6.3.6 Wheelchair adaptations at 17.5% (1,050 implied) were at a higher level than the average found in recent DCA surveys (15%). The data taken in conjunction with 6.1.9 above suggests that some adapted premises are no longer occupied by wheelchair users (404 properties implied). 53.4% had had handrails / grabrails adaptations, the most commonly chosen item in DCA surveys. Bathroom adaptations (43.2%), ground floor toilets (37.7%) and access to property (24.8%) also featured prominently in Charnwood.
- 6.3.7 7,076 implied households (65.3% of all households with a disability) responded to a further question on what facilities still needed to be provided to meet the needs of a current member of the household. Respondents made around 1.6 choices on average.

Table 6-8 *Types of Adaptations Needed for Current Member*

Question 12a

Adaptations	% responses	% households	N^{os} implied (all choices)
Bathroom adaptations	25.9	41.1	2,907
Handrails / grabrails	16.1	25.5	1,807
Ground floor toilet	14.5	23.0	1,626
Stairlift / vertical lift	12.8	20.2	1,430
Extension	9.0	14.2	1,005
Wheelchair adaptations	7.6	12.0	851
Access to property	6.6	10.5	745
Other	7.5	11.8	836
Total	100.0	158.3	11,207

- 6.3.8 Handrails / grabrails adaptations and ground floor toilets all featured much less prominently when compared to adaptations provided, presumably reflecting levels of work completed as indicated in Table 6-7 above. However, demand for bathroom adaptations remained very high, even though considerable adaptation work appears to have been carried out. Demand for wheelchair adaptation (around 12.0% implying 851 cases) would appear low in the light of our comment on adaptations provided at 6.3.6 above and incompatible with the mismatch referred to at 6.1.9 above.

6.4 Supported Accommodation

6.4.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they were interested in. The results of this question are set out in Table 6-9 and Table 6-10 below.

Table 6-9 *Type of Supported Accommodation Required*
Question 20

Type	% responses	N ^{os} implied
Independent accommodation (with external support)	45.2	276
Council / HA sheltered housing	41.6	254
Private Sheltered Housing	9.5	58
Residential / nursing home	2.9	18
Independent accommodation (with live-in carer)	0.8	5
Total	100.0	611

6.4.2 Demand for supported accommodation was primarily for independent accommodation with external support or Council / HA sheltered housing.

6.4.3 A cross tabulation looked at the type of accommodation required by respondents with different disabilities or long term illness. We found that of those requiring independent accommodation with external support worker 52.9% had walking difficulties. Of those requiring Council / HA sheltered housing, some 64.6% had a limiting long term-illness and 55.9% had walking difficulties.

Table 6-10 *Nature of Disability / Type of Supported Accommodation*
Question 10c / 20

	Independent accommodation with external support		Council / HA sheltered housing	
	% households (of 104)	N ^{os}	% households (of 127)	N ^{os}
Limiting long-term illness	52.9	55	64.6	82
Other physical disability	43.3	45	11.8	15
Walking difficulties	28.8	30	55.9	71
Visual / hearing impairment	28.8	30	37.0	47
Asthmatic / respiratory problem	28.8	30	9.4	12
Wheelchair user	27.9	29	0.0	0
Total	210.5	219	178.7	227

(No data for learning difficulty)

6.5 Older Peoples Needs

- 6.5.1 Based on an almost full response, 5.8% of existing households (3,438 implied) indicated that they had elderly relatives (over 60) who would need to move to the Borough in the next five years. 3,649 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making less than 1.3 choices on average.

Table 6-11 Accommodation Required by Elderly Relatives in Next 5 Years
Question 13b

Adaptations	% responses	% households	N ^{os} implied (all choices)
Live with respondent (need extension / adaptation)	24.2	30.4	1,109
Residential care / nursing home	17.8	22.4	816
Private sheltered housing	15.8	19.8	723
Council / HA sheltered housing	14.3	17.9	653
Private Housing	9.8	12.3	447
Live with respondent (existing home adequate)	9.6	12.0	439
Council / HA Housing	8.5	10.7	391
Total	100.0	125.5	4,578

- 6.5.2 Demand for this group was predicted by the children of elderly people, however unlike what is normally seen in other DCA surveys, in which the children of elderly parents tend to predict the need for supported housing and elderly people seek to remain in their own homes and prefer to receive support at home. This shows that 30.4% of respondents said that their elderly relatives would be living with them, whereas only 22.4% suggested they would be going into residential care. However there was relatively high demand for private sheltered housing (19.8%) and Council / HA sheltered housing (17.9%).
- 6.5.3 The sheltered housing needs of elderly people within the Borough were captured within the question for all movers within the Borough on supported housing and is set out at Table 6-12 below.

Table 6-12 Sheltered Housing Needs - Existing Moving Households
Question 20

	% responses	N ^{os} implied
Council / HA sheltered housing	81.4	254
Private sheltered housing	18.6	58
Total	100.0	312

- 6.5.4 The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below.

Table 6-13 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	58	254	312
In-migrant Households	723	653	1,376
Total	781	907	1,688

- 6.5.5 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA Surveys. As discussed in Section 6.5.2 above generally, the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 6.5.6 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (312 households) and those who may in-migrate to be beside their family (1,376 households) of 1,688 units, 907 in the affordable sector and 781 in the private sector.
- 6.5.7 Some of this requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today's standards will need to be assessed in calculating the scale of new delivery.

7 BLACK AND MINORITY ETHNIC NEEDS

7.1 Introduction

7.1.1 Face to face questionnaires were carried out with 300 respondents from 3 sub-areas in the Borough. The face-to-face interviews were undertaken to target BME households. The results from the face to face and postal questionnaires were merged providing 4,421 household responses from Black and Minority Ethnic households (BME) have been drawn from the postal and face to face interview survey and analysed separately to give an insight into the specific housing needs of BME households in Charnwood.

7.1.2 In the case of ethnic origin, the breakdown provided in Table 7-1 below refers to the ethnicity of the household in which the respondent lives to provide the number of BME household respondents. On this basis, the BME households in our sample represent 7.3% of the Borough household population.

Table 7-1 Ethnic Origin

Ethnicity	N^{os}	%
White Irish	339	7.7
White Other	1,014	22.8
White & Black Caribbean	74	1.7
White & Black African	31	0.7
White & Asian	117	2.6
Other Mixed	212	4.8
Black Caribbean	17	0.4
Black African	109	2.5
Other Black	0	0.0
Bangladeshi	315	7.1
Indian	1,881	42.6
Pakistani	55	1.2
Other Asian	104	2.4
Chinese	30	0.7
Other Ethnic	123	2.8
Total	4,421	100.0

7.2 Current Housing

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

Table 7-2 Property Type by Number of Bedrooms
Question 2 by Q5

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	%	N ^{os}	N ^{os}
Semi-detached	0.0	0	9.2	138	74.8	1,119	14.1	210	1.9	28	1,494
Detached	0.0	0	0.6	5	29.1	251	55.3	478	15.0	130	864
Terraced *	6.8	79	42.9	500	37.3	437	6.4	74	6.4	75	1,165
Flat / Maisonette *	65.6	321	34.4	168	0.0	0	0.0	0	0.0	0	489
Bungalow	13.4	31	48.7	113	37.9	88	0.0	0	0.0	0	232
Bedsit / Studio / Room only *	100.0	42	0.0	0	0.0	0	0.0	0	0.0	0	42
Total		473		924		1,895		762		233	4,286

N.B No data for Caravan / Mobile Home

7.2.2 The majority of respondents (around 62%) live in terrace and semi-detached housing; 27% (1,165 households) are living in terraces; 35% (1,494 households) in semi-detached housing; 20% (864 households) in detached accommodation. The majority of respondents who require semi-detached accommodation (74.8%) require 3-bed accommodation, 42.9% of those who require terraced accommodation require 2-bed properties.

Table 7-3 Access to Basic Facilities
Question 6

Facilities	N ^{os}	%	All households
Hot water tank insulated	2,390	55.1	71.5
Central heating (full)	3,872	89.2	88.9
Central heating (part)	291	6.7	5.7
Loft insulation	2,805	64.6	76.1
Double glazing (full)	2,868	66.1	69.0
Double glazing (part)	888	20.5	16.8
Water pipes insulated	1,583	36.5	45.5
Cavity wall insulation	1,380	31.8	34.6
Draught proofing	682	15.7	24.4

- 7.2.3 Households with central heating at 95.9% (compared with 94.6% in the main DCA survey) were far above the national average in the 1991 Census (78%) and above the average of 88% found in the 1996 English House Condition Survey (EHCS). At local area level, the 1991 Census figure was around 92%. Full double-glazing at 65.1% (65.4% in the main DCA survey) was just over the UK average of 60% (EHCS 1996).
- 7.2.4 81.8% of respondents indicated that their homes were adequate. 801 (18%) BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable. Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvement / repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple choice basis. Some 80% of the group indicated on 'in-house' solution (compared to 68.6% in the main DCA survey) of which 89% (75% in main DCA survey) selected need for repairs / improvements as one their choices; 23% selected too costly to heat compared to 25% in main DCA survey.
- 7.2.5 Table 7-4 below sets out the other choices with 78% opting for solutions likely to require a move. A total of 339 BME households answered the question with 379 responses, giving an average of 1.1 per respondent.

Table 7-4 **Inadequacy of Present Accommodation**
Question 8bii **(Likely to Require a Move)**

	N ^{os}	% cases (339)	All households
Too small	172	50.7	71.8
Housing affecting health of a household member	59	17.4	11.5
Rent / mortgage too expensive	69	20.4	11.3
Tenancy insecure	79	23.3	5.4
Total	379		

- 7.2.6 As in the main DCA survey the largest single issue was that the dwelling was too small, and this appears to be equally a problem for all households who responded. 50.7% of households with a problem in the BME sample and 71.8% in the main DCA survey said their home was too small. The extent to which this represents natural demand in market terms (i.e. people wishing to move "up market") or a response to overcrowding is debatable.

7.3 Disability / Limiting Long Term Illness

- 7.3.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 21.7% of the BME sample had a member of their household with a disability or long-term illness, above the number found in the main DCA survey (17.9%). In the majority of cases only one person was affected, in 248 cases 2 members of the household had a disability or long-term illness.
- 7.3.2 BME households were asked about the nature of their disability as is shown in Table 7-5 below. 958 1st household members gave 1,565 responses, making an average of 1.6 choices. 248 2nd household members responded to the question all making only two choices each.

Table 7-5 Nature of Disability / Long Term Illness

Question 10c

	1 st Member		2 nd Member	
	N ^{os}	% (households)	N ^{os}	% (households)
Walking difficulty	371	38.7	126	50.9
Visual / hearing impairment	223	23.3	78	31.4
Wheelchair user	28	2.9	26	10.3
Asthmatic / respiratory problems	161	16.8	0	0.0
Learning difficulty	137	14.3	0	0.0
Mental health problem	216	22.5	35	14.1
Other physical disability	288	30.1	130	52.2
Limiting long-term illness	141	14.7	92	36.9
Total	1,565	163.3	487	195.8

- 7.3.3 As in the main DCA survey a high proportion of the problems related to mobility problems (38.7% of 1st members). 288 respondents said that they had some other physical disability of which 64% were over 45 years old. Of the 141 people who had a limiting long-term illness, 63.9% (90 cases) were between 60 and 74 years old.

7.4 Annual Income

- 7.4.1 The next question probed for information about household income and the results are set out in Table 7-6.

Table 7-6 Gross Annual Income of Households

Question 16c

Annual income	%	Cum %	All households cum %
Below £10,000	29.9	29.9	21.5
£10,001 - £15,000	13.4	43.3	36.0
£15,001 - £23,000	19.4	62.7	55.0
£23,001 - £30,000	12.4	75.1	68.5
£30,001 - £40,000	8.0	83.1	83.3
£40,001 - £50,000	2.9	86.0	90.3
Above £50,000	14.0	100.0	100.0

- 7.4.2 The response rate to the income question was 70.5% (3,115 households). The table shows that 29.9% of households had incomes below £10,000, compared to 21.5% in the main DCA survey, below the corresponding UK figure (33%). 24.9% of BME households, on the basis of the survey data, had incomes above £30,000 compared to 31.5% in the main DCA survey.

7.5 Moving

- 7.5.1 Respondents were asked to indicate the reasons that prevented them from moving. 327 BME households indicated that they wished to move but could not. A total of 629 responses were given, an average of 1.9 per respondent. This is a multiple choice question.

Table 7-7 Reasons Preventing a Move

Question 17e

	N ^{os}	% cases (327)	All H/Holds %
Unable to afford to move / buy a home	211	64.5	71.9
Family reasons	137	41.9	13.9
Lack of affordable rented housing	102	31.2	17.2
Location of employment	95	29.1	8.1
Local education choices	0	0.0	5.3
Other	84	25.7	18.7
Total	629		

7.5.2 It would seem clear from Table 7-7 that unable to afford to move / buy a home was the most important factor. 64.5% of households said they could not afford to move, lower than the all household proportion (71.9%). In both the main DCA survey and by BME households, lack of affordable rented housing was mentioned by a relatively large number of respondents; 31.2% and 17.2% respectively.

7.5.3 Respondents were also asked to indicate the reasons for moving out of the Borough. 456 respondents gave 846 responses, suggesting an average of 1.9 choices.

Table 7-8 Reasons for Moving Out of the Borough

Question 17d

	N ^{os}	% cases (456)	All H/Holds %
Better employment	256	56.0	39.7
Better access to work	125	27.4	25.0
To be Family / carer	128	28.1	22.7
Better education facilities	88	19.2	15.6
Safety / fear of crime	40	8.7	7.4
Better shops / leisure	22	4.8	18.1
Anti social behaviour / neighbour problems	44	9.7	8.8
Racial Harassment	40	8.7	2.6
Lack of affordable housing	40	8.7	5.7
Poor quality neighbourhood	63	13.7	8.2

7.5.4 Like the main DCA survey, better employment was the main single reason for BME households moving out of the Borough, mentioned by 56.0% of respondents. 28.1% of BME households indicated they were moving for due to be nearer family / carer compared to 22.7% in the main DCA survey. Better shops / leisure were only indicated by 4.8% of households responding, compared to 18.1% in the main survey. Poor quality neighbourhood was mentioned by 13.7% of BME households compared to only 8.2% of general households.

7.6 Existing Households Moving

Table 7-9 Type Required by Number of Bedrooms
Question 19 by Question 21

	Semi-Detached	Detached	Terraced	Flats / Mais.	Bungalows	Bedsit/ Studio/ Room only	Supported Housing	Total
One	0	0	35	0	40	78	0	153
Two	40	0	40	40	60	0	22	202
Three	137	60	29	0	0	0	0	226
Four	0	48	0	0	0	0	0	48
Five+	21	115	0	0	0	0	0	136
Total	198	223	104	40	100	78	22	765

N.B No data for Caravan / Mobile home

7.6.1 762 BME existing households indicated they would be moving within Charnwood Borough in the next 5 years. 26% indicated they required semi-detached housing of which 69% required 3 bedrooms and 20% require two bedrooms. 29% of moving BME households required detached accommodation, and of these 51.6% required five or more bedrooms. The largest demand for existing households moving was for 3-bed accommodation (29.5%) and 2-bed accommodation (26.4%). There was little demand for four bedroomed accommodation (6.3%) by households moving.

Table 7-10 Type Required by Preferred Tenure
Question 19 by Question 22

	Semi-Detached	Detached	Terraced	Flats / Mais.	Bungalows	Bedsit / Studio / Room Only	Supported Housing	Total
Owner occupier	129	200	0	0	30	0	22	381
Private rent	0	17	0	0	0	35	0	52
Council rent	29	0	104	40	70	0	0	243
HA rent	0	0	0	0	0	42	0	42
HA Shared ownership	40	0	0	0	0	0	0	40
Total	198	217	104	40	100	77	22	758

N.B No data for Tied to employment, Caravan / Mobile Home

7.6.2 There main preference made by BME households moving was for owner occupation (50.3%) followed by Council rent (32.1%). Of those requiring semi-detached housing, 65.2% preferred owner-occupation and 20.2% HA Shared Ownership. All those indicating a preference for terraced accommodation required Council rent.

7.7 Concealed Households Moving

- 7.7.1 317 new BME households are forming within the Charnwood Borough over the next five years. Of these 57.7% are forming within a year and 29.7% are forming between 3 and 5 years.
- 7.7.2 The majority of new forming BME households will contain no children (73.8%). The remaining 26.2% (83 implied) will contain one child. This differs to the general population on the whole in which 87.1% did not contain children and only 8.5% contained one child.

Table 7-11 Type Required by Number of Bedrooms

Question 30a by Question 31a

	Semi-Detached	Detached	Terraced	Total
One	0	0	5	5
Two	69	28	23	120
Three	112	0	0	112
Four +	0	54	0	54
Total	181	82	28	291

	Semi-Detached	Detached	Terraced	Total
One	0	0	5	5
Two	69	28	23	120
Three	112	0	0	112
Four +	0	54	0	54
Total	181	82	28	291

N.B No data for Flat / Maisonette, Bungalow, Bedsit / Studio / Room only, Caravan / Mobile home, Supported housing (warden support).

- 7.7.3 Of the BME households requiring semi-detached accommodation (62.2% of the total responses); 61.9% required three bedroom accommodation and 38.1% required two bed accommodation. Of those requiring terraced houses, 82.1% wanted two bed properties and 17.9% wanted one bed properties.

Table 7-12 Type Required by Preferred Tenure

Question 30a by Question 29b

	Semi-Detached	Detached	Terraced	Flats / Mais	Total
Owner occupier	122	82	27	0	231
HA rent	0	27	0	0	27
Total	122	109	27	0	258

N.B No data for Private rent, Council rent, HA Shared ownership, Tied to employment, Bungalow, Bedsit / Studio / Room only, Caravan / Mobile Home / Supported housing.

- 7.7.4 The only demand by new / concealed households moving with regard tenure was for Owner occupation and HA rent. Of these the majority (89.5%) required owner occupation. The only demand made by those requiring HA rent was for detached accommodation, and the only demand from those requiring terraced accommodation was for owner occupation.

7.8 Conclusions

- ◆ The majority of BME households who responded to the DCA survey are living in 2 and 3-bedroom accommodation, 22% and 44% respectively. Around 62% live in terraces and semi-detached housing of which 78% are 2 and 3 bedroom accommodation.
- ◆ BME households appear to have access to a wide range of facilities.
- ◆ 51% of those BME households who said their home was inadequate, cited 'too small' as the reason for inadequacy. This was equally a major issue in the main DCA survey.
- ◆ There appears to be a higher incidence of BME respondents with a mobility problem, similar to the figure found in the main DCA survey.
- ◆ Income levels in general are lower within BME households than those in the whole population. There are higher proportions of BME households (29.9%) on the lowest incomes, i.e. below £10,000, compared to all households (21.5%). 24.9% of BME households, on the basis of the survey data, had incomes above £30,000 compared to 31.5% in the main DCA survey.
- ◆ 64.5% of BME households, who wished to move but cannot, said they could not afford to move compared to 71.9% in the main DCA survey.
- ◆ Better employment was the main single reason for leaving the Borough. A large number (28.1%) said they were moving to be nearer family / carer, compared to 22.7% in the main survey.
- ◆ The majority of existing BME households moving within the Borough in the next 5 years stated they required semi-detached property with 2 or 3 bedrooms. 50% stated owner-occupation as their preferred tenure.
- ◆ 317 new forming BME households are forming within the Charnwood Borough in the next five years. 62.2% require semi-detached accommodation of which the majority require three bed accommodation (61.9%).

8 SATISFACTION WITH NEIGHBOURHOOD

8.1 Introduction

8.1.1 This section probed for information on levels of satisfaction or dissatisfaction with the general living environment and the local neighbourhood.

8.1.2 Face to face questionnaires were carried out with 300 respondents from 3 sub-areas in the Borough. The face-to-face interviews were undertaken to target BME households. The results from the face to face and postal questionnaires were merged, except for those questions relating to the quality of the neighbourhood, these questions were only included in the face to face interviews.

8.1.3 The findings from the face-to-face interviews have been weighted to reflect the total population in each sub-area. However, the actual total numbers in each of the tables below differs depending on the total number of respondents to each question.

8.1.4 The samples in each of the 3 sub-areas are shown below with the full response levels shown in Table 8-1.

Table 8-1 Sample

	Sample
Hastings and Lymington	100
Mountsorrel	100
Thurmston	100
Total	300

8.2 Local Area

8.2.1 The first two questions asked respondents what was good and bad about their area. Responses to these questions are summarised in

8.2.2

8.2.3

8.2.4 Table 8-2 and Table 8-3 below.

- 8.2.5 7,696 implied households responded to the question asking what was good about their area, 7,717 implied households responded to the question about the bad things in their area. Respondents made an average of 3.9 choices when reflecting on what they liked about the area and 1.8 choices when thinking about their dislikes of their local area.

Table 8-2 *Reasons for Liking Environment / Neighbourhood*
Question 37

	% cases	% responses	N ^{os} implied
Shopping facilities / access to shops	52.7	13.3	4,059
Quiet and peaceful	47.7	12.1	3,674
Health services are good / accessible	33.9	8.6	2,605
Family live near by	29.6	7.5	2,276
Community spirit	26.8	6.8	2,066
Public transport	26.7	6.8	2,057
Schools	20.5	5.2	1,576
Community facilities	18.1	4.6	1,390
Local employment	16.8	4.3	1,293
Clean / no litter / well maintained	16.1	4.1	1,237
Close to places of religious worship	15.2	3.9	1,168
Leisure and entertainment facilities	14.8	3.8	1,142
Good Council services	14.3	3.6	1,098
Multi cultural area	13.7	3.5	1,056
Good housing / housing services	10.0	2.5	768
Like everything	9.9	2.5	764
Day-care provision for particular groups	8.6	2.2	658
Nothing good	4.5	1.1	343
Near cultural facilities	4.0	1.0	310
Other	10.3	2.6	791

Total		100.0	30,331
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- 8.2.6 Some 52.7% of households referred to shopping facilities, rising to 65.9% among respondents from Thurmaston and 54.6% among those from Hastings & Lemyngton. 47.7% mentioned that it was quiet and peaceful (rising to 78.3% among respondents from Thurmaston). Proximity and quality of health services were also important, 33.9% of households mentioned this.

Table 8-3 Reasons for Dislike of Environment / Neighbourhood
Question 38

	% cases	% responses	N^{os} implied
Crime / not feeling safe	21.2	12.0	1,639
Drugs (dealing / misuse)	19.1	10.8	1,477
Dogs (mess / strays / attitude of owners)	19.0	10.7	1,463
Environmental maintenance	13.9	7.8	1,071
Harassment from neighbours / youths	9.6	5.4	742
Housing availability / affordability	7.2	4.1	558
Housing condition	4.9	2.7	376
Away from relatives / friends (feeling isolated)	4.3	2.4	335
Health services / access to health services	4.2	2.4	326
Public transport	3.2	1.8	251
Education / Schools provision	2.2	1.2	168
Dislike everything	34.7	1.1	149
Lack of child care / nursery school provision	1.7	1.0	134
Not near cultural facilities	1.5	0.9	119
Racial harassment / abuse	1.5	0.9	117
Not near places of religious worship	0.7	0.4	52
No multi cultural mix	0.2	0.1	19
Dislike nothing	34.7	19.5	2,674
Other	26.2	14.8	2,025
Total		100.0	13,695

- 8.2.7 Specific responses (i.e. excluding 'Do not know' and 'None / Nothing' responses) to the question on dislikes were far lower, endorsing the general perception of

satisfaction evidenced at 8.1.3 above. A relatively high proportion (21.2%) mentioned crime and not feeling safe. 34.7% said they disliked nothing about their area, rising to 48.4% among respondents from Thurmaston.

8.2.8 The next question asked respondents if money was available to address some, or all of their concerns about the area, would they be happy to continue living in their current home. We found 63.6% of respondents would stay if their concerns were addressed.

Table 8-4 *If Your Concerns Were Addressed Would You Continue To Live Here*

Question 39a

	%	N ^{os}
Very likely	63.6	4,749
Quite likely	17.5	1,306
Unlikely	12.2	911
Not at all	6.7	500
Total	100.0	7,466

8.2.9 The following table reflects the priorities for improvement if money was available.

Table 8-5 *Priorities for Improvement if Money was Available*

Question 39b

	1 st Choice N ^{os}	2 nd Choice N ^{os}	3 rd Choice N ^{os}
Crime / not feeling safe	1,038	484	88
Drugs (dealing / misuse)	596	517	272
Dogs (mess / strays / attitude of owners)	577	350	239
Environmental maintenance	507	330	141
Housing availability / affordability	223	102	114
Harassment from neighbours / youths	217	208	182
Housing condition	182	95	139
Public transport	130	75	0
Away from relatives / friends (feeling isolated)	108	58	29
Health services / access to health services	107	135	99
Lack of child care / nursery school provision	77	19	0
Not near cultural facilities	23	55	0
Education / Schools provision	16	0	49
Not near places of religious worship	0	0	0
No multi cultural mix	0	0	0
Racial harassment / abuse	0	30	92
Dislike everything	0	0	0

Dislike nothing	0	0	0
Other	1,100	647	435
Total	4,901	3,105	1,879

8.2.10 21.2% of respondents chose crime as their top priority for improvement; rising to 42.8% among respondents from Thurmaston. 14% of all choices related to drugs, drugs were a particular issue in Hastings & Lemyngton where 15.2% of respondents made this their top priority. 11.8% of all choices related to dogs and 9.9% to environmental maintenance.

8.3 Local Services

8.3.1 Respondents were also asked about the importance of various facilities and services in the local area. As would be expected from the priorities for improvement listed in Table 8-5 above crime reduction was considered very important by 87.3% of respondents.

Table 8-6 *Importance of Local Services*
Question 40

	Important		Neither		Not important	
	%	N ^{os}	%	N ^{os}	%	N ^{os}
Quality of housing	93.9	7,267	4.8	368	1.3	104
Schools	81.0	6,203	12.1	927	6.9	526
Job opportunities for young people	87.2	6,740	9.3	718	3.5	268
Road safety measures	80.9	6,269	12.4	959	6.8	526
Activities for young people	90.0	6,975	6.9	536	3.1	243
Improving the range of shops	52.2	4,048	20.7	1,602	27.1	2,104
Reducing crime	87.3	6,770	12.7	985	0.0	0
Removing litter and dog mess	79.8	6,188	18.9	1,467	1.3	100
Public transport	72.9	5,651	21.7	1,683	5.4	420
Training schemes for the unemployed	79.9	6,194	14.3	1,111	5.8	449
Services for the elderly	86.4	6,697	11.7	911	1.9	146
Childcare provision	72.9	5,634	21.8	1,684	5.3	408
Health care services	94.4	7,320	5.1	395	0.5	40
Street lighting	82.5	6,394	15.8	1,226	1.7	134
Places of worship	51.3	3,981	21.1	1,640	27.5	2,134
Proximity of cultural facilities	57.7	4,478	18.7	1,447	23.6	1,829
Day care provision	71.9	5,576	16.3	1,263	11.8	915
Multi cultural area	53.3	4,129	21.9	1,698	24.8	1,927

8.3.2 Respondents were also asked to consider how satisfied they were with local services.

Table 8-7 **Satisfaction of Local Services**
Question 41

	Satisfied		Neither		Not satisfied	
	%	N ^{os}	%	N ^{os}	%	N ^{os}
Housing in your area	75.0	5,780	13.2	1,015	11.8	911
Schools	60.0	3,988	34.0	2,263	6.0	401
Public transport	68.7	5,148	20.7	1,552	10.7	799
Car parking	48.0	3,677	16.6	1,274	35.3	2,706
Leisure facilities	48.4	3,686	26.8	2,039	24.8	1,885
Health care provision	84.1	6,444	9.0	692	6.9	531
Childcare facilities	39.7	2,583	50.8	3,307	9.5	621
Support to elderly people	51.1	3,479	39.5	2,691	9.3	636
Local shops	77.7	6,029	7.0	544	15.2	1,182
Rubbish collection / litter / mess	72.4	5,604	8.9	689	18.7	1,443
Control of crime	42.6	3,289	30.5	2,355	26.9	2,080

8.3.3 Highest levels of satisfaction were recorded with health services, 84.1% of respondents said they were very satisfied, rising to 86.3% among respondents from Hastings & Lemyngton. In contrast only 42.6% of respondents were satisfied with crime control, 26.9% were dissatisfied. Levels of dissatisfaction rose to 31.5% among respondents from Heath Mountsorrel and Rothley.

8.4 Crime and Anti-Social Behaviour

8.4.1 The following questions related to the respondents' experience of crime and anti social behaviour.

8.4.2

8.4.3

8.4.4 Table 8-8 below shows the experience crime and anti social behaviour over the last 12 months and the fear people have of different types of crime and anti social behaviour.

- 8.4.5 Our data showed that 41.5% of people in the areas surveyed had experienced crime or anti social behaviour in the last 12 months; in contrast 35.5% of people fear crime or anti social behaviour. The proportion of those with experience of crime / anti social behaviour rose to 44.4% among respondents from Hastings & Lemyngton. Fear of crime was highest among respondents from Thurmaston where 43.5% said they feared crime.

Table 8-8 Experience and Fear of Crime / Anti Social Behaviour
Question 43 and 45

	Personally Experienced		Feel at Risk	
	%	N ^{os} implied	%	N ^{os} implied
No experience of that nature	31.6	1,452	30.9	1,247
Car being stolen	6.8	310	21.2	853
Car being broken into	18.9	867	30.8	1,241
Harassment from neighbours	15.3	703	13.1	528
Harassment from neighbours' children	15.3	702	8.8	353
Home being burgled	14.6	669	35.9	1,448
Physical assault	10.1	463	31.1	1,253
Verbal abuse	19.8	907	29.0	1,171
Racial harassment	6.4	292	6.5	264
Other	12.2	559	2.6	103
Total		6,924		8,461

- 8.4.6 Those who had experienced crime or anti social behaviour identified an average of 1.5 types of crime / anti social behaviour each. The most common experience was verbal abuse, 19.8% of respondents mentioned this; the proportion rose to 23.2% among respondents from Hastings & Lemyngton.
- 8.4.7 Those with a fear of crime / anti social behaviour mentioned an average of 2.1 types of crime / anti social behaviour they were afraid of. The most commonly mentioned fear was burglary, with 35.9% of respondents mentioning this. This rose to 52.3% among respondents from Mountsorrel & Rothley.

Table 8-9 Measures to Make You Feel Safer in the Home and on Streets
Question 46a

	Safer in home		Safer when walking in area	
	%	N ^{os} implied	%	N ^{os} implied
Better locks for external doors	22.2	1,719	-	-
Burglar alarms	19.2	1,485	-	-
More or better window locks	6.1	470	-	-
Security lighting around my home	5.5	430	-	-
CCTV	27.8	2,154	34.6	2,667
Faster response by the police when there is a crime is reported	28.8	2,235	27.3	2,105
Greater police presence in the area	62.1	4,813	67.0	5,168

Greater security for bikes and cars (More or better garages)	7.9	610	10.7	827
More or better street lighting	19.6	1,522	37.6	2,901
More things for children and young people to do	24.3	1,885	36.0	2,901
Reduce drug dealing or drug misuse	26.5	2,051	29.7	2,289
None of these	6.3	486	8.3	639
Other	0.0	188	1.1	83
Total		20,048		19,580

- 8.4.8 Increased police presence in the area was the measure most often mentioned to make people feel safer in the home or the neighbourhood. 62.1% of respondents said increased police presence would make them feel safer in their homes, rising to 80.1% of respondents from Thurmaston. 67.0% of respondents said increased police presence would make them feel safer in the neighbourhood, rising to 79.8% among respondents from Mountsorrel & Rothley and 87.7% among respondents in Thurmaston. Over 34% of respondents said CCTV would make the neighbourhood feel safer, rising to 50.1% among respondents from Thurmaston.

8.5 Harassment

Table 8-10 Experience of Harassment
Question 47

	%	N ^{os} implied
Yes	24.2	1,875
No	75.8	5,860
Total	100.0	7,735

- 8.5.1 24.2% of respondents in the sample had experienced harassment, rising to 30.4% among respondents from Mountsorrel & Rothley.
- 8.5.2 20.6% who gave a reason for the harassment they had suffered (400 cases implied) said this had been racially motivated. 34.0% said that it had been due to a dispute with neighbours.
- 8.5.3 72% of the sample (5,560 cases implied) said they would take fear of harassment into account if they were deciding to move to another area.

8.6 Conclusions

- 8.6.1 Health Services, Shopping Facilities and the quietness and peacefulness of area were the main reasons for satisfaction with the area and Crime and Drug related issues were the main reasons for dissatisfaction of the area.
- 8.6.2 41.5% of people in the areas surveyed had experienced crime or anti social behaviour in the last 12 months; in contrast 35.5% of people fear crime or anti social behaviour.
- 8.6.3 24.2% of respondents in the sample had experienced harassment. 20.6% who gave a reason for the harassment they had suffered (400 cases implied) said this had been racially motivated. 34% said that it had been due to a dispute with neighbours. 72% of the sample (5,560 cases implied) said they would take fear of harassment into account if they were deciding to move to another area.
- 8.6.4 We found 63.6% of respondents would stay in their local area if their concerns were addressed. If money was available to improve the area, 21.2% of respondents chose crime as their top priority for improvement and 14% of all choices related to drugs.

9 POPULATION GROWTH AND HOUSEHOLD FORMATION PROJECTIONS

9.1 Introduction

9.1.1 In this section of the report we provide a short background commentary to the demographic element in housing demand in Charnwood. The purpose is two-fold. First, to provide a context in which the results of the postal questionnaire can be interpreted. Secondly, to give a more specific focus on the demand for affordable housing provision and to make projections for five and ten year periods.

9.1.2 Modelling housing needs is a very complex procedure and it is only very recently that attempts have been made to model local housing needs. Most of the established procedures are aimed at the provision of national level estimates of housing need, including:-

- ◆ simple estimates such as those provided by the ODPM, which measured the crude dwelling to household surplus (and concluded no additional building was necessary to meet need);
- ◆ a second approach by the Audit Commission measured household growth minus expected private sector output;
- ◆ Glen Bramley's work focused on local supply and demand to calculate for a particular point in time the proportion of new households unable to buy in the market (minus social sector re-lets);
- ◆ Steve Wilcox described a 'Net Stock' approach which calculates net household increase and adds a factor for concealed households before deducting new private sector output to arrive at estimates of need in the social sector.

9.1.3 Kleinman and Whitehead have devised a so-called 'Gross Flows' approach which looks at gross household formation, tenure choice, demand from in-migrants and deducts these from new social output and re-lets to yield a measure of social housing requirements.

9.1.4 How these national models translate to the local level is not at all clear. Kleinman and Whitehead have attempted a 'Gross Flows' analysis for Cambridge but relied entirely on secondary data for their estimates. This is a problem in the model particularly for the incorporation of measures of concealed households and factors relating to affordability are not considered directly but by modelling the tenure propensities of new households.

9.1.5 Our method emphasises the affordability issue and gives much greater weight to the issue of concealment of households than most of the 'national' level studies.

9.1.6 The affordability measure is derived from primary data collected in the household's surveys and from access to the Land Registry database on house prices and the concealment issue is also addressed through the survey findings. We are mindful that because our study is targeted at Charnwood, there are inevitable limitations because local housing markets encompass much wider areas than a single Council area.

9.2 Demographic Analysis

9.2.1 There are four basic components to changes in the number and composition of households. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in Charnwood particularly the changes in:-

- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
- ◆ family units such as marriage, divorce and child bearing patterns;
- ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
- ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.

9.2.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).

9.2.3 The general demographic forecasts in the tables in this section follow the Office for National Statistics (ONS) population predictions (2001-based). The model generally uses available national data and follows closely the projections of household formation made by the ONS and the ODPM (2001-based).

9.2.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregated for 5 year intervals from 2001 - 2016.

9.3 2001 Census

9.3.1 The population data has only just been published by the Office of National Statistics following completion of the 2001 Census. We are therefore outlining the age band population numbers from the Census for 2001 along side the population model in Table 9-2.

9.3.2 We have discussed the updating of the population model with Leicestershire County Council and they, like all other Counties, will not be in a position to update the model to reflect the actual figures at 2001 from the Census until the middle of 2003. The base model used is a national model maintained at Anglia University, and there are a range of issues that need to be taken into account, particularly headship rates, before longer term projections can be prepared.

9.3.3 Whilst there is variance in the actual population numbers we would not expect any major difference in the longer term trends in population change within age groups, which in our view is the critical issue for household formation and it's impact on stock requirements.

9.4 Population Projections

- 9.4.1 The projections in Table 9-1 are based on the ONS predictions (2001-based). These figures are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for Charnwood for the period 2001-2016 provided by Leicestershire County Council and used in Structure Plan 3rd Review (VII).
- 9.4.2 Leicestershire County Council informed us that in general the Borough level projections do not reflect recent Structure Plan proposals for a shift to more residential development in Leicester City.

Table 9-1 Population Change in Charnwood, 2001 - 2016

	2001	2001 Census	2006	2011	2016	Change
Total Population	153,600	153,500	156,100	158,100	159,800	
Change		- 100	+ 2,500	+ 2,000	+ 1,700	+ 6200
% Change		- 0.1	+ 1.6	+ 1.3	+1.1	+ 4.0

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- 9.4.3 The table shows an increase in the population of Charnwood of about 6,200 over the forecast period. The main increase in the overall population numbers takes place between 2001 and 2006 with 2,500 more individuals (+ 1.6%).

9.5 Age Structure Forecast 2001 - 2016

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

Table 9-2 Population Age Band Forecast, Charnwood, 2001 - 2016

	2001	2001 Census	2006	2011	2016	Change
0 - 19	38,800	38,908	37,300	34,100	33,600	- 5,200
20 - 29	21,700	21,617	21,600	22,900	22,500	+ 800
30 - 44	32,900	32,868	31,900	28,900	26,200	- 6,700
45 - 64	37,300	37,180	40,400	43,100	44,500	+ 7,200
65 +	23,000	22,888	25,000	28,300	33,000	+ 10,000
Total	153,600	153,461	156,100	158,100	159,800	+ 6,200
% Change		- 0.1	+ 1.6	+ 1.3	+1.1	+ 4.0

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Percentage change is measured between 5 year bands, not the base population. This is a better representation of the incremental change.

Figures are rounded to the nearest 100 so totals may not agree with the sum of their rounded components.

- 9.5.2 As we show above there will be an average rise in the population of Charnwood of approximately 0.3% per annum over the forecast period according to the forecast model. There is projected to be around 6,200 more people in Charnwood in 2016 than in 2001.
- 9.5.3 The 0-19 age range shows a decrease overall (- 5,200; -13.4%). Although numbers fall throughout the forecast period, the majority of this decrease is projected to occur between 2006 and 2011 (- 3,200; 8.6%).
- 9.5.4 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. Numbers in this age group fluctuate throughout the forecast period, ending with an overall increase in numbers (+ 800; 3.7%).
- 9.5.5 The 30-44 age group, the main economically active group, decreases in numbers from 2001 through to 2016 totalling an overall fall of 6,700 people (- 20.4%). The greatest fall occurs between 2006 and 2011 (-3,000; -9.4%).
- 9.5.6 The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increases of 7,200 people (+ 19.3%), the main increase occurring between 2001 and 2006 (+ 3,100; 8.3%).
- 9.5.7 The most significant feature here is the growth of the population in the over 65 age group. A steady increase is seen from 2001 through to 2016. The largest increase is projected to occur between 2011 and 2016 (+ 4,700; +16.6%). The figures in Table 9-3 indicate that Charnwood continues to have an ageing population.
- 9.5.8 Numbers in the 80+ age group increase by 2,700 (45.8%) up to 2016. Numbers increase consistently by 900 people through out the forecast period. The greatest rise proportionately in percentage terms occurs between 2001 and 2006 (+ 15.3%). Given the resource demands often associated with very elderly people, these are significant figures.

Table 9-3 **Numbers of 80+ in Charnwood, 2001 - 2016**

	2001	2001 Census	2006	2011	2016	Change
80+	5,900	5,900	6,800	7,700	8,600	
Change		0	+ 900	+ 900	+ 900	2,700
% Change		0.0	+ 15.3	+ 13.2	+ 11.7	+ 45.8

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9.6 Summary

- ◆ The 2001 Census data shows that the population of Charnwood is currently 153,500 people 100 less than forecast at this point. This data has only just been produced and will not be reflected in population model projections for some time. We would not however expect the following trends within age bands, taken from the existing Population and Housing Model which are outlined below, to alter in any significant way.

- ◆ The forecasts to 2011 are based on the assumptions outlined in paragraphs 9.2.1 to 9.2.4 regarding mortality, fertility and migration etc, and are contained in population projections for Charnwood for the period 2001 - 2016 provided by Leicestershire County Council.

- ◆ The population is projected to increase by 6,200 people, 4.0% over the 15 years to 2016.

- ◆ The 0-19 population shows a decrease in numbers overall, the majority of which occurs after from 2006. (- 3,200; 8.6%).

- ◆ Numbers in the 20-29 age group are projected to increase overall (+ 800; 3.7%). As this age range comprises new households forming this will have implications for future affordable housing need both in the short and longer term.

- ◆ The 30-44 age group, the main economically active group, decreases in numbers from 2001 through to 2016 totalling an overall fall of 6,700 people (-20.4%). The greatest fall occurs between 2006 and 2011 (-3,000; -9.4%).

- ◆ The 45-64 age group shows an overall rise in numbers. Over the forecast period there is an increases of 7,200 people; 19.3%, the main increase occurring between 2001 and 2006 (+ 3,100; 8.3%).

- ◆ The most significant feature here is the growth of the population in the over 65 age group. A steady increase is seen from 2001 through to 2016. The largest increase is projected to occur between 2011 and 2016 (+ 4,700; +16.6%).

- ◆ The "older" retirement group, those 80 and over grows by almost 46%, 2,700 more people by 2016. This group represents 8,600 people in the area by 2016 who are much more likely to have care and support needs which should now be assessed in detail.

10 NEEDS ASSESSMENT MODEL, PLANNING & DELIVERY

10.1 Affordable Housing Needs Requirement

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

10.1.2 Each category has been adjusted to ensure that proper account is taken of households who can access the owner occupied market without assistance (income <£15,000 / £27,500) and to eliminate any double counting between categories. The Private Rent Sector costs are estimated at an access cost of £300 / £425 per month for the vast majority of households in this sector, requiring an annual income of at least £13,500 / £20,500 per annum.

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

	The Backlog of existing housing need is as follows:-	
1.	Households living in unsuitable housing in Charnwood who are planning to move in the next five years.	HNS 4.2.1
2.	RSL tenant households living in unsuitable housing are excluded because a move would release a unit of affordable housing and it is therefore assumed that there would be no overall net effect.	HNS
3.	Households in unsuitable housing who can have their need resolved in situ, including private tenants.	HNS
4.	Proportion of existing households unable to buy or rent (HNS income data) i.e. income <£13,500 / £22,000 depending on location and need to move.	HNS
5.	Priority homeless in temporary accommodation.	CBC
6.	Total Backlog need.	
7.	Quota to progressively eliminate backlog over a 5-year period (20%) as recommended in guidance.	DTLR Guidance
8.	Total net annual need.	
	Newly Arising Need is as follows:-	
9.	Concealed households identified in the survey, annualised at the average level of those forming in the first two years.	HNS 5.3.7
10.	Percentage of households forming with a partner living elsewhere in the Borough	HNS 5.3.7
11.	Percentage of households registered on Waiting List	HNS 5.3.18
12.	Proportion unable to buy (i.e. income < £15,000 / £22,000)	HNS
13.	Ex-institutional population moving into community p.a.	CBC
14.	Housing Register new applications 2002-2003 less cancellations from the register.	CBC
15.	In-migrant households over the last year who live in social housing.	HNS
16.	Total newly arising need.	
	Supply of Affordable Units is as follows:-	
17.	Existing social stock relets from the local authority / RSL's net of transfers. (HIP 2003)	CBC
18.	Increased vacancies and units taken out of management.	CBC
19.	Future new supply each year based on average level over next three years.	CBC
20.	Total affordable supply per annum.	
21.	Total affordable need per annum.	

AFFORDABLE HOUSING NEEDS ASSESSMENT MODEL

<u>Backlog of Need</u>		
1. Households in unsuitable housing		5,932
MINUS		
2. Council / RSL tenants	1,353	
3. Cases where in-situ solution most appropriate	<u>3,021</u>	
	4,374	<u>4,374</u>
		<u>1,558</u>
TIMES		
4. Proportion unable to afford to buy or rent	(36%)	561
PLUS		
5. Backlog (non-households)		<u>76</u>
6. TOTAL BACKLOG NEED		637
TIMES		
7. Quota to progressively reduce backlog *	(20%)	
8. ANNUAL NEED TO REDUCE BACKLOG		<u>127</u>
<u>Newly Arising Need:</u>		
9. New household formation (gross p.a.)	749	
MINUS		
10. Two person formation (27.2%) x 0.5	<u>102</u>	
	647	
MINUS		
11. Households registered on waiting list (33.9%)	<u>219</u>	
	428	
TIMES		
12. Proportion unable to buy in market	(60%)	257
PLUS		
13. Ex-institutional population moving into community		9
14. Existing households falling into priority need		956
15. In-migrant households unable to afford market housing		<u>60</u>
16. TOTAL NEWLY ARISING NEED		<u>1,282</u>
<u>Supply of Affordable Units:</u>		
17. Supply of social relets p.a.		765
MINUS		
18. Increased vacancies (if applicable) and units taken out of management.		<u>16</u>
Right to Buy	(200 x 8%)	749
PLUS		
19. Committed units of new affordable supply (not able to predict accurately)		<u>0</u>
20. AFFORDABLE SUPPLY		<u>749</u>
Annual need to reduce backlog	127	
Newly arising need	<u>1,282</u>	
21. TOTAL AFFORDABLE NEED	1,409	1,409
MINUS		
Affordable supply		<u>749</u>
22. OVERALL ANNUAL SHORTFALL		<u>660</u>

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

10.2 Needs Assessment

- 10.2.1 The total affordable housing need annually is for 1,409 units. Re-lets of the existing social stock average 749 units and is the major means of addressing the scale of need identified. After allowing for this level of supply, there will still be an annual affordable housing shortfall of 660 units which projected over the eight year period to 2011 is a total of 5,280 units.
- 10.2.2 It is not expected to be able to achieve this scale of supply in this timescale. This level of need significantly exceeds the number of units likely to be able to be delivered from new delivery or conversions. We have not included an average figure in the Model because of variance in delivery. In the 4 years from 2000 to 2004 new affordable delivery has been 68, 197, 88 and 65 and future delivery is planned at an average of around 120 units p.a. in the Housing Strategy, resulting in growing levels of unmet need each year.
- 10.2.3 Additionally, 240 households intend to leave Charnwood Borough over the next five years because of a lack of affordable housing and they are not included in our needs assessment calculation, although we could be justified in doing so.

10.3 Land and Affordable Housing Delivery

- 10.3.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 10.3.2 The Housing Corporation is more likely to allocate funding for schemes developed on sites acquired at discounted value in its quest for value for money. The inter-relationship of the land and subsidy issues is important in the negotiation process.

10.4 Private Landowners / Developers

- 10.4.1 It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 10.4.2 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families, particularly related to the nature of the area and provision of services, and other planning requirements.

10.5 Planning Policies for Affordable Housing

- 10.5.1 Planning Policy Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban areas and specified settlements recognised in Policy H/3 of the Borough Local Plan (Deposit Draft May 2001). Exceptions sites in small rural areas are addressed within Policy H/4.
- 10.5.2 Negotiation with the private sector for affordable housing will depend on location, market, site conditions and evidence of local need. This is a material consideration in determining applications at or above the site threshold levels outlined in Policy H/4.
- 10.5.3 The Council recognises that the basis of the agreed affordable housing and any other provisions can be clearly drafted into a Section 106 Agreement so that delivery is controlled and guaranteed.
- 10.5.4 It is preferable to continue to maintain a group of registered social landlords (RSL's) who can provide the skills to deliver and manage affordable housing for all sectors of the market including special needs.

10.6 Affordable Housing

10.6.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Plan, is discussed in section 10.6.3 below.

10.6.2 The term affordable has gradually come to replace “social” in every day usage. It is interesting to note that affordable housing is defined by the DTLR as “the range of both subsidised and market housing designed for those whose incomes generally deny them the opportunity to purchase houses on the open market as a result of the local relationship between income and market price”. This bears a close resemblance to our definition below.

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

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

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

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

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

10.7 Low Cost Market Housing

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

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

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

10.8 Perpetuity

- 10.8.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.
- 10.8.2 To ensure the delivery and long term occupation of the affordable housing, it will be preferable for a specialist organisation such as an RSL to be involved in the ownership and management of the dwellings to be provided. These arrangements would be formalised within a legal agreement to ensure that provision meets with the Council's affordability criteria.

10.9 Supported and Adapted Housing Needs

- 10.9.1 There will be future provision requirements to address the changing needs from "Community Care" policies and the ageing population, but at this stage we believe that these are likely to be specific small developments.
- 10.9.2 The nature of planning policies to address special needs requirement relate principally to mobility housing. The issue of percentages does not apply in this area. A small proportion of residents who are wheelchair users would require the provision of housing built to standards to accommodate internal wheelchair use. Additionally the economics of accessible standards are marginal in new build compared to the cost of future adaptation.
- 10.9.3 Whilst the numbers identified in the survey are small it is clear that there is always likely to be a mismatch between adapted property and wheelchair occupants and that there is a need to provide an excess of adapted dwellings over wheelchair user households.
- 10.9.4 It is however, important to recognise that almost 5,000 households have someone with a mobility problem and particularly in the light of the fact that 72% of wheelchair users do not live in an adapted dwelling. There is therefore a significant issue to address through extensions and adaptation of the existing stock. In relation to new dwellings these matters are now an issue dealt with by Part M of the Building Regulations.

10.10 Overall Target Levels

- 10.10.1 The annual level of outstanding affordable need is 660 units, after allowing for current re-let supply over 6 times expected new supply and is clearly not economically deliverable or sustainable. Projected to 2011 this total shortfall is 5,280 units, greater than the remaining Structure Plan allocation still to be negotiated. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 10.10.2 Essentially planning should be providing for balanced communities, which acknowledge the need for social compatibility if the problems of housing in the past are not to be repeated. Our significant experience of affordable subsidised housing in mixed developments leads us to recommend that 30% of new units negotiated in this way should be the level applied from the total of all sites negotiated. This proportion includes both affordable housing for rent and subsidised low cost market housing and targets may vary above and below this level on a site by site basis.

- 10.10.3 The increases in house prices over the last four years have excluded a large proportion of 'first-time buyers' from the owner occupied market. This impact is also revealed in the need to subsidise housing for 'key workers'. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case four years ago when it was a marginal element of affordable need.
- 10.10.4 It is however, also important to build balanced sustainable developments and a mix of subsidised units for low cost sale and rent is needed where a level of 30% is being negotiated.
- 10.10.5 In view of the scale of need and the inability of an adequate number of sites to address it particularly in the period to 2007, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other planning sustainability and economic factors.

10.11 Needs Distribution by Sub Area

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

10.12 Location Demand Analysis

- 10.12.1 We have run a number of cross-tabulations to check on the actual income capacity of households expressing preference to live in the areas outlined in the table above. Local access level prices in each area were assessed against the incomes of concealed households expressing preference to live in that specific area to calculate the numbers of households unable to purchase.

10.12.2 The locational preferences (up to two) expressed by concealed households forming in each area to 2008 are listed below:-

Location	Net New / Concealed Households*	Net Affordable Need	
		%	N ^{OS} implied**
Loughborough	923	76.5	706
System	379	85.2	323
Barrow / Quorn	261	100.0	261
Mountsorrel / Rothley	187	82.0	153
Sileby	182	95.7	174
Birstall	170	86.9	148
Anstey / Newtown Linford	157	70.0	110
Shepshed	140	100.0	140
Thurcaston / Cropston	121	92.9	112
Thurmaston	110	100.0	110
East Goscote	73	100.0	73
Queniborough / Barkby / Beeby	61	73.8	45
Woodhouse / Swithland	53	61.3	32
Cossington / Seagrave / Thrussington / Rearsby / Ratcliffe	36	100.0	36
Total	2,853	84.9	2,423

* Numbers after elimination of multiple choices

** Net actual affordable need by area to 2008.

10.12.3 In all locations, the proportion earning below the required income threshold is between 61% and 100% of concealed households. Generally, around 85% of all concealed households by location need affordable housing.