

BABERGH DISTRICT

**HOUSING NEEDS
SURVEY**

**FINAL REPORT
2008**



www.dcauk.com

CONTENTS

1	EXECUTIVE SUMMARY	7
1.1	LOCAL HOUSING SURVEY	7
1.2	POPULATION AND HOUSEHOLD CHANGE	7
1.3	THE ECONOMIC CLIMATE	8
1.4	BME HOUSEHOLDS	9
1.5	CURRENT HOUSING IN THE DISTRICT	9
1.6	DEMAND FOR MARKET HOUSING	10
1.7	THE COST OF ACCESSING MARKET HOUSING	10
1.8	THE NEED FOR AFFORDABLE HOUSING	12
1.9	SHELTERED HOUSING.....	13
1.10	EXTRA CARE HOUSING	13
1.11	SUPPORTED HOUSING AND SUPPORT ISSUES	13
1.12	HOUSING STOCK BALANCE ANALYSIS.....	14
1.13	RECOMMENDATIONS.....	14
2	SURVEY METHODOLOGY.....	17
2.1	PURPOSE, AIMS AND OBJECTIVES	17
2.2	METHODOLOGY	17
2.3	SAMPLING	18
2.4	PROMOTION	19
2.5	POSTAL SURVEY PROCESS AND RESPONSE	19
2.6	SURVEY WEIGHTING.....	20
2.7	GUIDANCE MODEL.....	21
2.8	DEFINITIONS	21
2.9	SURVEY HOUSEHOLD DATA	21
3	ECONOMIC ANALYSIS	22
3.1	INTRODUCTION	22
3.2	EDUCATION, EMPLOYMENT, OCCUPATION AND WORK PLACE DATA	22
3.3	INCOMES AND HOUSING COSTS.....	24
3.4	EXISTING HOUSEHOLDS.....	25
3.5	BME HOUSEHOLDS.....	28
3.6	KEY WORKER HOUSEHOLDS.....	29
3.7	EXISTING MOVING HOUSEHOLDS.....	30
3.8	CONCEALED HOUSEHOLDS	30
3.9	CONCLUSIONS.....	32
3.10	STRATEGIC IMPLICATIONS.....	32
4	DEMOGRAPHIC CHANGE	33
4.1	KEY FINDINGS AND STRATEGIC IMPLICATIONS.....	33
4.2	EXISTING POPULATION PROFILE.....	33
4.3	ETHNICITY.....	36
4.4	DEMOGRAPHIC ANALYSIS	36
4.5	POPULATION PROJECTIONS	37
4.6	AGE STRUCTURE FORECAST 2001 - 2021	38
4.7	FORECAST CHANGE IN HOUSEHOLDS 2001 - 2021	40
5	THE CURRENT HOUSING STOCK.....	41
5.1	KEY FINDINGS	41
5.2	STRATEGIC IMPLICATIONS.....	41
5.3	CURRENT HOUSING IN BABERGH DISTRICT	41
5.4	UNDER AND OVER-OCCUPATION	44
5.5	ADEQUACY OF PRESENT DWELLING / IMPROVEMENT REQUIRED	46
6	THE BABERGH HOUSING MARKET	48
6.1	HOUSING MARKET ANALYSIS	48
6.2	NATIONAL PICTURE	48
6.3	REGIONAL HOUSE PRICE CHANGE	49

6.4	THE REGIONAL HOUSING MARKET	49
6.5	HOUSE PRICE SUB-AREAS.....	52
6.6	ENTRY SALES LEVELS IN BABERGH	52
6.7	PURCHASE INCOME THRESHOLDS	54
6.8	THE PRIVATE RENTED SECTOR.....	55
6.9	PRIVATE SECTOR RENT LEVELS.....	56
6.10	ENTRY TO PRIVATE RENT	56
6.11	RENTAL INCOME THRESHOLDS.....	57
6.12	ELIGIBILITY FOR AFFORDABLE HOUSING	58
6.13	KEY FINDINGS & STRATEGIC IMPLICATIONS	58
7	MIGRATION.....	59
7.1	INTRODUCTION	59
7.2	IN - MIGRATION TO BABERGH DISTRICT	59
7.3	OUT - MIGRATION FROM BABERGH DISTRICT	60
7.4	MIGRATION SUMMARY	62
8	HOUSEHOLDS MOVING WITHIN BABERGH.....	63
8.1	INTRODUCTION	63
8.2	HOUSEHOLDS MOVING WITHIN BABERGH DISTRICT	63
8.3	HOUSEHOLDS PREVENTED FROM MOVING	63
8.4	DEMAND FOR EXISTING MOVING HOUSEHOLDS.....	64
8.5	DEMAND FOR CONCEALED MOVING HOUSEHOLDS	65
9	FUTURE DEMAND FOR MARKET HOUSING.....	68
9.1	DEMAND FOR MARKET HOUSING FOR EXISTING MOVING HOUSEHOLDS	68
9.2	DEMAND FOR MARKET HOUSING FOR CONCEALED HOUSEHOLDS	72
9.3	TOTAL DEMAND FOR MARKET HOUSING IN BABERGH	76
9.4	CURRENT AND FUTURE DEMAND FOR MARKET HOUSING.....	77
9.5	HOUSEHOLDS UNABLE TO MOVE.....	78
10	FUTURE DEMAND FOR AFFORDABLE HOUSING	79
10.1	DEMAND FOR EXISTING MOVING HOUSEHOLDS.....	79
10.2	DEMAND FOR AFFORDABLE HOUSING FOR CONCEALED HOUSEHOLDS	82
11	THE FUTURE HOUSING NEEDS OF YOUNG PEOPLE	86
11.1	INTRODUCTION	86
11.2	FUTURE ACCOMMODATION REQUIREMENTS.....	86
12	SUPPORTED AND ADAPTED HOUSING	90
12.1	KEY FINDINGS	90
12.2	STRATEGIC RECOMMENDATIONS.....	90
12.3	NEEDS OF DISABLED PEOPLE	90
12.4	SUPPORT NEEDS.....	92
12.5	ADAPTATION	93
12.6	SUPPORTED ACCOMMODATION	95
12.7	HOUSING NEEDS OF OLDER PEOPLE.....	96
12.8	EXTRA CARE ACCOMMODATION	97
13	BLACK AND MINORITY ETHNIC NEEDS	98
13.1	KEY FINDINGS AND STRATEGIC IMPLICATIONS.....	98
13.2	STRATEGIC RECOMMENDATIONS.....	98
13.3	INTRODUCTION	99
13.4	CURRENT HOUSING.....	100
13.5	DISABILITY / LIMITING LONG TERM ILLNESS.....	101
13.6	MOVING PLANS OF BME HOUSEHOLDS	101
13.7	EXISTING BME HOUSEHOLDS MOVING.....	102
13.8	CONCEALED HOUSEHOLDS MOVING	102

14	KEY WORKER HOUSING ISSUES	103
14.1	INTRODUCTION	103
14.2	HOUSING ISSUES OF KEY WORKERS FROM EXISTING HOUSEHOLDS	103
14.3	HOUSING ISSUES OF KEY WORKERS FROM CONCEALED HOUSEHOLDS	104
15	CLG NEEDS ASSESSMENT MODEL	105
15.1	INTRODUCTION	105
15.2	THE CLG NEEDS ASSESSMENT MODEL STRUCTURE.....	106
15.3	MODEL STRUCTURE	106
15.4	STAGE 1 – CURRENT HOUSING NEED (GROSS)	107
15.5	STAGE 2 – FUTURE NEED (GROSS PER YEAR)	109
15.6	STAGE 3 – AFFORDABLE HOUSING SUPPLY	110
15.7	AFFORDABLE HOUSING NEEDS MODEL.....	113
15.8	NEEDS ASSESSMENT.....	114
16	PLANNING AND DELIVERY	115
16.1	LAND AND AFFORDABLE HOUSING DELIVERY	115
16.2	AFFORDABLE HOUSING.....	115
16.3	PERPETUITY.....	116
16.4	LOW COST MARKET HOUSING.....	116
16.5	OVERALL AFFORDABLE HOUSING TARGET LEVELS.....	116
16.6	FUTURE AFFORDABLE HOUSING DELIVERY	117
16.7	AFFORDABLE RENTED ACCOMMODATION.....	117
16.8	INTERMEDIATE MARKET HOUSING	117
16.9	SHARED OWNERSHIP.....	118
16.10	DISCOUNTED MARKET RENT	119
16.11	TENURE MIX TARGETS	119
16.12	PROPERTY TYPE AND SIZE	119
16.13	FUTURE SIZE OF AFFORDABLE HOUSING	120
16.14	SITE THRESHOLDS	123
16.15	RURAL AFFORDABLE HOUSING DELIVERY AND SITE THRESHOLDS	123
16.16	NEEDS DISTRIBUTION BY TENURE TYPE, SIZE & SUB-AREA.....	124
17	BIBLIOGRAPHY	125

TABLES

TABLE 1-1	EXISTING AND CONCEALED HOUSEHOLDS MARKET HOUSE TYPE REQUIREMENT / STOCK....	10
TABLE 1-2	ANNUAL HOUSEHOLD INCOME REQUIRED TO PURCHASE BY SUB-AREA	11
TABLE 1-3	FUTURE DELIVERY BY BED SIZE AND TENURE	15
TABLE 2-1	RESPONSE RATE	19
TABLE 2-2	TENURE OF PRESENT HOUSEHOLDS	20
TABLE 3-1	EMPLOYMENT STATUS OF HEAD OF HOUSEHOLD	22
TABLE 3-2	OCCUPATION TYPE OF HEAD OF HOUSEHOLD.....	23
TABLE 3-3	WORKPLACE OF HEAD OF HOUSEHOLD	23
TABLE 3-4	TRAVEL TO WORK OF HEAD OF HOUSEHOLD	24
TABLE 3-5	HOUSEHOLD SAVINGS	25
TABLE 3-6	SAVINGS LEVEL / TENURE	25
TABLE 3-7	LEVEL OF EQUITY IN PRESENT ACCOMMODATION	26
TABLE 3-8	GROSS ANNUAL INCOME OF ALL EXISTING HOUSEHOLDS	26
TABLE 3-9	ANNUAL INCOME BY TENURE	27
TABLE 3-10	FINANCIAL SUPPORT	27
TABLE 3-11	GROSS ANNUAL INCOME OF BME HOUSEHOLDS	28
TABLE 3-12	ANNUAL HOUSEHOLD INCOME OF KEY WORKERS (%).....	29
TABLE 3-13	GROSS ANNUAL INCOME OF EXISTING HOUSEHOLDS MOVING WITHIN THE DISTRICT	30
TABLE 3-14	ANNUAL INCOME OF CONCEALED HOUSEHOLDS	30
TABLE 3-15	ANNUAL INCOME OF RECENTLY FORMED HOUSEHOLDS	31
TABLE 3-16	SAVINGS OF ‘CONCEALED’ HOUSEHOLDS	31
TABLE 4-1	FAMILY COMPOSITION	33
TABLE 4-2	POPULATION AGE GROUPS.....	34
TABLE 4-3	NUMBER IN HOUSEHOLD.....	34

TABLE 4-4	NUMBER IN HOUSEHOLD BY TENURE.....	35
TABLE 4-5	ETHNIC ORIGIN OF HOUSEHOLDS.....	36
TABLE 4-6	POPULATION CHANGE IN BABERGH DISTRICT, 2001 – 2021.....	37
TABLE 4-7	POPULATION AGE BAND FORECAST, BABERGH DISTRICT, 2001– 2021.....	38
TABLE 4-8	NUMBERS OF 75+ IN BABERGH DISTRICT, 2001 - 2021.....	39
TABLE 4-9	FORECAST CHANGE IN HOUSEHOLDS IN BABERGH DISTRICT, 2001 – 2021.....	40
TABLE 5-1	TENURE OF PRESENT ACCOMMODATION.....	42
TABLE 5-2	TYPE OF ACCOMMODATION.....	42
TABLE 5-3	PROPERTY TYPE BY TENURE (%).....	43
TABLE 5-4	NUMBER OF BEDROOMS.....	43
TABLE 5-5	NUMBER OF BEDROOMS BY TENURE.....	44
TABLE 5-6	UNDER / OVER OCCUPATION BY SUB AREA.....	45
TABLE 5-7	UNDER / OVER- OCCUPATION BY TENURE.....	45
TABLE 5-8	ADEQUACY BY TENURE.....	46
TABLE 5-9	REASON FOR INADEQUACY.....	47
TABLE 6-1	HOUSE PRICE INFLATION.....	49
TABLE 6-2	AVERAGE EAST ANGLIA REGION HOUSE PRICES (£) –.....	49
TABLE 6-3	LAND REGISTRY AVERAGE HOUSE PRICES (£) - ALL BUYERS Q1 2008.....	50
TABLE 6-4	AVERAGE HOUSE PRICES (£) AND SALES –.....	51
TABLE 6-5	WARDS WITHIN SUB-AREAS.....	52
TABLE 6-6	ENTRY SALES LEVELS (£) IN THE DISTRICT - JULY 2008.....	53
TABLE 6-7	MAXIMUM MONTHLY MORTGAGE OF ‘CONCEALED’ HOUSEHOLDS.....	53
TABLE 6-8	SINGLE INCOME THRESHOLDS – JULY 2008.....	54
TABLE 6-9	DUAL INCOME THRESHOLDS - FEBRUARY 2008.....	54
TABLE 6-10	SUPPLY / DEMAND OF PRIVATE RENTED STOCK (3 YEARS).....	55
TABLE 6-11	AVERAGE AND ENTRY RENT LEVELS, JULY 2008 (£ P/M).....	56
TABLE 6-12	MAXIMUM WEEKLY / MONTHLY RENT OF CONCEALED HOUSEHOLDS.....	57
TABLE 6-13	RENTAL INCOME THRESHOLDS - JULY 2008.....	57
TABLE 7-1	LOCATION OF PREVIOUS DWELLING (IN-MIGRANTS).....	59
TABLE 7-2	REASON FOR MOVING TO BABERGH WITHIN THE LAST 3 YEARS.....	59
TABLE 7-3	LOCATION OF MOVE FOR THOSE MOVING OUTSIDE BABERGH DISTRICT.....	60
TABLE 7-4	REASON FOR MOVING OUT OF BABERGH DISTRICT.....	61
TABLE 7-5	NET MIGRATION PATTERNS.....	62
TABLE 8-1	REASONS PREVENTING A MOVE.....	63
TABLE 8-2	CURRENT TENURE / TENURE NEEDED (EXISTING HOUSEHOLDS).....	64
TABLE 8-3	PERSON LOOKING TO FORM CONCEALED HOUSEHOLDS.....	65
TABLE 8-4	AGE STRUCTURE OF CONCEALED HOUSEHOLDS.....	65
TABLE 8-5	NUMBER OF CHILDREN.....	66
TABLE 8-6	TIME OF MOVE - NEW FORMING HOUSEHOLDS.....	66
TABLE 8-7	TENURE NEEDED / PREFERRED.....	67
TABLE 9-1	WHEN IS THE ACCOMMODATION REQUIRED.....	68
TABLE 9-2	TYPE OF ACCOMMODATION REQUIRED.....	68
TABLE 9-3	NUMBER OF BEDROOMS REQUIRED.....	69
TABLE 9-4	TYPE REQUIRED BY SIZE REQUIRED.....	69
TABLE 9-5	TYPE REQUIRED BY PREFERRED TENURE.....	70
TABLE 9-6	WHERE ACCOMMODATION IS REQUIRED.....	70
TABLE 9-7	REASON FOR PREFERRED LOCATION.....	71
TABLE 9-8	TYPE OF ACCOMMODATION NEEDED / PREFERRED.....	72
TABLE 9-9	NUMBER OF BEDROOMS NEEDED / PREFERRED.....	72
TABLE 9-10	TYPE NEEDED BY SIZE NEEDED.....	73
TABLE 9-11	TYPE NEEDED BY TENURE NEEDED.....	73
TABLE 9-12	CHOICE OF LOCATION.....	74
TABLE 9-13	REASON FOR PREFERRED LOCATION.....	75
TABLE 9-14	TOTAL DEMAND FOR MARKET HOUSING IN BABERGH TO 2011.....	76
TABLE 9-15	BABERGH MARKET HOUSING BY SIZE (1 YEAR).....	77
TABLE 10-1	WHEN IS THE ACCOMMODATION REQUIRED.....	79
TABLE 10-2	TYPE OF ACCOMMODATION REQUIRED.....	79
TABLE 10-3	NUMBER OF BEDROOMS REQUIRED.....	80
TABLE 10-4	TYPE REQUIRED BY SIZE REQUIRED.....	80
TABLE 10-5	TYPE REQUIRED BY PREFERRED TENURE.....	81
TABLE 10-6	WHERE ACCOMMODATION IS REQUIRED.....	81
TABLE 10-7	REASON FOR PREFERRED LOCATION.....	82

TABLE 10-8	TYPE NEEDED BY SIZE NEEDED	83
TABLE 10-9	TYPE NEEDED BY TENURE NEEDED	83
TABLE 10-10	CHOICE OF LOCATION	84
TABLE 10-11	REASON FOR PREFERRED LOCATION	85
TABLE 11-1	WHEN IS THE ACCOMMODATION REQUIRED (AGED 16-24)	86
TABLE 11-2	TENURE NEEDED / PREFERRED BY CONCEALED HOUSEHOLDS	86
TABLE 11-3	TYPE OF ACCOMMODATION NEEDED BY CONCEALED HOUSEHOLDS	87
TABLE 11-4	NUMBER OF BEDROOMS REQUIRED	87
TABLE 11-5	WHERE ACCOMMODATION IS REQUIRED	88
TABLE 11-6	REASON FOR PREFERRED LOCATION	89
TABLE 12-1	LEVEL OF DISABILITY BY SUB AREA	91
TABLE 12-2	INCIDENCE OF DISABILITY BY TENURE	91
TABLE 12-3	NATURE OF DISABILITY	92
TABLE 12-4	ADAPTATIONS BY TENURE	93
TABLE 12-5	TYPES OF ADAPTATIONS PROVIDED / NEEDED	94
TABLE 12-6	TYPE OF SUPPORTED ACCOMMODATION REQUIRED	95
TABLE 12-7	ACCOMMODATION REQUIRED BY OLDER RELATIVES IN NEXT 3 YEARS	96
TABLE 12-8	SHELTERED HOUSING DEMAND	97
TABLE 12-9	EXTRA CARE HOUSING DEMAND	97
TABLE 13-1	ETHNIC ORIGIN	99
TABLE 13-2	PROPERTY TYPE BY NUMBER OF BEDROOMS	100
TABLE 13-3	INADEQUACY OF PRESENT ACCOMMODATION	100
TABLE 13-4	REASONS PREVENTING A MOVE	101
TABLE 13-5	REASONS FOR MOVING OUT OF BABERGH	102
TABLE 15-1	TYPES OF HOUSING DEEMED UNSUITABLE	105
TABLE 15-2	OVERCROWDED AND CONCEALED HOUSEHOLDS	108
TABLE 15-3	CURRENT HOUSING NEED (GROSS)	108
TABLE 15-4	TIME OF MOVE – CONCEALED HOUSEHOLDS	109
TABLE 15-5	DOUBLE COUNTING REMOVAL	109
TABLE 15-6	FUTURE NEED (GROSS PER YEAR)	110
TABLE 15-7	2005 TO 2007 AFFORDABLE HOUSING SUPPLY (HSSA)	111
TABLE 15-8	2005 TO 2007 AFFORDABLE HOUSING SUPPLY (HSSA & CORE)	111
TABLE 15-9	2005 TO 2007 RIGHT TO BUY	111
TABLE 15-10	AFFORDABLE HOUSING SUPPLY	112
TABLE 16-1	SHARED OWNERSHIP COST EXAMPLES	118
TABLE 16-2	SOCIAL STOCK, WAITING LIST DEMAND AND SOCIAL TURNOVER	120
TABLE 16-3	FUTURE PROPERTY SIZE DELIVERY BY TENURE	122

FIGURES

FIGURE 1-1	POPULATION AGE BAND FORECAST, BABERGH DISTRICT, 2001 - 2021	8
FIGURE 1-2	INCOME DISTRIBUTION OF EXISTING HOUSEHOLDS	8
FIGURE 1-3	INCOME DISTRIBUTION OF CONCEALED HOUSEHOLDS	9
FIGURE 1-4	2008 AVERAGE HOUSE PRICES	12
FIGURE 5-1	PROPERTY SIZE BY TENURE	44

APPENDICES

I	TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING HOUSEHOLDS BY SUB-AREA
II	SURVEY QUESTIONNAIRE
III	GLOSSARY OF TERMS

1 EXECUTIVE SUMMARY

1.1 Local Housing Survey

1.1.1 Babergh District Council formally commissioned DCA in May 2008 to carry out a Housing Needs Survey.

1.1.2 In this summary you will find the main findings from a study undertaken through:-

- A postal survey to 8,000 households in 15 wards across the District, undertaken between 25th June and 16th July 2008, providing statistical confidence at a 95% level of $\pm 2.11\%$ at District level;
- A housing market survey utilising the Land Registry and Halifax House Price database of areas within the District and an internet survey of house prices;
- Secondary data analysis drawing upon HSSA and Housing Register data on the need and flow of social stock, the 2001 Census, household and population projections and other regional and national research.

1.2 Population and Household Change

1.2.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a range of factors including the numbers of births and deaths, how the population is ageing and migration into and out of the area.

What about the future?

1.2.2 The population estimates have been provided by Suffolk County Council and are based on the outcome of projections commissioned by the East of England Regional Assembly (EERA) to illustrate changes to the East of England Plan in which these projections are included. Actual house building between 2001 and 2006 has been taken into consideration in the production of these population projections.

1.2.3 The projected increase in households, based on this projection, is for an additional 4,077 households by 2021.

1.2.4 The population age band forecasts show a pattern which is generally common in the majority of local authority districts nationally e.g. a fall in the number of children and people aged up to 45, a growth in the middle aged group (45-64) and a more significant rise in people over the age of 65. This pattern will only be changed by a level of in-migration to the District of younger households aged 20-45 years of age.

1.2.5 Numbers reduce in the 20 to 44 year age group and this will have an impact on the housing market, potentially reducing numbers in this household forming and moving group within the population.

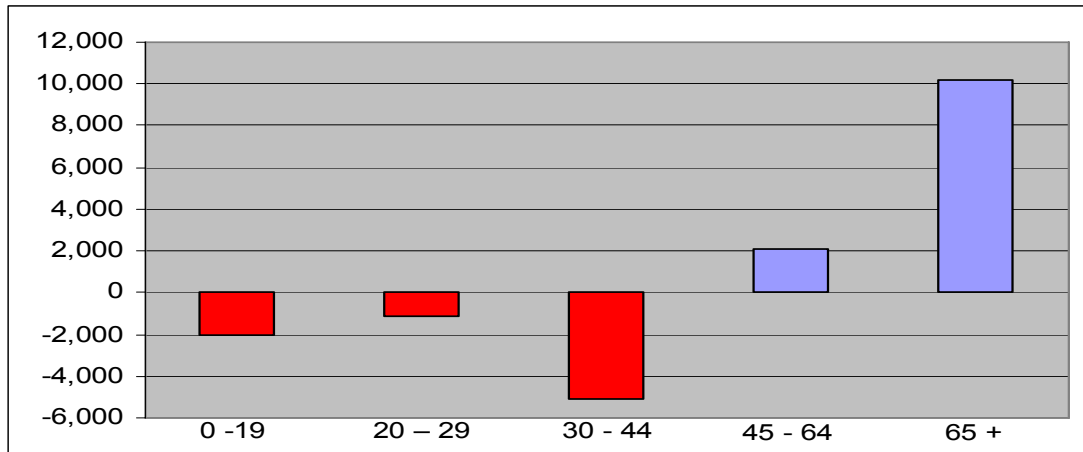
1.2.6 Growth in the population is concentrated in the older age groups, with the 45-64 age group (+2,112) and the 65+ age group (+10,180) showing the biggest increase. Numbers of people over 75 years of age increase by 75% by 2021 and the retired population will increase by 65.3%. There is an inextricable link between ageing and disability and 67.3% of those with a disability are over the age of 60.

1.2.7 Migration within the housing market has an impact on population balance. 53.3% (4,210 implied) of households who had moved in the last 3 years were in-migrants from outside the District.

1.2.8 28.9% (1,725 implied) of existing households who had plans to move in the next 3 years were planning to move out of the District. In addition 1,349 (22.6%) new forming households were planning to leave the District.

- 1.2.9 The key features of population change impacting on the housing market are:-
- Out migration and falling numbers of younger and economically active households;
 - A growing ageing population with increasing care and support needs.

Figure 1-1 Population Age Band Forecast, Babergh District, 2001 - 2021



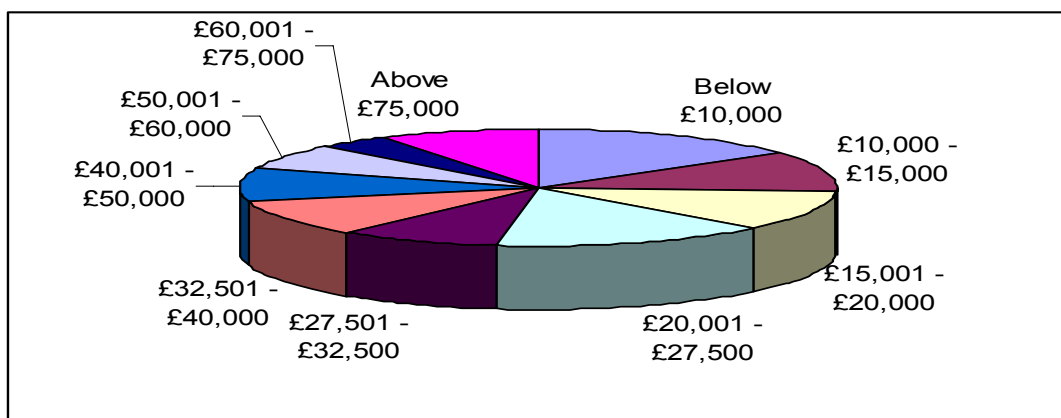
1.3 The Economic Climate

1.3.1 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.

1.3.2 At a local level, employment and income trends will influence housing choices:-

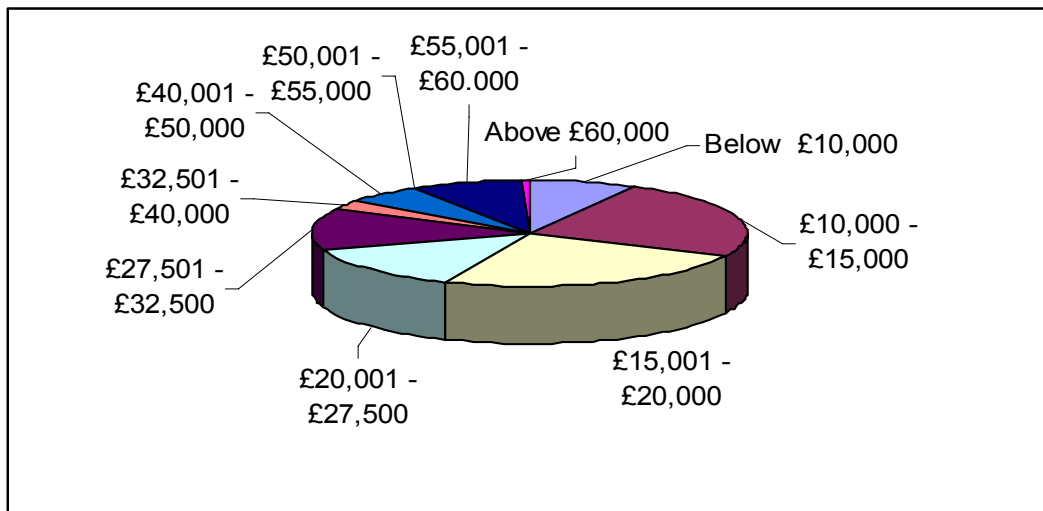
- 60.2% of those in employment are in managerial / technical or professional occupations; 21.2% are manual, unskilled or partly skilled. 42.7% of those in employment work within Babergh District;
- 34.3% of the population are retired;
- 42.2% of all households had less than £5,000 savings and 26.6% had savings of over £30,000. Of the homeowners responding to the question, 51.2% of owner occupiers without a mortgage had savings of over £30,000, compared with 18.0% of owner occupiers with a mortgage;
- 52.2% of households in the District had incomes below £27,500, below the national figure (62.3%); 12.9% had household incomes in excess of £60,000.

Figure 1-2 Income Distribution of Existing Households



- 1.3.3 30.5% of households responding were in receipt of Housing Benefit (3,577 implied) and 11.2% were in receipt of income support. 22.6% received Disability Allowance.
- 1.3.4 Key factors relating to concealed households' ability to meet housing costs are that:-
 - A total of 47.6% had less than £1,000 savings. A further 28.2% had less than £5,000. 9.3% had savings of over £10,000;
 - 8.1% had household incomes below £10,000 per annum, 24.1% earned between £10,000 and £15,000, 24.3% between £15,001 and £20,000 and a further 13.2% earned between £20,001 and £27,500, giving a total of 69.7% with an income below £27,500. 30.3% of concealed households earned above the national average income of £27,500, a high proportion in our survey experience (typically 16%).

Figure 1-3 Income Distribution of Concealed Households



1.4 BME Households

- 1.4.1 Slightly more BME households than all households earn less than £10,000 (15.1%) which is also lower than the corresponding UK figure (20.3%). Slightly more households earn below the national average when compared to all households however a greater proportion of BME households earned over £60,000 compared to the whole population.

1.5 Current Housing in the District

- 1.5.1 The key features of the existing housing stock are that:-
 - The property type profile is skewed towards semi-detached and detached houses;
 - Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 44.4% of all households and over-occupation affects 2.4% of all existing households, similar to the national average of 2.1%. Over-occupation levels were higher at 4.5% council rented sector and 5.3% in the HA rented sector;
 - The under-occupation level of 19.5% and 20.5% respectively represents approximately 931 social rented family units with two or more spare bedrooms. This is an issue for Housing Strategy to consider, both to make best use of the housing stock and address the needs of families in the social rented sector.
 - 91.5% of respondents to the household survey said their home was adequate for their needs; 8.5% considered their home inadequate. Levels of adequacy were lower in the private rented and shared ownership sector stock.

1.6 Demand for Market Housing

- 1.6.1 1,449 existing households and 938 concealed households requiring market housing will be moving within Babergh District in the next 3 years.
- 1.6.2 Demand from existing moving households is focused on detached (52.4%) and semi-detached (21.6%) houses. 48.5% of demand was for 3 bed accommodation.
- 1.6.3 The needs of concealed and existing households moving to market housing for specific house types are shown in the table below. This 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.

Table 1-1 Existing and Concealed Households Market House Type Requirement / Stock

Type	Existing Households		Concealed Households		Current Stock % of Market Housing	Sales %
	%	N ^{os.}	%	N ^{os.}	%	%
Flat	3.5	51	29.4	276	6.2	6.6
Terraced	2.6	38	18.7	175	21.5	27.0
Semi-detached	21.6	313	46.1	433	28.9	30.9
Detached	52.4	759	4.6	43	43.2	35.5

- 1.6.4 Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher need for flats/ maisonettes and semi-detached from new forming households, than the existing stock.
- 1.6.5 Small units, i.e. one and two bedroom properties are just 28.4% of existing stock for market housing. All site briefs and regeneration projects should promote the property types which are under represented in the stock, in line with the principles in PPS3 and to address future demographic and household formation change.

1.7 The Cost of Accessing Market Housing

- 1.7.1 The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the "affordability" of housing is measured for low-income households. In essence, analysis of the data seeks to establish who cannot afford to enter into the market. This data is then related to the problems faced by the "concealed households" in the area, i.e. households living with friends and relatives seeking to gain access to the housing market.
- 1.7.2 The evaluation of the market in Babergh District is based on specially prepared information taken directly from the Land Registry database for the year ending 31st March 2008 and an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock.
- 1.7.3 The Land Registry recorded the average price for all dwellings in the District at £234,011. Since Quarter 1 2007 the average price of all properties has fallen by 0.8% reflecting the current downturn in the market. However over the four years to Quarter 1 2008, the prices of all properties have risen by 34.5%. Entry level stock, terraced properties have increased by 26.1% and detached properties have increased by 35%.

- 1.7.4 Access to owner occupation is restricted by rising prices especially for flats / maisonettes and terraces, with house price increases out stripping local income inflation.
- 1.7.5 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available. Incomes needed to buy in locations across the District are shown in Table 1-2 below.
- 1.7.6 The following table shows the annual household income needed to buy entry-level stock in five sub-areas in the District, based on a 95% mortgage availability and a 3.5 times gross income to lending ratio, the Guidance recommended levels.
- 1.7.7 Flats are in low supply and data is not available for this property type in some areas. An income of £21,700 is required to buy a one bedroom flat in the Shotley Peninsula and £24,400 in Sudbury and Great Cornard.
- 1.7.8 A two bedroom flat requires an income range from £24,400 in the Shotley Peninsula up to £40,700 in Babergh West.
- 1.7.9 Terraced properties require incomes of £32,000 to £40,700 depending on location.

Table 1-2 Annual Household Income Required to Purchase by Sub-Area

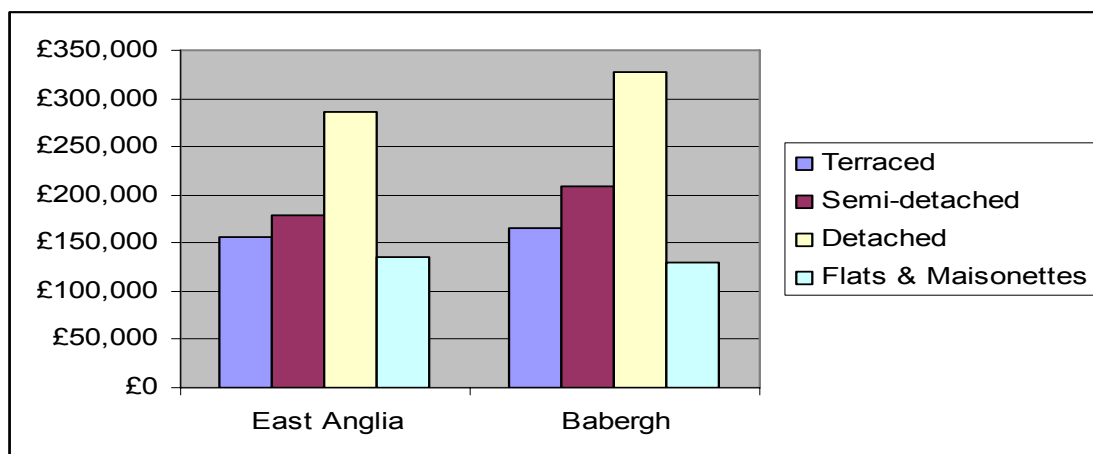
Sub-area	Income Thresholds (£)		
	1-bed Flat	2-bed Flat	2-bed Terrace
The Shotley Peninsula	21,700*	24,400*	32,000*
Babergh East	**	33,900*	40,300
Babergh West	**	40,700	40,700
Sudbury and Great Cornard	24,400	27,100*	38,000
Hadleigh	**	**	32,700

Source: DCA House Price Survey July 2008

* Low sample, ** No data

- 1.7.10 Although the average price of terraced properties according to the Land Registry survey is £166,215, entry sales levels vary across the District with the lowest entry prices, starting at around £117,950 in the Shotley Peninsula, rising to £148,330 in Babergh East. 3-bed terraced properties start at £120,000 and rise to £168,998 in these areas.
- 1.7.11 The survey findings indicate that income levels of 68.9% of all the concealed households forming in the next three years are below the level necessary to be able to buy, and 60.3% are unable to access the private rented sector in the District.
- 1.7.12 Terraced properties are assessed to be the main entry level for first time buyers in view of their relatively lower cost and volume of sales. The ability of concealed households to access the market is very limited. 30.3% of concealed households have incomes above £27,500, the national average. The cheapest 1 bed flat / maisonettes in the District require an income of £21,700 and almost 60% of concealed households earn below this level.

Figure 1-4 2008 Average House Prices



1.7.13 Access to the owner occupied and private rented sector is restricted by cost. 28.7% of all concealed households can afford to pay no more than £300 pcm). Access rents are £300 pcm.

1.8 The Need for Affordable Housing

1.8.1 The total annual level of outstanding affordable need is 369 units, after allowing for current re-let supply. 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.

1.8.2 Based on the evidence found in this assessment, the Local Development Framework could consider an overall affordable housing target of 40% of new units from the total of all suitable sites, subject to site viability.

1.8.3 This overall target includes both housing for social rent (75%) and intermediate housing (25%) to meet the needs of low income households, key workers and those on average incomes unable to purchase, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers.

1.8.4 The social rented stock in the District at 12.7% is below the national and regional averages and provides 254 units annually from the turnover of the existing social rented and shared ownership stock.

1.8.5 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites, the target for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors. Targets may vary above and below this level both in total and by tenure on a site by site basis.

1.8.6 The average increase in entry-level (terraced) house prices between March 2004 and March 2008 was 26.1%, which has excluded many 'first-time buyers' from the owner occupied market.

1.8.7 The tenure balance recommended is only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock and other sub-area / neighbourhood priorities.

1.8.8 Housing strategy also needs to consider the needs of both new forming and existing households for social housing. This need must be assessed in the context of a market which is increasingly beyond the reach of low income existing and new forming households.

- 1.8.9 In addition to the scale of affordable housing to meet general household requirements, there are specific needs which should also be addressed. These are highlighted in the following sections.

1.9 Sheltered Housing

- 1.9.1 In total, the data suggests a combined requirement of 2,984 units for sheltered accommodation from older people currently living in the District (247 households) and those who may in-migrate to be beside their family (2,737 households), 694 in the affordable sector and 2,290 in the private sector.
- 1.9.2 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.
- 1.9.3 The significantly higher level of elderly accommodation for people moving into the District is a common trend to other DCA surveys and is a new factor in the housing market.
- 1.9.4 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 and actual in-migration should be monitored annually.

1.10 Extra Care Housing

- 1.10.1 The significant levels of growth in the older population in the future will have a direct impact on the nature of specialist accommodation requirements for older people.
- 1.10.2 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care and support services are provided from a team based on a site.
- 1.10.3 The level of need expressed for extra care accommodation is 509 units over the next three years to meet the needs of existing and in-migrating households within Babergh. The demand for extra care is likely to increase due to the ageing population over the next 10 year period and should be assessed and monitored as part of the on-going Older Persons Strategy.
- 1.10.4 Babergh currently has Supported Housing Schemes situated in Sudbury, Great Cornard, Hadleigh and various villages, Sheltered Housing Schemes in Bildeston, Boxford, Great Cornard, Hadleigh, Holbrook, Lavenham, Long Melford, Nayland & Sudbury. They also have Very Sheltered Schemes in Sudbury, Hadleigh and Stutton and a range of 'floating support' services, which visit people in their own homes.

1.11 Supported Housing and Support Issues

- 1.11.1 The Survey identified a need over the next three years for:-
- 85 units of independent accommodation with external support;
- 1.11.2 17.9% of households in the District contain somebody with a disability (6,293 households implied), of which 15.9% had two members affected. 67.3% of all household members were over 60, including 35.8% over 75.
- 1.11.3 The largest group affected by a named disability were those with a walking difficulty, 54.2% of those with a support need.
- 1.11.4 12.5% of these households contained someone who was a wheelchair user, suggesting around 817 in Babergh as a whole. A high proportion (74.5%) live in a home without suitable adaptation.

- 1.11.5 13.1% (450 implied of household members with support needs) felt they needed care or support which is not currently provided.
- 1.11.6 9.6% of all dwellings (3,392) have been adapted to meet the needs of a disabled person. 46.2% of households had handrails / grabrails fitted, 42.6% have bathroom adaptations and 41.3% have a ground floor toilet. Of those who needed adaptations carried out to their home, the majority required bathroom adaptations and handrails / grabrails.

1.12 Housing Stock Balance Analysis

- 1.12.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of site development briefs for the delivery of both private sector and affordable sectors, in balancing housing markets and in longer-term business planning.
- 1.12.2 This report is titled the Balancing Housing Markets Report, and is a separate report from the main Housing Needs Survey.

1.13 Recommendations

- 1.13.1 Housing market and needs assessments identify key inter-related priorities for housing, planning and care strategies to address the current and future requirements of households in the study area. Key recommendations for the local housing market are summarised below.

Balancing the Housing Market

- 1.13.2 There are excessive levels of housing demand and need within Babergh. The level of both demand and need far exceeds what could be supplied in the study area from the proposed minimum level of total new housing provision to 2021.
- 1.13.3 Development of sustainable and balanced communities will require a higher level of new housing provision than proposed. The affordable housing needs of the area can only be addressed in a meaningful way if there is greater provision overall and all possible means of increasing the scale of delivery should be considered.
- 1.13.4 Ensure that future new development provides a mix of housing type and size to meet the needs of all households;
- 1.13.5 Focus new delivery in market housing to address the stock imbalance and the impact of future demographic and household formation change;
- 1.13.6 Provide a guide to developers of market housing so that new stock meets local demand not met by existing stock turnover and takes account of the impact of demographic change;

Affordable Housing Target

- 1.13.7 Set affordable housing targets of 40% of all suitable sites;

Affordable Tenure Mix Targets

- 1.13.8 The overall affordable tenure target balance to address local need could be 75% for social rent and 25% intermediate housing, but should be subject to a wider range of stock supply, planning and development factors at local sub-area level.

Affordable Property Size Targets

- 1.13.9 In view of the higher turnover and nature of demand for smaller units and the scale of likely annual new provision of rented units, it would be reasonable overall to consider social housing delivery targets of 50% flats, bungalows and terraced houses for single / couple and small family households, 25% one and 25% two bedroom and 50% to address the needs of larger families, 35% three and 15% four bedroom houses.
- 1.13.10 Consider a wider range of local tenure and type supply, planning, sustainability and economic viability factors at site level;

Future Market Stock and Social Delivery Targets

- Future development has to address current and future requirements by stock type and size, and both by tenure and location to create a more sustainable and balanced housing market across the District.
- A summary of the property size requirements by tenure to support Development Plan Targets, strategies and site negotiations is shown in the table below. A guide to assist future market sector development is also provided.

Table 1-3 Future Delivery by Bed Size and Tenure

Tenure	Bedroom Size (%)		
	1 & 2 Bed	3- Bed	4- Bed +
Market Sector	55	30	15
Intermediate	60	40	-
Social Rented	50	35	15

- 1.13.11 A target is also provided for intermediate market housing principally to meet the needs of concealed households unable to access the market because of affordability. A property size balance as a guide to assist developers on future delivery on the market sector is also provided.

Site Size Thresholds

- 1.13.12 Consider a range of site thresholds below 15 units in sub-areas within the District, recognising that economic viability issues may require lower target levels or provision of commuted sums for delivery on alternative sites;

Housing Strategy

- 1.13.13 There are estimated to be around 931 existing 3 and 4 bedroom social rented properties which are under-occupied by two or more bedrooms. Addressing the under-occupation within the social stock should be a housing priority to make best use of the existing stock of family houses.
- 1.13.14 Meeting the accommodation requirements of families and those with priority needs in the social sector should be as important as the volume requirements of small units for single and couple households;

- 1.13.15 Develop housing strategies which provide positive incentives to improve the turnover of family houses in the social rented sector, to address under-occupation and make best use of the existing stock;

Older Persons Housing Needs

- 1.13.16 Continue to develop an Older Persons Housing Strategy to address the current and future growth in older people and frail older 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;
 - assess the need for ‘extra care’ accommodation for the growing frail elderly population.
- 1.13.17 Address the current and future growth in older people and in frail older households across all tenures and their related care and support needs, through provision of:-
- support services and adaptation to enable people to remain independent;
 - the type and quality of existing sheltered stock in meeting today’s housing standards and preferences;
 - ‘extra care’ units to meet the growth in the frail elderly population.

Disabled Persons Housing Needs

- 1.13.18 Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people.
- 1.13.19 Develop a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching.
- 1.13.20 Consider working towards Lifetime Homes standards for new housing.

2 SURVEY METHODOLOGY

2.1 Purpose, Aims and Objectives

- 2.1.1 Babergh District Council formally commissioned DCA in May 2008 to carry out a District-wide Housing Needs Survey.
- 2.1.2 The purpose of the study was to undertake a comprehensive and robust housing needs assessment, to obtain high quality information about current and future housing needs at a local authority level, to inform the development of planning policies and underpin local housing strategies.
- 2.1.3 The aims of the housing needs element of the survey were to establish an up-to-date and comprehensive understanding of housing needs across all tenures and client groups.
- 2.1.4 The objective of the study was to provide a robust and comprehensive analysis to:-
- Support future housing strategy to meet the criteria set out by CLG Practice Guidance and the Housing Strategy Guidance and to prioritise investment decisions;
 - Co-ordinate housing and community care strategies;
 - Support the Councils affordable housing policies in the Local Development Framework and assist in site target setting and negotiation in accordance with PPS3.

2.2 Methodology

- 2.2.1 The study consisted of the following elements:-
- A postal survey questionnaire completed by 2,248 households across 15 sub-areas;
 - A housing market survey utilising the Land Registry and Halifax databases and an internet survey of estate agents on the cost of access level property and on the supply and cost of private rented housing;
 - Secondary data analysis drawing upon Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.
- 2.2.2 The questionnaire was designed in consultation with officers of Babergh District Council and based upon tried and tested questionnaires used in previous comparable assessments.
- 2.2.3 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 a means of primary data collection.
- 2.2.4 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.

- 2.2.5 Part One sought information about the existing housing situation including:-
- household composition by gender, age and ethnicity;
 - 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.
- 2.2.6 Part Two of the questionnaire collected information on the existing household's future moving intentions and Part Three on the moving intentions of concealed households. Questions in these two sections included:-
- when people expect to move;
 - who is forming new households;
 - how much they can afford, the household savings and income;
 - preferred tenure, type, size and location of the housing they require;
 - supported housing and support service requirements.
- 2.2.7 The survey questionnaire is provided as an Appendix to this report (Appendix II).

2.3 Sampling

- 2.3.1 Sample size depends on two key factors: the degree of accuracy required 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.
- 2.3.2 The Survey was structured to achieve a 95% confidence rate and to ensure that the results reflect the population. Using simple random sampling, the confidence interval with a sample size of 2,000 households is in the region of 2% at District level.
- 2.3.3 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%).
- 2.3.4 The postal sample was stratified into 15 sub-areas in the District and selected by random probability from the Council Tax Register.
- 2.3.5 The sample was 21.6% of resident households, determined to ensure statistical validity within each sub-area. As shown in Table 2-1 overleaf, a level of ± 2.11 was achieved in this survey.
- 2.3.6 The main issue is whether non-respondents are different in some crucial way to responders. However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

2.4 Promotion

- 2.4.1 A comprehensive promotion campaign of posters and local press coverage was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors in the District were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

2.5 Postal Survey Process and Response

- 2.5.1 The sample of questionnaires was dispatched for delivery on the 25th June 2008. The return deadline was 16th July 2008 allowing respondents a period of twenty days including three weekends for completion and return. The final postal response of 2,248 questionnaires (28.1%) returned provides a robust sample for analysis.
- 2.5.2 All areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from $\pm 10.43\%$ to $\pm 6.40\%$ at sub-area level and was $\pm 2.11\%$ at District level.
- 2.5.3 6.1% of all households in Babergh District took part in the Survey. The response rate analysis by sub-area is detailed in Table 2-1 below.

Table 2-1 Response Rate

Sub-area	Postal Sample	Postal Responses	Response Rate %	Confidence Interval \pm %
Sudbury	800	179	22.4	7.47
Hadleigh	800	244	30.5	6.40
South West Ipswich	800	196	24.5	7.14
West Babergh	800	206	25.8	6.97
East Babergh	800	232	29.0	6.57
Lavenham	400	124	31.0	8.98
Long Melford	450	121	26.9	9.09
Glemsford	450	124	27.6	8.98
Chapel St. Mary	400	135	33.8	8.61
East Bergholt	400	130	32.5	8.77
Brantham	400	125	31.3	8.94
Acton	350	92	26.3	10.43
Holbrook	350	121	34.6	9.09
Shotley	400	107	26.8	9.67
Great Waldingfield	400	112	28.0	9.45
Total	8,000	2,248	28.1	2.11

2.6 Survey Weighting

- 2.6.1 The data file was checked against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for 2008 social stock numbers and re-weighted where necessary. A copy of the weighting carried out in this survey is provided with the Survey Data Tables.
- 2.6.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, tenure and property type are expected to provide the main validation that the sample is representative of the whole population.
- 2.6.3 The data set out below on household population and tenure is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for seven further years development. The social housing stock has been weighted to the number of units in the HSSA Statistical Appendix at March 2007 at ward level.
- 2.6.4 The overall data set is therefore representative of the District population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 2-2 Tenure of Present Households
Question 1

Tenure	2008 Survey %	N ^{os.} implied	Local Area Census 2001 *
Owner occupier (paying mortgage)	40.5	15,021	40.1
Owner occupier (no mortgage)	36.0	13,311	35.6
Private rented	8.8	3,253	7.6
Council Rented	9.6	3,566	10.2
HA rented	3.1	1,154	2.9
Shared Ownership	0.1	29	0.4
Tied to employment	0.4	136	0.3
Living rent free	1.5	554	2.9
Total	100.0	37,024	100.0

*© Crown Copyright (Census)

- 2.6.5 The private rented sector constitutes 8.8% of households, lower than the national level. This group includes those renting from a private landlord or from a friend or relative. It is important to recognise that the 2001 Census identified 1,022 households, 27.6% of those in private rent, who live rent free and the total of normal private rented stock is 2,679, 7.7% of all units.

2.7 Guidance Model

- 2.7.1 The Housing Needs Study has been undertaken in line with the 2000 DETR (now DCLG) research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.

2.8 Definitions

- 2.8.1 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.

- 2.8.2 Affordability in DCA's 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, both for rent and intermediate market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes. This definition covers housing for social rent, shared ownership, shared equity and intermediate rent."

- 2.8.3 The issue of affordability is central to DCA's approach. Within the project a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible cost of housing is captured for moving or newly forming households. DCA 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.

2.9 Survey Household Data

- 2.9.1 It should be noted that the "numbers implied" column inserted in some of the tables is DCA's assessment of the total numbers to be derived after applying the appropriate weighting factor based on ward location and tenure responses to that ward's 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.

- 2.9.2 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in the 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.

- 2.9.3 All tables included in this report are extracted from the DCA Housing Survey data for the District of Babergh, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 240 DCA Housing Assessment Surveys nationally.

3 ECONOMIC ANALYSIS

3.1 Introduction

- 3.1.1 This section draws together findings from both primary and secondary data sources to present an overview of the current economic climate and the impact on housing need and demand in Babergh District.
- 3.1.2 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.

3.2 Education, Employment, Occupation and Work Place Data

- 3.2.1 The District-wide survey had focused questions on employment status, occupation type, and work place of households. Further questions probed for more information on the location of the work place and travel to work patterns.

Table 3-1 Employment Status of Head of Household
Question 15e

Status	%	N ^{os.} implied
Wholly retired from work	34.3	11,878
Full time employee (> 30 hours)	33.2	11,513
Part time employee (< 30 hours)	14.0	4,848
Self-employed	7.9	2,750
Looking after the home	5.8	1,997
Permanently sick/ disabled	2.4	848
Unemployed & available for work	1.2	430
Full time education (age 16+)	0.9	301
On Government Training Scheme	0.3	107
Total	100.0	34,672

- 3.2.2 95.1% of heads of households responded to the question on employment. 55.1% (19,111 implied) of heads of households indicated that they were in employment, lower the corresponding level found in the 2007 ONS Annual Population Survey for the East of England (77.4%) and UK (78.6%). 34.3% of respondents indicated that they were retired, higher than the average in recent DCA survey experience.
- 3.2.3 Further cross tabulation of the survey data revealed that 42.5% of heads of household who responded to the survey were aged 60 or above. This is likely to account for the lower level of employment and the high level of retired people in Babergh.
- 3.2.4 1.2% indicated that they were unemployed and available for work, similar to recent DCA survey experience in which the average has been between 1% and 2%.

- 3.2.5 These findings have various implications for Babergh. Relatively lower levels of employment indicate an increased reliance on benefits and a likely need for social housing. Higher levels of retired individuals indicate an ageing population with a growing need for care and support. The unemployment figure however is relatively low suggesting adequate provision of employment opportunities and training in the District.

Table 3-2 Occupation Type of Head of Household

Question 15f

Occupation	%	N ^{os.} implied
Professional	43.3	8,787
Managerial & Technical	16.9	3,431
Other	12.5	2,529
Skilled, manual	9.5	1,933
Partially skilled	6.3	1,282
Skilled, non-manual	6.1	1,233
Unskilled	5.4	1,112
Total	100.0	20,307

- 3.2.6 In the case of occupation type there were 20,307 implied responses from heads of households in work as compared with the 19,111 implied responses from those in work referred to above, suggesting 58.6% in employment. Of those, 60.2% described themselves as professional or management / technical, 5.4% are unskilled.

Table 3-3 Workplace of Head of Household

Question 15g

Workplace	%	N ^{os.} implied
Sudbury	23.0	4,480
Ipswich	18.2	3,558
Elsewhere in Babergh District	13.5	2,638
Elsewhere in Suffolk	10.6	2,072
Elsewhere in East Anglia	10.3	1,987
Colchester	6.3	1,230
Hadleigh	6.2	1,218
Bury St. Edmunds	5.7	1,111
Elsewhere in the UK	5.3	1,033
Felixstowe	0.7	138
Abroad	0.2	37
Total	100.0	19,502

- 3.2.7 42.7% heads of household worked within Babergh District (including Hadleigh and Sudbury), followed by 18.2% who worked in Ipswich.

3.2.8 The following question asked heads of household how they travel to work. Based on responses from 98.5% of those indicating their occupation in Table 3-3 above, 77.5% travel to work by car, similar to the findings from the 2001 Census where 79.0% travelled by car. However the other methods of travel showed larger differences to the 2001 Census e.g. increase in train, bus and bicycle travel, and decrease in ‘other’ forms of transport.

Table 3-4 Travel to Work of Head of Household

Question 15h

Travel to Work	%	N ^{os.} implied	2001 Census (%)
Car	77.5	14,897	79.0
Walk	10.7	2,054	10.2
Other	3.7	719	0.5
Train	3.1	601	3.5
Cycle	2.6	495	3.1
Bus	2.4	456	3.7
Total	100.0	19,222	100.0

3.3 Incomes and Housing Costs

3.3.1 Income is a core factor in the assessment of the scale of housing need and in determining affordability in the local housing market. The DETR 2000 Good Practice Guidance states:-

“An accurate estimate of household income is one of the most important pieces of information that has to be obtained from a housing needs survey, but it is often the topic that causes the most controversy. Experience from Government surveys (e.g. SEH) has shown that by asking the right questions and using good interviewing technique it is possible to get a high response rate and reasonably accurate answers. The decision of the Government not to include an income question in the 2001 Census is one reason why HN surveys, including income questions, will continue to be valuable.”

3.3.2 The availability of good secondary data has not improved and the Guidance on Housing Market Assessments 2007 states:-

“Ideally, income data should be linked to house price data to assess affordability but data on household incomes is poor. Consequently, information on household incomes obtained from a robust household survey with a high response rate can be better than secondary income data.”

3.3.3 The survey data was gathered through 2,248 postal questionnaire responses. The response rate on the income question was 78.7% from existing households and 83.2% from all new forming households. This results in 1,769 existing household income responses.

3.3.4 The 2000 Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests *“it is difficult to estimate the incomes of future concealed households”*. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.

3.3.5 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family.

3.3.6 As the guide states (page 25) “these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation.”

3.4 Existing Households

3.4.1 The following group of tables relate to savings, equity and income of existing households, beginning with a question on savings held which was answered by 83.4% of households (30,868 implied).

Table 3-5 Household Savings

Question 16a

Savings	%	Cum %
Below £ 5,000	42.2	42.2
£ 5,000 - £10,000	13.7	59.9
£10,001 - £15,000	6.7	62.6
£15,001 - £20,000	5.1	67.7
£20,001 - £30,000	5.7	73.4
Above £30,000	26.6	100.0

3.4.2 The table indicates that 42.2% of the sample had less than £5,000 in savings. 26.6% had savings in excess of £30,000.

3.4.3 The percentage breakdown of savings for the five main tenures was as follows:-

Table 3-6 Savings Level / Tenure

Question 16a by Question 1

Savings	Owner Occupied with Mortgage	Owner Occupied with No Mortgage	Private Rented	Council Rented	HA Rented
Below £ 5,000	46.7	14.8	74.6	75.2	89.7
£ 5,000 - £10,000	17.5	10.6	6.4	16.2	4.0
£10,001 - £15,000	7.9	7.1	3.2	3.0	2.8
£15,001 - £20,000	4.7	7.1	3.3	1.2	0.8
£20,001 - £30,000	5.2	9.2	0.9	2.0	1.7
Above £30,000	18.0	51.2	11.6	2.4	1.0
Total	100.0	100.0	100.0	100.0	100.0

3.4.4 Generally, the breakdown produced the results which might be expected with 14.8% of owner occupiers without a mortgage having savings below £5,000 compared to HA tenants of which 89.7% have savings under £5,000. 51.2% of owner occupiers with no mortgage have savings of over £30,000 compared to 1.0% in the HA rented sector, a significant proportion of retired owner occupied households will have some capital to support their housing and care needs.

3.4.5 The next table relates to the level of equity ownership in their home and was answered by 84.8% of owner occupiers.

Table 3-7 Level of Equity in Present Accommodation
Question 16b

Level of Equity	%	Cum %
Below - £ 10,000	3.3	3.3
£10,000 - £ 30,000	4.3	7.6
£30,001 - £ 50,000	5.0	12.6
£50,001 - £ 75,000	4.1	16.7
£75,001 - £ 100,000	10.0	26.7
£100,001 - £200,000	35.6	62.3
£200,001 - £250,000	14.9	77.2
Above £250,000	22.8	100.0

3.4.6 22.8% of respondents indicated equity ownership of over £250,000. Cross-tabulation indicated that 36.4% of owner occupiers without a mortgage had an equity holding of over £250,000 as compared with 12.1% of owner occupiers with a mortgage.

Table 3-8 Gross Annual Income of all Existing Households
Question 16c

Annual income	All Existing Households		Excluding Retired Households	
	%	Cum %	%	Cum %
Below £10,000	14.9	14.9	28.9	28.9
£10,000 - £15,000	11.1	26.0	20.3	49.2
£15,001 - £20,000	11.2	37.2	13.5	62.7
£20,001 - £27,500	15.0	52.2	14.0	76.7
£27,501 - £32,500	8.8	61.0	6.8	83.5
£32,501 - £40,000	10.1	71.1	5.3	88.8
£40,001 - £50,000	9.2	80.3	3.8	92.6
£50,001 - £60,000	6.8	87.1	2.9	95.5
£60,001 - £75,000	4.3	91.4	1.0	96.5
Above £75,000	8.6	100.0	3.5	100.0

Note: Excluding benefits / allowances

3.4.7 The response rate to the income question was 78.7% (29,138 implied). This gives a very good indication of the income levels in the District. The table shows that 14.9% of households had incomes below £10,000. The total proportion in the District earning below the approximate national average household income of £27,500 per annum was 52.2%. 12.9% of the households in the District on the basis of the survey data had incomes above £60,000 per annum.

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

Table 3-9 Annual Income by Tenure
Question 16c by Question 1

Annual income	Owner Occ. with Mort.	Owner Occ. no Mort.	Private Rented	Council Rented	HA Rented
Below £10,000	5.2	18.4	21.9	44.1	33.0
£10,000 - £15,000	4.3	19.1	10.8	20.2	9.9
£15,001 - £20,000	7.9	14.2	14.6	12.9	13.4
£20,001 - £27,500	13.5	14.4	16.5	19.1	35.8
£27,501 - £32,500	10.0	7.4	16.1	2.1	0.0
£32,501 - £40,000	14.9	6.5	7.2	0.3	7.9
£40,001 - £50,000	13.8	6.0	7.5	0.0	0.0
£50,001 - £60,000	11.2	4.3	1.3	0.0	0.0
£60,001 - £75,000	6.4	3.2	0.0	1.3	0.0
Above £75,000	12.8	6.5	4.1	0.0	0.0
Total:	100.0	100.0	100.0	100.0	100.0

Note: Excluding benefits / allowances

3.4.9 The profiles were largely as expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without a mortgage would be people with limited pension income. HA rented sector incomes were concentrated (92.1%), below the national average of £27,500 with 33.0% having household incomes below £10,000 per annum.

3.4.10 Council rented sector incomes were even more greatly concentrated below the national average (98.7%) with 44.1% households having incomes below £10,000 p.a.

3.4.11 Private rented sector incomes were slightly higher than HA and Council rented sector incomes, with 21.9% having incomes below £10,000.

3.4.12 31.7% of households were in receipt of financial support (41,555 implied), slightly above the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 3-10 below. On average, each respondent indicated 1.8 forms of financial support.

Table 3-10 Financial Support
Question 16d

Support	Responses %	Households %	N ^{os} . Implied (all choices)
Council Tax Benefit	23.5	41.8	4,900
Working Family Tax Credit	17.7	31.4	3,683
Housing Benefit	17.1	30.5	3,577
Disability Allowance	12.7	22.6	2,652
Pension Credits	12.1	21.4	2,517
Other	9.6	17.1	2,006
Income Support	6.3	11.2	1,311
Job Seekers Allowance	1.0	1.8	216
Total	100.0		20,862

3.4.13 The majority of households (23.5%) were in receipt of Council Tax Benefit, followed by Working Family Tax credit (17.7%). 17.1% of households responding were in receipt of Housing Benefit (3,557 implied) and 11.2% were in receipt of income support. 12.7% received Disability Allowance. Only 1.8% of the sample was in receipt of Job Seekers Allowance, 216 implied.

3.5 BME Households

3.5.1 3.6% of households in the survey were from BME communities. The incomes of these households are compared with the whole population below.

Table 3-11 Gross Annual Income of BME Households

Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	15.1	15.1	14.9
£10,000 - £15,000	5.7	20.8	26.0
£15,001 - £20,000	2.9	23.7	37.2
£20,001 - £27,500	35.4	59.1	52.2
£27,501 - £32,500	7.8	66.9	61.0
£32,501 - £40,000	6.3	73.2	71.1
£40,001 - £50,000	3.8	77.0	80.3
£50,001 - £60,000	5.7	82.7	87.1
£60,001 - £75,000	5.4	88.1	91.4
Above £75,000	11.9	100.0	100.0

3.5.2 The response rate to the income question from BME households was 73.7% (984 implied households). The table shows that there are slightly more BME households earning less than £10,000 (15.1%) than the whole population (14.9%), however both are lower than the corresponding UK average figure (20.3%). The table also shows that slightly more BME households earn below the national average when compared to all households.

3.5.3 17.3% of BME households had incomes above £60,000, a greater proportion than for the whole District population (12.9%).

3.6 Key Worker Households

Table 3-12 Annual Household Income of Key Workers (%)
 Question 16c (Where Head of Household is a Key Worker)

Income	Nurses & NHS Clinical Staff	School / FE / College Teacher	Police Officer	Social Workers	All households in sample %
Below £10,000	2.9	0.0	0.0	0.0	14.9
£10,000 - £15,000	0.0	3.5	0.0	30.7	11.1
£15,001 - £20,000	11.0	1.3	0.0	0.0	11.2
£20,001 - £27,500	1.9	0.0	0.0	0.0	15.0
£27,501 - £32,500	3.0	16.8	0.0	23.8	8.8
£32,501 - £40,000	34.7	23.3	0.0	0.0	10.1
£40,001 - £50,000	24.7	15.4	68.8	0.0	9.2
£50,001 - £60,000	5.8	24.3	0.0	0.0	6.8
£60,001 - £75,000	0.0	11.9	0.0	45.5	4.3
Above £75,000	16.0	3.5	31.2	0.0	8.6
Total	100.0	100.0	100.0	100.0	100.0

* Small sample

- 3.6.1 Of 1,131 implied existing key worker households (heads of household), 910 heads of household gave details of their total income (i.e. including spouse and partner's income) a response rate of 80.5%. This data is detailed in Table 3-12 above to show total household incomes for key worker households. This data can then be compared to data on household incomes for the sample as a whole.
- 3.6.2 Access to the owner-occupied market in the District through the cheapest 1-bed flats requires an income of at least £21,700 in Shotley Peninsula and the proportions who could not afford to owner occupy in the District were as follows:-
- 14.3% of Nurses and other NHS Clinical staff;
 - 4.8% of Teachers;
 - 30.7% of Social Workers;

3.7 Existing Moving Households

Table 3-13 Gross Annual Income of Existing Households Moving Within the District

Question 16c

Annual income	%	Cumulative %	All households cumulative %
Below £10,000	12.2	12.2	14.9
£10,000 - £15,000	3.5	15.7	26.0
£15,001 - £20,000	5.2	20.9	37.2
£20,001 - £27,500	23.5	44.4	52.2
£27,501 - £32,500	15.9	60.3	61.0
£32,501 - £40,000	15.1	75.4	71.1
£40,001 - £50,000	8.8	84.2	80.3
£50,001 - £60,000	8.3	92.5	87.1
£60,001 - £75,000	1.4	93.9	91.4
Above £75,000	6.1	100.0	100.0
Total	100.0		

- 3.7.1 The incomes of existing moving households were tested and based on a response rate of 88.4%. Moving households were found to have higher incomes to the population as a whole; 12.2% had incomes below £10,000 compared to 14.9% in the population as a whole and 44.4% had incomes below the national average compared to 52.2% in the whole population of the District.

3.8 Concealed Households

- 3.8.1 69.7% of the concealed households had incomes lower than the national average. Low incomes, coupled with a low level of savings will restrict access to the market for concealed households.

Table 3-14 Annual Income of Concealed Households

Question 36d

Annual Income	All concealed households– 2008 - 2011		
	%	Cum %	N ^{os} . implied
Below £10,000	8.1	8.1	113
£10,000 - £15,000	24.1	32.2	335
£15,001 - £20,000	24.3	56.5	338
£20,001 - £27,500	13.2	69.7	184
£27,501 - £32,500	13.2	82.9	183
£32,501 - £40,000	2.4	85.3	34
£40,001 - £50,000	5.7	91.0	79
£50,001 - £55,000	0.0	91.0	0
£55,001 - £60,000	8.4	99.4	116
Above £60,000	0.6	100.0	9
Total	100.0		1,391

- 3.8.2 A response was received from 83.3% of concealed households moving within the District. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,500 was 30.3%, which is much higher than the average in recent DCA surveys (around 16%). The proportion below the £10,000 band was only 8.1%.
- 3.8.3 Access to the owner-occupied market in the District through the cheapest properties, requires an income of £21,700 for a 1-bedroom flat in Shotley Peninsula, and on this evidence 59.5% of concealed households cannot afford to buy in the District.

Table 3-15 Annual Income of Recently Formed Households
Question 16c

Annual Income	New households formed – 2006- 2008		
	%	Cum %	N ^{os} - implied
Below £10,000	10.6	10.6	69
£10,000 - £15,000	2.5	13.1	16
£15,001 - £20,000	9.0	22.1	59
£20,001 - £27,500	47.4	69.5	309
£27,501 - £32,500	16.2	85.7	106
£32,501 - £40,000	8.0	93.7	53
£40,001 - £50,000	1.8	95.5	12
£50,001 - £60,000	2.4	97.9	15
£60,001 - £75,000	0.0	97.9	0
Above £75,000	2.1	100.0	13
Total	100.0		652

- 3.8.4 28.4% of households which have formed within the past two years have incomes over the national average of £27,500, lower than the corresponding figure for concealed households. The proportion of recently formed households (those who formed in 2006 – 2008) who earned less than £10,000 was 10.6%, greater than the proportion of concealed households earning below £10,000.
- 3.8.5 80.2% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. The majority (47.6%) had savings of less than £1,000.
- 3.8.6 Only 9.3% had over £10,000 in savings and 2.9% over £20,000.

Table 3-16 Savings of ‘Concealed’ Households
Question 36b

Savings	All concealed households	
	%	Cum %
Under £1,000	47.6	47.6
£1,000 - £5,000	28.2	75.8
£5,001 - £10,000	14.9	90.7
£10,001 - £15,000	2.0	92.7
£15,001 - £20,000	4.4	97.1
Above £20,000	2.9	100.0

- 3.8.7 10.5% of new forming households moving within the District (176 implied) would be likely to claim Housing Benefit. Around 14% has been the average in recent DCA surveys.

3.9 Conclusions

- 60.2% of those in employment are in managerial / technical or professional occupations; 21.2% are manual, unskilled or partly skilled;
- 42.7% of those in employment work within Babergh District;
- 34.3% of the population are retired;
- The income and savings data in relation to new forming households showed as expected and that many will have difficulty accessing the local housing market;
- BME incomes were generally not too dissimilar to the population as a whole. More BME households earned less than the national average and slightly more proportionally earned less £10,000. However more BME household earned in excess of £60,000 (17.3%) than the population of the District as a whole (12.9%).

3.10 Strategic Implications

- 34.3% of heads of households are currently retired, and population projections show this figure will increase further up to 2026. The data suggests a need for a strategic approach to the accommodation needs of older people in the District.
- Occupation types are skewed to managerial / technical or professional occupations (60.2%), which does not suggest a housing market geared toward the lower or middle end.
- The needs of concealed households need to be addressed. Incomes in this group are lower than the population as a whole and housing choices are consequently more limited with around 68.9% of concealed households being unable to afford to buy in the local owner occupied market.
- Migration outflows in this group are heavily influenced by employment choices and education and new households are likely to remain mobile. Although future economic growth will involve high levels of in-migration it is also important to ensure that the skills of the local population are upgraded to be able to improve the incomes of local households and prevent out-migration for employment reasons where possible.

4 DEMOGRAPHIC CHANGE

4.1 Key Findings and Strategic Implications

Key Findings

- 4.1.1 The population of Babergh District is projected to increase by 4.9% between 2001 and 2021.
- 4.1.2 Although there is an overall increase in population, the increase occurs only in the population aged over 45. All age groups up to age 45 show a decline in numbers.
- 4.1.3 The key features of population change impacting on the housing market are:-
- Out migration of younger economically active households;
 - An ageing population with increasing care and support needs.

Strategic Implications

- 4.1.4 Changes in the population structure may impact on demand for different house types and tenures. Falling numbers of individuals in the 30 – 44 age range, the main household forming and moving group, may impact on demand for market housing. The significant growth in the number of people in the 65+ age group and in particular the 75+ age group may impact on demand for supported housing, support services and adaptations. Strategic housing and planning policies will need to take account of the changing population profile.
- 4.1.5 There is a growing demand for accommodation for smaller, older person households. Smaller households tend to be concentrated in social housing and the owner occupied sector with no mortgage. Development plans will need to take account of the projected growth in demand in these sectors.

4.2 Existing Population Profile

- 4.2.1 Data on existing household profiles was collected through the household survey. The tables below provide a summary of the findings. The table 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. The table also shows comparisons to the 2001 Census.

Table 4-1 Family Composition

Question 15c & d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	15.5	25.7	29.7
1 adult under 60	10.1		
1 adult + other	0.2		
Couple no child	37.7	67.4	62.2
Couple with children	29.2		
Couple + others	0.4		
Single parent	6.9	6.9	8.1
Total	100.0	100.0	100.0

* © Crown Copyright (Census)

4.2.2 The 2008 survey sample shows a household type distribution reflecting the population forecast change since the Local Area Census 2001, now over seven years old.

Table 4-2 Population Age Groups

Question 15

Age Group	Sample %	Local Area Census 2001 *
0 – 10	9.7	19.5
11 – 15	5.2	
16 – 24	7.7	9.0
25 – 44	18.8	25.6
45 – 59	22.3	22.0
60 – 74	24.5	15.1
75+	11.8	8.8
Total	100.0	100.0

* © Crown Copyright (Census)

4.2.3 Table 4-2 shows the ages of all household members in the sample. The 2008 Survey shows a change from the 2001 Census data with higher proportion (24.5%) in the 60-74 age group as compared with the 2001 Census data (15.1%). Our survey revealed a lower proportion in the 25 – 44 age band (18.8%) than at the 2001 Census (25.6%). The Census is over seven years old and the changing pattern since 2001 is consistent with population projections made by Suffolk County Council.

Table 4-3 Number in Household

Question 15a

Number in household	%	N ^{os.} implied
One	25.7	9,405
Two	41.6	15,171
Three	13.6	4,947
Four	14.8	5,402
Five	3.2	1,158
Six	0.8	302
Seven	0.1	22
Eight	0.2	58
Nine	0.0	0
Ten or more	0.0	12
Total	100.0	36,477

4.2.4 The profile emerging from the survey equated to 2.3 persons per household on average, similar to the UK average of 2.4. Analysis by tenure is detailed in the table below.

Table 4-4 Number in Household by Tenure

Question 15a by Question 1

Tenure	N ^{os} . in each tenure	Households by tenure	Nos. per Household
Owner occupier with mortgage	41,530	15,021	2.76
Owner occupier no mortgage	24,561	13,311	1.84
Private rented	7,516	3,253	2.31
H.A. rented	2,572	1,154	2.22
Council rented	7,175	3,566	2.01
Shared ownership *	57	29	1.96
Tied to employment *	309	136	2.27
Living rent free*	816	554	1.47
Total	84,536	37,024	2.28

* Low volume of data

4.2.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families, reflected in the 2.76 person average. 16.8% of the owner-occupier with mortgage households were single person households, slightly above the average in DCA surveys (around 15%).

4.2.6 87.8% 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. The average of 1.84 persons also suggests many single person households.

4.2.7 The Council rented sector average figure suggests a high level of households without children and single person occupancy.

4.3 Ethnicity

4.3.1 In the case of ethnic origin the breakdown at Table 4-5 below refers to the ethnicity of the household. 98.4% of respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the White British and other white proportions but showed some slight variation in distribution across the other ethnic groups.

Table 4-5 Ethnic Origin of Households
Question 15b

Ethnic Origin		%	N ^{os.} implied	Local Area Census 2001*
White	British	96.3	35,079	97.7
	Irish	1.1	390	
	EU Ascension	0.9	314	
	Other White	0.9	323	1.3
Mixed	White & Black Caribbean	0.2	77	0.1
	White & Black African	0.1	21	0.0
	White & Asian	0.1	39	0.1
	Other Mixed	0.1	51	0.1
Asian or Asian British	Indian	0.1	16	0.2
	Pakistani	0.0	0	0.0
	Bangladeshi	0.0	15	0.0
	Other Asian	0.0	11	0.0
Black or Black British	Caribbean	0.1	52	0.1
	African	0.1	16	0.1
	Other Black	0.0	0	0.1
Chinese	Chinese	0.0	0	0.1
Any other	Gypsy / Traveller	0.0	0	0.1
	Any Other	0.0	10	
Total		100.0	36,414	100.0

* © Crown Copyright (Census)

4.4 Demographic Analysis

4.4.1 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 the District 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.

- 4.4.2 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).
- 4.4.3 The general demographic forecasts in the tables in this section have been provided by Suffolk County Council and are based on the outcome of a projection commissioned by the East of England Regional Assembly (EERA) to illustrate changes to the now published East of England Plan in which these figures are included. The projections include actual house building between 2001 and 2006, leaving a residue of house building during the remaining 15 years of the plan which has been spread across this period to 2021 with no phasing.
- 4.4.4 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 disaggregate from 2001 – 2021.

4.5 Population Projections

- 4.5.1 As detailed above the figures in Table 4-6 are the projections commissioned by EERA and published in the East of England Plan for the period up to 2021.

Table 4-6 Population Change in Babergh District, 2001 – 2021

	2001	2006	2011	2016	2021	Change
Total Population	83,800	83,991	85,199	86,461	87,877	
Change		+191	+1,208	+1,262	+1,416	+4,077
% Change		+0.2	+1.4	+1.5	+1.6	+4.9

© Crown Copyright

- 4.5.2 The table shows an overall predicted increase in the population of Babergh District of 4,077 between 2001 and 2021, the population is projected to increase by 1,208 between 2006 and 2011. The rate of population growth is projected to increase over the 2001 – 2021 period and the largest increase occurs between 2016 and 2021 (1,416; + 1.6%).

4.6 Age Structure Forecast 2001 - 2021

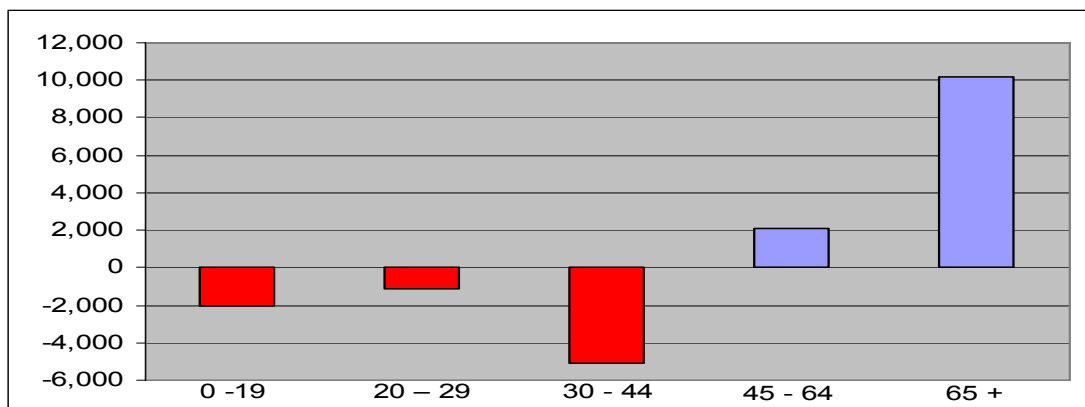
4.6.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 4-7 is based on the net migration model and for this purpose best represents the position.

Table 4-7 Population Age Band Forecast, Babergh District, 2001– 2021

	2001	2006	2011	2016	2021	Change
0 -19	20,200	19,818	19,177	18,578	18,167	-2,033
20 – 29	7,700	6,052	6,081	6,568	6,574	-1,126
30 - 44	17,300	16,540	14,717	12,808	12,244	-5,056
45 - 64	23,000	24,429	25,229	25,102	25,112	+ 2,112
65 +	15,600	17,152	19,995	23,405	25,780	+10,180
Total	83,800	83,991	85,199	86,461	87,877	+ 4,077
% Change		+ 0.2	+ 1.4	+ 1.5	+ 1.6	+ 4.9

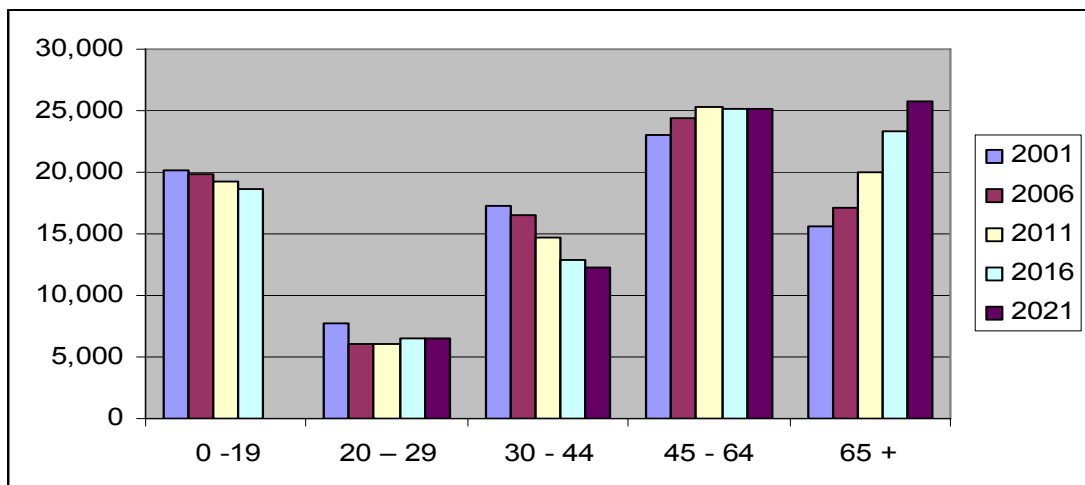
© Crown Copyright

Figure 4-1 Population Age Band Forecast, Babergh District, 2001 – 2021



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

Figure 4-2 Population Age Band Forecast, Babergh District, 2001 - 2021



- 4.6.3 The population is predicted to increase overall across the forecast period by around 4,077 people in the District, a rise of 4.9%.
- 4.6.4 The 0-19 age range shows a fairly high projected decrease as regards to the number of individuals in the population over the forecast period (-2,033; -10.1%). Numbers fall steadily throughout the forecast period with the main decrease seen between 2006 and 2011 (-641; -3.2%).
- 4.6.5 The 20-29 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. There is predicted to be a fall in numbers for this age range between 2001 and 2006; a total of -1,648; -21.4%. Numbers actually rise consistently between 2006 and 2021 but there is a net decrease on the 2001 population of 1,126; -14.6%.
- 4.6.6 The 30-44 age group, the main economically active group shows the largest decline overall (-5,056; -29.2%). Numbers are expected to fall throughout the forecast period with the largest decrease seen between 2011 and 2016 (-1,909; -13.0% of the 2011 projection).
- 4.6.7 In the 45-64 age group there is projected to be an overall growth in the population with a forecasted rise of 2,112 people (+9.2%). There is predicted to be a slight decrease of 217 people between 2011 and 2016. The largest increase is predicted between 2001 and 2006 (+1,429; +6.2%). This increase will have an impact on resources and planning for the future in the District.
- 4.6.8 The most significant feature in the population projections is the projected growth of the population in the over 65 age group. An increase of 10,180 individuals (+65.3%) is expected over the forecast period, with the largest increase between 2011 and 2016 (+3,410; +17.1%). The projected growth in the over 75 population is detailed further in the table below.

Table 4-8 Numbers of 75+ in Babergh District, 2001 - 2021

	2001	2006	2011	2016	2021	Change
75+	7,500	8,602	9,563	10,809	13,126	
Change		+1,102	+961	+1,246	+2,317	+5,626
% Change		+14.7	+11.2	+13.0	+21.4	+75.0

© Crown Copyright

- 4.6.9 As with the United Kingdom generally, there is expected to be a large increase within the 75+ age group (+5,626: +75.0%) up to 2021, with the greatest rise proportionately in percentage terms occurring between 2016 and 2021 (+21.4%). Given the resource demands often associated with very elderly people, these are quite significant figures.

4.7 Forecast Change in Households 2001 - 2021

4.7.1 Table 4-9 shows the household formation forecasts for the District in the 20 year period from 2001 to 2021 and is based on the statistics provided by Suffolk County Council. The household population forecasts show an increase in household numbers during the period the forecast period of (+5,414; +15.4%).

Table 4-9 Forecast Change in Households in Babergh District, 2001 – 2021

	2001	2006	2011	2016	2021	Change
Households	35,206	36,501	37,874	39,246	40,620	
Household change		+1,295	+1,373	+1,372	+1,374	+5,414
% Change		+3.7	+3.8	+3.6	+3.5	+15.4
Household size	2.38	2.30	2.25	2.20	2.16	

© Crown Copyright

4.7.2 There have been significant changes in household formation over the last decade which often results in much higher household numbers compared to population growth and reducing average household size. There is an increase in household numbers of 15.4% over the forecast period, and an increase in population of 4.9%. These changes create a household size change from 2.30 persons per household in 2006 to 2.16 in 2021 reflecting an increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

5 THE CURRENT HOUSING STOCK

5.1 Key Findings

- The property type profile shows the current stock is focused on detached and semi detached houses. The stock of bed-sits / flats / maisonettes (6.2%) is below the average in DCA survey experience but consistent with other rural areas with the majority being in the rented sector;
- Over occupation is relatively low in Babergh at 2.4% overall but is higher in the Council Rented and HA rented sector stock;
- 91.5% of respondents to the household survey said their home was adequate for their needs; 8.5% consider their home inadequate.

5.2 Strategic Implications

- 5.2.1 The proportion of detached, semi-detached houses and bungalows is higher at 72.1% than that of the national profile for this type (England 55%). The level of terraced houses and flats (27.7%) is lower than the national profile (England 45%). In view of changing demographic and household formation patterns and the increase in the need for small units to accommodate older people there will be a longer term need to address this stock balance to meet the requirements of the future population.
- 5.2.2 Flats / maisonettes appear to represent a relatively low proportion in the current housing stock at 6.2% but 35.9% of concealed households moving and seeking affordable housing require flats / maisonettes. In the case of concealed households moving and seeking market housing the proportion is 29.4%.
- 5.2.3 8.5% of households felt their home was inadequate and problems with repairs and improvements should be addressed through the Private Sector Renewal Strategy. Resources should be focused on inspection and grants, as well as information and support to both landlords and tenants to improve standards within the sector. Home Improvement Agency Services should be encouraged to give extra support to older and vulnerable households.
- 5.2.4 Owner occupation is clearly the tenure of choice for the majority of both existing moving and new forming households. House prices in Babergh are higher than the neighbouring areas including Mid Suffolk and St. Edmundsbury. Rising house prices locally and sub-regionally have created significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices have continued to rise in excess of local income growth over the last five years.

5.3 Current Housing in Babergh District

- 5.3.1 This section sets the scene for later examination of the housing market, outlining current housing circumstances in the District. The household survey asked a range of questions about the current housing circumstances of people living in Babergh.

5.3.2 Table 5-1 below indicates the type of accommodation occupied by existing households.

Table 5-1 Tenure of Present Accommodation
Question 1

Tenure	2008 Survey %	N ^{os.} implied	Census 2001 Local Area	Census 2001 National
Owner occupier (paying mortgage)	40.5	15,021	40.1	38.8
Owner occupier (no mortgage)	36.0	13,311	35.6	29.5
Private rented	8.8	3,253	7.6	8.8
Council Rented	9.6	3,566	10.2	13.3
HA rented	3.1	1,154	2.9	6.0
Shared Ownership	0.1	29	0.4	0.6
Tied to employment	0.4	136	0.3	3.0
Living rent free	1.5	554	2.9	
Total	100.0	37,024	100.0	100.0

* © Crown Copyright (Census)

5.3.3 Table 5-2 below indicates the type of accommodation occupied by existing households.

Table 5-2 Type of Accommodation
Question 2

Type	2008 Survey %	N ^{os.} implied	Local Area Census 2001 *
Whole House or Bungalow (Detached)	43.2	16,001	42.4
Whole House or Bungalow (Semi- Detached)	28.9	10,682	29.2
Whole House or Bungalow (Terraced)	21.5	7,967	21.5
Flat / Maisonette / Bedsit	6.2	2,296	6.6
Houseboat / Caravan / Mobile Home	0.2	74	0.3
Total	100.0	37,020	100.0

* © Crown Copyright (Census)

5.3.4 The proportion of semi detached and detached houses and bungalows at 72.1%, is significantly higher than the national level of 55%. Flats / maisonettes represent only 6.2% of the existing stock, a level common for rural areas. However analysis of concealed household's moving intentions found 35.9% expressed a need in the affordable housing sector for flats / maisonettes; and 29.4% in the market housing sector.

Table 5-3 Property Type by Tenure (%)

Question 1 by Question 2

Tenure	Detached	Semi-Detached	Terraced	Flat / Maisonette / Bedsit	Houseboat / caravan / mobile home	Total
Owner Occupied (paying mortgage)	46.0	28.6	23.3	2.1	0.0	100.0
Owner Occupied (no mortgage)	59.1	24.6	13.7	2.0	0.6	100.0
Private Rented	29.0	26.4	23.1	21.5	0.0	100.0
Council Rented	4.1	41.8	35.7	18.4	0.0	100.0
HA Rented	2.0	39.8	33.5	24.7	0.0	100.0
Shared Ownership	32.1	25.0	17.9	25.0	0.0	100.0
Tied to Employment	45.6	36.0	6.6	11.8	0.0	100.0
Living Rent Free	9.6	43.2	39.6	7.6	0.0	100.0

5.3.5 The average number of bedrooms across the stock in the District was 2.9, the same as the average found in other recent DCA surveys.

Table 5-4 Number of Bedrooms

Question 3

Bedrooms	%	N ^{os.} implied
Bed-sit	0.1	38
One	4.2	1,512
Two	27.9	10,131
Three	43.1	15,631
Four	20.4	7,403
Five or more	4.3	1,579
Total	100.0	36,294

5.3.6 The breakdown of tenure by number of bedrooms in percentage terms was assessed by cross-tabulation of data which showed the following results; the proportion of small units, 1 and 2-bed properties, is low in the owner occupied sector (24.7%). 44.2% of this sector is 3-bedroom units. The bulk of all rented properties are 2 and 3 bedroom units as might be expected.

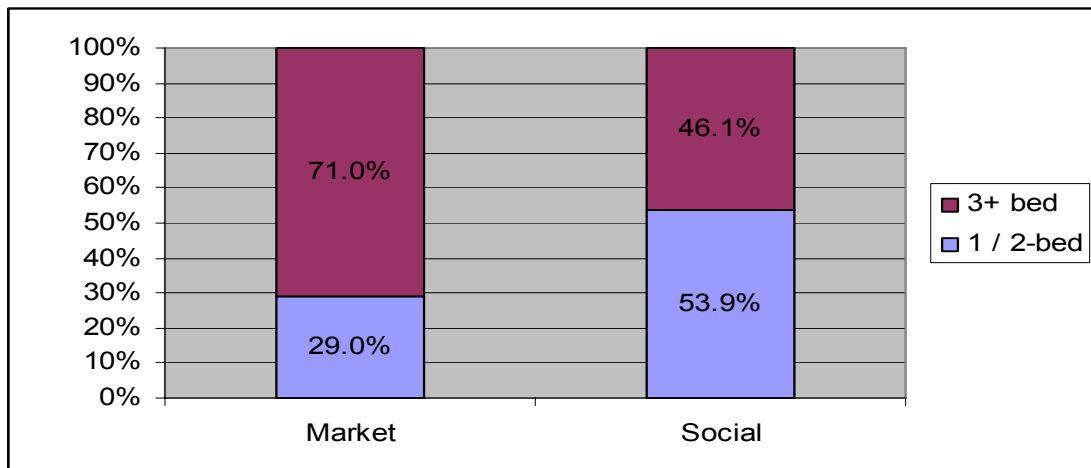
Table 5-5 Number of Bedrooms by Tenure

Question 1 by Question 3

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Properties Owned	0.1	1.4	23.3	44.2	26.0	5.0	100.0
Private Rented	0.0	9.3	49.1	34.8	4.0	2.8	100.0
Council Rented	0.0	16.3	36.6	46.4	0.7	0.0	100.0
HA Rented	0.0	16.6	40.2	35.8	0.0	7.4	100.0
Shared Ownership	0.0	0.0	57.3	17.8	0.0	24.9	100.0
Tied to Employment	0.0	5.2	38.4	37.4	17.3	1.7	100.0
Living Rent Free	0.0	12.0	54.7	30.9	2.4	0.0	100.0

5.3.7 Figure 5-1 below shows the market and social tenure split broken down by size (1 & 2-bed and 3+bed plus). This reveals that the majority of the market stock in Babergh is 3+bed (71.0%) whilst the majority of the social stock is 1./ 2-bed (53.9%).

Figure 5-1 Property Size by Tenure



5.4 Under and Over-Occupation

5.4.1 A broad assessment of ‘under-occupation’ and ‘over-occupation’ was conducted based on a detailed analysis of the family composition data. The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the ‘bedroom standard’. 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 more than one ‘spare’ bedroom above requirement has been categorised as under-occupied.

5.4.2 The overall over-occupation level is 2.4%, or 895 implied households, and is similar to the average UK level indicated by the Survey of English Housing 2001/02 (3%). There is no comparable data against which to measure the overall under-occupation figure of 44.4% but it was similar than the average found in recent DCA surveys (around 40%) again in line with the property size profile.

Table 5-6 Under / Over Occupation by Sub Area

Sub-Area	% Under occupied	N ^{os.} Under occupied	% Over occupied	N ^{os.} Over occupied
Shotley Peninsula	46.8	1,212	1.8	47
Babergh East	50.2	6,839	2.1	282
Babergh West	45.3	3,704	1.3	110
Sudbury & West Cornard	35.0	3,188	4.7	427
Hadleigh	42.3	1,470	0.9	32
Overall	44.4	16,423	2.4	895

5.4.3 The table above reveals that the over occupation levels is the highest in the Sudbury & West Cornard area at 4.7%. The lowest level is Hadleigh at 0.9%. The level of under occupation is the highest in Babergh East at 50.2%. The lowest level of under occupation was found in Sudbury and West Cornard at 35.0%.

5.4.4 The assessment of under / over-occupation by tenure revealed some disparity between tenure types as indicated at below.

Table 5-7 Under / Over- Occupation by Tenure

Question 15a by Question 3& Question 1

Tenure	% under occupied	N ^{os.} Under occupied	% over occupied	N ^{os.} over occupied
Owner occupied with mortgage	43.5	6,541	3.1	470
Owner occupied no mortgage	62.8	8,359	0.8	107
Private rented	14.3	466	2.4	79
Council Rented	19.5	695	4.5	160
HA rented	20.5	236	5.3	61
Shared Ownership	33.3	10	23.8	7
Tied to employment	24.5	34	0.0	0
Living rent free	24.8	138	1.9	11
All Tenures	44.4	16,479	2.4	895

5.4.5 The levels of over-occupation were relatively low overall but were by far the highest in percentage terms for Shared Ownership tenure (23.8%) with no other tenures having close to this level of over-occupation in percentage terms. However 577 implied households are over-crowded in the owner occupied sector and 221 in the Council and HA rented sectors.

5.4.6 Under-occupation within the owner occupied (no mortgage) sector is (62.8%), which will include a higher proportion of elderly households. This level is consistent with the level of around 61% found in recent DCA surveys.

5.4.7 Over-occupation in the Council Rented stock at 4.5% and the HA rented sector at 5.3% is high in comparison to the all tenure average. The under occupation level of 19.5% and 20.5% respectively represents approximately 931 social rented family units with two or more spare bedrooms. This is an issue for Housing Strategy to consider, both to make best use of the housing stock and address the needs of families in the social rented sector.

5.5 Adequacy of Present Dwelling / Improvement Required

5.5.1 Respondents were asked if their current accommodation was adequate for their needs. 91.5% indicated that their accommodation was adequate; 8.5% (3,026 implied) that it was inadequate. An inadequacy level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move, but decide not to do so.

5.5.2 Some variation was evident in satisfaction by tenure. The satisfaction level for HA rented accommodation (82.5%) and council rented (84.6%) was close to the average emerging for social rented accommodation from recent DCA surveys (around 82%).

5.5.3 Satisfaction in the private rented sector (75.4%) is lower than the Council and HA sector.

Table 5-8 Adequacy by Tenure

Question 1 by Question 8a

Tenure	% adequate
Owner occupied (paying mortgage)	93.6
Owner occupied (no mortgage)	95.8
Private rented	75.4
Council Rented Ltd	84.6
HA rented	82.5
Shared ownership	74.8
Tied to employment	80.4
Living rent free	93.3

5.5.4 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements / repairs, cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis. 3,278 implied households actually responded suggesting an inadequacy level of 9.2% rather than the 8.5% referred to at 5.5.1 above.

5.5.5 35.1% of responses (2,131 implied) indicated an ‘in-house’ solution. The results in response to a multiple-choice question are shown in Table 5-9 below. 29.9% of households selected ‘needs improvements / repairs’.

Table 5-9 Reason For Inadequacy

Question 8b

Reasons (In Situ)	% responses	% households	N ^{os.} implied (all choices)
Needs improvements / repairs	15.4	29.9	981
Too costly to heat	8.9	17.4	570
Inadequate facilities	6.5	12.6	412
No heating	2.6	5.1	168
Sub Total			2,131
Reasons (Need to Move)	% responses	% households	N ^{os.} Implied (all choices)
Too small	25.7	50.0	1,638
Insufficient no. of bedrooms	15.7	30.6	1,002
Housing affecting health	5.7	11.1	363
Rent / mortgage too expensive	4.6	9.0	296
Too large	4.4	8.6	282
Suffering Harassment	3.7	7.1	233
Tenancy insecure	2.0	3.9	129
Sub Total			3,943
Overall Total	100.0		6,074

5.5.6 64.9% of responses (3,943 implied) indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 1,638 implied cases. The survey tested on whether households were actually overcrowded by the national bedroom standard, and the data showed that there were around 895 households in this situation, much lower than the level who stated their home was too small.

5.5.7 Overall 44.8% said that a move was necessary to resolve any inadequacy but 65.0% of these households indicated that they could not afford a home of suitable size in the Babergh District.

5.5.8 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.

6 THE BABERGH HOUSING MARKET

6.1 Housing Market Analysis

- 6.1.1 Three data searches were commissioned to provide information on house price and sales volumes across the District:-
- 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 to March 2008 (the most recent data available on the Land Registry website);
 - Estate Agency survey to assess entry prices for new households in each sub-area.
- 6.1.2 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.
- 6.1.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 6.1.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular the analysis can be related to the problems of low income evaluated through the household postal survey.

6.2 National Picture

- 6.2.1 Land Registry data indicates that property prices in the first quarter of 2008 have decreased by 0.8% over the year, compared to the first quarter of 2007.
- 6.2.2 Recent interest rate rises and insecurity in the financial market following the sub-prime mortgage crisis beginning in the American market have led to a topping off in prices in many areas over the last few months and nationally prices have begun to fall. This has left some marginal buyers risking negative equity or unable to obtain competitive loans, particularly if they are not good credit risks.
- 6.2.3 England & Wales annual house price inflation for the year ending 31st December 2007 was recorded by the Halifax Index at 5.2% and by the Land Registry at 6.7%.
- 6.2.4 The Halifax First-Time Buyer Annual Review of 2007 indicates that the average price paid by first time buyers in the East Anglia in 2006 increased to £143,467. This is a 79% increase from 2001.
- 6.2.5 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. Research carried out by the Halifax FTB Annual Review found the average price paid by the first time buyer has risen from £137,122 in 2005 to £151,565 in 2006, (11%) in a one year period.
- 6.2.6 This is reflected in the fact that the total number of first time buyers is estimated to have fallen from 340,000 in 2005 to 315,000 in 2006, the lowest annual total since 1980, 7% decline overall. The numbers of FTB's, (315,000) is 37% lower than in 1997 (532,000).
- 6.2.7 The average deposit required in the East Anglia was £24,873; 16% of the purchase price. The size of the average deposit paid by FTB's has increased by 82% to 2006 from the 2001 average deposit of £13,662.
- 6.2.8 65% of all first time buyer purchases in the Region were terraced houses (47%) and flats (18%).

6.3 Regional House Price Change

Table 6-1 House Price Inflation

	Change over year to 31 st March 2008 %	Change over quarter to 31 st March 2008 %
East Anglia Region ¹	+3.4	+1.4
Babergh ²	-0.8	-0.02

Source 1 - Halifax House Price Index, © Copyright HBOS plc.

Source 2 - Land Registry Data, © Crown Copyright (Land Registry)

6.3.1 The annual rate of house price inflation recorded in the Halifax Index for the East Anglia Region at 31st March 2008 was 3.4%, above the UK average of 1.1%.

6.3.2 According to Halifax data, house prices across the East Anglia Region in the first Quarter of 2008 saw a rise; increasing by 1.4%.

6.3.3 Land registry data shows house prices in Babergh District fell by 0.8% over the year to 31st March 2008 and by 0.02% in the first quarter of 2008.

6.4 The Regional Housing Market

6.4.1 The Regional Market is shown in Table 6-2 below, which details the prices paid for the main categories of house types for the whole of the East Anglia with comparisons against a different source of house price index data.

6.4.2 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 Anglia. The Land Registry data incorporates all transactions at Local Authority level.

Table 6-2 Average East Anglia Region House Prices (£) – All Buyers Q1 2008

Property Type	East Anglia		Babergh
	Land Registry	Halifax	Land Registry
Terraced	156,161	160,698	166,215
Semi-detached	178,954	180,486	208,554
Detached	285,871	285,883	326,928
Bungalows	*	189,699	*
Flats & Maisonettes	136,281	148,038	130,101
All Properties	202,730	193,845	234,011

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, 1st Quarter 2008, © Crown Copyright

* Land Registry figures do not identify bungalows separately.

- 6.4.3 The sub-regional market is examined in the table below. Average house prices for the Babergh District are compared to the surrounding areas of Mid Suffolk, Ipswich, St. Edmundsbury and Braintree as recorded by the Land Registry.

Table 6-3 Land Registry Average House Prices (£) - All Buyers Q1 2008

Property Type	Babergh	Mid Suffolk	Ipswich
Terraced	166,215	151,240	145,207
Semi-detached	208,554	176,954	160,426
Detached	326,928	315,542	253,050
Flats & maisonettes	130,101	126,849	114,854
All properties	234,011	230,336	155,102

Property Type	St. Edmundsbury	Braintree
Terraced	164,379	181,997
Semi-detached	192,627	210,695
Detached	327,089	355,766
Flats & maisonettes	119,583	137,739
All properties	218,910	229,484

Source: Land Registry Residential Property Price Report, 1st Quarter 2008,
© Crown Copyright

- 6.4.4 The average price of all properties across all five areas is £196,611, and average prices in Babergh District (£234,011) are 8.7% above this figure. The highest average price across the five areas is that of Babergh, followed by Mid Suffolk. The lowest average price across these five areas is Ipswich (£155,102).
- 6.4.5 Terraced properties in these areas are cheapest in Ipswich (£145,207) and Mid Suffolk, followed by St. Edmundsbury and Babergh (£166,215). The highest average price of terraced houses is in Braintree (£181,997) 9.5% higher than in Babergh.
- 6.4.6 The highest average price of flats and maisonettes are in Braintree (£137,739), 5.9% above that of Babergh (£130,101). Ipswich has the lowest average price for flats across the five areas at £114,854.
- 6.4.7 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats is assumed to have an affect on in-migration to Babergh from the surrounding areas. For example there is likely to be a higher level of in-migration (particularly from concealed households looking for cheaper housing) to Babergh from areas such as Braintree, as average price of entry level properties are lower in Babergh, attracting movers to the District.
- 6.4.8 Our analysis of migration patterns of existing households shows a net in migration from all neighbouring Districts into Babergh District. The reason 'needed more space' was the choice of 18.4% of in-migrants suggesting that cost is a significant factor influencing decisions to move into the District.
- 6.4.9 The Halifax data refers to mortgage transactions at the time they are approved rather than when they are completed. Whilst this may cover some cases which may never proceed to completion, it has the important advantage that the price information is more up-to-date as an indicator of price movements and is on a more consistent time-base than completions data (such as the CLG Index) given the variable time lags between approval and completion. The Land Registry data incorporates all sales transactions in the Region and more specifically in the District as shown below.

6.4.10 Prices vary between the different data sources and the Land Registry figures are expected to be lower in all cases given that these figures include non-mortgaged sales.

6.4.11 The table below examines average house prices for the District recorded by the Land Registry at the 31st March 2008, against house prices at the time the previous housing needs survey in 2004 (1st quarter).

Table 6-4 Average House Prices (£) and Sales – All Buyers Q1 2008 & Q1 2004

Property Type	Land Registry Babergh 2008	Land Registry % of sales in Babergh	Land Registry Babergh 2004	Change % 2004 - 2008
Terraced	166,215	27.0	131,834	+26.1
Semi-detached	208,554	30.9	151,693	+37.5
Detached	326,928	35.5	242,082	+35.0
Flats & maisonettes	130,101	6.6	87,974	+47.9
All properties	234,011	100.0	173,983	+34.5

Source: Land Registry Residential Property Price Report, 1st Quarter 2008
 Land Registry Residential Property Price Report, 1st Quarter 2004
 © Crown Copyright (Land Registry)

6.4.12 The highest volume of sales in the District is for detached properties (35.5%) selling at an average price of £326,928. Terraced houses now average £166,215 and are 27.0% of sales, and semi-detached houses average £208,554 and account for 30.9% of sales within the District. Flats / maisonettes account for just 6.6% of sales with an average price of £130,101.

6.4.13 Terraced properties are assessed to be the main entry level properties for first time buyers in view of their relatively high level of sales and lower price levels.

6.4.14 Over the last four years the prices of all properties have risen by 34.5%. Entry level stock, terraced properties have increased by 26.1% and flats & maisonettes have increased by 47.9%.

6.5 House Price Sub-Areas

6.5.1 In order to further analyse house prices in the area, the wards within Babergh have been grouped into five sub-areas. The ward/sub-area structure analysed is shown in the following table:

Table 6-5 Wards Within Sub-Areas

Sub-Areas	Wards contained within each Sub-area
The Shotley Peninsula	<i>Brantham, Chelmondiston, Erwarton, Freston, Harkstead, Holbrook, Shotley, Stutton, Tattinstone, Woolverstone</i>
Babergh East	<i>Aldham, Assington, Belstead, Bentley, Bildeston, Boxford, Brent Eleigh, Burstall, Capel St. Mary, Chattisham, Chelsworth, East Bergholt, Edwardstone, Elmsett, Great Wenham, Groton, Higham, Hintlesham, Hitcham, Kersey, Kettlebaston, Layham, Leavenheath, Lindsey, Little Wenham, Milden, Monks Eleigh, Nayland with Wissington, Nedging with Naughton, Pinewood, Polstead, Raydon, Semer, Shelly, Sproughton, Stoke by Nayland, Stratford St. Mary, Wattisham, Whatfield, Wherstead</i>
Babergh West	<i>Acton, Alpheton, Boxted, Brettenham, Bures St. Mary, Chilton, Cockfield, Glemsford, Great Waldingfield, Hartest, Lavenham, Lawshall, Little Cornard, Little Waldingfield, Long Melford, Newton, Preston St. Mary, Shimpling, Somerton, Stanstead, Thorpe Morieux</i>
Sudbury and Great Cornard	<i>Great Cornard, Sudbury</i>
Hadleigh	<i>Hadleigh</i>

6.6 Entry Sales Levels in Babergh

- 6.6.1 Entry 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.
- 6.6.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. Although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets.
- 6.6.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. Land Registry data for lowest quartile prices in Babergh at Quarter 4 2007 (the latest data available) shows that the lowest quartile price is £155,375, 50.6% lower than the average of £234,011 in Table 6-4.
- 6.6.4 An internet / telephone survey of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the 5 Sub-areas. These are detailed in the following table.

Table 6-6 Entry Sales Levels (£) in the District - July 2008

Property Type	Shotley Peninsula	Babergh East	Babergh West	Sudbury and Great Cornard	Hadleigh
1-Bed Flat	79,995*	**	**	89,998	**
2-Bed Flat	89,995*	124,995*	149,998	100,000*	**
2-Bed Terraced	117,950*	148,330	146,238	140,000	120,564
3-Bed Terraced	120,000	168,998	149,998	158,333	157,498

Source: DCA House Price Survey July 2008

*Low sample

**No data

- 6.6.5 Although the average price of terraced properties according to the Land Registry survey is £166,215, entry sales levels vary across the District with the lowest entry prices, starting at around £117,950 in the Shotley Peninsula, rising to £148,330 in Babergh East. 3-bed terraced properties start at £120,000 in the Shotley Peninsula, rising to £168,998 in Babergh East.
- 6.6.6 According to the table above, entry levels for flats start at £79,995 in the Shotley Peninsula and £89,998 in Sudbury and Great Cornard for a 1 bed unit. Entry levels for 2-bed flats start at £89,995 in the Shotley Peninsula, rising to £149,998 in Babergh West.
- 6.6.7 The generally rural nature of the District means that like other rural areas, there are significantly fewer flats than would be seen in an urban area. Of the flats available in the district, the majority are for rent rather than for sale and this is reflected in the lack of data for sales flats in the table above. At the time of the survey in July there were no flats to be found for sale in Hadleigh. Therefore the entry level stock in the District is considered to be terraced properties as they are the cheapest units with an adequate level of supply for sale to concealed households.
- 6.6.8 The household survey asked concealed households what level of mortgage they were prepared to pay for their first home.

Table 6-7 Maximum Monthly Mortgage of 'Concealed' Households

Question 36a

Monthly mortgage cost	All concealed households moving	
	%	Cum %
Below £215	8.5	8.5
£215 - £260	11.1	19.6
£261 - £300	9.1	28.7
£301 - £350	22.7	51.4
£351 - £430	10.2	61.6
£431 - £650	23.0	84.6
£651 - £865	5.1	89.7
Above £865	10.3	100.0

6.6.9 85.2% of concealed households responded to a question on the maximum mortgage they would pay. For those seeking to buy a dwelling, 61.6% could not or would not pay a mortgage of more than £430 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

6.7 Purchase Income Thresholds

6.7.1 The cheapest entry levels (lowest quartile) of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3.5x gross income lending ratio for single earner households and 2.9x gross household income for dual income households, the levels recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42). Table 6-8 and Table 6-9 below outline the income ranges needed to enter the market in the seven sub-areas for single and dual households.

Table 6-8 Single Income Thresholds – July 2008

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Shotley Peninsula	21,700*	24,400*	32,000*
Babergh East	**	33,900*	40,300
Babergh West	**	40,700	40,700
Sudbury and Great Cornard	24,400	27,100*	38,000
Hadleigh	**	**	32,700

Please note figures are rounded to nearest hundred. *low sample ** no data.
Source: DCA House Price Survey July 2008

Table 6-9 Dual Income Thresholds - February 2008

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Shotley Peninsula	26,200*	29,500*	38,600*
Babergh East	**	40,900*	48,600
Babergh West	**	49,100	49,100
Sudbury and Great Cornard	29,500	32,800*	45,900
Hadleigh	**	**	39,500

Please note figures are rounded to nearest hundred. * low sample ** no data
Source: DCA House Price Survey July 2008

6.7.2 The credit crisis has impacted on the level of loan available and on interest rates and it is unlikely that 95% mortgages are now available to many concealed households.

6.7.3 Our survey of concealed households found that 30.3% have incomes above £27,500 and only 14.7% above £40,000. The cheapest entry level property can be accessed at £21,700 (single) / £26,200 (dual) in the Shotley Peninsula and 59.5% of concealed households earn below this amount to access as a single household alone. The ability of concealed households to access the market within Babergh is clearly very limited.

6.8 The Private Rented Sector

6.8.1 The private rented sector in the District is 7.9% of the stock, below the national average level of 10% at the 2001 Census. An assessment of turnover relative to demand shows that over three years the survey data suggests that around 1,062 units will become available, around 354 a year. 1,301 households, 434 a year, require market rented housing, a leaving a shortfall of 239 units, 80 per annum.

Table 6-10 Supply / Demand of Private Rented Stock (3 years)

Supply	All Types
Existing Households Moving within District	844
Out-migrating Households	218
Total Supply	1,062
Demand	All Types
Existing Households Moving within District	236
In-migrant Households	795
Total Existing Household Demand	1,031
Concealed Households Forming	270
Total Demand	1,301
Net Shortfall / (Surplus)	239

6.8.2 This shortage of private rented units was also highlighted by estate agents in the survey of costs and supply in the private rented sector. There is a need for a larger private rented sector to provide a more balanced housing market in the District.

6.8.3 When conducting interviews with local letting agents, DCA asked for an indication of average prices for flats and terraced properties, if there were any particular areas of high demand for rented accommodation, and if they believed the market had changed in the last 6 months and if demand was greater than supply.

6.8.4 Letting agents responded that they expected one bedroom flats to be let for around £500 p.m. and terraced houses for around £600 p.m. There was slightly greater demand for rented accommodation in Hadleigh compared to Sudbury, Shotley and the smaller villages.

6.8.5 Most notably however letting agents stated they had seen demand for rented accommodation increase over the last six months and that demand was generally greater than supply across the District, although this has historically always been the case.

6.8.6 The increase in demand was attributed to the collapse of the mortgage market and the difficulty for both concealed and existing households to obtain a suitable mortgage, a situation which is predicted to continue for up to two years, i.e. to 2010.

6.9 Private Sector Rent Levels

6.9.1 Some of the main private renting agencies operating in the District were approached. From the estate agency sources approached, the prevailing private sector rent levels are set out below.

Table 6-11 Average and Entry Rent Levels, July 2008 (£ p/m)

Property Type	Shotley Peninsula		Babergh East		Babergh West		Sudbury and Great Cornard		Hadleigh		District-Wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	400	400*	-nd-	-nd-	445	350*	484	428	395	300*	447	370
2-Bed Flat	495	-nd-	550	550*	574	510*	530	495*	567	550*	557	526
2-Bed Terraced	518	495*	630	595*	640	573	605	545	572	525	599	547
3-Bed Terraced	663	575*	663	600*	664	650*	686	625*	600	-nd-	671	613
2-Bed Semi-detached	540	515*	675	-nd-	542	475*	673	650*	632	600*	592	560
3-Bed Semi-detached	663	650*	689	650*	743	650*	695	-nd-	643	575*	688	631

Source: DCA House Price Survey July 2008 *low data

-nd- no data available

6.10 Entry to Private Rent

- 6.10.1 Entry rental costs in the private rented sector vary by location within the District. The private rented sector costs £300 per month in Hadleigh, rising to £428 in Sudbury and Great Cornard for a 1-bedroom flat, the smallest unit. 2-bed flat rents range from £495 in Sudbury and Great Cornard, rising to £550 in Babergh East and Hadleigh.
- 6.10.2 Two bed terraced house entry rent levels range from £495 p.m. in the Shotley Peninsula, rising to £595 in Babergh East. 3-bed terraced properties cost from £575 p.m. in the Shotley Peninsula, to £650 in Babergh West.
- 6.10.3 2-bed semi detached properties cost from £475 p.m. in Babergh West rising to £650 p.m. in Sudbury and Great Cornard. 3-bed semi detached properties can be rented from £575 per month in Hadleigh rising to £650 per month in the other areas.
- 6.10.4 Concealed households in the household survey gave details of how much rent per week they could afford to pay. Responses were received from 85.2% of concealed households moving.

Table 6-12 Maximum Weekly / Monthly Rent of Concealed Households
Question 36a

Weekly rent	All concealed households moving	
	%	Cum %
Below £ 50 weekly / £215 monthly	8.5	8.5
£50 - £ 60 weekly / £215 - £260 monthly	11.1	19.6
£61 - £ 70 weekly / £261 - £300 monthly	9.1	28.7
£71 - £ 80 weekly / £301 - £350 monthly	22.7	51.4
£81 - £100 weekly / £351 - £430 monthly	10.2	61.6
£101 - £150 weekly / £431 - £650 monthly	23.0	84.6
£151 - £200 weekly / £651 - 865 monthly	5.1	89.7
Above £200 weekly / £865 monthly	10.3	100.0

- 6.10.5 This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 6.10.6 Concealed households preference for private rented market housing is around 16.9%. Only 22.7% of them could afford to pay between £301 and £350 a month which would allow them entry to the Shotley Peninsula and a further 48.6% could afford to pay over £351 allowing them access to the majority of properties in the area. The data indicates that 28.7% of concealed households cannot pay more than £300 pcm and are priced out of the private rental market.
- 6.10.7 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.
- 6.10.8 A range of property types are available in the sector as a whole and are found in a variety of locations within the District. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

6.11 Rental Income Thresholds

- 6.11.1 The cheapest rental prices of the smallest units in the District were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). The table below shows the income levels needed to access the private rented market in the District.

Table 6-13 Rental Income Thresholds - July 2008

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Shotley Peninsula	19,200*	-nd-	23,800*
Babergh East	-nd-	26,400*	28,600*
Babergh West	16,800*	24,500*	27,500
Sudbury and Great Cornard	20,600	23,800*	26,200
Hadleigh	14,400*	26,400*	25,200

NB Figures rounded to nearest hundred. *low sample -nd- no data available

Source: DCA House Price Survey June 2008

- 6.11.2 The cheapest property in the District was in Hadleigh and requires an income threshold of £14,400. 70.7% of all concealed households in the survey achieved an income of this level.

6.12 Eligibility for Affordable Housing

- 6.12.1 The PPS3 definition of affordable housing is outlined in Section 16.2. The fundamental issue is that to be eligible for affordable housing, a household cannot without assistance resolve their housing requirements in the private market either to buy or rent.
- 6.12.2 The income thresholds assessed in this section provide the ceiling level by sub-area within the District above which households would not be eligible for affordable housing in the terms of the Guidance definition. In effect the incomes required to access the private rented sector would apply as they are lower than those required to purchase in each sub-area within the District as outlined in Section 6.7.
- 6.12.3 These income levels are utilised in DCA's assessment in relation to the delivery of affordable housing either for social rent or intermediate housing in section 16.8.

6.13 Key Findings & Strategic Implications

- 6.13.1 Average house prices in Babergh are 15.4% higher than the East Anglia average, and have risen by 34.5% between 2004 and 2008. Access to owner occupation is restricted by rising prices especially for flats / maisonettes and terraces, with house price increases outstripping local income inflation.
- 6.13.2 Concealed households consist predominantly of people over 20 years old, with 53.1% in the 20-24 age group and a further 34.1% in the 25-44 age group, a significant proportion of mature households about to form.
- 6.13.3 The ability of concealed households to access the owner occupied market is very limited. 30.3% of concealed households have incomes above £27,500; 14.7% have incomes above £40,000. The cheapest 1 bed flats / maisonettes in the District require an income threshold of £21,700. Around 60% of concealed households are denied access to the market, based on the incomes of recently formed households.
- 6.13.4 Owner occupation is the tenure of choice for the majority of both existing moving and concealed households forming. Rising house prices locally and sub-regionally create significant problems for lower income and concealed households trying to access the market. This problem is escalating as house prices continue to rise faster than local incomes.
- 6.13.5 Access to the private rented housing market is restricted by cost. 28.7% of all concealed households can afford to pay no more than £300 pcm. in rent. Access rents average £370 pcm. for a one bed flat.
- 6.13.6 Housing and planning strategy needs a greater focus on the need for intermediate market housing for concealed households.

7 MIGRATION

7.1 Introduction

7.1.1 This section looks at the patterns of migration for the Babergh area. In the first part of the section, the 7,895 implied households (21.3% of the sample) who had moved in the last 3 years were asked where they had moved from. 46.7% had previously lived within Babergh District; 53.3% had moved from outside the area (4,212 implied households).

7.2 In - Migration to Babergh District

7.2.1 Of the 4,210 households who had in-migrated to Babergh over the last 3 years, 19.0% had moved from Ipswich, 18.6% from Essex and 18.6% from elsewhere in the UK.

Table 7-1 Location of Previous Dwelling (In-migrants)

Question 5

Location	%	N ^{os.} implied
Ipswich	19.0	802
Bury St Edmunds	2.2	91
Elsewhere in Suffolk	12.8	540
Colchester	10.6	445
Greater London	9.4	395
Elsewhere in East Anglia	3.5	146
Essex	18.6	785
Elsewhere in the UK	16.1	679
Abroad	7.8	327
Total		4,210

7.2.2 Those who had moved into the area within the last 3 years were then asked what the most important reason was for moving home. 95.4% (4,020 implied) of the group indicating a move responded to the question.

Table 7-2 Reason for Moving to Babergh Within the Last 3 Years

Question 6b

Reason	%	N ^{os.} implied
Needed more space	18.4	741
To be near a relative	14.5	582
Relationship / family break down	11.1	447
Wanted to buy	10.7	431
Wanted own home	8.5	343
Education	8.4	339
Retirement	7.5	301
Closer / easier to commute	6.7	269
To move to a cheaper home	6.7	269
New Job	4.3	172
Health reasons	2.0	79
Needed less space	1.2	49
Total	100.0	

7.2.3 Just 11.0% had moved to the area due to employment reasons (which is usually the major reason in DCA surveys embracing new job / easier to commute together). The main single reason given was needed more space, followed by to be near a relative.

7.3 Out - Migration from Babergh District

7.3.1 Out-migration is expected to account for 28.9% of all moves for existing moving households and 22.6% of new forming households over the next 3 years.

7.3.2 Those moving out of the area were asked where they were thinking of locating. In this case 1,714 implied existing households and 1,341 implied new forming households responded to this question.

Table 7-3 Location of Move for those Moving Outside Babergh District
Question 17c

Location	Existing households		New forming households	
	%	N ^{os.} implied	%	N ^{os.} implied
Ipswich	14.9	256	10.3	138
Bury St Edmunds	7.8	134	1.2	15
Elsewhere in Suffolk	20.4	349	9.1	122
Cambridge	6.2	106	0.5	6
Colchester	4.2	72	8.8	118
Elsewhere in East Anglia	13.9	238	12.3	165
Elsewhere in the UK	25.1	430	54.1	727
Abroad	7.5	129	3.7	50
Total	100.0	1,714	100.0	1,341

7.3.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (25.1%) followed by elsewhere in Suffolk (20.4%) with a further 14.9% interested in moving to Ipswich.

7.3.4 In the case of new forming households moving, 54.2% were interested in moving elsewhere in the UK, 12.3% elsewhere in East Anglia and a further 10.3% were interested in moving to Ipswich.

7.3.5 Those moving away from the District were asked their reasons for moving away. 1,624 implied existing households, 94.1% of those intending to move out of the area, and 1,320 implied new forming households, 97.9% of those intending to move outside the area, responded to a multiple choice question, offering around 1.3 choices on average for existing households and 1.2 choices for concealed households.

Table 7-4 Reason for Moving Out of Babergh District

Question 17d

Reason	Existing Households		New forming households	
	% households	N ^{os.} implied	% households	N ^{os.} implied
Quality of neighbourhood	16.9	274	4.3	56
Employment / access to work	38.0	618	51.5	679
Family reasons	38.0	618	12.8	169
Retirement	23.9	388	0.9	12
Education	4.1	67	40.1	529
Lack of affordable rented housing	2.8	45	4.0	53
Unable to buy	7.3	119	8.7	115
Total		2,129		1,613

7.3.6 Table 7-4 shows that 38.0% (618 implied) existing households were planning to leave the area because of employment /access to work reasons and a further 38.0% (618 implied) were planning to leave due to family reasons. 51.5% (679 implied) new forming households were planning to leave the District due to employment / access to work reasons and 40.1% (529 implied) for education reasons. In the case of affordable housing to buy, 7.3% of existing households and 8.7% of new forming households gave this as a reason for leaving the District.

7.4 Migration Summary

7.4.1 This table reflects the net migration patterns for existing Babergh District households.

Table 7-5 Net Migration Patterns

Migration Areas	Ipswich	Bury St Edmunds	Elsewhere in Suffolk	Colchester	Elsewhere in East Anglia	Elsewhere in the UK	Abroad	Total
Moving into Babergh	802	91	540	445	146	679	327	3,030
Moving out of Babergh	256	134	349	72	238	430	128	1,607
Net Migration	+546	-43	+191	+373	- 92	+ 249	+199	+1,423

Reasons	Retirement	Employment	Education	Total
Moving into Babergh	301	441	339	1,081
Moving out of Babergh	388	618	67	1,073
Net Impact	-87	-177	+272	+8

7.4.2 There is a positive net level of in-migration relating to education (+272) and a negative net level of out-migration relating to retirement (-87) and employment (-177) amongst existing households. Employment and education are the major reasons for out-migration of concealed households.

7.4.3 There is a positive net level of in-migration of people moving into Babergh from Ipswich (+546), abroad (+499), Colchester (+373), elsewhere in the UK (+249) and Elsewhere in Suffolk (+191). Bury St Edmunds and elsewhere in East Anglia show a negative net level of in-migration.

8 HOUSEHOLDS MOVING WITHIN BABERGH

8.1 Introduction

8.1.1 Sections 8.4 and 8.5 analyse the responses from the household survey in relation to the future intentions and plans of both existing and newly forming households within the District over the next three years. Section 9 focuses on those households specifically requiring market housing, while Section 10 looks at those requiring affordable housing.

8.2 Households Moving within Babergh District

8.2.1 Moving intentions were tested in the survey questionnaire with an emphasis on future plans to move within the District for existing households and also a more focused study on concealed households who represent pent up demand for housing.

8.2.2 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 three years. 17.7% of all households responding (6,270 implied) planned a move. A further 5.7% (2,026 implied) indicated that they wished to move but were unable to do so.

8.2.3 The scale of movement implied, at an average of around 5.9% per annum, was higher to that found in other recent surveys carried out by DCA in which an average annual figure of 4.9% has emerged. This proportion would rise to 7.8% if all those wishing to move in the period were able to do so.

8.3 Households Prevented from Moving

8.3.1 Those indicating a wish to move but an inability to do so offered the following reasons for not being able to move. Respondents offered around 1.6 choices on average. However, the number of implied households responding was 2,252, not 2,026 as indicated by the basic responses on moving referred to above.

8.3.2 It would seem clear from below that affordability was by far the most important factor with 60.1% of households indicating an inability to afford to buy a home as one of the reasons and 31.8% indicating that there was a lack of affordable rented housing. 30.5% indicated that they were unable to afford the cost of moving.

Table 8-1 **Reasons Preventing a Move**

Question 17e

Reason	% responses	% households	N ^{os} . implied
Unable to afford to buy a home	35.2	60.1	1,353
Lack of affordable rented housing	18.6	31.8	715
Unable to afford moving costs	17.8	30.5	686
Other	15.0	25.7	578
Location of employment	5.4	9.3	209
Family Reasons	4.9	8.4	188
Local education choices	3.1	5.2	118
Total	100.0		3,847

8.4 Demand for Existing Moving Households

8.4.1 Table 8-2 below shows preferred tenure for existing moving households by current tenure.

Table 8-2 Current Tenure / Tenure Needed (Existing Households)

Question 1 / 22

Tenure Needed	Current Tenure												Total
	Owner Occupied with mortgage		Owner Occupied no mortgage		Private rent		Council / HA rented		Shared Ownership *		Tied to Employment *		N ^{os.}
	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	
Owner Occupation (inc Leaseholder)	731	85.7	190	71.0	249	36.8	20	6.2	0	0.0	21	70.0	1,211
Private Rent	27	3.2	0	0.0	209	30.9	0	0.0	0	0.0	0	0.0	236
Tied to Employment	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	7.6	2
Council / HA Rent	95	11.1	39	14.5	77	11.5	269	83.8	0	0.0	7	22.4	487
HA Shared Ownership	0	0.0	39	14.5	141	20.8	32	10.0	0	0.0	0	0.0	212
Total	853	100.0	268	100.0	676	100.0	321	100.0	0	0.0	30	100.0	2,148

* Low sample

8.4.2 In total, **1,449** existing households require market housing, this group is analysed in detail in Section 9. A further **699** existing households require affordable housing, this group is analysed in detail in Section 10.

8.5 Demand for Concealed Moving Households

- 8.5.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household which is taken as a proxy for the extent of 'concealment' of housing need within the District because these households represent a pent up and unmet demand for housing.
- 8.5.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household, each intending to form a new home within the District. A total of **1,595** concealed households planning to form in the next 3 years were identified from an average of 1st and 2nd concealed households in the detailed data tables.
- 8.5.3 The majority (86.9%) of the total of concealed households consisted of people described as children of the household; a further 5.1% were described as a partner or spouse, reflecting a relationship breakdown

Table 8-3 Person Looking to Form Concealed Households
Question 26

Persons forming household	%	N ^{os} . implied
Parent / Grandparent	3.6	57
Child (16+)	86.9	1,387
Partner / Spouse	5.1	81
Lodger	4.1	65
Friend	0	0
Other Relative	0.3	5
Total	100.0	1,595

- 8.5.4 The table below suggests that 11.3% of concealment related to the 16 - 19 age group with 57.5% relating to all those under 24 years of age.

Table 8-4 Age Structure of Concealed Households
Question 27c

Age	%	N ^{os} implied
16 – 19	11.3	210
20 - 24	46.2	866
25 - 44	39.1	734
45 - 59	2.3	44
60+	1.1	21
Total	100.0	1,875

8.5.5 The survey found that children (under the age of 16) were present (or due) in 11.5% of all cases (183 implied). This is a higher level than the DCA survey average of around 8%.

Table 8-5 Number of Children

Question 27d

Children	%	N^{os}. implied
Child due	4.7	75
One	2.4	38
Two or more	4.4	70
None	88.5	1,412
Total	100.0	1,595

8.5.6 New households were asked whether they were being formed as a single or couple household. 57.4% (916 implied) indicated formation as a couple household.

8.5.7 Households indicating a couple household were also asked where their partner was currently living. In 36.7% of cases the partner was living elsewhere within Babergh resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In 40.8% of those cases the partner was living in the existing household; in 22.5% of cases outside the District.

Table 8-6 Time of Move - New Forming Households

Question 29

When required	%	N^{os}. implied
Now	7.3	116
Within 1 year	25.2	402
1 - 2 years	33.5	535
2 - 3 years	34.0	542
Total	100.0	1,595

8.5.8 The Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average of the first two years numbers (1,053 / 2) identified in the survey in the table above.

8.5.9 Table 8-7 below shows tenure needed and preferred for concealed moving households in the District.

Table 8-7 Tenure Needed / Preferred
Question 28a / Question 28b

	Tenure	Needed		Preferred	
		%	N ^{os} . implied	%	N ^{os} . implied
MARKET	Owner occupation	41.9	668	66.9	1,067
	Private rent	16.9	270	0.7	11
	Tied to employment	0.0	0	0.0	0
AFFORDABLE	Council / HA rent	32.5	518	19.0	303
	HA Shared Ownership	8.7	139	13.4	214
Total		100.0	1,595	100.0	1,595

8.5.10 In terms of the needs of concealed households forming in the District, the largest proportion require owner occupied accommodation (41.9%), followed by Council / HA rented (32.5%). The most preferred tenure is owner occupation with more concealed households preferring this tenure (66.9%) than actually needing it. There is only a very small preference for private rental (0.7%).

8.5.11 In total, **938** concealed households need market housing, this group is analysed in detail in Section 9. A further **657** concealed households require affordable housing, this group is analysed in detail in Section 10.

8.5.12 There is a major switch between need and preference expressed for social rent, reflecting that the growth in affordable need is caused by increasing affordability problems in the market sector, with an increase in shared ownership but a low level of interest in private rent.

9 FUTURE DEMAND FOR MARKET HOUSING

9.1 Demand for Market Housing for Existing Moving Households

9.1.1 As seen in Section 8, **1,211** existing households are planning to move into owner occupied housing and **238** into private rented / tied to employment housing, giving a total demand of **1,449** for market housing within the District in the next 3 years. This is the control total used in the analysis for this section.

9.1.2 Some tables in this section include a column showing figures for “all tenures” i.e. including those existing households needing affordable housing, as a comparison.

Table 9-1 When is the Accommodation Required

Question 18

Time	Market Housing %	N ^{os.} implied	All Tenures %
Now	5.8	84	10.6
Within 1 year	24.0	348	31.5
1 - 2 years	35.0	507	31.0
2 - 3 years	35.2	510	26.9
Total	100.0	1,449	100.0

Source: Babergh Housing Needs Survey 2008

9.1.3 The table shows that 29.8% of potential movers to market housing sought to do so now, or within one year. This figure is smaller than for all tenures (42.1%).

Table 9-2 Type of Accommodation Required

Question 19

Type	Market Housing %	N ^{os.} Implied	All Tenures %
Detached	52.4	759	34.8
Semi-detached	21.6	313	28.6
Bungalow	16.9	245	20.5
Terraced	2.6	38	8.6
Flat / maisonette	3.5	51	2.6
Supported housing	2.2	32	4.4
Caravan / mobile home	0.8	11	0.5
Total	100.0	1,449	100

Source: Babergh Housing Needs Survey 2008

9.1.4 Table 9-2 indicates that 52.4% of existing households requiring market accommodation wanted detached houses, a high proportion in our survey experience and higher than all existing households moving (34.8%). Interest in flats / maisonettes at 3.5% not too different from all existing households, which is in line with expectations that most demand for flats / maisonettes will be for social and subsidised housing.

Table 9-3 Number of Bedrooms Required

Question 21

Bedrooms	Market Housing %	N ^{OS} . implied	All Tenures %
One	4.5	65	6.9
Two	19.8	287	31.7
Three	48.5	703	42.5
Four	23.5	340	16.7
Five or more	3.7	54	2.2
Total	100.0	1,449	100.0

Source: Babergh Housing Needs Survey 2008

9.1.5 75.7% of existing households moving to market housing indicated that they required three or more bedrooms; 4.5% require 1 bedroom and 19.8% require two.

9.1.6 Cross-tabulation relating type of property required to size required for market housing showed the following results.

Table 9-4 Type Required by Size Required

Question 19 by Question 21

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	6.5	20	88.8	277	4.7	15	0.0	0	312
Detached	0.0	0	8.5	64	42.8	325	41.5	315	7.2	55	759
Terraced*	100.0	38	0.0	0	0.0	0	0.0	0	0.0	0	38
Flat / maisonette*	0.0	0	100.0	52	0.0	0	0.0	0	0.0	0	52
Bungalow	0.0	0	47.4	115	45.9	112	6.7	16	0.0	0	243
Caravan /mobile home*	100.0	13	0.0	0	0.0	0	0.0	0	0.0	0	13
Supported housing	20.0	16	50.0	16	0.0	0	0.0	0	0.0	0	32
Total		67		267		714		346		55	1,449

*low volume of data

9.1.7 42.8% of detached demand favoured 3-bed accommodation as well as 88.8% of semi-detached demand. 47.4% of bungalow demand was for 2-bed accommodation and 100%) of flats / maisonette demand was also for 2-bed accommodation. 7.2% of detached demand was for five bed properties and only 4.7% of those requiring a semi detached needed four bedrooms. All of those choosing a terrace required 2 bedrooms.

9.1.8 Cross-tabulation to compare type of property required with tenure preferred was undertaken and the results are shown in Table 9-5.

Table 9-5 Type Required by Preferred Tenure
Question 19 by Question 22

Type	Owner occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	24.3	294	7.2	18	312
Detached	51.3	621	58.3*	138*	759
Terraced	3.1	38	0.0	0	38
Flat/ maisonette	4.2	52	0.0	0	52
Bungalow	14.5	174	29.0	69	243
Caravan / mobile home	0.0	0	5.5	13	13
Supported housing	2.6	32	0.0	0	32
Total	100.0	1,211	100.0	238	1,449

**The only 2 'tied to employment' choices were added here*

9.1.9 51.3% of demand in the owner occupied sector was for detached houses, 24.3% of demand was for semi-detached houses and 14.5% for bungalows. Demand in the private rented sector was significantly lower, with the greatest demand for detached houses at 58.3% followed by bungalows (29.0%).

9.1.10 Existing households moving were asked where accommodation was required. The results are shown in Table 9-6 below.

Table 9-6 Where Accommodation is Required
Question 24

Location	Moving to market housing		All tenures
	%	N ^{os.} implied	%
Sudbury & Great Cornard	19.2	279	25.8
Hadleigh	9.1	132	7.9
Lavenham	9.0	130	7.8
Acton	7.6	110	6.4
South West Ipswich	7.6	110	6.4
Capel St. Mary	7.4	107	6.2
Long Melford	7.0	101	8.6
East Bergholt	6.2	90	5.9
Great Waldingfield	5.7	83	5.5
West Babergh	5.2	75	3.8
Glemsford	5.2	75	3.2
East Babergh	4.9	71	3.6
Holbrook	2.4	35	3.4
Brantham	2.2	32	3.9
Shotley	1.3	19	1.6
Total	100.0	1,449	100.0

- 9.1.11 Sudbury & Great Cornard was the most popular choice for existing households moving to market housing, followed by Hadleigh and then Lavenham. There was very little demand for Holbrook, Brantham and Shotley. The most popular choice for all tenures was also Sudbury & Great Cornard at 25.8%.
- 9.1.12 The final question in this section asked respondents why they preferred a particular location. The average number of choices made by each respondent was 2.1. 'Quality of neighbourhood' (57.2%) was by far the most common choice, followed by 'nearer family' mentioned by 38.0%.
- 9.1.13 Familiarity with the area ('always lived here') was mentioned by 36.7% and employment / closer to work (27.6%) was also a significant reason. The least chosen option was 'better public transport' at 10.6%.

Table 9-7 Reason for Preferred Location
Question 25

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures
				% Households
Always lived here	16.9	36.7	506	42.5
Nearer family	17.5	38.0	523	38.2
Employment / closer to work	12.7	27.6	381	35.4
Nearer / better shopping / leisure facilities	6.8	14.7	202	14.7
Greater availability of affordable housing	8.0	17.4	240	15.5
Better / nearer schools / colleges	6.8	14.7	202	15.2
Better public transport	4.9	10.6	146	16.4
Quality of neighbourhood	26.4	57.2	788	48.2
Total	100.0		2,988	

9.2 Demand for Market Housing for Concealed Households

- 9.2.1 Section 8 identified that 668 concealed households intend to move to owner occupation and 270 to private rent over the next three years to 2011. In total, **938** concealed households over the next three years require market housing in Babergh. This is the control total used in the analysis for this section.
- 9.2.2 The data for “preference” rather than demand is included as a comparison, to show the gap between needs and aspirations for this group.

Table 9-8 Type of Accommodation Needed / Preferred
Question 30a / Question 30b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Semi-detached	46.1	433	47.7	448
Detached	4.6	43	14.0	131
Terraced	18.7	175	31.5	295
Flat / maisonette	29.4	276	6.8	64
Bungalow	1.2	11	0.0	0
Total	100.0	938	100.0	938

- 9.2.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. The spread of property needed is mainly for semi-detached at 46.1% followed by flat / maisonettes at 29.4%. The lowest need was for bungalows at 1.2%. The more aspirational view usually reflected amongst concealed households moving to market housing on preference for type (i.e. more houses; fewer flats) was evident in Babergh as is usually found in DCA surveys.

Table 9-9 Number of Bedrooms Needed / Preferred

Question 31a / Question 31b

Bedrooms	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
One	35.9	337	0.0	0
Two	54.0	507	45.1	423
Three	6.6	62	47.2	443
Four or more	3.5	33	7.7	72
Total	100.0	938	100.0	938

- 9.2.4 The table above shows the gap between needs and aspirations in the size of property required for new forming households. 35.9% need one bed accommodation but no one preferred it. 6.6% state they need three bedrooms but preference is much higher at 47.2%. There was both a large need (54.0%) and preference (45.1%) for two bedroom accommodation.

9.2.5 Two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed showed the following results.

Table 9-10 Type Needed by Size Needed
Question 30a by Question 31a

Type	1-bed		2-bed		3-bed		4+ bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	3.9	17	82.8	358	13.3	58	0.0	0	433
Detached	0.0	0	22.0	9	0.0	0	78.0	34	43
Terraced	50.6	89	46.4	81	3.0	5	0.0	0	175
Flat / Maisonette	83.8	231	16.2	45	0.0	0	0.0	0	276
Bungalow	0.0	0	100.0	11	0.0	0	0.0	0	11
Total		337		504		63		34	938

No data for other types

9.2.6 83.8% of flat / maisonette accommodation demand was for 1-bed property and 16.2% was for 2-bed. 82.8% of semi detached was for 2-bed accommodation where as 50.6% of terraced house demand was for 1-bed accommodation. There was no demand for 3-bed detached properties and the only demand for bungalows was for 2-bed properties. The only demand for 4+ bed accommodation in the area was for detached properties.

Table 9-11 Type Needed by Tenure Needed
Question 30a by Question 28a

Type	Owner Occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	62.1	415	6.2	18	433
Detached	1.4	9	12.4	34	43
Terraced	18.1	121	20.5	54	175
Flat / maisonette	18.4	123	56.6	153	276
Bungalow	0.0	0	4.3	11	11
Total	100.0	668	100.0	270	938

*No data for tied to employment

- 9.2.7 The highest demand in the owner occupied sector was for semi-detached properties at 62.1%. The demand in the owner occupation sector for terraced (18.1%) and flats / maisonettes (18.4%) was very similar. Demand in the private rented sector was mostly for flats / maisonettes at 56.6% followed by terraced at 20.54% and detached houses at 1.4%. There was a higher demand for detached properties in the private rented sector (12.4%)
- 9.2.8 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.4 choices each.

Table 9-12 Choice of Location

Question 32

Location	Concealed households moving to Market Housing		
	% responses	% households	N ^{os} implied (all choices)
Sudbury & Great Cornard	20.4	28.7	269
West Babergh	7.4	10.3	97
Long Melford	7.7	10.8	101
East Bergholt	2.7	3.9	37
Holbrook	11.7	16.5	155
Hadleigh	8.3	11.6	109
East Babergh	12.1	17.1	160
Glemsford	6.4	9.0	84
Brantham	4.9	6.8	64
Shotley	0.0	0.0	0
South West Ipswich	2.7	3.9	37
Lavenham	8.3	11.7	110
Capel St. Mary	1.1	1.5	14
Acton	1.4	1.9	18
Great Waldingfield	4.9	6.8	64
Total	100.0		1,319

9.2.9 Sudbury & Great Cornard was the most popular choice of location followed by East Babergh, Holbrook. There was very little demand for Capel St. Mary and Acton and no demand was expressed for Shotley.

Table 9-13 Reason for Preferred Location

Question 33

Reason	Concealed households moving to market housing		
	% responses	% households	N ^{os.} implied (all choices)
Nearer family	24.1	44.8	420
Employment / closer to work	24.0	44.6	418
Always lived here	17.2	31.9	299
Quality of neighbourhood	12.3	22.9	215
Better public transport	6.5	12.0	113
Greater availability of cheaper housing	6.2	11.5	108
Nearer / better shopping / leisure facilities	3.7	6.9	65
Better / nearer schools and colleges	3.6	6.6	62
Greater availability of smaller houses	2.4	4.5	42
Total	100.0		1,742

9.2.10 The most popular reasons given for moving were nearer family at 44.8% followed by employment / closer to work at 44.6%. These were followed by 'always lived here' (31.9%) and quality of neighbourhood (22.9%). The lowest responses were for 'better / nearer schools and colleges' and greater availability of smaller houses.

9.3 Total Demand for Market Housing in Babergh

9.3.1 Table 9-14 below shows total demand for market housing in Babergh by property type and size. The data incorporates existing household demand, concealed household demand and in-migrant household demand for market housing, based on the profile of recent in-migrants to Babergh over the last three years to 2008.

Table 9-14 Total Demand for Market Housing in Babergh to 2011

		Semi-Detached	Detached	Terraced	Bungalow	Flat / Maisonette	Caravan / Mobile Home	Supported Housing	Total Size
Existing Households	1-bed	0	0	38	0	0	13	16	67
	2-bed	20	64	0	115	52	0	16	267
	3-bed	277	325	0	112	0	0	0	714
	4 bed	15	315	0	16	0	0	0	346
	5+ bed	0	55	0	0	0	0	0	55
Concealed Households	1-bed	17	0	89	0	231	0	0	337
	2-bed	358	9	81	11	45	0	0	504
	3-bed	58	0	5	0	0	0	0	63
	4+ bed	0	34	0	0	0	0	0	34
In-Migrant Households	1-bed	34	0	73	39	80	0	0	455
	2-bed	351	61	398	303	184	0	0	1,438
	3-bed	535	429	249	153	0	0	0	1,709
	4 bed	96	502	286	32	0	0	0	1,656
	5+ bed	12	133	0	22	0	0	0	167
	Total Type	1,773	1,927	1,219	803	592	13	32	7,812

9.3.2 It is assumed that the in-migrant market demand will be similar in Babergh over the next three year period to 2011 to that in the previous three years to 2008. Further analysis of market demand by location preference in sub-areas is also provided in Appendix I.

9.4 Current and Future Demand for Market Housing

- 9.4.1 PPS3 identifies the core government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households. PPS3 does not indicate a requirement for specific targets for different types or sizes of dwellings in the market sector.
- 9.4.2 Local Development Documents will however need to provide indications of the type or size of dwellings to be provided to meet household demand. Although Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand, authorities should provide an indication of the relative priority for particular property size requirements which should be delivered in future developments to provide for a more balanced housing market.
- 9.4.3 The following table identifies the annual net shortfall of market properties in Babergh after allowing for the turnover of the existing stock created by out-migrants and existing households moving within the District, to meet the level of future demand from both local existing and concealed households and in-migrating households. All data is from the 2008 DCA Housing Survey.

Table 9-15 Babergh Market Housing by Size (1 year)

Households	Bed-sit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing Moving within Babergh		22		95		235		132		484
Concealed forming		111		150		20		11		292
In-migration		75		427		455		357		1,314
Total Demand		208		672		710		500		2,090
Existing Moving within Babergh	16		249		216		167		648	
Out-migration	10		205		214		113		542	
Total Supply	26		454		430		280		1,190	
Net Shortfall (Surplus)		182		218		280		220		900
% Shortfall		20.2		24.2		31.1		24.4		

- 9.4.4 Overall there is a projected shortfall after stock turnover of 900 market units a year. This is primarily required to meet the high level of demand created by in-migrating households, particularly from Ipswich.
- 9.4.5 The projected turnover of 3 bedroom stock is the least adequate to meet future demand and should be the largest requirement. All other property sizes have a similar level of shortfall.
- 9.4.6 However although there is a need for more small units, especially in the longer term, all developments need to be sustainable and create balanced communities. On balance, the demographic shift is already becoming apparent and in view of the current stock mix with flats and terraced properties combined only representing 28% of the stock, future delivery has to bias in favour of smaller units to create a more balanced housing market.
- 9.4.7 To assist developers in relation to a property mix which would best meet the future demand in the market sector not met by existing stock turnover, levels of 25% one and 30% two bedroom units and 30% 3 bedrooms and 15% 4+ bedroom units should be provided as a guide at District level.

9.5 Households Unable to Move

- 9.5.1 The report also details in Section 8 that 2,026 households wish to move but are unable to do so for a range of reasons. Analysis shows that there are 1,353 households currently living in market housing who wish to buy in Babergh but cannot afford to do so because of the local house price and incomes, savings and equity relationship.
- 9.5.2 712 of these are existing owner occupiers, and 480 households currently live in the private rented sector.
- 9.5.3 Households wishing to move but unable to do so represent a pent-up market demand unable to be addressed whose needs may be able to be met through intermediate housing initiatives.

10 FUTURE DEMAND FOR AFFORDABLE HOUSING

10.1 Demand for Existing Moving Households

10.1.1 As seen in Section 8, **487** existing households are planning to move into Council / HA rented housing and **212** are planning to move into HA shared ownership housing, giving a total need of **699** for affordable housing from existing households within the District in the next 3 years. This is the control total used in the analysis for this section.

10.1.2 Some tables in this section include a column showing figures for “all tenures” i.e. including those existing households needing market housing, as a comparison.

10.1.3 The percentages in all tables in this section (except cross tabulations) have been applied to the control total of **699** implied existing households moving within Babergh over the next three years who require affordable housing.

Table 10-1 *When is the Accommodation Required*

Question 18

Time	Affordable Housing %	N ^{os} . implied	% All Tenures
Now	9.0	63	10.6
Within 1 year	45.1	316	31.5
1 - 2 years	25.9	180	31.0
2 - 3 years	20.0	140	26.9
Total	100.0	699	100.0

10.1.4 The table shows that 54.1% of potential movers to affordable housing sought to do so within one year, higher than the level for all movers (42.1%).

Table 10-2 *Type of Accommodation Required*

Question 19

Type	Affordable Housing %	N ^{os} . Implied	All Tenures %
Bungalow	33.5	234	20.5
Semi-detached	26.8	187	28.6
Terraced	25.9	181	8.6
Supported housing	11.3	79	4.4
Detached	2.5	18	34.8
Flat / maisonette	0.0	0	2.6
Caravan / mobile home	0.0	0	0.5
Total	100.0	699	100.0

10.1.5 33.5% of respondents felt that they required a bungalow, 26.8% semi-detached houses and 25.9% required terraced accommodation. There is no interest in flats / maisonettes from existing households moving to affordable housing. 11.3% of respondents required supported housing.

Table 10-3 Number of Bedrooms Required
Question 21

Bedrooms	Affordable Housing %	N ^{os.} implied	All Tenures %
One	11.0	77	6.9
Two	68.7	480	31.7
Three	15.4	108	42.5
Four	4.9	34	16.7
Five or more	0.0	0	2.2
Total	100.0	699	100.0

- 10.1.6 68.7% of existing households needing affordable housing indicated that they required two bedrooms. 15.4% require 3-bedrooms, 11.0% require a 1 bedroom whilst 4.9 require a four bedroom property. No respondents indicated requirement of five or more bedrooms.
- 10.1.7 Cross-tabulation relating type of property required to size required in terms of bedrooms showed the following results.

Table 10-4 Type Required by Size Required
Question 19 by Question 21

Type	One bed		Two bed		Three bed		Four beds		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	50.8	95	30.0	56	19.2	36	187
Detached	0.0	0	0.0	0	100.0	18	0.0	0	18
Terraced	0.0	0	76.7	139	23.3	41	0.0	0	180
Flat / maisonette	0.0	0	0.0	0	0.0	0	0.0	0	0
Bungalow	17.8	42	79.3	186	1.8	4	1.1	3	235
Supported Housing	55.0	43	45.0	36	0.0	0	0.0	0	79
Total		85		456		119		39	699

- 10.1.8 Around half of semi-detached demand was for 2-bed properties, 30% was for 3-bed accommodation and 19.2 for four bed properties. 100% of detached demand was for three bed accommodation. The majority of terraced house demand and was for 2-bed accommodation at 76.7% with 23.3% being for 3-bed accommodation. The demand for bungalows was mainly for 2-bed accommodation at 79.3% whilst demand for supported housing was for 1 and 2-bed properties.

10.1.9 The table below analyses the type of property required by the tenure preferred.

Table 10-5 Type Required by Preferred Tenure
Question 19 by Question 22

	HA rented		Council rented		HA shared ownership		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	46.1	17	25.2	107	26.5	63	187
Detached	0.0	0	4.1	18	0.0	0	18
Terraced	53.9	20	7.2	30	55.2	130	180
Flat / maisonette	0.0	0	0.0	0	0.0	0	0
Bungalow	0.0	0	53.3	227	3.3	8	235
Supported Housing	0.0	0	10.2	43	15.0	36	79
Total	100.0	37	100.0	425	100.0	237	699

10.1.10 53.9% of demand in the HA rented sector was for terraced housing, and 46.1% for semi-detached. 55.2% of demand for HA shared ownership accommodation was for terraced and 26.5% for semi-detached accommodation. 53.3% of respondents moving to Council rented housing required bungalow type accommodation.

10.1.11 60.8% of existing households moving to affordable housing (425 implied) were registered on a housing waiting list. 96.3% (409) indicated registration on the Babergh Common Housing Register, with 15.2% (65) on a Housing Association list.

10.1.12 Existing households moving were asked where accommodation was required. The results are shown in Table 10-6 below.

Table 10-6 Where Accommodation is Required
Question 24

Location	Moving to Affordable housing		All tenures
	%	N ^{os.} implied	%
Sudbury & Great Cornard	34.7	243	25.8
Brantham	8.8	62	3.9
Long Melford	7.6	53	8.6
Lavenham	7.4	52	7.8
Great Waldingfield	7.2	50	5.5
Hadleigh	6.4	45	7.9
Acton	6.3	44	6.4
South West Ipswich	6.1	43	6.4
East Bergholt	5.9	41	5.9
Capel St. Mary	3.3	23	6.2
Holbrook	2.2	15	3.4
East Babergh	2.1	14	3.6
Shotley	1.6	11	1.6
West Babergh	0.4	3	3.8
Glemsford	0.0	0	3.2
Total	100.0	699	100.0

10.1.13 Interest in affordable housing amongst existing moving households was focused primarily on Sudbury and Great Cornard at 34.7%, Brantham at 8.8% was the second most popular choice, followed closely by Long Melford, Lavenham and Great Waldingfield.

10.1.14 The final question in this section asked respondents why they preferred a particular location. The average number of choices was 2.5. 'Always lived here' was the most popular choice (23.0%). Near family was the second choice at 20.6% followed by at Employment / closer to work 16.9%.

Table 10-7 Reason for Preferred Location
Question 25

Reason	% responses	% households	N ^{os} . implied (all choices)	All tenures (% households)
Always lived here	23.0	56.8	390	42.5
Nearer family	20.6	50.9	349	38.2
Employment / closer to work	16.9	41.8	286	35.4
Quality of neighbourhood	12.1	29.9	205	48.2
Better public transport	11.9	29.5	202	16.4
Greater availability of cheaper housing	6.3	15.5	106	15.5
Nearer / better shopping / leisure facilities	4.9	12.1	83	14.7
Better / nearer schools / colleges	4.3	10.5	72	15.2
Total	100.0		1,693	100.0

10.2 Demand for Affordable Housing for Concealed Households

10.2.1 Section 8.5 showed that 518 concealed households intend to move to HA rented accommodation and 139 to HA shared ownership. In total, **657** concealed households over the next three years require affordable housing in Babergh. This is the control total used in the analysis for this section.

10.2.2 A column is included in some tables for "all concealed households %", i.e. including those needing market housing, as a comparison.

10.2.3 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 35.9% (277 implied) of concealed households moving to affordable housing required flats / maisonettes.

10.2.4 The proportion needing 1-bed accommodation is 42.6% in line with the requirement for flats / maisonettes from this group as referred to at 10.2.3 above. 36.5% need 2-bed units and only 20.9% require 3-bed units. When considering preferences expressed, demand for larger properties is evident as is usually found in our surveys.

10.2.5 Two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed showed the following results.

Table 10-8 Type Needed by Size Needed
Question 30a by Question 31a

Type	1-bed		2-bed		3+ bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	17.9	43	18.8	26	69
Detached	0.0	0	5.1	12	31.6	43	55
Terraced	31.1	87	47.4	114	49.6	68	269
Flat / maisonette	64.4	180	23.2	56	0.0	0	236
Bungalow	4.5	13	0.0	0	0.0	0	13
Supported Housing	0.0	0	6.4	15	0.0	0	15
Total	100.0	280	100.0	240	100.0	137	657

No data for Houseboat / caravan / mobile home

10.2.6 76.3% of flats / maisonettes demand was for 1-bed property. 62.3% of semi-detached demand was for 2-bed properties and 37.7% of demand for semi-detached was for 3-bed properties. 42.4% of demand for terraced houses was for 2-bed accommodation and 100.0% of demand for bungalows was for 1 bed properties.

Table 10-9 Type Needed by Tenure Needed
Question 30a by Question 28a

	Council Rented		HA rented		HA shared ownership		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	8.8	23	10.0	26	14.5	20	69
Detached	0.0	0	0.0	0	38.4	55	55
Terraced	23.2	60	66.7	172	26.8	37	269
Flat / maisonette	63.2	164	23.3	60	9.4	13	236
Bungalow	4.8	13	0.0	0	0.0	0	13
Supported housing	0.0	0	0.0	0	10.9	15	15
Total	100.0	260	100.0	258	100.0	139	657

No data for No data for Private Sheltered Housing /Houseboat/ caravan / mobile home

10.2.7 66.7% of interest in HA rented accommodation was for terraced, 23.3% was for flats / maisonettes. Demand in the shared ownership sector was mainly for detached at 38.4% followed by 26.8% for terraced properties.

- 10.2.8 Only 28.2% of concealed households moving to social housing (185 implied) were registered on a housing waiting list, with most (93.0%) being registered on the Babergh Common Housing Register. Respondents made 1.5 choices on average indicating registration on more than one waiting list. 40.5% of respondents were also registered on another Council waiting list.
- 10.2.9 Concealed households were asked the same questions on location as existing households moving. Two choices were offered and on average concealed households made 1.7 choices each.

Table 10-10 Choice of Location

Question 32

Location	Moving to Affordable housing		All tenures
	%	N ^{os} . implied	%
Sudbury & Great Cornard	35.3	232	26.7
Long Melford	10.2	67	11.1
East Babergh	9.9	65	11.5
East Bergholt	8.4	56	3.8
South West Ipswich	6.9	45	6.8
Brantham	5.1	34	3.9
Lavenham	4.9	32	6.7
Hadleigh	4.4	29	5.6
West Babergh	3.7	24	4.0
Glemsford	3.1	21	4.6
Capel St. Mary	2.3	15	4.1
Holbrook	2.0	13	1.8
Great Waldingfield	1.9	12	3.2
Acton	1.1	7	4.8
Shotley	0.8	5	1.4
Total	100.0	657	100.0

- 10.2.10 The highest interest shown was in Sudbury and Great Cornard at 35.3% followed by Long Melford at 10.2% and East Babergh at 9.9%. The level of demand for Sudbury and Great Cornard is over three times the level of demand for the next most popular choice.

10.2.11 The reasons for location choice are detailed below based on 2.7 choices per respondent on average.

Table 10-11 Reason for Preferred Location
Question 33

Reason	Concealed households moving to affordable housing		
	% responses	% households	N ^{os} . implied (all choices)
Near family	30.4	81.0	508
Employment / closer to work	18.3	48.6	305
Always lived here	16.8	44.6	280
Better public transport	12.7	33.8	212
Better / nearer schools / colleges	8.6	22.8	143
Quality of neighbourhood	7.7	20.4	128
Nearer / better shopping / leisure facilities	2.9	7.8	49
Greater availability of affordable housing	1.7	4.6	29
Greater availability of smaller houses	0.9	2.4	15
Total	100.0		1,669

10.2.12 The most popular reason given was for ‘near family’ at 81% followed by ‘employment / closer to work’ at 48.6%. Preference to be where they have always lived is also high at 44.6% and these are the key issues for sustainable development to create and maintain sustainable communities.

10.2.13 The least popular reasons for preferred location were greater availability of smaller houses at 2.4% and of affordable housing at 4.9%.

11 THE FUTURE HOUSING NEEDS OF YOUNG PEOPLE

11.1 Introduction

11.1.1 Table 8-4 revealed that 11.3% of concealed households (210 implied) are aged 16-19 and a further 46.2% (866 implied) are aged between 20 and 24, a total of 57.5% of concealed households aged 16-24..

11.1.2 This section looks at the specific housing needs of these young concealed households aged between 16 and 24 who are planning to set up a home of their own within the next three years. These findings are compared to all concealed households.

11.2 Future Accommodation Requirements

11.2.1 The following table outlines when the accommodation will be required by concealed households aged 16-24.

11.2.2 Based on a response rate from 867 implied concealed households in this age group, the majority (43.6%) are planning a move within 2-3 years.

Table 11-1 When is the Accommodation Required (Aged 16-24)

Question 29

Time	%	N ^{os.} implied	All Concealed %
Now	9.6	83	7.3
Within 1 year	14.9	129	25.2
1 - 2 years	31.9	277	33.5
2 - 3 years	43.6	378	34.0
Total	100.0	867	100.0

11.2.3 The table below shows the tenure needed and tenure preferred for concealed households aged 16-24 moving within the District.

Table 11-2 Tenure Needed / Preferred by Concealed Households

Question 28a / Question 28b

	Tenure	Needed		Preferred	
		%	N ^{os.} implied	%	N ^{os.} implied
Market	Owner occupation	36.3	302	75.4	353
	Private rent	17.1	142	0.0	0
	Tied to employment	0.0	0	0.0	0
Affordable	HA rent	18.9	157	19.0	89
	Council Rent	18.7	155	2.4	11
	HA Shared Ownership	9.0	75	3.2	15
Total		100.0	831	100.0	468

11.2.4 The majority of concealed households aged 16-24 expressed a need for owner-occupation (36.3%) followed by HA rented (18.9%) and Council rent (18.7%), similar to the findings for all concealed households

Table 11-3 *Type of Accommodation Needed by Concealed Households*
Question 30

Type	%	N ^{os} . Implied	All Concealed %
Detached	0.0	0	5.8
Semi-detached	24.7	212	30.8
Bungalow	0.0	0	2.0
Terraced	33.4	286	27.9
Flat / maisonette	40.3	345	30.5
Supported housing	1.6	15	1.5
Private Sheltered Housing	0.0	0	1.5
Total	100.0	858	100.0

11.2.5 The table above shows that the majority of concealed households aged 16-24 need flat / maisonette accommodation. 33.4% need terraced accommodation and 24.7% need semi-detached.

Table 11-4 *Number of Bedrooms Required*
Question 21

Bedrooms	%	N ^{os} . implied	All Concealed %
One	49.3	427	40.1
Two	46.7	405	45.6
Three	4.0	35	9.1
Four or more	0.0	0	5.2
Total	100.0	867	100.0

11.2.6 49.3% of concealed households aged 16-24 indicated that they required one bedroom and 46.7% require 2-bed accommodation.

11.2.7 These households moving were asked where accommodation was required. The results are shown in Table 11-5 below.

Table 11-5 **Where Accommodation is Required**
Question 32

Location	Concealed (Age 16-24)		All Concealed %
	%	N ^{os} . implied	
Sudbury & Great Cornard	50.1	379	46.1
Hadleigh	6.1	46	9.7
Lavenham	8.7	66	11.6
Acton	1.6	12	8.2
South West Ipswich	20.4	154	11.8
Capel St. Mary	9.5	72	7.0
Long Melford	14.8	112	19.2
East Bergholt	10.3	78	6.4
Great Waldingfield	2.6	20	5.6
West Babergh	6.6	50	6.9
Glemsford	3.6	27	7.9
East Babergh	41.8	169	19.9
Holbrook	4.2	32	3.1
Brantham	9.8	74	6.8
Shotley	0.0	0	2.4
Total		1,291	

11.2.8 Sudbury & Great Cornard was the most popular choice for these households moving to market housing, followed by East Babergh and South West Ipswich.

11.2.9 The final question in this section asked respondents why they preferred a particular location. Proximity to family (77.5%) was by far the most common choice, followed by employment / closer to work (56.1%). Familiarity with the area ('always lived here') mentioned by 48.5% and was also a significant reason.

Table 11-6 Reason for Preferred Location
Question 33

Reason	%	N ^{os.} implied	All concealed % Households
Always lived here	48.5	377	43.1
Nearer family	77.5	602	66.9
Employment / closer to work	56.1	436	50.7
Nearer / better shopping / leisure facilities	9.0	70	7.6
Greater availability of affordable housing	12.9	101	10.2
Better / nearer schools / colleges	12.0	93	14.0
Better public transport	32.9	256	22.4
Greater Availability of smaller Housing	6.1	48	5.4
Quality of neighbourhood	21.6	168	23.8
Total		2,103	

12 SUPPORTED AND ADAPTED HOUSING

12.1 Key Findings

- 17.9% (6,293 implied) households in Babergh included a member with a disability.
- 54.2% of those with a disability suffered from walking difficulties; 12.5% contained a member who was a wheelchair user.
- 51.6% of people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (81.9%).
- 9.6% of properties have been adapted. The survey found some mismatch between wheelchair adaptations and the properties where people with wheelchair actually live.
- Demand for supported accommodation (other than sheltered accommodation) from existing households within Babergh is predominantly for independent accommodation with external support.

12.2 Strategic Recommendations

- 12.2.1 With the retired population (65+ age group) forecast to rise by 10,180 people and the 75+ population by 5,626 people by 2021, the housing and support needs of elderly and disabled households both now and the future is important to consider at a strategic level.
- 12.2.2 The 2008 HNS survey demand from existing households is primarily for sheltered housing in the social housing sector and independent accommodation with external support. In line with the strategic priorities already established in the District, resources should focus on the provision of home-based support services and adaptations for older people living at home in both social rented and owner occupied housing.
- 12.2.3 Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.
- 12.2.4 The population profile outlined in Section 4 of this report would suggest an increasing future need for extra care provision, in line with strategic priorities already established by the District. Although a high proportion of older people may have their own resources to meet their accommodation and care needs and provision should not be exclusively in the social rented housing sector, others will need financial support to enable them to access housing support services.

12.3 Needs of Disabled People

- 12.3.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This section draws together the findings from these questions.
- 12.3.2 17.9% of households in the area contain somebody with a disability, suggesting 6,293 households in Babergh were affected in some way; this is just below average in our survey experience (20%).

12.3.3 The level of disability by sub-area is outlined in the table below.

Table 12-1 Level of Disability by Sub Area

Sub Area	%	N ^{os} . implied
Shotley Peninsula	7.6	475
Babergh East	33.3	2,096
Babergh West	23.5	1,481
Sudbury & West Cornard	26.4	1,664
Hadleigh	9.2	577
Total	100.0	6,293

12.3.4 The highest level of disability was found in Babergh East at 33.3% (2,096 implied households). The lowest level was found in the Shotley Peninsula at 7.6% of households (475 implied).

12.3.5 Assessment of the UK average for the proportion 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 households. 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. However, DCA survey results have indicated a consistently higher level of around 20%.

12.3.6 The comparative figures for the various tenures were as per Table 12-2 below. The level for owner-occupiers with no mortgage (39.4%) reflects the older age profile in this sector. The level in the council rented sector (20.9%) was significantly higher than the proportion of total stock represented by council rented accommodation (9.6%).

Table 12-2 Incidence of Disability by Tenure

Question 1 by Question 9

Tenure	Tenure in Sample %	Tenure of those with disability %	N ^{os} . implied
Owner occupied with mortgage	41.2	22.6	1,417
Owner occupied without mortgage	35.3	39.4	2,482
Private rented / rent free	10.4	14.8	929
HA rented	3.1	2.1	134
Council rented	9.5	20.9	1,318
Shared ownership*	0.1	0.0	0
Tied to employment*	0.4	0.2	13
Total	100.0	100.0	6,293

* Low level of data

- 12.3.7 On the basis of a 95.6% response, in 84.1% of cases only one household member had a disability; in 15.9% of cases two members had a disability. On this basis 6,967 individuals in Babergh with a disability were identified. However, the age profile and nature of disability data suggest slightly higher totals.
- 12.3.8 Data for the age groups of all disabled household members showed 67.3% of all disabled household members were over the age of 60 including 35.8% over 75; 32.7% were under 45 years.
- 12.3.9 The next table shows the nature of the disability of members of the household. 6,514 implied responses were received to a multiple response question from the 1st household member with a disability and 1,199 implied responses from the 2nd member, giving an average of 1.6 responses for both members.

Table 12-3 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)
Wheelchair User	7.7	12.5	817	2.2	3.4	41
Walking difficulty (non wheelchair user)	33.3	54.2	3,528	23.9	37.1	445
Learning disability / Mental health problem	6.9	11.3	737	7.3	11.3	135
Drug & Alcohol misuse	0.1	0.1	9	0.0	0.0	0
Visual / hearing impairment	9.6	15.7	1,020	10.6	16.5	198
Asthmatic / respiratory problem	11.1	18.1	1,179	19.1	29.6	355
Other physical disability	12.7	20.7	1,346	12.1	18.8	225
Limiting long-term illness	18.6	30.3	1,974	24.8	38.6	462
Total	100.0		10,610	100.0		1,861

- 12.3.10 By far the largest group of people were those with a walking difficulty (54.2%). Only 12.5% of households contained a member who was a wheelchair user suggesting 817 in Babergh as a whole.
- 12.3.11 27.8% (208 of the 748 at 0 below) of adapted properties, are occupied by people using a wheelchair, a relatively low proportion in our survey experience suggesting some mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 609 households with a wheelchair user (74.5%) did not live in suitably adapted premises (viz. 817 in Table 12-3 above less 208).

12.4 Support Needs

- 12.4.1 6,490 implied household members responded to the question on need for care or support. 51.6% indicated a need for care or support (3,352 implied).
- 12.4.2 86.7% of those with a care or support need felt they were getting enough support, the data implying 13.1% (450 implied) with outstanding support needs. The highest level of respondents with an outstanding support need were found to live in Babergh East, followed by Sudbury and Great Cornard.
- 12.4.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 1,177 respondents, each making an average of 1.8 choices each.

- 12.4.4 A wide range of care and support needs was identified. 29.6% needed help looking after the home; 23.7% of respondents needed help with personal care and 15.5% needed help with claiming welfare benefit / managing finances.
- 12.4.5 Those who currently received sufficient care and support services were asked who (formal or informal) provided their support. In around 30.0% of cases (914 implied) formal support was provided by Social Services / Voluntary Body. In the majority of cases (81.9% or 2,496 implied cases), informal support was provided by family / friends / neighbours.

12.5 Adaptation

- 12.5.1 Three questions sought information from all households in Babergh on the degree to which the home had been built or adapted to meet the needs of disabled persons.
- 12.5.2 9.6% of properties (3,392 implied) had been adapted, below the average level found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

Table 12-4 Adaptations by Tenure

Question 11a by Question 1

Tenure	%	N ^{os.} implied
Owner occupied with mortgage	21.0	714
Owner occupied no mortgage	39.8	1,347
Private rented / living rent free	9.9	337
HA rented	4.2	142
Council rented	24.6	834
Shared Ownership*	0.0	0
Tied to employment*	0.5	18
Total	100.0	3,392

* Low level of data

- 12.5.3 The highest level of adaptation was found in Babergh East (32.4% of adapted properties), followed by Sudbury and West Cornard (27.0% of adapted properties). The lowest level was in the Shotley Peninsula at 5.4%.
- 12.5.4 Adaptation in the council rented sector was higher than that in the owner occupied with mortgage sector. Adaptations for owner occupiers with no mortgage (39.8%) were higher than the average for Babergh, reflecting that a higher proportion of older persons tend to be within that sector.

12.5.5 3,804 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 10.8% (rather than 9.6% in 12.3.11). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.2 choices on average.

Table 12-5 Types of Adaptations Provided / Needed

Question 11b

Adaptations	Provided		Needed	
	% households	N ^{os.} implied (all choices)	% households	N ^{os.} implied (all choices)
Wheelchair adaptations	19.7	748	13.3	802
Access to property	43.1	1,639	14.9	897
Vertical lift / stair lift	9.2	351	16.1	970
Bathroom adaptations	42.6	1,620	34.8	2,095
Extension	5.7	218	16.8	1,012
Ground floor toilet	41.3	1,572	14.4	863
Handrails / grabrails	46.2	1,758	24.7	1,485
Other	7.7	294	17.9	1,075
Total		8,200		9,199

12.5.6 Wheelchair adaptations at 19.7% (748 implied) were higher than the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 12.3.11 above suggests that 540 adapted homes are no longer occupied by a wheelchair user.

12.5.7 46.2% had handrails / grabrails fitted, usually the most common type of adaptation in DCA survey experience; 42.6% had bathroom adaptations; 41.3% had a ground floor toilet and 43.1% had access to property adaptations.

12.5.8 6,013 implied households responded to a further question on what facilities still needed to be provided to ensure current members of the household can remain in the property now or for the next 3 years. Respondents made 1.5 choices on average.

12.5.9 All the main adaptations referred to as provided featured less prominently in the list of adaptations still needed except for bathroom adaptations and handrails / grabrails. Interest in bathroom adaptations was quite significant at 34.8%. 17.9% opted for the 'other' category as one of their choices.

12.6 Supported Accommodation

12.6.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next three years to 2011. 168 responses were received with each offering an average of 1.7 choices.

Table 12-6 Type of Supported Accommodation Required

Question 20a

Type	% responses	N ^{os} . Implied
Independent accommodation with external support	50.8	85
Independent accommodation with a live-in carer	0.0	0
Residential nursing home	9.5	16
Extra care housing (for frail older people needing support)	19.1	32
Private sheltered housing	38.3	64
Council / Housing Association sheltered housing	49.2	82
Total		279

12.6.2 Over the next three years, demand for supported accommodation (other than sheltered accommodation) is predominantly for independent accommodation (with external support). The very limited data did not allow meaningful cross-tabulation to respondents with different disabilities or long-term illness.

12.6.3 Demand for supported accommodation from existing households was significantly high in Babergh East, consisting of 79.5% of supported accommodation demand.

12.6.4 The balance of bedroom requirement for Council / HA sheltered housing is 47.2% for 1-bedroom and 19.5% for 2-bedrooms. Demand for private sheltered housing is 49.9% for 1-bedroom and 50.1% for 2-bedroom accommodation.

12.7 Housing Needs of Older People

12.7.1 Based on a 93.9% response, 5.6% of existing households (1,962 implied) indicated that they had older relatives (over 60) who may need to move to Babergh in the next three years. 1,973 implied households responded to a further multiple-choice question on the type of accommodation required, each respondent making 1.6 choices on average.

Table 12-7 Accommodation Required by Older Relatives in Next 3 Years
Question 13b

	% responses	N ^{os} . implied
Live with respondent (existing) home adequate	5.7	112
Live with respondent (need extension / adaptation)	25.3	500
Private sheltered housing	25.8	509
Council / HA sheltered housing	21.6	425
Residential care / nursing home	21.7	428
Private housing	29.2	576
Council / HA Property	9.5	187
Extra Care housing	24.2	477
Total		3,214

- 12.7.2 Demand for supported accommodation from in-migrant households by location was similar to that for existing households with demand being significantly high in Babergh East, consisting of 49.2% of supported accommodation demand.
- 12.7.3 Demand for this group was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys.
- 12.7.4 The high level of accommodation for older people moving into Babergh is common to other DCA Surveys, in many cases a higher level of in-migrant need was found than that arising from existing households. DCA experience shows that older people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of older parents tend to predict the need for supported housing.
- 12.7.5 In this survey demand was fairly well spread across the options offered with 29.2% for private sector general market housing, 25.8% for private sheltered housing and 24.2% of demand for extra care housing.
- 12.7.6 31.0% (612 households implied) indicated that their relative could live with them in the family home but in 25.3% of those cases (500 implied) adaptation or an extension would be needed to accommodate an older relative.

12.7.7 The sheltered housing needs of older people within Babergh were captured within the question for all movers on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in Babergh and in-migrating parents / relatives is shown below in Table 12-8.

Table 12-8 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	165	82	247
In-migrant Households	509	425	934
Total	674	507	1,181

N.B. Figures taken from Table 12-6 and Table 12-7 and excludes units with extra care.

12.7.8 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in Babergh (247 households) and those who may in-migrate to be beside their family (934 households) of 1,181 units, 507 in the affordable sector and 674 in the private sector.

12.7.9 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.

12.8 Extra Care Accommodation

12.8.1 Extra Care accommodation is housing which offers self-contained accommodation together with communal facilities and where care, as well as support, services are provided from a team based on a site.

12.8.2 The level of need expressed for extra care accommodation is 509 units over the next three years to 2011 to meet the needs of local households and in-migrating relatives.

Table 12-9 Extra Care Housing Demand

	All Sectors
Existing Households	32
In-migrant Households	477
Total	509

N.B. Figures taken from Table 12-6 and Table 12-7.

12.8.3 The demand for extra care is likely to increase due to the ageing population over the next 10 year period and should be assessed and monitored as part of the on-going Older Persons Strategy.

12.8.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2020 of those aged 75+ years may well increase the need for this type of accommodation; demand may also increase as understanding of this sector of supported housing increases.

12.8.5 Babergh currently has Supported Housing Schemes situated in Sudbury, Hadleigh and various villages, Sheltered Housing Schemes in Bidleston, Boxford, Hadleigh, Holbrook, Lavenham, Long Melford, Nayland & Sudbury.

12.8.6 They also have Very Sheltered Schemes in Sudbury, Hadleigh and Stutton and a range of ‘floating support’ services, which visit people in their own homes.

13 BLACK AND MINORITY ETHNIC NEEDS

13.1 Key Findings and Strategic Implications

13.1.1 Key Findings

- 63 Black and Minority Ethnic (BME) returns, representing 1,335 implied households have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME returns include the categories of 'White Irish' and 'White Other' which represent 704 implied households across the District.
- 24.9% of BME households who responded to the survey are living in semi-detached accommodation, 24.1% live in detached accommodation.
- 81.3% of those BME households who said their home was inadequate cited that their accommodation was too small compared to 50.0% of all households.
- Over-occupation affects 5.9% of households in this community, over double the level in the whole population (2.4%).
- 16.3% of BME households had a member with a disability, a lower level to that found for the whole population (17.9%). Of those with a disability, 48.0% were a wheelchair user, a high proportion.
- 60.4% of BME households, who wished to move but stated an inability to do so, specified this was due to being unable to afford to buy a home compared to 60.1% of the whole population.
- 15.1% of BME households had incomes below £10,000, compared to 14.9% in the whole population. 40.9% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 47.8% in the whole population.
- Employment / access to work and retirement (52.4% and 28.3% respectively) were the main reasons for BME households leaving Babergh compared to 42.5% and 13.8% respectively in the whole population.
- The majority of existing BME households moving within the District in the next three years stated they required terraced accommodation with three bedrooms and the majority stated owner occupation as their preferred tenure.
- 34 new forming BME households are forming within Babergh over the next three years. The majority require terraced accommodation with three bedrooms.

13.2 Strategic Recommendations

- 13.2.1 The Housing Strategy needs to address the need for larger units of accommodation for BME households. Housing transfers and the housing exchange policy should be sensitive to the needs of BME households living in over-crowded homes.
- 13.2.2 The need of BME elders for independent accommodation should be further examined. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the District.
- 13.2.3 In general however, the BME population have similar incomes and housing requirements which should be met through initiatives to address the needs of the whole population.

13.3 Introduction

- 13.3.1 This section looks at the specific housing needs of BME households living in Babergh. As well as data on future housing needs and preferences this section also includes an overview of the current housing circumstances of the group.
- 13.3.2 In the case of ethnic origin, the breakdown provided in Table 13-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 13-1 shows that 35,079 (96.3%) of households ethnic origin were White British.
- 13.3.3 The remaining 1,335 (3.5%) household's are in the other ethnic origin categories. 2001 Census Household Reference Person (HRP, Tables S106) figures are provided as an illustration; however, it should be taken into account that the Census is now 7 years old so the figures are not directly comparable.

Table 13-1 Ethnic Origin

Ethnic Origin		%	N ^{os.} implied	Local Area Census 2001 *
White	British	96.5	35,079	96.7
	Irish	1.1	390	0.9
	Other White	0.9	314	1.4
	EU Accession	0.9	323	
Mixed	White & Black Caribbean	0.2	77	0.1
	White & Black African	0.1	21	0.0
	White & Asian	0.1	39	0.1
	Other Dual Heritage	0.1	51	0.1
Asian or Asian British	Indian	0.0	16	0.2
	Pakistani	0.0	0	0.0
	Bangladeshi	0.0	15	0.0
	Other Asian Background	0.0	11	0.0
Black or Black British	Caribbean	0.1	52	0.1
	African	0.0	16	0.1
	Other Black Background	0.0	0	0.1
Chinese	Chinese	0.0	0	0.1
Gypsy and Traveller	Gypsy and Traveller	0.0	0	0.1
Any other	Any other	0.0	10	
Total		100.0	36,414	100.0

Source: © Crown Copyright (Census) * Census does not differentiate by this category

- 13.3.4 63 Black and Minority Ethnic (BME) respondents provide statistical validity of $\pm 12.60\%$. This sample represents 1,335 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in the District. The BME responders include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 704 (52.8%) of BME implied households across the District. 323 implied BME households identified themselves as EU Accession households.
- 13.3.5 The following analysis is based on low volumes of data and should be treated with caution.

13.4 Current Housing

13.4.1 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 13-2 Property Type by Number of Bedrooms
Question 2 by Question 3

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	10.2	34	80.9	270	6.7	22	2.1	7	333
Detached	0.0	0	18.4	50	43.6	118	29.5	80	8.6	23	271
Terraced	0.0	0	47.3	104	48.3	106	4.4	10	0.0	0	220
Bungalow	23.5	59	12.7	32	57.8	145	0.0	0	6.0	15	251
Flat / maisonette / bedsit	45.3	118	54.7	142	0.0	0	0.0	0	0.0	0	260
Total		177		362		639		112		45	1,335

No data available for Houseboat / caravan /mobile home.

13.4.2 In terms of type of property occupied by BME households, the responses were relatively evenly spread. The majority stated that they live in semi-detached accommodation (24.9%) followed by detached (24.1%). 80.9% of respondents living in semi-detached accommodation have three bedrooms. 43.6% of those in detached houses have 3-bedrooms and 29.5% have 4+ bedrooms.

13.4.3 82.4% of BME respondents indicated that their homes were adequate. 205 implied (17.6%) of BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 13-3 below. A total of 213 BME households answered the question with 433 responses, giving an average of 2.0 choices per respondent.

Table 13-3 Inadequacy of Present Accommodation
Question 8b

Reasons	BME (%)	N ^{os} .	All households (%)
Needs repairs / improvements	25.8	55	29.9
Too small	81.3	173	50.0
Too costly to heat	10.0	21	17.4
Insufficient number of bedrooms	17.2	37	30.6
Rent / Mortgage too expensive	29.4	62	9.0
Too large	6.2	13	8.6
No heating	0.0	0	5.1
Housing affecting health	10.7	23	11.1
Inadequate facilities	11.3	24	12.6
Tenancy insecure	1.1	2	3.9
Suffering harassment	3.2	7	7.1
Need support to remain in own home	7.6	16	9.3
Total		433	

- 13.4.4 The largest issues for BME households were that the property was too small (81.3%) compared to 50.0% of the whole population and rent / mortgage too expensive mentioned by 29.4% of BME households compared to 9.0% in the whole population. The third largest issue mentioned by BME households was the need for improvement / repairs, mentioned by 25.8% of respondents, similar to the whole population at 29.9%.
- 13.4.5 Over-occupation affects 5.9% of households in this community, over twice the level in the whole population (2.4%).

13.5 Disability / Limiting Long Term Illness

- 13.5.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 16.3% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (17.9%). In the majority of cases only one person was affected and in 17.3% of cases, 2 members of the household had a disability or long term illness.
- 13.5.2 BME households were asked about the nature of their disability. The majority of respondents (48.0%; 117 implied) specified 'wheelchair user', compared to the general population where the majority of respondents with a disability were those with a walking difficulty (54.2%). 49 implied BME respondents (19.9%) had an asthmatic / respiratory problem walking difficulty, and 16.7% had a learning disability / mental health problem.
- 13.5.3 16.6% (41 implied) had a walking difficulty, 10.4% of BME respondents had a 'other' physical disability (25 implied), and 5.4% (13 implied) had a limiting long term illness.

13.6 Moving Plans of BME Households

- 13.6.1 BME respondents were asked a question regarding their moving intentions within the next 3 years. 285 implied BME households indicated that they are expected to move or a member of their household is likely to require their own accommodation over the next three years.
- 13.6.2 4.0% (52 implied) BME households stated that they wished to move but were not able to do so. Respondents were asked the reasons that prevented them moving and the results are shown in Table 13-4 below. The majority of the BME households said that was due to being unable to afford to buy a home (60.4%), a high level compared to 60.1% of the whole population.

Table 13-4 **Reasons Preventing a Move**
Question 17e

	N ^{os} .	BME %	All households %
Unable to afford to buy a home	33	60.4	60.1
Unable to afford moving costs	2	4.2	30.5
Family reasons	22	39.6	8.4
Other	0	0.0	25.7
Local education choices	0	0.0	5.2
Lack of affordable rented housing	25	45.3	31.8
Location of employment	0	0.0	9.3
Total	82		

13.6.3 228 implied existing and 41 implied new forming BME households stated that they would be moving out of Babergh District in the next 3 years. Respondents were also asked to indicate the reasons for moving out of Babergh. 269 implied respondents gave 292 responses making an average of 1.1 choices each. The results are shown in the table below.

Table 13-5 Reasons for Moving Out of Babergh

Question 17d

	N ^{os} .	BME %	All households %
Quality of neighbourhood	27	9.9	10.4
Family reasons	39	14.3	27.2
Employment / access to work	141	52.4	42.5
Education	9	3.3	19.5
Lack of affordable rented housing	0	0.0	4.4
Retirement	76	28.3	13.8
Total	292		

13.6.4 The most significant reason for BME households leaving the District were employment / access to work mentioned by 52.4%, compared to 42.5% for the whole population. The second most significant reason for BME households leaving the District was retirement mentioned by 28.3% of BME households responding. This was followed by family reasons mentioned by 14.3% of BME respondents.

13.7 Existing BME Households Moving

13.7.1 61 existing BME households indicated they would be moving within the District in the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.

13.7.2 The majority preferred terraced accommodation (84.9%; 51 implied). 11.3% (7 implied) preferred detached accommodation, and 3.8%;2 implied preferred bungalow accommodation.

13.7.3 56.7% (34 implied) required a three bedroom property and 39.5% (24 implied) required one bedroom. The remaining 3.8% (2 implied) required a 4+ bed property.

13.7.4 The majority of existing BME households required owner-occupation (50.9%; 31 implied and 49.1%; 30 implied required council rented.

13.8 Concealed Households Moving

13.8.1 34 implied concealed BME households intend to set up a home of their own in Babergh District within the next 3 years. These households were asked a series of questions regarding the type, size and tenure required.

13.8.2 80.0% (27 implied) need council rented and 20.0% (7 implied) need owner occupation.

13.8.3 80.0% (27 implied) new households specified that they need terraced accommodation. The remaining 20.0% (7 implied) need semi-detached accommodation.

13.8.4 The majority expressed a need for 3-bed accommodation (80.0%; 27 implied) and 20.0% (7 implied) need three bedrooms.

14 KEY WORKER HOUSING ISSUES

14.1 Introduction

- 14.1.1 Key Worker households are part of the overall calculation of affordable need incorporating all households in the same income categories, although their employment can be important to local service provision.
- 14.1.2 The survey identified whether household members worked in the Public Sector. If they indicated that they worked in the public sector and worked within Babergh District, they were identified as key workers
- 14.1.3 In this section the analysis of key workers has been split into two groups: those from existing households and those from concealed households, as these groups are affected by different issues.
- 14.1.4 The response received from both existing and concealed key workers moving within the District was small. Therefore the data in the following sections should not be treated as being representative of this group.

14.2 Housing Issues of Key Workers from Existing Households

- 14.2.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked.
- 14.2.2 Around 1,515 implied households (4.1% of all households living in the District) gave details of their work in the public sector, with 43.7% (663 implied) indicating they work as school / FE / college teachers, 35.1% (532 implied) work as nurses and other NHS staff, 13.3% (201 implied) work as Police officers and 7.9% (120 implied) work as social workers.
- 14.2.3 There was no data for prison service staff or junior and retained fire fighters.
- 14.2.4 Data in Section 3 of this report outlined the income of key workers in the survey sample, establishing that between 4.8% and 30.7% of key workers would be unable to afford market housing:
- 14.3% of Nurses and other NHS Clinical staff;
 - 4.8% of Teachers;
 - 30.7% of Social Workers.
- 14.2.5 A series of cross tabulations on households who work in the public sector were analysed, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 14.2.6 Firstly those who have already decided to leave the District were examined. 133 implied key worker households are existing households leaving the District, 61.8% are leaving due to education reasons. A further 38.2% are leaving due to employment / access to work, 11.6% due to being unable to buy and 11.6% are leaving due to lack of affordable rented housing. 3.6% are leaving due to the quality of the neighbourhood.
- 14.2.7 A series of cross tabulations on key worker households who stated they would be moving within the District were analysed, to find information on their tenure and house type preferences. It should be noted that there were low levels of data. Only 58 implied key workers responded to the question on tenure, 79 implied on type and size required. In addition there was no data for fire service workers.

- 14.2.8 All of the police staff responding (35 implied) expressed a preference for private rented accommodation, all of the nurses and NHS staff key workers (12 implied) expressed a preference for owner occupation and all of the social workers (10 implied) expressed a preference for HA shared ownership.
- 14.2.9 All police staff (35 implied) and all nurses and other NHS staff (12 implied), require detached housing. All teachers stated that they require bungalow accommodation (22 implied) and all social workers indicated that they required terraced accommodation (10 implied).
- 14.2.10 The quantified unit number needs for Key Worker households are incorporated within the overall market and social sector numbers in Appendix I.
- 14.2.11 Concerning the number of bedrooms required by key workers moving within the District, all nurses and NHS staff (12 implied), all police staff (35 implied) and all social workers (10 implied) indicated that they require 3-bed accommodation. All teaching staff responding (22 implied) indicated a need for 4-bed accommodation.

14.3 Housing Issues of Key Workers from Concealed Households

- 14.3.1 As stated in 14.1.4, the response received from concealed key workers moving within the District was small.
- 14.3.2 42 implied concealed key workers are teachers in school, FE and sixth form colleges, 26 implied concealed key workers who responded are nurses and other NHS staff and 11 implied are employed by the prison service.
- 14.3.3 The data revealed that 30 implied concealed key worker households intended to move within the District within the next three years. However no further data was obtained regarding the moving intentions of these households.

15 CLG NEEDS ASSESSMENT MODEL

15.1 Introduction

15.1.1 (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.

15.1.2 The following table outlines the types of housing considered unsuitable.

Table 15-1 Types of Housing Deemed Unsuitable

Unsuitable Housing	
Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

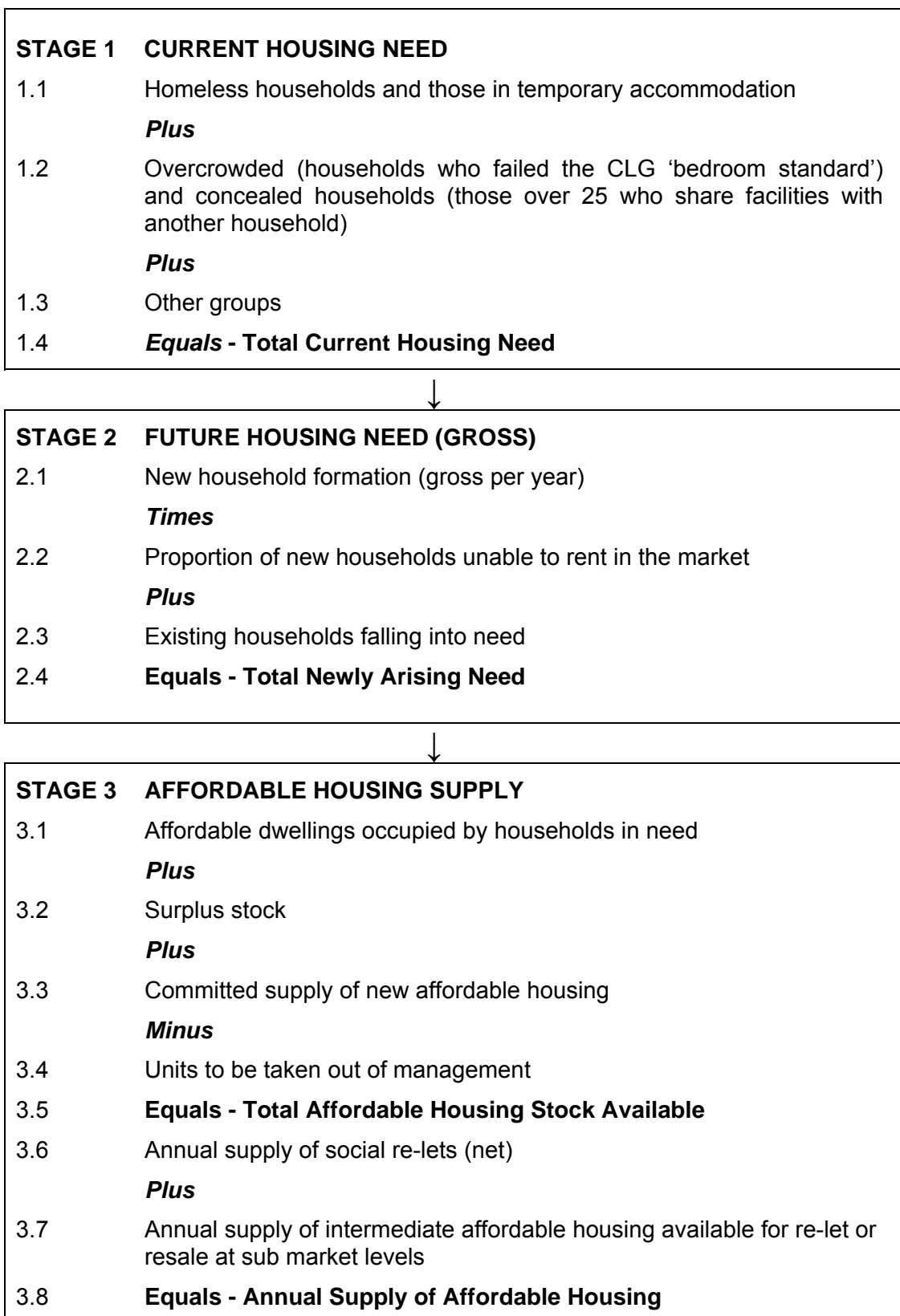
Source: Strategic Housing Market Assessments Practice Guide, CLG,

© Crown Copyright 2007

15.1.3 This element of the assessment is essential to identify the total scale of need of those not able to access the market, the provision available from existing stock turnover and the net need which requires to be addressed from future new provision. It provides essential support evidence for affordable housing targets in Local Development documents.

15.2 The CLG Needs Assessment Model Structure

15.2.1 There are three 'stages' in the needs assessment model, combined into three distinct sections assessing current and future housing need and supply.



15.3 Model Structure

- 15.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessments Practice Guidance, and is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 15.3.2 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2013. The primary data gathering will of course be undertaken again before 2013, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.
- 15.3.3 In this section the assessment of affordable housing need has been conducted for using both primary and secondary data.
- 15.3.4 The overall assessment of housing need 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.

15.4 Stage 1 – Current Housing Need (Gross)

- 15.4.1 The first stage of the CLG Housing Need model assesses the gross backlog of current housing need, defined in PPS3 as "the quantity of housing required for households who are unable to access suitable housing without financial assistance".
- 15.4.2 For the purposes of the CLG model, this means estimating the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 15.4.3 The first element of this stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the 1st Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 31st March 2008.
- 15.4.4 This data shows 8 households in temporary accommodation, of which all 8 households were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different stages. The total of 8 households is therefore the figure applied at **Stage 1.1** in the model.

15.4.5 The second element in stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 15-2 Overcrowded and Concealed Households

Overcrowded Households		896
MINUS New Forming Solution or Leaving District	346	550
PLUS Concealed Households	321	871
MINUS Duplication	0	871
Net Overcrowded + Concealed Group		871
Proportion unable to afford market housing	69.5%	
Stage 1.2 - Overcrowding and concealed households		606

15.4.6 There are 896 households in the District who are overcrowded by the 'bedroom standard' however 346 of these will be resolved by a newly forming household or by these households leaving the District, leaving a net group of 550. There are 321 concealed households in the District, none of whom are already included in the overcrowded group and would have been removed, leaving a total of 871 overcrowded and concealed households.

15.4.7 A test of affordability for these households shows that 69.5% cannot afford to resolve their housing difficulties through market housing in the District, leaving 606 households to be applied in the model at **Stage 1.2**.

15.4.8 The third element in stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move in order to resolve their difficulty.

15.4.9 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to require a move.

15.4.10 The survey data identified 1,122 households with one or more of these inadequacies, of whom 109 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 1,013 households, 54.3% of whom are unable to afford to resolve their housing difficulties through market housing in the District, leaving 550 households to be applied in the model at **Stage 1.3**.

15.4.11 The final element of stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 1,164 applied at **Stage 1.4**.

Table 15-3 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	8
1.2	Overcrowding and concealed households	606
1.3	Other groups	550
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	1,164

15.5 Stage 2 – Future Need (Gross per year)

- 15.5.1 The first element of stage 2 of the model estimates the annual number of newly forming households in the District.
- 15.5.2 The total of concealed households identified in the survey has annualised at the average level of those forming in the next two years.

Table 15-4 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Now / Within 1 year	537	546
1 - 2 years	555	

- 15.5.3 The table shows that the annual average new household formation level is 546 households per annum.
- 15.5.4 In order to avoid double counting due to two-person household formation, duplication is removed. 58.1% of concealed households forming over the next three years specified formation as a couple, but only 36.7% of these were with a partner who lived separately elsewhere in the District, which would cause a double count.
- 15.5.5 However data on recently formed households suggests that couple formation might increase to 66.6% and the 36.7% has therefore been applied to this higher level in the table below ($66.6\% \times 36.7\% = 24.4\%$).

Table 15-5 Double Counting Removal

New household formation (gross p.a.)	546
MINUS - Two person formation (24.4%) x 0.5	67
Total	479

- 15.5.6 This results in an annual average formation level of 479 households per annum, used at **Stage 2.1** of the model.
- 15.5.7 The income of new forming households who specified formation either ‘now’ or ‘in one year’ have been used to test this groups ability to both purchase in the lower quartile stock and access the private market to buy or rent 1, 2 and in some cases 3 bedroom units suitable for their requirements. 68.9% of concealed households are considered to be unable to purchase in the market, with 60.3% unable to rent. The rental proportion is used at **Stage 2.2** of the model.
- 15.5.8 The final element of stage 2 of the model estimates the number of households in the District who fall into priority housing need. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 15.5.9 The calculation of Existing Households falling into priority need used Babergh District Council’s Housing Register data and found that of new 2007/08 registrations on the waiting list, there were 191 households categorized as in priority need (excluding the 8 homeless households identified in temporary B&B / hostel accommodation at Stage 1.1) used at **Stage 2.3**.

15.5.10 The final element of stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 444 applied at **Stage 2.4**.

Table 15-6 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	479
2.2	Proportion of new households unable to buy or rent in the market	60.3%
2.3	Existing households falling into need	191
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (479 x 60.3% = 289 + 191 = 480)	480

15.6 Stage 3 – Affordable Housing Supply

- 15.6.1 The first element of stage 3 of the model determines the number of households analysed in stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 15.6.2 The survey data shows that 329 of the households at stages 1.2 and 1.3 of the model are affordable units, and this total is applied at **Stage 3.1**.
- 15.6.3 The second element of stage 3 of the model assesses the level of surplus affordable stock in the District. The level of vacant affordable units in the District is low at 2.3% of stock. Guidance allows up to 3% as a normal vacancy level and that below this level of voids a total of zero should be applied at **Stage 3.2** of the model.
- 15.6.4 The third element of stage 3 of the model forecasts the number of new affordable units to be built in the District on an annual basis, based on the number of planned units over the next two years. HSSA data shows that 90 new units were built in 2007 / 08, and 332 units planned in 2008 / 09, an annual average of 211 units over the two years.
- 15.6.5 The high 2009 delivery projection is however likely to be much lower in view of the severe housing market conditions and on the basis of a reduction of 100 units delivered, the average would fall to around 160 units a year.
- 15.6.6 New build levels over the last three years have only averaged 64 units per annum, with 95 units being built in 2006/7. It would be more realistic to assess new delivery over a longer period, taking account of future allocation level of 280 units and affordable targets.
- 15.6.7 Over the period from 2008 to 2013 it is likely that a total of 656 units, 131 a year on average would be achieved, 320 over the next two years then 112 units a year from 2011 to 2013 based on a 40% target. In view if this a new delivery level of 130 has been taken into account at **Stage 3.3** of the model.
- 15.6.8 The next element of the model estimates the number of units to be taken out of management in the District through stock demolition on an annual basis. Over the last three years the average stock loss through demolition has been 12 units per annum; a total of 12 units is therefore applied at **Stage 3.4**.
- 15.6.9 **Stage 3.5** of the model is the sum of Stages 3.1, 3.2 and 3.3, less Stage 3.4, a total of 417 households.
- 15.6.10 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.

15.6.11 It is important firstly to establish the average stock re-let level and data from both the HSSA returns and CORE has been studied for the three years to 31/03/2007, which shows the following:-

Table 15-7 2005 to 2007 Affordable Housing Supply (HSSA)

Council Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	151	175	189	172

15.6.12 The overall average re-let figure for the Council stock for the three year period to 2006 / 07 is 172 units per annum.

Table 15-8 2005 to 2007 Affordable Housing Supply (HSSA & CORE)

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	102	59	62	74
CORE Data	58	78	73	70

© CORE, Housing Corporation

15.6.13 Although re-let data from either HSSA or CORE could be used, averaging them both together provides a more robust figure. Data for RSL re-lets from CORE shows an average of 70 and HSSA shows 74, an average of 72 units per annum has therefore been added to the 172 Council re-lets to make a total of 244.

15.6.14 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy / demolition level, multiplied by the average re-let rate of the stock.

15.6.15 The table below shows the right to buy and demolition levels from Council data for the three years to 31/03/2007.

Table 15-9 2005 to 2007 Right to Buy

	2004 / 05	2005 / 06	2006 / 07	Average
Right to Buy	26	24	16	22

15.6.16 The average loss of units through demolition and annual Right to Buy is 34 units per annum. RTB levels, which make up the majority of these totals, have fluctuated over the period since 2004/05 and so last year's level of 16 units has been used. If the average stock re-let rate of 5.2% per annum is applied to the Right to Buy figure, this leads to a total of 1 unit lost per annum which is deducted from the 244 annual re-let rate making a total of 243 to be applied at **Stage 3.6**.

15.6.17 Shared ownership units are estimated at 193 units based on the 2001 Census figure of 150 plus 43 built since 2001 according to HSSA returns. Assuming a resale rate based at 5.2%, the same as social stock re-lets, 10 units would become available each year and this number is incorporated at **Stage 3.7** of the model.

15.6.18 The final element of stage 3 of the model is a sum of stages 3.6 and 3.7, and a total of 254 households is applied at **Stage 3.8**.

Table 15-10 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY	
3.1 Affordable dwellings occupied by households in need	329
3.2 Surplus stock	0
3.3 Committed supply of new affordable housing	130
3.4 Units to be taken out of management	12
3.5 TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	447
3.6 Annual supply of social re-lets (net)	244
3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	10
3.8 ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	254

15.7 Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	8
1.2	Overcrowding and concealed households	606
1.3	Other groups	550
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	1,164
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	479
2.2	Proportion of new households unable to buy or rent in the market	60.3%
2.3	Existing households falling into need	191
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3	480
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	329
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	130
3.4	Units to be taken out of management	12
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	447
3.6	Annual supply of social re-lets (net)	244
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	10
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	254
A	TOTAL NET CURRENT NEED 1.4 – 3.5 (1,164 – 447 = 717)	717
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	143
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	480
E	TOTAL AFFORDABLE NEED PER YEAR C + D	623
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	254
OVERALL ANNUAL SHORTFALL E – F		369

* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

15.8 Needs Assessment

- 15.8.1 The total affordable housing need annually is for 623 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, and shared ownership re-sales average 254 units and are the major means of addressing the scale of need identified.
- 15.8.2 After allowing for existing stock net re-let supply, there will still be a total annual affordable housing shortfall of 369.
- 15.8.3 Based on the average future new unit supply of around 130 units, this level of annual need three times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 15.8.4 Additionally, 45 existing households and 53 concealed households intend to leave the District over the next three years because of a lack of affordable rented housing, and 234 households (119 existing and 115 concealed) are planning to leave due to being unable to buy in the District.
- 15.8.5 These households are not included in the needs assessment calculation, but reflect the affordability problem for local people moving or setting up their first home within the District.

16 PLANNING AND DELIVERY

16.1 Land and Affordable Housing Delivery

- 16.1.1 Land supply is crucial to the provision of housing. Land available free or 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.
- 16.1.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 16.1.3 The survey data provides identified need levels in each strategic housing area, and the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families and new forming households unable to enter the private market, particularly related to the nature of existing affordable supply in the area, provision of services and other planning policy requirements.

16.2 Affordable Housing

- 16.2.1 The PPS3 definition of affordable housing is:-

“Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market”

- 16.2.2 Basically all affordable housing is subsidised in some way and it is important to clarify what subsidy is because it has been wrongly attributed to public sector grant only in the past. Subsidy includes not only public funding but also the provision of service land by developers either free or at a substantial discount.
- 16.2.3 The types of affordable housing comply with the definition and which DCA have used for over 5 years are as follows:-

Social Rent

- HA (or other body approved under the Housing Act 2004) units for rent; and

Intermediate Housing

- shared ownership (now New Build HomeBuy);
- 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 housing for rent, also using land value.

- 16.2.4 These definitions are also those provided in the Strategic Housing Market Assessments Practice Guidance August 2007. These definitions differ in wording in PPS3 Annex B, but have the same core meaning.
- 16.2.5 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 and up to date assessment provided in this survey.

16.3 Perpetuity

- 16.3.1 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.

16.4 Low Cost Market Housing

- 16.4.1 DCA have never accepted that “low cost market housing”, provided without subsidy, satisfies CLG’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.
- 16.4.2 PPS3 states for the first time since the introduction of low cost market housing into Guidance in 1996 that:-
- “Intermediate Housing differs from low cost market housing (which Government does not consider to be affordable housing...)”*
- 16.4.3 Low cost market housing is small 1 and 2 bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market. These are ‘starter’ homes and are part of the general market.
- 16.4.4 The requirement for these smaller units as part of market delivery is still important to the provision of quality housing and a balanced type and size mix within new delivery. It has to be assumed that the short term over-supply of flats over the last few years will resolve itself through market supply / demand balance.
- 16.4.5 The major difficulty and challenge for this sector in the medium to longer term is affordability in the market sector within the sub-region for new forming households.
- 16.4.6 It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

16.5 Overall Affordable Housing Target Levels

- 16.5.1 The annual level of outstanding affordable need of 369 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind planned new supply levels averaging 232 units each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 16.5.2 The East of England Regional Spatial Strategy makes provision for an allocation for Babergh of 5,600 units for the 2001 to 2021 period, an overall average of 280 units per annum, but not all of the allocation will be on “qualifying” sites as some market delivery will be on sites below the minimum threshold level. The East of England Plan Policy H3 has set an affordable housing target of 35% of the new housing provision.
- 16.5.3 The total outstanding affordable need of 369 units is greater than the full annual housing allocation of 280 units each year in the period 2001 to 2021. This is clearly unachievable and a simple mathematical calculation to determine the overall target cannot be made.
- 16.5.4 The Housing Needs Assessment is not the only basis for the Council decision on target levels but it is the major element. Based on the robust evidence found in this assessment, the Local Development Framework can sustain affordable housing target levels of 40% within the District.

- 16.5.5 Targets may vary above and below this level on a site by site basis. Each site will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- 16.5.6 Meeting the total need for affordable housing also involves a range of initiatives making best use of the existing stock, by bringing empty properties back into use, bringing social sector stock up to Decent Homes Standard, conversions of existing buildings as well as new delivery through the planning system.

16.6 Future Affordable Housing Delivery

- 16.6.1 The social rented stock in the District at 12.7% is significantly lower than the national average of 19.3% and does not provide adequate turnover to meet the scale of need identified.
- 16.6.2 HSSA data shows that 95 new units were built in 2006 / 07, and 131 units are planned in 2008 / 09. However new build levels over the last three years have only averaged 64 units per annum.
- 16.6.3 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 16.6.4 The scale of need could justify the whole allocation as social rented units but a balanced approach is now the core of Government strategy although the majority of units are still required for social rent. In determining the balance of tenure mix the number of households who would be able to enter the market through intermediate housing but cannot afford private rent needs to be taken into account.

16.7 Affordable Rented Accommodation

- 16.7.1 The local relationship between house prices and incomes is such that around 60.3% of concealed households forming within the next year are unable access market housing. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need.
- 16.7.2 A large proportion of affordable units are required as social rented properties, both for new forming households and existing families. However in both stock and availability from turnover, the social rented sector provides around 24 times the scale of units (244) to those from shared ownership (10) each year.

16.8 Intermediate Market Housing

- 16.8.1 The increases in house prices over the last five years have excluded many 'first-time buyers' from the owner occupied market. DCA believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised intermediate market housing than would have been the case five years ago, subject to the Council being satisfied that these tenures are affordable, and that they can be delivered at an affordable level.
- 16.8.2 New forming households forming express a need (42%) or preference (67%) for owner occupation but generally around 68% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation has impacted on new forming households' ability to buy and requires a supply of social and or intermediate housing to assist those on middle incomes including key workers who previously would have purchased without assistance.

16.9 Shared Ownership

- 16.9.1 The stock figure recorded in the 2001 Census is 150 units and the additional supply of shared ownership units from 2001 to 2007 is 43 units. The total shared ownership stock of 193 units should generate re-sales of around 10 units per annum, around one a month.
- 16.9.2 Shared ownership supply from stock turnover is low relative to preference expressed by existing and new forming households of 351 units in the next 3 years units (212 existing households and 139 new forming households), 117 per year. This level of demand is over eleven times the average potential shared ownership re-sale rate of 10 units per annum.
- 16.9.3 The major change in house prices over the last few years have made shared ownership an important factor in providing access to the housing market and in providing more balanced communities in new developments. The proportion of intermediate housing may also be important in order to be able to address site viability issues.
- 16.9.4 To assess the scale of viability of intermediate housing, recent examples of new build HA shared ownership schemes in the Borough were studied, outlined in Table 16-1. The household income data of moving households has been checked against the market values of 1, 2 and 3-bed units in these developments. The data were obtained from the Orbit and the Flagship Homes websites and are based on the developments of Clibbon Court in Great Cornard, Cats Lane in Sudbury, Rotheram Road - Artiss Close and Ancells Court in Lawshall.

Table 16-1 Shared Ownership Cost Examples

Property Type	100% Price £	Share	Monthly Cost				Income Required
			Rent	Mortgage	Service Charge	Total	
1-bed Flat (Great Cornard)	86,000	£34,400 (40%)	£129	£255*	-	£384	15,400
1-bed Flat (Great Cornard)	86,000	£43,000 (50%)	£107	£318	-	£425	17,000
2-bed Flat (Great Cornard)	106,000	£53,000 (50%)	£132	£392*	-	£524	21,000
2-bed Flat (Sudbury)	118,500	£29,625 (25%)	£203	-	£80.50	-	£16,264
2-bed House (Rotheram Road)	135,500	£33,875 (25%)	£232	-	-	-	£16,124
2-bed House (Lawshall)	155,000	£62,000 (40%)	£213	£440**	-	£653	£26,000
3-bed House (Lawshall)	170,000	£68,000 (40%)	£233	£480**	-	£713	£28,500

* Based on a repayment mortgage over 25 years at 7.5%

** Based on a repayment mortgage over 25 years at a rate of 6.75%

- 16.9.5 Generally the income levels required to purchase on a shared ownership basis are below the levels needed to access the private rented market, although the differences for two and three bedroom houses is marginal.
- 16.9.6 24% of concealed households earn £15,000 to £20,000 per year, and could achieve access to shared ownership in the above examples of one bedroom flats in recent projects in the District and to two bedroom flats at a 25% share purchase. There are 338 households with this potential.
- 16.9.7 Additionally 180 concealed households earn £20,000 to £27,500 per annum and could access two and three bedroom houses at a 40% purchase level.

16.10 Discounted Market Rent

- 16.10.1 Around 236 existing households and 270 new households, 506 in total express a need for private rental, 169 per annum. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs. This is also an option for new unit delivery without grant support.
- 16.10.2 Discounted market rented housing can only be delivered provided that there is an adequate cost margin between social rent and market rent. Given that average rents across the District are £395 to £484 per month for 1 and 2 bedroom stock there may be only marginal potential to deliver intermediate housing in this way, increasing access to the rental sector. This could focus on the 2 bed unit sector and should be examined in detail as an element of future intermediate market housing delivery.
- 16.10.3 The private rented sector is around 8.8% of the housing stock but an increase in higher quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

16.11 Tenure Mix Targets

- 16.11.1 PPS3 now requires the provision of tenure mix targets within affordable housing which may vary by location within the District to take account of demand, need and current affordable supply at local level.
- 16.11.2 The tenure balance of new affordable delivery over the last three years has averaged 86.4% social rent and 13.6% intermediate housing. Planned mix levels will change over the next two years to 81.6% rent and 18.4% intermediate housing.
- 16.11.3 The overall affordable tenure target balance to address local need could be 75% for social rent and 25% intermediate housing, but should be subject to a wider range of stock supply, planning and development factors at local sub-area level.

16.12 Property Type and Size

- 16.12.1 The overall affordable housing target and the need for different types and sizes in the affordable and market sectors have been provided to assist Planning and Housing Officers to give direction to deliver the types of housing to create a better balance in the local stock.
- 16.12.2 A major factor in decisions determining the tenure mix between social rented and intermediate housing on each site is the current local supply of social rented and shared ownership units. All of these factors can only be judged with all the information available and this is beyond the scope of this study.
- 16.12.3 All future development should address the overall shortfall of small units, flats and terraced houses in both the private and affordable housing sectors. Clearly this small unit need also supports the requirement for higher densities than in the past.
- 16.12.4 Future development has therefore to address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market. This will require a bias in favour of smaller units to address both the current shortfall and future demographic and household formation change which will result in an increase in small households, especially in the longer term.
- 16.12.5 However, in view of the scale of allocation of 280 units per annum in Babergh, even allowing for some bias towards small units in the longer term there is only a limited capacity to create better balance in the stock.

16.12.6 The current stock is dominated by detached and semi-detached houses and there is a requirement for smaller units over the long term. It is important to recognise that the stock and the demand and supply varies significantly between the social and market sectors.

16.12.7 There is also a need to consider the impact of future demographic and planned economic change as key drivers of the market in providing stock which addresses future household change and supports economic growth strategies.

16.13 Future Size of Affordable Housing

Social Sector

16.13.1 Local Development Documents need to provide a clear guide on the size of future affordable housing units required. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.

16.13.2 The following table provides a detailed analysis of the social stock in the district by bedroom size and the levels of registered need and actual supply from turnover.

Table 16-2 Social Stock, Waiting List Demand and Social Turnover

Stock Size	Social Stock (2008) *		Waiting List (HSSA) **		Social Stock Turnover (annual) *		Demand vs. Stock	Demand vs. Supply
1-bedroom	760	16.3	544	30.5	97	58.7	71.6%	5.6
2-bedrooms	2,014	43.2	868	48.7	43	26.1	43.1%	20.2
3-bedrooms	1,792	38.4	306	17.2	25	15.2	17.1%	12.2
4+ bedrooms	99	2.1	64	3.6	0	0.0	64.6%	0.0
Total	4,665	100.0	1,782	100.0	165	100.0		

Source: * - Babergh Local Authority Data

** - Local Authority HSSA Return - 2008

16.13.3 The social housing stock contains a high proportion of 2 bedroom units at 43.2%. 3-bedroom units (38.4%) and 1-bed units 16.3%), The stock of 4 bed social units, although small in number is a normal proportion in national terms but is still only 2.1% of the stock.

16.13.4 A number of different ratios have been calculated to attempt to provide a clear justification for the balance of property sizes in Local Development Documents.

16.13.5 The ratio of waiting list demand to supply is the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock. This also makes the extreme assumption that there was no future need other than the current backlog which clearly will not be the case.

16.13.6 The 1-bedroom stock is around 16.3% of the stock in total but waiting list demand for these units is 30.5% of the total. Turnover of 1-bedroom units is the significantly higher than stock (58.7%) and waiting list demand (30.5%). It would take over 5 years to meet the requirements for 1-bed properties.

16.13.7 The 2 bed stock has a turnover supply of almost 26% of re-lets and current demand from the waiting list is 48.7%. It would take over 20 years to address the 2-bedroom requirement.

16.13.8 The 3-bedroom stock is around 38.4% of the stock and waiting list demand is lower at 17.2% which should result in shorter waiting times but because of the lower turnover rate it would take over 12 years to meet current need.

- 16.13.9 The 4-bedroom stock is small and the waiting list is two-thirds of the whole stock. There was no turnover of these larger properties in the last year. On this basis the need for larger family units for this group would never be met, even if no new need arose.
- 16.13.10 Generally, around 85% of turnover is from 1 and 2-bedroom units, higher than the waiting list need for these units of 79.2%. Although these are significantly the highest need in terms of unit numbers, a number of factors need to be considered in determining targets by size which clearly also influence property type.
- 16.13.11 Small units turn over significantly more regularly in the existing stock than family units and the waiting list, in particular for one bedroom properties contains a large number of households who have very low priority or are older households registering for sheltered housing, as insurance for a future potential need.
- 16.13.12 These factors are important in judging future delivery to meet priorities rather than arithmetic scale of recorded need. The important factor is to meet priority needs and there is still a requirement for 1-bedroom units to meet the needs of young, single, homeless households in the District.
- 16.13.13 The stock of family units is mainly 3 bedroom properties but they have a low turnover rate and therefore a limited re-let supply to meet the needs of families. Although numerically less significant than the scale of small unit need, it is more difficult to address.
- 16.13.14 Four bedroom unit needs are very small in terms of numbers, but with only 99 units in the stock they are the most difficult to resolve due to extremely low turnover levels with zero units a year becoming available.
- 16.13.15 The Housing Survey data estimated that there around 931 social rented properties which are under occupied by two or more bedrooms. Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to re-let supply although in practice it is recognised that this is difficult to achieve.
- 16.13.16 Addressing the under-occupation within the existing 3 and 4 bed social stock should be a housing priority.
- 16.13.17 In view of the higher turnover and nature of demand for smaller units and the scale of likely annual new provision of rented units, it would be reasonable overall to consider social housing delivery targets of 50% flats, bungalows and terraced houses for single / couple and small family households, 25% one and 25% two bedroom and 50% to address the needs of larger families, 35% three and 15% four bedroom houses.

The Waiting List

- 16.13.18 Waiting lists have always been accepted as being unable to provide a true picture of the scale of affordable housing need. As long ago as 1992, the Audit Commission reported that 'waiting lists do not provide an accurate picture of housing need' and this led to the requirement to undertake independent housing needs assessments.
- 16.13.19 The problem of households who do not register on waiting lists still exists and in light of the major changes in affordability due to the house price to income relationship, almost certainly means that there is a higher proportion of households who cannot afford to access the market but who do not see themselves as a candidate for social rented housing.
- 16.13.20 The growth in focus on intermediate housing options for some of these households reflects this situation and the difficulties authorities have in marketing initiatives at the margin because of a lack of a database of households who could take up the opportunity.

16.13.21 Only 28% of concealed households about to form were found in the survey to be registered on a waiting list, although 68.9% cannot afford to buy and 60.3% cannot afford to rent in the private sector and should therefore be eligible for affordable housing.

Intermediate Housing Sector

16.13.22 The intermediate sector of the housing market has been small in areas like Babergh in the past, but because of price-income relationship change, affordability has become a major issue for both new forming and for some existing households. The level of need expressed by existing households is high and creates a majority of need for two and three bedroom units.

16.13.23 The need for one bedroom units is only from concealed households and the bias would be towards two and three bedroom properties. It is recommended that the property size balance in this sector should be 20% one bedroom and 40% each of two and three bedroom units.

Market Sector

16.13.24 Current market stock has high levels of detached and semi-detached houses. There are therefore very low levels of smaller units, terraced houses, flats and bungalows in the market sector stock to meet the demand from new forming households and address the longer term requirements of increasing proportions of smaller households.

16.13.25 Within the overall balance large units built in high quality environments will still be essential if Babergh is to continue to attract higher levels of in-migration to support an improving economy and to retain existing households who require larger units within the District.

16.13.26 The current economic climate is creating conditions in the housing market which have never been seen before making it almost impossible to forecast what will happen to supply, demand and turnover by type in the housing market over the next two years.

16.13.27 In view of the current stock balance and the longer term demographic and household formation change impact, it would be reasonable especially in view of the scale of new housing provision, to consider providing a guide for future delivery in the market sector of 55% of units for single / couple and smaller family households, 20% one and 35% two bedroom and 45% for larger families, 30% three and 15% four bedrooms.

16.13.28 A summary of the property size requirements by tenure for consideration in setting targets in the Core Strategy is shown in the table below.

Table 16-3 Future Property Size Delivery by Tenure

Tenure	Bedroom Size (%)		
	1 & 2 Bed	3- Bed	4- Bed +
Market Sector	55	30	15
Intermediate	60	40	-
Social Rented	50	35	15

16.14 Site Thresholds

- 16.14.1 The national indicative minimum threshold level in PPS3 is set at 15 units. In all areas across the District the significant level of need identified is unlikely to be met even at the threshold of 15 units in the new Guidance.
- 16.14.2 The annual scale of affordable need is almost three times the future average annual new unit delivery and justifies an exceptional case for a lower threshold. However it is critical to test the level of increased supply which any threshold level below 15 dwellings would generate from a Strategic Land Assessment taking viability into account.
- 16.14.3 It will also now be possible to consider a range of thresholds within the District to address localised need in different sub-areas.

16.15 Rural Affordable Housing Delivery and Site Thresholds

- 16.15.1 There is a clear need expressed in PPS3 to provide a range of options to deliver more housing in rural settlements.
- 16.15.2 The rural nature of the District requires an assessment of need and demand within rural parishes. This data is provided in detail in the 2008 Housing Need Survey.
- 16.15.3 This report is an extremely valuable document on a wide range of issues, but particularly in addressing both market and affordable housing in rural settlements and should be used to address issues at local level.
- 16.15.4 Site thresholds in rural areas are normally significantly lower than those which apply in either the largest urban settlements or market towns in a district as sites are normally smaller and are usually below the threshold of 15 units.
- 16.15.5 To improve the delivery of affordable housing in rural areas thresholds could be based upon the following levels, subject to viability assessment:-
- 10 or more dwellings or 0.3 hectares in main towns;
 - 5 or more dwellings or 0.2 hectares in local centres;
 - 2 or more dwellings or 0.1 hectares in smaller villages with a 50% provision as highlighted in the Rural White Paper in 2000.
- 16.15.6 These rural site thresholds apply in the adopted local plans of many rural authorities, although the White Paper recommendation has not been adopted widely, bearing in mind that the rural affordable housing shortfall is now nationally recognised as a significant issue.
- 16.15.7 The Planning Policy Guidance Note 3 Housing Update on Planning for Sustainable Communities in Rural Areas issued in January 2005 provides a basis for allocation of sites solely for affordable housing and is not subject to previous population constraint. This is confirmed in PPS3 and the Councils should consider allocation of small sites for affordable housing only in the Development Plan Documents.
- 16.15.8 In addition to the use of site thresholds, Guidance also identifies the need for both a rural exceptions policy and the allocation of sites in rural areas for affordable housing only.

16.16 Needs Distribution by Tenure Type, Size & Sub-Area

- 16.16.1 There will be variance at local level between demand and existing stock supply and the localised balancing housing markets report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.
- 16.16.2 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 sub-area by cross-tabulation.
- 16.16.3 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.
- 16.16.4 Appendix I contains a detailed analysis of the type and size of units required by both existing and concealed households analysed by tenure and location.

17 BIBLIOGRAPHY

Barker, K. (2004) **Review of Housing Supply, Delivering Stability: Securing our Future Housing Needs**, London.

Barker, K (2006) **Review of Land Use Planning**, London

Communities and Local Government (2005) **Planning Policy Statement 3 (PPS3): Housing**, CLG, London

Communities and Local Government (2005), **Sustainable Communities: Homes for All**, CLG, London

Communities and Local Government (2005), **Code for Sustainable Homes**, CLG, London

Communities and Local Government (2007), **Strategic Housing Market Assessments: Practice Guidance**, CLG, London.

Land Registry (2007) **Land Registry Residential Property Price Report**, 1st Quarter 2008, © Crown Copyright

Draft **East of England Plan** 2006

National Housing and Planning Advice Unit (2007) **Affordability Matters**, NHPAU: Hampshire

Steve Wilcox (2007) **Can't Buy: Can Rent**, Hometrack, London.

APPENDIX I

TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING HOUSEHOLDS BY SUB-AREA

The Shotley Peninsula

Private Sector Type / Size Required for All Households Moving

Property Type / Size	Owner Occupation	Private Rented	Tied to Employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	0	0	0
1 Bed Bungalows	0	0	0	0
1 Bed Houses	4	0	0	4
2 Bed Flats	0	0	0	0
2 Bed Bungalows	0	0	0	0
2 Bed Houses	32	0	0	32
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	58	4	0	62
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	12	0	0	12
4+ Bed Houses	38	0	0	38
Total	144	4	0	148

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	0	0	0
1 Bed Bungalows	30	0	0	30
1 Bed Houses	0	0	0	0
2 Bed Flats	0	16	0	16
2 Bed Bungalows	0	0	6	6
2 Bed Houses	51	0	7	58
3+ Bed Flats	0	0	0	0
3+ Bed Bungalows	0	0	0	0
3+ Bed Houses	20	0	0	20
Total	101	16	13	130

Babergh East

Private Sector Type / Size Required for All Households Moving

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	62	37	0	99
1 Bed Bungalows	0	0	0	0
1 Bed Houses	19	0	0	19
2 Bed Flats	22	0	0	22
2 Bed Bungalows	17	0	0	17
2 Bed Houses	96	0	0	96
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	137	22	0	159
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	12	0	0	12
4+ Bed Houses	127	0	0	127
Total	492	59	0	551

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	13	18	0	31
1 Bed Bungalows	0	10	0	10
1 Bed Houses	0	0	0	0
2 Bed Flats	0	0	0	0
2 Bed Bungalows	3	0	6	9
2 Bed Houses	18	32	25	75
3+ Bed Flats	0	0	0	0
3+ Bed Bungalows	0	0	0	0
3+ Bed Houses	55	0	0	55
Total	60	31	180	0

Babergh West

Private Sector Type / Size Required for All Households Moving

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	56	0	56
1 Bed Bungalows	0	0	0	0
1 Bed Houses	29	49	0	78
2 Bed Flats	12	10	0	22
2 Bed Bungalows	22	57	0	79
2 Bed Houses	105	20	0	125
3 Bed Flats	0	0	0	0
3 Bed Bungalows	69	0	0	69
3 Bed Houses	206	0	0	206
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	152	52	0	204
Total	595	244	0	839

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	6	47	0	53
1 Bed Bungalows	0	0	0	0
1 Bed Houses	9	0	12	21
2 Bed Flats	28	0	0	28
2 Bed Bungalows	22	0	0	22
2 Bed Houses	23	0	19	42
3+ Bed Flats	0	0	0	0
3+ Bed Bungalows	2	0	0	2
3+ Bed Houses	29	13	60	102
Total	119	60	91	270

Sudbury and Great Cornard

Private Sector Type / Size Required for All Households Moving

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	6	66	0	72
1 Bed Bungalows	0	0	0	0
1 Bed Houses	19	17	0	36
2 Bed Flats	28	0	0	28
2 Bed Bungalows	10	57	0	67
2 Bed Houses	103	12	0	115
3 Bed Flats	51	0	0	51
3 Bed Bungalows	0	0	0	0
3 Bed Houses	90	0	0	90
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	70	0	0	70
Total	377	152	0	529

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	6	94	11	111
1 Bed Bungalows	0	0	0	0
1 Bed Houses	9	47	0	56
2 Bed Flats	18	0	0	18
2 Bed Bungalows	100	0	0	100
2 Bed Houses	66	0	104	170
3+ Bed Flats	0	0	0	0
3+ Bed Bungalows	2	0	0	2
3+ Bed Houses	32	13	0	45
Total	233	154	115	502

Hadleigh

Private Sector Type / Size Required for All Households Moving

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	12	0	12
1 Bed Bungalows	0	0	0	0
1 Bed Houses	12	0	0	12
2 Bed Flats	0	0	0	0
2 Bed Bungalows	0	0	0	0
2 Bed Houses	45	8	0	53
3 Bed Flats	0	0	0	0
3 Bed Bungalows	17	0	0	17
3 Bed Houses	74	0	0	74
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	41	27	0	68
Total	189	47	0	236

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	0	0	0
1 Bed Bungalows	0	0	0	0
1 Bed Houses	0	0	0	0
2 Bed Flats	0	0	0	0
2 Bed Bungalows	0	0	0	0
2 Bed Houses	23	18	0	41
3+ Bed Flats	0	0	0	0
3+ Bed Bungalows	0	0	0	0
3+ Bed Houses	29	0	26	55
Total	52	18	26	96

DISTRICT-WIDE**Private Sector Type / Size Required for All Households Moving**

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	69	171	0	240
1 Bed Bungalows	0	0	0	0
1 Bed Houses	82	66	0	148
2 Bed Flats	61	10	0	71
2 Bed Bungalows	49	114	0	163
2 Bed Houses	380	40	0	420
3 Bed Flats	51	0	0	51
3 Bed Bungalows	86	0	0	86
3 Bed Houses	565	26	0	591
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	25	0	0	25
4+ Bed Houses	428	79	0	507
Total	1,796	506	0	2,302

Affordable Sector Type / Size Required for All Households Moving

Property Type / Size	Council Rent	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	26	159	11	196
1 Bed Bungalows	30	10	0	40
1 Bed Houses	18	47	12	77
2 Bed Flats	45	16	0	61
2 Bed Bungalows	126	0	11	137
2 Bed Houses	182	50	155	387
3 Bed Flats	0	0	0	0
3 Bed Bungalows	3	0	0	3
3 Bed Houses	165	26	86	277
Total	595	308	275	1,178

APPENDIX II

SURVEY QUESTIONNAIRE



Chris Foti
Head of Community Development
Babergh District Council
Corks Lane, Hadleigh, Ipswich IP7 6SJ

DX NO: 85055 Exchange: Babergh
Website: www.babergh.gov.uk

Your Ref:
My Ref:
Please ask for: Ian Tippett
Tim Cottrell
Phone Direct Line: **01473 825847 or**
01473 825762
Fax: 01473 825770
Email: tim.cottrell@babergh.gov.uk
ian.tippett@babergh.gov.uk

Dear Householder

RE: BABERGH HOUSING NEEDS SURVEY

Please would you help us with an important survey which is being carried out in Babergh.

Households are being asked to take part in a survey, which will help Babergh District Council to develop its housing and planning policies to meet the needs of people in the coming years. It will also help to provide evidence to back the Council's bids for government funding.

The Council has commissioned DCA, independent consultants, to carry out the study. 8,000 randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare some time to fill it in. Whether you own or rent your home, live in a large or small property, we need your views. Even if you are not planning to move or change your personal circumstances, please still reply.

I would like to assure you that the survey is **confidential** and no name or address is required, although the form is coded to identify your area of residency. None of the completed questionnaires will be seen by Babergh District Council. The data will be seen by the Council only in generalised statistical form and will be used for research and planning purposes on an area basis.

If you have any queries or need help or advice in completing the form, please contact **DCA Research Team free on 0800 169 7865** or email at research@dcauk.com. Alternatively contact the **Housing Customer Service Team at Babergh District Council on 01473 825757**.

We would be most grateful for your assistance and a pre-paid envelope is provided for your reply. **PLEASE RETURN THE COMPLETED FORM BY WEDNESDAY 16TH JULY 2008.**

Yours sincerely,

SUE WIGGLESWORTH
Chairman of the Housing Panel



DATA PROTECTION

The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342). For more information please visit www.dcauk.com/dataprotection, or contact us free on 0800 169 7865



TO BE COMPLETED BY THE HOUSEHOLDER

2541283847

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).

Cross one box only for each question unless instructed otherwise, using a black pen.

e.g.

A: ABOUT YOUR EXISTING HOUSING**1 Is your present home :-**

Owner occupied (paying mortgage) ¹ Owner occupied (no mortgage) ² Private rented ³ Housing Association rented ⁴
 Council rented ⁵ Shared Ownership (part rent / part buy) ⁶ Tied to your employment ⁷ Living rent free ⁸

2 What type of property is your home?


Detached house ¹ Semi - Detached house ² Terraced house ³ Detached bungalow ⁴ Semi - Detached bungalow ⁵
 Terraced bungalow ⁶ Flat / Maisonette / Bedsit ⁷ Caravan / Mobile home ⁸ Houseboat ⁹

3 How many bedrooms are in your current home?

Bed-sit ¹ One ² Two ³ Three ⁴ Four ⁵ Five or more ⁶

4 How long have you lived at your present address?

Less than 1 year ¹ Between 1 and 2 years ² Between 2 and 3 years ³ Between 3 and 5 years ⁴ Between 5 and 10 years ⁵ Over 10 years ⁶

 **GO TO 7a**

 **GO TO 7a**

 **GO TO 7a**

5 If you have moved in the last three years, where did you previously live?

Within Babergh District ¹ Ipswich ² Bury St. Edmunds ³ Elsewhere in Suffolk ⁴ Colchester ⁵
 Greater London ⁶ Elsewhere in East Anglia ⁷ Essex ⁸ Elsewhere in the UK ⁹ Abroad ¹⁰

6a If you have moved in the last three years, was this your first home of your own as an adult?

Yes ¹ No ²

6b If you have moved in the last three years, what was the most important reason for moving? (please cross one box)

New job ¹ Closer / easier to commute ² To be near a relative ³ Education ⁴ Needed more space ⁵ Needed less space ⁶
 Relationship / family break down ⁷ Retirement ⁸ Wanted own home ⁹ To move to a cheaper home ¹⁰ Wanted to buy ¹¹ Health reasons ¹²

7a Does your home have any of the following? Please cross all that apply

Central heating (all rooms) ¹ Central heating (partial) ² Double glazing (all rooms) ³ Double glazing (partial) ⁴ Hot water tank jacket ⁵
 Cavity wall insulation ⁶ Loft insulation ⁷ Draught proofing ⁸ Water pipes insulated ⁹ Room heaters ¹⁰


7b What facilities, if any, do you share with people not in your household? Please cross all that apply

Toilet ¹ Bath / Shower ² Kitchen ³ Eating area ⁴ Living room ⁵ None ⁶

8a In your opinion, is your present accommodation adequate for your household's needs?

Yes ¹ No ²

 **GO TO 9**

 **GO TO 8b**

8b If in your opinion, your present accommodation is not adequate for your needs, what are the reasons?

Needs improvements / repairs ¹ Too costly to heat ² Too large ³ Too small ⁴ Insufficient no. of bedrooms ⁵ Housing affecting health of any household member ⁶
 Rent / mortgage too expensive ⁷ Tenancy insecure ⁸ Suffering harassment ⁹ Inadequate facilities ¹⁰ No heating ¹¹ Need support to remain in own home ¹²

8c If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty?

Yes ¹ No ²
 GO TO 8d GO TO 9

8d If yes, could you afford a home of a suitable size in the Babergh District?

Yes ¹ No ²

9 Does any member of your existing household have a disability or a limiting long term illness?

Yes ¹ No ²
 GO TO 10a GO TO 11a

The shaded boxes are provided for a second household member, if required

10a If yes, how many members of your household have a disability or have a limiting long-term illness?

One ¹ Two ²

10b What age groups are they?

Member 1	0 - 15	<input type="checkbox"/> ¹	16 - 24	<input type="checkbox"/> ²	25 - 44	<input type="checkbox"/> ³	45 - 59	<input type="checkbox"/> ⁴	60 - 74	<input type="checkbox"/> ⁵	75+	<input type="checkbox"/> ⁶
Member 2	0 - 15	<input type="checkbox"/> ¹	16 - 24	<input type="checkbox"/> ²	25 - 44	<input type="checkbox"/> ³	45 - 59	<input type="checkbox"/> ⁴	60 - 74	<input type="checkbox"/> ⁵	75+	<input type="checkbox"/> ⁶

10c What is the nature of the disability or limiting long-term illness? Please cross **all** that apply

Member 1		Member 2		Member 1		Member 2		Member 1		Member 2		Member 1		Member 2	
Wheelchair User	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	Walking difficulty (not in wheelchair)	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	Learning Disability / Mental health problem	<input type="checkbox"/> ⁵	<input type="checkbox"/> ⁶	Drug & Alcohol abuse	<input type="checkbox"/> ⁷	<input type="checkbox"/> ⁸	Limiting long-term illness	<input type="checkbox"/> ¹⁵	<input type="checkbox"/> ¹⁶	
Visual / hearing impairment	<input type="checkbox"/> ⁹	<input type="checkbox"/> ¹⁰	Asthmatic / respiratory problem	<input type="checkbox"/> ¹¹	<input type="checkbox"/> ¹²	Other physical disability	<input type="checkbox"/> ¹³	<input type="checkbox"/> ¹⁴					<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	

10d Do any members of the household require care / support?

Yes ¹ ²

10e If yes, are they currently receiving sufficient care / support?

Yes ¹ ²

10f If they are currently receiving sufficient care / support, who provides it?

Social Services / voluntary body ¹ ² Family / neighbour / friend ³ ⁴

10g If they are not receiving sufficient care / support, which of the following do you / they require help with:

Please cross **all** that apply

Member 1		Member 2		Member 1		Member 2		Member 1		Member 2		Member 1		Member 2	
Claiming welfare benefit / managing finances	<input type="checkbox"/> ¹	<input type="checkbox"/> ²	Someone to act for you	<input type="checkbox"/> ³	<input type="checkbox"/> ⁴	Establishing social contact / activities	<input type="checkbox"/> ⁵	<input type="checkbox"/> ⁶	Personal care	<input type="checkbox"/> ⁷	<input type="checkbox"/> ⁸				
Establishing personal safety / security	<input type="checkbox"/> ⁹	<input type="checkbox"/> ¹⁰	Looking after your home	<input type="checkbox"/> ¹¹	<input type="checkbox"/> ¹²	Accessing training / employment	<input type="checkbox"/> ¹³	<input type="checkbox"/> ¹⁴							

11a Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident?

Yes ¹ No ²
 GO TO 11b GO TO 12

11b If yes, what facilities have been provided? Please cross **all** that apply

Wheelchair adaptations	<input type="checkbox"/> ¹	Access to property	<input type="checkbox"/> ²	Vertical lift /stair lift	<input type="checkbox"/> ³	Bathroom adaptations	<input type="checkbox"/> ⁴
Extension	<input type="checkbox"/> ⁵	Ground floor toilet	<input type="checkbox"/> ⁶	Handrails / grabrails	<input type="checkbox"/> ⁷	Other	<input type="checkbox"/> ⁸

12 What facilities, if any, need to be provided to ensure **current** members of your household can remain in your property, now or in the next three years?

Please cross **all** that apply

Wheelchair adaptations	<input type="checkbox"/> ¹	Access to property	<input type="checkbox"/> ²	Vertical lift /stair lift	<input type="checkbox"/> ³	Bathroom adaptations	<input type="checkbox"/> ⁴
Extension	<input type="checkbox"/> ⁵	Ground floor toilet	<input type="checkbox"/> ⁶	Handrails / grabrails	<input type="checkbox"/> ⁷	Other	<input type="checkbox"/> ⁸

13a Do you have elderly relatives who may need to move to Babergh District within the next three years?

Yes ¹ No ²
 GO TO 13b GO TO 14

13b If yes, what kind of accommodation might they need? Please cross **all** that apply

Live with you (existing home adequate)	<input type="checkbox"/> ¹	Live with you (need extension / adaptation)	<input type="checkbox"/> ²	Private sheltered housing	<input type="checkbox"/> ³	Council / HA sheltered housing	<input type="checkbox"/> ⁴
Residential care / nursing home	<input type="checkbox"/> ⁵	Private housing	<input type="checkbox"/> ⁶	Council / Housing Association property	<input type="checkbox"/> ⁷	Extra Care housing (Very Sheltered Housing*)	<input type="checkbox"/> ⁸

* Very Sheltered Housing provides full time on site care for those who can still live independently but have more than 4 hours per week care need.

14 How many cars do you have available within the household?

One ¹ Two ² Three or more ³ None ⁴

15a How many people live in your home (including yourself)? Please put the number.

e.g. **03**

15b Which of these categories best describes the ethnic origin of your household? Please **cross** the appropriate box

- | | | | | |
|--|---|---|---|--|
| White | Dual Heritage | Asian or Asian British | Black or Black British | Other Ethnic |
| British <input type="checkbox"/> ¹ | White & Black Caribbean <input type="checkbox"/> ⁵ | Indian <input type="checkbox"/> ⁹ | Caribbean <input type="checkbox"/> ¹³ | Chinese <input type="checkbox"/> ¹⁶ |
| Irish <input type="checkbox"/> ² | White & Black African <input type="checkbox"/> ⁶ | Pakistani <input type="checkbox"/> ¹⁰ | African <input type="checkbox"/> ¹⁴ | Gypsy / Traveller <input type="checkbox"/> ¹⁷ |
| Other White <input type="checkbox"/> ³ | White & Asian <input type="checkbox"/> ⁷ | Bangladeshi <input type="checkbox"/> ¹¹ | Other Black Background <input type="checkbox"/> ¹⁵ | Any other <input type="checkbox"/> ¹⁸ |
| EU Accession <input type="checkbox"/> ⁴ | Other Mixed Background <input type="checkbox"/> ⁸ | Other Asian Background <input type="checkbox"/> ¹² | | |

PLEASE COMPLETE ONE LINE PER PERSON IN THE TABLE BELOW FOR EACH PERSON LIVING IN YOUR HOME, WHETHER MEMBERS OF YOUR FAMILY OR NOT (E.G. INCLUDE LODGERS). INSTRUCTIONS ARE BELOW.

Household Member	C Gender		D Age							E Employment	F Occupation	G Key worker	H Work Place	I Travel to work
	M	F	0-10	11-15	16-24	25-44	45-59	60-74	75+					
EXAMPLE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Self	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partner of Child	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grandchild 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grandchild 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parent 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parent 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lodger 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lodger 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Column C (Gender) Please **cross** the appropriate box

Column D (Age) Please **cross** the appropriate box

Column E (Employment) Please write the number which best describes each member's employment type from the following list

- | | | |
|---|--|--|
| Full time employee (30+ hours) 1 | Part time employee (up to 30 hours) 2 | Self - employed 3 |
| On Government Training Scheme 4 | Full time education (age 16+) 5 | Unemployed & available for work 6 |
| Permanently sick / disabled 7 | Wholly retired from work 8 | Looking after the home 9 |

Column F (Occupation) Please write the number which best describes each member's occupation type from the following list

- | | | | |
|----------------------------|---------------------------------|------------------------------|--------------------------|
| Professional 1 | Managerial & Technical 2 | Skilled, non-manual 3 | Skilled, manual 4 |
| Partially skilled 5 | Unskilled 6 | Other 7 | |

Column G (Key Worker) If a household member works in the Public Sector, please write the number which describes the area of employment from the following list

- | | | |
|---|--|--|
| Nurses & NHS Staff 1 | Teachers in schools, FE and Sixth Form Colleges 2 | Police Officers & some civilian staff (in some police forces) 3 |
| Prison Service & Probation Service 4 | Social Workers, Educational Psychologists & Occupation Therapists employed by Local Authorities 5 | Whole Time Junior Fire Officers & retained Fire Fighters 6 |

Column H (Work Place) Please write the number which best describes each member's place of work from the following list

- | | | | | |
|--------------------------------|----------------------|---|------------------------------------|-------------------------------|
| Hadleigh 01 | Sudbury 02 | Elsewhere in Babergh District 03 | Ipswich 04 | Bury St. Edmunds 05 |
| Elsewhere in Suffolk 06 | Felixstowe 07 | Colchester 08 | Elsewhere in East Anglia 09 | Elsewhere in the UK 10 |
| Abroad 11 | | | | |

Column I (Travel to Work) Please write the number which best describes how each member of the household travels to work / college from the following list

- | | | | | | |
|--------------|--------------|----------------|----------------|---------------|----------------|
| Car 1 | Bus 2 | Train 3 | Cycle 4 | Walk 5 | Other 6 |
|--------------|--------------|----------------|----------------|---------------|----------------|

HOUSE PRICES ARE A RECOGNISED ISSUE IN BABERGH DISTRICT AND WE WOULD BE GRATEFUL IF YOU WOULD COMPLETE THE FOLLOWING QUESTION(S) ON SAVINGS AND INCOME. THE INFORMATION PROVIDED IS CONFIDENTIAL AND CANNOT BE LINKED TO ANY INDIVIDUAL HOUSEHOLD.

16 Please advise what savings and equity your household has by completing columns A, B and C

a) How much does your household have in savings? (please estimate)

- Under £5,000 ¹
- £5,000 - £10,000 ²
- £10,001 - £15,000 ³
- £15,001 - £20,000 ⁴
- £20,001 - £30,000 ⁵
- Above £30,000 ⁶

b) If you are a home owner, roughly how much equity value do you own? (i.e. estimated current value minus mortgage owed)

- Under £10,000 ¹
- £10,000 - £30,000 ²
- £30,001 - £50,000 ³
- £50,001 - £75,000 ⁴
- £75,001 - £100,000 ⁵
- £100,001 - £200,000 ⁶
- £200,001 - £250,000 ⁷
- Above £250,000 ⁸

c) Please give total annual income of combined self & partner only (before tax and deductions, but not including benefits / allowances).

- Under £10,000 ¹
- £10,000 - £15,000 ²
- £15,001 - £20,000 ³
- £20,001 - £27,500 ⁴
- £27,501 - £32,500 ⁵
- £32,501 - £40,000 ⁶
- £40,001 - £50,000 ⁷
- £50,001 - £60,000 ⁸
- £60,001 - £75,000 ⁹
- Above £75,000 ¹⁰

16d If your household receives any financial support, please indicate what type:- Please cross all that apply

- Housing Benefit ¹
- Income Support ²
- Job Seekers Allowance ³
- Working Family Tax Credit ⁴
- Pension Credits ⁵
- Disability Allowance ⁶
- Council Tax Benefit ⁷
- Other ⁸

WE WOULD NOW LIKE TO ASK ABOUT THE FUTURE HOUSING REQUIREMENTS OF YOU AND THE OTHER MEMBERS OF YOUR HOUSEHOLD

17a Are you intending to move, or is any member of your household currently, or likely to require their own accommodation over the next three years?

- Yes ¹ **GO TO 17b**
- Wish to move but cannot ² **GO TO 17e**
- No ³ **THANK YOU FOR COMPLETING THE QUESTIONNAIRE PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED**

17b If YES, please cross the appropriate box(es) below:-

Moving within Babergh District

- The existing household is moving ¹ **GO TO SECTION B ON PAGE 5**
- Of those currently living with you a member is forming a new home ² **GO TO SECTION C ON PAGE 6**

Moving outside Babergh District

- The existing household is moving ³ **GO TO 17 c+d**
- Of those currently living with you a member is forming a new home ⁴ **GO TO 17 c+d**

17c If moving outside the District, where are you thinking of moving to?

- Ipswich ¹
- Bury St. Edmunds ²
- Elsewhere in Suffolk ³
- Cambridge ⁴
- Colchester ⁵
- Elsewhere in East Anglia ⁶
- Elsewhere in the UK ⁷
- Abroad ⁸

17d If moving outside the District, please indicate your reasons for moving away:- Please cross all that apply

- Family reasons ¹
- Employment / access to work ²
- Education ³
- Retirement ⁴
- Lack of affordable rented housing ⁵
- Unable to afford to buy a home ⁶
- Quality of Neighbourhood ⁷

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED

17e If you wish to move, but cannot do so, which of the following reasons are preventing you? Please cross all that apply

- Unable to afford to buy a home ¹
- Unable to afford moving costs ²
- Local education choices ³
- Family reasons ⁴
- Location of employment ⁵
- Lack of affordable rented housing ⁶
- Other ⁷

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED

B: EXISTING HOUSEHOLD MOVING

Complete this section ONLY if your existing household intends to move WITHIN the District in the next three years

18 When do you plan to move?

Now ¹

Within 1 year ²

Between 1 and 2 years ³

Between 2 and 3 years ⁴

19 What type of accommodation is required?

Semi - Detached house ¹

Detached house ²

Terraced house ³

Flat / Maisonette / Bedsit ⁴

Bungalow ⁵

Caravan / mobile home (permanently sited) ⁶

Houseboat ⁷

Supported housing (including sheltered) ⁸

20 If you require supported housing, which of the following types do you require?

Please cross **all** that apply

Independent accommodation with external support ¹

Independent accommodation with live-in carer ²

Residential / nursing home ³

Extra care housing / Very Sheltered * ⁴

Private sheltered housing ⁵

Council / Housing Association sheltered housing ⁶

* *Very Sheltered Housing provides full time on site care for those who can still live independently but have more than 4 hours per week care need.*

21 How many bedrooms are required?

One ¹

Two ²

Three ³

Four ⁴

Five or more ⁵

22 What tenure is preferred?

Owner occupation (inc. Leaseholder) ¹

Private rent ²

Council rented ³

Housing Association rented ⁴

Housing Association shared ownership (part rent / part buy) ⁵

Tied to employment ⁶

23 Are you registered on any of the following Housing Waiting Lists?

Please cross **all** that apply

Babergh Common Housing Register ¹

Another Housing Association ²

Another Council ³

24 Where is accommodation required?

Please cross **up to two** boxes only

Sudbury / Great Cornard ¹

West Babergh ⁴

Long Melford ⁷

East Bergholt ¹⁰

Holbrook ¹³

Hadleigh ²

East Babergh ⁵

Glemsford ⁸

Brantham ¹¹

Shotley ¹⁴

South West Ipswich ³

Lavenham ⁶

Capel St. Mary ⁹

Acton ¹²

Great Waldingfield ¹⁵

25 Why are the above locations preferred?

Please cross **all** that apply

Always lived here ¹

Nearer family ²

Employment / closer to work ³

Nearer / better shopping / leisure facilities ⁴

Greater availability of cheaper housing ⁵

Better / nearer schools and colleges ⁶

Better public transport ⁷

Quality of neighbourhood ⁸

IF A NEW HOUSEHOLD IS ALSO FORMING, GO TO SECTION C ON PAGE 6

OTHERWISE THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED

C: NEW FORMING HOUSEHOLDS

If a member, or members, of your household intend to set up a home of their own WITHIN the District within the next three years, please provide details for up to two "new" households likely to form.
 The shaded boxes are provided for a second household forming, if required.

26 Who is looking / likely to look for accommodation in the next three years?

	Household	
	1	2
Parent / Grandparent.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Child (16+).....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Partner / Spouse.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Lodger.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Friend.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Other Relative.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>

27a Is the "new" household being formed as a single person or with a partner?

	Household	
	1	2
Single.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Couple.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>

27b If a couple household is being formed, is the partner currently living :-

	Household	
	1	2
In your existing household.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Elsewhere within the District.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Outside the District.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>

27c What is the age of each adult in each "new" household

	Household 1		Household 2	
	Adult 1	Adult 2	Adult 1	Adult 2
16 - 19.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
20 - 24.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
25 - 44.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
45 - 59.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
60 - 74.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
75+.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>

27d How many children under 16 will be in each "new" household?

	Household	
	1	2
Child due.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
One.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Two or more.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
None.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>

28 What tenure is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Owner occupation (inc. Leaseholder)...	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Private Rent.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Housing Association Rent.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Council Rented.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Housing Assoc. shared ownership (part rent / part buy).....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Tied to employment.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>

29 When will each "new" household need their home?

	Household	
	1	2
Now.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Within 1 year.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Between 1 and 2 years.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Between 2 and 3 years.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>

30 What type of accommodation is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Semi - Detached house.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Detached house.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Terraced house.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Flat / Maisonette / Bedsit.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>
Bungalow.....	5 <input type="checkbox"/>	2 <input type="checkbox"/>	5 <input type="checkbox"/>	2 <input type="checkbox"/>
Supported housing.....	6 <input type="checkbox"/>	2 <input type="checkbox"/>	6 <input type="checkbox"/>	2 <input type="checkbox"/>
Private Sheltered.....	7 <input type="checkbox"/>	2 <input type="checkbox"/>	7 <input type="checkbox"/>	2 <input type="checkbox"/>
Extra Care / Very Sheltered Housing*.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>	8 <input type="checkbox"/>	2 <input type="checkbox"/>
Houseboat.....	9 <input type="checkbox"/>	2 <input type="checkbox"/>	9 <input type="checkbox"/>	2 <input type="checkbox"/>
Caravan / Mobile home (permanently sited).....	10 <input type="checkbox"/>	2 <input type="checkbox"/>	10 <input type="checkbox"/>	2 <input type="checkbox"/>

* Very Sheltered Housing provides full time on site care for those who can still live independently but have more than 4 hours per week care need.

31 How many bedrooms are a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
One.....	1 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>	2 <input type="checkbox"/>
Two.....	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>	2 <input type="checkbox"/>
Three.....	3 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>
Four or more.....	4 <input type="checkbox"/>	2 <input type="checkbox"/>	4 <input type="checkbox"/>	2 <input type="checkbox"/>

32 Where is accommodation required?

Please cross up to two locations for each household

	Household	
	1	2
Sudbury / Great Cornard.....	<input type="checkbox"/>	<input type="checkbox"/>
Hadleigh.....	<input type="checkbox"/>	<input type="checkbox"/>
South West Ipswich.....	<input type="checkbox"/>	<input type="checkbox"/>
West Babergh.....	<input type="checkbox"/>	<input type="checkbox"/>
East Babergh.....	<input type="checkbox"/>	<input type="checkbox"/>
Lavenham.....	<input type="checkbox"/>	<input type="checkbox"/>
Long Melford.....	<input type="checkbox"/>	<input type="checkbox"/>
Glemsford.....	<input type="checkbox"/>	<input type="checkbox"/>
Capel St. Mary.....	<input type="checkbox"/>	<input type="checkbox"/>
East Bergholt.....	<input type="checkbox"/>	<input type="checkbox"/>
Brantham.....	<input type="checkbox"/>	<input type="checkbox"/>
Acton.....	<input type="checkbox"/>	<input type="checkbox"/>
Holbrook.....	<input type="checkbox"/>	<input type="checkbox"/>
Shotley.....	<input type="checkbox"/>	<input type="checkbox"/>
Great Waldingfield.....	<input type="checkbox"/>	<input type="checkbox"/>

33 Why are the locations above preferred?

Please cross all that apply

	Household	
	1	2
Always lived here.....	<input type="checkbox"/>	<input type="checkbox"/>
Nearer family.....	<input type="checkbox"/>	<input type="checkbox"/>
Employment / closer to work.....	<input type="checkbox"/>	<input type="checkbox"/>
Nearer / better shopping / leisure facilities.....	<input type="checkbox"/>	<input type="checkbox"/>
Greater availability of cheaper housing.....	<input type="checkbox"/>	<input type="checkbox"/>
Better / nearer schools and colleges.....	<input type="checkbox"/>	<input type="checkbox"/>
Better public transport.....	<input type="checkbox"/>	<input type="checkbox"/>
Greater availability of smaller houses.....	<input type="checkbox"/>	<input type="checkbox"/>
Quality of neighbourhood.....	<input type="checkbox"/>	<input type="checkbox"/>

34 Is the "new" household registered on any Housing Waiting Lists? Please cross all that apply

	Household	
	1	2
Babergh Common Housing Register.....	<input type="checkbox"/>	<input type="checkbox"/>
Another Housing Association.....	<input type="checkbox"/>	<input type="checkbox"/>
Another Council.....	<input type="checkbox"/>	<input type="checkbox"/>

35 Is the "new" household likely to be claiming Housing Benefit?

	Household	
	1	2
Yes.....	<input type="checkbox"/>	<input type="checkbox"/>
No.....	<input type="checkbox"/>	<input type="checkbox"/>

36a How much would each "new" household be able and willing to pay in rent and mortgage costs per month?

	Household	
	1	2
Below £50 pw / £215 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£50 - £60 pw / £215 - £260 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£61 - £70 pw / £261 - £300 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£71 - £80 pw / £301 - £350 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£81 - £100 pw / £351 - £430 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£101 - £150 pw / £431 - £650 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
£151 - £200 pw / £651 - £865 pm.....	<input type="checkbox"/>	<input type="checkbox"/>
Above £200 pw / £865 pm.....	<input type="checkbox"/>	<input type="checkbox"/>

36b What savings does each household have to meet a deposit and legal costs?

	Household	
	1	2
Under £1,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£1,000 - £5,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£5,001 - £10,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£10,001 - £15,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000.....	<input type="checkbox"/>	<input type="checkbox"/>
Over £20,000.....	<input type="checkbox"/>	<input type="checkbox"/>

36c Will each "new" household get help with a deposit from parents / relatives?

	Household	
	1	2
By a loan.....	<input type="checkbox"/>	<input type="checkbox"/>
By a gift.....	<input type="checkbox"/>	<input type="checkbox"/>
No need.....	<input type="checkbox"/>	<input type="checkbox"/>

36d Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax and deductions)

	Household	
	1	2
Under £10,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£10,000 - £15,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £27,500.....	<input type="checkbox"/>	<input type="checkbox"/>
£27,501 - £32,500.....	<input type="checkbox"/>	<input type="checkbox"/>
£32,501 - £40,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£40,001 - £50,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£50,001 - £55,000.....	<input type="checkbox"/>	<input type="checkbox"/>
£55,001 - £60,000.....	<input type="checkbox"/>	<input type="checkbox"/>
Above £60,000.....	<input type="checkbox"/>	<input type="checkbox"/>

THANK YOU FOR COMPLETING THE QUESTIONNAIRE. PLEASE RETURN IT IN THE PRE-PAID ENVELOPE PROVIDED TO:

DAVID COUTTIE ASSOCIATES
FREEPOST HF2416
HUDDERSFIELD
HD1 2XY



APPENDIX III

GLOSSARY OF TERMS

GLOSSARY

ADP – Approved Development Programme	This is the Housing Corporation's total capital programme in any one year. It is normally broken down into rented housing, shared ownership and other home ownership initiatives. This is now called the National Affordable Housing Programme.
Affordability	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
Affordable Housing	Affordable housing is that provided, with subsidy ¹ , 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. This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
Bedroom Standard²	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any person aged 21 or over, each pair of adolescents aged 10 – 20 of the same sex, and each pair of children under 10. Any unpaired person aged 10 – 20 is paired, if possible with a child under 10 of the same sex, or, if that is not possible, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
Cost rented housing	Housing let at rents which are set to cover development and management costs only, i.e. not for profit. Cost rents are above the Housing Corporation's rent caps but below market rents.
Data Entry Checks	Checks on errors in keying survey data into computer systems.
Data Processing and Analysis	The process by which the responses on a questionnaire are converted into numbers or categories. These are then used to produce outputs such as tables and charts.

¹ This subsidy is not always public subsidy.

² This definition is taken from the Survey of English Housing, DCLG.

DCLG	Department for Communities and Local Government. DCLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR and ODPM.
DETR	Government body superseded by DCLG. (See DCLG)
Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
Existing Household	An existing household encompasses the household in its entirety.
Existing Household In Unsuitable Accommodation	Refers to all circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition, security or cost.
Focus Group	A type of qualitative research in which the views of respondents are sought and recorded in a group setting. Also known as a 'group discussion'.
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- <i>"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."</i>
Households In Unregistered Need	Households in unregistered need are those households that are in need but not registered on the Council's Waiting or Transfer List.
Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.

Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
Key Worker ³	A Key Worker is a key worker is someone: <ul style="list-style-type: none"> - employed by the public sector - in a frontline role delivering an essential public service - in a sector where there are serious recruitment and retention problems.
ODPM	Government body superseded by DCLG. (See DCLG)
ONS	Office for National Statistics.
Over Occupation	Over occupation occurs when, using the bedroom standard , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
Qualitative Research	A type of research designed to reveal a full range of views and circumstances of the population under study, giving an in-depth picture. Examples of this approach are depth interviews and focus groups . It differs from quantitative research in not providing statistically reliable numerical data.
Quantitative Research	Research designed to provide numerical information about a topic which is statistically reliable. If carried out using adequate methodology, quantitative data from a sample of the population can be extrapolated to assume that the results apply to the population as a whole, to greater or lesser degrees of reliability. Data is usually collected by post, telephone or by face-to face interview.
Random Sample	A sample where no member of the target population has a greater chance of being of being chosen than any other. Also known as Simple Random Sampling .
Relets	Local Authority or RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.

³ Source: DCLG

RSL – Registered Social Landlords	A Housing Association or a not-for-profit company, registered by the Housing Corporation, providing social housing.
SO – Shared Ownership	Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it.
SDS – Scheme Development Standards	A set of standards published by the Housing Corporation setting out the essential and desirable standards for SHG-funded property acquired or developed as affordable housing.
SHG – Social Housing Grant	Capital provided by the Housing Corporation, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.
Section 106 sites (S106 of the Town and County Planning Act 1990)	A general term to describe a housing site which is large enough to require a developer to contribute affordable housing as part of a development scheme. S106 of the Act allows Planning Authorities to negotiate planning obligations as part of a development and could include, among other things, a proportion of affordable housing.
Transfer List	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists.
Under Occupation	A household is under-occupying if more than one spare bedroom is available, using the bedroom standard as a test. Under-occupation is common in the private sector.