

**MALDON
DISTRICT COUNCIL**

**STRATEGIC HOUSING
MARKET ASSESSMENT**

FINAL REPORT



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1 EXECUTIVE SUMMARY

1.1 Key Recommendations

Balancing the Housing Market

- Ensure that future new development provides a mix of housing types and sizes to meet the needs of all households.
- Focus new delivery in market housing to address the impact of future demographic and household formation change, meeting the continuing need for small units, mainly 2 bedrooms, to improve the quality of the housing offer.
- Develop policies for market housing so that new stock meets local demand not addressed by existing stock turnover to provide a more balanced housing stock.
- Delivery strategy should be closely linked to meeting the growth in older people and enabling a better flow of the existing stock.
- The Council and Registered Housing Providers should investigate how many single person households may be affected by the Local Housing Allowance changes and offer them housing options and benefit advice.
- Local authorities and Registered Providers should also ensure that residents receive the necessary advice and assistance in dealing with the changes to their benefits.

Housing Targets

Overall Housing Targets

- The population projection analysis carried out by Edge Analytics suggests that the dwellings projection figure for Maldon is **294** per annum over the Plan period 2015 to 2030.
- The SHMA stock flow analysis suggests a range of **319 to 390** dwellings per annum depending on the treatment of the affordable backlog.

Market Housing Targets

- The 2013 housing needs survey identified a shortfall of 189 market units per annum, based on market demand and supply data. Further details can be found in section 11.6.

Affordable Housing Targets

- The 2013 Affordable Housing Assessment Model identified a shortfall range of 130 to 201 units a year, the scale of which supports the Local Development Plan affordable housing **target of 40%** negotiated from the total of all suitable sites, subject to viability.
- Percentage scale and tenure mix target levels will need to be ratified by an Affordable Housing Viability Assessment.

Affordable Tenure Mix Targets

- The overall affordable tenure target balance set at **80% for social rent** (including affordable rents) and **20% intermediate housing** supports the level of demand for intermediate housing.
- The Housing Need and Demand Assessment data will remain valid until 2018 at which stage it will need to be fully updated as required in Guidance. The assessment should be monitored and updated annually.

Property Size Targets

- Consider social rented housing property size targets of **50% one and 25% two bedrooms** to meet the needs of single, couple and small family households.
- The need for **three and four bedroom social rented units** should be addressed by initiatives to free up under-occupied stock and no more than 25% of should be new build;
- Intermediate market housing should be **80% one and two bedroom** and **20% three bedroom units**.
- Developers are expected to bring forward proposals which reflect demand in order to sustain mixed communities. It would be reasonable to consider providing policy guidance for future delivery in the market sector of 60% one and principally two bedroom properties to address the low current supply to meet the needs of single, couple and small family households.
- **40%** of market units should be **three and four bedroom** houses to address the needs of larger families and to provide a balanced market sector stock.

Housing Strategy

- Meeting the affordable accommodation requirements of families and those with priority needs should be as important as the larger scale numerical need for smaller units for single and couple households.
- To address the under-occupation of over 390 social housing units across the District, continue to develop housing strategies to make best use of the existing stock by providing positive incentives to improve the turnover of houses to address the needs of over-crowded and waiting list families.
- New affordable sector delivery should be closely linked to the needs of older tenants and in resolving the under-occupation of family sized properties.

Older Persons' Housing Needs

- There is an inextricable link between ageing and frailty and the forecast rise in the retired population means that the housing and support needs of older and disabled households is important to consider at a strategic level.
- In line with the strategic priorities already established, 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.
- 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.
- Although a high proportion of older people may have their own resources to meet their accommodation and care needs some may need financial support to enable them to access housing support services.
- The lack of choice and the high costs of some types of retirement housing may act as a disincentive to some older people wanting to move.
- As part of the on-going development of the Council Housing Strategy for Older People consider:-
 - The type and quality of existing sheltered stock in meeting today's housing standards and preferences and the scale of need and demand for **374** units by 2018.
 - The large future ongoing requirement for 'extra care' accommodation to meet the significant growth in the number of people over 85.
 - Half of the 1 / 2 bedroom affordable stock in the District (803 units) are sheltered or age restricted (from 55+). Therefore more detailed analysis may need to be carried out here and regular monitoring of the situation.

1.2 Background to the SHMA

- 1.2.1 In April 2013 Maldon District Council along with Brentwood Borough Council, Chelmsford City Council, Colchester Borough Council and Braintree District Council commissioned DCA to carry out a Strategic Housing Market Assessment (SHMA) and a Housing Needs Survey (HNS).
- 1.2.2 Although all five Councils are working together and are adjacent to one another the group does not regard itself as a defined sub-region. Each Partner Authority will receive a separate SHMA report which contains both primary and secondary data.
- 1.2.3 The key objective of the SHMA is to enable Maldon District Council to understand the nature and level of housing demand and need within the District and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies.
- 1.2.4 The requirement of the SHMA is to produce the outputs identified in the National Planning Policy Framework (NPPF) and the 2007 Strategic Housing Market Assessment (SHMA) Practice Guidance. This report also complies with the new National Planning Practice Guidance (NPPG) which has just recently been published on the 6th March 2014.

1.3 Data Collection and Methodology

- 1.3.1 Extensive secondary data and primary data collected during the 2013 Housing Survey have been used throughout this report.
- 1.3.2 It should be noted that we have used where possible the most up to date Census data (2011). However, there is still some data that is not yet available and in these circumstances we have used 2001 Census data.
- 1.3.3 The study consisted of the following elements:-
- A postal survey of 5,000 households across three sub-areas.
 - In depth analysis of the local housing market to assess house prices through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties.
 - The supply and rental costs in the local private rented sector.
 - Secondary data analysis, including a strategic review of the 2001 and 2011 Censuses, District Population Growth Forecasts, Local Development Plan, Nomis, Land Registry, Housing Strategy, 2007 SHMA Report and the Housing Register and CORE/ELASH (HSSA) Returns.
- 1.3.4 The use of both key secondary data, the primary data from the survey and stakeholder consultation has provided a valid and robust assessment of the housing need and housing markets within the District to be obtained.

1.4 The Maldon Housing Market Area

- 1.4.1 An important element of the SHMA is to consider the relationship between Maldon and other local authorities, and the extent to which there are overlaps and links with other housing market areas.

- 1.4.2 CLG Strategic Housing Market Assessments Practice Guidance (August 2007) defines housing market areas as 'geographical areas defined by household demand and preferences for housing'. They reflect key functional links between the places where people live and work.
- 1.4.3 A housing market is defined in the Guidance Advice note as typically comprising an area in which around 70% of moves are contained and the market is likely to cover the administrative areas of a number of local authorities. It would be expected that there would be a close relationship between the housing market and travel to work areas.
- 1.4.4 In identifying the housing market area we look at key data such as, migration and travel to work patterns, housing stock data and Census 2001 and 2011 data.
- 1.4.5 2001 Census has revealed that self-containment is 65.0% in Maldon when analysing household movements. The Maldon travel to work patterns suggests a relatively high level of self-containment, with around 51.0% of residents working within the local authority area.
- 1.4.6 The data would suggest that Maldon can be considered to be a single market area.

1.5 The Demographic Context & Future Projections

- 1.5.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area. Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing.
- 1.5.2 According to the 2010 ONS SNPP Maldon's population will increase by 17.5% to 2035.
- 1.5.3 The most significant feature is the growth of the population in the over 65 age group with the most significant proportional growth seen in those aged over 90. This group will impact on demand for supported housing, support services and need for adaptations.
- 1.5.4 There are predicted to be 3,000 (11.5%) more households in the District in 2021 than in 2011 and the household size will reduce to 2.31 in 2021 from 2.37 in 2011.
- 1.5.5 The NPPG confirms that the DCLG household projections are the starting point for the estimation of objectively assessed need for market and affordable housing.
- 1.5.6 The Essex Planning Officers Association (EPOA) commissioned a study by Edge Analytics to replace demographic services provided by the former East of England Regional Assembly (EERA) across the County.
- 1.5.7 Edge Analytics delivered the analysis by using the POPGROUP suite of demographic forecasting models. The POPGROUP models provide a desktop utility for the evaluation of alternative growth scenarios to support the local planning process.
- 1.5.8 The population projection analysis carried out by Edge Analytics suggests that the dwellings projection requirement for Maldon of **294** properties per annum over the Plan period 2015 to 2030.

1.6 The Economic Climate

- 1.6.1 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. It is important to highlight the reciprocal relationship between economic development and the provision of housing.
- 1.6.2 Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 1.6.3 It is important to understand the extent to which the working age population is engaged with the labour market. In 2012, Maldon had an employment rate of 71.8% and an unemployment rate of 5.4%.
- 1.6.4 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA). In Maldon 2.3% of people claimed JSA, and 7.7% claimed out of work benefits.
- 1.6.5 Census 2011 recorded that 17.9% of households in Maldon are currently retired. High levels of retirement can impact on the economy of an area with lower levels of economically active households. It also indicates an elderly population who will in the future require suitable accommodation to meet their needs.
- 1.6.6 Incomes are similar to the national average. Around 25.0% of existing households receive financial support but there is also a relatively high level of wealth, based on the equity held in owner occupation. Many retired people will have their own resources for housing and care.
- 1.6.7 Incomes amongst concealed households are lower than in the population as a whole and their housing choices are consequently more limited. 85% of concealed households are unable to afford to buy in the owner occupied market.

1.7 The Active Housing Market

- 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 the study is seeking to establish who cannot afford to enter into the market.
- 1.7.2 House price data for the District (*Land Registry*) showed an overall decrease from 2007 to 2012 of 5.1%. All property types in the District have seen a fall in prices.
- 1.7.3 The number of property sales in Maldon has decreased by 59.4% over the same five year period compared to 49.8% in Essex (*Land Registry*).
- 1.7.4 Flats are considered to be the entry level stock in the District and the price for a 1 bedroom flat starts at £82,000. This would require an income of £22,400 and 67.3% of newly forming households earn below this amount.

- 1.7.5 The need for a significant deposit is also a major factor in preventing access to the market and in Maldon, 83.9% of new forming households had less than £10,000 in savings. Therefore unless significant support is available these households will find it very difficult to access the market and will be limited to the rental or intermediate market.
- 1.7.6 The main requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of new households forming and unable to access the market sector as a First Time Buyer.
- 1.7.7 Access to the private rented sector is restricted by cost. 42.2% of all newly forming households can afford to pay no more than £500 per calendar month in rent. Private rental costs start at around £450 pcm.

1.8 Migration

- 1.8.1 In-migration can impact on the local housing market, depending on the type, size and tenure required by in-migrants. The main reason for a move to the District within the last three years was 'needed more space', therefore increasing the demand for larger family homes in the area.
- 1.8.2 2,401 households in-migrated to Maldon from outside the area over the last three years. The highest proportion had moved from elsewhere in Essex (12.8%), followed by Chelmsford (7.0%) and 6.9% from elsewhere in the UK. Only 2.4% had in-migrated from abroad.
- 1.8.3 Out-migration from the District was mainly to elsewhere in the UK for both existing and concealed households, followed by Chelmsford. The main reason for leaving the District for both existing and concealed households was employment / access to work.
- 1.8.4 In terms of migration patterns from Census 2001 and ONS 2011 data, the main in-migration to the District was from Chelmsford, Greater London, Braintree and Colchester. The main out-migration was to Chelmsford, Braintree and Colchester.

1.9 The Current Housing Stock

- 1.9.1 The scale and nature of the existing housing stock by tenure, type, turnover and location is vital to meeting future housing need and demand.
- 1.9.2 The main property type in the District is detached and semi-detached, which at 73.7% of the stock is higher than the national level of 53.0%.
- 1.9.3 The tenure profile for Maldon is mainly skewed towards owner occupation at 78.1%, around 13% higher than the regional level. Around 11.0% of households lived in social rent and 9.8% in private rent.
- 1.9.4 The main property size of the stock in Maldon is 3 bedrooms (34.7%), with 2 bedrooms accounting for 25.2% and 24.5% containing 4 bedrooms.
- 1.9.5 88.7% of existing households said their current property was adequate for their needs. Of those who said their current property was inadequate, the highest proportion lived in the owner occupied sector (no mortgage).

- 1.9.6 The 2013 survey data showed that the overall under-occupation figure was 46.7%, higher than the average usually found in DCA surveys (around 40%). It was the highest in the owner occupied sector, particularly those with no mortgage.
- 1.9.7 The overall over-occupation level of 1.7% is lower than the average UK level indicated by the Survey of English Housing 2010/11 at 3.0%. The highest level was found in the Registered Provider sector.

1.10 Future Housing Requirements

Market Housing

- 1.10.1 According to the 2013 survey data, the majority of both existing and concealed households plan to move to owner occupied housing and the balance to private rented housing.
- 1.10.2 Broken down even further the survey data showed that the main requirement for type of property from existing moving households was for detached properties, where as for concealed households the main requirement was for a flat.
- 1.10.3 Existing households moving mainly need a 3 bedroom property in the market sector where as for concealed households it was a 1 bedroom property.
- 1.10.4 In terms of location, the most popular choice for both existing and concealed households moving was for Maldon / Heybridge. The main reasons for this choice included 'quality of neighbourhood' and 'nearness to family'.

Affordable Housing

- 1.10.5 According to the 2013 survey data, the majority of both existing and concealed households plan to move to Registered Provider housing and the balance to shared ownership.
- 1.10.6 The survey data also showed that the main requirement for type of property from existing moving households was for a bungalow, where as for concealed households the main requirement was for a flat.
- 1.10.7 Existing households moving mainly need a 2 bedroom property in the affordable sector where as concealed households need a 1 bedroom property.
- 1.10.8 The most popular location for both existing and concealed households moving and requiring affordable housing was Maldon / Heybridge. Access to family was the most common factor influencing choice of decision for both existing and concealed households.

1.11 The Needs of Specific Household Groups

Black Minority Ethnic Households

- 1.11.1 In Maldon, there were 972 implied BME households identified from the survey data (3.6%). The main BME group was 'other white' (57.9%) and 19.0% of residents were Irish.
- 1.11.2 The highest proportion of BME households currently lived in a detached property (40.0%), higher than the total District response of 35.7%. The main size of property occupied by BME households was 2-bedrooms (35.1%).
- 1.11.3 Owner occupation was the main tenure for BME households at 65.7%, and 18.9% lived in private rented accommodation (total District response 8.8%).
- 1.11.4 78 existing BME households indicated they would be moving within Maldon within the next 5 years, all of whom require 3 bedroom detached houses or a bungalow in the owner occupied sector.
- 1.11.5 92 concealed BME households indicated they would be moving within Maldon in the next 5 years. The main type of housing required is a bungalow, the main tenure is RP rented and the main size is 2 bedrooms.

Existing Younger Households (16-24)

- 1.11.6 The main tenure amongst younger households was owner occupation with a mortgage at 36.3%, a similar level to the total District response (38.4%).
- 1.11.7 The main type of property occupied by households aged 16-24 was flats at 44.1%. 55.6% of younger households currently live in a 2 bedroom property, compared with 25.2% of all households.
- 1.11.8 60 implied existing 'younger' households said they were planning to move within the District in the next 2 years. All these households said they required semi-detached accommodation with the main size being 2 bedrooms and all said they require owner occupation.

Housing Needs of Older People

- 1.11.9 594 implied households indicated that they had older relatives (over 60) who may need to move to Maldon in the next 3 years. The main accommodation needed for their older relatives would be general private housing (63.6%) followed by to live with the respondent.
- 1.11.10 282 implied existing older households in Maldon wanting to move expressed an expectation for supported housing, the main tenure preference being Registered Provider sheltered housing.
- 1.11.11 The data suggests a combined requirement for sheltered accommodation from older people currently living in Maldon (204 households) and those who may in-migrate to be beside their family (170 households) of 374 units, 254 in the affordable sector and 120 in the private sector.
- 1.11.12 The level of need expressed for extra care accommodation by relatives for older people in-migrating was 63 units and 75 from existing households, a total of 138 extra care units.

Households with Support Needs

- 1.11.13 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households will inform housing and support strategies.
- 1.11.14 19.5% (5,175 implied) of households in the District contained a member with a disability / limiting long term illness and over half of these households had a support need. The largest group of people were those with a walking difficulty (42.1%).
- 1.11.15 Around 20% (863 implied) of disabled households who require support said they were not receiving sufficient care / support. The main adaptations needed were, bathroom adaptations at 34.0% followed by a handrails / grabrails at 23.7%.
- 1.11.16 The highest preference by disabled households moving was for a bungalow. 8.4% of the requirement for bungalows came from those aged under 64. This potentially shows a need in the disability group of households without specific support needs but who require accommodation on one level.
- 1.11.17 The main location choice was Maldon / Heybridge, followed by the Rural South sub-area.

2 INTRODUCTION TO THE SHMA

2.1 Background and Context to the Maldon SHMA

- 2.1.1 In April 2013 Maldon District Council along with Brentwood Borough Council, Chelmsford City Council, Colchester Borough Council and Braintree District Council commissioned DCA to carry out a Strategic Housing Market Assessment (SHMA) and a Housing Needs Survey (HNS).
- 2.1.2 Although all five Councils are working together and are adjacent to one another the group does not regard itself as a defined sub-region. Each Partner Authority will receive a separate SHMA report which contains both primary and secondary data.
- 2.1.3 The requirement of the SHMA is to produce the outputs identified in the National Planning Policy Framework (NPPF). This report also complies with the new National Planning Practice Guidance (NPPG) which was recently published on the 6th March 2014.
- 2.1.4 The key objective of the SHMA is to enable Maldon District Council to understand the nature and level of housing demand and need within the District and provide a robust and credible assessment of the local housing market which can be used to inform key policies and strategies.
- 2.1.5 The use of both key secondary data, the primary data from the household survey and stakeholder consultation provide a valid and robust assessment of the housing need and housing markets within the District.

2.2 Primary Data Collection

- 2.2.1 The new National Planning Practice Guidance (NPPG / 06.03.14) states that SHMA's should predominately rely upon secondary data to inform their assessment and not to expend significant resources on primary data. However, the Guidance also states that no single approach will provide a definitive answer.
- 2.2.2 DCA, were commissioned by each of the Partner Authorities to conduct a postal survey to provide local primary data. During June 2013 1,182 households in Maldon responded to a postal questionnaire, a copy of which can be found at **Appendix I**.
- 2.2.3 The survey data has been structured into three local housing market sub-areas. DCA weighted the responses by tenure from the 2011 Census to ensure that respondents were representative of the whole population.

2.3 Methodology

- 2.3.1 The core objectives of this project were to identify robust evidence for future use to support the targets to be set in the Local Development Framework Documents, local housing and planning policies and for delivery at local level. The methodology adopted for this Assessment utilises a mix of primary and secondary data from local and national sources. **The report follows the 2007 CLG Practice Guidance.**
- 2.3.2 This report follows the 2007 CLG Practice Guidance and the new National Planning Practice Guidance (NPPG, 06.03.14) and section 2.7 and Table 2-4 highlights how we have complied with this throughout this report.

2.3.3 The household survey consisted of the following elements:-

- A postal household survey completed by 1,182 households across the 3 agreed sub-areas.
- In-depth analysis of the local housing market to assess affordability through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
- Secondary data analysis, including a strategic review of the 2001 Census, 2011 Census, District Population Growth, Local Plan, Nomis, Land Registry, Housing Strategy, 2007 SHMA Report, LDF documents and the Housing Register and CORE/ELASH (HSSA) Returns.

2.3.4 Around 4.4% of all households in Maldon took part in the survey.

Table 2-1 Response Rate by Sub-area

| SUB-AREA | 2013 resident households | Sample | Total response | Response rate % | Confidence interval $\pm\%$ |
|--------------------|--------------------------|--------------|----------------|-----------------|-----------------------------|
| Maldon / Heybridge | 9,955 | 1,850 | 462 | 25.0 | 4.65 |
| Rural South | 11,418 | 2,100 | 440 | 21.0 | 4.77 |
| Rural North | 5,653 | 1,050 | 280 | 26.7 | 5.98 |
| TOTAL | 27,026 | 5,000 | 1,182 | 23.6 | 2.91 |

Source: DCA Maldon Housing Survey 2013

2.3.5 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95%. The confidence interval ranged from $\pm 5.98\%$ to $\pm 4.65\%$ at sub-area level and was $\pm 2.91\%$ at District level.

2.3.6 A more detailed survey methodology used for this project can be found at **Appendix V**.

2.4 What is a Strategic Housing Market Assessment?

2.4.1 A Strategic Housing Market Assessment (SHMA) is a collection of data (both primary and / or secondary) detailing all aspects influencing housing markets in a particular area.

2.4.2 The Maldon SHMA, along with other strategies and research are a crucial part of the evidence base for the Council to review local housing strategies and Local Development Frameworks. It can also inform business planning processes, as well as identify targets for investment.

2.4.3 The SHMA will provide an assessment of housing demand and need in the area, following the directive set out in the National Planning Policy Framework (NPPF) as outlined below:-

Local planning authorities should have a clear understanding of housing needs in their area. They should:-

- *Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where housing market areas cross administrative boundaries. The Strategic Housing Market Assessment should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the plan period which:-*
 - *meets household and population projections, taking account of migration and demographic change;*
 - *addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and*
 - *caters for housing demand and the scale of housing supply necessary to meet this demand.*

- 2.4.4 An assessment of housing demand and need is necessary from a spatial planning perspective to support affordable housing policies in development plans and to negotiate with developers, on tenure and property mix so that future developments will deliver affordable and specialist housing.

2.5 The SHMA Guidance

- 2.5.1 Communities and Local Government (CLG) published detailed guidance on SHMA's entitled 'Strategic Housing Market Assessments Practice Guidance Version 2 (August 2007)', referred to throughout the report hereafter as the 'SHMA Practice Guidance'.
- 2.5.2 More recently a new National Planning Practice Guidance (NPPG) has been published therefore this report follows the CLG Practice Guidance (2007) and the new National Planning Practice Guidance (06.03.2014).
- 2.5.3 The SHMA Practice Guidance brings together and builds upon the key elements of previous guidance on housing market and housing needs assessment, including:-
- Local Housing Needs Assessment: A Guide to Good Practice, DETR, 2000;
 - Housing Market Assessment Manual, ODPM, 2004.
- 2.5.4 The new guidance sets out a framework that local authorities and regional bodies can follow to develop an in-depth understanding of how housing markets operate.
- 2.5.5 The key objectives of the guidance are to:-
- Provide clear advice for practitioners on how to assess housing need and demand in their area;
 - Enable local authorities and regions to gain an understanding of the characteristics of housing market areas and how they function.
- 2.5.6 The SHMA Practice Guidance specifies that a SHMA can contribute to the following areas:-

- Enabling regional bodies to develop long-term strategic views of housing need and demand to inform regional spatial strategies and regional housing strategies;
- Enabling local authorities to think spatially about the nature and influence of the housing markets in respect to their local area;
- Providing robust evidence to inform policies aimed at providing the right mix of housing across the whole housing market – both market and affordable housing;
- Providing evidence to inform policies about the level of affordable housing required, including the need for different sizes, types and tenures of affordable housing;
- Supporting authorities to develop a strategic approach to housing through consideration of housing need and demand in all housing sectors – owner occupied, private rented and affordable – and an assessment of the key drivers and relationships within the housing market;
- Drawing together the bulk of the evidence required for local authorities to appraise strategic housing options including social housing allocation priorities, the role of intermediate housing products, stock renewal, conversion, demolition and transfer;
- Ensuring the most appropriate and cost-effective use of public funds.

2.5.7 The process employed has utilised both primary and secondary data and has closely followed the Practice Guidance. DCA believe that this report provides a robust and credible evidence base and fully meets the requirements of the 2007 Practice Guidance and the new National Planning Practice Guidance (NPPG / 06.03.14).

2.6 Ensuring a Robust and Credible SHMA

- 2.6.1 The SHMA Practice Guidance specifies that in line with National Policy Framework (NPPF), a SHMA should be considered robust and credible if at a minimum it provides all the core outputs outlined in Table 2-2 below, which highlights the sources of each of the key estimates, and meets the requirements of all the process criteria as outlined in Table 2-3.

Table 2-2 Strategic Housing Market Assessment Core Outputs

| | Description of Output | Location in the SHMA Report |
|---|--|--|
| 1 | Estimates of current dwellings in terms of size, type, condition, tenure. | Section 8 outlines the existing housing stock, specifically:- Sub-Section 8.1 (Type Profile) Sub-Section 8.3 (Tenure Profile) Sub-Section 8.4 (Property condition and Facilities) |
| 2 | Analysis of past and current housing market trends including the balance between supply and demand in different housing sectors and price / affordability. Description of key drivers underpinning the housing market. | Throughout the SHMA, a range of information is provided about trends within the housing market, specifically within sections 5 and 6. |
| 3 | Estimate of total future number of households broken down by age and type where possible. | The ONS 2010 based sub-national population forecasts have been utilised. These can be located in:- 4.6 (Population change, 2010-2021 and to 2035) 4.7 (Population age band forecast), 2011-2021); 4.9 (Forecast change in households, 2011-2021). |
| 4 | Estimate of current number of households in housing need. | Section 14- CLG Needs Assessment Model |
| 5 | Estimate of future households that will require affordable housing. | Section 14 – CLG Needs Assessment Model |
| 6 | Estimate of future households requiring market housing. | Section 11 – Future Demand for Market Housing |
| 7 | Estimate of the size of affordable housing required. | Section 12 – Future size of Affordable Housing |
| 8 | Estimate of household groups who have particular housing requirements. | Section 13 The Housing Requirements of Specific Households Groups: Sub-section 13.2 (BME Households); Sub-section 13.5 (Housing Needs of Older People); Sub-section 13.12 (Households with support needs). |

Source: CLG Strategic Housing Market Assessments Practice Guidance Version 2 (August 2007)

Table 2-3 Strategic Housing Market Assessment Process Checklist

| | |
|---|---|
| 1 | Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region. |
| 2 | Housing Market conditions are assessed within the context of the housing market area. |
| 3 | Involves key Stakeholders including house builders. |
| 4 | Contains a full technical explanation of the methods employed, with any limitations noted. |
| 5 | Assumptions, judgements and findings are fully justified and presented in an open and transparent manner. |
| 6 | Uses and reports upon effective quality control mechanisms. |

- 2.6.2 DCA believe that this report provides a robust and credible evidence base and fully meets the requirements of the SHMA Practice Guidance.

2.7 Compliance with the new National Planning Practice Guidance 2014

- 2.7.1 The new National Planning Practice Guidance has now been finalised and was published on the 6th March 2014.
- 2.7.2 Therefore this SHMA report follows the directive as set out in the National Planning Policy Framework (NPPF) and the new National Planning Practice Guidance published 6th March 2014. The table below highlights the main points and also shows where we have covered this in the SHMA Report.

Table 2-4 New National Planning Practice Guidance 2014

| Main Points | Location in the SHMA Report |
|---|--|
| 1 What is the purpose of the assessment of housing and economic development needs guidance? | Throughout the SHMA, a range of information is provided about the assessment of housing needs. Section 2 details what the primary objective of the assessment is and duty to co-operate is covered in section 3. |
| 2 What areas should be assessed? | The section on defining a housing market area can be located in section 3. |
| 3 What methodological approach should be used? | The methodology for establishing future housing need is mentioned through out the SHMA. Section 4 covers demographics and future projections. Section 5 covers economic trends, including employment. Section 6 covers the housing market including local house prices. Section 9 covers migration patterns and section 14 covers the affordable housing need calculation. |
| 4 How should the current situation be assessed? | See point 3 above |
| 5 What are the core outputs? | The monitoring and updating of housing needs is covered in section 17. |

Source: National Planning Practice Guidance (NPPG) (pb. 06.03.14)

2.8 The Maldon Housing Market Partnership

- 2.8.1 *CLG Strategic Housing Market Assessments Practice Guidance (August 2007)* encourages the formation of a Housing Market Partnership, consisting of a multi-disciplinary team including housing, planning, private sector, economic development and regeneration expertise.
- 2.8.2 The aim of the partnership is to involve key stakeholders in the assessment process in order to incorporate local knowledge and ensure that the SHMA reflects relevant local issues. Involvement of stakeholders also assists in minimising objections to policies proposed as partnership members have had the opportunity to express their concerns on all aspects of the assessment process.
- 2.8.3 This SHMA recognises the importance of stakeholders and through the process has engaged with a wide range of stakeholder representatives.

2.9 The Maldon Project Team

- 2.9.1 DCA have conducted this assessment working closely with a project team from Maldon District Council.
- 2.9.2 The project team took on the role of organising and co-ordinating the SHMA, setting up the Maldon Housing Partnership and providing secondary data held internally by the Council which was required for the SHMA.

2.10 The SHMA Report Structure

- 2.10.1 The report structure utilised in this SHMA is taken from the CLG Strategic Housing Market Assessments Practice Guidance (August 2007). The key report sections that form the final SHMA Report are outlined below:-

Section 3 - Understanding the Maldon Housing Market Area

- 2.10.2 In Section 3 the scope of the Maldon Housing Market is established. This involves analysis of migration and travel to work patterns in order to assess the relationship between Maldon and other local authorities in the East Region.

Section 4 - The Demographic Context & Future Projections

- 2.10.3 Following the identification of the local housing market boundary and the key policy drivers, the next step is to explain how local demographic conditions can influence the housing market.
- 2.10.4 Section 4 examines:-
- The current demographic structure;
 - Future population change forecasts;
 - Household characteristics.

Section 5 - Economic Drivers of Demand

- 2.10.5 Section 5 analyses the recent economic performance in Maldon and how changes have influenced and interacted with demographic and socio-economic changes as analysed in section 4.

2.10.6 The analysis includes:-

- Employment levels and structure;
- Labour force and income;
- Skills and educational attainment.

Section 6 - The Active Market

2.10.7 Section 6 analyses indicators of housing market activity area. This section examines the following:-

- The cost of buying or renting a property;
- Affordability of housing;
- Vacant dwellings, stock turnover rates and available supply by tenure.

Section 7 - Welfare Reforms

2.10.8 Section 7 highlights the changes in the benefit system in terms of the new Welfare Reform Act and the impact it is having on the private rented sector, housing Associations and their tenants.

Section 8 – Current Housing in Maldon

2.10.9 Section 8 examines the characteristics and structure of the current housing stock in the District. Analysis of the supply of housing entails an assessment of the range, quality and location of the existing housing stock.

2.10.10 More specifically, this section examines the following:-

- Number of dwellings in the area by size, type, location and tenure;
- Stock condition;
- Overcrowding and under-occupation;
- Shared housing & communal establishments.

Section 9 – Migration

2.10.11 Section 9 looks at the migration patterns in and out of the District over the past and projects the next five years to 2018.

Section 10 – Housing Intending to Move

2.10.12 Section 10 examines those households who are intending to move home within the District in the next five years.

Sections 11 and 12 Future Market/Affordable Housing Requirements

2.10.13 Sections 11 and 12 provide estimates of the scale of future housing demand and analyses the future demand and need for market and affordable housing by property size.

Section 13 - Specific Household Groups

- 2.10.14 Section 13 examines the housing needs of specific household groups. These include:-
- Households with support needs;
 - Older people;
 - Black Minority Ethnic (BME) households;

Section 14 - CLG Housing Needs Assessment Model

- 2.10.15 Section 14 consists of the CLG Needs Assessment Model for the authority. This provides a quantitative assessment of the future need for affordable housing.

Section 15 - Bringing the Evidence Together

- 2.10.16 Section 15 provides a range of recommendations, for both planning policy and other strategies relating to housing and support services. The objective is to inform the Council to deliver a mix of housing by tenure, type and size to meet the current and future requirements of all household groups in the community. It includes recommendations for:-
- Overall Affordable Housing target level;
 - Tenure mix targets;
 - Property type and size targets.

Section 16 - Stakeholder Consultation

- 2.10.17 Section 16 outlines the role of the Housing Market Partnership and the consultation process.

Section 17 - Updating the SHMA

- 2.10.18 Section 17 provides an outline of the mechanisms to monitor future change in the housing market drivers and update the SHMA.

2.11 Data Sources

- 2.11.1 The SHMA Practice Guidance stresses the importance of using good quality data from a range of sources.
- 2.11.2 Both extensive secondary data and primary data collected during the 2013 Housing Survey have been used.
- 2.11.3 It should be noted that although the 2001 Census data provides a vast range of information about households and in some instances is the only data available regarding various household characteristics, the 2001 Census data is now 11 years old, therefore where data is available we have used the newly published 2011 Census.
- 2.11.4 All local, East Region and national Government documents mentioned in the SHMA are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.

- 2.11.5 The sources of data used within each section of the report are referenced where appropriate. **Appendix III** contains a list of the secondary data sources used in the SHMA.

2.12 Data Benchmarking

- 2.12.1 Throughout this study where possible, DCA have provided data at national (England), regional (the East), Essex (the County) and the individual local authority scale (Maldon). These will be referred to throughout the report as benchmark areas. The use of benchmark areas aims to provide an understanding of comparative performance between Maldon and wider areas.

2.13 Glossary of Terms

- 2.13.1 A glossary of technical terms used throughout this report is provided at **Appendix IV**.

3 THE MALDON HOUSING MARKET

3.1 Introduction

- 3.1.1 An important element of the SHMA is to consider the relationship between Maldon and other local authorities, and the extent to which there are overlaps and links with other housing market areas.
- 3.1.2 CLG Strategic Housing Market Assessments Practice Guidance (August 2007) defines housing market areas as 'geographical areas defined by household demand and preferences for housing'. They reflect key functional links between the places where people live and work.
- 3.1.3 The *2007 Strategic Housing Market Assessment Practice Guidance 'Identifying Sub-Regional Housing Market Areas Advice Note'* advocates that Housing market areas may also be comprised of smaller, local sub-markets and neighbourhoods which can be aggregated together to identify sub-regional housing market areas.
- 3.1.4 Housing markets do not respect administrative boundaries and may overlap with other local authority boundaries. Within a local authority area, housing markets may also comprise smaller, local sub-markets and neighbourhoods.
- 3.1.5 Housing markets are constantly evolving and therefore housing and planning policies need to be pitched at geographically smaller levels and take into account trends in housing and employment markets.
- 3.1.6 Specifically this section of the SHMA will explore:-
- the linkages between the District and other districts/boroughs in Essex;
 - patterns of movement internally within the District.
- 3.1.7 Sources of data utilised are:-
- 2011 Census;
 - Office for National Statistics (ONS) (June 2010-June 2011);
 - ONS Annual Population Survey 2011;
 - 2013 Maldon Housing Survey data.

3.2 The Profile of Maldon

- 3.2.1 The District of Maldon is just 40 miles from the north east of London. However, the District retains an unspoilt, strong rural nature and its own special character, forged largely by its principal waterways. The estuaries of the Blackwater and Crouch to the north and south respectively, and to the west the River Chelmer which meanders through the countryside until it joins the Blackwater at Maldon.
- 3.2.2 Covering some 89,000 acres, the District has over 60 miles of coastline which warrants outstanding cultural, environmental and historic importance, as well as providing a wide range of water based recreation and events. Much of the District's coastline of tidal salt marshes and mudflats is recognised, and protected as such, as of international and national environmental significance.

- 3.2.3 Maldon District Council is a small, rural Local Authority serving a population of around 60,000 people. The main towns are Maldon and Burnham-on-Crouch and Maldon town itself is recorded to be one of the oldest towns in Essex. In recent decades the District has become more prosperous as its qualities have attracted new businesses. High quality marine, food, leisure and electronic industries operate in the area. In a recent survey, '*Quality of life in the 21st Century*' the District was ranked 53rd out of the 376 English local authority areas.
- 3.2.4 Maldon District is linked directly to the A12 by the A414 and B1019. Outlying areas are not as easily reached due to public transport issues.
- 3.2.5 Four settlements, (Althorne, Burnham, North Fambridge and Southminster), all located in the South of the District, have a train link to London Liverpool Street. Maldon, the principal town and main population centre has no station. The closest main line railway stations are at Chelmsford, Hatfield Peverel and Witham, all outside the District.
- 3.2.6 There are two secondary schools in the District, one in Maldon and one in Burnham on Crouch and an adult community college in Maldon town.
- 3.2.7 The District contains around 26,000 households. House prices have grown significantly recently narrowing the gap between the County and District average. Since 2003, the average house price has risen by 36%.
- 3.2.8 Over 80% of households are owner-occupied and only 11% of housing is social rent. The Local Authority was one of the first to transfer its housing stock in 1995 to Plume Housing Association (now part of the Moat Housing Group).

3.3 Identifying Housing Market Area Boundaries

- 3.3.1 A market is where buyers and sellers exchange goods or services for an agreed price. A housing market however is a complex market for a variety of reasons:-
- Housing is a high value commodity. The decision to purchase is of great importance to individuals due to the scale of the investment and the time required to pay off this investment;
 - Housing is built to last and because of this, only a fraction of the stock is for sale and available to purchase at any point in time;
 - The housing market is highly regulated and the location and volume of new development is controlled through planning policies and procedures;
 - Housing is a basic human requirement and resources are provided to ensure that those who cannot access market housing are adequately housed through either direct provision of housing or subsidy;
 - A housing market has a strong spatial dimension. Location matters to people. Most buyers seek to move within the same sub-region because they want to continue living in that area for reasons such as family, employment or access to particular services such as schools;
 - Affordable housing and housing benefit add to the market complexities.
- 3.3.2 A housing market is defined in the Guidance Advice note as typically comprising an area in which around 70% of moves are contained.

- 3.3.3 It is recognised that local authorities face a variety of challenges in their housing markets. Patterns of housing demand and need, affordability, availability and tenure can all vary from the neighbourhood level upwards.
- 3.3.4 It is recommended in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) “Identifying Sub-regional Housing Market Areas” Advice Note¹ that local authorities should consider developing sophisticated approaches to identify the precise spatial boundaries of the local housing markets.
- 3.3.5 The Guidance also requires that the approach taken in this assessment to identifying the housing market area(s) is consistent with other approaches to identifying housing market areas within the region.

3.4 Household Migration

- 3.4.1 Migration patterns reflect a variety of economic, social and environmental factors including proximity to work and family. Migration is generally associated with the relative economic prosperity of an area, with people moving to areas where they have the best chance of finding employment. However, research has shown that migration can also be associated with lifestyle changes, such as retirement, or moving to an area with a higher quality of life.
- 3.4.2 Migration patterns can help to identify these relationships and can identify the extent to which people move house within an area and the areas within which a relatively high proportion of household moves are contained (typically 70%).
- 3.4.3 The 2011 Census Data is not yet available and the table below uses 2001 Census data and outlines household movement, including in and out-migration, across Maldon, the county, regional and national benchmarks.

Table 3-1 Household Movements by Area, 2000 – 2001
(including the inflow from outside of the UK)

| Area | Inflow | | Internal movement within the Area | Outflow out of the Area | Net change within the Area |
|---------|---------------------------------|----------|-----------------------------------|-------------------------|----------------------------|
| | Move to area from within the UK | Overseas | | | |
| Maldon | 809 | 41 | 761 | 674 | + 176 |
| Essex | 11,230 | 1,276 | 25,791 | 9,170 | + 3,336 |
| East | 33,826 | 7,872 | 122,390 | 27,635 | + 14,063 |
| England | 21,378 | 72,747 | 1,415,271 | 25,347 | + 68,778 |

Source: Crown Copyright © Census 2001

- 3.4.4 The migration patterns in Table 3-1 above shows that in the year preceding the 2001 Census (2000-2001) there was a positive net in-migration into Maldon of 176 households.

¹ Abolished in May 2010 by the Coalition Government).

- 3.4.5 Of the inflow into Maldon, 4.8% was from overseas. This compares to the overseas inflow into Essex of around 10.2%. Table 3-2 shows the net District migration balance, broken down by age.

Table 3-2 Net Migration Balance by age groups 2000 - 2001
(including the inflow from outside of the UK)

| Ages | Inflow | Outflow | Balance |
|----------|--------|---------|---------|
| All ages | 2,872 | 2,285 | + 587 |
| 0 - 15 | 569 | 352 | + 217 |
| 16 - 24 | 336 | 533 | - 197 |
| 25 - 44 | 1,231 | 894 | + 337 |
| 45 - 59 | 453 | 318 | + 135 |
| 60 - 74 | 202 | 140 | + 62 |
| 75 + | 81 | 48 | + 33 |

Source: Crown Copyright © Census 2001

- 3.4.6 There is an overall positive net in-migration to Maldon of +587 when considering all age groups. Table 3-2 shows that at 2001 the largest inflow was in the 25 to 44 age range. The largest outflow of people was in the 25-44 age group.
- 3.4.7 Table 3-3 shows the household composition of in-migrants. This revealed that the largest moving groups across the District were couples with no dependant children. The proportion of single adults under 60 moving out of the District was higher than those moving in by 111 households.

Table 3-3 Household Composition of Migrants (2000-2001)

| | In Flow | Out Flow | Balance |
|---------------------------|--------------|--------------|---------|
| Single adult u/60 | 429 | 540 | - 111 |
| Single adult over 60 | 69 | 44 | + 25 |
| Couple no dep. children | 1,388 | 858 | + 530 |
| Couple with dep. children | 245 | 185 | + 60 |
| Lone parent | 88 | 94 | - 6 |
| Other - Other | 24 | 36 | - 12 |
| Total | 2,243 | 1,757 | |

Source: Crown Copyright © Census 2001

3.5 Cross Boundary Migration

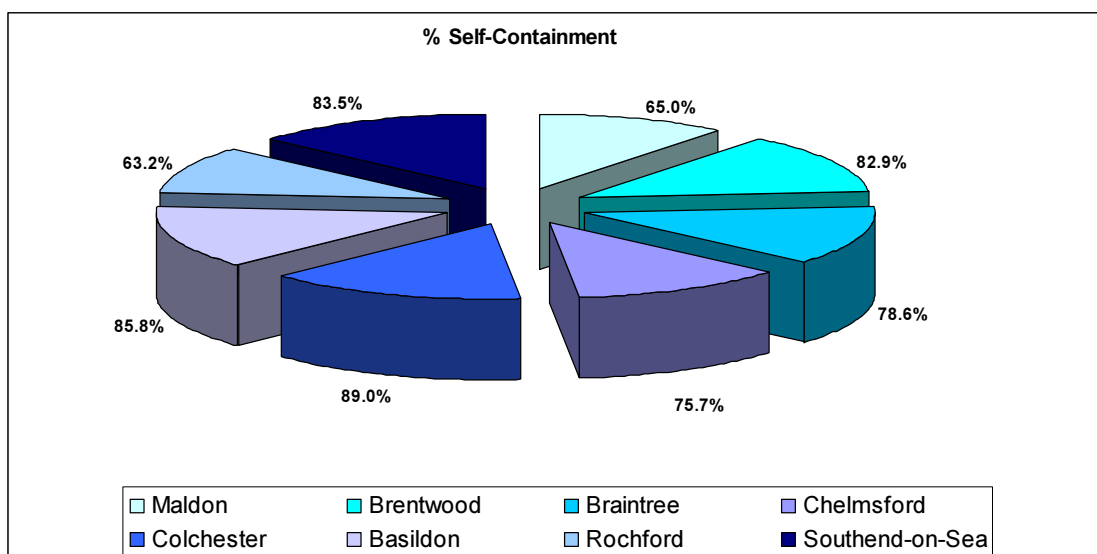
- 3.5.1 The pattern of household movement between authorities has been analysed by examining 2001 Census Origin-Destination Statistics, Office of National Statistics data for the year ending June 2011.
- 3.5.2 The following table assesses the previous location of people currently living in Maldon or one of the other adjacent local authority areas. The data is taken from the 2001 Census of all people resident in the UK whose address at Census day was different from that one year before.

Table 3-4 In-Migration (People)

| Current Area of Resident | Place of Previous Residence | | | | | | | | Row Total |
|--------------------------|-----------------------------|-----------|-----------|------------|------------|----------|----------|-----------------|-----------|
| | Maldon | Brentwood | Braintree | Chelmsford | Colchester | Basildon | Rochford | Southend on Sea | |
| Maldon | 2,544 | 59 | 230 | 640 | 109 | 222 | 33 | 74 | 3,911 |
| Brentwood | 40 | 2,676 | 37 | 173 | 33 | 205 | 23 | 42 | 3,229 |
| Braintree | 331 | 138 | 7,145 | 898 | 482 | 3 | 42 | 52 | 9,091 |
| Chelmsford | 472 | 420 | 629 | 8,306 | 166 | 657 | 129 | 195 | 10,974 |
| Colchester | 264 | 59 | 639 | 279 | 11,618 | 90 | 49 | 51 | 13,049 |
| Basildon | 71 | 437 | 60 | 455 | 38 | 9,163 | 189 | 262 | 10,675 |
| Rochford | 14 | 54 | 13 | 112 | 13 | 280 | 2,625 | 1040 | 4,151 |
| Southend on Sea | 72 | 42 | 11 | 171 | 50 | 479 | 1229 | 10,414 | 12,468 |
| Local Moves %* | 65.0 | 82.9 | 78.6 | 75.7 | 89.0 | 85.8 | 63.2 | 83.5 | |

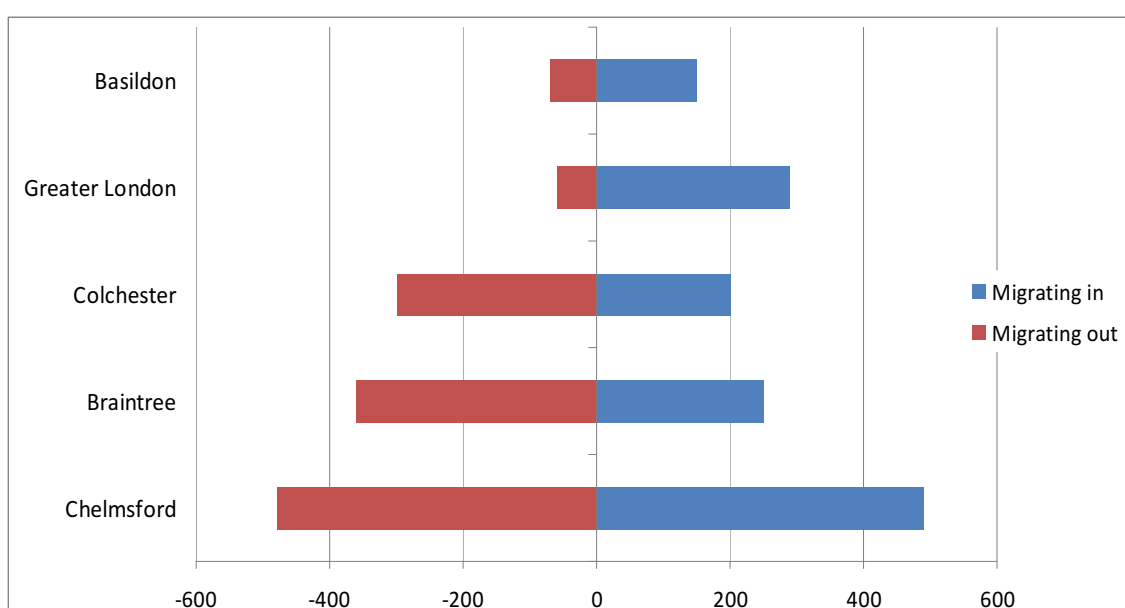
Source: © Crown Copyright Census 2001 - % of moves contained within local authority area from overall number of local moves

- 3.5.3 Maldon experienced its largest in migration from Chelmsford, followed by Braintree and Basildon. Of those households moving out of Maldon in 2001, the main destinations were Chelmsford and Braintree. To understand the variations better the travel to work patterns have been examined.

Figure 3-1 Percentage of Self-containment within Maldon District and surrounding areas

3.6 ONS Migration Data

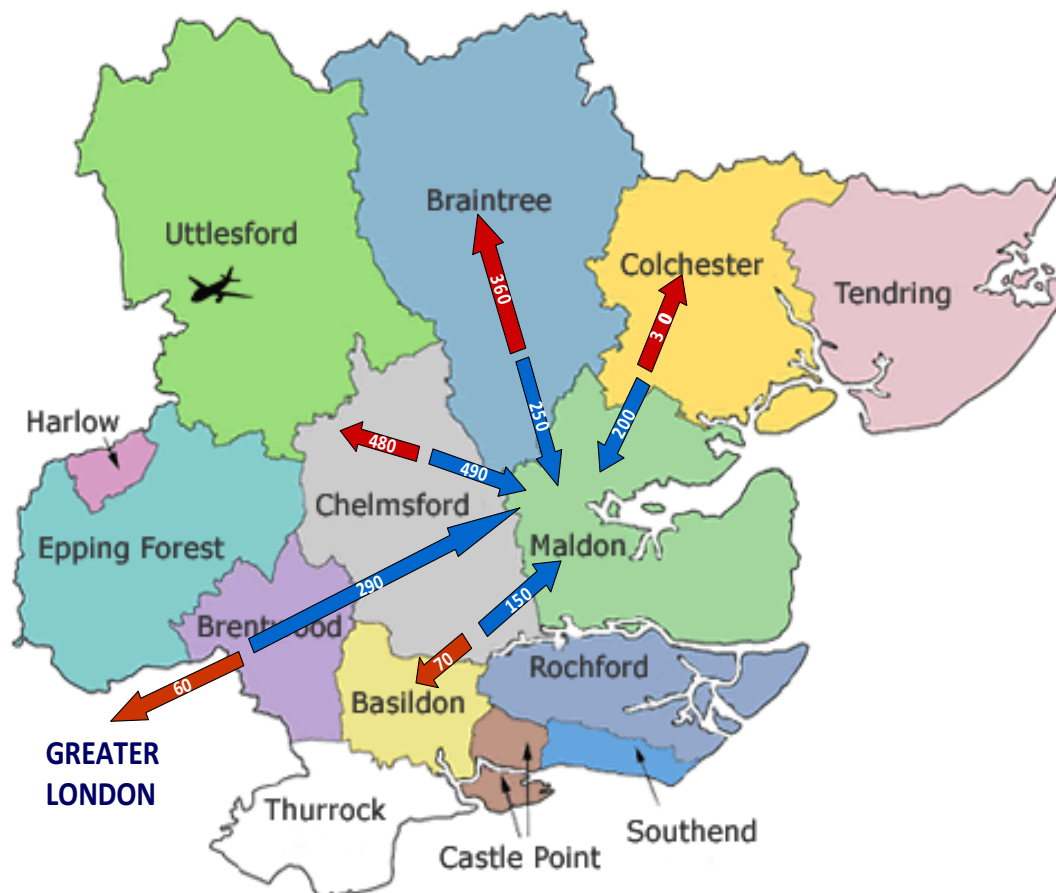
- 3.6.1 The most recent migration data available is from the Office of National Statistics (Migration Statistics Unit) for the year ending June 2011 and this data was analysed to assess household movements between Local Authority areas within Essex.
- 3.6.2 As there is no single system to record population movements within the UK, internal migration estimates must be derived from alternative sources. This data has been produced using a combination of three data sets; National Health Service Central Register (NHSCR), the Patient Register Data Service (PRDS) and the Higher Education Statistics Agency (HESA).
- 3.6.3 The chart below details in and out migration patterns to and from Maldon in the year ending June 2011.

Figure 3-2 In and Out Migration Flows To / From Maldon (June 2010-June 2011)

Note: Greater London includes the London Boroughs of Havering, Waltham Forest, Barking & Dagenham, Redbridge, Newham, Southwark and Tower Hamlets.

- 3.6.4 The data shows that the main migration flow exists between Maldon and Chelmsford, with 490 people moving into Maldon from Chelmsford and 480 leaving Maldon for Chelmsford.
- 3.6.5 Colchester and Braintree have similar migration patterns to and from Maldon, whilst more people migrated into Maldon from Greater London and Basildon than migrated out.
- 3.6.6 The main migration flow patterns to and from Maldon are also highlighted in the following map.

Figure 3-3 Migration Flow Map

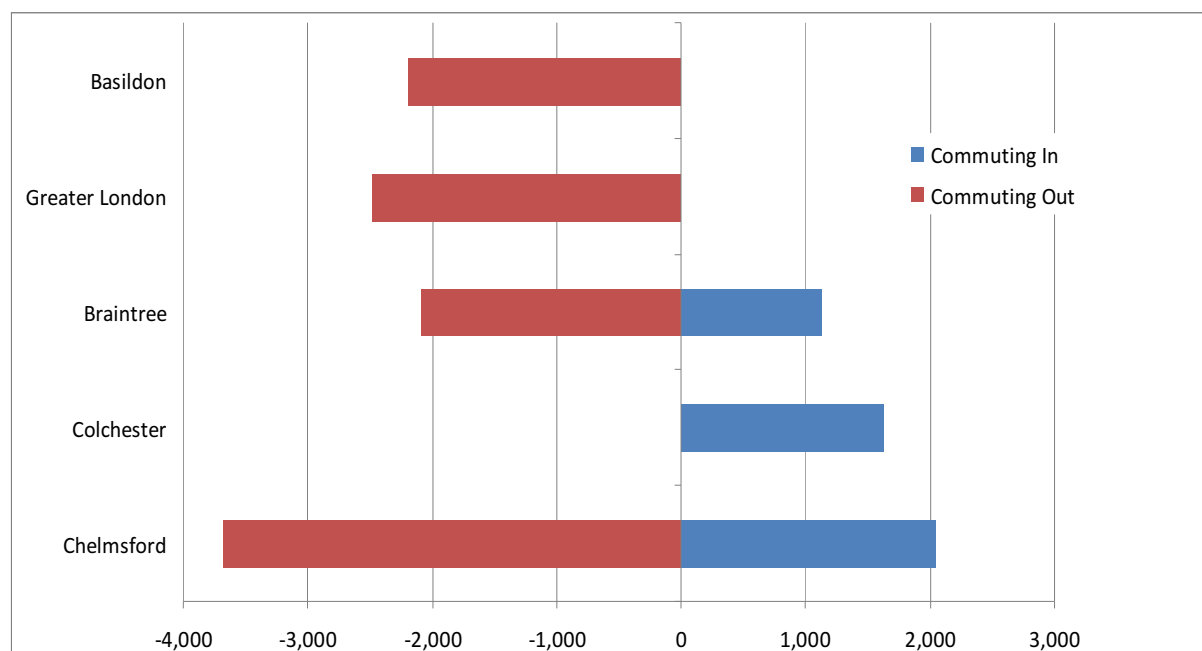


Source: ONS Migration Data Year Ending June 2011.

3.7 Maldon Travel to Work Patterns

3.7.1 In defining the spatial extent of housing markets, patterns of household migration are augmented by the analysis of travel to work patterns. The chart below shows the outward commuting flows for those living in Maldon taken from the latest available data from the Annual Population Survey commuter flows 2011.

Figure 3-4 Inward and Outward Commuting Flows

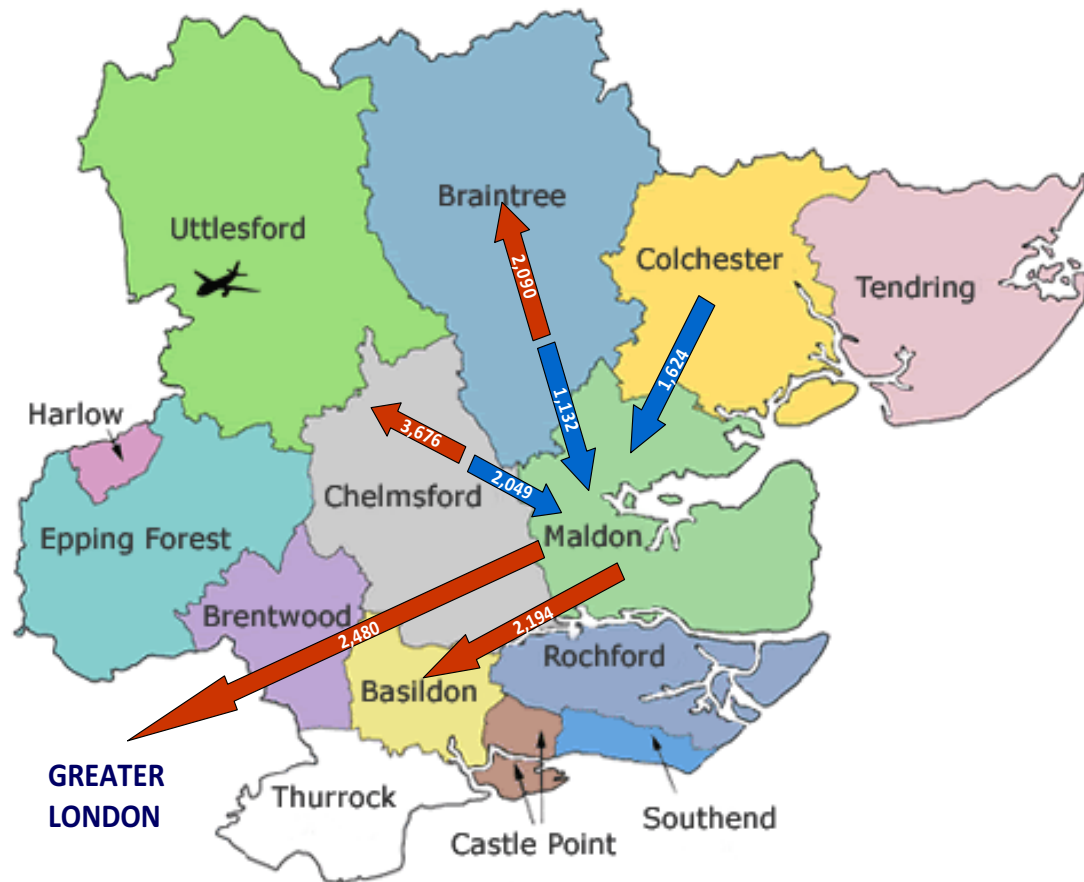


Source: Annual Population Survey commuter flows (2011)

- 3.7.2 In terms of people commuting out of Maldon to work, the highest proportion of people commuted to Chelmsford (3,676), followed by Greater London (2,480), Basildon (2,194) and Braintree (2,090).
- 3.7.3 The data shows that besides those people working and living within Maldon, the highest proportion of people living elsewhere and commuting into Maldon lived in Chelmsford (2,049).
- 3.7.4 Fairly high proportions also commuted to Maldon from Colchester (1,624) and Braintree (1,132). There was no commuting from Greater London or Braintree to Maldon.
- 3.7.5 London has a significant impact on travel to work patterns for all authorities outside the M25, particularly for authorities with good transport links.

- 3.7.6 The main commuting patterns to and from Maldon are also highlighted in the following map.

Figure 3-5 Commuting Flow Map



Source: Annual Population Survey commuter flows (2011)

3.8 Housing Stock

- 3.8.1 We have also examined the similarities in housing stock between Maldon and the adjoining authorities.
- 3.8.2 We looked at the tenure data (*Census 2011*) for Maldon and the adjoining authorities and the data concluded that Maldon shares a similar tenure pattern to Chelmsford.
- 3.8.3 In relation to the type of property, Maldon has a very high level of detached properties compare to the other local authority areas in Essex. However, it does share some similarities with Uttlesford.

3.9 Average House Prices

- 3.9.1 As part of this housing market area exercise we also examined the overall average house price data from the Land Registry (Q1 2013). This data will show us where there are similarities in house prices for Maldon and the other local authority areas.
- 3.9.2 The overall average house price for Maldon for Q1 2013 was £246,988, similar to the County level of £240,846. The only other local authority area which showed a similar house price level in this market area was Chelmsford (£253,262).

3.10 The Maldon Housing Market Area

- 3.10.1 As mentioned in paragraph 3.3.2 a housing market area is identified as one within which 70% of moves are contained.
- 3.10.2 2001 Census has revealed that when analysing household movement, self-containment is 65.0% in Maldon. In terms of travel to work patterns, around 51.0% of residents who live in Maldon also work within the local authority area, suggesting a relatively high level of employment self-containment for an authority area close to London with good transport links.
- 3.10.3 The data would suggest that Maldon can be considered to be a single market area.
- 3.10.4 There is a suggested mechanism for tracking changes in market signals that may influence the current conclusion on the housing market area. This can be seen in more detail at 17.8.

3.11 Duty to Co-operate

- 3.11.1 The duty to co-operate was created in the Localism Act 2011. It places a legal duty on local planning authorities to engage actively and on an on-going basis to maximise the effectiveness of local plan preparation relating to strategic cross boundary matters.
- 3.11.2 The aim is to encourage positive, continual partnership working on issues that go beyond a single local planning authority area.
- 3.11.3 Local planning authorities must demonstrate how they have complied with the duty at the independent examination of their Local Plans. If a local planning authority cannot demonstrate that it has complied with the duty then the Local Plan will not be able to proceed further in examination.
- 3.11.4 Housing market and travel to work areas to name but a few may represent a more effective basis on which to plan for housing, transport and infrastructure.
- 3.11.5 The following table shows the collection of data from each part of the Housing Market Area analysis above. The table highlights where there is a link between Maldon and the adjoining local authority areas.

Table 3-5 Links with Maldon

| Local Authority Area | Migration (Census 2001) | Travel to Work (APS 2011) | Average House Price (Land Registry Q1 2013) | House Types (2011 Census) | Tenure (2011 Census) |
|----------------------|-------------------------|---------------------------|---|---------------------------|----------------------|
| Chelmsford | ✓ | ✓ | ✓ | - | ✓ |
| Braintree | ✓ | ✓ | - | - | - |
| Greater London | ✓ | ✓ | - | - | - |
| Basildon | ✓ | ✓ | - | - | - |
| Colchester | ✓ | ✓ | - | - | - |

- 3.11.6 By entering into this Strategic Housing Market Assessment with the other Essex consortium members, Maldon District Council has demonstrated that they are complying with the duty to co-operate.

4 THE DEMOGRAPHIC CONTEXT & FUTURE PROJECTIONS

4.1 Key Points

- The population in Maldon in 2011 (based on the Census data) was 61,600 an increase of 3.7% from the 2001 Census.
- According to the Interim 2011 ONS based sub-national population estimates the age profile in Maldon followed a similar pattern to Essex and the other local authorities in the Essex Consortium.
- The Interim 2011 ONS based sub-national population estimates an increase in population of around 8.5% between 2011 and 2021 in Maldon.
- According to the 2010 ONS SNPP the population in Maldon will increase by 17.5% to **2035**.
- The largest proportionate increase in Maldon is in the 90+ age bracket, a 35.6% increase over the projected period from 2011 to 2021.

Dwelling projections

- The average household size in Maldon in 2011 is 2.37 and predicted to reduce to 2.31 in 2021.
- There is predicted to be 3,000 (+11.5%) more households in the District in 2021 than in 2011, with the majority being over the age of 65.
- The analysis carried out by Edge Analytics suggests that the dwellings projection figure for Maldon is **294** per annum over the Plan period 2014 to 2029.
- The SHMA stock flow analysis suggests a range of **390 - 319** dwellings per annum over a 5 year and 15 year period.

4.2 Introduction

- 4.2.1 Analysis of changes in population and household profiles are essential in enabling an understanding of the level of housing need and demand within an area. Monitoring population and household projections allows the Council to see if any significant changes are occurring that could affect the Maldon housing market.
- 4.2.2 Demographic change creates the need for different levels and types of housing provision and is a key factor influencing the requirements for market and affordable housing. The aim of this section of the report is to highlight the issues which are relevant to the evaluation of housing needs in Maldon.
- 4.2.3 In local area projecting new household formation is mainly due to responses to income and employment opportunities. However, new household formation is also affected by life cycle patterns and this demographic influence contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).

- 4.2.4 The factors which combine to produce the population and household projections are: - age-sex structures (including those of migrants) headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes.
- 4.2.5 The key features of population change impacting on the housing market are migration of mainly younger and economically active households and an ageing population with increasing care and support needs.

4.3 The Historic Demographic Structure (2001-2011)

- 4.3.1 This sub-section analyses the demographic change over the last 10 years (2001-2011). The 2001 and 2011 Census data on population were used.
- 4.3.2 The 2011 Census recorded 61,600 people in Maldon and 1,393,600 in Essex.
- 4.3.3 Since 2001, Maldon has experienced an increase in population of around 3.7% (+2,182 people). Essex has seen an increase in population of +6.3% and the East region an increase of +8.5%, compared to 7.9% nationally.

Table 4-1 Population Change, 2001 / 2011

| Area | Population 2001 | Population 2011 | Absolute Change | % Change |
|-------------|-----------------|-----------------|-----------------|----------|
| Maldon | 59,418 | 61,600 | + 2,182 | + 3.7 |
| Essex | 1,310,805 | 1,393,600 | + 82,795 | + 6.3 |
| East Region | 5,388,140 | 5,847,000 | + 458,860 | + 8.5 |
| England | 49,138,831 | 53,012,500 | + 3,873,669 | + 7.9 |

Source: ONS Census (2001 / 2011)

4.4 Population Estimates for 2011

- 4.4.1 The latest Interim 2011 ONS based sub-national population estimates have been derived from the 2011 Census population. To enable a direct comparison with previous mid-year population data, ONS has calculated a 'roll-forward' estimate for each local authority.
- 4.4.2 The 'roll-forward' data is based on the mid-2010 population estimates, plus the net effect of births, deaths and migration data between mid-2010 and Census day.

Table 4-2 2011 Population Comparisons

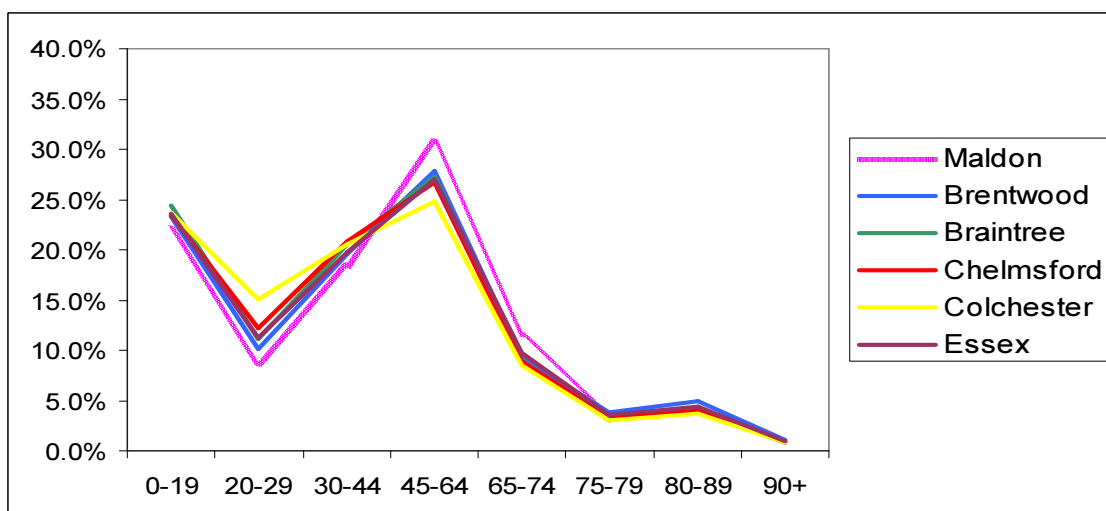
| Area | 'Rolled forward' mid 2011 estimate | Interim 2011 mid-year estimate | Difference (RF MYE – Interim MYE 2011) | % Difference |
|-----------------|------------------------------------|--------------------------------|--|--------------|
| England | 52,667,368 | 53,107,169 | 439,801 | - 0.8 |
| Essex | 1,404,505 | 1,396,599 | + 7,906 | + 0.6 |
| East of England | 5,826,187 | 5,862,418 | - 36,231 | - 0.6 |
| Maldon | 62,704 | 61,720 | + 984 | + 1.6 |
| Brentwood | 73,135 | 73,841 | - 706 | - 1.0 |
| Braintree | 145,932 | 147,514 | - 1,582 | - 1.1 |
| Chelmsford | 166,820 | 168,491 | - 1,671 | - 1.0 |
| Colchester | 176,697 | 173,614 | + 3,083 | + 1.8 |

Source: Interim 2011 ONS based sub-national population estimates and 'Rolled-forward' mid 2011 ONS sub-national population estimates

- 4.4.3 Comparison of the latest population estimates shows a difference in Maldon of +1.6%, suggesting the rolled-forward 2011 estimate is slightly higher than the Interim 2011 based mid-year estimate.
- 4.4.4 In Essex the difference shows that the rolled-forward 2011 estimate is slightly higher than the Interim 2011 data (+0.6%).

4.5 Maldon Population Age Profile 2011

- 4.5.1 The following data shows the age profile of the District using the Interim 2011 based sub-national mid-year population estimates. The graph below shows the percentage proportions of each age bracket in the District along with a comparison to the other local authorities in the Essex Consortium.

Figure 4-1 2011 Population Profile by Age (%)

Source: Interim 2011 ONS based sub-national population estimates

- 4.5.2 The age profile of the Maldon population follows a similar pattern to the other local authorities in the Essex Consortium. The age groups that peak slightly above the other authorities in percentage terms are the older age groups 45-64 and 65-74.

4.5.3 The following table shows the full breakdown in numbers for each age bracket.

Table 4-3 2011 Population Profile by Age (Numbers)

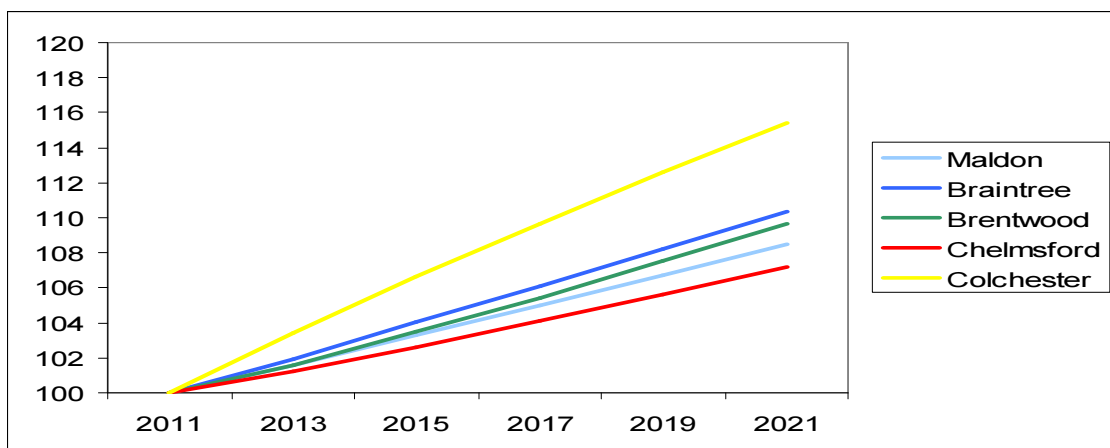
| Area | 0-19 | 20-29 | 30-44 | 45-64 | 65-74 | 75-79 | 80-89 | 90+ | TOTAL |
|------------|---------|---------|---------|---------|---------|--------|--------|--------|-----------|
| Maldon | 13,591 | 5,356 | 11,300 | 18,897 | 7,111 | 2,320 | 2,520 | 625 | 61,720 |
| Brentwood | 17,147 | 7,513 | 14,501 | 20,521 | 6,921 | 2,814 | 3,662 | 762 | 73,841 |
| Braintree | 35,951 | 16,286 | 30,336 | 40,189 | 13,286 | 4,392 | 5,786 | 1,288 | 147,514 |
| Chelmsford | 39,541 | 20,480 | 35,086 | 45,006 | 14,934 | 5,484 | 6,647 | 1,313 | 168,491 |
| Colchester | 41,215 | 26,192 | 35,639 | 42,983 | 14,668 | 5,228 | 6,359 | 1,330 | 173,614 |
| Essex | 328,724 | 157,650 | 274,660 | 377,388 | 135,023 | 49,768 | 60,871 | 12,515 | 1,396,599 |

Source: Interim 2011 ONS based sub-national population estimates

4.6 Projected Population in Maldon to 2021 and to 2035

4.6.1 The next set of data highlights the projected population in the District using two different data sources. The following graph and table shows the projected population in Maldon over the next 10 years using the Interim 2011 based sub-national population projections, published in September 2012. We have compared the data with the other authorities in the Essex Consortium.

Figure 4-2 Population Change 2011 – 2021



Source: Interim 2011 based ONS sub-national population projection:
Change in Population (2011 Index = 100)

Table 4-4 Total Population Change 2011 – 2021

| Area | 2011 | 2013 | 2015 | 2017 | 2019 | 2021 | Change N ^{os.} (%) |
|------------|---------|---------|---------|---------|---------|---------|-----------------------------|
| Maldon | 61,720 | 62,696 | 63,744 | 64,790 | 65,857 | 66,971 | + 5,251 (8.5) |
| Brentwood | 73,841 | 75,029 | 76,404 | 77,844 | 79,380 | 80,979 | + 7,138 (9.7) |
| Braintree | 147,514 | 150,391 | 153,463 | 156,556 | 159,673 | 162,805 | + 15,291 (9.4) |
| Chelmsford | 168,491 | 170,546 | 172,921 | 175,403 | 177,960 | 180,563 | + 12,072 (10.4) |
| Colchester | 173,614 | 179,518 | 185,123 | 190,427 | 195,474 | 200,324 | + 26,710 (15.4) |

Source: Interim 2011 based ONS sub-national population projection

- 4.6.2 The Interim 2011 based ONS SNPP (Office of National Statistics, sub-national population projections) data shows an increase in the population of Maldon over the 10 years of 8.5% (5,251 people), Maldon shows proportionally the smallest increase in population than all other benchmark areas.
- 4.6.3 The following table shows future population projections using a different data set. ONS 2010 based Sub-National Population Projections forecast the population through to **2035**.

Table 4-5 Total Population Change in Maldon 2011 – 2035

| | 2011 | 2016 | 2021 | 2026 | 2031 | 2035 | Change |
|------------------|--------|---------|---------|---------|---------|---------|-----------------|
| Total Population | 63,000 | 65,000 | 68,000 | 70,000 | 72,000 | 74,000 | |
| Change | | + 2,000 | + 3,000 | + 2,000 | + 2,000 | + 2,000 | + 11,000 |
| % Change | | + 3.2 | + 4.6 | + 2.9 | + 2.8 | + 2.8 | + 17.5 |

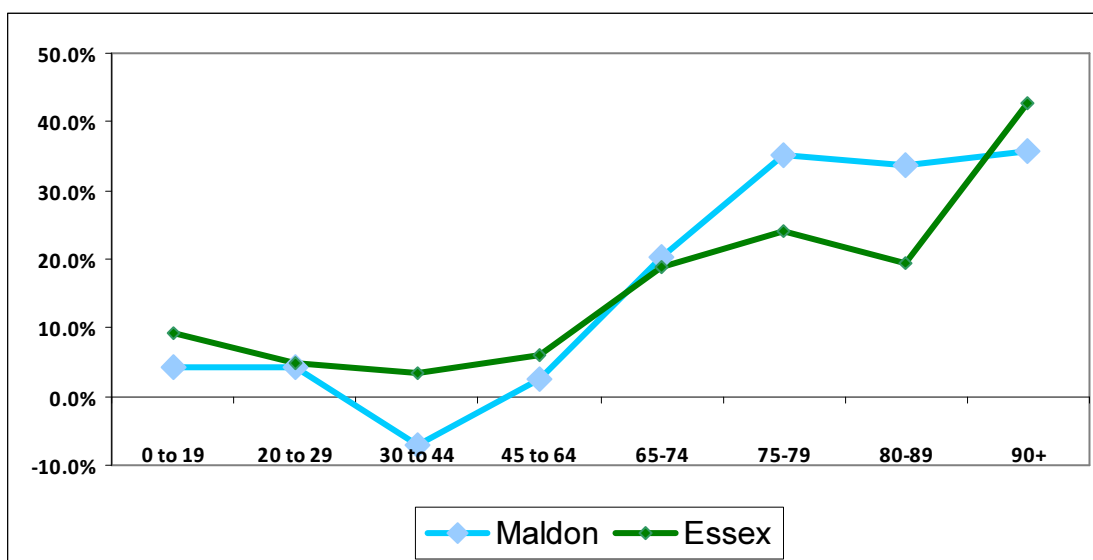
Source: 2010 based ONS sub-national population projection: Figures are rounded to the nearest 100

- 4.6.4 The total population in Maldon according to the 2010 based ONS SNPP is projected to grow by 17.5%, 11,000 more people by **2035**.

4.7 The Population Age Structure Projections to 2011-2021

- 4.7.1 The graph below shows the population change by age group between 2011 and 2021 using the Interim 2011 ONS based sub-national population projections.
- 4.7.2 The data shows the population change by age groups for Maldon District and we have also included the data for Essex as a comparison.

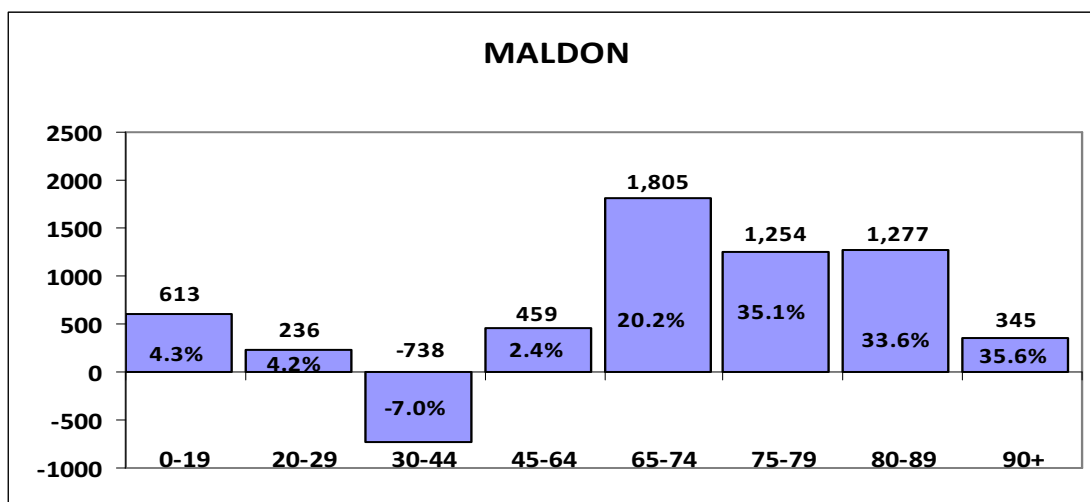
Figure 4-3 Population Change 2011-2021 by Age



Source: Interim 2011 ONS based sub-national population projections

- 4.7.3 There are increases in population across all age groups apart from in the 30-44 age group. The following graph shows the change in more detail for the District.

Figure 4-4 Population change by age band in Maldon 2011-2021



Source: Interim 2011 ONS based sub-national population projections

- 4.7.4 The 0-19 age group increases by 4.3% (around 613 people), a fairly low level in comparison to the other benchmark areas.
- 4.7.5 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. Overall this age group increases by 4.2% (around 236 people).
- 4.7.6 The 30-44 age group, the main economically active and household forming and moving group shows an overall decrease of around 740 people (-7.0%).
- 4.7.7 The 45-64 age group shows an overall increase by around 460 people between 2011 and 2021 (2.4%).

4.8 Older Population Growth Projections

- 4.8.1 The most significant feature is the growth of the population is in the over 65 age group.
- 4.8.2 The largest proportionate growth is in the 90+ age bracket, a 35.6% increase over the 10 year period, the largest increase across all the benchmark areas.
- 4.8.3 The 65-74 age group increases by 20.2% (1,805 people). The 75-79 age group increases by 35.1% and the 80-89 age group increases by 33.6%.
- 4.8.4 Given the resource demands often associated with very elderly people, these are very significant figures.
- 4.8.5 Changes in the population structure will impact on demand for different house types and tenures. Local Development Documents will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections:-

- Growth in the number of individuals in the 45 to 64 age group is most likely to increase the demand for higher quality market housing, whilst the increase in the number of people in the 65+ age group will impact on the demand for market and affordable sheltered and supported accommodation;
- As older people tend to remain in their family home after children have left home or after the loss of a partner there is a growing trend of under-occupation in both sectors of the housing market;
- The increase in older householders (i.e. 80+) will have implications for support services, options for housing with support, extra care housing, long term suitability of accommodation, equity release schemes, adaptations, and other age related care requirements.

4.8.6 We also examined POPPI data (*Projecting Older People Population Information System*) to see what data they had recorded for the over 65's projection through to 2020. The following table shows the full breakdown for Maldon, County, Regional and National projections.

Table 4-6 POPPI data for the over 65's through 2012-2020

| Area | 2012 | 2014 | 2016 | 2018 | 2020 | Change% |
|---------|-----------|-----------|-----------|------------|------------|-------------|
| Maldon | 13,300 | 14,500 | 15,400 | 16,400 | 16,800 | 26.3 |
| Essex | 270,600 | 287,900 | 300,100 | 311,900 | 323,300 | 19.5 |
| East | 1,079,000 | 1,142,900 | 1,192,400 | 1,238,400 | 1,284,500 | 19.0 |
| England | 9,055,900 | 9,536,400 | 9,911,700 | 10,256,600 | 10,603,000 | 17.1 |

Source: POPPI data

4.8.7 The older population in Maldon (65+) according to the data sourced from POPPI will increase by 26.3% between 2012 and 2020. The ONS interim 2011 sub-national population projections showed an increase in the population of those aged 65 as around 27%, based on data between 2011 and 2021.

4.9 Household size and projections

4.9.1 According to the 2011 Census there are 26,000 households in Maldon.

4.9.2 However, there are other data sources available to look at the household size and projections for an area. For this section we examined the Interim 2011 ONS based household projections published in April 2013.

4.9.3 The Interim 2011 ONS data which is available at a national, County and District level shows that over the period **2011 to 2021**, the average number of households in Essex is projected to rise by 11.8%, 583,000 in 2011 to 652,000 in 2021.

4.9.4 In Maldon that figure is 11.5%, an increase of 3,000 households; 26,000 in 2011 to 29,000 in 2021.

- 4.9.5 The table below outlines the projected change in households for Maldon, Essex and the other authorities on the Essex Consortium from 2011 to 2021.

Table 4-7 Projected Change in Households 2011 – 2021

| Area | 2011 | 2013 | 2016 | 2019 | 2021 | Change (N ^{OS}) % |
|------------|---------|---------|---------|---------|---------|--------------------------------|
| Maldon | 26,000 | 26,000 | 27,000 | 28,000 | 29,000 | (+ 3,000) 11.5% |
| Brentwood | 31,000 | 31,000 | 32,000 | 33,000 | 34,000 | (+ 3,000) 9.7% |
| Braintree | 61,000 | 63,000 | 65,000 | 67,000 | 69,000 | (+ 8,000) 13.1% |
| Chelmsford | 70,000 | 71,000 | 73,000 | 75,000 | 76,000 | (+ 6,000) 8.6% |
| Colchester | 72,000 | 74,000 | 78,000 | 82,000 | 84,000 | (+ 12,000) 16.7% |
| Essex | 583,000 | 596,000 | 617,000 | 638,000 | 652,000 | (+ 69,000) 11.8% |

Source: Interim 2011 ONS based sub-national household projections

- 4.9.6 The following table shows the average household size in the District, Essex and the other local authorities in the Essex Consortium. The data used is the interim 2011 ONS based population / household projections.

Table 4-8 Average Household Size 2011

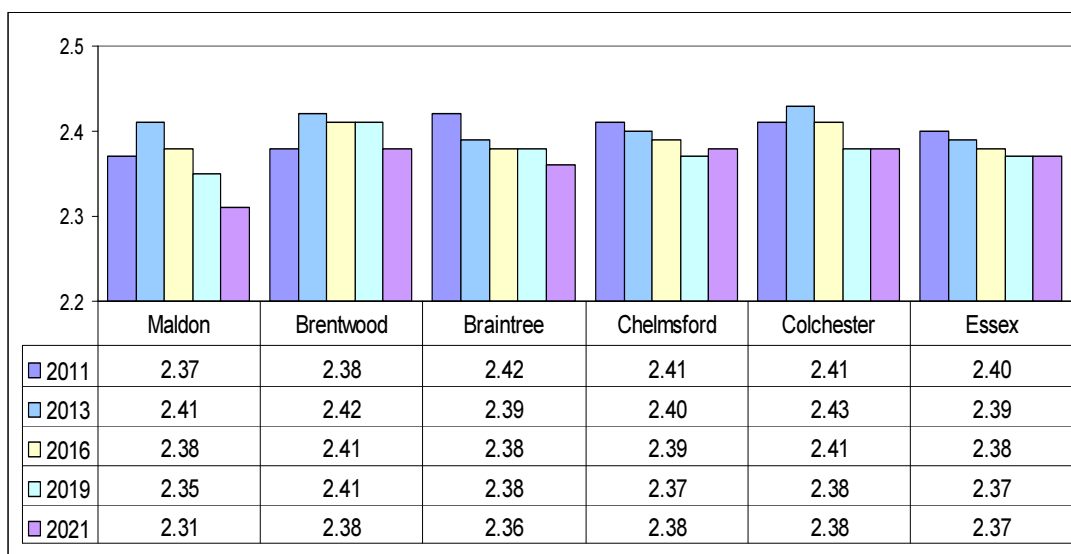
| Area | Population | Households | Average Household Size |
|------------|------------|------------|------------------------|
| Maldon | 61,720 | 26,000 | 2.37 |
| Brentwood | 73,841 | 31,000 | 2.38 |
| Braintree | 147,514 | 61,000 | 2.42 |
| Chelmsford | 168,491 | 70,000 | 2.41 |
| Colchester | 173,614 | 72,000 | 2.41 |
| Essex | 1,396,599 | 583,000 | 2.40 |

Source: Interim 2011 ONS based sub-national household / population projections

- 4.9.7 The average household size in Maldon according to the latest data available is 2.37, lower than all the other benchmark areas.

- 4.9.8 The following graph shows the change in household size from 2011 to 2021 in Maldon, Essex and the other Essex Consortium authorities.

Figure 4-5 Household Size (2011-2021)



Source: Interim 2011 ONS based sub-national household / population projections

- 4.9.9 In Maldon the household size decreases from 2.37 in 2011 to 2.31 in 2021. The data shows an increase in household size in 2013 but then declines steadily through to 2021.
- 4.9.10 A decline in household size to 2021 can be linked to the:-
- Significant predicted growth in the over 65 population;
 - Impact of relationship breakdown;
 - Increase in the number of single / couple households.
- 4.9.11 This pattern of declining average household size combined with a growing population is common to the vast majority of authorities and means there will be a requirement for additional housing units throughout the Country.

4.10 Edge Analytics Demographic Forecasts

- 4.10.1 The responsibility for establishing the level of future housing provision in their area will in future rest solely with the individual local planning authorities.
- 4.10.2 A key part of estimating this future provision will be an assessment of the likely future population of each authority's area and the implications for provision of housing, jobs, infrastructure, services and facilities.
- 4.10.3 Over recent years authorities generally made use of demographic projections commissioned by the former East of England Regional Assembly (EERA) for preparing and monitoring the Regional Spatial Strategy.
- 4.10.4 In the absence of EERA, the Essex Planning Officers Association (EPOA) considered it important for authorities to gain the best possible understanding of trends in population and household growth for the period 2010 to 2033.

- 4.10.5 The Edge Analytics Study was commissioned by the Essex Planning Officers Association (EPOA) to replace demographic services provided by the former East of England Regional Assembly (EERA).
- 4.10.6 Edge Analytics delivered the analysis by using the POPGROUP suite of demographic forecasting models. The POPGROUP models provide a desktop utility for the evaluation of alternative growth scenarios to support local planning.
- 4.10.7 The scenarios are defined by different parameters, including migration-led, dwelling-led and economic-led approaches to demographic forecasts. The study recommends that Essex Planning Officers Association (EPOA) continues to produce consistent and detailed evidence on local demographic statistics as new data becomes available.
- 4.10.8 It was not the intention of the Edge Analytics Study to produce a recommended or preferred demographic projection for any area. Rather, the approach was to encourage examination of the demography of each area from different perspectives.
- 4.10.9 It will be for each local planning authority to determine its use of the projections and other outputs from this project to inform its future spatial policy development plans.
- 4.10.10 The table below shows the demographic SNPP 2010-R scenario for Maldon District Council of 294 dwellings intended to be used as a starting point to estimate future housing requirements.

Table 4-9 Edge Analytics Demographic Scenarios -

| Local Authority | Demographic Scenarios | Change 2010 – 2033 | | | | Average per year | | |
|-----------------|-----------------------|--------------------|---------------------|-------------------|---------------------|------------------|-----------|------|
| | | Population Change | Population Change % | Households Change | Households Change % | Net Migration | Dwellings | Jobs |
| Maldon | SNPP 2010 – R | 10,444 | 16.7 | 6,495 | 25.2 | 602 | 294 | 54 |

4.11 SHMA Stock Flow Analysis

- 4.11.1 The NPPF requirements are for a local planning authority to objectively assess the scale of market demand and affordable housing need and to positively address the need for continuing economic growth in their housing market area.
- 4.11.2 NPPF Planning Guidance states that neither secondary nor primary data are themselves more or less robust when trying to derive a robust assessment of housing need and demand.
- 4.11.3 The Strategic Housing Market Assessment carried out by DCA for Maldon District Council therefore examined the nature of future housing need in more detail, particularly to inform property size targets for future delivery across both sectors.
- 4.11.4 The SHMA analysis has utilised both primary survey data and secondary data from various sources including local authority records to assess market housing demand and affordable need.
- 4.11.5 The stock flow analysis is not however intended as an alternative basis to the demographic projections as the base from which to determine the OAN figure.

- 4.11.6 In terms of household survey flow models, the data utilised is both primary household survey which identifies future housing forming and moving intentions not available from any other source and secondary data particularly on social and affordable housing need and social stock re-let supply.
- 4.11.7 However, elements of the stock flow analysis which are based on future migration moves over a five year period are potentially subject to under-estimation. Future plans and intentions are not always realised and are subject to fluctuations in the economic cycle, the housing market and affordability.
- 4.11.8 Additionally individual household circumstances can change although these caveats relating to national and local housing market and economic change can equally apply to household and population projections.
- 4.11.9 The following table highlights the key elements of the stock flow analysis.

Table 4-10 Market and Affordable Shortfall Headline Numbers

| | | Market sector Shortfall | Affordable Shortfall |
|---|-------|----------------------------|-------------------------|
| Existing demand | | 684 | 128 |
| Concealed demand | | 224 | 139 |
| In-migration | | 704 | - |
| Total annual newly arising need | | 1,612 | 267 |
| Plus Backlog rate of 24 (Net current need of 356 x 6.66% = 24) | | - | 291 |
| Less average annual Supply | 1,315 | | 137 |
| Less Dissolutions (market only) | 108 | 1,423 | - |
| Total Need | | 189 | 154 |

Affordable Housing Scenarios

- 4.11.10 The vast majority of affordable housing requirements are normally met by the turnover of the existing stock and the stock flows analysis suggests three scenarios, addressing the affordable housing backlog over 15 year and 5 year periods respectively and including only net new affordable need, i.e. ignoring the backlog.
- 4.11.11 These are shown in the table below.

Table 4-11 Affordable Housing Stock Flow Analysis

| Tenure | 5 years | 15 years | Net new need only |
|--------------|------------|------------|-------------------|
| Affordable | 201 | 154 | 130 |
| Market | 189 | 189 | 189 |
| Total | 390 | 343 | 319 |

- 4.11.12 These alternative scenarios show a range of total housing requirement of **319 to 390** dwellings per annum. The stock flow analysis data can be found in more detail at 11.6 and 14.11.

5 ECONOMIC DRIVERS OF DEMAND

5.1 Key Points

- In 2011, the total number of jobs in Maldon was 22,000 (ONS Jobs Density, 2011).
- Within Maldon District, the largest occupation group in absolute terms are in professional occupations at 20.7%, the highest level across all the benchmark areas.
- Maldon has the largest proportion of its workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) at 43.0% but is lower than the other benchmark areas.
- In 2008, the most important industry sectors within the Maldon economy in absolute employment terms was distribution, hotels and restaurants (23.2%), although a lower level compared to the other benchmark areas.
- At 2011 (ONS mid-year population estimates) there were estimated to be around 38,400 people in Maldon of working age. This equates to 62.2% of the total population.
- In 2012, Maldon had an employment rate of 71.8%, higher than the national level but lower than the other benchmark areas.
- The unemployment rate in 2012 was 5.4%, lower than the other benchmark areas.
- In April 2013 Maldon had a lower level of JSA claimant's rate at 2.3%, compared to Essex (3.0%), the East region (3.0%) and the national figure of 3.7%.
- Maldon has a higher level of retired population than all the other benchmark areas.
- Around 71.7% of Maldon residents travel to work by car, higher than all the other benchmark areas.
- In 2008, 58.1% of Maldon residents also worked in the District compared with 38.9% in 2001.
- The average weekly residence pay in 2012 within Maldon of £655.5 is higher than the other benchmark areas. The average workplace pay is a similar level to the County.
- Both the average and the lowest quartile weekly earnings have increased between 2007 and 2012, 22.2% and 27.8% respectively in Maldon.
- Maldon had the highest level of NVQ 1 and NVQ 2 qualifications compared to the other benchmark areas.

5.2 Introduction

- 5.2.1 The economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect of migration. This section analyses the recent economic performance in Maldon and how changes have influenced and interacted with demographic changes as analysed in section 4.
- 5.2.2 It is important to highlight the reciprocal relationship between economic development and the provision of housing. Whilst there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 5.2.3 It is a central factor in the need to create a more balanced housing market.
- 5.2.4 The data for this section has been sourced from:-
- Annual Business Inquiry Employee Analysis 2008;
 - ONS Annual Population Survey, 2011 –2012;
 - ONS Claimant Count 2012;
 - 2001 Census;
 - 2011 Census;
 - Annual Survey of Hours and Earnings, 2012;
 - CORE Local Authority New Lettings / Sales Data, 2011/2012;

5.3 The UK Economy

- 5.3.1 Local housing markets are sensitive to macro-economic policies. Interest rates, set by the Bank of England, are monitored by Central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow money, although households may still aspire to buy in the future.
- 5.3.2 In March 2010, the Bank of England's Monetary Policy Committee voted to maintain the official Bank Rate paid on commercial bank reserves at 0.5%. Interest rates since 2011 / 12 have been at a very low level when compared to those over the last few decades when they averaged over 12%.
- 5.3.3 Historic rises in interest rates will have affected the affordability of housing and demand for mortgages. Interest rates can also affect employment levels by increasing the cost of investment.
- 5.3.4 After a long period of economic growth and low levels of unemployment, this assessment has been conducted during a period of major economic uncertainty, particularly in the finance and housing markets. The financial crisis in the mortgage markets has created a major fall in the availability of mortgages and has caused the fastest fall in the volume of property sales and new development for over 60 years.

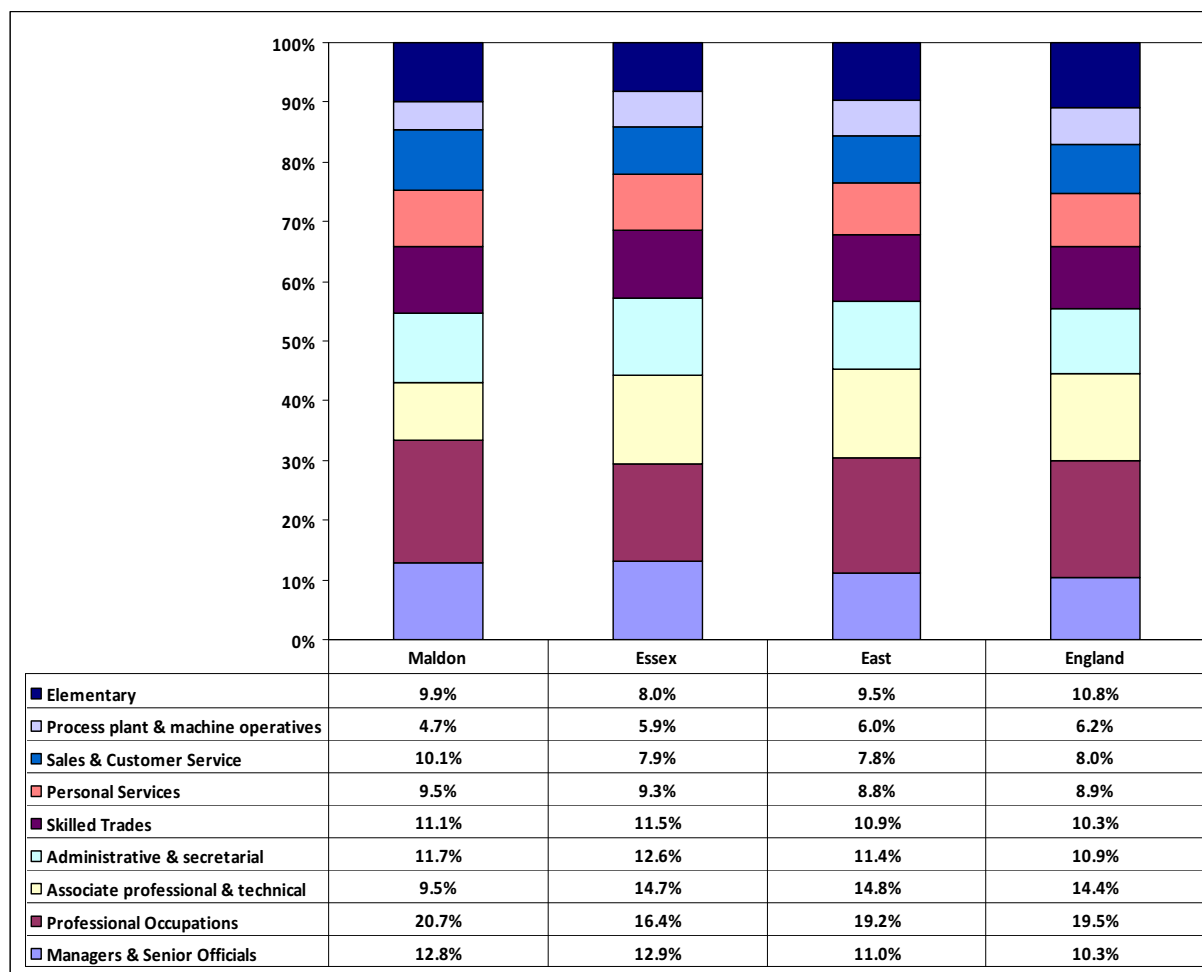
- 5.3.5 This has had a significant impact on land values and unemployment in the building industry, the supply chain of manufacturing companies and estate agency sectors. There is a difficulty in predicting how far the economic decline will go and how long the housing market will remain severely depressed, as forecasts and data on activity change virtually every month.
- 5.3.6 In the short term this could have a severe impact on the delivery of a wide range of market housing. Experience of the last recession suggests that developers will build only first time buyer units, more affordable housing and possibly only build to pre-sales.
- 5.3.7 However mortgage availability and terms have forced new development towards larger family units.

5.4 Labour Demand

- 5.4.1 Labour demand consists of the jobs and vacancies available within an area.
- 5.4.2 In 2011, the total number of jobs in Maldon was 22,000 (ONS Jobs Density, 2011). This includes employees, self employed, government supported trainees and HM forces.
- 5.4.3 The ONS Annual Business Inquiry employee analysis (2008) revealed that there were 19,400 total employee jobs in Maldon (excluding self-employed, government supported trainees and HM forces). 13,500 jobs were full-time and 5,900 were part-time.
- 5.4.4 The occupational structure of a population can be used to assess the competitiveness of an economy.
- 5.4.5 Figure 5-1 below outlines the split by occupation of those who live in Maldon and are in work, based on the Standard Occupational Classification System from the 2012 Annual Population Survey. The occupational structure of the workforce is linked with the types of industry prevalent within the economy.
- 5.4.6 Within Maldon, the largest occupation group in absolute terms are in professional occupations at 20.7%, the highest level across all the benchmark areas.

- 5.4.7 The next largest group in the District is managers and senior officials (12.8%), followed by administrative and secretarial at 11.7%.

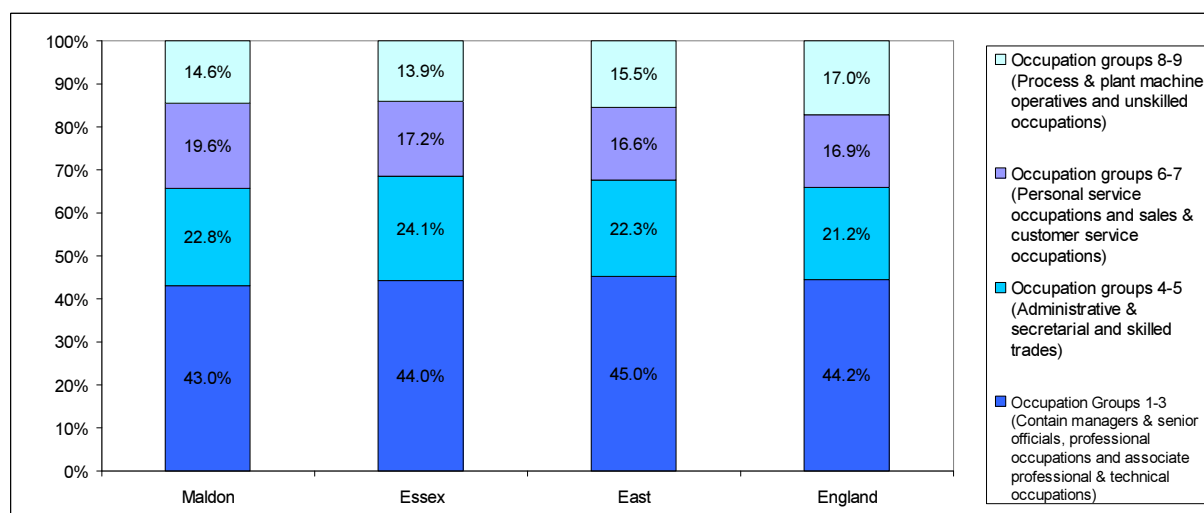
Figure 5-1 Occupational Structure - 2012



Source: Annual Population Survey January 2012 – December 2012

- 5.4.8 Figure 5-2 below details the proportions of workforce employed across the nine occupation groups.

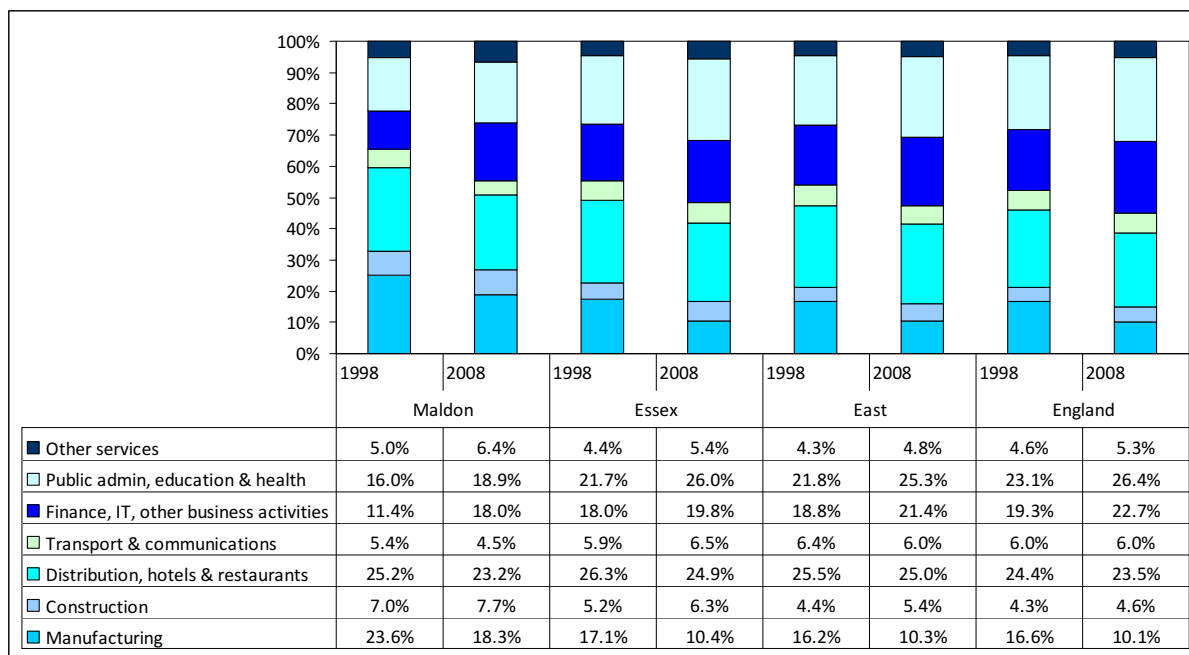
Figure 5-2 Levels of Population by Occupation Group (2012)



Source: Annual Population Survey January 2012 – December 2012

- 5.4.9 Maldon has the largest proportion of its workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) at 43.0% and this combined group is lower than all the other benchmark areas.
- 5.4.10 The breakdown of employment in Maldon and the benchmark areas by broad sector, within the 10 year period from 1998 to 2008 is shown below.

Figure 5-3 ABI Employment by Industry Sector, 1998 – 2008



Source: Annual Business Inquiry Employee Analysis, 2008

- 5.4.11 In 2008, the most important industry sectors within the Maldon economy in absolute employment terms was distribution, hotels and restaurants (23.2%), although a lower level compared to the other benchmark areas.
- 5.4.12 Maldon has experienced a decline in the manufacturing industry sector of 5.3% between 1998 and 2008, a lower decline than that seen in Essex (6.7%) the East (5.9%) and nationally (6.5%).

5.5 Labour Supply

- 5.5.1 It is important to understand the extent to which the working age population is engaged with the labour market. The ONS defines the working age population as 16-64.
- 5.5.2 Labour supply consists of people who are employed as well as people defined as unemployed or economically inactive, who can be considered to be a potential labour supply. Information in this section relates to the characteristics of people living in an area.
- 5.5.3 At 2011 (ONS mid-year population estimates) there were estimated to be around 38,400 people in Maldon of working age. This equates to 62.2% of the total population.

- 5.5.4 Data from the ONS Annual Population Survey (January 2012-December 2012) provides an indication of the number of people in employment (either as an employee or self employed). It also provides an insight into the level of unemployment within an area.

Table 5-1 Employment & Unemployment Rates, 2012 %

| | Employment Rate* | Unemployment Rate** |
|---------|------------------|---------------------|
| Maldon | 71.8 | 5.4 |
| Essex | 73.9 | 7.0 |
| East | 74.6 | 6.6 |
| England | 70.9 | 7.8 |

Source: ONS Annual Population Survey (January 2012-December 2012)

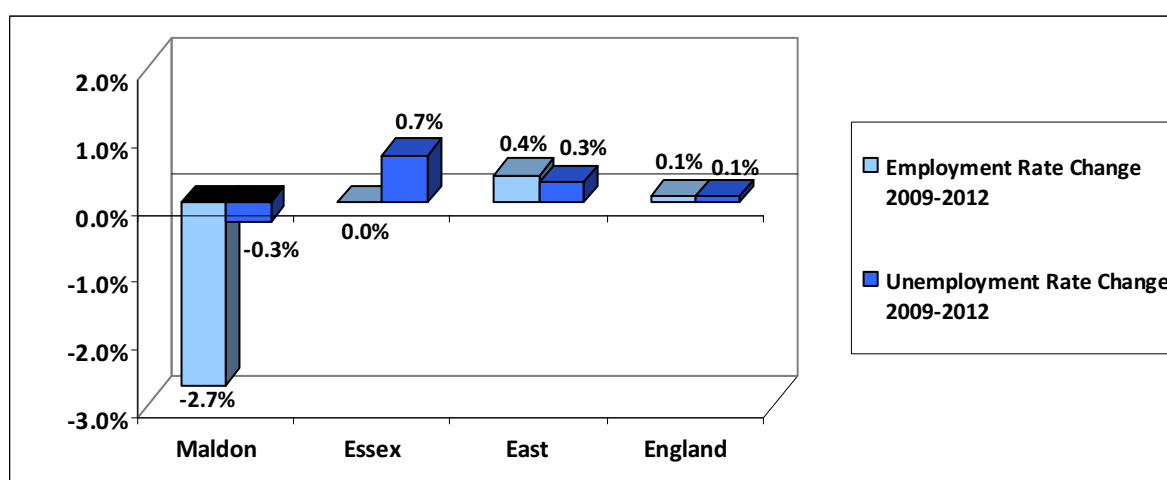
* People who are either a paid employee or self employed and of working age (16-64).
Expressed as a percentage of all people in this group

** People without a job that are available to start work

Note: Figures do not add up to 100% due to the exclusion of people unable to work due to reasons such as incapacity

- 5.5.5 More up to date data from the Labour Market Statistics Release, January 2013 show the national unemployment rate for September to November 2012 was 7.7 per cent of the economically active population, down 0.1 from June to August 2012. There were 2.49 million unemployed people, down 37,000 from June to August 2012.
- 5.5.6 In 2012, Maldon had an employment rate of 71.8%, higher than the national average but lower than the other benchmark areas. The unemployment rate at 5.4% was lower than all the other benchmark areas.
- 5.5.7 The figure below shows the differences in employment and unemployment rates from ONS data in January 2009-December 2009 compared with the most up to date data January 2012 - December 2012.

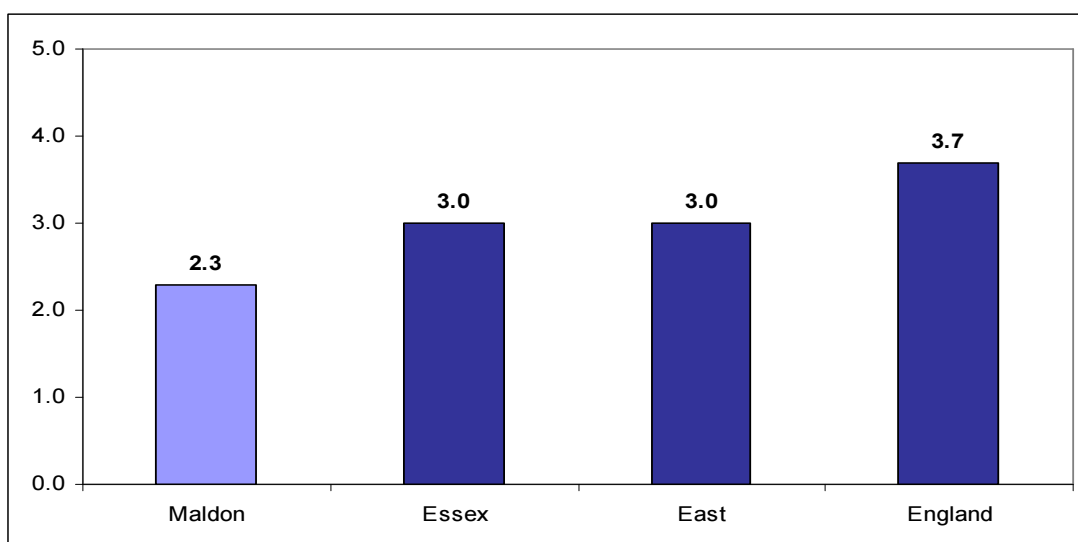
Figure 5-4 Employment & Unemployment Rate changes, 2009-2012 %



Source: ONS Annual Population Survey 2009-2012

- 5.5.8 Maldon shows the biggest change in employment rates over the 4 year period with a 2.7% decrease. The other benchmark areas either remained the same or showed an increase in numbers.
- 5.5.9 In terms of unemployment in Maldon there has been a 0.3% decrease from 2009 to 2012, compared with an increase in unemployment all the other benchmark areas.
- 5.5.10 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA) (previously known as Unemployment Benefit).
- 5.5.11 JSA is payable to people under pensionable age who are available for and actively seeking work. Due to restrictions in claiming JSA, this figure is likely to understate the true level of unemployment, as some unemployed people seeking work choose not to claim benefits.
- 5.5.12 Figure 5-5 shows the proportion of working age residents in Maldon and the wider benchmark areas claiming Job Seekers Allowance as at April 2013. Maldon had a lower level of JSA claimant's rate at 2.3%, compared to Essex (3.0%), the East region (3.0%) and the national figure of 3.7%.

Figure 5-5 JSA Claimant %- April 2013



Source: ONS Claimant Count, April 2013

- 5.5.13 Figure 5-6 below outlines the rate of JSA claimants in the six year period from 2007 to 2013, for Maldon and the benchmark areas, and shows how the claimant rate (as a proportion of working age population) has changed over the period.

Figure 5-6 JSA Claimant Rate, 2007-2013

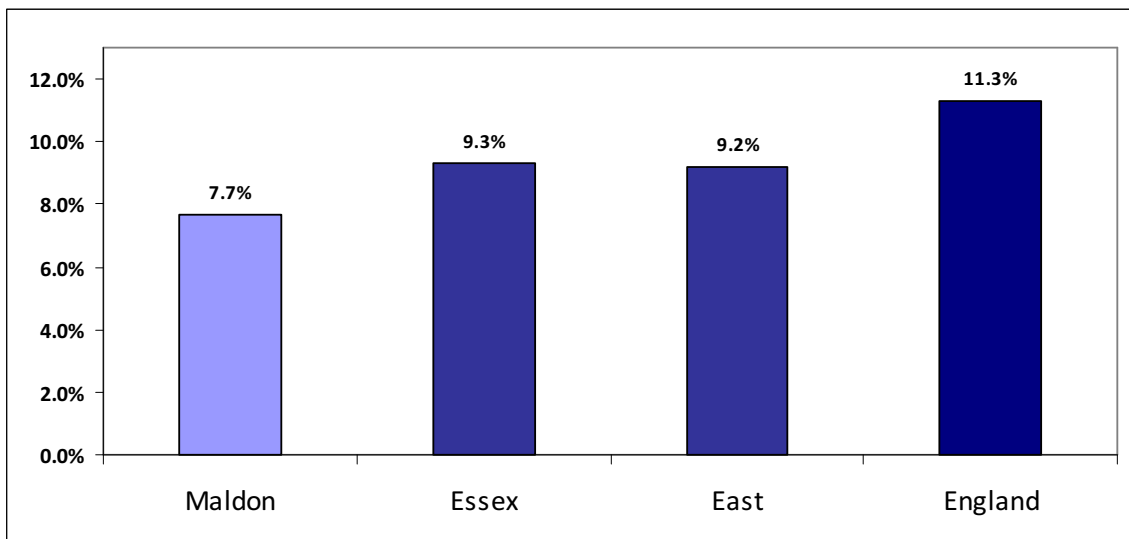


Source: Department for Work and Pensions (DWP) benefit claimants, April 2007-April 2013)

- 5.5.14 The data shows that the level of claimants in Maldon changed from 1.5% in April 2007 to 2.3% in April 2013, a 0.8% increase overall. Between 2008 and 2009 the claimant level increased by 1.8% but then remained steady through to 2013.
- 5.5.15 In Essex the levels were fairly consistent between 2007 and 2008 then they started to climb in 2009 and have remained fairly consistent through to 2013. The East region follows a very similar pattern to that of the County.
- 5.5.16 The national levels show a consistent level from 2007 through to 2009 where they increased by 1.4% to 3.8%. The levels have remained fairly stable since then.
- 5.5.17 The DWP also collect data on the proportion of working age people claiming key out of work benefits (consisting of job seekers allowance, incapacity benefits, lone parents and others on income related benefits).

- 5.5.18 Maldon has an out of work benefit claimant level of 7.7%, lower than all the other benchmark areas.

Figure 5-7 Key Out of Work Benefit Claimants (%), November 2012



Source: Department for Work and Pensions (DWP) benefit claimants, (November 2012)

- 5.5.19 Looking at the evidence below Maldon has a higher level of retired population than all the other benchmark areas, according to the 2011 Census.

Figure 5-8 Level of Retired Population 2011 (%)



Source: Crown Copyright © Census 2011

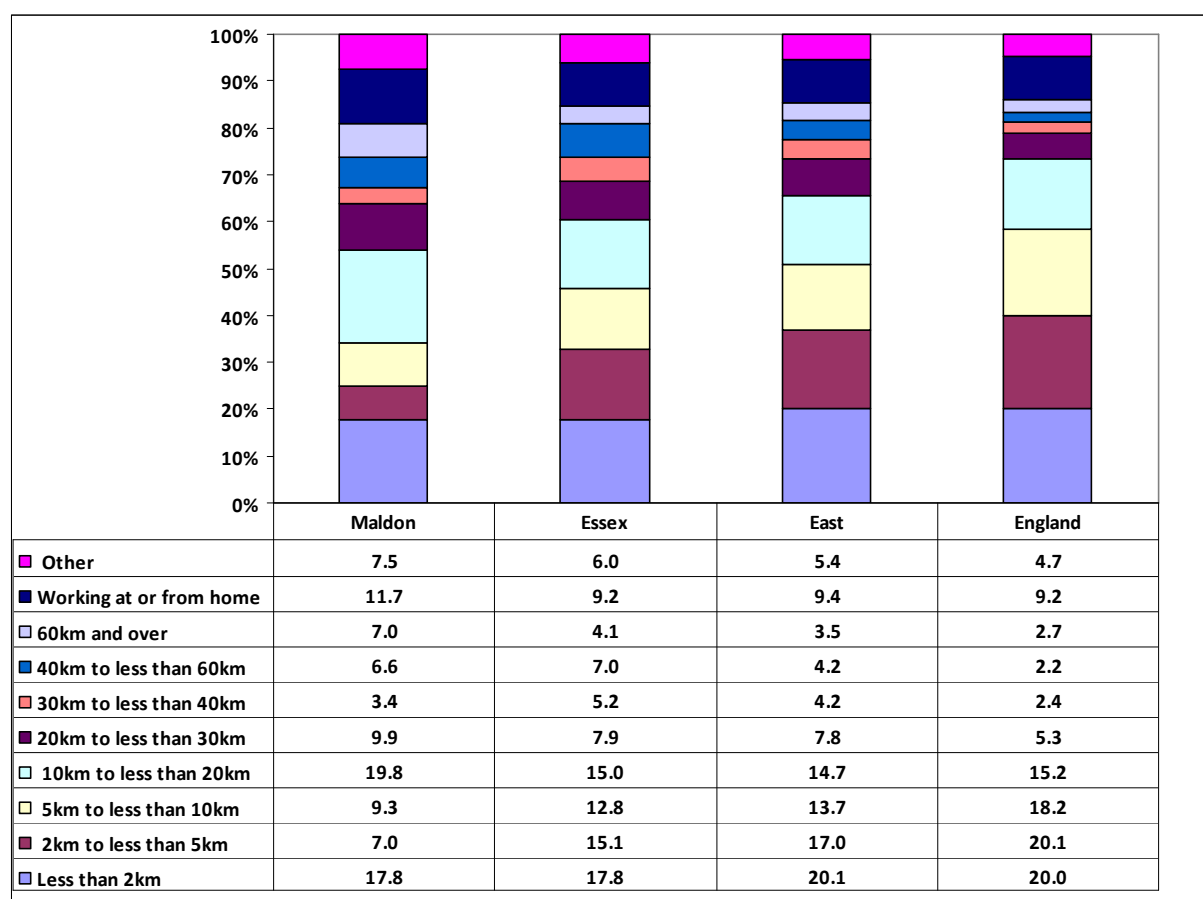
- 5.5.20 High levels of retirement can impact on the economy of an area with lower levels of economically active households. High levels of retirement also indicates an elderly population who will in the future require suitable accommodation to meet their needs and housing may need to be purpose built or adapted for households with elderly residents.

5.6 Commuters

- 5.6.1 The SHMA Practice Guidance "*Identifying Sub-regional Housing Market Areas*" Advice Note (Annex to Strategic Housing Market Assessments Practice Guidance) states that it is important when analysing the dynamics of the housing market to assess travel to work patterns.

- 5.6.2 Travel to work data can provide information about commuting flow and the spatial structure of the labour market which will influence property price and location. It can also provide information about areas within which people move without changing other aspects of their lives.
- 5.6.3 The data below further examines commuting behaviour by assessing commuting distance and mode of transport.
- 5.6.4 Figure 5-9 below presents a breakdown of workers by the distance they commute to their workplace. 53.9% of households in Maldon commute less than 20km to work. This compares with 60.7% of people commuting less than 20 km in Essex, 65.5% in the East region and 73.5% nationally.
- 5.6.5 11.7% of households in Maldon work at or from home, a higher level than all the other benchmark areas.

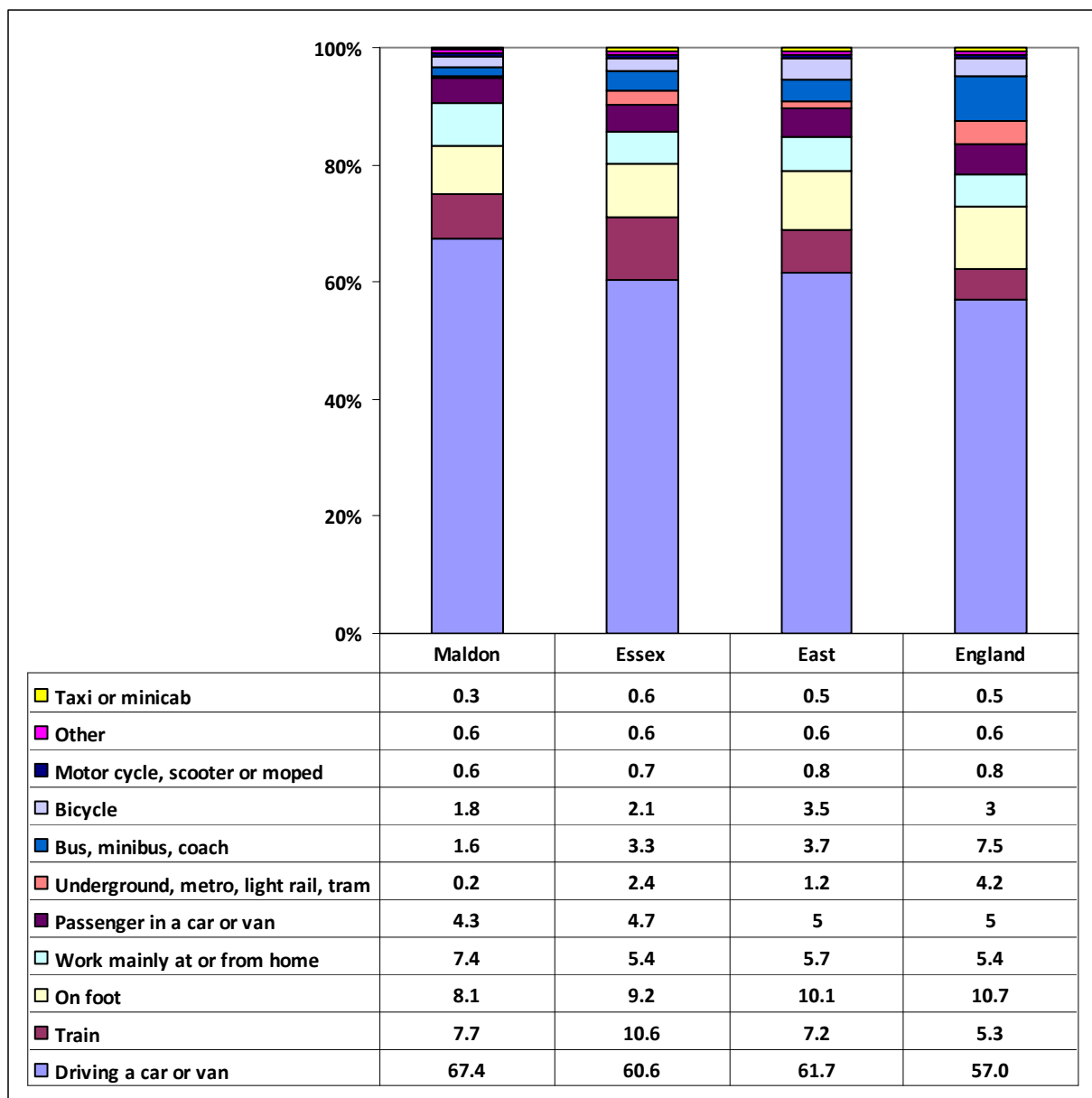
Figure 5-9 **Commuting Distances of Residents, 2001**



Source: Crown Copyright © Census 2001 (The 2011 census data on commuting distance is not yet available)

- 5.6.6 When looking at commuters' mode of transport across Maldon, the data revealed that 72.6% of commuters are road users, i.e. travel to work by car or van, either driving or as a passenger, taxi or motorcycle, higher than all the other benchmark areas.
- 5.6.7 7.4% of commuters work mainly from home, a higher level than all the other benchmark areas.

Figure 5-10 Commuters Mode of Transport

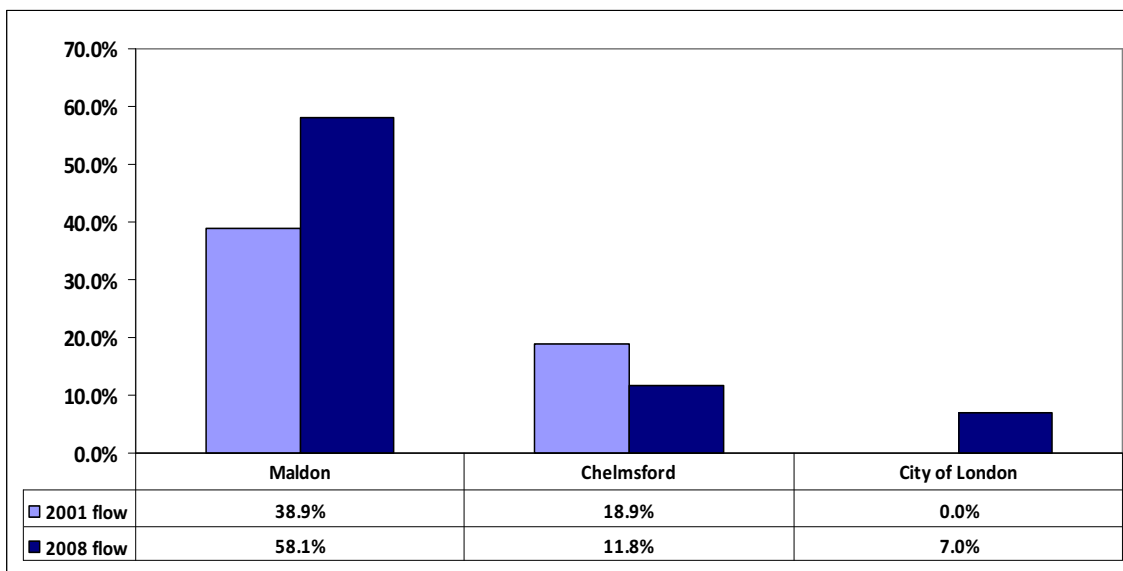


Source: Crown Copyright © Census 2011

5.6.8 The following graphs show more up to date data on commuting flows from the Office of National Statistics website utilising Annual Population Survey data (Jan- Dec 2008) against the Local Labour Force Survey 2001 data.

5.6.9 The graph shows the top three local authority flows for work location for Maldon residents.

Figure 5-11 Place of Work for Maldon Residents 2001 and 2008

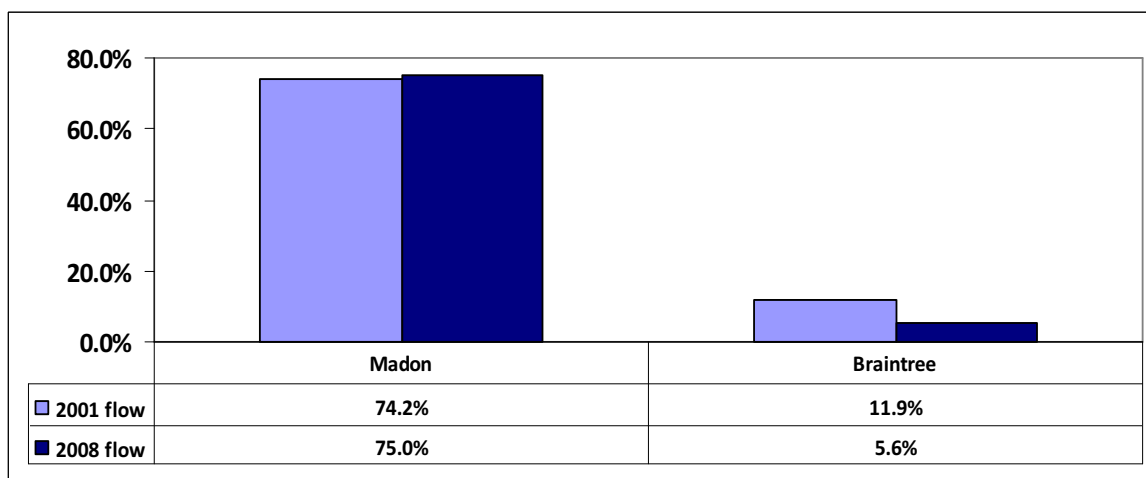


Source: ONS / APS 2008-LLF 2001

5.6.10 The 2008 data shows that 58.1% of Maldon residents also work in the District compared with 38.9% in 2001. In 2008, 7.0% worked in the City of London but in 2001 there was no significant data for residents from Maldon working in the City and as only the top three areas are reported there is no data.

5.6.11 The next graph shows details on the place of residence for those who work in Maldon.

Figure 5-12 Place of Residence for Maldon workers



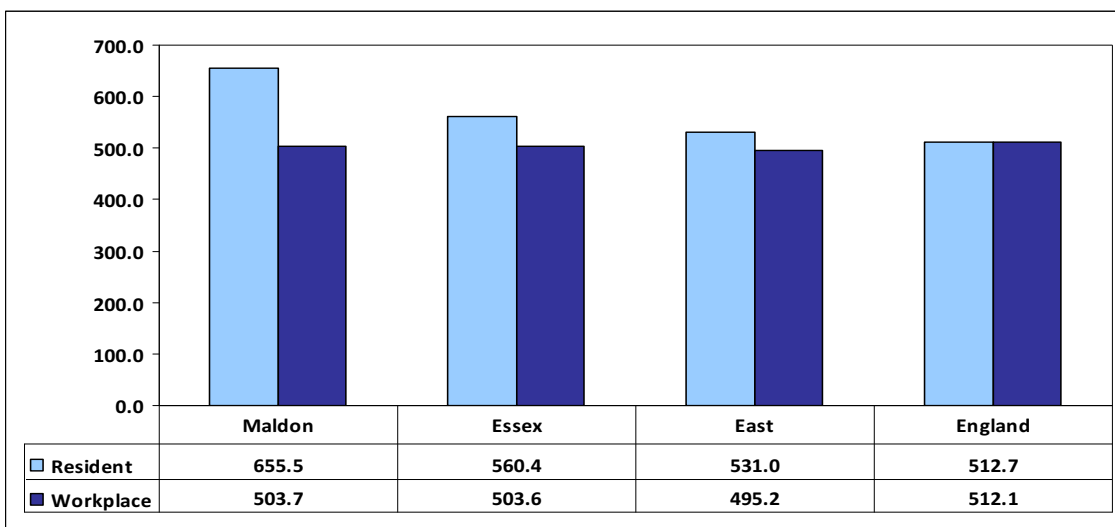
Source: ONS / APS 2008-LLF 2001

5.6.12 The main place of residence for those working in Maldon is Maldon at 75.0%. This figure has slightly increased since 2001 by 0.8%. 5.6% live in Braintree District, although this has decreased by 6.3% since 2001.

5.7 Income

- 5.7.1 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector.
- 5.7.2 Figure 5-13 shows the average gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the 2012 Annual Survey of Hours and Earnings (ASHE). ASHE provides information about the levels, distribution and make-up of earnings and hours worked for full-time employees in all industries and occupations.

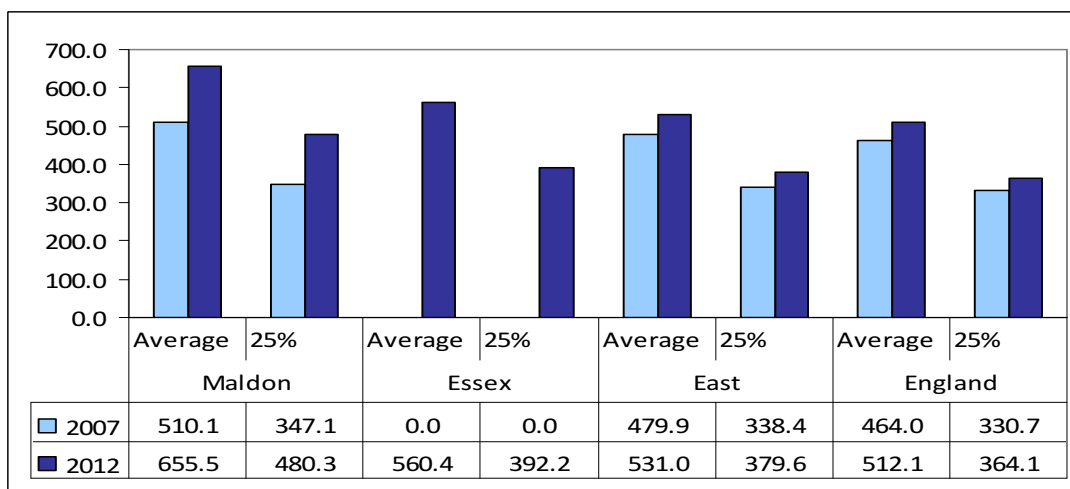
Figure 5-13 Average Gross Weekly Pay, 2012



Source: Annual Survey of Hours and Earnings (2012)

- 5.7.3 The average residence pay within Maldon of £655.5 is by far the highest when compared to the other benchmark areas. The average workplace pay of £503.7 is a very similar level to the County. The fact that the wages of those living in Maldon are higher for those working outside the District, suggests that a proportion of the local population need to commute out of the area to find higher paid work.

Figure 5-14 Average and Lower Quartile Earnings 2007-2012 per week



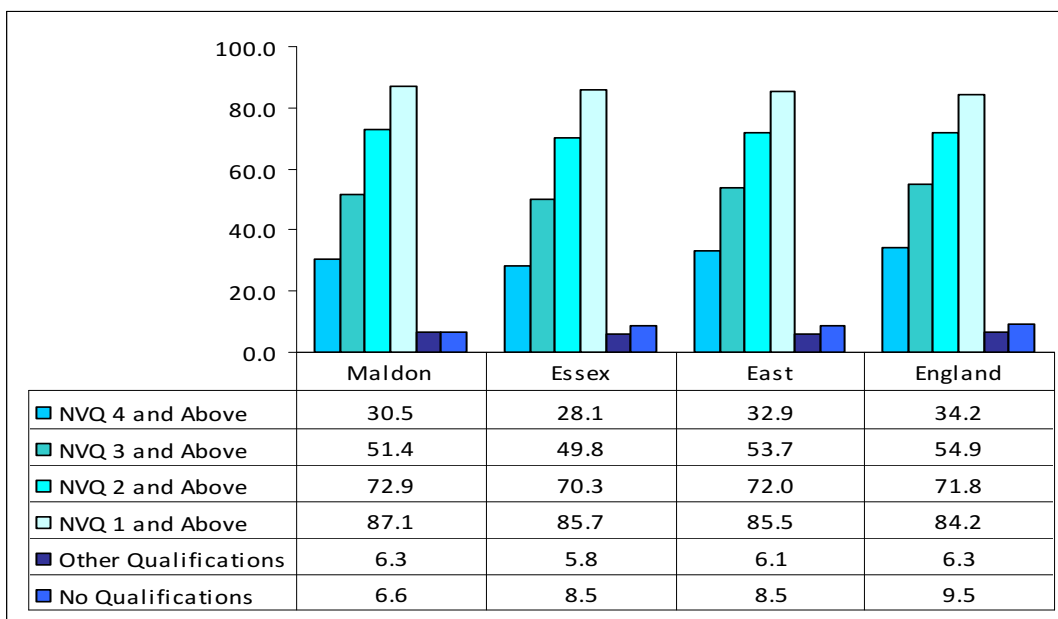
Source: Annual Survey of Hours and Earnings (2007/2012)

- 5.7.4 Figure 5-14 compares the average weekly residence earnings over a five year period from 2007 to 2012, to the lowest quartile weekly earnings (i.e. the bottom 25%). Both the average and the lowest quartile weekly earnings have increased between 2007 and 2012, in Maldon, the East region and nationally. There was no corresponding data in 2007 for Essex.
- 5.7.5 CORE (Continuous REcording) is a national information source funded by the Department for Communities and Local Government that provides an invaluable source of information about new lets, sales and tenants. As of April 2009 TNS Global are responsible for managing CORE.
- 5.7.6 The CORE data held on lettings to new tenants in Maldon District Council for the year 2011 / 12 highlights the mean and median combined household incomes of tenant (or tenant and partner).
- 5.7.7 The median weekly income for new tenants in Maldon was £198.20, lower than the mean income of £222.25.

5.8 Skills and Educational Attainment

- 5.8.1 Central to the long term growth and productivity of an economy is the level of workforce skills.
- 5.8.2 In 2012 the number of people of working age in Maldon with no qualifications was 6.6%, lower than all the other benchmark areas.
- 5.8.3 Maldon had the highest level of NVQ 1 and NVQ 2 qualifications compared to the other benchmark areas.
- 5.8.4 Figure 5-15 presents the latest qualifications data for the working age population compared to the benchmark areas.

Figure 5-15 Educational Attainment (NVQ) (Jan 2012- Dec 2012)



Source: Annual Population Survey (Jan 2012-Dec 2012)

NVQ: National Vocational Qualification

NVQ 1: Entry level or Pre-GCSE / NVQ2: GCSE or equivalent / NVQ 3: A-level or equivalent / NVQ 4: Degree or equivalent

5.9 Income and Housing Data from the 2013 survey

- 5.9.1 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*'.
- 5.9.2 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.
- 5.9.3 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.
- 5.9.4 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.'
- 5.9.5 The incomes in this section are based on the total annual **household** gross income, i.e. head of household and their partner.

5.10 Existing Household Savings

- 5.10.1 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 around 84.0% of existing households (22,715 implied).

Table 5-2 Household Savings (existing households)

Question 16a

| Savings | % | Cum % |
|-------------------|------|-------|
| No Savings | 25.8 | 25.8 |
| Under £5,000 | 19.3 | 45.1 |
| £5,000 - £10,000 | 12.3 | 57.4 |
| £10,001 - £20,000 | 9.8 | 67.2 |
| £20,001 - £30,000 | 5.9 | 73.1 |
| £30,001 - £40,000 | 3.2 | 76.3 |
| £40,000 - £50,000 | 3.7 | 80.0 |
| Above £50,000 | 20.0 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.10.2 The data shows that 45.1% had less than £5,000 in savings. 26.9% had savings in excess of £30,000.

5.11 Equity

- 5.11.1 The next table relates to the level of equity ownership in their home and was answered by 82.7% of owner occupier respondents.

Table 5-3 Level of Equity in Present Accommodation

Question 16b

| Level of Equity | % | Cum % |
|---------------------|------|-------|
| Negative Equity | 2.6 | 2.6 |
| Below - £25,000 | 5.7 | 8.3 |
| £25,001 - £50,000 | 6.2 | 14.5 |
| £50,001 - £75,000 | 5.9 | 20.4 |
| £75,001 - £100,000 | 6.7 | 27.1 |
| £100,001 - £150,000 | 12.7 | 39.8 |
| £150,001 - £200,000 | 16.6 | 56.4 |
| Above £200,000 | 43.6 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.11.2 60.2% of respondents indicated equity ownership of over £150,000. Only 2.6% of owner occupiers were in negative equity.

5.12 Existing Household Incomes

Table 5-4 Gross Annual Income of all Existing Households

Question 16c

| Annual income | All Existing Households | |
|-------------------|-------------------------|-------|
| | % | Cum % |
| None | 4.5 | 4.5 |
| Below £10,000 | 9.8 | 14.3 |
| £10,000 - £15,000 | 10.7 | 25.0 |
| £15,001 - £20,000 | 11.0 | 36.0 |
| £20,001 - £25,000 | 8.0 | 44.0 |
| £25,001 - £30,000 | 8.6 | 52.6 |
| £30,001 - £40,000 | 13.5 | 66.1 |
| £40,001 - £50,000 | 9.0 | 75.1 |
| £50,001 - £60,000 | 6.6 | 81.7 |
| Above £60,000 | 18.3 | 100.0 |

Note: Excluding benefits / allowances Source: DCA Maldon 2013 Housing Needs Survey

- 5.12.1 The response rate to the income question from existing households was 77.0% (20,801 implied).
- 5.12.2 This gives a very good indication of the income levels in the district. The data shows that 14.3% of households had incomes below £10,000. The total proportion earning below the national average of £24,400 per annum (*assessed by the ONS Economic & Labour Market Review 2012, based on April 2012, the latest data available*) was 43.0%. 18.3% of households stated that they earned over £60,000.

- 5.12.3 Around 25.0% of existing households were in receipt of financial support (6,749 implied cases), a considerably lower level than found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 5-5 below. On average, each respondent indicated around two forms of financial support.

Table 5-5 Benefits claimed by those receiving welfare payments

Question 16d

| Support | Responses % | Households % | N ^{os} . Implied (all choices) |
|-----------------------------|----------------|-----------------|--|
| Council Tax Benefit | 23.1 | 45.7 | 3,084 |
| Housing Benefit / LHA | 20.5 | 40.7 | 2,746 |
| Disability Allowance | 17.2 | 34.1 | 2,301 |
| Pension Credits | 14.1 | 27.9 | 1,886 |
| Working Family Tax Credit | 9.4 | 18.6 | 1,255 |
| Job Seekers Allowance / ESA | 5.9 | 11.6 | 784 |
| Other | 6.5 | 12.9 | 869 |
| Income Support | 3.3 | 6.6 | 449 |
| Total | 100.0 | | 13,374 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.12.4 The main form of financial support received amongst the respondents was Council Tax Benefit at 45.7%. 40.7% of households receiving benefits were in receipt of Housing Benefit / LHA and 34.1% were in receipt of Disability Allowance.
- 5.12.5 27.9% of households responding were in receipt of Pension Credits and 18.6% were in receipt of Working Family Tax Credit.

5.13 Concealed Households

- 5.13.1 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).

5.14 Concealed Households Savings Levels

- 5.14.1 The level of savings held by concealed household is outlined in the table below.

Table 5-6 Concealed Household Savings

Question 40b

| Savings | % | Cum % |
|-------------------|------|-------|
| Under £1,000 | 48.4 | 48.4 |
| £1,000 - £5,000 | 27.0 | 75.4 |
| £ 5,001 - £10,000 | 8.5 | 83.9 |
| £10,001 - £20,000 | 1.0 | 84.9 |
| £20,001 - £30,000 | 6.7 | 91.6 |
| £30,001 - £40,000 | 1.9 | 93.5 |
| Over £40,000 | 6.5 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.14.2 97.8% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs for those intending to buy on their new home.
- 5.14.3 Only 1.0% have savings between £10,000 and £20,000, 15.1% of concealed household had savings over £20,000. 83.9% have less than £10,000 in savings and unless significant support is available from parents they will be limited to the rental sector.

5.15 Concealed Household Incomes

- 5.15.1 A response to the income question was received from around 96% of concealed households moving within the District. The proportion below the £10,000 income band was 18.3%.

Table 5-7 Gross Annual Income of Concealed Households Moving within the District

Question 40d

| Annual Income | | Response | | |
|-------------------|---------|----------|-------|--------------------------|
| | | % | Cum % | N ^{os.} Implied |
| None | | 10.0 | 10.0 | 157 |
| Below | £10,000 | 8.3 | 18.3 | 130 |
| £10,001 - £15,000 | | 16.9 | 35.2 | 265 |
| £15,001 - £20,000 | | 23.0 | 58.2 | 362 |
| £20,001 - £25,000 | | 19.4 | 77.6 | 304 |
| £25,001 - £30,000 | | 6.0 | 83.6 | 94 |
| £30,001 - £40,000 | | 4.3 | 87.9 | 67 |
| £40,001 - £50,000 | | 2.0 | 89.9 | 30 |
| £50,001 - £60,000 | | 7.1 | 97.0 | 113 |
| Above | £60,000 | 3.0 | 100.0 | 47 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.15.2 75.3% of concealed households earned below the national average level of £24,400. Low incomes, coupled with a low level of savings will hinder access to the market for concealed households.
- 5.15.3 Concealed households were asked if they will receive help with a deposit from their parents or relatives; 14.3% said there was no need for help. Of those intending to buy who need help, 48.7% said there was no help available to them. 14.7% said they would get help in the form of a gift and 22.3% by means of a loan.

5.16 Incomes of Recently Formed Households

Table 5-8 Gross Annual Income of Recently Formed Households

Question 16c x 6a

| Annual Income | New households formed – 2010 - 2013 | | |
|-------------------|-------------------------------------|-------|---------------------------|
| | % | Cum % | N ^{os} . implied |
| None | 6.2 | 6.2 | 45 |
| Below £10,000 | 2.4 | 8.6 | 17 |
| £10,001 - £15,000 | 0.0 | 8.6 | 0 |
| £15,001 - £20,000 | 7.8 | 16.4 | 57 |
| £20,001 - £25,000 | 3.9 | 20.3 | 28 |
| £25,001 - £30,000 | 21.6 | 41.9 | 156 |
| £30,001 - £40,000 | 21.0 | 62.9 | 151 |
| £40,001 - £50,000 | 7.1 | 70.0 | 51 |
| £50,001 - £60,000 | 10.8 | 80.8 | 78 |
| Above £60,000 | 19.2 | 100.0 | 139 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.16.1 79.7% of households who have formed their first home in the past three years have incomes above £25,000. 6.2% of recently formed households earned less than £10,000, compared with 8.6% of concealed households earning below £10,000.

5.17 Rents and Mortgage Costs (Concealed Households)

- 5.17.1 The following table shows the levels of rent / mortgage new forming households would be willing to pay per month.

Table 5-9 Rent / mortgage able to be paid for accommodation

Question 40a

| Rent / Mortgage | % | Cum % |
|---------------------------------|------|-------|
| Under £80pw / £350pcm | 9.8 | 9.8 |
| £81 - £115pw / £351 - £500pcm | 32.4 | 42.2 |
| £116 - £130pw / £501 - £560pcm | 22.0 | 64.2 |
| £131 - £150pw / £561 - £650pcm | 18.3 | 82.5 |
| £151 - £200pw / £651 - £860pcm | 14.7 | 97.2 |
| £201 - £250pw / £861 - £1080pcm | 2.8 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 5.17.2 42.2% of concealed households were willing to pay no more than £500 pcm and 82.5% no more than £650 per calendar month.
- 5.17.3 Only 9.7% of concealed households said they would be likely to claim Housing Benefit.

6 THE ACTIVE MARKET

6.1 Key Findings

- Hometrack predicted average UK house prices to fall by a further 3% in 2012 and remain flat into 2013, rising by 2% in 2014.
- The Land Registry data for the District showed an overall decrease over the five years from 2007-2012 of 5.1%. All property types have seen a fall in prices. Detached properties show an decrease of 9.4% and flats have the greatest decrease at 23.1%.
- The average house price in the District in Quarter 1 2013 was £246,988, ranging from £105,342 for a flat / maisonette to £359,721 for a detached property.
- The number of sales in the District has decreased by 59.4% over a five year period (2007-2012) compared to 49.8% in Essex.
- Entry level stock in the District is considered to be flats; as good levels of flat sales were evident. Property prices start at £82,000 for a 1 bedroom flat in the Rural South.
- The private rented sector entry level rents start from £400 per month for a 1 bedroom flat and £550 per month for a 2 bedroom flat.

6.2 Introduction

- 6.2.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within the District.
- 6.2.2 Sources of data utilised are:-
- HM Land Registry Data 2007 – 2012 annual;
 - HM Land Registry Data 2013 Quarterly;
 - The Bank of England Industry Wide Figures;
 - The Council of Mortgage Lenders (CML);
 - 2013 DCA Estate Agency Survey data;
 - The Greater Haven Gateway Housing Market Trends Report January 2013.
- 6.2.3 Since 2007, the UK market has seen a crisis in economic terms starting with insecurity in the financial markets following the sub-prime mortgage crisis beginning in the American market. This led to a fall in house prices throughout the UK which has left recent purchasers, particularly first-time buyers and those on 100% mortgages with negative equity.
- 6.2.4 The information below 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 2013 household postal survey.

6.3 The Current National Market Outlook

- 6.3.1 The latest monthly National Housing Survey published in May 2013 by Hometrack shows House prices grew by 0.4% in May, the highest increase in a single month since May 2007 (0.6%).
- 6.3.2 The drive in house prices is coming almost exclusively from London and the South East where prices grew at an above average rate (0.9% and 0.5% respectively). Elsewhere housing market conditions are improving gradually with prices trending slowly upwards, averaging just 0.1% over May 2013.
- 6.3.3 Nationally the trend in prices is upwards with demand rising ahead of supply - albeit at a lesser extent than in London and the South East. Prices remained static in four regions (North East, North West, Wales and Yorkshire & Humberside) and grew in a further four (East Anglia, East Midlands, South West and West Midlands).

6.4 National Housing Supply and Turnover

- 6.4.1 The number of sales agreed is outstripping the number of new properties coming to the market. Nationally, new supply grew by 2.8% in May while sales agreed were up 8.2%.
- 6.4.2 In an effort to secure instructions, a growing proportion of property is likely to come to the market at unrealistically high prices. This will lead to fewer sales and a period of price re-alignment.
- 6.4.3 The time on the market has reduced in the past few months and currently stands at 8.8 weeks, compared to 9.7 weeks in December 2012.
- 6.4.4 The proportion of the asking price achieved at national level has remained largely unchanged over the year tracking in the range of 92% - 93%. The level is around 93.9% as at May 2013. In the Greater Haven Gateway Housing Market Trends Quarterly Report dated January 2013 the proportion of the asking price achieved in Maldon as at November 2012 was 94.3%.

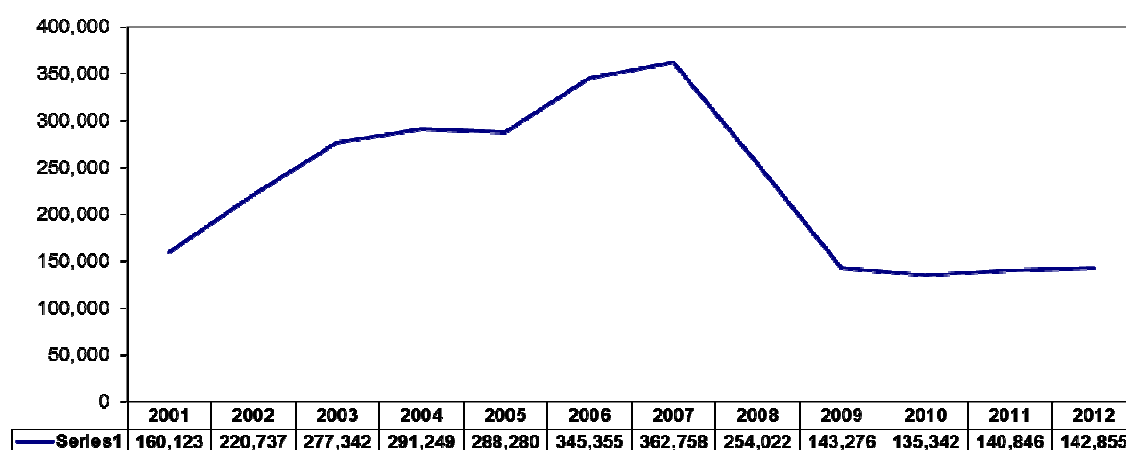
6.5 Current National Prices

- 6.5.1 Average prices in the UK moved upwards by 0.4% over the year (May 2011-May 2012), this is the highest monthly increase since May 2010. While the growth in buyer numbers is following a similar pattern to recent years, it is a lack of housing for sale that is acting as the primary driver of price rises.
- 6.5.2 In May 2013 around 28.5% of postcodes registered a price increase in prices over the month, up from 23.9% in March 2013; whereas 4.4% registered a decrease in price over the month.
- 6.5.3 New buyer registrations in May 2013 show a decrease with the number of new buyers falling by 1.8% overall between March and May 2013.
- 6.5.4 There was a 3.9% decrease in the number of sales agreed in May compared with March 2013.

6.6 The UK Mortgage Market

- 6.6.1 The mortgage market has traded in a very narrow range for the last couple of years. During the summer months this year there were some signs of an underlying improvement in volumes of lending but the onset of the Euro crisis and disappointing UK economic growth figures have dampened any prospect of recovery.
- 6.6.2 House prices and transactions are expected to fall further in 2013. Assuming the economic picture improves by early 2013 this should allow some firming up in prices but actual volumes of sales are expected to remain low as lenders continue to focus on quality of the asset rather than volume growth in lending.
- 6.6.3 Gross mortgage lending is still forecast to decline to £132bn in 2012 before rising gradually back to more normal level by 2015/2016.
- 6.6.4 The Council of Mortgage Lenders' (CML) members are banks, building societies and other lenders who together undertake around 94% of all residential mortgage lending in the UK. They produce statistics research and public commentary on the market and the issues facing lenders.
- 6.6.5 The CML forecasts for 2013-14 state "Activity levels in 2012 have been better than we expected, with better than expected mortgage credit availability and a relatively strong end to 2011 which persisted into the early months of 2012.
- 6.6.6 The Funding for Lending Scheme (FLS) is likely to be a key factor in influencing short-term market developments. The FLS appears to be making an early positive contribution to mortgage pricing and credit availability and the view is it will improve lending activity through 2013.
- 6.6.7 Whilst the central forecast is for a gentle underlying improvement in activity over the next two years, there are also key market risks which are predominantly on the downside. The biggest concern continues to be that of a disorderly break-up of the Eurozone, although the possibility of this seems to have reduced somewhat over the past year.
- 6.6.8 The figure below shows the difference in gross mortgage lending over the past 11 years.

Figure 6-1 Gross Mortgage Lending



Source: CML Research, Bank of England

- 6.6.9 Current constraints are an issue not just for first time buyers but also for existing recent buyers and those without a large equity cushion. Funding constraints apply across the whole market.
- 6.6.10 The following table shows the details for house purchase loans and re-mortgage loans from February 2012 to February 2013.

Table 6-1 Loans for house purchase and re-mortgage February 2012 – February 2013

| | Number of house purchase loans | Value of house purchase loans £m | Number of re-mortgage loans | Value of re-mortgage loans £m |
|---------------------------|--------------------------------|----------------------------------|-----------------------------|-------------------------------|
| February 2013 | 37,900 | 5,500 | 19,500 | 2,600 |
| Change from January 2013 | - 0.8% | - 3.5% | - 13.3% | - 13.3% |
| Change from February 2012 | 4.7% | 1.9% | - 30.9% | - 27.8% |

Source: CML February 2013 (data released 15 April 2013)

- 6.6.11 The number of house purchase loans fell in February for the third consecutive month, but overall lending is 4.7% stronger than a year ago. The number of re-mortgage loans decreased by 27.8% between February 2012 and February 2013, falling by 13.3% from the previous month (January 2013).
- 6.6.12 The latest data on loans specifically to first-time buyers (FTB) is outlined below.

Table 6-2 Loans to first-time buyers February 2012 – February 2013

| | Number of loans | Value of loans £m | Average loan to value | Average income multiple | Proportion of income spent on interest payments | Proportion of income spent on capital and interest payments |
|---------------------------|-----------------|-------------------|-----------------------|-------------------------|---|---|
| February 2013 | 16,400 | 2,000 | 80% | 3.19 | 12.5% | 19.5% |
| Change from January 2013 | 3.1% | -- | 80% | 3.20 | 12.8% | 19.8% |
| Change from February 2012 | 17.1% | 17.6% | 80% | 3.26 | 12.5% | 19.5% |

Source: CML February 2013 (data released 15 April 2013)

- 6.6.13 There were 16,400 loans advanced to first-time buyers in February 2013, a rise of 18% from February 2012, an increase of 3.1% from the previous month (January 2013). Data shows FTB accounted for 43% of all house purchase loans in February, an increase for the sixth consecutive month.
- 6.6.14 Housing is now technically at its most affordable than it has been for the last 9 years. Mortgage payments at 27% of earnings are now the lowest since December 1999 and half the unsustainable peak of 48% in July 2007. However this ignores the major change in deposit requirements particularly from first time buyers (FTB's).
- 6.6.15 The typical first time buyer in February 2013 had a deposit of 20% and they borrowed 3.19 times their income.

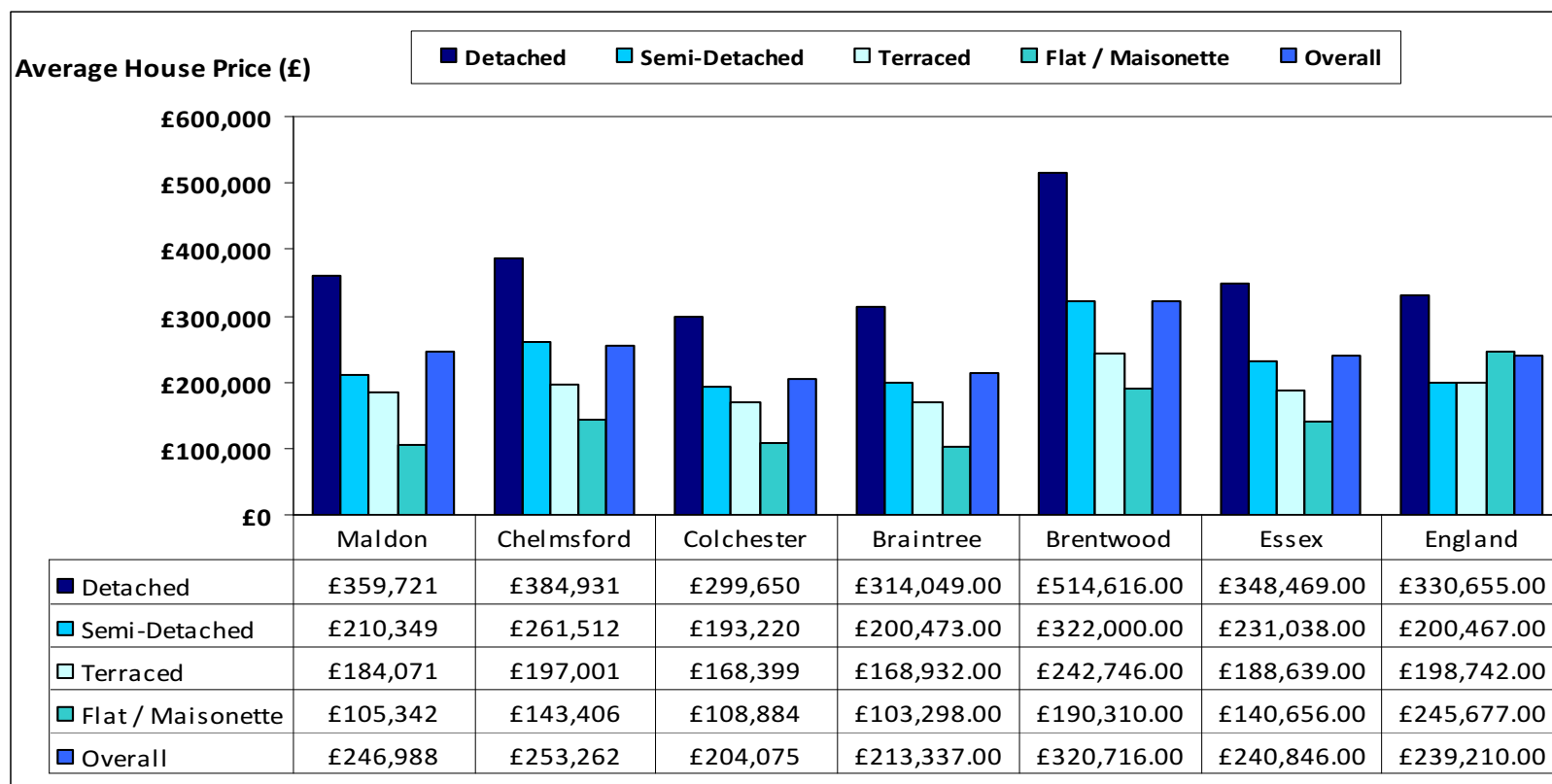
- 6.6.16 Some lenders are offering a 90% mortgage which have high arrangement fees in excess of £700, some as high as £1,500. The reality is the lower the deposit, the higher the interest rate.
- 6.6.17 Nationally the number of FTB's has fallen from 181,500 in the first 6 months of 2007 to 86,000 in the first half of 2011. The average FTB deposit in the first six months of 2011 was £27,719; this was more than double the average of £12,874 in 2001.
- 6.6.18 The average age of an FTB is 29. The CML estimate that 84% of FTBs under 30 had help with their deposit in 2010 compared with 38% in 2005. However for those without financial support from family CML data estimates that the average age has risen from 28 to 31 over the same period.
- 6.6.19 According to a new report commissioned by the Halifax more First Time Buyers are put off from applying for a mortgage through fear of rejection. 64% of non-homeowners believe they have no prospects whatsoever of buying a home therefore creating a generation of renters.
- 6.6.20 The report revealed wide spread pessimism about lenders and the mortgage application process with 84% of FTB's being put off by a belief that banks do not want to lend to them and find excuses to turn them down. 92% see it hard for FTB's to get a mortgage, with 60% seeing it as very hard or virtually impossible.

6.7 Average House Prices

- 6.7.1 The table below shows latest data on average house prices in Maldon, the surrounding authorities and the County, during the 1st quarter of 2013 from Land Registry.
- 6.7.2 The average property price in Maldon is high in comparison to the surrounding authorities and the County and England. This average is driven by higher prices of detached houses than the surrounding areas.
- 6.7.3 The highest average price across all areas is in Brentwood (£320,716), followed by Chelmsford (£253,262). The lowest average price is in Colchester (£204,075).
- 6.7.4 The average price of a flat in Maldon is £105,342, lower than the majority of the surrounding authorities and the County. The cheapest average price of a flat is in Braintree (£103,298) followed by Maldon (£105,342) and Colchester (£108,884).
- 6.7.5 The average price of a terraced property is cheapest in Colchester (£168,399) followed by Braintree (£168,932) and Maldon (£184,071). The highest average price of a terraced house is in Brentwood (£242,746).
- 6.7.6 The differences in average prices of properties, particularly in the entry level stock of flats and terraced houses is assumed to have an effect on in-migration to Maldon from the surrounding areas, where entry level properties are more expensive, particularly from concealed households looking for cheaper housing.
- 6.7.7 However, there is low stock of flats in Maldon and because of its rural nature in-migration to Maldon would more than likely be for terraced properties and not flats.

6.7.8 The latest data on average house prices during the 1st quarter of 2013 from Land Registry is summarised in Figure 6-2 below.

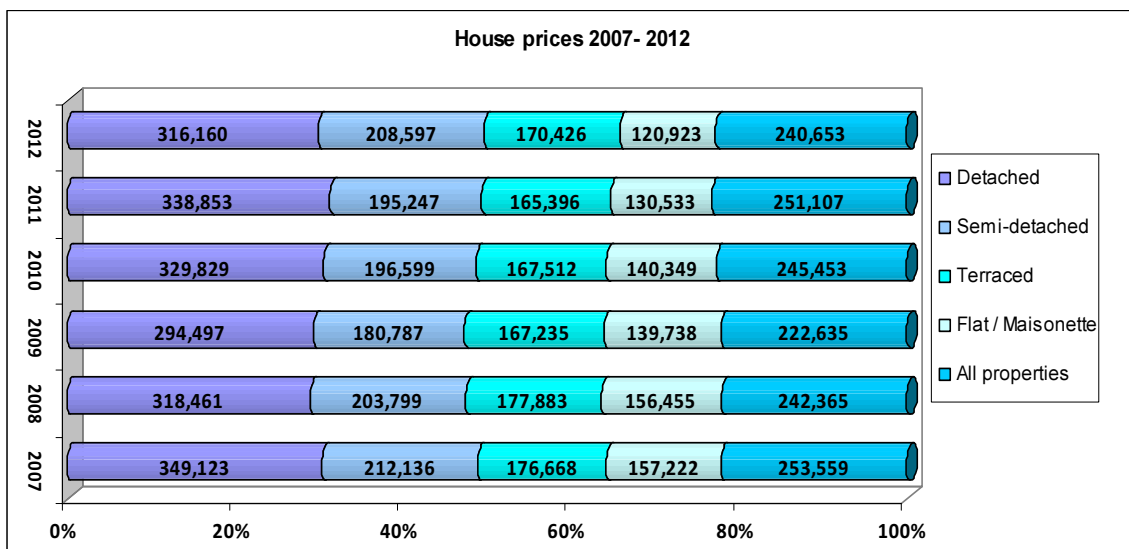
Figure 6-2 Average House Prices by Type, Q1 2013



Source: Land Registry Residential Property Price Report, Quarter 1 2013, © Crown Copyright

- 6.7.9 Figure 6-3 below examines average house prices for Maldon as recorded by the Land Registry annually from 2007 to 2012. The data is broken down by property type.

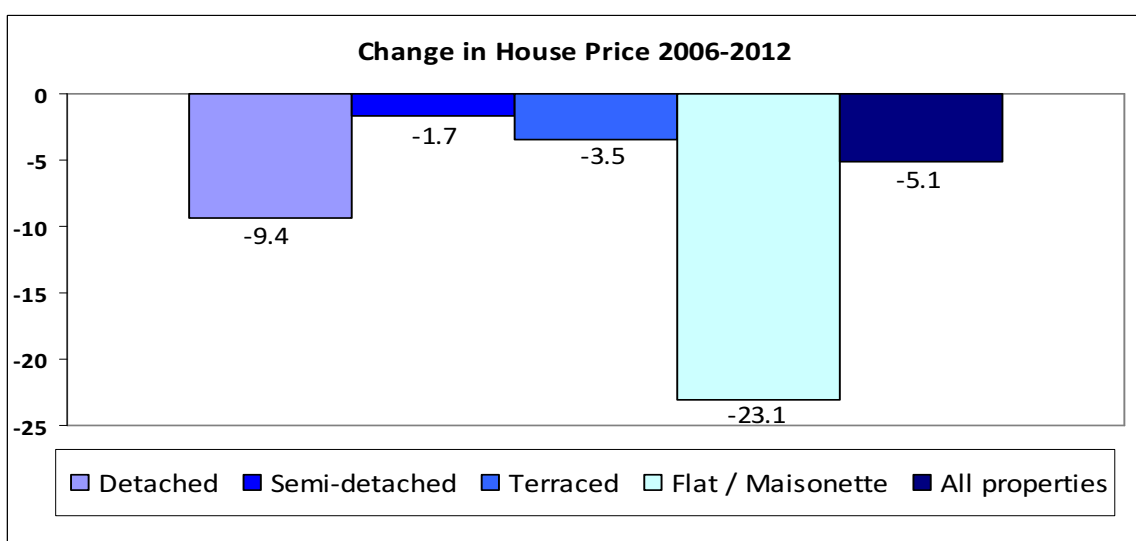
Figure 6-3 2007 -2012 Average Property Price by Type



Source: Land Registry Residential Property Price Report 2007 to 2012, © Crown Copyright

- 6.7.10 Over the five year period 2007 to 2012, the average property price in Maldon has decreased by around 5.1%.
- 6.7.11 All property types have seen a fall in prices. Detached properties show a fall of 9.4% and semi-detached properties, a 1.7% decrease.
- 6.7.12 The largest decrease seen is for flats / maisonette, 23.1% over the five year period. This is not surprising due to property prices being at their peak in 2006 and the gradual fall in property prices since the recession in 2007 and also the decrease in First Time Buyers.

Figure 6-4 Change in House Prices between 2007 and 2012

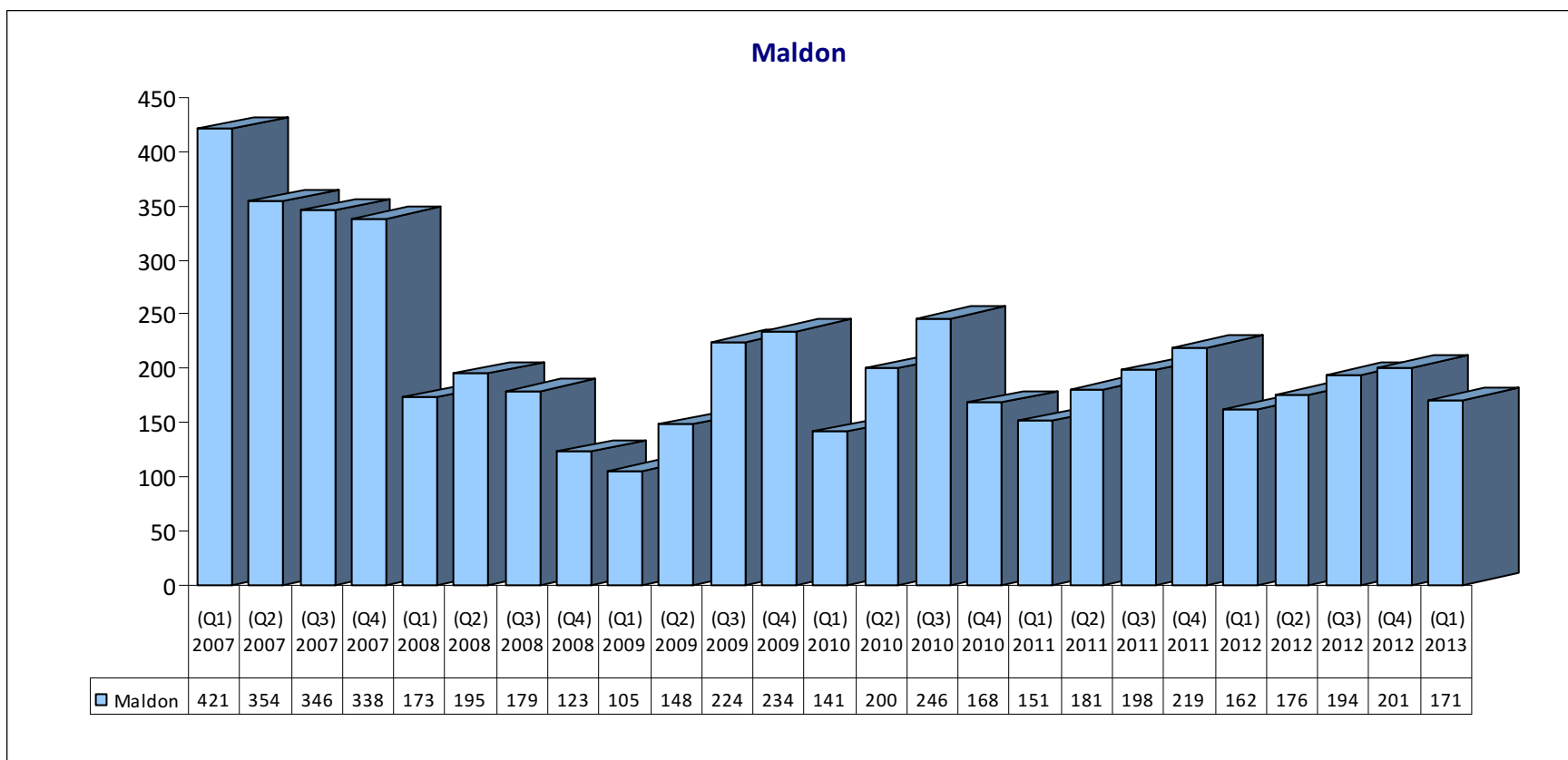


Source: Land Registry Residential Property Price Report 2007 to 2012, © Crown Copyright

6.8 Volume of Sales

- 6.8.1 The graphs below show the volume of sales of new and existing homes annually between 2007 and 2012 for Maldon and Essex as a comparison. Overall volumes of sales have decreased over the five year period. Sales levels in Maldon fell by 59.4% from 2007 and by 49.8% in Essex.

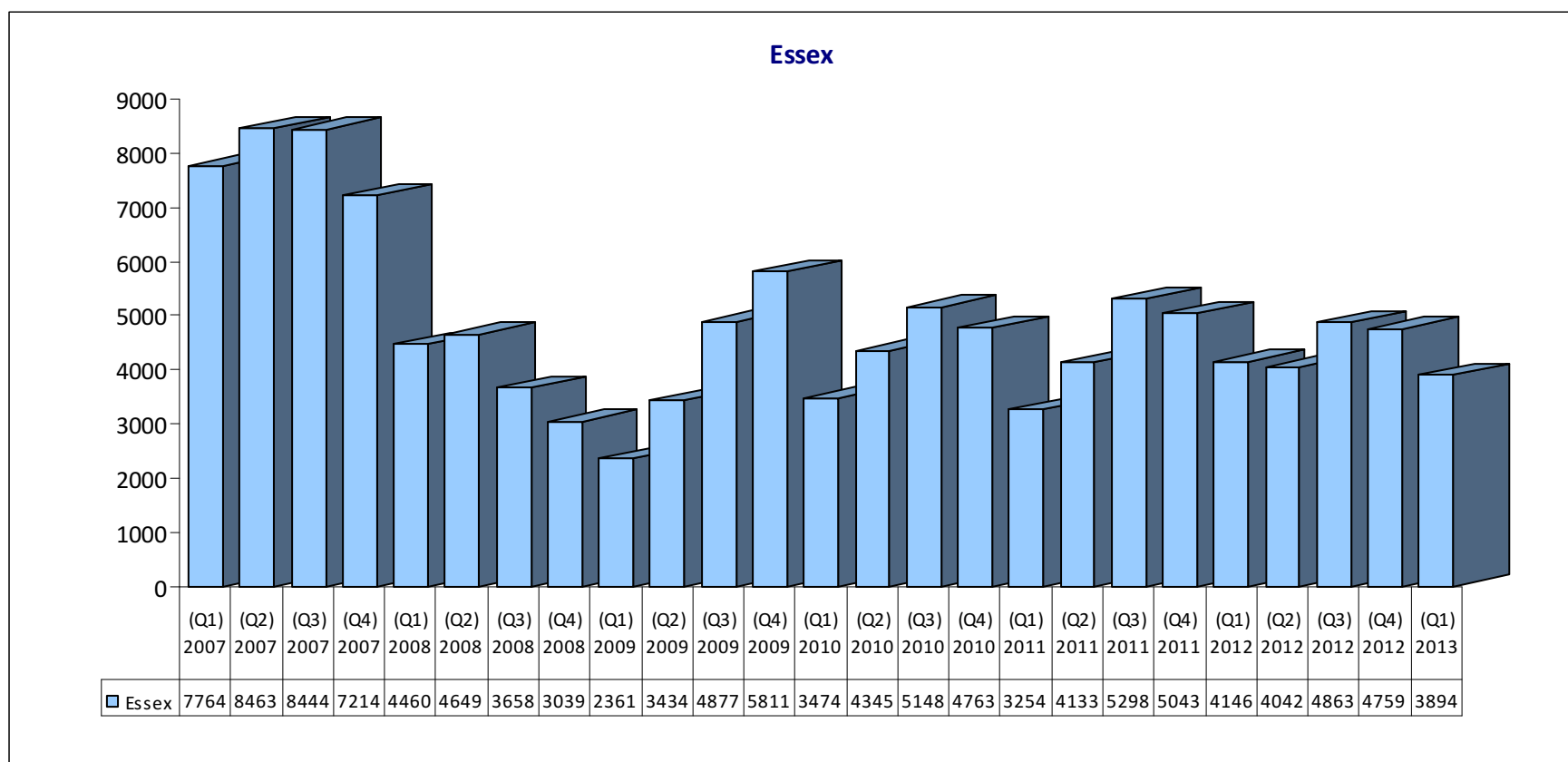
Figure 6-5 Volume of Sales (Maldon) 2007-2013



Source: Land Registry Residential Property Price Report, 2007 to 2012, © Crown Copyright

- 6.8.2 The data shows that the volume of sales per annum in both the District and the County fluctuated between 2007 and 2013. Sales reached their lowest levels by the end of 2008 into Q1 2009 and whilst they have fluctuated since, very dependent upon the classic popular moving seasons, they are staying at fairly consistent levels.

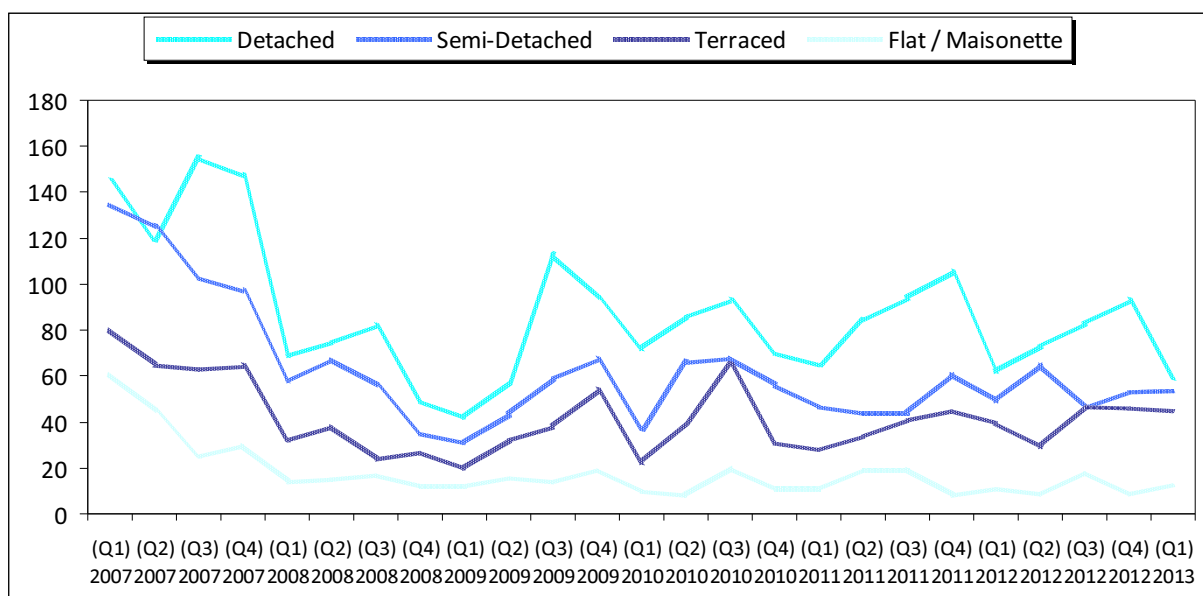
Figure 6-6 Volume of Sales (Essex) 2007-2013



Source: Land Registry Residential Property Price Report, 2007 to 2012, © Crown Copyright

6.8.3 The graph below shows the sales transactions in Maldon by property type for the period 2007 – 2013.

Figure 6-7 Maldon Sales by Type (2007-2013)



Source: Land Registry Residential Property Price Report 2007 to 2013, © Crown Copyright

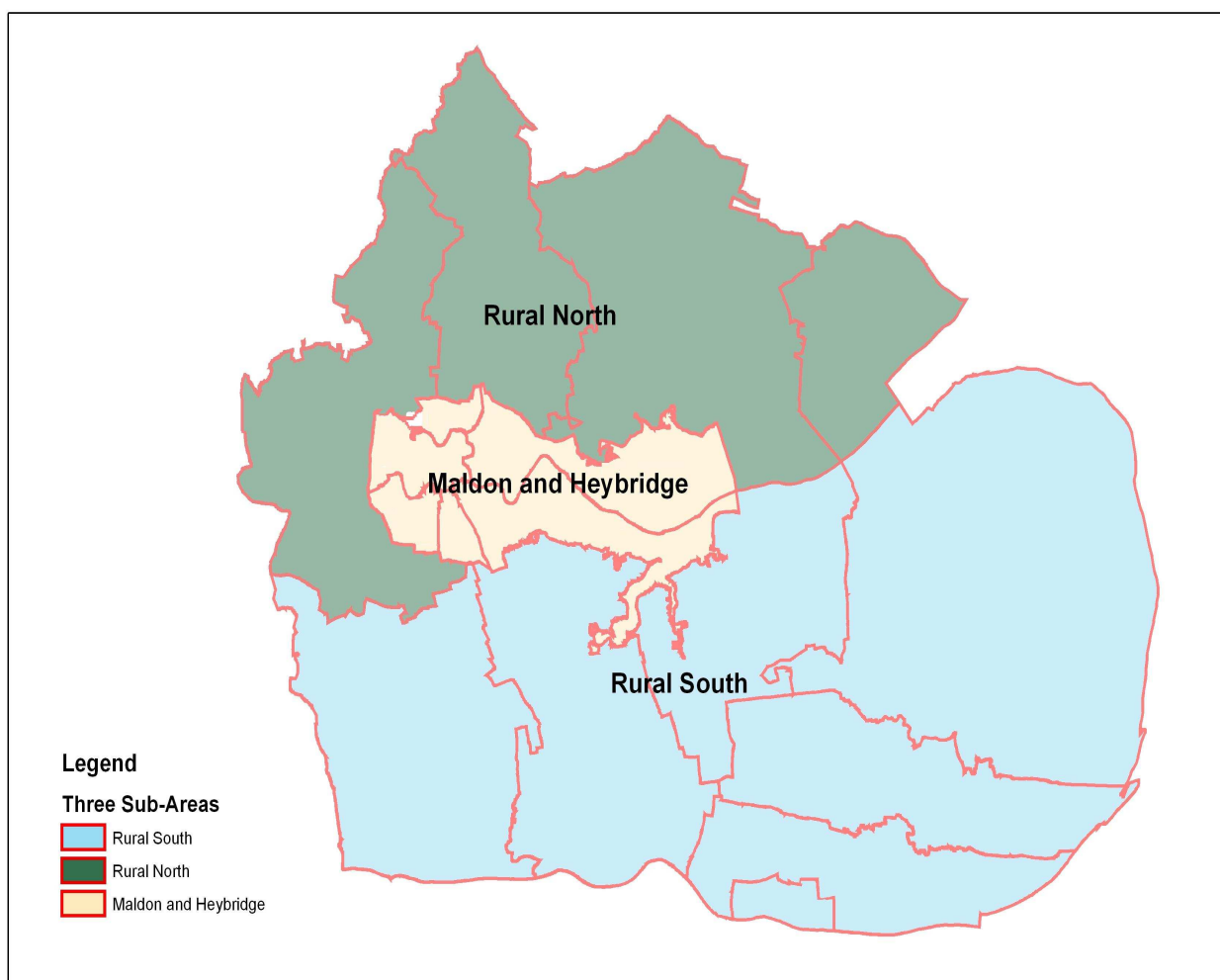
6.8.4 The largest decrease in terms of property type over the five year period was flats at 78.6% followed by semi-detached properties at 60.0%. Detached houses have reduced in sales volumes by 59.3% and terraced houses by 43.8%.

6.9 Maldon Market Sub-Area Breakdown

- 6.9.1 The District has been divided into three sub-areas to analyse house prices and rental costs locally in the areas outlined below.

| Sub-Areas | Wards contained within |
|-------------------------------|--|
| Maldon & Heybridge | Maldon / Heybridge |
| Rural South | Burnham-on-Crouch, Southminster, Althorne, Mayland, Purleigh, Tillingham |
| Rural North | Great Totham, Tollesbury, Tolleshunt D'Arcy, Wickham Bishops & Woodham |

Figure 6-8 Map of Maldon District



6.10 Entry Sales Levels

- 6.10.1 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 homes.
- 6.10.2 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.
- 6.10.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%.
- 6.10.4 An internet search of the local estate agents was undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs in the 3 sub-areas and sample size.
- 6.10.5 The entry level stock in the District is considered to be flats as they are the cheapest units with an adequate level of supply for sale to concealed households.

Table 6-3 Entry Sales Levels (£) in Maldon– May 2013

| | 1 Bed Flat | 2 Bed Flat | 2 Bed Terraced | 3 Bed Terraced | 2 Bed Semi-Detached | 3 Bed Semi-Detached |
|----------------------|---------------|----------------|----------------|----------------|---------------------|---------------------|
| Maldon & Heybridge | 100,000 | 158,000 | 150,000 | 179,995 | 167,500 | 189,995 |
| Rural South | 82,000 | 100,000 | 157,500 | 170,000 | 167,500 | 176,995 |
| Rural North | nd | 129,995 | 159,950 | 170,000* | 172,500* | 189,995 |
| District-Wide | 95,000 | 129,995 | 157,500 | 179,000 | 167,500 | 185,000 |

Source: DCA Housing Market Survey May 2013

* Caution Low Sample

nd No data found

- 6.10.6 Although the average price of flats in Maldon according to the Land Registry survey is £105,342, entry sales levels vary across the District with the lowest entry prices, starting at around £82,000 for a 1-bed flat in the Rural South, rising to £158,000 for a 2-bed flat in Maldon and Heybridge.
- 6.10.7 2 bedroom terraced properties start at £150,000 in Maldon & Heybridge rising to £159,950 in Rural North. 3 bedroom terraced properties start at £170,000 in the Rural sub-areas (although based on a low sample) rising to £179,995 in Maldon & Heybridge.
- 6.10.8 2 bedroom semi-detached properties start from around £167,500 in Maldon & Heybridge and Rural South rising to £172,500 (although based on a low sample) in the Rural North sub-area. 3-bedroom semi-detached properties start at £176,995 in Rural South rising to £189,995 in Rural North and Maldon & Heybridge.

6.11 Purchase Single Income Thresholds

- 6.11.1 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 3.5 x gross income lending ratio for single earner households. These levels are recommended in the 2007 Strategic Housing Market Assessments – Practice Guidance (page 42).
- 6.11.2 However, in the current climate in reality there are few lenders that will grant a 95% mortgage with the majority requiring around 20% deposit. 77.6% of concealed households earn less than £25,000 and 84.9% have less than £20,000 in savings. They are unlikely to gain a mortgage and if they secured a mortgage they are likely to need help from parents / relatives to pay a deposit.
- 6.11.3 Table 6-4 below outlines the income ranges needed to enter the market in the 3 sub-areas for a single income households. The table also shows the proportion of concealed households who are unable to afford each property size in each sub-area.

Table 6-4 Single Income Thresholds (£)

| Area | Income Thresholds (£) / (%) who cannot afford | | | | | |
|--------------------|---|-------------------|------------|-------------------|----------------|-------------------|
| | 1 bed Flat | (%) cannot afford | 2 bed Flat | (%) cannot afford | 2 bed Terraced | (%) cannot afford |
| Maldon & Heybridge | 27,100 | 80.1 | 42,900 | 88.5 | 40,700 | 88.0 |
| Rural South | 22,400 | 67.3 | 27,100 | 80.1 | 42,800 | 88.5 |
| Rural North | No data | - | 35,300 | 85.9 | 43,400 | 88.6 |

Source: DCA House Price Survey May 2013

- 6.11.4 The cheapest entry level property requires an income of £22,400 in the Rural South sub-area.
- 6.11.5 67.3% of concealed households forming earn below this amount to access as a single income household. The ability of concealed households to access the market within the District is clearly very limited.

6.12 Intermediate Housing Costs

- 6.12.1 The Intermediate Housing definition in NPPF is “homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.”
- 6.12.2 Generally new intermediate housing units are bought almost equally by people moving from private rented accommodation and new forming households with incomes inadequate to buy outright. As house prices have reduced, albeit marginally it is important to assess whether households could gain access to the housing they require with minimum levels of subsidy compared to that of social rent.

- 6.12.3 This is also important in relation to the provision of a more balanced housing market. We have therefore attempted to analyse the cost of provision of intermediate housing in the area in an attempt to assess the proportion of households who may be able to be assisted by new provision of this type.
- 6.12.4 Shared-ownership gives residents the chance to buy a percentage share of a new build property, and you rent the remaining share from a housing association. This makes home ownership more affordable as it reduces the amount required for a deposit, and you only pay the mortgage on the share you own.
- 6.12.5 In England, Shared Ownership is a Help to Buy scheme, with the exception of London, in which it is a FIRST STEPS scheme. Help to Buy is the brand for the government funded initiative of affordable home ownership schemes designed to help people who cannot afford to buy a home that suits the needs of their household.
- 6.12.6 Over the years several scheme names have been used (i.e. Homebuy - part buy/part rent) but the current Help to Buy schemes are 'Equity Loans' and 'Shared Ownership'.
- 6.12.7 The Homes and Communities Agency (HCA) have appointed 15 Local Help to Buy Agents providing coverage across England. The Local Help to Buy Agent is there to guide you through the options available via Help to Buy and explain the eligibility and affordability criteria.
- 6.12.8 In London, the Help to Buy Agent is called FIRST STEPS and is managed in partnership between the Greater London Authority and online property portal Share to buy.

6.13 Eligibility for Shared Ownership

- 6.13.1 Shared ownership housing schemes are government funded, and as such there are specific criteria and eligibility rules which govern who can purchase these homes. The scheme is open to all those that meet the eligibility criteria under the National Planning Policy Framework (NPPF) and can afford to purchase a shared ownership home.
- 6.13.2 To be eligible to purchase a Help to Buy shared ownership home you must meet the following criteria:-
- Your household income must be under £60,000 per year (in London £66,000 for 1 to 2 bedroom and £80,000 for a 3+ bedroom property);
 - You must also be able to demonstrate that you do not have adverse credit history and can afford to sustain the costs involved in buying or renting a home;
 - You must show that you are not in mortgage or rent arrears, or in breach of your current tenancy agreement at the time of application;
 - You must not already own a home in the UK or abroad.

- 6.13.3 There is high demand for Help to Buy - shared ownership options which means that applicants must be prioritised. Priority is given in the following order:-
- 1) Existing social tenants and serving military personnel;
 - 2) Local authorities are able to choose priority applicant groups for affordable home ownership i.e., where the product is designed to be an affordable housing option by taking into account local income levels and according to the specific needs of their locality;
 - 3) Other first time buyers who fit all other qualifying criteria detailed above.
- 6.13.4 However, housing providers do not often receive enough applications from social housing tenants and military personnel to fill their available developments and purchasers are more likely to come from priorities 2 and 3.
- 6.13.5 There are also shared ownership schemes targeted at specific groups, such as shared ownership for disabled people and those over 55 years old. However, these are few and far between with only 2 available properties found under the OPSO (shared ownership for older people) scheme in the whole of Essex.
- 6.13.6 The following tables utilise data from the 'Share to Buy' and Rightmove websites.
- 6.13.7 Two new build shared ownership properties for sale were found in Maldon and were a 2 bedroom and a 3 bedroom property. The income needed for the 2 bedroom property was £31,350. For the 3 bedroom property an income of £37,550 was needed. Taking the minimum of a 5% deposit £3,000 and £3,500 would be needed.
- 6.13.8 The cost of the legal fees would be on top of these deposit payments.

6.14 Shared Equity Schemes

- 6.14.1 Shared equity is not 'shared ownership' as the buyer owns 100% of the property and does therefore not pay rent, but receives an equity loan as a Government incentive to help first time buyers.
- 6.14.2 Under these schemes the buyer has to find a mortgage of 75% or 80% of the full market value. For the first 5 years, equity loan will be interest free. After five years a charge is payable typically 1.75% per annum on the outstanding equity loan. This fee will rise on an annual basis by the Retail Price Index (RPI) plus 1%.
- 6.14.3 There were no properties for sale in Maldon under the FirstBuy or Shared Equity schemes although there were some in the adjacent areas. All these properties are new build and the service charge has not been calculated.

6.14.4 The table below shows examples of Shared Ownership costs, incomes required and concealed households able to afford. Examples were found in all five Essex authorities, the majority in Chelmsford.

Table 6-5 Shared Ownership Costs, Incomes Required and Concealed Households able to afford

| Area | Property Type | Full Sale Price | Share Price | Monthly Cost* | | | | | | |
|------------|------------------------------|-----------------|----------------|---------------|----------|-------------------------|--------------------|------------|-----------------|---|
| | | | | Rent | Mortgage | Service / Estate Charge | Total Monthly Cost | 5% Deposit | Income Required | Concealed Households able to afford (%) |
| Brentwood | 2 Bed Terrace House - Resale | £180,000 | £90,000 – 50% | £205 | £577 | £13 | £795 | £4,500 | £28,900 | 24.7 |
| Braintree | 2 Bed Terrace House - Resale | £185,000 | £55,500 – 30% | £332 | £324 | £17 | £673 | £2,775 | £24,500 | 30.7 |
| Braintree | 2 Bed Terrace House - Resale | £175,000 | £87,500 – 50% | £197 | £562 | £45 | £804 | £4,375 | £29,250 | 17.7 |
| Chelmsford | 1 Bed Apartment - Resale | £120,000 | £90,000 – 75% | £69 | £577 | £144 | £790 | £4,500 | £28,700 | 19.7 |
| Chelmsford | 1 Bed House - Resale | £130,000 | £65,000 – 50% | £111 | £417 | £20 | £548 | £3,250 | £19,950 | 62.1 |
| Chelmsford | 2 Bed Apartment - Resale | £205,000 | £67,650 – 33% | £257 | £434 | £150 | £841 | £3,382 | £30,600 | 16.3 |
| Chelmsford | 1 Bed Apartment - Resale | £120,000 | £90,000 – 75% | £69 | £577 | -nd- | £646 Excl SC | £4,500 | £23,500 Excl SC | 33.6 |
| Chelmsford | 2 Bed Apartment - Resale | £220,000 | £110,000 – 50% | £397 | £706 | £150 | £1,253 | £5,500 | £45,550 | 4.0 |
| Chelmsford | 1 Bed Apartment – New | £120,000 | £90,000 – 75% | £69 | £577 | £145 | £791 | £4,500 | £28,750 | 19.8 |
| Colchester | 1 Bed Apartment – Resale | £135,000 | £94,500 – 70% | £93 | £606 | £110 | £726 | £4,725 | £26,400 | 22.6 |
| Colchester | 1 Bed Apartment – Resale | £122,850 | £85,995 – 70% | £84 | £552 | £90 | £637 | £4,300 | £23,170 | 28.4 |
| Colchester | 2 Bed Apartment - Resale | £125,000 | £50,000 – 40% | £220 | £321 | £96 | £637 | £2,500 | £23,170 | 28.4 |
| Colchester | 1 Bed Apartment – Resale | £78,500 | £39,250 – 50% | £69 | £252 | £115 | £436 | £1,962 | £15,850 | 41.4 |
| Colchester | 1 Bed Apartment – Resale | £93,333 | £70,000 – 75% | £53 | £449 | £34 | £536 | £3,500 | £19,500 | 41.3 |
| Maldon | 2 Bed House – New | £240,000 | £60,000 – 25% | £420 | £384 | £58 | £862 | £3,000 | £31,350 | 15.8 |
| Maldon | 3 Bed House – New | £280,000 | £70,000 – 25% | £525 | £449 | £59 | £1,033 | £3,500 | £37,550 | 13.2 |

Note: Income required based on monthly housing costs not exceeding 33% of gross income and a 5% deposit. Monthly costs based on 6.5% mortgage rate over 25 years. New S/O based on 2.75% rent. % of Concealed Households able to afford each property based on the incomes in the DCA Housing Survey 2013.

- 6.14.5 The table below shows examples of FirstBuy and Shared Equity costs, incomes required and percentage of concealed households able to afford these costs. Examples were found in four of the Essex authorities, there were no properties found in Maldon.

Table 6-6 FirstBuy / Shared Equity, Incomes Required and % of Households Wishing to Buy Able to Afford

| Area | Property Type | Full Sale Price | Share Price | Monthly Cost* | | | | | |
|------------|---------------------|-----------------|----------------|---------------|------------------------------|----------------------|------------|-------------------------|---|
| | | | | Mortgage | Service / Estate Charge (SC) | Monthly Cost Excl SC | 5% Deposit | Income Required Excl SC | Concealed Households able to afford (%) |
| Brentwood | 2 Bed Apartment | £236,000 | £188,800 – 80% | £1,211 | -nd- | £1,211 | £9,440 | £44,050 | 10.3 |
| Brentwood | 2 Bed Apartment x 3 | £225,500 | £169,125 – 75% | £1,085 | -nd- | £1,085 | £8,456 | £39,450 | 13.3 |
| Brentwood | 2 Bed Apartment | £222,500 | £166,875 – 75% | £1,070 | -nd- | £1,070 | £8,344 | £38,900 | 13.8 |
| Braintree | 3 Bed Terrace House | £220,000 | £176,000 – 80% | £1,129 | -nd- | £1,129 | £8,800 | £41,090 | 0.0 |
| Braintree | 2 Bed Apartment | £145,000 | £116,000 – 80% | £744 | -nd- | £744 | £5,800 | £27,090 | 23.9 |
| Chelmsford | 2 Bed Apartment | £179,500 | £143,600 – 80% | £921 | -nd- | £921 | £7,180 | £33,500 | 13.2 |
| Colchester | 3 Bed Terrace House | £199,995 | £159,996 – 80% | £1,026 | -nd- | £1,026 | £8,000 | £37,300 | 12.3 |
| Colchester | 3 Bed Semi-Detached | £225,000 | £180,000 – 80% | £1,155 | -nd- | £1,155 | £9,000 | £42,000 | 8.7 |
| Colchester | 2 Bed Apartment | £133,950 | £107,160 - 80% | £651 | -nd- | £651 | £5,358 | £23,675 | 27.2 |
| Colchester | 2 Bed Apartment | £130,995 | £104,796 – 80% | £672 | -nd- | £672 | £5,240 | £24,440 | 25.4 |
| Colchester | 3 Bed Terrace House | £189,995 | £151,996 – 80% | £975 | -nd- | £975 | £7600 | £35,450 | 14.4 |
| Colchester | 3 Bed Terrace House | £182,995 | £146,396 – 80% | £939 | -nd- | £939 | £7320 | £34,150 | 15.1 |
| Colchester | 3 Bed House | £250,000 | £200,000 – 80% | £1283 | -nd- | £1,283 | £10,000 | £46,655 | 9.9 |
| Colchester | 3 Bed House | £235,000 | £188,000 – 80% | £1,206 | -nd- | £1,206 | £9,400 | £43,855 | 7.6 |
| Colchester | 3 Bed Terrace House | £194,995 | £155,996 – 80% | £1,001 | -nd- | £1,001 | £7,800 | £36,400 | 4.2 |

Note: Income required based on monthly housing costs not exceeding 33% of gross income. Minimum deposit of 5% has been calculated. Monthly costs based on 6.5% mortgage rate over 25 years. % of Households wishing to purchase and able to afford each property based on the incomes in the DCA Housing Survey 2013.

6.15 The Private Rented Sector

- 6.15.1 DCA undertook a survey of the main estate / letting agents in each area to gather data on the entry rent levels for each sub-area, set out below. The total sample was around 110 properties, currently available on the market. Some property types had low levels of supply and the data should be treated with caution.

Table 6-7 **Average and Entry Rent Levels, May 2013 (£ p/m)**

| Property Type | Maldon / Heybridge | | Rural South | | Rural North | | District-wide | |
|---------------------|--------------------|-------------|-------------|-------------|-------------|-------------|---------------|------------|
| | Average | Entry | Average | Entry | Average | Entry | Average | Entry |
| 1-Bed Flat | 523* | 450* | 473 | 450 | 534 | 433 | 491 | 445 |
| 2-Bed Flat | 695* | 695* | 629 | 575 | 718 | 590 | 670 | 590 |
| 2-Bed Terraced | 703* | 650* | 659 | 650 | 764 | 650 | 698 | 650 |
| 3-Bed Terraced | 817* | 800* | 838* | 800* | 750* | 750* | 856 | 750 |
| 2-Bed Semi-detached | -nd- | -nd | 794* | 650* | 775* | 700* | 789 | 725 |
| 3-Bed Semi-detached | -nd- | -nd- | 792 | 750 | 772* | 725* | 783 | 750 |

* Low level of data

Source: DCA House Price Survey May 2013

- 6.15.2 Entry rental costs (the lowest quartile averages) in the private rented sector vary by location within the District.
- 6.15.3 The private rented sector entry level rents start from £433 per month in Rural North, rising to £450 per month in Rural South and Maldon and Heybridge for a one bedroom flat, the smallest unit. A 2-bedroom flat ranges from £575 per month in Rural South rising to £695 in Maldon and Heybridge sub-area (although based on a low sample).
- 6.15.4 In the case of 2-bedroom terraced houses, entry rent levels range from £650 per month. 3-bedroom terraced rents start from £750 month in the Rural North sub-area, rising to £800 in Rural South and Maldon and Heybridge.
- 6.15.5 A 2-bedroom semi-detached home starts from £650 per month in Rural South and rises to £700 in Rural North. 3 bedroom semi-detached properties start from around £725 in Rural North and rise to £750 per month in Rural South.

6.16 Rental Income Thresholds

- 6.16.1 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 each sub-area.

Table 6-8 Rental Income Thresholds – May 2013

| Area | Income Thresholds (£) | | |
|--------------------|-----------------------|------------|----------------|
| | 1 bed Flat | 2 bed Flat | 2 bed Terraced |
| Maldon / Heybridge | 21,600 | 33,400* | 32,400* |
| Rural South | 20,400 | 26,400 | 31,200 |
| Rural North | 19,200* | 28,300* | 26,400* |

Source: DCA House Price Survey May 2013

NB Figures rounded to nearest hundred.

*low sample

- 6.16.2 The cheapest rental property in the District was in Rural South (although based on a low sample) Maldon & Heybridge requires an income of £21,600 for a 1 bedroom flat.
- 6.16.3 Depending on the household's personal circumstances they may be classed as in need by the Local Authority and placed on the housing register. Therefore there is a possibility that some of the market rent shortfall could be met through Affordable Rent.
- 6.16.4 Affordable Rent is bought or managed by Registered Providers who rent them at lower rental cost than private landlords. This is usually 80% of the market rental value and is examined further in section 6.17 below.

6.17 Affordable Rents

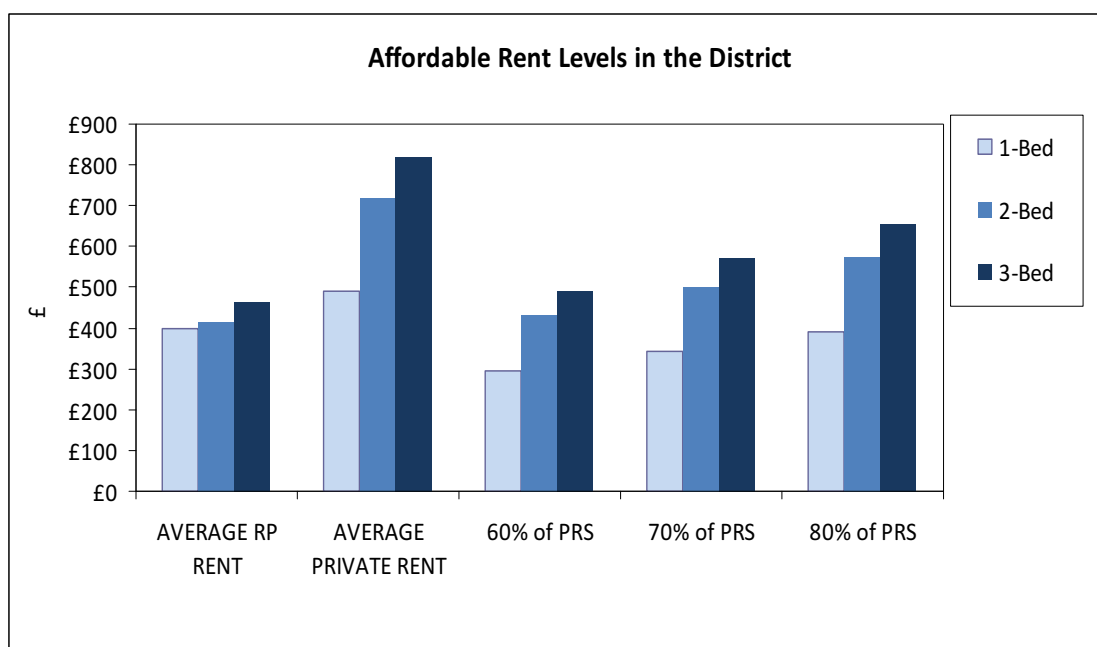
- 6.17.1 The Coalition Government introduced Affordable Rents up to 80% of market value for new social rented stock. This decision is to encourage Registered Providers to be less reliant on grant aid for new build schemes and self-finance the schemes by charging a greater amount of rent.
- 6.17.2 The requirement for property size in the intermediate housing market is mainly one and two bedroom units to meet the needs of concealed households, unable to access the market sector as a FTB.
- 6.17.3 However, the decision to introduce Affordable Rents at up to 80% of market value for new social rented stock has had an impact on discounted market rent as an intermediate housing option.
- 6.17.4 The table and graph below shows that there is a large enough margin to introduce Affordable Rents for in the District, but only at the 70% and 80% levels. The 60% levels are below RP rents for 1 and 2 bedrooms and marginal for 3 bedroom units. For example, the average 'headroom' between the 80% level and the Council rent level is only £13 pcm for 1 bedroom and £76 pcm for 2 and £191 for 3 bedrooms.

- 6.17.5 Also one other thing to bear in mind is the service charge for affordable rents which is usually between £5 and £15 per week. These extra charges when added to the average social rent could mean that the affordable rent levels could in fact exceed the private rent levels in some areas.

Table 6-9 Average Social Rent up to 80% of Average Private Sector Rent

| District - Wide | Average RP Rent (pcm) | Average Private Rent (pcm) | 60% of PRS | 70% of PRS | 80% of PRS | Headroom at 80% |
|-----------------|-----------------------|----------------------------|------------|------------|------------|-----------------|
| 1-Bed | £397 | £480 | £288 | £336 | £384 | £13 |
| 2-Bed | £415 | £424 | £254 | £297 | £339 | £76 |
| 3-Bed | £466 | £821 | £492 | £575 | £657 | £191 |

Figure 6-9 Affordable Rent Levels in the District



Source: Council Data, CORE Data and DCA House Price Search May 2013

6.18 Local Housing Allowance for Single People

- 6.18.1 The Local Housing Allowance (LHA) is a way of calculating Housing Benefit for people who live in **privately rented accommodation**. LHA is a flat rate allowance based on the size of the household (not the size of the property) and the area in which a person lives.
- 6.18.2 Previously a single person aged under 25 years, who does not have a dependant or a non-dependant person living with them, will be entitled to the standard rate of Local Housing Allowance for a room in shared accommodation.
- 6.18.3 From January 2012 the shared room rate restriction has applied to single people aged under 35 years. Exemptions, for example for those in receipt of severe disability premium and living in certain types of supported accommodation, have continued to apply.
- 6.18.4 However when considering housing needs, the SHMA Practice Guidance 2007 states that we must include anyone over the age of 25 years sharing facilities. Therefore until new guidance is published anyone over the age of 25 years will be included in the calculation for future housing need.

Table 6-10 Shared Accommodation Maximum Local Housing Allowance / Lower Quartile PRS Monthly Rents at May 2013

| Area | Number of PRS Shared Properties Found | Shared | |
|------------------|---------------------------------------|--------|----------|
| | | LHA | PRS Rent |
| Brentwood | 4 | £282 | £400 |
| Braintree | 5 | £325 | £350 |
| Chelmsford | 19 | £325 | £425 |
| Colchester | 36 | £275 | £350 |
| Maldon | 16 | £325 | £380 |
| Outer NE London) | 26 | £310 | £377 |

Source: DCA house price search 2013/ www.voa.gov.uk

- 6.18.5 There are not a large number of shared accommodation properties available.
- 6.18.6 The Council and Registered Housing Providers should investigate how many single person households may be affected by these changes and offer them housing options and benefit advice.

6.19 Affordability for Local Householders

- 6.19.1 Earlier in this section we highlighted the costs of various types and tenures of properties, including social rent, intermediate rent, average private rent costs and average house prices.
- 6.19.2 We have also detailed the incomes of newly forming and existing households in section 5.
- 6.19.3 We have brought these findings together to create a tenure cost analysis by dwelling size and the results can be found in the table below.

Table 6-11 Tenure Cost Analysis

| | Tenure | | | | |
|------------|-------------|--------------|--------------|------------------|-----------|
| | Social Rent | Intermediate | Private Rent | Owner Occupation | New Build |
| 1 bedroom | £397 | -nd- | £445 | £575 | -nd- |
| 2 bedroom | £415 | £555 | £590 | £905 | -nd- |
| 3 bedrooms | £466 | -nd- | £750 | £1,059 | -nd- |

Source: Social Rent – Data provided by Maldon District Council

Intermediate – ‘Sharetobuy’ and ‘Helptobuy’ websites (lowest monthly cost used)

Private Rent – DCA house price survey (Average level rents used)

Owner Occupation – DCA house price survey (Average costs used) based on 10% deposit

-nd- no data available for this type / size

- 6.19.4 At the time of the search there were no new build properties found and only a small selection of intermediate properties.
- 6.19.5 In section 5, [Table 5-9](#) shows the monthly amount new forming households are able / willing to pay in rent or mortgage costs for their new home.
- 6.19.6 42.2% of new forming households are able and willing to pay no more than £500 per month. Therefore based on the tenure cost analysis in the table above, the only option available to these households would be social rent or a 1 bedroom property in the private rented sector.

7 WELFARE REFORMS

7.1 Introduction

- 7.1.1 The Government is implementing a number of changes to the benefit system. The Welfare Reform Act of 2012 introduces a range of changes that will have an impact on the private rented sector, housing associations and their tenants.
- 7.1.2 The majority of the changes will only affect those residents of working age, although retired households where one person is of working age may be affected when universal credit is introduced.
- 7.1.3 A number of the changes have already been implemented in the private rented sector such as:-
- A cap on the amount of local housing allowance paid depending on the size of the house;
 - Under-occupancy criteria;
 - Single under-35 year olds only eligible for shared accommodation housing benefit.
- 7.1.4 The main changes are now affecting the social rented sector, including the size criteria for social housing and the household benefit cap. These were introduced in April 2013 and the new Universal Credit is due to be phased in between April 2013 and 2017.
- 7.1.5 The primary component of the Welfare Reform Act is the introduction of Universal Credit in April 2013 in certain areas which will result in a single benefit payment being made directly to social housing tenants.
- 7.1.6 It will also introduce size criteria (often referred to as the bedroom tax) for the calculation of housing benefit in the social rented sector as well as caps on total benefits introduced in 2013.
- 7.1.7 These reforms are likely to have financial impacts on housing associations and tenants and, in turn, will lead to the adoption of coping strategies with important consequences.
- 7.1.8 In April 2013 the Government introduced a weekly limit on the total amount of benefit that most people aged 16 to 64 can get. This is called a 'benefit cap'. Local councils introduced this between 15 April and 30 September 2013.
- 7.1.9 The benefit cap was introduced on 15 April 2013 to the following 4 council areas:-
- Bromley
 - Croydon
 - Enfield
 - Haringey
- 7.1.10 The benefit cap should have been introduced in all other council areas between 15 July and 30 September 2013.

- 7.1.11 The cap will apply to the total amount that the people get from the following benefits:-
- Bereavement Allowance;
 - Carer's Allowance;
 - Child Benefit;
 - Child Tax Credit;
 - Employment and Support Allowance (unless it includes the support component);
 - Guardian's Allowance;
 - Housing Benefit;
 - Incapacity Benefit;
 - Income Support;
 - Jobseeker's Allowance;
 - Maternity Allowance;
 - Severe Disablement Allowance;
 - Widowed Parent's Allowance (or Widowed Mother's Allowance or Widows Pension that started before 9 April 2001).
- 7.1.12 The level of the cap will be:-
- £500 a week for couples (with or without children living with them);
 - £500 a week for single parents whose children live with them;
 - £350 a week for single adults who don't have children, or whose children don't live with them.
- 7.1.13 The cap will not affect anyone whose household qualifies for Working Tax Credit or gets any of the following benefits:-
- Disability Living Allowance;
 - Personal Independence Payment;
 - Attendance Allowance;
 - Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme);
 - Employment and Support Allowance, if you get the support component;
 - War Widow's or War Widower's Pension.
- 7.1.14 Local authorities and Registered Providers should ensure that residents receive the necessary advice and assistance in dealing with the changes to their benefits. This may include:-
- Housing option advice; and
 - Benefit advice.

7.2 NHF Research²

- 7.2.1 In 2012 Ipsos MORI and the University of Cambridge carried out a national survey on the Impact of Welfare Reform on Housing Associations on behalf of The National Housing Federation (NHF).
- 7.2.2 A summary of the findings for each Region was produced. In the South East, 56 Housing Associations took part in the survey and we have listed the findings below in the next two pages.

Anticipated impact of welfare reform

- 76% of Associations operating in the South East say they will be affected either a great deal or a fair amount by introduction of direct payments to tenants (compared to 81% overall).
- 52% say they will be significantly affected by the size criteria and 25% by the household benefit cap (compared to 61% and 27% respectively overall).
- Associations operating exclusively in the South East on average anticipate a 45% increase in rent arrears following introduction of welfare reforms.
- 15% think it is likely that increased debt arising from the welfare reforms will make it harder to meet loan covenants (compared to 22% overall).
- 65% of South East Associations think their tenants know hardly anything or nothing at all about the benefit changes (compared to 57% overall).

Potential impacts of the introduction of the size criteria

- 81% of Associations operating in the South East consider increased difficulty in rent collection likely following introduction of the size criteria (compared to 90% overall).
- 81% say a rise in the level of arrears is likely and 72% expect a fall in total rental income following introduction of the size criteria (compared to 90% and 82% respectively overall).
- 65% say a change in allocations policy relating to working age households on housing benefit is likely and 51% think a policy change is likely for those not on housing benefit.
- 6% of Associations operating in the South East and involved in the Affordable Homes Programme believe that the introduction of the size criteria will make it a great deal harder to meet their delivery commitments (compared to 5% overall). 24% think it will not affect them at all.
- 31% of South East Associations have reported an increase in requests for a transfer from under-occupying households in the last six months (compared to 43% overall).

² Ipsos MORI and the University of Cambridge 'Impact of welfare reform on housing associations – 2012 Baseline report' For the National Housing Federation January 2013

Potential impacts of the household benefit cap

- 59% of Associations operating in the South East consider increased difficulty in rent collection likely following introduction of the household benefit cap (compared to 63% overall).
- 45% expect a fall in total rental income following introduction of the household benefit cap (compared to 49% overall).
- 26% say a change in allocations policy (e.g. to prioritize those affected by the cap for internal transfers) is likely (compared to 35% overall)
- 7% of South East Associations involved in the Affordable Homes Programme believe that the introduction of the household benefit cap will make it a great deal harder to meet their delivery commitments (compared to 4% overall). 14% think it will not affect them at all.

Potential impacts of direct payment of benefit to tenants

- 81% of Associations operating in the South East think they will have to provide more resources for things like money advice and arrears management following introduction of direct payments to tenants (compared to 92% overall).
- 80% think increased difficulty in rent collection is likely and 79% say a rise in the level of arrears is likely following introduction of direct payments to tenants (compared to 90% and 89% respectively overall).
- 72% expect a fall in total rental income following introduction of direct payments to tenants (compared to 78% overall).
- 6% of South East Associations involved in the Affordable Homes Programme believe that the introduction of direct payment to tenants will make it a great deal harder to meet their delivery commitments (compared to 10% overall). 10% think it will not affect them at all.
- Associations operating in the South East on average estimate that 21% of their tenants are on housing benefit and do not have access to a bank account and direct debit facility (compared to 30% overall).

What Housing Associations are doing to prepare

- 98% of Associations operating in the South East have begun to look at the risks and opportunities of welfare reform (compared to 95% overall), 70% have started to take action.
- Associations operating in the South East are, on average, planning to spend c£27,435 each in 2013 to prepare for welfare reforms (compared to a regionalized overall average of c£32,575). The highest amount spent in preparation by South East Associations is £290,700.
- Anticipated additional average spend in the year to April 2014 is c£52,875 each (compared to a regionalized overall average of £54,630). The highest amount of additional spend anticipated by South East Associations is c£742,800.

- 81% of Associations operating in the South East are providing (or planning to) additional money advice and 57% are undertaking (or planning to) customer analysis to identify and target under-occupiers with help (compared to 76% and 66% respectively overall).

7.3 Housing Benefit and Under-Occupancy

- 7.3.1 From April 2013 the Government introduced a new 'size criteria' (bedroom tax) for tenants renting the social sector. As a result, any working age household deemed to be under-occupying their property will see a reduction in their housing benefit.
- 7.3.2 The new size criteria will only apply to working age households in any social sector housing. It does not apply to pensioner households who are specifically excluded from this legislation or those living in private rented accommodation as they are covered under new Local Housing Allowance (LHA) regulations.
- 7.3.3 From April 2013, the number of bedrooms a working age household is deemed to require will be based on the following criteria for a 1 bedroom property:-
- A couple;
 - Adult aged 16+
- 7.3.4 The number of bedrooms a working age household is deemed to require will be based on the following criteria for a 2 bedroom property:-
- One child;
 - Two children aged 0-16 years of the same sex;
 - Any 2 children under the age of 10.
- 7.3.5 There will be discretionary help for disabled tenants who require an extra bedroom for an overnight carer and for those households with foster children. For any household deemed to have more bedrooms than they require their housing benefit will be reduced by:-
- 14% for 1 'extra' bedroom;
 - 25% for 2 or more 'extra' bedrooms.
- 7.3.6 Information received from Maldon Housing Benefit database suggests that a total of 231 households have been affected by the size criteria, 183 under occupying by one bedroom and 48 under-occupying more than two bedrooms.
- 7.3.7 The table below shows the breakdown between social rents owned by Moat Homes, and those owned by other Registered Providers.

Table 7-1 **Number of Social Housing Residents Affected by the HB Size Criteria**

| Moat | Households | Average weekly difference in eligible rent |
|-----------|------------|--|
| by 14% | 113 | £15.22 |
| by 25% | 36 | £27.67 |
| Other RPs | Households | Average weekly difference in eligible rent |
| by 14% | 70 | £15.44 |
| by 25% | 12 | £27.52 |

- 7.3.8 There is a number of Moat Housing (stock transfer registered provider) and other Registered Providers tenants affected by the changes in Housing Benefit payments. Registered Providers Officers should ensure that they contact the affected residents and offer housing options and benefit advice.

7.4 Housing Benefit Changes

- 7.4.1 The amount of housing benefit paid for a private rented property is usually based on the LHA in the area, household income and personal circumstances.
- 7.4.2 From the 15th April 2013 the maximum amount of housing benefit that can be received is:-

Table 7-2 Maximum Housing Benefit Payable

| Property | Weekly amount |
|-------------------------------------|---------------|
| 1 bedroom (or shared accommodation) | Up to £250 |
| 2 bedrooms | Up to £290 |
| 3 bedrooms | Up to £340 |
| 4 bedrooms | Up to £400 |

- 7.4.3 Data from the Council's Housing Benefit database suggests that 7 Moat Housing tenants and 5 Registered Provider tenants will be affected by the benefit cap, which has been in place in Maldon since October 2013.
- 7.4.4 Council officers should contact the affected households to discuss their housing options.
- 7.4.5 Table 7-3 shows the maximum Local Housing Allowance payable in April 2013 for Maldon and surrounding local authority areas.
- 7.4.6 The allowance varies quite considerably from area to area. The table below shows the lower quartile private sector rent for the same areas.
- 7.4.7 In Maldon the local housing allowance will meet the full amount of private sector rent unlike a number surrounding LA areas.

Table 7-3 Maximum Local Housing Allowance / Lower Quartile PRS Monthly Rents at May 2013 (rounded)

| Area | Shared | | 1 Bedroom | | 2 Bedrooms | | 3-Bedrooms | |
|-----------------|--------|----------|-----------|----------|------------|----------|------------|----------|
| | LHA | PRS Rent | LHA | PRS Rent | LHA | PRS Rent | LHA | PRS Rent |
| Brentwood | £282 | £400 | £550 | £675 | £685 | £825 | £801 | £1,000 |
| Braintree | £325 | £350 | £525 | £450 | £450 | £575 | £575 | £695 |
| Chelmsford | £325 | £425 | £525 | £550 | £650 | £675 | £792 | £795 |
| Colchester | £275 | £350 | £445 | £495 | £562 | £615 | £700 | £700 |
| Maldon | £325 | no data | £525 | £425 | £650 | £550 | £792 | £700 |
| Outer NE London | £310 | £377 | £664 | £700 | £819 | £897 | £1,000 | £995 |

- 7.4.8 Maldon is one of the cheaper authorities in the Region and is more affordable than surrounding local authorities. The LHA in Maldon seems to be able to cover the cost of private rent and may attract residents from surrounding areas.
- 7.4.9 Migration from neighbouring areas cannot be assumed and until this is assessed in more detail it is difficult to predict the affect on need for additional private rented properties in Maldon.
- 7.4.10 It is impossible to predict how the changes will affect Maldon or any other Local Authority, as cost is not the major factor which drives housing markets.
- 7.4.11 There is speculation that residents affected by the housing benefit changes will move to areas that offer cheaper housing however this cannot be quantified.
- 7.4.12 Once the changes have been in place for a year it will more likely that some information may be available on the pattern of migration.
- 7.4.13 Social housing providers will need to take these new regulations into account when allocating housing as well as when deciding on property sizes on new developments.
- 7.4.14 Under-occupancy of large family homes is already being prioritised by many housing providers.
- 7.4.15 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

7.5 Department of Works and Pensions Research³

- 7.5.1 The Government released in May 2013 the interim findings of research they have been carrying out on the impact of the changes to LHA and those living in the PRS.
- 7.5.2 The research has been carried out in 19 case study areas since April 2011 and ended in June 2013 and included 1,910 face to face interviews. Here are some of the findings from the research:
- Key factors associated with moving home were often, as might be expected, related to life stage.
 - Relatively few claimants gave finance-related reasons for the move from their previous accommodation and hardly any mentioned cuts in benefit.
 - Over a third of respondents who had moved while claiming the LHA had faced difficulties finding accommodation. For those who reported that they had faced difficulties, the two main problems were: encountering landlords who were unwilling to let to HB claimants (53 per cent); and finding that rents were generally unaffordable (32 per cent).
 - Just over two-thirds of claimants had a 'shortfall' in the sense that their LHA was less than their rent. New claimants (79 per cent) were more likely to have a shortfall than existing claimants (65 per cent). However, shortfalls were less prevalent in London (56 per cent of respondents) than elsewhere (71 per cent).

³ Monitoring the impact of changes to the Local Housing Allowance system of housing benefit: Summary of early findings by Christina Beatty, Ian Cole, Peter Kemp, Ben Marshall, Ryan Powell and Ian Wilson
A report of research carried out by the Centre for Regional Economic and Social Research, Sheffield Hallam University, Ipsos MORI and the Institute of Social Policy, University of Oxford on behalf of the Department for Work and Pensions

- Respondents whose LHA was less than their rent had taken a range of actions in the previous year to make up the shortfall. The most commonly cited actions were to economise on essential (42 per cent) or non-essential (36 per cent) items in their household budget. Three out of ten claimants had drawn on their other benefits (such as JSA). And over a third had borrowed money from family or friends to make up the shortfall.
- Shortfalls appeared to have affected some claimants' work behaviour. For example, over a quarter of claimants with a shortfall said they had looked for a job to make up the difference and about one in ten had looked for a better paid job to help make up the shortfall.
- However, only three per cent of claimants said they had moved home in order to make up the shortfall between their rent and the LHA.
- The actions taken by new and existing claimants were broadly similar, but London claimants were more likely to have taken employment-related actions than those living elsewhere in Britain.
- More than two-fifths of claimants reported that they found it difficult to afford the rent charged for their current accommodation. Claimants in London (45 per cent) were more likely than those in other parts of the country (41 per cent) to say this; and far fewer of claimants in London said that it was easy to afford (21 per cent compared with 40 per cent elsewhere). Forty-seven per cent of new claimants, compared with 43 per cent of existing claimants, said that it was difficult for them to afford their rent payments.
- Nine out of ten claimants were up to date with the rent and one in ten was in arrears. There were no statistically significant differences in levels of rent arrears between new and existing claimants or between those living in London and those living elsewhere. Claimants who had a shortfall (13 per cent) between the rent and their LHA were significantly more likely to be in arrears than those who did not have a shortfall (seven per cent).
- When asked to name the single most important reason for being behind with the rent, a wide range of factors were mentioned, including income shocks such as job loss (nine per cent) and a change in income (13 per cent). Other respondents mentioned on-going financial causes of their arrears in their current accommodation, which related either to their income or to their rent. For example, one in six said that the single most important reason for their arrears was that they were not paid enough.
- In London, just over a fifth of claimants in arrears cited low pay as the main reason for their arrears, whereas elsewhere one in six did so. Four per cent said that their rent had always been too high for them. The proportion of London claimants who cited high rents was more than five times higher than for claimants living in other parts of Britain (12 per cent compared with two per cent respectively).

- Only two per cent of claimants reported that the single most important reason why they were behind with the rent in their current accommodation was a cut in their HB. However, seven per cent said that the HB they were awarded was less than they had expected it to be. Claimants living in the London case study areas (12 per cent) were twice as likely as those living in other parts of the country (six per cent) to report this factor as the most important reason for their arrears. The differences between new and existing claimants were not statistically significant.
- By far the most common response to the arrears by landlords (or their agents) was to ask for the money to be paid back gradually over time (48 per cent). Meanwhile, 14 per cent of claimants in arrears said the landlord has asked for the money to be repaid immediately.
- Fifteen per cent of claimants in arrears reported that their landlord (or the agent) had served them, or had threatened to serve them, with a notice to quit. A further eight per cent said their landlord had verbally asked them to leave. In addition, four per cent of claimants reported that the landlord had told them they would not renew the tenancy when the lease came to an end because of the arrears.
- Only one per cent of claimants who were behind with their rent reported that their landlord had agreed to lower the rent as a result of the arrears. The low incidence of this response is perhaps not surprising given that rents in the PRS were generally increasing faster than inflation or earnings growth at the time of the survey.

8 CURRENT HOUSING IN MALDON

8.1 Key Findings

- Survey data revealed that 61.1% of the property type profile is made up of detached and semi-detached houses and the average number of bedrooms by property across the District is 3.0.
- 70.7% of properties in the market sector are 3 bedrooms or more, compared to 32.0% of properties in the social sector.
- The overall over-occupation level of 1.7% (481 implied households), is lower than the average UK level indicated by the Survey of English Housing 2010/11 at 3.0%.
- The highest level of over-occupation is in the RP rented accommodation at 6.0%.
- The overall under-occupation figure of 46.7% was higher than the average found in recent DCA surveys (around 40%). Under-occupation was highest in the owner occupied sector, particularly those with no mortgage.
- In the social rented sector the levels are lower but suggest around 390 properties are under-occupied by two spare bedrooms.
- 88.7% of respondents said their home was adequate for their needs; 11.3% considered their home inadequate for their needs.
- The lowest adequacy by tenure was found in the private rented sector at 80.4%.
- The main reason for inadequacy was that the property was too small (45.1% of households).

8.2 Type Profile

- 8.2.1 This section sets the scene for later examination of the housing market and outlines current housing circumstances of households in Maldon.
- 8.2.2 The current supply of housing by tenure and property types will have to be taken into account when assessing the future need for houses and affordability in the area.
- 8.2.3 Table 8-1 below indicates the type of accommodation occupied by existing households responding to the question.

Table 8-1 Type of Accommodation 2013

Question 2

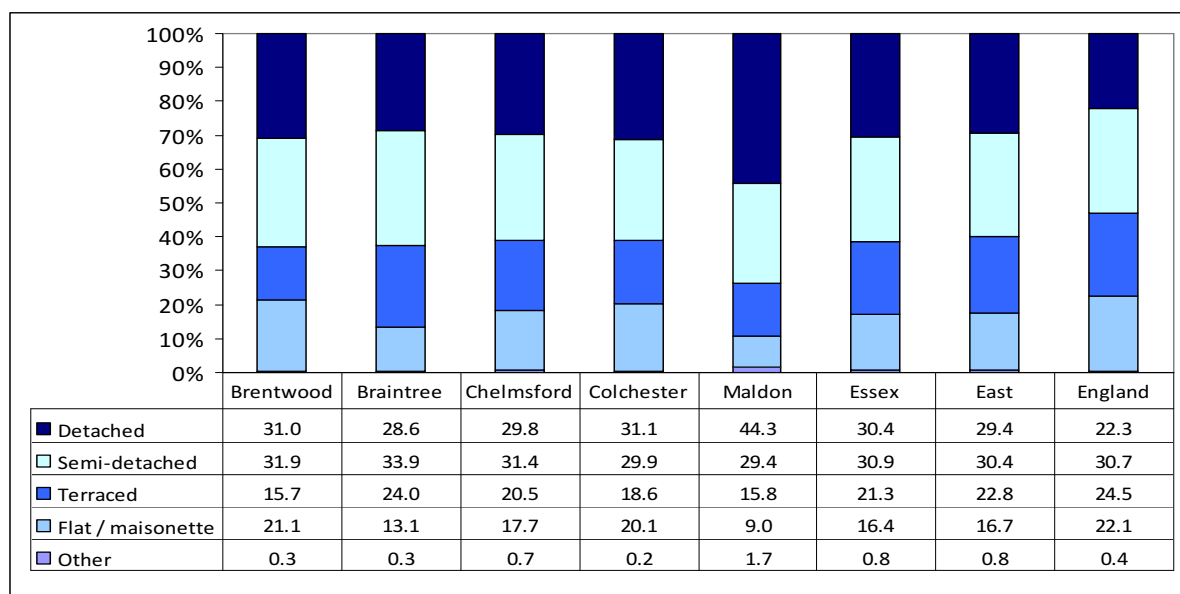
| Type | 2013 Survey % | N ^{os.} implied | 2011 Census % |
|-------------------------------|---------------|--------------------------|---------------|
| Detached House | 35.7 | 9,593 | 44.3 |
| Detached Bungalow | 9.5 | 2,577 | |
| Semi-detached House | 25.6 | 6,914 | 29.4 |
| Semi-detached Bungalow | 5.5 | 1,489 | |
| Terraced House | 14.3 | 3,857 | 15.8 |
| Terraced Bungalow | 1.4 | 376 | |
| Flat | 7.1 | 1,928 | 9.0 |
| Bedsit/Studio/Room Only | 0.2 | 67 | |
| Houseboat/Caravan/Mobile Home | 0.7 | 195 | 1.7 |
| Total | 100.0 | 26,996 | |

Source: Crown Copyright © Census 2011

Source: DCA Maldon 2013 Housing Needs Survey

- 8.2.4 61.3% of households in Maldon live in a detached or semi-detached house (35.7% / 25.6%) and 14.3% live in a terraced house. The level of flats in the District at 7.1% is considerably lower than the national average level of 20%.
- 8.2.5 The following graph shows the type profile in the 2011 Census.

Figure 8-1 Type of Accommodation 2011



Source: Crown Copyright © Census 2011

- 8.2.6 Maldon has the highest level of detached properties at 44.3% compared to all other benchmark areas. The proportion of flats is significantly lower at 9.0% than all the other benchmark areas.

8.3 Tenure Profile

- 8.3.1 This section examines the tenure profile in Maldon, from the 2011 Census data and the 2013 housing survey data which uses the current social stock level.
- 8.3.2 The table below shows the tenure profile of existing households in the District from the 2013 housing needs survey data.

Table 8-2 Tenure Profile 2013

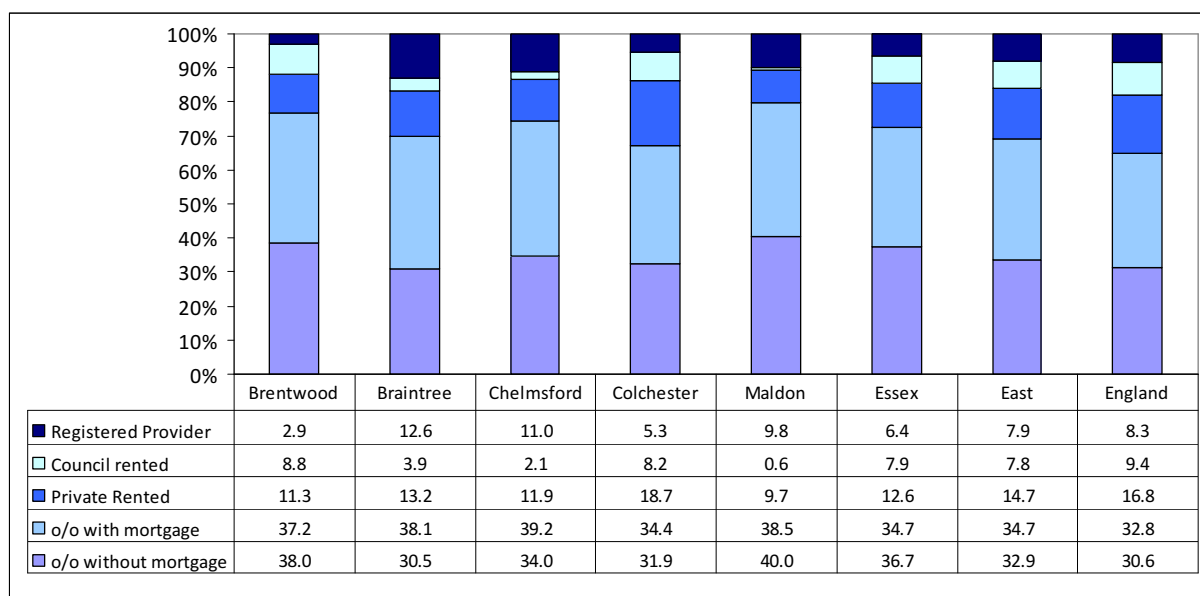
Question 1

| Tenure | 2013 Survey % | N ^{os} implied | 2011 Census |
|-----------------------------------|---------------|-------------------------|--------------|
| Owner Occupied with Mortgage | 38.4 | 10,374 | 38.5 |
| Owner Occupied no Mortgage | 39.7 | 10,724 | 40.0 |
| Private rented | 9.8 | 2,385 | 9.7 |
| RP rented | 11.0 | 2,973 | 10.3 |
| Shared Ownership | 0.2 | 60 | 0.4 |
| Tied to employ / living rent free | 0.9 | 509 | 1.1 |
| Total | 100.0 | 27,025 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey and Crown Copyright © Census 2011

- 8.3.3 Owner occupation accounts for 78.1% of the District, slightly higher than the 2011 Census data where 78.5% were owner occupiers.
- 8.3.4 11.2% were in Social Rented accommodation and 9.8% were in private rented accommodation. The following graph shows the tenure profile as was in the 2011 Census.

Figure 8-2 Tenure Profile 2011



Source: Crown Copyright © Census 2011

- 8.3.5 The 2011 Census recorded a level of owner-occupation of 78.5% in Maldon, higher than in Essex (71.4%) and nationally at 63.4%.
- 8.3.6 The 2011 Census recorded that Maldon has lower levels of social stock (10.3%), compared to Essex (14.3%) and the East Region (15.7%).
- 8.3.7 The level of private rented accommodation was 9.7% in Maldon, lower than the region at (14.7%) and national benchmarks (16.8%).
- 8.3.8 The following table shows the results from a cross tabulation of property type by tenure.

Table 8-3 Property Type by Tenure (%)

Question 2 by Question 1

| Tenure Type | Detached House | Semi-Detached House | Terraced House | Bungalow | Flat | Bedsit/ Studio/ Room Only | Houseboat/ Caravan/ Mobile Home | Total |
|------------------------------|----------------|---------------------|----------------|----------|------|---------------------------|---------------------------------|-------|
| Owner Occupied with Mortgage | 47.5 | 26.9 | 13.7 | 10.4 | 1.5 | 0.0 | 0.0 | 100.0 |
| Owner Occupied no Mortgage | 41.3 | 23.6 | 11.1 | 20.6 | 1.8 | 0.0 | 1.6 | 100.0 |
| Private rented | 7.5 | 29.2 | 27.5 | 13.8 | 22.0 | 0.0 | 0.0 | 100.0 |
| RP rented | 2.2 | 26.5 | 16.5 | 21.9 | 31.9 | 1.0 | 0.0 | 100.0 |
| Shared ownership | 0.0 | 41.7 | 41.7 | 16.6 | 0.0 | 0.0 | 0.0 | 100.0 |
| Tied to your employment | 0.0 | 30.2 | 0.0 | 30.2 | 39.6 | 0.0 | 0.0 | 100.0 |

* Low volume of data

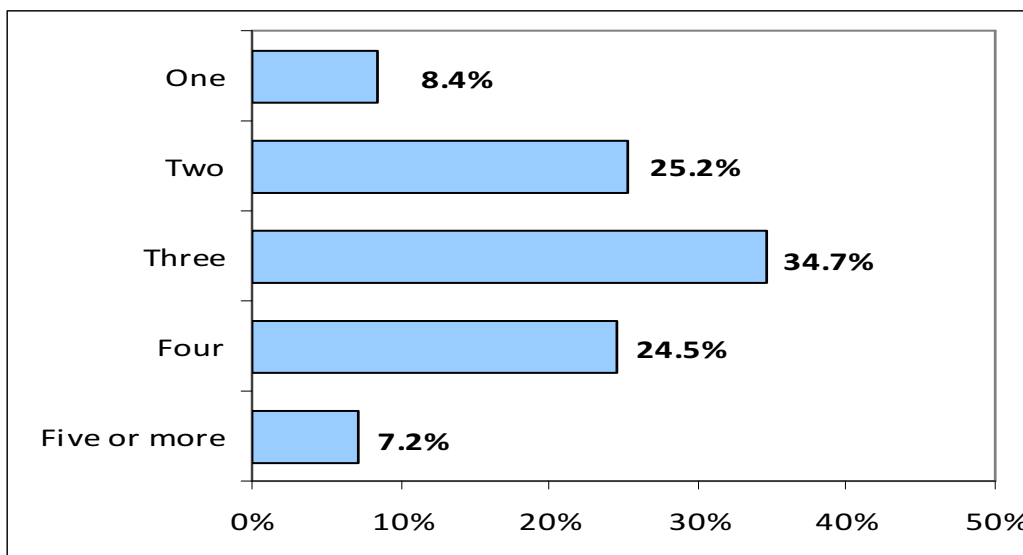
Source: DCA Maldon 2013 Housing Needs Survey

- 8.3.9 A cross-tabulation relating property type to form of tenure was run which covers all stock currently occupied in the District, including general needs and sheltered accommodation.
- 8.3.10 The data shows that detached and semi-detached properties account for around 70% of the owner occupied sector, higher than the 63% recorded nationally in the English Housing Survey 2009-10. The highest proportions of social rented stock in the District are flats. In the private rented sector it is semi-detached houses and terraced houses.

- 8.3.11 The figure below shows the proportion of properties by the number of bedrooms in the District.

Figure 8-3 **Number of Bedrooms 2013**

Question 3



Source: DCA Maldon 2013 Housing Needs Survey

- 8.3.12 The average number of bedrooms across the stock was 3.0 which is slightly higher than the average found in other recent DCA surveys (2.8).
- 8.3.13 The following table shows the breakdown for the number of bedrooms by sub-area for social stock only.
- 8.3.14 The majority of stock (36.1%) is two bedroom accommodation followed by one bedroom units at 31.9%. The largest concentration of social stock is in the Maldon / Heybridge sub area.

Table 8-4 **Number of bedrooms per sub-area (Social Stock)**

| Type | 1 bedroom | 2 bedrooms | 3 bedrooms | 4+ bedrooms |
|--------------------|------------|--------------|------------|-------------|
| Maldon / Heybridge | 503 | 503 | 523 | 30 |
| Rural South | 396 | 396 | 198 | 33 |
| Rural North | 70 | 196 | 162 | 23 |
| Total | 969 | 1,095 | 884 | 86 |

Source: DCA Maldon 2013 Housing Needs Survey

- 8.3.15 The breakdown of size by number of bedrooms in percentage terms between the ownership and rental sectors was assessed with the following results.

Table 8-5 Number of Bedrooms by Tenure

Question 3 by Question 1

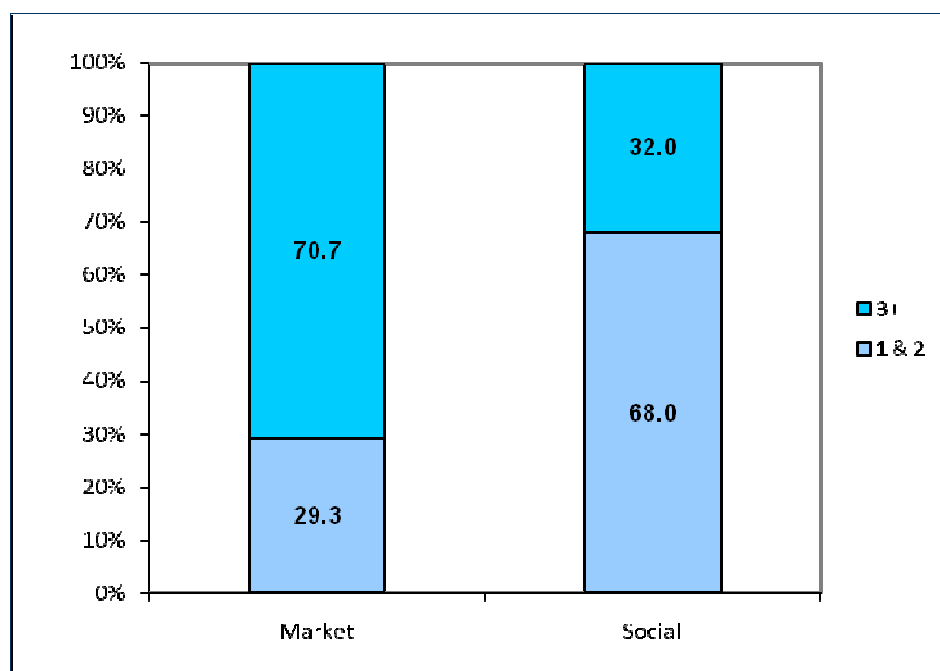
| Tenure | Bedsit | One | Two | Three | Four | Five+ | Total |
|--------------------------------|--------|------|------|-------|------|-------|-------|
| Owner Occupied (with mortgage) | 0.0 | 2.0 | 17.0 | 35.5 | 34.4 | 11.1 | 100.0 |
| Owner Occupied (no mortgage) | 0.0 | 2.8 | 25.4 | 38.8 | 26.3 | 6.7 | 100.0 |
| Private rented | 0.0 | 25.3 | 46.3 | 22.4 | 3.2 | 2.8 | 100.0 |
| RP rented | 0.0 | 32.6 | 36.5 | 28.0 | 2.9 | 0.0 | 100.0 |
| Shared ownership* | 0.0 | 0.0 | 16.7 | 83.3 | 0.0 | 0.0 | 100.0 |
| Tied to your employment* | 0.0 | 39.6 | 0.0 | 30.2 | 30.2 | 0.0 | 100.0 |
| Living rent free* | 0.0 | 40.7 | 49.3 | 10.0 | 0.0 | 0.0 | 100.0 |

* Low volume of data

Source: DCA Maldon 2013 Housing Needs Survey

- 8.3.16 The proportion of small units, 1 and 2-bedroom properties, is high in the social rented sector at 69.1% of social rented stock.
- 8.3.17 Larger units are more predominant in the owner occupied tenure at around 68.0% and around 24% one and two bedroom properties.
- 8.3.18 The private rented stock had a higher proportion of smaller units than in social housing with 71.6% small units and 28.4% larger properties.

Figure 8-4 Market and Social Stock by Number of Bedrooms



Source: DCA Maldon 2013 Housing Needs Survey

8.4 Property Condition and Facilities

- 8.4.1 As well as the number of properties in Maldon, overall supply is influenced by property condition and investment in maintenance. A residential property is only fit for purpose if it addresses the requirements of those that live in it by meeting minimum quality standards.
- 8.4.2 It is Government policy that everyone should have the opportunity of living in a “decent home”. The Decent Homes Standard contains four broad criteria that a property should have. These are outlined below:-
- A - be above the legal minimum standard for housing;
 - B - be in a reasonable state of repair;
 - C - have reasonably modern facilities (such as kitchens and bathrooms) and services;
 - D - provide a reasonable degree of thermal comfort (effective insulation and efficient heating).
- 8.4.3 If a dwelling fails any one of these criteria it is considered to be ‘non decent’.
- 8.4.4 Whilst the changes under the revised definition and guidance for the decent homes standard apply, there has been a change in criterion A of the standard from April 2006. Prior to this change criterion A used the Housing Fitness Standard as the measure of whether a dwelling meets the minimum legal standard.
- 8.4.5 From April 2006 the new Housing Health and Safety Rating System (HHSRS) under Part 1 of the Housing Act 2004 replaced the existing statutory fitness standard and set new standards for acceptable accommodation.
- 8.4.6 The new system assesses “hazards” within dwellings and categorises them into Category 1 and Category 2 hazards. Local Authorities have a duty to take action to deal with Category one Hazards. The HHSRS also applies to the Decent Homes Standard – if there is a Category 1 Hazard at the property it will fail Criterion A of the standard.
- 8.4.7 Mandatory duties to deal with Category 1 Hazards include improvement notices, prohibition orders, hazard awareness notices, emergency remedial action, emergency prohibition orders, demolition orders or slum clearance declarations.
- 8.4.8 Since the new Housing Health and Safety Rating System replaced the Fitness Standard, the proportion of dwellings with a Category 1 Hazard has become the more significant figure utilised when assessing stock condition.
- 8.4.9 Maldon District Council had a house condition survey carried out in 2010 which highlighted that the level of non-decent homes were around 37.8%.

- 8.4.10 The following table shows the results for the question on households heating / energy saving facilities in their home.

Table 8-6 Energy Facilities by Type

Question 7a by question 2

| | Detached | Semi Detached | Terraced | Bungalows | Flat | Bedsit / Studio / Room Only | Houseboat/ Caravan/ Mobile Home | All Types |
|-----------------------------|----------|---------------|----------|-----------|------|-----------------------------|---------------------------------|-----------|
| Central Heating (All rooms) | 39.4 | 25.3 | 13.8 | 26.0 | 4.5 | 0.3 | 0.5 | 86.0 |
| Central Heating (Partial) | 15.4 | 38.8 | 16.0 | 18.9 | 8.7 | 0.0 | 2.2 | 6.6 |
| Double Glazing (All rooms) | 37.2 | 25.2 | 14.2 | 16.5 | 6.4 | 0.3 | 0.3 | 77.7 |
| Double Glazing (Partial) | 27.6 | 26.3 | 16.6 | 19.9 | 7.4 | 0.0 | 2.1 | 10.1 |
| Cavity Wall Insulation | 43.4 | 22.1 | 11.1 | 19.6 | 3.4 | 0.0 | 0.5 | 48.3 |
| Loft Insulation | 38.8 | 26.0 | 14.7 | 18.0 | 2.3 | 0.3 | 0.0 | 77.4 |
| Water pipes insulated | 45.6 | 22.1 | 9.7 | 20.0 | 1.6 | 0.3 | 0.7 | 44.9 |
| Room Heaters | 20.4 | 21.4 | 11.6 | 21.6 | 23.3 | 0.0 | 1.6 | 12.8 |

Source: 2013 Maldon Housing Needs Survey Data

- 8.4.11 The proportion of households with some form of central heating was 92.6%.
- 8.4.12 Cross tabulation of energy facilities by type revealed the lowest level of central heating (all rooms) was in bedsit / studio / room only accommodation.
- 8.4.13 87.8% of households had some form of double glazing, the highest level was found in detached accommodation.

Table 8-7 Main source of heating

Question 7b

| | % | N ^{os.} Implied |
|-------------------------|--------------|--------------------------|
| Gas | 58.1 | 15,585 |
| Electric | 13.9 | 3,731 |
| Oil | 24.7 | 6,640 |
| Wood Burner / Open Fire | 1.9 | 505 |
| Other | 1.4 | 381 |
| Total | 100.0 | 26,842 |

Source: 2013 Maldon Housing Needs Survey Data

- 8.4.14 The main source of heating was Gas at 58.1%. Respondents were also asked how much money they spent on their home fuel bills. Payments were quite well spread, however the main spend appeared to be between £1,001 and £1,200 per annum.

Table 8-8 Total Annual spend on Fuel Bills

Question 7c

| | % | Nos. Implied |
|-----------------|--------------|---------------|
| Less than £800 | 12.5 | 3,189 |
| £801 - £1,000 | 17.6 | 4,502 |
| £1,001 - £1,200 | 21.1 | 5,406 |
| £1,201 - £1,400 | 18.6 | 4,773 |
| £1,401 - £1,600 | 11.6 | 2,968 |
| Above £1,600 | 18.6 | 4,770 |
| Total | 100.0 | 25,608 |

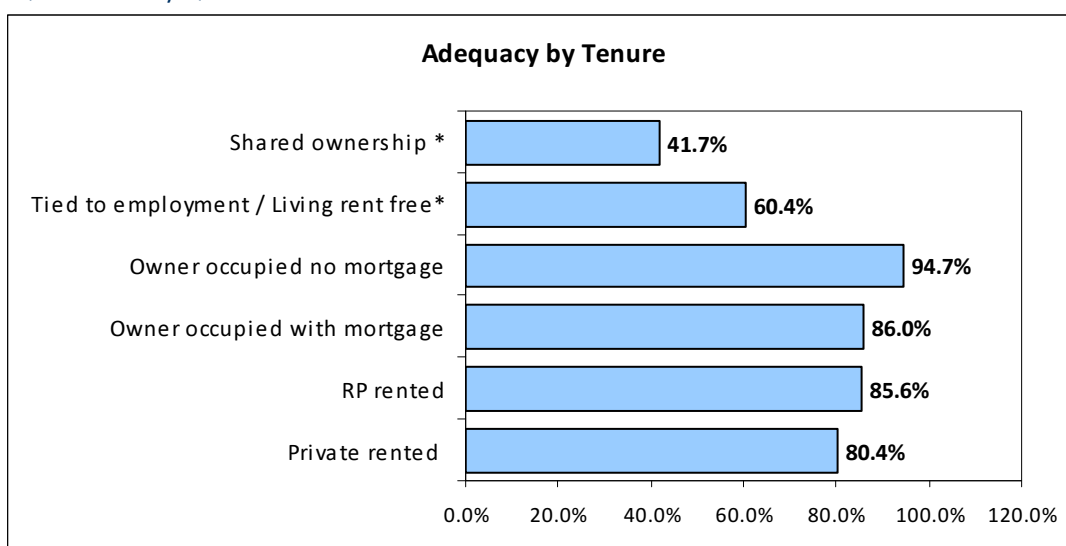
Source: 2013 Maldon Housing Needs Survey Data

8.5 Adequacy of Present Dwelling / Improvement Required

- 8.5.1 88.7% of respondents indicated that their accommodation was adequate for their needs. A similar level in the region of 89% has been a typical result in recent DCA surveys.
- 8.5.2 11.3% of households in Maldon (2,799 implied) stated that their accommodation was inadequate. 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.
- 8.5.3 Some variation was evident in adequacy by tenure. The satisfaction level of 85.6% for registered providers was slightly higher than the average found for socially rented accommodation in recent DCA surveys (around 82%).

Figure 8-5 Adequacy by Tenure

Question 8a by Question 1



Source: DCA Maldon 2013 Housing Needs Survey * Low volume of data

8.5.4 The lowest level of adequacy amongst the four main tenures was seen in the private rented sector at 80.4%, an expected level for a sector with usually the highest levels of disrepair.

8.5.5 The next question in relation to inadequacy was the reason why respondents felt their home was inadequate. This is a multiple choice question and respondents made an average of 2.2 choices each.

Table 8-9 Reason For Inadequacy

Question 8b

| Reasons (in Situ) | % responses | % households | N ^{os} . implied (all choices) |
|--|-------------|--------------|---|
| Needs improvements / repairs | 18.7 | 40.7 | 1,358 |
| Too costly to heat | 15.4 | 33.5 | 1,119 |
| No heating | 1.7 | 3.8 | 126 |
| Reasons (Require a move) | % responses | % households | N ^{os} . implied (all choices) |
| Too small | 20.6 | 45.1 | 1,507 |
| Insufficient number of bedrooms | 14.6 | 31.9 | 1,065 |
| Housing affecting health of any household member | 4.0 | 8.7 | 209 |
| Rent / Mortgage too expensive | 4.7 | 10.3 | 344 |
| Garden too small | 6.0 | 13.1 | 436 |
| Too large | 6.2 | 13.4 | 448 |
| Suffering harassment | 2.8 | 6.1 | 203 |
| Garden too big | 4.3 | 9.3 | 310 |
| Short-term Tenancy | 1.0 | 2.1 | 71 |
| Overall Total | | | 7,277 |

Source: DCA Maldon 2013 Housing Needs Survey

8.5.6 35.8% of responses identified an 'in house' solution relating to repairs, improvements and heating. 40.7% of households (1,358 implied) selected the need for improvement or repairs as one of their choices.

8.5.7 64.2% of responses indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 45.1% of households as one of their choices, implying 1,507 cases.

8.5.8 14.6% said they had an insufficient number of bedrooms and 6.2% said that the property was too large.

8.5.9 These households were tested on whether they are actually over-occupied by the national bedroom standard and the data showed there were around 480 households in this situation, considerably lower than the level who stated that their home was too small.

8.5.10 This suggests that around 1,027 households (1,507 households that said their accommodation was too small, minus 480 implied households calculated as being over-crowded) may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general.

- 8.5.11 Although some of them could become over-occupied they have been eliminated from the calculations of those needing to move for this reason in the CLG model later in the report.
- 8.5.12 Overall 2,042 households (54.9%) said that a move was necessary to resolve any inadequacy and of those households 43.2% (1,006) indicated that they could afford a home of suitable size in the District.
- 8.5.13 The largest proportion of households who said that a move was necessary to resolve any inadequacy are owner occupiers (paying mortgage) (41.3%) followed by owner occupiers with no mortgage at 26.3%.

8.6 Under and Over-Occupation

- 8.6.1 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'.
- 8.6.2 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. This is perhaps better described as "two or more spare bedrooms".
- 8.6.3 The assessment of under and over-occupation by tenure revealed some disparity between tenure types as indicated below.

Table 8-10 Under / Over-Occupation by Tenure

Question 15a by Question 3 & Question 1

| Tenure | % under occupied | % over- occupied |
|---------------------------------------|------------------|------------------|
| Owner occupied with mortgage | 48.3 | 1.7 |
| Owner occupied no mortgage | 63.0 | 0.4 |
| Private rented | 17.5 | 3.6 |
| RP rented | 11.4 | 6.0 |
| Shared ownership (part rent part buy) | 83.3 | 0.0 |
| Tied to your employment | 30.2 | 0.0 |
| Living rent free | 10.0 | 0.0 |
| All stock | 46.7 | 1.7 |

Source: DCA Maldon 2013 Housing Needs Survey

Over-Occupation

- 8.6.4 The overall over-occupation level of 1.7% (481 implied households), is lower than the UK level indicated by the Survey of English Housing 2010/11 (SEH) at 3.0%.
- 8.6.5 The highest levels of over-occupation are in the social rented sector, 6.0% but lower than the average in the Survey of English Housing 2010/11 for the social sector at 7.3%.

Under-Occupation

- 8.6.6 The overall under-occupation figure of 46.7% was higher than the average found in recent DCA surveys (around 40%). This is a factor of the population demographics and the property size profile in the District, which has above national levels of detached and semi-detached properties.
- 8.6.7 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was at 63.0% higher than the level of around 61.0% found in recent DCA surveys. However, the level in the owner occupied with mortgage sector is still high at around 48.3%.
- 8.6.8 The under-occupation level in the RP rented (11.4%) is lower in comparison to the all tenure average and the owner occupied forms of tenure.
- 8.6.9 The Housing Survey data estimated that there are around **390** social rented properties which are under-occupied by two or more bedrooms.
- 8.6.10 Tackling under-occupation of family houses to make best use of the existing stock would make a positive contribution to addressing the over-occupation in the stock and meeting need for family units through better re-let supply. In practice it is recognised that this is difficult to achieve.

8.7 Shared Housing and Communal Establishments

- 8.7.1 Shared housing and communal establishments are an important type of accommodation for people vulnerable to homelessness as well as for students. The most reliable data is from the Census.
- 8.7.2 In 2011, 532 residents in Maldon lived in 52 communal establishments. The three major types of medical and care establishments are nursing homes, residential care homes and other medical and care establishments.
- 8.7.3 The numbers of communal establishments and residents in each of the benchmark areas are shown in Table 8-11.

Table 8-11 Communal Establishments by Area

| Area | No. of Communal Establishments | No. of Residents in Communal Establishments |
|-------------|--------------------------------|---|
| Brentwood | 46 | 812 |
| Braintree | 124 | 1,621 |
| Colchester | 193 | 5,994 |
| Chelmsford | 195 | 2,128 |
| Maldon | 52 | 532 |
| Essex | 1,193 | 18,147 |
| East Region | 5,682 | 98,360 |
| England | 54,596 | 952,525 |

Source: Crown Copyright © Census 2011

9 MIGRATION

9.1 Key Findings

- 2,401 implied households had in-migrated to Maldon over the last three years from outside the District, 12.8% elsewhere in Essex.
- The main reason for the move within the District in the last three years was needed more space at 23.8%.
- 16.2% of in-migrating households moved into the District to form their first household.
- Over the next 5 years 36.1% of existing households and 42.6% of concealed households are expected to move out of the District.
- In the case of both existing and concealed households the main single interest was in moving to “elsewhere in the UK”.
- The main reason for both existing and concealed households moving out of the District was employment / access to work.
- The main net in-migration was from elsewhere in Essex at +429, followed by Greater London at +276. The highest level of net out-migration was to elsewhere in the UK at –72.
- Over the past 5 years there has been a net in-migration of +772 households into the District.

9.2 Introduction

- 9.2.1 This section looks at the patterns of migration for the District. In the first part of the section, the 5,330 implied households (19.7% of the sample) who had moved in the last 3 years were asked where they had moved from.
- 9.2.2 55.0% had previously lived within the District; 45.0% had moved in from outside the District (2,401 implied households).

9.3 In-Migration to the District

- 9.3.1 2,401 households had in-migrated to Maldon over the last three years from outside the District. 12.8% had moved from Elsewhere in Essex, 7.0% from Chelmsford and 6.9% from elsewhere in the UK.

Table 9-1 Location of Previous Dwelling (In-migrants)

Question 5

| Location | % | N ^{OS.} |
|---------------------|------|------------------|
| Braintree | 2.7 | 144 |
| Brentwood | 1.0 | 51 |
| Chelmsford | 7.0 | 374 |
| Colchester | 2.5 | 132 |
| Basildon | 1.7 | 91 |
| Rochford | 1.1 | 59 |
| Southend on Sea | 1.4 | 74 |
| Elsewhere in Essex | 12.8 | 684 |
| Greater London | 5.6 | 296 |
| Elsewhere in the UK | 6.9 | 367 |
| Abroad | 2.4 | 129 |
| Total | | 2,401 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 9.3.2 16.2% of all those who had in-migrated into the District said that it was their first independent home as an adult.

- 9.3.3 Those who had moved into the District within the last 3 years were then asked what the three most important reasons were for moving home.

Table 9-2 Reason for Moving for those Moving within or to the District

Question 6b

| Reason | % Households moved within the District | % households in-migrated to the District |
|---------------------------------|--|--|
| Needed more space | 23.8 | 19.3 |
| Relationship / family breakdown | 19.0 | 7.7 |
| Wanted own home | 17.6 | 3.9 |
| To move to a cheaper home | 8.6 | 7.0 |
| Needed less space | 6.6 | 3.0 |
| Health reasons | 4.7 | 5.4 |
| Retirement | 4.1 | 14.7 |
| Wanted to buy | 3.8 | 5.4 |
| Closer / easier to commute | 3.5 | 4.9 |
| To be near a relative | 3.1 | 18.6 |
| Education | 2.3 | 1.0 |
| New Job | 1.1 | 7.6 |
| Rent arrears / repossession | 1.0 | 0.0 |
| Needs more parking | 0.8 | 1.4 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 9.3.4 The main reason for a move within the District was needed more space at 23.8%, followed by relationship / family breakdown at 19.0%, and wanted own home at 17.6%.

- 9.3.5 The main reason for in-migrating to the District was also needed more space at 19.3%. To be near to a relative and retirement were also popular choices.

9.4 Out - Migration from the District

- 9.4.1 Out-migration is expected to account for 36.1% of all moves for existing moving households (1,621 implied) and 42.6% of concealed households over the next 5 years (956 moves implied).

- 9.4.2 Those moving out of the area were asked where they were thinking of relocating. This was a multiple choice question therefore more than one option was chosen. 1,621 implied existing households (64.7%) responded giving an average of 1.4 choices per household.

- 9.4.3 In the case of concealed households, 935 implied households (37.3%) responded to this question giving an average of 1.2 choices per household.

- 9.4.4 In the case of both existing and concealed households moving, the main single interest was in moving elsewhere in the UK at 37.9% and 35.1% respectively.

- 9.4.5 The second most popular choice for existing households was Chelmsford at 28.1%, followed by elsewhere in Essex at 22.0%.
- 9.4.6 In the case of concealed households moving, the second most popular choice was Chelmsford at 33.5%, then Greater London at 21.8%.

Table 9-3 Location of Move for those Moving Outside the District

Question 17c

| Location | Existing households | | Concealed households | |
|---------------------|---------------------|--------------------------|----------------------|--------------------------|
| | % | N ^{os.} implied | % | N ^{os.} implied |
| Brentwood | 10.4 | 168 | 3.3 | 30 |
| Braintree | 9.0 | 145 | 0.0 | 0 |
| Chelmsford | 28.1 | 456 | 33.5 | 313 |
| Colchester | 11.8 | 192 | 3.5 | 33 |
| Basildon | 3.3 | 53 | 0.0 | 0 |
| Southend on Sea | 8.9 | 145 | 0.0 | 0 |
| Elsewhere in Essex | 22.0 | 357 | 15.8 | 148 |
| Greater London | 1.7 | 28 | 21.8 | 204 |
| Elsewhere in the UK | 37.9 | 614 | 35.1 | 328 |
| Abroad | 7.5 | 121 | 5.0 | 47 |
| Total | | 2,279 | | 1,103 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 9.4.7 Those moving out of the area were asked their reasons for moving away. This question was a multiple choice question and on average all households made 1.4 choices.
- 9.4.8 In the case of existing households the main reason was employment / access to work at 32.4%, closely followed by retirement at 30.4% and family reasons at 30.3%.
- 9.4.9 In the case of concealed households the main reason was employment / access to work at 70.3%. Education at 18.9%, unable to afford to buy a home at 16.9% and family reasons at 16.3% were also popular choices.

- 9.4.10 Table 9-4 below shows the full breakdown of reasons for moving out of the District for both existing and concealed households.

Table 9-4 Reason for Moving Out of the District

Question 17d

| Reason | Existing Households | | Concealed households | |
|-----------------------------------|---------------------|--------------------------|----------------------|--------------------------|
| | % households | N ^{os.} implied | % households | N ^{os.} implied |
| Family reasons | 30.3 | 484 | 16.3 | 145 |
| Employment / access to work | 32.4 | 517 | 70.3 | 623 |
| Lack of affordable rented housing | 3.2 | 52 | 10.7 | 95 |
| Unable to afford to buy a home | 21.1 | 338 | 16.9 | 150 |
| Rent arrears / repossession | 1.5 | 24 | 0.0 | 0 |
| Education | 9.9 | 158 | 18.9 | 168 |
| Quality of neighbourhood | 17.2 | 275 | 0.0 | 0 |
| Retirement | 30.4 | 486 | 2.7 | 24 |
| Total | | 2,334 | | 1,205 |

Source: DCA Maldon 2013 Housing Needs Survey Data

9.5 Migration Summary

- 9.5.1 The tables below show the number of existing households who have moved into the District and those planning a move out of the District. It reflects the net migration patterns for existing households.

Table 9-5 Net Migration Patterns

| Migration | Braintree | Brentwood | Chelmsford | Colchester |
|----------------------------|-------------|-------------|-------------|------------|
| Moving into the District | 144 | 51 | 374 | 132 |
| Moving out of the District | 104 | 120 | 326 | 137 |
| Net Migration | + 40 | - 69 | + 48 | - 5 |

| Migration | Basildon | Rochford | Southend on Sea | Elsewhere in Essex |
|----------------------------|-------------|-------------|-----------------|--------------------|
| Moving into the District | 91 | 59 | 74 | 684 |
| Moving out of the District | 38 | 0 | 104 | 255 |
| Net Migration | + 53 | + 59 | - 30 | + 429 |

| Migration | Greater London | Elsewhere in the UK | Abroad | Total |
|----------------------------|----------------|---------------------|-------------|--------------|
| Moving into the District | 296 | 367 | 129 | 2,401 |
| Moving out of the District | 20 | 439 | 86 | 1,629 |
| Net Migration | + 276 | - 72 | + 43 | + 772 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 9.5.2 Over the past 5 years the total net migration for the whole District was +772 households.
- 9.5.3 The main net in-migration to Maldon was from Elsewhere in Essex at +429, followed by Greater London at +276. The lowest in-migration was from Braintree at +40.
- 9.5.4 The highest level of net out-migration from Maldon was to elsewhere in the UK at -72 and Brentwood at -69. There were smaller levels of net out-migration to Southend on Sea (-30) and Colchester (-5).

10 HOUSEHOLDS INTENDING TO MOVE WITHIN THE DISTRICT

10.1 Key Findings

- 23.7% of all households planned a move in the next 5 years.
- **2,075** existing households require market housing and **679** need affordable housing.
- **1,268** concealed households need market housing and **357** need affordable housing.
- The main tenure requirement for both existing and concealed households was owner occupation.
- There is expressed demand for **148** shared ownership units from existing and concealed households forming.

10.2 Introduction

- 10.2.1 This section examines the responses from the household survey in relation to the future intentions and plans of both existing and concealed households within Maldon over the next five years. The data from this section is then further analysed in Section 11 focusing on those households specifically requiring market housing and Section 12 looking at those households requiring affordable housing.

10.3 Households Moving

- 10.3.1 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.
- 10.3.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next five years. 23.7% of all households responding (6,244 implied) planed a move, implying an average of 4.7% per annum.

Table 10-1 Households Moving by Current Tenure

Question 17a x Q1

| | % | N ^{os} . implied |
|---------------------------------------|--------------|---------------------------|
| Owner occupation with mortgage | 49.1 | 3,069 |
| Owner occupation no mortgage | 26.7 | 1,672 |
| Private rent | 13.4 | 834 |
| RP rent | 6.9 | 429 |
| Shared Ownership | 0.2 | 10 |
| Tied to employment / Living Rent Free | 3.7 | 230 |
| Total | 100.0 | 6,244 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.3.3 This is a low level and probably reflects forecasting in the current economy where house sales levels have been half of the levels in 2005 – 2007.
- 10.3.4 The scale of movement is nearly all from market housing with around 75.8% of current movers moving from owner occupation and 13.4% from private rent. The moves from social rent were only 7.1%.

10.4 Demand for Existing Moving Households

- 10.4.1 The table below shows the preferred tenure for existing households moving in the next five years by their current tenure.

Table 10-2 Current Tenure / Tenure Preferred (Existing Households)

Question 1 / 24

| Preferred Tenure | Current Tenure | | | | | | | | | | Total |
|------------------|--------------------------------|------------------|------------------------------|------------------|--------------|------------------|-----------|------------------|---------------------------------------|------------------|------------------|
| | Owner Occupation with mortgage | | Owner Occupation no mortgage | | Private rent | | RP Rented | | Tied to Employment / Living Rent Free | | |
| | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Owner occupation | 94.8 | 1,041 | 86.8 | 549 | 43.4 | 305 | 13.0 | 30 | 0.0 | 0 | 1,924 |
| Private rent | 0.0 | 0 | 6.6 | 42 | 15.5 | 109 | 0.0 | 0 | 0.0 | 0 | 151 |
| RP Rented | 5.2 | 57 | 6.6 | 42 | 41.1 | 289 | 72.7 | 168 | 100.0 | 91 | 646 |
| Shared Ownership | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 14.3 | 33 | 0.0 | 0 | 33 |
| Total | 100.0 | 1,098 | 100.0 | 633 | 100.0 | 703 | 100.0 | 231 | 100.0 | 91 | 2,754 |

Note: no preference for Tied to Employment or current data from Shared Ownership

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.4.2 In total **2,075** existing households require market housing, and this group is analysed in detail in Section 11. A further **679** existing households require affordable housing, analysed in detail in Section 12.
- 10.4.3 There is some cross tenure movement. 41.1% of movers from the private rented sector plan to move to social rent. No social rented tenants expect to move into the private sector.

10.5 Self Build

- 10.5.1 In the National Planning Policy Framework (NPPF) it states that local authorities should address the need for all types of housing including affordable housing and the needs of the different groups in the community, such as people wishing to build their own home.
- 10.5.2 We asked existing households moving to answer a question on if they would be interested in building their own home and 10.6% of households responded (2,857).
- 10.5.3 37.8% of respondents (1,081) said yes they would be interested in building their own home. 62.2% (1,776 implied) said they would not.
- 10.5.4 We ran a number of cross-tabulations including their preferred location, type, age of the head of household and their financial circumstance. The following responses are for all those households who answered 'yes' to being interested in building their own home (1,081).
- 10.5.5 The main type of property respondents were looking for was detached (50.2%), followed by semi-detached at 24.9% and bungalow (14.5%). The majority (78.2%) would prefer owner occupation.
- 10.5.6 The main size of property these households were looking for was 4 bedrooms (36.8%), followed by 3 bedrooms (33.7%). 22.2% were looking for 2 bedrooms, 5.6% for five bedrooms or more and 1.6% a 1 bedroom property.
- 10.5.7 Out of the 1,081 households who answered yes, 397 were aged between 35 and 49 (36.7%), 277 were aged between 25 and 34 (25.7%), 263 were aged between 50 and 64 (24.3%) and 144 were aged between 65 and 79 (13.3%).
- 10.5.8 982 households answered the question on income, a 90.8% response. The highest proportion out of this group earned over £60,000 (18.5%; 181 implied). 27.5% earned between £40,000 and £60,000 per annum. 21.5% earned less than £25,000 per annum and 28.5% earned between £25,000 and £40,000 per annum.
- 10.5.9 Looking at the location preference for those households who had an interest in building their own home, Maldon / Heybridge was the most popular location choice (62.3%). 50.3% of households opted for Rural North and 30.7% Rural South.
- 10.5.10 The main reason for the location choice of Maldon / Heybridge was quality of neighbourhood (43.4%) followed by employment / closer to work (34.0%). Always lived here (33.4%) and type of housing (31.3%) were also popular choices.
- 10.5.11 Taking all the above into consideration the type of people who would be interested in self-build are in the younger to middle age groups, earning a good income. The location they have chosen is for the quality of the neighbourhood and the location to their place of employment.
- 10.5.12 They are looking for larger family homes, a detached property mainly with 3 or 4 bedrooms and owner occupation.

10.6 Demand for Concealed Moving Households

- 10.6.1 This section examines in detail those people living in an existing household but who are described as a 'concealed' household. This 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.
- 10.6.2 The questionnaire allowed for up to two concealed households to be identified within each existing household, each intending to form a new home within the District in the next five years.
- 10.6.3 A total of **1,625** concealed households planning to form in the next five years were identified from an average of 1st (1,390) and 2nd (235) concealed households in the detailed data tables and this is the figure used as a control total in this section.
- 10.6.4 The majority (88.6%) concealed households consisted of people described as children of the household. 4.0% was a partner/spouse (reflecting a relationship breakdown) and 4.7% was a parent / grandparent. A further 1.0% was another relative or friend.

Table 10-3 Concealed Household Formation in the Next Five Years

Question 28

| Concealed households | % | N ^{os} . implied |
|----------------------|--------------|---------------------------|
| Parent / Grandparent | 4.7 | 76 |
| Child (16+) | 88.6 | 1,440 |
| Partner / Spouse | 4.0 | 65 |
| Lodger | 1.7 | 28 |
| Friend | 0.0 | 0 |
| Other Relative | 1.0 | 16 |
| Total | 100.0 | 1,625 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.6.5 The table below shows the results for the age of each new household.

Table 10-4 Age of Concealed Households

Question 29c

| Age Groups | % | N ^{os} . implied |
|--------------|--------------|---------------------------|
| 18 - 24 | 65.9 | 1,071 |
| 25 – 34 | 23.0 | 374 |
| 35 - 49 | 5.0 | 81 |
| 50 - 64 | 4.2 | 68 |
| 65+ | 1.9 | 31 |
| Total | 100.0 | 1,625 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.6.6 The main two age groups forming are the 18-24 at 65.9% and the 25 – 34 age group at around 23.0%.

- 10.6.7 The survey found that children (under the age of 16) were present in around 6.6% of all households planning to form (107 implied).

Table 10-5 Number of Children

Question 29d

| Children | % | N ^{os} . implied |
|--------------|--------------|---------------------------|
| Child due | 1.6 | 26 |
| One | 3.6 | 58 |
| Two or more | 3.0 | 49 |
| None | 91.8 | 1,492 |
| Total | 100.0 | 1,625 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.6.8 New households were asked whether they were being formed as a single or couple household, 45.5% indicated formation as a single household, 54.5% as a couple.
- 10.6.9 Households indicating a couple household were also asked where their partner was currently living. In 37.9% of cases the partner was living elsewhere within Maldon resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In around 27.0% of cases the partner was already living in the existing household.
- 10.6.10 Concealed households were also asked if they would consider sharing accommodation with a friend. 41.7% saying they would consider sharing accommodation with a friend.

Table 10-6 Time of Move - Concealed Households

Question 32

| When required | % | N ^{os} . Implied |
|---------------|--------------|---------------------------|
| Within 1 year | 20.8 | 338 |
| 1 - 2 years | 34.2 | 555 |
| 2 - 3 years | 20.1 | 327 |
| 3 - 5 years | 24.9 | 405 |
| Total | 100.0 | 1,625 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 10.6.11 20.8% of concealed households required a move within a year, around 34.2% required a move a year later, a total of around 55.0% within two years.
- 10.6.12 The Strategic Housing Market Assessment Practice Guidance recommends that for model purposes the scale of annual new household formation is calculated as an average over the first two years as the most reliable data in the CLG model in Section 14.

- 10.6.13 The table below shows the tenure most needed and preferred for concealed moving households in the next five years within Maldon.

Table 10-7 Tenure Needed / Preferred (concealed households)

Question 30a / Question 30b

| Tenure | | Needed | | Preferred | |
|------------|---------------------|--------|---------------------------|-----------|---------------------------|
| | | % | N ^{os} . implied | % | N ^{os} . Implied |
| MARKET | Owner occupation | 42.7 | 694 | 74.5 | 1,211 |
| | Private rent | 35.3 | 574 | 4.3 | 70 |
| AFFORDABLE | RP rent | 14.9 | 242 | 15.9 | 258 |
| | RP Shared Ownership | 7.1 | 115 | 5.3 | 86 |
| Total | | 100.0 | 1,625 | 100.0 | 1,625 |

- 10.6.14 In terms of the tenure needs of concealed households forming in the District, the largest proportion needed owner occupation (42.7%) followed by private rent (35.3%) and Registered Provider rent (14.9%).
- 10.6.15 The most preferred tenure is also owner occupation (74.5%), with more concealed households preferring this tenure than saying they actually needed it (42.7% v 74.5%).
- 10.6.16 There is also an interest expressed for shared ownership reflecting the desire for some form of purchase rather than rent. Our analysis is however based only on the needs data
- 10.6.17 The market housing sector data for this group is analysed in detail in Section 11 and the affordable housing sector in Section 12.

11 FUTURE MARKET HOUSING REQUIREMENTS

11.1 Key Findings

Existing Households

- **1,924** households are planning a move to owner occupied housing and **151** are to private rented housing.
- 32.9% plan to move within one year and 22.1% in 1 to 2 years.
- The main type of property required is detached and 46.9% of movers require a 3 bedroom unit.
- The most popular choice in terms of location was Maldon / Heybridge (56.6%).
- The main reason for choice of location was 'quality of neighbourhood' followed by 'nearer family' and 'always lived here'.

Concealed Households

- **694** concealed households are planning a move to owner occupied housing and **574** to private rent.
- 19.0% plan to move within a year and 42.5% within 1 to 2 years.
- 33.9% need a flat but only 9.7% prefer a flat.
- 41.1% need a one bedroom unit, but there is only a small preference for a one bedroom unit (2.9%). 45.1% need a 2-bedroom property.
- The highest demand for location choice was for Maldon / Heybridge at 75.9%.
- The most popular reasons for choice of location were nearness to family employment / closer to work and quality of neighbourhood.

11.2 Introduction

- 11.2.1 This section analyses the needs of existing households and concealed households who are planning to move into market housing within Maldon over the next 5 years. The section is split for analysis of existing households at 11.3 and separately for concealed households at 11.4.

11.3 Demand for Market Housing for Existing Moving Households

- 11.3.1 As seen in section at 10.3.3, **1,924** existing households are planning to move into owner occupied housing and **151** are planning to move into private rented housing, giving a total demand of **2,075** for market housing within the District in the next five years.
- 11.3.2 Some totals in the following tables may be slightly different to the total of **2,075** as mentioned above due to the different number of responses received for each individual question. Not all respondents answer every question.
- 11.3.3 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 11-1 When is the Accommodation required

Question 18

| Time | Market Housing % | N ^{os} . implied | All Tenures % |
|---------------|------------------|---------------------------|---------------|
| Within 1 year | 32.9 | 682 | 34.1 |
| 1 - 2 years | 22.1 | 460 | 26.7 |
| 2 - 3 years | 24.4 | 506 | 20.5 |
| 3 - 5 years | 20.6 | 427 | 18.7 |
| Total | 100.0 | 2,075 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.3.4 The table above shows that 32.9% of potential movers to market housing sought to do so within one year and 22.1% in one to two years. The levels were similar to the all tenure level.

Table 11-2 Type of Accommodation required

Question 19

| Type | Market Housing % | N ^{os} . implied | All Tenures % |
|-------------------|------------------|---------------------------|---------------|
| Detached | 38.2 | 793 | 34.7 |
| Semi-detached | 26.2 | 544 | 19.4 |
| Bungalow | 25.4 | 527 | 29.5 |
| Terraced | 7.7 | 160 | 6.6 |
| Supported Housing | 2.5 | 51 | 8.1 |
| Flat | 0.0 | 0 | 1.7 |
| Total | 100.0 | 2,075 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.3.5 26.2% of existing households moving to market housing stated that they required a semi-detached property, higher than the proportion of all existing households moving (19.4%). Interest in supported housing was low at 2.5% and there was no interest in flats for existing households wanting to move to market housing.

Table 11-3 Number of Bedrooms Required

Question 22

| Bedrooms | Market Housing % | N ^{os} . Implied | All Tenures % |
|--------------|------------------|---------------------------|---------------|
| One | 1.8 | 38 | 12.6 |
| Two | 23.9 | 496 | 28.8 |
| Three | 46.9 | 973 | 35.2 |
| Four | 24.8 | 514 | 19.0 |
| Five or more | 2.6 | 54 | 4.4 |
| Total | 100.0 | 2,075 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.3.6 The highest demand of those moving to market housing was for 3-bedroom properties at 46.9%, higher than the all tenure demand of 35.2%.

11.3.7 The demand for smaller units in the market sector i.e. 1 and 2 bedrooms was lower than the all tenure demand (25.7% v 41.14%).

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

Table 11-4 Type Required by Size Required

Question 19 by Question 22

| Type | One bedroom | | Two bedroom | | Three bedroom | | Four beds | | Five + beds | | Total |
|-------------------|--------------|------------------|--------------|------------------|---------------|------------------|--------------|------------------|--------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Detached | 0.0 | 0 | 0.0 | 0 | 33.2 | 323 | 85.8 | 441 | 56.3 | 30 | 794 |
| Semi-detached | 0.0 | 0 | 18.4 | 91 | 38.3 | 372 | 10.9 | 56 | 43.7 | 24 | 543 |
| Terraced | 0.0 | 0 | 26.5 | 132 | 2.9 | 28 | 0.0 | 0 | 0.0 | 0 | 160 |
| Bungalow | 54.9 | 21 | 48.2 | 240 | 25.6 | 249 | 3.3 | 17 | 0.0 | 0 | 527 |
| Supported Housing | 45.1 | 17 | 6.9 | 34 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 51 |
| Total | 100.0 | 38 | 100.0 | 497 | 100.0 | 972 | 100.0 | 514 | 100.0 | 54 | 2,075 |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.3.9 Households requiring a smaller size unit i.e. (2 bedrooms) leaned towards a bungalow or a terraced property. The main demand type for those requiring a 1 bedroom property was supported housing followed by a bungalow.

11.3.10 71.5% of households requiring 3-bedrooms and 96.7% requiring 4-bedrooms stated a requirement for a detached or semi-detached property.

11.3.11 All of the demand for 5 bedrooms was for a semi-detached or detached property.

11.3.12 The following table shows a cross-tabulation of data for the type of property required by tenure of property needed.

Table 11-5 Type Required by Tenure Needed

Question 19 by Question 24

| Type | Owner occupation | | Private rented | | Total |
|-------------------|------------------|------------------|----------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Detached | 41.2 | 794 | 0.0 | 0 | 794 |
| Semi-detached | 22.6 | 434 | 72.5 | 109 | 543 |
| Terraced | 8.3 | 160 | 0.0 | 0 | 160 |
| Bungalow | 25.2 | 485 | 27.5 | 42 | 527 |
| Supported Housing | 2.7 | 51 | 0.0 | 0 | 51 |
| Total | 100.0 | 1,924 | 100.0 | 151 | 2,075 |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.3.13 41.2% of demand in the owner occupied sector was for detached properties; 22.6% for semi-detached and 25.2% for bungalow accommodation.

11.3.14 The majority of demand (72.5%) in the private rented sector was for semi-detached properties and 27.5% was for bungalow accommodation.

- 11.3.15 Existing households moving to market housing were asked where accommodation was required. 1,843 households' responded to this question. Up to 2 choices were offered but on average only 1.3 choices were made.

Table 11-6 Which location do you wish to live in?

Question 26

| Location | Market Housing % | N ^{os} . Implied | All Tenures % |
|--|------------------|---------------------------|---------------|
| Maldon / Heybridge | 56.6 | 1,043 | 59.0 |
| Rural South (Burnham-on-Crouch / Southminster / Althorne /Mayland / Purleigh / Tillingham) | 31.2 | 575 | 34.1 |
| Rural North (Great Totham / Tollesbury / Tolleshunt D'Arcy / Wickham Bishops & Woodham) | 44.6 | 822 | 45.1 |
| Total | | 2,440 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.3.16 The most popular location choices for existing households moving to market housing was Maldon / Heybridge at 56.6% followed by Rural North at 44.6%.
- 11.3.17 Maldon / Heybridge was also the most popular location choice for all tenures.
- 11.3.18 Existing households moving to market housing were also asked the reasons for their choice of location. 1,893 households' responded to this multiple choice question and 2.5 choices were made on average.

Table 11-7 Reason for Preferred Location

Question 27

| Reason | % responses | % households | N ^{os} . implied (all choices) | All tenures % |
|---|--------------|--------------|---|---------------|
| Quality of neighbourhood | 20.8 | 51.0 | 965 | 41.4 |
| Nearer family | 15.2 | 37.2 | 704 | 37.2 |
| Always lived here | 14.8 | 36.4 | 688 | 36.5 |
| Employment /closer to work | 11.8 | 29.0 | 549 | 28.3 |
| Better / nearer schools and colleges | 3.9 | 9.7 | 183 | 11.9 |
| Type of housing | 10.3 | 25.3 | 480 | 23.6 |
| Greater availability of affordable housing | 7.2 | 17.6 | 334 | 14.1 |
| Nearer / better shopping and leisure facilities | 10.6 | 26.0 | 492 | 20.3 |
| Better public transport | 5.4 | 13.2 | 250 | 10.9 |
| Total | 100.0 | | 4,645 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.3.19 Quality of neighbourhood (51.0%) was the most common choice, followed by the nearer family (37.2%) and always lived here (36.4%)

11.3.20 The lowest chosen reason was better / nearer schools and college at just 9.7%.

11.4 Demand for Market Housing for Concealed Households

11.4.1 As seen in Table 10-7 **694** concealed households are planning to move into owner occupied housing and **574** into private rented housing giving a total demand of **1,268** for market housing within the District in the next five years.

11.4.2 Some totals in the following tables may be slightly different to the total of 1,268 mentioned above due to the different number of responses received for each individual question. Not all respondents answer every question.

Table 11-8 When is the Accommodation Required

Question 32

| Time | Market Housing % | N ^{os} . implied | All Tenures % |
|---------------|------------------|---------------------------|---------------|
| Within 1 year | 19.0 | 225 | 20.8 |
| 1 - 2 years | 42.5 | 505 | 34.2 |
| 2 - 3 years | 15.7 | 186 | 20.1 |
| 3 - 5 years | 22.8 | 270 | 24.9 |
| Total | 100.0 | 1,186 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.4.3 19.0% of concealed households moving to market housing are moving within 1 year, with a further 42.5% within 1-2 years. 38.5% are moving in the longer term 2 to 5 years.

11.4.4 The data for “preference” as well as need is included as a comparison, to show the gap between needs and aspirations for this group.

Table 11-9 Type of Accommodation Needed / Preferred

Question 33a/b

| Type | Needed | | Preferred | |
|-------------------------|--------------|---------------------------|--------------|---------------------------|
| | % | N ^{os} . implied | % | N ^{os} . implied |
| Semi-detached | 25.6 | 311 | 23.6 | 166 |
| Detached | 9.6 | 117 | 47.0 | 330 |
| Terraced | 26.4 | 321 | 19.7 | 138 |
| Flat | 33.9 | 411 | 9.7 | 68 |
| Bungalow | 2.5 | 30 | 0.0 | 0 |
| Bedsit/Studio/Room only | 2.0 | 24 | 0.0 | 0 |
| Total | 100.0 | 1,214 | 100.0 | 702 |

Source: DCA Maldon 2013 Housing Needs Survey Data

Note: No data for other types

11.4.5 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 33.9% of concealed households moving to market housing expressed a need for flats compared with no requirement from existing households.

11.4.6 The following table shows the data for the number of bedrooms needed compared with the preferred number of bedrooms.

Table 11-10 Number of Bedrooms Needed / Preferred

Question 35a/b

| Bedrooms | Needed | | Preferred | |
|--------------|--------------|--------------------------|--------------|--------------------------|
| | % | N ^{os.} implied | % | N ^{os.} implied |
| One | 41.1 | 505 | 2.9 | 21 |
| Two | 45.1 | 553 | 52.5 | 381 |
| Three | 13.8 | 169 | 40.7 | 295 |
| Four + | 0.0 | 0 | 3.9 | 28 |
| Total | 100.0 | 1,227 | 100.0 | 725 |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.4.7 41.1% of concealed households needed one bedroom whilst there was only a small preference for a one bedroom property (2.9%). 13.8% of concealed households actually needed a 3 bedroom property but 40.7% would prefer 3 bedrooms.

11.4.8 The data was analysed regarding concealed households moving, relating to the type of property needed by both the size needed and the tenure needed. The results are shown in the tables below.

Table 11-11 Type Needed by Size Needed

Question 33a by Question 35a

| Type | 1-bedroom | | 2-bedroom | | 3-bedroom | | Total |
|-----------------------------|--------------|------------------|--------------|------------------|--------------|------------------|------------|
| | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | |
| Semi-Detached | 18.8 | 71 | 23.6 | 104 | 30.6 | 52 | 227 |
| Detached | 0.0 | 0 | 6.9 | 30 | 51.3 | 87 | 117 |
| Terraced | 18.0 | 68 | 48.8 | 214 | 0.0 | 0 | 282 |
| Flat | 57.0 | 216 | 20.7 | 91 | 0.0 | 0 | 307 |
| Bungalow | 0.0 | 0 | 0.0 | 0 | 18.1 | 30 | 30 |
| Bedsit/Studio/ Room only | 6.2 | 24 | 0.0 | 0 | 0.0 | 0 | 24 |
| Total | 100.0 | 379 | 100.0 | 439 | 100.0 | 169 | 987 |

Source: DCA Maldon 2013 Housing Needs Survey Data

Note: No data for other types or sizes

- 11.4.9 57.0% of demand for a 1-bedroom and 20.7% of demand for a 2 bedroom property was for a flat. 51.3% of respondents who need 3 bedrooms require a detached property and no concealed households need 4 bedrooms.
- 11.4.10 The next table shows the demand from concealed households for the type needed by market housing tenure.

Table 11-12 Type Needed by Tenure Needed

Question 33a by Question 30a

| Type | Owner Occupation | | Private rented | | Total |
|--------------------------|------------------|------------------|----------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Semi-detached | 35.2 | 188 | 14.2 | 69 | 257 |
| Detached | 16.2 | 87 | 6.3 | 30 | 117 |
| Terraced | 38.5 | 206 | 15.9 | 77 | 282 |
| Flat | 4.4 | 24 | 58.7 | 284 | 307 |
| Bedsit/Studio/ Room only | 0.0 | 0 | 4.9 | 24 | 24 |
| Bungalow | 5.7 | 30 | 0.0 | 0 | 30 |
| Total | 100.0 | 535 | 100.0 | 484 | 1,017 |

Source: DCA Maldon 2013 Housing Needs Survey Data.

No data for other house types

- 11.4.11 38.5% of demand in the owner occupied sector was for terraced and 35.2% was for semi-detached houses.
- 11.4.12 58.7% of demand in the private rented sector was for flats and 15.9% was for terraced houses.
- 11.4.13 Concealed households were asked the same questions on location as existing households moving. 1,053 concealed households responded to the location question giving an average of 1.4 choices each.

Table 11-13 Which Location Do You Wish to Live in?

Question 36

| Location | Market Housing% | N ^{os.} Implied | All Tenures % |
|---|-----------------|--------------------------|---------------|
| Maldon / Heybridge | 75.9 | 799 | 75.6 |
| Rural South (Burnham-on-Crouch / Southminster / Althorne / Mayland / Purleigh / Tillingham) | 32.8 | 345 | 32.0 |
| Rural North (Great Totham / Tollesbury / Tolleshunt D'Arcy / Wickham Bishops & Woodham) | 34.8 | 366 | 30.4 |
| Total | | 1,510 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.4.14 The most popular location choice amongst concealed households moving to market housing was Maldon / Heybridge, a very similar level to the all tenure response.

- 11.4.15 The final question in this section asked respondents why they preferred a particular location. The average number of choices was around 3.0.

Table 11-14 Reason for Preferred Location

Question 37

| Reason | Concealed households moving to Market Housing | | |
|--|---|--------------|--|
| | % responses | % households | N ^{os} . implied (all choices) |
| Nearer family | 23.7 | 71.8 | 778 |
| Always lived here | 12.8 | 38.4 | 416 |
| Employment /closer to work | 18.3 | 54.9 | 595 |
| Better public transport | 2.8 | 8.4 | 91 |
| Quality of Neighbourhood | 13.6 | 40.8 | 442 |
| Nearer / better shopping and leisure facilities | 9.7 | 29.1 | 315 |
| Greater availability of smaller houses | 7.8 | 23.4 | 253 |
| Greater availability of more affordable housing | 7.2 | 21.5 | 233 |
| Better / nearer schools and colleges | 4.1 | 12.5 | 135 |
| Total | 100.0 | | 3,258 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 11.4.16 The most popular reason was nearness to family (71.8%). Employment / closer to work (54.9%) and quality of neighbourhood (40.8%) also featured quite highly.
- 11.4.17 Concealed households were also asked if they would consider sharing their accommodation with a friend. Around 40.0% (502 implied) said they would consider sharing, 60.0% (755 implied) would not consider sharing.

11.5 Total Demand for Market Housing in the District

11.5.1 Table 11-15 below shows total demand for market housing by property type and size.

Table 11-15 Demand for Market Housing to 2018

| | | Semi-Detached | Detached | Terraced | Flat | Bungalow | Supported Housing | Bedsit/Studio/Room only | Houseboat / Caravan / Mobile Home | Total |
|----------------|--------------|---------------|--------------|------------|------------|------------|-------------------|-------------------------|-----------------------------------|--------------|
| EXISTING H/H | 1-BEDROOM | 0 | 0 | 0 | 0 | 21 | 17 | 0 | 0 | 38 |
| | 2-BEDROOMS | 91 | 0 | 132 | 0 | 240 | 34 | 0 | 0 | 497 |
| | 3-BEDROOMS | 372 | 323 | 28 | 0 | 249 | 0 | 0 | 0 | 972 |
| | 4+ BEDROOMS | 80 | 471 | 0 | 0 | 17 | 0 | 0 | 0 | 568 |
| CONCEALED H/H | 1-BEDROOMS | 71 | 0 | 68 | 216 | 0 | 0 | 24 | 0 | 379 |
| | 2-BEDROOMS | 104 | 30 | 214 | 91 | 0 | 0 | 0 | 0 | 439 |
| | 3-BEDROOMS | 52 | 87 | 0 | 0 | 30 | 0 | 0 | 0 | 169 |
| | 4+ BEDROOMS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IN-MIGRANT H/H | 1-BEDROOMS | 0 | 0 | 106 | 66 | 84 | 0 | 0 | 17 | 273 |
| | 2-BEDROOMS | 46 | 0 | 241 | 28 | 219 | 0 | 0 | 38 | 572 |
| | 3-BEDROOMS | 137 | 113 | 119 | 0 | 125 | 0 | 0 | 0 | 494 |
| | 4+ BEDROOMS | 63 | 625 | 0 | 0 | 0 | 0 | 0 | 0 | 688 |
| | TOTAL | 1,016 | 1,649 | 908 | 401 | 985 | 51 | 24 | 55 | 5,089 |

Source: DCA Maldon 2013 Housing Needs Survey Data

11.5.2 The survey data incorporates existing, concealed and in-migrant household demand for market housing, based on the profile of recent in-migrants to the District over the last five years.

11.5.3 It is assumed that the in-migrant market demand will be similar over the next five year period to 2018.

11.6 Current and Future Demand for Market Housing

- 11.6.1 The recently published NPPF 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.
- 11.6.2 Local planning authorities should identify the size, type, tenure and range of housing required in particular locations, reflecting local demand. Policies should give indications of the type or size of dwellings to be delivered to meet household demand and create sustainable inclusive and mixed communities over the longer term. The balance of the existing stock and evidence from the stock flow model is used as the base for recommendations on the type and size of future delivery.
- 11.6.3 In terms of the household flow model, the data utilised is both from the primary household survey which identifies future household forming and moving intentions and secondary data, particularly on social and affordable housing need and stock re-let supply in the Model in Section 14.
- 11.6.4 The analysis of the demand for market housing and the supply from existing stock turnover has been undertaken using data is from the 2013 HNS. Survey data can under-estimate some of the elements of the flow model, particularly on migration. Following discussions since the first draft report, amendments have been made to the demand and supply migration totals.
- 11.6.5 The following table identifies the data over 5 years and the future average **annual demand and supply** of market properties by bedroom size from:-
- 11.6.6 **Demand** from both local existing and concealed households moving and forming within the District and from in-migrating households (migrant data for 3 years had not been projected to 5 years in line with other data);
- 11.6.7 **Supply** from the turnover of the existing stock created by local households moving within and out-migrants leaving the District (under-estimated by around 200 households).

Table 11-16 Market Housing Stock Flow by Size

| Households | Bed-sit / 1-bed | | 2-bedrooms | | 3-bedrooms | | 4+ bedrooms | | All Sizes | |
|----------------------|-----------------|------------|------------|------------|------------|------------|-------------|-------------|--------------|--------------|
| | Supply | Demand | Supply | Demand | Supply | Demand | Supply | Demand | Supply | Demand |
| Existing | | 21 | | 172 | | 370 | | 121 | | 684 |
| Concealed | | 38 | | 156 | | 30 | | 0 | | 224 |
| In-migration | | 95 | | 197 | | 172 | | 240 | | 704 |
| Total Demand | | 154 | | 525 | | 572 | | 361 | | 1,612 |
| Moving within | 102 | | 170 | | 329 | | 240 | | 841 | |
| Out-migration | 24 | | 80 | | 176 | | 194 | | 474 | |
| Total Supply | 126 | | 250 | | 505 | | 434 | | 1,315 | |
| Net Shortfall | | 28 | | 275 | | 67 | | (73) | | 297 |

Source: DCA Maldon 2013 Housing Needs Survey

- 11.6.8 Demand and supply of one bedroom units is low reflecting the small stock supply in this sector. Over half of the total one bedroom demand is from in-migrating households which may be even stronger in the private rented sector.
- 11.6.9 The major market housing demand from existing, concealed and in-migrating households is for two bedroom properties less than half of which is met by the low proportion of these properties in the existing stock.
- 11.6.10 There is a projected small annual surplus of four bedroom units despite a relatively high level of demand from recent in-migrants. Turnover of three bedroom properties is also high and there is estimated to be a net annual shortfall of 297 properties based on existing stock flow. In total, net in-migration (demand less supply; 230 households) accounts for almost 80% of the total net market sector shortfall.

11.7 Dissolutions

- 11.7.1 Dissolutions in the main come from the death of a surviving member of a household or one going into care. These are included in turnover supply, both as sales and rental re-lets.
- 11.7.2 However in attempting to forecast future turnover in a flow model, there is also a need to take account of dissolutions in the market sector only, not identifiable from survey data.
- 11.7.3 Council data in 2013 suggests that a Class F exemption applied to **108** properties and taking this additional supply into account, there would be **a net shortfall of 189** market units each year. However this is a cumulative figure and includes properties beyond one year.
- 11.7.4 These are assumed to relate to market properties becoming available from the death of a surviving member of a household. It is unclear to what extent dissolution from those moving into care homes is included in the Class F figure.
- 11.7.5 This could add up to a further 100 households a year but it is difficult to get accurate data. However Council data suggests single figure levels of 4 to 6 a year.
- 11.7.6 If the total dissolution figure was 208, it would represent almost 30% of all market sales over the last 3 years and 15% of sales in the peak of the market in 2007, which seems highly unlikely.
- 11.7.7 The Council data of 108 properties is therefore retained as the likely level from dissolutions.

12 FUTURE AFFORDABLE HOUSING REQUIREMENTS

12.1 Key Findings

- Demand for affordable housing from existing moving households was **679** units. **646** implied for RP rented accommodation and **33** for RP shared ownership accommodation.
- **357** concealed households are looking for affordable housing. **242** intend to move to RP rented accommodation and **115** to RP shared ownership.
- 43.6% of existing households and 35.2% of concealed households moving to affordable housing plan to move within 1 year.
- The main type of accommodation required amongst existing households moving to affordable housing was a bungalow at 44.9%. 51.8% of this group require 2 bedrooms.
- For concealed households moving to affordable housing the main type of property required was a flat at 46.3%. 73.6% of this group need 1 bedroom.
- Maldon / Heybridge was the most popular location for households moving within the District for existing and concealed households.
- Nearer family and 'always lived here' were the most common reasons for choice of location for existing households. For concealed households, the main reasons were nearer family and employment / closer to work.

12.2 Introduction

- 12.2.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Housing Need Assessment. This section examines the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and tenure of affordable housing (i.e. intermediate and social rented housing).
- 12.2.2 The CLG Needs Assessment Model in Section 14 of this report sets out the final figures for housing need across the District.
- 12.2.3 This section is divided into elements exploring the housing needs of existing and concealed households who require affordable housing.

12.3 Housing Benefit and Under-Occupancy

- 12.3.1 From 1 April 2013 the Government introduced size criteria for working-age Housing Benefit claimants living in the social rented sector.
- 12.3.2 The size criteria is the same as for private rented sector claimants whose claims are assessed using the local housing allowance rules.
- 12.3.3 The maximum rent is reduced by a national percentage rate depending on how many bedrooms the household is considered not to need.

- 12.3.4 A bedroom for a non-resident carer is also be taken into account in determining the relevant size criteria where that carer provides necessary overnight care for the claimant or their partner.
- 12.3.5 Social housing providers will need to take these new regulations into account when allocating housing as well as when deciding on property sizes on new developments.
- 12.3.6 Under-occupancy of large family homes is already being prioritised by many housing providers.
- 12.3.7 The changes will heighten the **need to address under-occupancy** to ensure that residents on low incomes do not fall into arrears due to reduced housing benefit being paid towards their rent.

12.4 Affordable Housing Need of Existing Households

- 12.4.1 There is a total demand of **679** affordable units for existing households moving within the District over the five years to 2018.
- 12.4.2 **646** of existing households moving needed RP rented accommodation and **33** needed RP shared ownership accommodation.
- 12.4.3 Some totals in the following tables may be slightly different to the total of **679** mentioned above due to the different number of responses received for each individual question. Not all respondents answer every question.
- 12.4.4 Some tables in this section include a column showing “% all tenures” i.e. including those existing households needing market housing as a comparison.

Table 12-1 When is the Accommodation required (existing households)

Question 18

| Time | Affordable Housing % | N ^{os} . implied | % All Tenures |
|---------------|----------------------|---------------------------|---------------|
| Within 1 year | 43.6 | 254 | 34.1 |
| 1 - 2 years | 32.4 | 189 | 26.7 |
| 2 - 3 years | 10.2 | 59 | 20.5 |
| 3 - 5 years | 13.8 | 81 | 18.7 |
| Total | 100.0 | 583 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.4.5 The data shows that 43.6% of potential movers to affordable housing sought to do so within one year, a higher level for all movers (34.1%).
- 12.4.6 The main type of accommodation required amongst existing households moving to affordable housing was a bungalow at 44.9%. 24.3% of respondents felt that they required supported housing and interest in a detached property was 15.8%.
- 12.4.7 Interest in flats was lower at 3.5%, and 5.7% were interested in either a semi-detached or terraced property.
- 12.4.8 37.8% of existing households needing affordable housing indicated that they required one bedroom, 51.8% need two bedrooms, 4.9% three bedrooms and the requirement for four bedrooms was 5.6%.

- 12.4.9 Analysis of the type of property required by size required in terms of number of bedrooms showed the following results.

Table 12-2 Type by Size Required

Question 19 by Question 22

| Type | One bedroom | | Two bedrooms | | Three bedrooms | | Four+ bedrooms | | Total |
|-------------------|--------------|------------------|--------------|------------------|----------------|------------------|----------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Semi-detached | 0.0 | 0 | 10.8 | 38 | 0.0 | 0 | 0.0 | 0 | 38 |
| Detached | 0.0 | 0 | 9.4 | 33 | 100.0 | 33 | 100.0 | 33 | 99 |
| Terraced | 0.0 | 0 | 10.8 | 38 | 0.0 | 0 | 0.0 | 0 | 38 |
| Flat | 9.8 | 23 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 23 |
| Bungalow | 34.3 | 81 | 61.2 | 215 | 0.0 | 0 | 0.0 | 0 | 296 |
| Supported Housing | 55.9 | 132 | 7.8 | 28 | 0.0 | 0 | 0.0 | 0 | 160 |
| Total | 100.0 | 236 | 100.0 | 352 | 100.0 | 33 | 100.0 | 33 | 654 |

Source: DCA Maldon 2013 Housing Needs Survey Data

No data for other house types

- 12.4.10 Demand assessed by number of bedrooms shows that 55.9% of the total one bedroom demand was for supported housing. Demand for two bedrooms was mainly for a bungalow (61.2%). All the demand for three and four bedrooms was for detached accommodation.
- 12.4.11 Analysis of the type of property required with type of tenure required showed the following results.

Table 12-3 Type Required by Tenure Required

Question 19 by Question 24

| | RP rented | | RP Shared Ownership | | Total |
|-------------------|--------------|------------------|---------------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Semi-detached | 6.1 | 38 | 0.0 | 0 | 38 |
| Detached | 11.3 | 71 | 100.0 | 33 | 104 |
| Terraced | 6.1 | 38 | 0.0 | 0 | 296 |
| Flat | 3.7 | 23 | 0.0 | 0 | 38 |
| Bungalow | 47.2 | 296 | 0.0 | 0 | 23 |
| Supported Housing | 25.6 | 160 | 0.0 | 0 | 160 |
| Total | 100.0 | 626 | 100.0 | 33 | 659 |

Source: DCA Maldon 2013 Housing Needs Survey Data

No data for other types

- 12.4.12 47.3% of existing households who need RP rented accommodation need a bungalow, 25.6% need supported housing and 11.3% a detached property. All shared ownership demand was for a detached property.

- 12.4.13 Analysis of the size of property required with type of tenure required showed the following results.

Table 12-4 Size Required by Required Tenure

Question 22 by Question 24

| | RP rented | | RP Shared Ownership | | Total |
|-----------------------|--------------|------------------|---------------------|------------------|------------------|
| | % | N ^{OS.} | % | N ^{OS.} | N ^{OS.} |
| One Bedroom | 39.7 | 257 | 0.0 | 0 | 257 |
| Two Bedrooms | 54.4 | 352 | 0.0 | 0 | 352 |
| Three Bedrooms | 0.0 | 0 | 100.0 | 33 | 33 |
| Four or more Bedrooms | 5.9 | 38 | 0.0 | 0 | 38 |
| Total | 100.0 | 647 | 100.0 | 33 | 680 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.4.14 The majority of all affordable tenures require 1 or 2 bedrooms.
- 12.4.15 62.6% of existing households moving to affordable housing (425 implied) were registered on a housing waiting list. Maldon District Council gave three choices, asking are you listed on any of the following housing waiting lists. The majority were on the Gateway to Homechoice Register (93.6%) and 34.4% were registered on another scheme / Council Area.
- 12.4.16 Existing households moving to affordable housing were asked where accommodation was required. 679 households responded to this question and an average of 1.4 choices was made.

Table 12-5 Where is accommodation required?

Question 26

| Location | Affordable Housing % | N ^{OS.} Implied | All Tenures % |
|--|----------------------|--------------------------|---------------|
| Maldon / Heybridge | 65.3 | 443 | 59.0 |
| Rural South (Burnham-on-Crouch / Southminster / Althorne /Mayland / Purleigh / Tillingham) | 42.6 | 289 | 34.1 |
| Rural North (Great Totham / Tollesbury / Tolleshunt D'Arcy / Wickham Bishops & Woodham) | 37.0 | 251 | 45.1 |
| Total | | 983 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.4.17 By far the most popular location for existing households moving and requiring affordable was Maldon / Heybridge (65.3%), followed by Rural South.
- 12.4.18 The final question in this section asked respondents why they preferred a particular location. 651 households' responded to this question. This was a multiple choice question and 1.8 choices were made on average.

Table 12-6 Reason for Preferred Location

Question 27

| Reason | % responses | % households | N ^{os.} implied (all choices) | All tenures % |
|---|--------------|--------------|--|---------------|
| Nearer family | 22.9 | 40.5 | 264 | 37.2 |
| Always lived here | 18.4 | 32.6 | 213 | 36.5 |
| Employment /closer to work | 12.8 | 22.7 | 148 | 28.3 |
| Type of housing | 12.7 | 22.6 | 147 | 23.6 |
| Better / nearer schools and college | 12.3 | 21.8 | 142 | 11.9 |
| Quality of neighbourhood | 7.2 | 12.8 | 83 | 41.4 |
| Nearer / better shopping and leisure facilities | 5.3 | 9.4 | 61 | 20.3 |
| Greater availability of affordable housing | 4.3 | 7.7 | 50 | 14.1 |
| Better public transport | 4.1 | 7.2 | 47 | 10.9 |
| Total | 100.0 | | 1,155 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.4.19 Nearer family was the largest single choice at 40.5% followed by always lived here (32.6%).

12.5 Needs of Concealed Households Moving Within Maldon

- 12.5.1 Table 10-7 showed that **242** concealed households intend to move to Registered Provider rented housing and **115** to RP shared ownership. In total, **357** concealed households over the next five years require affordable housing in the District.
- 12.5.2 Some totals in the following tables may be slightly different to the total of **357** mentioned above due to the different number of responses received for each individual question. Not all respondents answer every question.

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

Table 12-7 When is the Accommodation Required

Question 32

| Time | Affordable Housing % | N ^{os.} implied | All Tenures % |
|---------------|----------------------|--------------------------|---------------|
| Within 1 year | 35.2 | 125 | 34.1 |
| 1 - 2 years | 19.2 | 68 | 26.7 |
| 2 - 3 years | 22.1 | 79 | 20.5 |
| 3 - 5 years | 23.5 | 83 | 18.7 |
| Total | 100.0 | 355 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.5.4 35.2% of concealed households needing affordable housing require their accommodation within 1 year. 19.2% are moving in 1 - 2 years and 45.6% in 2-5 years. Moves are less imminent than those for all tenures.
- 12.5.5 46.3% of concealed households moving to affordable housing need a flat and around 20.0% require a bungalow. 13.9% require a terraced property, 9.0% need a semi-detached property and 6.1% supported housing. 4.7% require a bedsit / studio / room only. When compared to preference, the majority of all preference was for a terraced property.
- 12.5.6 The highest demand in relation to the size of the accommodation needed was for 1-bedroom properties at 73.6% (261 implied). However preference for 1-bedroom was slightly lower at 46.3% (47 implied).
- 12.5.7 26.4% (93 implied) need a 2-bedroom property. There was no demand for 3 or 4-bedroom properties.
- 12.5.8 Compared to need, 30.2% expressed a preference for a 2-bedroom property and 23.5% 3 bedrooms.
- 12.5.9 Analysis of the type of property needed by the size of property needed for concealed households moving showed the following results.

Table 12-8 Type Needed by Size Needed

Question 33a by Question 35a

| Type | 1-bed | | 2-bed | | Total |
|-----------------------------|--------------|------------------|--------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Semi-detached | 0.0 | 0 | 32.6 | 30 | 30 |
| Detached | 0.0 | 0 | 0.0 | 0 | 0 |
| Terraced | 9.5 | 23 | 25.3 | 24 | 47 |
| Flat | 54.4 | 133 | 25.3 | 24 | 156 |
| Bedsit / Studio / Room only | 0.0 | 0 | 16.8 | 16 | 16 |
| Bungalow | 27.6 | 67 | 0.0 | 0 | 67 |
| Supported Housing | 8.5 | 21 | 0.0 | 0 | 21 |
| Total | 100.0 | 244 | 100.0 | 94 | 337 |

Source: DCA Maldon 2013 Housing Needs Survey Data

No data for other types / sizes

- 12.5.10 Around 54.4% of 1 bedroom demand and 25.3% of 2 bedroom demand was for flats.
- 12.5.11 27.6% of the demand for a 1-bedroom property was for a bungalow and 32.6% of demand for a 2-bedroom property was for a semi-detached property.

Table 12-9 Type Needed by Tenure Needed
Question 33a by Question 30a

| | RP rented | | Shared Ownership | | Total |
|-----------------------------|--------------|------------------|------------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| Semi-detached | 0.0 | 0 | 31.2 | 30 | 30 |
| Detached | 0.0 | 0 | 0.0 | 0 | 0 |
| Terraced | 19.5 | 47 | 0.0 | 0 | 47 |
| Flat | 52.4 | 126 | 31.2 | 30 | 156 |
| Bedsit / Studio / Room Only | 0.0 | 0 | 16.2 | 16 | 16 |
| Bungalow | 28.1 | 67 | 0.0 | 0 | 67 |
| Supported Housing | 0.0 | 0 | 21.4 | 21 | 21 |
| Total | 100.0 | 240 | 100.0 | 97 | 337 |

Source: DCA Maldon 2013 Housing Needs Survey Data

No data for other types

- 12.5.12 The main interest from concealed households forming in the RP Rented sector was for flats at 52.4%, bungalows at 28.1% and terraced properties at 19.5%.
- 12.5.13 The main interest for the RP shared ownership sector was split between semi-detached properties at 31.2% and flats (31.2%). There was also interest in this tenure for bedsit / studio / room only and supported housing.
- 12.5.14 Analysis of the type of property required with type of tenure required showed the following results

Table 12-10 Size Needed by Tenure Needed
Question 35a by Question 30a

| | RP rented | | Shared Ownership | | Total |
|--------------|--------------|------------------|------------------|------------------|------------------|
| | % | N ^{os.} | % | N ^{os.} | N ^{os.} |
| One Bed | 80.3 | 193 | 59.6 | 68 | 261 |
| Two Bed | 19.7 | 47 | 40.4 | 46 | 93 |
| Three Bed | 0.0 | 0 | 0.0 | 0 | 0 |
| Total | 100.0 | 240 | 100.0 | 114 | 354 |

Source: DCA Maldon 2013 Housing Needs Survey Data

No data for other sizes

- 12.5.15 The majority of households moving to affordable housing tenures require one bedroom. There was no requirement for 3 bedrooms.
- 12.5.16 Only 28.3% of concealed households moving to social housing (101 implied) responded to the question on whether they were registered on a housing waiting list. 76.5% of concealed households who wanted to move to affordable housing were registered on the Gateway to Home Choice waiting list. 70.6% were registered with Maldon District Council and 23.55 were registered with another scheme / council area.

12.5.17 Concealed households were asked if they would consider sharing their accommodation with a friend. 32.4% (115 implied) would consider sharing and 67.6% (240 implied) would not.

12.5.18 Concealed households moving to affordable housing were asked where accommodation was required. 324 households responded to this question. Up to 2 choices were offered but on average only 1.3 choices were made.

Table 12-11 Where is accommodation required?

Question 36a

| Location | Affordable Housing % | N ^{os.} implied | All Tenures % |
|---|----------------------|--------------------------|---------------|
| Maldon / Heybridge | 77.1 | 250 | 75.6 |
| Rural South (Burnham-on-Crouch / Southminster / Althorne / Mayland / Purleigh / Tillingham) | 39.1 | 106 | 32.0 |
| Rural North (Great Totham / Tollesbury / Tolleshunt D'Arcy / Wickham Bishops & Woodham) | 17.3 | 56 | 30.4 |
| Total | | 412 | |

Source: DCA Maldon 2013 Housing Needs Survey Data

12.5.19 The single most popular choice for concealed households moving to affordable housing was for Maldon / Heybridge, a very similar level to the all tenure response.

12.5.20 The following table showed the results for the reasons for their preferred location. This was a multiple choice question and 3.3 choices were made on average per concealed household.

Table 12-12 Reason for Preferred Location

Question 37a

| Reason | % responses | % households | N ^{os.} implied (all choices) |
|---|--------------|--------------|--|
| Always lived here | 9.3 | 31.2 | 101 |
| Nearer family | 29.9 | 100.0 | 324 |
| Employment /closer to work | 15.3 | 51.3 | 166 |
| Nearer / better shopping and leisure facilities | 11.0 | 36.6 | 119 |
| Greater availability of more affordable housing | 6.3 | 21.1 | 68 |
| Better / nearer schools & colleges | 3.5 | 11.7 | 38 |
| Better public transport | 9.1 | 30.2 | 98 |
| Greater availability of smaller houses | 5.1 | 16.9 | 55 |
| Quality of neighbourhood | 10.4 | 34.7 | 113 |
| Total | 100.0 | | 1,082 |

Source: DCA Maldon 2013 Housing Needs Survey Data

- 12.5.21 Core sustainability factors such as near family and friends, better public transport and employment / closer to work allow people to live and work in the same area. Reducing travel time and being near family members to provide support creates a more sustainable community.
- 12.5.22 The main reason for concealed households moving to their choice of location was to be near family (100%, 324 implied), followed by employment / closer to work at 51.3%.

12.6 Future Size of Affordable Housing

- 12.6.1 Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and inform the proportions by type and size required in future to address current and future need.
- 12.6.2 Affordable housing should mainly be in locations with good public transport, accessibility to town centres, employment destinations and other key services.
- 12.6.3 The following table provides a detailed analysis of the social stock the levels of registered need and actual supply from turnover by bedroom size taken from Local Authority records. The 2011 Census data suggest that there are 2,685 Council properties but this figure considered to be incorrect and the Council data has therefore been used for analysis.
- 12.6.4 To provide a clear justification for the balance of property sizes in the Local Development Documents and housing delivery strategy, need and supply of the Registered Provider stock has been analysed.
- 12.6.5 In terms of the smaller units of stock in the District (1/ 2 bedrooms) 803 are either sheltered or age restricted (from 55+). This is almost half of the total social stock of 1 and 2 bedroom units in the District (42.0%). Therefore this needs taking into account when looking at the overall supply.
- 12.6.6 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.
- 12.6.7 This also makes the extreme assumption that there was no future need other than the current backlog, which clearly will not be the case.

Table 12-13 Social Stock, Waiting List Need and Turnover

| Stock Size | Total Social Stock | | Waiting List (Council Data) | | Social Stock Turnover | | Demand vs. Supply |
|--------------------|--------------------|--------------|--------------------------------|--------------|--------------------------|--------------|-------------------------|
| | N ^{OS.} | % | N ^{OS.} | % | N ^{OS.} | % | |
| Studio / 1 bedroom | 891 | 30.0 | 328 | 53.7 | 79 | 37.8 | 4.2:1 |
| 2 - bedrooms | 1,023 | 34.4 | 201 | 32.9 | 97 | 46.4 | 2.1:1 |
| 3 - bedrooms | 1,019 | 34.3 | 65 | 10.6 | 32 | 15.3 | 2.0:1 |
| 4 - bedrooms | 40 | 1.3 | 17 | 2.8 | 1 | 0.5 | 17.0:1 |
| Total | 2,973 | 100.0 | 611 | 100.0 | 209 | 100.0 | 2.9:1 |

Maldon District Council data– CORE data 2012

- 12.6.8 In the District, even if no new need arose, it would take:-
- Over **4** years to meet the requirements for 1-bed properties;
 - Just over **2** years to address the 2-bedroom requirement;
 - Around **2** years to address the 3-bedroom stock requirement;
 - Around 17 years to meet the need for larger 4+ bedroom family units.

12.7 Small Units

- 12.7.1 Generally, 84.2% of stock turnover is from 1 and 2 bedroom units, around the same level as the waiting list need of 86.6%.
- 12.7.2 **One bedroom** units are around 30.0% of the total social stock, but these units are 53.7% of the total waiting list.
- 12.7.3 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.
- 12.7.4 Small units turn over more regularly in the existing stock than family units.
- 12.7.5 The waiting list for **one bedroom** properties contains 328 households, many of whom are younger households unlikely to be offered a property. Some are older households registering either to meet current need or as insurance for a future potential need.
- 12.7.6 The one and two bedroom stock includes a relatively high proportion of sheltered housing properties and these represented over half of re-lets in 2012. The access to one bedroom general needs housing is therefore lower than the total figures in the table above.
- 12.7.7 Conversely the scale of small sheltered stock will be a major benefit in meeting the growth in the older population and in facilitating a better flow in the stock to address under-occupation in this sector.
- 12.7.8 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, but there is still a requirement for one bedroom units to meet the needs of young, single, homeless households in the District.
- 12.7.9 In view of the current stock balance, the scale of likely annual new provision and the requirement to address priority household needs, a level of **75%** of future delivery in the affordable rented sector should be one and two bedroom units, lower than current need levels of 86.6%.

12.8 Family Sized Units

- 12.8.1 34.3% of the social stock is **three bedroom** family units but they provide only 15.3% of all re-let supply.
- 12.8.2 However, as is highlighted in Section 8.6.9, there are estimated to be **390** social rented properties which are under-occupied by two or more bedrooms. This is nearly **40%** of all the three bedroom social rented properties in the District.

- 12.8.3 **Four bedroom** units are the smallest in terms of stock numbers (40), but the Waiting List need is nearly half of this stock level.
- 12.8.4 These households are likely to be over-crowded in their current housing and are therefore a priority need group. With no units becoming available last year, despite the lower scale their needs are the most difficult to resolve.
- 12.8.5 In view of the increasing older population, it is now even more important to achieve a better flow of the under-occupied, family sized social rented stock as a means to help address the scale of need for family units.
- 12.8.6 Initiatives to link the occupation of future new housing for older people to those under-occupying family units should be a priority for the housing strategy.
- 12.8.7 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. **In effect up to three or four household moves could result from one new older persons unit.**
- 12.8.8 The relatively extreme problem of access to **four bedroom** stock should be addressed as these larger family households are almost certain to be currently living in over-crowded conditions.
- 12.8.9 Given the limited scale of new affordable units relative to need, the balance of **25%** of new units a year should be **three / four bedroom** units. There will be an increasing impact on the scale of under-occupation of three bedroom properties from demographic change, but welfare reform may increase turnover of those younger households affected financially from the changes.

12.9 Under-Occupation

- 12.9.1 The 2013 SHMA Report identified that there was an overall under-occupation level of 46.7%, with 11.4% in the social rented sector representing around **390 family units with two or more spare bedrooms**.
- 12.9.2 This is almost 40% of the total three and four bedroom social stock.
- 12.9.3 This scale will continue to rise as the impact of demographic change occurs, especially over the next five years.
- 12.9.4 It is recommended that 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.
- 12.9.5 Achieving a better flow of family units through targeting under-occupying older households to new delivery projects should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need.
- 12.9.6 In effect up to three or four household moves could result from the delivery of one new older persons unit.

13 HOUSING NEEDS OF SPECIFIC HOUSEHOLD GROUPS

13.1 Introduction

- 13.1.1 The Housing Act (2004) specified that specific consideration must be given to the differing needs of households. In addition, the SHMA Practice Guidance indicates that housing market partnerships should consider gathering information about the housing requirements of specific groups and that doing so will improve planning and housing policy.
- 13.1.2 This chapter investigates the needs of specific household groups that may have specific housing requirements which differ from the general population. Certain groups may exert influences within the housing market area which need to be understood and planned for.
- 13.1.3 The housing requirements of the following household groups have been analysed:-
- Black Minority Ethnic Households;
 - Young Households (16-24 yrs);
 - Older people;
 - Households with support needs
- 13.1.4 The data on the needs of households was gained from using primary data from the Housing Survey.

13.2 Black and Minority Ethnic (BME) Households

- 13.2.1 This section draws together the weighted findings of the current household profile and the future demand for BME households in the District.
- 13.2.2 The data showed that 3.6% (972 implied) of households in the District were of a different Ethnic Origin to British White. The highest category amongst BME households was 'Other white' at 57.9%, followed by Other Irish at 19.0%.

Table 13-1 Current Tenure (BME households)

Question 1 by Question 15b

| Tenure | All households % | BME households % | N ^{os} . Implied (BME) |
|------------------------------|------------------|------------------|---------------------------------|
| Owner occupied with mortgage | 38.4 | 35.4 | 344 |
| Owner occupied no mortgage | 39.7 | 30.3 | 295 |
| Private rented | 8.8 | 18.9 | 183 |
| RP rented | 11.0 | 11.5 | 112 |
| Shared ownership* | 0.2 | 0.0 | 0 |
| Tied to employment* | 0.9 | 0.0 | 0 |
| Living rent free* | 1.0 | 3.9 | 38 |
| Total | 100.0 | 100.0 | 972 |

No data for BME shared ownership

*Low level of data

Source: DCA Maldon 2013 Housing Needs Survey

- 13.2.3 The main tenure amongst BME households was owner occupation at 65.7%, lower than the all household response (78.1%). Private rent at 18.9% was high for BME households when compared with all the household response of just 8.8%.

Table 13-2 Current Type (BME households)

Question 2 by Question 15b

| Type | All households % | BME households % | N ^{os} . Implied (BME) |
|------------------------------|------------------|------------------|---------------------------------|
| Detached | 35.7 | 40.0 | 389 |
| Semi-Detached | 25.6 | 18.3 | 178 |
| Terraced | 14.3 | 7.1 | 69 |
| Bungalow | 16.4 | 13.7 | 133 |
| Flat | 7.1 | 18.8 | 182 |
| Bedsit / Studio / Room Only* | 0.2 | 0.0 | 0 |
| House boat / Caravan* | 0.7 | 2.1 | 21 |
| Total | 100.0 | 100.0 | 972 |

*Low level of data

Source: DCA Maldon 2013 Housing Needs Survey

- 13.2.4 The main type of property occupied by BME households was detached at 40.0% higher than the all household response (35.7%). Less terraced properties were occupied by BME households when compared with all households.

Table 13-3 Current Size (BME households)

Question 3 by Question 15b

| Size | All households % | BME households % | N ^{os} . Implied (BME) |
|--------------|------------------|------------------|---------------------------------|
| Bedsit* | 0.0 | 0.0 | 0 |
| One | 8.4 | 15.3 | 149 |
| Two | 25.2 | 35.1 | 340 |
| Three | 34.7 | 11.5 | 112 |
| Four | 24.5 | 30.0 | 292 |
| Five or more | 7.2 | 8.1 | 79 |
| Total | 100.0 | 100.0 | 972 |

*Low level of data

Source: DCA Maldon 2013 Housing Needs Survey

- 13.2.5 The main size of property occupied by BME households was two bedrooms at 35.1%, higher than the all household response (25.2%). The data showed that BME households occupied smaller properties compared to all general households.

- 13.2.6 The assessment of under and over-occupation by tenure revealed some disparity between tenure types as indicated below.

Table 13-4 Under / Over-Occupation by Tenure

Question 16a by Question 3 & Question 1

| Tenure | % under occupied households | | % over- occupied households | |
|---|-----------------------------|-------------|-----------------------------|------------|
| | All | BME | All | BME |
| Owner occupied with mortgage | 48.3 | 63.6 | 1.7 | 0.0 |
| Owner occupied no mortgage | 62.7 | 42.5 | 0.4 | 0.0 |
| Private rented | 17.4 | 15.2 | 3.6 | 0.0 |
| RP rented | 11.3 | 0.0 | 6.0 | 0.0 |
| Shared ownership (part rent / part buy) | 83.3 | 0.0 | 0.0 | 0.0 |
| Tied to your employment | 30.2 | 0.0 | 0.0 | 0.0 |
| Living rent free | 10.0 | 0.0 | 0.0 | 0.0 |
| All stock | 47.0 | 38.3 | 1.8 | 0.0 |

No data for other tenures

Source: DCA Maldon 2013 Housing Needs Survey

- 13.2.7 The higher levels of over-occupied housing in all households at (1.8%), there were no BME households over occupied in the Maldon District.
- 13.2.8 The following table shows the results to the main questions in relation to future need of BME Households moving within the District.

Table 13-5 BME Households

| Key data | % responses | N ^{os.} Implied |
|--|-------------|-----------------------------|
| Existing household moving within the District | | |
| <u>When are you planning to move?</u> | | |
| Within 1 year | 39.2 | 30 |
| 1-2 years | 60.8 | 47 |
| <u>Accommodation required?</u> | | |
| Detached | 60.8 | 47 |
| Bungalow | 39.2 | 30 |
| <u>Supported Accommodation Required?</u> | | |
| Extra Care Housing (self contained units with facilities and 24hr on site support) | 100.0 | 24 |
| <u>Number of bedrooms required?</u> | | |
| 3-bed | 100.0 | 78 |
| <u>Tenure required?</u> | | |
| Owner occupation | 100.0 | 54 |
| <u>Location Required?</u> | | |
| Rural South | 56.3 | 30 |
| Rural North | 43.7 | 24 |

| Concealed household moving within the District | | |
|---|-------|-----|
| <u>When are you planning to move?</u> | | |
| Within 1 year | 23.2 | 30 |
| 1-2 years | 23.2 | 30 |
| 2-3 years | 52.7 | 68 |
| <u>Accommodation needed?</u> | | |
| Terraced | 43.2 | 98 |
| Flat | 43.2 | 98 |
| Bungalow | 68.1 | 30 |
| <u>Number of bedrooms needed?</u> | | |
| 1-bed | 16.7 | 38 |
| 2-bed | 69.6 | 158 |
| 3-bed | 13.2 | 30 |
| <u>Tenure needed?</u> | | |
| Owner occupation | 15.9 | 30 |
| Private rent | 31.7 | 60 |
| RP Rented | 51.8 | 98 |
| <u>Location preferred</u> | | |
| Maldon / Heybridge | 55.4 | 38 |
| Rural south | 100.0 | 68 |

*1st and 2nd household member combined

Source: Source: DCA Maldon 2013 Housing Needs Survey

13.3 Existing Younger Households (16-24)

- 13.3.1 This section draws together the weighted findings of the current household profile and the future demand of younger households in the District.
- 13.3.2 The data showed that 1.3% (336 implied) head of households in the District were aged 16-24. This is the age group we have focused on for this section.

Table 13-6 Current Tenure (Households aged 16-24)

Question 1 by Question 15d

| Tenure | All households % | Households (16-24) % | N ^{os} . Implied (16-24) |
|------------------------------|------------------|----------------------|-----------------------------------|
| Owner occupied with mortgage | 38.4 | 36.3 | 122 |
| Private Rented | 8.8 | 36.2 | 122 |
| RP Rented | 11.0 | 27.5 | 92 |
| Total | | 100.0 | 336 |

No data for other tenures

Source: DCA Maldon 2013 Housing Needs Survey

- 13.3.3 The main tenure amongst younger households was owner occupied at 36.3%, slightly lower than the all household response (38.4%). Private rented at 36.2% is significantly higher than all households at (8.8%)

Table 13-7 Current Type (Households aged 16-24)

Question 2 by Question 15b

| Type | All households % | Households (16-24) % | N ^{os} . Implied (16-24) |
|-------------------|---------------------|-------------------------|--------------------------------------|
| Semi-Detached | 25.6 | 26.5 | 89 |
| Terraced House | 14.3 | 20.3 | 68 |
| Detached Bungalow | 9.5 | 9.1 | 30 |
| Flat | 7.1 | 44.1 | 148 |
| Total | | 100.0 | 335 |

No data for other types

Source: DCA Maldon 2013 Housing Needs Survey

- 13.3.4 The main type of property occupied by households aged 16-24 was flats at 44.1%, much higher than the all household response (7.1%).

Table 13-8 Current Size (16-24 households)

Question 3 by Question 15b

| Size | All households % | Households (16-24) % | N ^{os} . Implied (16-24) |
|--------------|---------------------|-------------------------|--------------------------------------|
| One | 8.4 | 35.3 | 118 |
| Two | 25.2 | 55.6 | 187 |
| Three | 34.7 | 9.1 | 30 |
| Total | | 100.0 | 335 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.3.5 The main size of property occupied by households aged 16-24 was two bedrooms at 55.6%, significantly higher than the all household response (25.2%). The data showed that households aged 16-24 occupied smaller properties compared to all general households.
- 13.3.6 The following table shows the results to the main questions in relation to future need of younger households moving within the District.

- 13.3.7 Households moving were also asked whether the upcoming reductions changes to housing benefit meant that they were only moving due to their benefit being reduced. No existing households aged 16-24 years said this was the case.

Table 13-9 Households aged 16-24

| Key data | % responses | N ^{os.} Implied |
|---|-------------|--------------------------|
| Existing households moving within the District | | |
| <u>When are you planning to move?</u> | | |
| Within 1 year | 49.3 | 30 |
| 1-2 years | 50.7 | 30 |
| <u>Accommodation required?</u> | | |
| Semi-detached | 100.0 | 30 |
| <u>Number of bedrooms required?</u> | | |
| 2-bed | 100.0 | 30 |
| <u>Tenure required?</u> | | |
| Owner occupation | 100.0 | 30 |
| <u>Location Required?</u> | | |
| Rural North | 100.0 | 30 |

13.4 Students

- 13.4.1 There are only a small number of education facilities and schools in Maldon that cater for primary and secondary aged pupils, as well as young people and adults. This may well have an affect on in-migration to the District. In fact at Table 9-2 the data shows that Education was one of the lowest reasons (1.0%) for households in-migrating into the District in the past three years
- 13.4.2 Maldon has a wide range of primary schools and two secondary schools. One of the secondary schools also features a sixth form college and an adult learning facility.
- 13.4.3 The Plume Sixth Form College in Maldon is an educational facility for Plume School students over the age of 16. The college currently offers over 37 courses in a range of subjects including advanced level courses, GSCE re-sits, NVQ's and BTEC courses.
- 13.4.4 There are no colleges or universities as such in Maldon but there are in the nearby city of Chelmsford, Colchester and Braintree.
- 13.4.5 Situated close to Chelmsford town centre, local amenities and Student Village accommodation is the Anglia Ruskin University.. Faculties include arts, law and social sciences, health, social care and education, Lord Ashcroft International Business School and Science and Technology. The campus also features specialist facilities for specific courses, including a mock law court, clinical skills lab, operating theatre department, midwifery unit, mental health suite and postgraduate research institute.
- 13.4.6 Chelmsford College is a further education college offering a range of A-Level, vocational and professional courses, as well as apprenticeships and part-time study options.

13.5 Housing Needs of Older People

- 13.5.1 594 implied households indicated that they had older relatives who may need to move to the District in the next three years. The breakdown of the type of accommodation required is shown in the table below. This was a multiple choice question with an average of 1.4 choices being made per household.

Table 13-10 Accommodation Required by Older Relatives in Next 3 Years

Question 13b

| | % households | N ^{os.} implied |
|---|--------------|--------------------------|
| RP Sheltered housing | 10.7 | 66 |
| RP property | 4.8 | 30 |
| Live with respondent (need extension / adaptation) | 20.0 | 123 |
| Residential care / nursing home | 2.8 | 17 |
| Extra Care housing (Self contained units with facilities & 24hr support) | 10.3 | 63 |
| Private sheltered housing | 16.9 | 104 |
| Private housing | 63.6 | 391 |
| Private Retirement Village | 8.8 | 54 |
| Total | | 848 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.5.2 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 where you find a lower number of older people admitting they need to move home.
- 13.5.3 Of those 594 implied households who indicated that they had older relatives who may need to move to the District in the next three years, 50.9% (456 implied) said the in-migrant would have equity from the sale of their current home.
- 13.5.4 A further question was asked, if any member of the household was aged 60+ would they consider downsizing to a smaller property? The results are shown in the table below.

Table 13-11 Would You Consider Moving to a Smaller Property

Question 14

| | % households | N ^{os.} implied |
|--------------|--------------|--------------------------|
| Yes | 17.1 | 2,611 |
| No | 82.9 | 12,618 |
| Total | 100.0 | 15,229 |

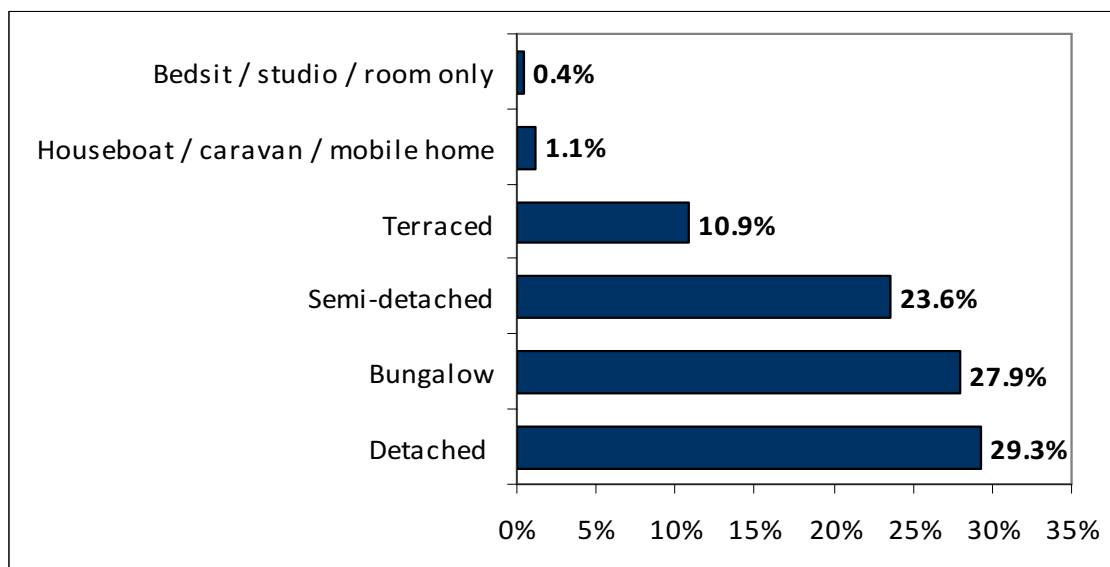
Source: DCA Maldon 2013 Housing Needs Survey

- 13.5.5 Only 17.1% (2,611 implied households) would consider downsizing their current property.
- 13.5.6 Out of the households who said they would not consider downsizing, 33.4% currently live in a three bedroom property and 27.4% in a property containing four or more bedrooms.

- 13.5.7 The following graphs show the tenure, type and size of accommodation currently occupied by the 65+ age group.

Figure 13-1 Type of General Stock Occupied by Older People (%)

Q2 x Q15da (65+)

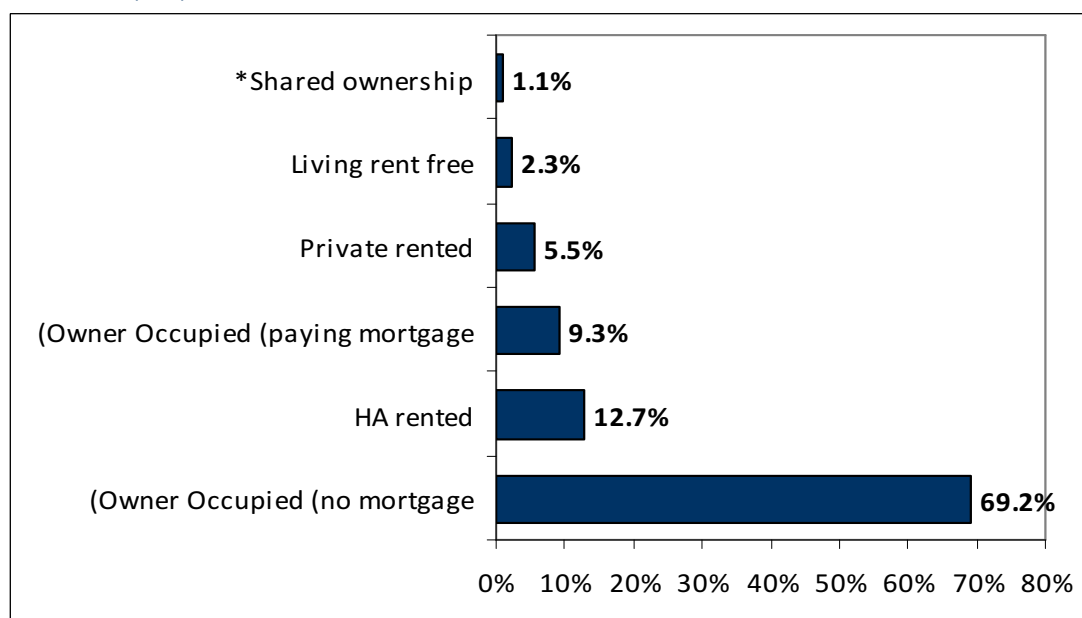


DCA Maldon 2013 Housing Needs Survey

- 13.5.8 The main property type occupied by older households was a detached property at 29.3% closely followed by 27.9% of households living in a bungalow and 23.6% in a semi detached property.

Figure 13-2 Tenure of General Stock Occupied by Older People (%)

Q1 x Q15da (65+)



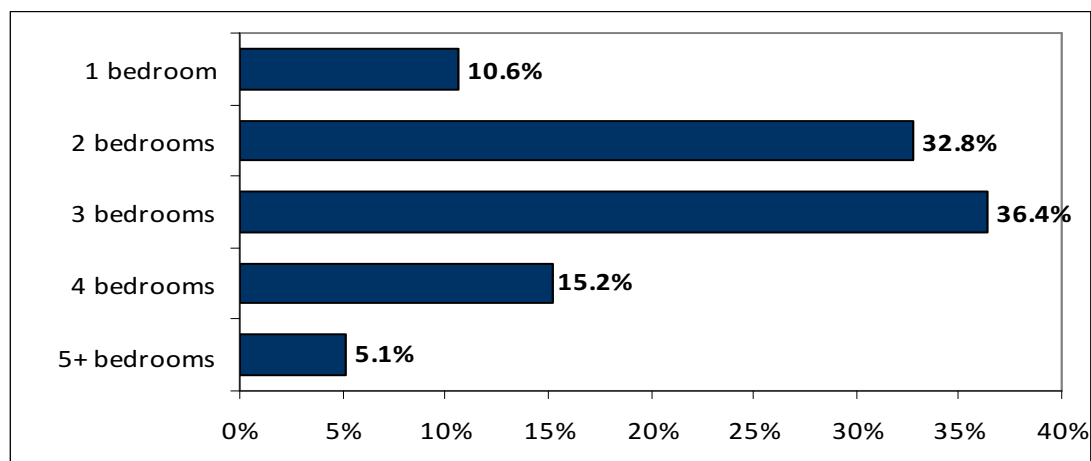
Source: DCA Maldon 2013 Housing Needs Survey

- 13.5.9 The main tenure type occupied by older households was owner occupied (no mortgage) at 69.2% as would be expected amongst the older population.

- 13.5.10 Nationally it is acknowledged that older people on fixed incomes may have difficulty maintaining their homes.
- 13.5.11 This may be an issue in the District due to the properties occupied by older people and also the high number of owner occupied (no mortgage) properties.

Figure 13-3 Size of Accommodation Currently Occupied by Older People

Q3 x Q15da (65+)



Source: DCA Maldon 2013 Housing Needs Survey

No data for bedsits

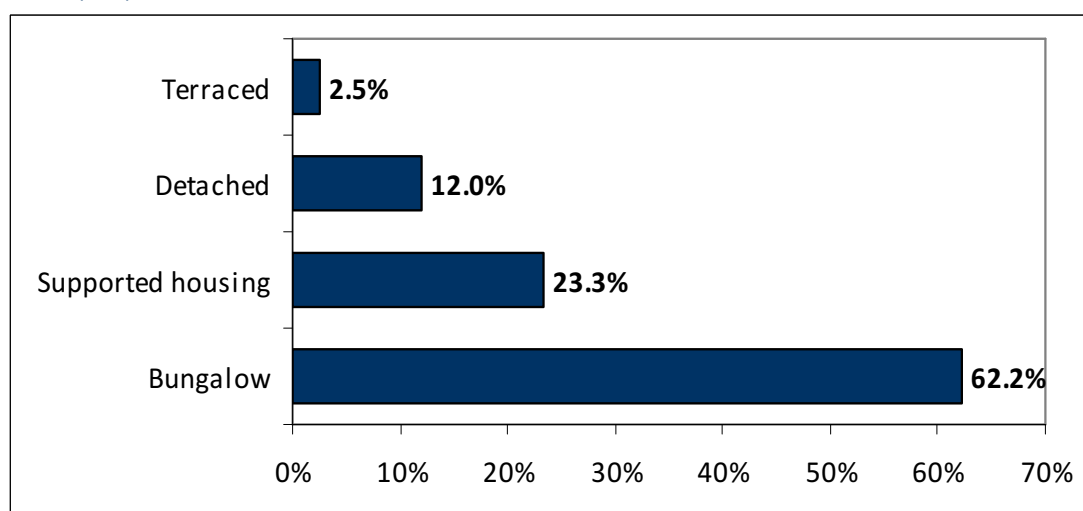
- 13.5.12 The majority of older households live in 3-bedroom properties (36.4%).

13.6 The Future Needs of Older People

- 13.6.1 724 implied existing households aged 65+ are planning a move within the District in the next 5 years and they were asked a series of questions about their future housing requirements.

Figure 13-4 What Type Of Accommodation is required (65+)

Q15da (65+) x Q19

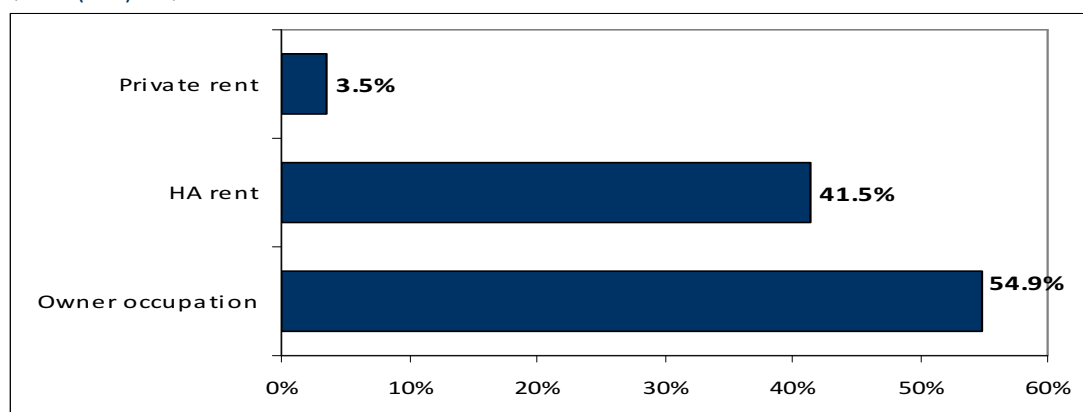


Source: DCA Maldon 2013 Housing Needs Survey

- 13.6.2 The main type of accommodation that is preferred by older people when they move within the next five years is a bungalow at 62.2%, followed by supported housing at 23.3%, 12.0% require a detached property and 2.5% a terraced property

Figure 13-5 What Tenure is preferred (65+)

Q15da (65+) x Q24



Source: DCA Maldon 2013 Housing Needs Survey

- 13.6.3 54.9% would prefer owner occupation and 41.5% would prefer HA rent when they move within the District in the next five years.
- 13.6.4 We also ran a cross-tabulation of the above data to show the future need of house type by tenure for those households aged 65 and over. The results can be seen in the table below.

Table 13-12 Type by Tenure for Households aged 65+

Q15da (65+) x Q24 x Q19

| Type | Owner Occupation | Private rent | HA Rent | Total |
|-------------------|------------------|--------------|---------|-------|
| Detached House | 100.0 | 0.0 | 0.0 | 100.0 |
| Bungalow | 54.5 | 5.6 | 39.9 | 100.0 |
| Terraced House | 100.0 | 0.0 | 0.0 | 100.0 |
| Supported housing | 30.3 | 0.0 | 69.7 | 100.0 |

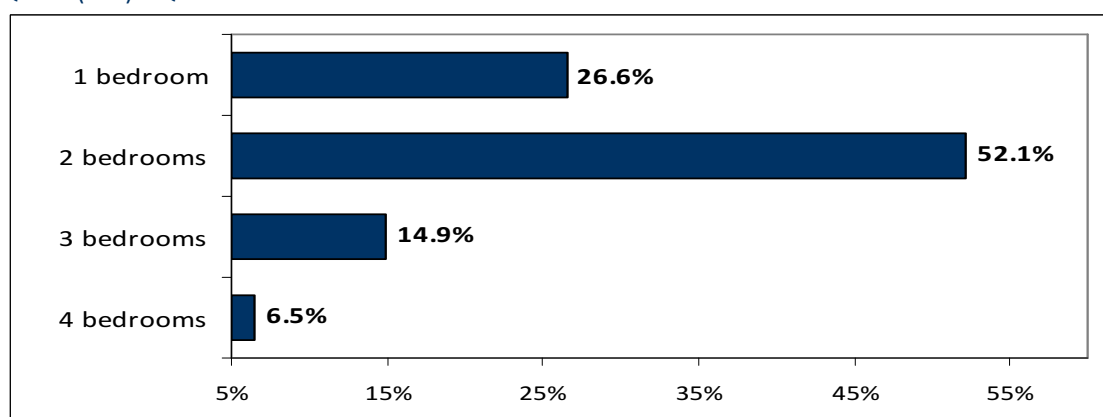
Source: DCA Maldon 2013 Housing Needs Survey

No response to other types or tenures

- 13.6.5 The majority of households aged over 65 who preferred to live in detached, terraced and bungalow accommodation also preferred owner occupation.
- 13.6.6 30.3% owner occupied households expressed an interest in supported housing (including sheltered accommodation).

Figure 13-6 Size of Housing Required by Existing Moving Households aged 65+

Q15da (65+) x Q22



Source: DCA Maldon 2013 Housing Needs Survey

- 13.6.7 The size requirements of existing households who were planning a move revealed that the main requirement was for 2-bedrooms at 52.1%.

13.7 Savings / Equity of Older Households

- 13.7.1 The percentage breakdown of savings for households aged over 65 across the four main tenures was as follows:-

Table 13-13 Savings by Tenure Q16a x Q1 (Q15da 65+)

| Savings | Owner Occupied (with mortgage) | Owner Occupied (no mortgage) | Private Rent | HA Rent |
|-------------------|--------------------------------|------------------------------|--------------|--------------|
| No Savings | 24.7 | 7.5 | 36.8 | 38.7 |
| Under £5,000 | 25.8 | 10.3 | 17.1 | 32.6 |
| £5,000 - £10,000 | 8.0 | 10.6 | 15.1 | 8.9 |
| £10,001 - £20,000 | 13.5 | 12.9 | 0.0 | 5.1 |
| £20,001 - £30,000 | 3.9 | 9.8 | 8.0 | 5.4 |
| £30,001 - £40,000 | 0.0 | 5.3 | 9.2 | 3.2 |
| £40,001 - £50,000 | 0.0 | 4.8 | 0.0 | 6.1 |
| Above £50,000 | 24.1 | 38.8 | 13.8 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.7.2 Generally, the breakdown produced the results which might be expected with 38.8% of those in owner occupation (no mortgage) having savings above £50,000. A fairly high proportion of retired owner occupier households will have capital to support their housing and care needs.
- 13.7.3 38.7% of housing association rented and 36.8% of private rented tenants had no savings.
- 13.7.4 The next table relates to the level of equity ownership in their home and was answered by 54.1% (10,368 implied) of owner occupiers aged over 65.

Table 13-14 Level of Equity in Present Accommodation

Question 16b (Q15da 65+)

| Level of Equity | % | Cum % |
|---------------------|------|-------|
| Negative Equity | 0.6 | 0.6 |
| Below - £25,000 | 1.3 | 1.9 |
| £25,001 - £50,000 | 1.1 | 3.0 |
| £50,001 - £75,000 | 2.0 | 5.0 |
| £75,000 - £100,000 | 3.2 | 8.2 |
| £100,001 - £150,000 | 11.1 | 19.3 |
| £150,001 - £200,000 | 20.9 | 40.2 |
| Above £200,000 | 59.8 | 100.0 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.7.5 91.8% of respondents indicated equity ownership of over £100,000. Cross-tabulation indicated that 93.6% of owner occupiers without a mortgage had an equity holding of over £100,000 as compared with 78.2% of owner occupiers with a mortgage.

13.8 Supported Accommodation

13.8.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required, in the next five years to 2018.

13.8.2 282 households responded, giving a total of 341 responses, an average of 1.2 choices per household.

Table 13-15 Type of Supported Accommodation Required

Question 21

| | % responses | N ^{os} . implied |
|---|-------------|---------------------------|
| Independent accommodation with external support | 22.1 | 62 |
| Extra care housing | 26.5 | 75 |
| Private sheltered housing | 5.6 | 16 |
| RP sheltered Housing | 66.8 | 188 |
| Total | | 341 |

Source: DCA Maldon 2013 Housing Needs Survey

No response for other types

13.8.3 Over the next five years, demand for supported accommodation is predominantly for HA sheltered housing.

13.8.4 The bedroom requirement for all supported housing types was for 1 and 2 bedrooms only. 68.7% required 2 bedrooms and 31.3% required 1 bedroom.

13.9 Sheltered Housing Demand

13.9.1 DCA survey 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.

13.9.2 The greatest demand expressed by the family of in-migrating parents or relatives was for private housing at 62.4%, followed by live with you (need extension / adaptation) at 20.7%, private sheltered housing at 17.5%, HA sheltered housing at 11.1%, 10.7% expressed extra care housing.

13.9.3 9.1% (54 households implied) indicated that they would require private retirement village, 5.0% require HA property and 2.9% indicated residential care / nursing home.

13.9.4 The sheltered housing needs of older people were captured within the question for all movers within the District on supported housing. The combined requirement for sheltered housing in both sectors from existing households living in Maldon and in-migrating parents / relatives are shown in the table below.

Table 13-16 Sheltered Housing Demand

| | Private sheltered | Affordable Sector | All Sectors |
|-----------------------|-------------------|-------------------|-------------|
| Existing Households | 16 | 188 | 204 |
| In-migrant Households | 104 | 66 | 170 |
| Total | 120 | 254 | 374 |

N.B. Figures taken from Table 13-15 and Table 13-10

- 13.9.5 This relatively new trend is borne out in sales of new build private sector sheltered housing and extra care projects where a significant proportion of purchasers are moving over 100 miles to be close to their mature children who have settled in the District.
- 13.9.6 The 'baby boomer' age group who are now in their 60's were the first major group to be a more mobile workforce economy, particularly professional personnel. The combined impact of the number of these people and where they now live and work, are significant factors in the growth in the number of parents moving to join their family in old age.
- 13.9.7 Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible and often will not acknowledge or predict the need to move. Need and demand levels from local older residents are normally relatively low in household surveys.
- 13.9.8 There was a higher level of demand for accommodation from existing households than the need from older people moving into Maldon, where generally, the forecast is being made by their children who assist in the moving process.
- 13.9.9 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the District (204 households), and those who may in-migrate to be beside their family (170 households) of 374 units, 254 in the affordable sector and 120 in the private sector.
- 13.9.10 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.

13.10 Extra Care Accommodation

- 13.10.1 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.
- 13.10.2 There was a need expressed for extra care accommodation from older people moving into the District (63 units) and 75 units were required by existing households.
- 13.10.3 The issue of potential delivery through shared equity also applies to the extra care sector. Although we do not have information on the current tenure of in-migrating parents it would be reasonable to conclude that the majority would be owner-occupiers with no mortgage.
- 13.10.4 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2021 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.
- 13.10.5 The demographic data shows that the issues which will have to be addressed are happening now and will have an impact in both the market and social housing sectors.
- 13.10.6 The scale of under-occupation is very high representing around 12,673 households in the District with around 756 in the social rented sector.

- 13.10.7 Addressing this need in policy and development terms will help the flow of family homes as well as freeing up lower level supported housing in both market and social housing.

13.11 Best use of the Existing Stock

- 13.11.1 Making the best use of the existing stock is a core Government objective and is a key aspect of sustainable development. The significant under-occupation of existing housing stock in both sectors is a key element in future strategy to provide a more balanced stock to meet the requirements of future households.
- 13.11.2 New development should meet gaps in the current stock and create secondary gains in improving stock flow in both sectors.
- 13.11.3 Around 63% of households within the owner occupied no mortgage sector have two or more spare bedrooms, slightly higher than the level of around 61% found in recent DCA surveys. This sector will include a high proportion of older households.
- 13.11.4 Additionally over two thirds of current owner-occupier households also under-occupy and as these households grow older, the scale of social stock under-occupation will increase year on year if the existing stock turnover is not improved.

Housing and Planning Strategy

- 13.11.5 The policy requirement for the future to make best use of the housing stock must involve addressing under-occupation to assist in improving the rate of turnover of family units, and provide specialist accommodation to meet the changing requirements of the increasing older population.

13.12 Households with Support Needs

- 13.12.1 This section examines the results for those households in the District who have a member with a disability / limiting long term illness.
- 13.12.2 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households will inform housing and support strategies.
- 13.12.3 Types of disability / limiting long-term illness identified within the survey included:-
- Wheelchair user;
 - Walking difficulty;
 - Learning disability / mental health problem;
 - Drug / alcohol abuse;
 - Visual / hearing impairment;
 - Asthmatic / respiratory problem;
 - Other physical disability;
 - Limiting long-term illness.

- 13.12.4 Issues relating to households with one or more members who are affected by a physical or mental health disability or long-term illness were addressed through a series of questions. This section draws together the findings covering property adaptation and support provision and outstanding needs.
- 13.12.5 19.5% of households in the area contain somebody with a disability, suggesting 5,175 households in the District were affected in some way.
- 13.12.6 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 for Work and Pensions Family Resources Survey 2006 suggests as many as 10 million disabled people in the UK - around 19.7% of the population.
- 13.12.7 52.5% of households who contain someone with a disability stated that they had a support need (5,248 implied households).
- 13.12.8 The comparative figures for the various tenures were as per Table 13-17 below. The level in the social rented sector (27.6%) was higher than the proportion of total stock represented by social rented accommodation (11.1%). The level in the owner occupied sector was around 60.0% compared to the stock level of 78.1%.

Table 13-17 Disability by Tenure

Question 1 by Question 9

| Tenure | Sample Tenure % | Tenure of those with disability % | N ^{os} . Implied (Disability) |
|---------------------------------|-----------------|-----------------------------------|--|
| Owner occupied with mortgage | 38.8 | 21.4 | 1,105 |
| Owner occupied without mortgage | 39.3 | 38.6 | 1,999 |
| Private rented | 9.0 | 9.2 | 476 |
| RP rented | 10.9 | 27.4 | 1,420 |
| Shared ownership* | 0.2 | 0.2 | 10 |
| Tied to your employment* | 0.9 | 0.0 | 0 |
| Living rent free* | 0.9 | 3.2 | 165 |
| Total | 100.0 | 100.0 | 5,175 |

*Low level of data Source: DCA Maldon 2013 Housing Needs Survey

- 13.12.9 When asked how many members of the household had a disability, 83.6% of cases said only one household member had a disability and 16.4% said two members had a disability suggesting 5,217 people in total. The age profile and nature of disability data suggest slightly higher totals than this.

- 13.12.10 6,296 responses were received to the age of disabled members. Data for the age groups of all disabled household members is shown in the table below.

Table 13-18 Age of Disabled Household Members (Question 10b)

| Age | % | N ^{os.} implied |
|--------------|--------------|--------------------------|
| 0 - 10 | 4.5 | 287 |
| 11 - 15 | 2.8 | 174 |
| 16 - 24 | 4.2 | 266 |
| 25 - 34 | 2.8 | 174 |
| 35 - 49 | 11.1 | 701 |
| 50 - 64 | 26.0 | 1,634 |
| 65 - 79 | 29.3 | 1,846 |
| 80+ | 19.3 | 1,214 |
| Total | 100.0 | 6,296 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.12.11 48.6% of all disabled household members were over the age of 65 including 19.3% over 80; 25.4% were aged under 49 years.
- 13.12.12 The next table shows the nature of the disability of members of the household. Responses were received to a multiple response question, giving an average of 1.5 responses.

Table 13-19 Nature of Disability

Question 10c

| Disability | % responses | % households | N ^{os.} implied (all choices) |
|--|--------------|--------------|--|
| Wheelchair User | 7.8 | 11.6 | 677 |
| Walking Difficulty (not in wheelchair) | 28.5 | 42.1 | 2,465 |
| Learning disability / Mental health problem | 12.5 | 18.6 | 1,087 |
| Drug & Alcohol misuse | 0.6 | 0.8 | 50 |
| Visual / hearing impairment | 12.1 | 18.0 | 1,051 |
| Other Physical disability | 11.7 | 17.4 | 1,020 |
| Limiting long-term illness | 26.8 | 39.7 | 2,322 |
| Total | 100.0 | | 8,672 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.12.13 The largest group of people were those with a walking difficulty (42.1%). 39.7% had a limiting long term illness and 18.6% of households contained someone who had learning disability / mental health problems.
- 13.12.14 Further data analysis showed that 24.9% (167 of the 671 at Table 13-21 below) of properties, in which people using a wheelchair lived, had been adapted, a lower proportion compared with recent DCA survey experience (around 32.0%) suggesting some mismatch between houses adapted and those where wheelchair users lived.
- 13.12.15 By extension, it would appear that 510 households with a wheelchair user (75.3%) did not live in suitably adapted premises.

Support Needs

- 13.12.16 5,248 implied household members responded to the question on need for care or support. 52.4% indicated a need for care or support (2,753 implied).
- 13.12.17 80.0% of those with a care or support need felt they were getting enough support, the data implying around 20% (562 implied) with an outstanding support need.

Adaptation

- 13.12.18 Three questions sought information from all households in the District on the degree to which the home had been built or adapted to meet the needs of a disabled person.
- 13.12.19 11.1% of properties (2,883 implied) had been adapted, the same level found in DCA surveys in the past. The split by tenure is set out in the table below.

Table 13-20 Adaptations by Tenure

Question 11a by Question 1

| Tenure | % | N ^{os.} implied |
|------------------------------|--------------|--------------------------|
| Owner occupied no mortgage | 19.8 | 572 |
| Owner occupied with mortgage | 36.5 | 1,051 |
| Private rented | 6.6 | 191 |
| RP Rented | 30.8 | 886 |
| Shared ownership | 0.3 | 10 |
| Tied to your employment | 3.2 | 91 |
| Living rent free | 2.8 | 82 |
| Total | 100.0 | 2,883 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.12.20 Adaptation in the owner occupied sector was the highest at 56.3%. 30.8% of HA rented properties have been adapted and 6.6% in the private rented sector.
- 13.12.21 3,303 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 12.7% and not the 11.1% as stated above at 13.12.19.

Table 13-21 Types of Adaptations Provided / Needed to Current Home

Question 11b and Question 12

| Adaptations | Provided | | Needed | |
|----------------------------|--------------|--|--------------|--|
| | % households | N ^{os.} implied (all choices) | % households | N ^{os.} implied (all choices) |
| Wheelchair adaptations | 20.3 | 671 | 10.1 | 465 |
| Access to property | 45.3 | 1,496 | 12.5 | 576 |
| Vertical lift / stair lift | 18.3 | 604 | 21.3 | 980 |
| Bathroom adaptations | 43.7 | 1,443 | 34.0 | 1,565 |
| Extension | 8.5 | 281 | 14.4 | 663 |
| Ground floor toilet | 36.2 | 1,196 | 19.9 | 917 |
| Handrails / grabrails | 46.3 | 1,529 | 23.7 | 1,092 |
| Other | 9.0 | 298 | 20.2 | 932 |
| Total | | 7,518 | | 7,190 |

Source: DCA Maldon 2013 Housing Needs Survey

- 13.12.22 46.3% had handrails / grabrails and 45.3% had access to property. 43.7% had bathroom adaptations, and 36.2% had a ground floor toilet.
- 13.12.23 Most of the main adaptations referred to as provided, featured less prominently in the list of adaptations still needed. Bathroom and handrails / grabrails had a more significant need than provided.
- 13.12.24 Wheelchair adaptations at 20.3% (671 implied) were higher than the average level found in DCA surveys (around 15%). The data taken in conjunction with 13.12.14 above suggests that 504 wheelchair adapted premises are no longer occupied by a wheelchair user.

Future Disabled Household Demand

- 13.12.25 The following table shows the results to the main questions in relation to future need of disabled households moving within the District within the next five years (573 implied households).

Table 13-22 Disabled Households

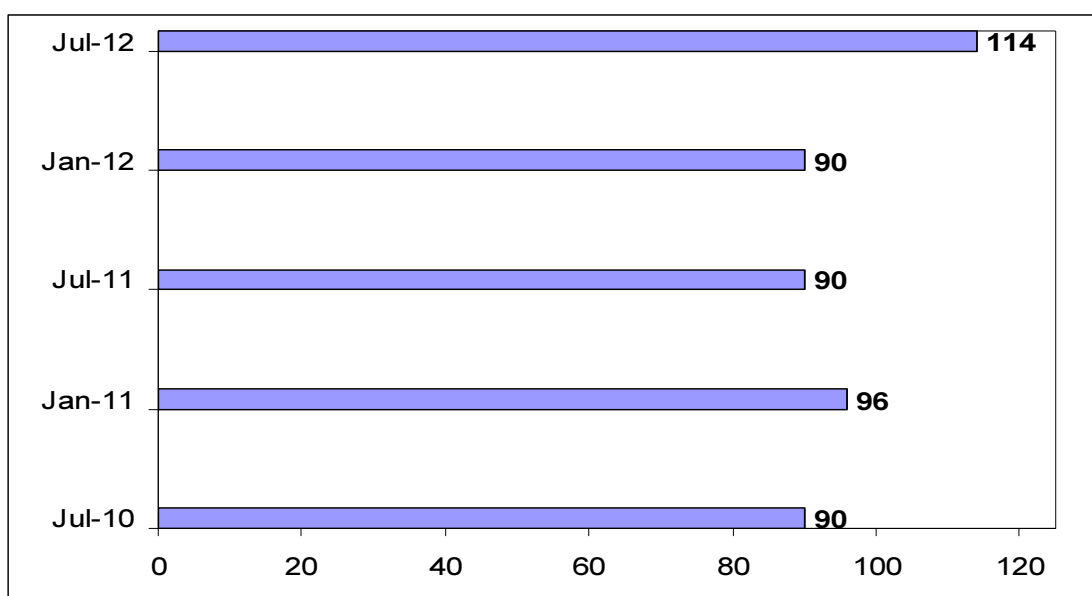
| Key data | % responses | N ^{os.} Implied |
|---|-------------|--------------------------|
| Existing household moving within the District | | |
| <u>When are you planning to move?</u> | | |
| Within 1 year | 43.0 | 246 |
| 1 - 2 years | 34.8 | 199 |
| 2 - 3 years | 15.9 | 91 |
| 3 - 5 years | 6.4 | 37 |
| <u>Accommodation preferred?</u> | | |
| Semi-detached | 16.0 | 92 |
| Detached house | 5.7 | 33 |
| Bungalow | 31.4 | 180 |
| Terraced | 12.8 | 73 |
| Flat | 4.1 | 23 |
| Supported Housing | 30.0 | 172 |
| <u>Supported Accommodation Required?</u> | | |
| Independent accommodation with external support | 44.5 | 98 |
| Extra care housing (self contained facilities & 24hr support) | 33.9 | 75 |
| RP sheltered Housing | 56.2 | 124 |
| <u>Number of bedrooms preferred?</u> | | |
| 1 - bedroom | 29.9 | 171 |
| 2 - bedroom | 44.7 | 256 |
| 3 - bedroom | 25.4 | 145 |
| <u>Tenure preferred?</u> | | |
| Owner occupation (inc leaseholder) | 47.5 | 238 |
| Private rent | 11.7 | 59 |
| RP rent | 40.9 | 205 |
| <u>Location preferred?</u> | | |
| Maldon/ Heybridge | 65.6 | 344 |
| Rural South | 45.9 | 240 |
| Rural North | 42.0 | 220 |

- 13.12.26 The highest preference by those disabled households moving was for a bungalow. A further cross reference showed that (102 implied); 56.5% of the requirement for bungalows came from those aged under 0 - 64 years, i.e. the 'younger' disabled group. This potentially shows a need in the disability group of households without specific support needs but who require accommodation on one level.
- 13.12.27 Bungalows are not as readily available in the general housing stock and are often more expensive due to their limited availability.

13.13 Gypsy and Traveller Households

- 13.13.1 Maldon District Council took part in a joint Gypsy and Traveller Accommodation Assessment during 2008 with 12 Districts in Essex (with the exception of Thurrock) and Essex County Council, which was completed in July 2009. A new GTAA has been commissioned in 2013 but the findings are not available at the time of this report.
- 13.13.2 The 2009 report stated that Maldon had 52 residential authorised pitches. In the latest caravan count data published by the CLG in July 2012 this figure is now 90 caravans which equates to 36 pitches approximate. All these caravans are private.
- 13.13.3 The following graph shows the Caravan Count in Maldon from July 2010 to July 2012.

Figure 13-7 Maldon Caravan Count July 2010 to July 2012



Source: CLG July 2012

- 13.13.4 In the 2009 study it was stated that Maldon District needed to provide 15 pitches (RSS requirement) to 2013.
- 13.13.5 In the 2013 commission Maldon should consider the information set out in the CLG's 'Planning for Traveller Sites March 2012' document that sets out the Government's planning policy for traveller sites. This should be read in conjunction with the National Planning Policy Framework.
- 13.13.6 The Government's overarching aim is to ensure fair and equal treatment for travellers, in a way that facilitates the traditional and nomadic way of life of travellers while respecting the interests of the settled community.

13.13.7 To help achieve this, Government's aims in respect of traveller sites are:

- That local planning authorities should make their own assessment of need for the purposes of planning;
- To ensure that local planning authorities, working collaboratively, develop fair and effective strategies to meet need through the identification of land for sites;
- To encourage local planning authorities to plan for sites over a reasonable timescale;
- That plan-making and decision-taking should protect Green Belt from inappropriate development;
- To promote more private traveller site provision while recognising that there will always be those travellers who cannot provide their own sites;
- That plan-making and decision-taking should aim to reduce the number of unauthorised developments and encampments and make enforcement more effective;
- For local planning authorities to ensure that their Local Plan includes fair, realistic and inclusive policies;
- To increase the number of traveller sites in appropriate locations with planning permission, to address under provision and maintain an appropriate level of supply;
- To reduce tensions between settled and traveller communities in plan-making and planning decisions;
- To enable provision of suitable accommodation from which travellers can access education, health, welfare and employment infrastructure;
- For local planning authorities to have due regard to the protection of local amenity and local environment.

14 CLG NEEDS ASSESSMENT MODEL

14.1 Introduction

- 14.1.1 The NPPG follows the former SHMA Guidance which it replaces in that housing authorities 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 and therefore will require some form of affordable housing.
- 14.1.2 Table 14-1 outlines the types of housing considered unsuitable.

Table 14-1 **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: NPPG 2014

14.2 The CLG Needs Assessment Model Structure

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

STAGE 1 CURRENT HOUSING NEED

- 1.1 Homeless households and those in temporary accommodation
Plus
- 1.2 Overcrowded (households who failed the CLG 'bedroom standard') and concealed households (those over 25 who share facilities with another household)
Plus
- 1.3 Other groups
- 1.4 ***Equals - Total Current Housing Need***



STAGE 2 FUTURE HOUSING NEED (GROSS)

- 2.1 New household formation (gross per year)
Times
- 2.2 Proportion of new households unable to rent in the market
Plus
- 2.3 Existing households falling into need
- 2.4 ***Equals - Total Newly Arising Need***



STAGE 3 AFFORDABLE HOUSING SUPPLY

- 3.1 Affordable dwellings occupied by households in need
Plus
- 3.2 Surplus stock
Plus
- 3.3 Committed supply of new affordable housing
Minus
- 3.4 Units to be taken out of management
- 3.5 ***Equals - Total Affordable Housing Stock Available***
- 3.6 Annual supply of social re-lets (net)
Plus
- 3.7 Annual supply of intermediate affordable housing available for re-let or re-sale at sub-market levels.
- 3.8 ***Equals - Annual Supply of Affordable Housing***

14.3 Model Structure

- 14.3.1 The Housing Needs Assessment 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 2018. The primary data has a five year 'life' and will need to be gathered again before 2018. Major changes in house prices and incomes could cause significant variation in the overall situation.
- 14.3.2 In this section the assessment of affordable housing need has been conducted using both primary data from the 2013 Housing Survey and secondary data from CORE, HSSA, and ELASH and from local authority records.

14.4 Maldon CLG Needs Assessment Model

- 14.4.1 The first element of this Stage of the model estimates the number of homeless households including those in temporary accommodation.
- 14.4.2 The latest data available, the P1(E) return at 31st March 2013 identified **18** homeless households.
- 14.4.3 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 used to determine housing need at different stages.
- 14.4.4 12 households were in a hostel or refuge which would not have been surveyed and a total of **12** is therefore the figure applied at **Stage 1.1** in the model.
- 14.4.5 The second element in Stage 1 of the model estimates the number of households in over-crowded 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 14-2 Over-crowded and Concealed Households

| | |
|--|-------|
| Over-crowded Households | 480 |
| MINUS Concealed Solution or Leaving District | 183 |
| PLUS Concealed Households | 0 |
| Overcrowded + Concealed Group | 297 |
| MINUS Duplication | 0 |
| Net Overcrowded + Concealed Group | 297 |
| Proportion unable to afford market housing | 78.0% |
| Stage 1.2 – Over-crowding and concealed households | 232 |

- 14.4.6 There are 480 households in Maldon who are over-crowded by the 'bedroom standard'.
- 14.4.7 However 183 of these will be resolved by a newly forming household moving or by the households leaving Maldon, leaving a net group of 297. There are no concealed households, or duplication leaving a total of 297 over-crowded and concealed households.

- 14.4.8 A test of affordability for these households shows that 78% of them cannot afford to resolve their housing difficulties through market housing in Maldon and **232 households** have been applied in the model at **Stage 1.2**.
- 14.4.9 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 to another property in order to resolve their difficulty.
- 14.4.10 SHMA Practice Guidance identifies that 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 in unsuitable housing and are assessed to need to move home.
- 14.4.11 The survey identified 987 households with one or more inadequacies, 61 of whom were already counted in Stage 1.2 and are removed to avoid double-counting.
- 14.4.12 This leaves a net group of 926 households, 57.1% of whom are unable to afford to resolve their housing difficulties through market housing in the area, leaving **528 households** to be applied in the model at **Stage 1.3**.
- 14.4.13 The final element of Stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3, a total of **745 households** applied at **Stage 1.4**.

Table 14-3 **Current Housing Need (Gross)**

| STAGE 1 – CURRENT HOUSING NEED (GROSS) | | |
|---|--|------------|
| 1.1 | Homeless households in temporary accommodation | 12 |
| 1.2 | Overcrowding and concealed households | 232 |
| 1.3 | Other groups | 528 |
| 1.4 | TOTAL CURRENT HOUSING NEED (GROSS) | 772 |
| | 1.1 + 1.2 + 1.3 | |

14.5 Stage 2 – Future Need (Gross per year)

- 14.5.1 The first element of Stage 2 of the model estimates the annual number of newly forming households in Maldon.
- 14.5.2 The concealed households identified in the survey forming over the next three years are annualised at an average level of 419 households forming a year, although levels are reasonably consistent over the period.

Table 14-4 Time of Move – Concealed Households

| Time of Move | Nos. implied | Annual Average |
|---------------|--------------|----------------|
| Within 1 year | 349 | |
| 1 to 2 years | 574 | 419 |
| 2 to 3 years | 335 | |

- 14.5.3 In order to avoid double counting due to two-person household formation, duplication is removed.
- 14.5.4 54.5% of concealed households forming over the next three years specified formation as a couple, with 37.9% of these having a partner who lived separately elsewhere in Maldon, which would cause a double count.
- 14.5.5 The 54.5% has therefore been applied to this level in the table below ($54.5\% \times 37.9\% = 20.6\%$).

Table 14-5 Double Counting Removal

| | |
|--|------------|
| New household formation (gross p.a.) | 419 |
| MINUS - Two person formation ($419 \times 20.6\%$) x 0.5 | 43 |
| Total | 376 |

- 14.5.6 This results in an annual average formation level of **376 new households each year**, used at **Stage 2.1** of the model.
- 14.5.7 The income of recently formed households who formed their first home over the last three years has been used to test the ability to purchase in the lower quartile stock and access the private market (to buy or rent) of one, two and in some cases three bedroom units suitable for their requirements.
- 14.5.8 On this basis 37.0% of concealed households are considered to be unable to rent in the private market, with 48.0% unable to buy. The rental proportion of **37%** is therefore used at **Stage 2.2** of the model.
- 14.5.9 Some recently formed households had quite high incomes and using these levels may significantly under-represent the numbers of new forming households because those who were unable to access even the rental market are excluded.
- 14.5.10 If the incomes of those planning to form were used 78.7% would not afford private rent and 84.9% would be unable to buy.
- 14.5.11 The final element of Stage 2 of the model estimates the number of households in Maldon who fall into housing need.

- 14.5.12 The calculation of existing households falling into need used data from Maldon Council's Housing Register for new applicants at June 2013.
- 14.5.13 There were 611 households registered of which 128 are assessed as in need, including homelessness acceptances, applied at **Stage 2.3** of the model.
- 14.5.14 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, giving a total of 218 applied at **Stage 2.4**.

Table 14-6 Future Need (Gross per Year)

| STAGE 2 – FUTURE NEED (GROSS PER YEAR) | | |
|--|--|------------|
| 2.1 | New household formation (gross per year) | 376 |
| 2.2 | Proportion of new households unable to buy (48%) or rent (37%) in the market | 139 |
| 2.3 | Existing households falling into need | 128 |
| 2.4 | TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (376 x 37% = 139 + 128 = 267) | 267 |

14.6 Stage 3 – Affordable Housing Supply

- 14.6.1 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.
- 14.6.2 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.
- 14.6.3 The survey data shows that of the **844 households** at Stages 1.2 and 1.3 of the model, **388** already live in affordable units, and this total is applied at **Stage 3.1**.

14.7 Vacant Stock

- 14.7.1 The second element of Stage 3 of the model assesses the level of surplus affordable stock in Maldon. There were 12 vacant affordable units in the 2012 ELASH. Guidance states that where the level is below 3% there is no surplus vacant stock. **A total of zero is therefore applied at Stage 3.2** of the model.
- 14.7.2 The third element of Stage 3 of the model forecasts the number of new affordable units to be built in Maldon on an annual basis. The table below provides the last 3 years social housing completions.

Table 14-7 Number of Affordable Housing Completions 2010-2013

| | 2010 - 13 | Average |
|------------------|-----------|-----------|
| Rent | 76 | 25 |
| Shared Ownership | 5 | 2 |
| Other | 3 | 1 |
| Total | 84 | 28 |

Source: Council data

- 14.7.3 The impact of the recession on new delivery in a number of areas has reduced new affordable delivery through planning obligations. However Maldon has continued to provide a small amount of new delivery although it is difficult to predict the level of future supply likely to be achieved.
- 14.7.4 The average annual delivery over the previous three years was **28** and we have applied **this figure** at **Stage 3.3**.
- 14.7.5 The next element of the model estimates the number of units to be taken out of management in Maldon through stock demolition and Right to Buy (RTB) on an annual basis.
- 14.7.6 The table below shows the number of demolitions and RTB from Council data for the three years to 31/03/2013.

Table 14-8 2010 to 2013 Demolitions and Right to Buy

| | 2010 / 11 | 2011 / 12 | 2012 / 13 | Average |
|--------------|-----------|-----------|-----------|----------|
| Right to Buy | 2 | 2 | 0 | 1 |
| Demolitions | 0 | 0 | 0 | 0 |
| Total | 2 | 2 | 0 | 1 |

- 14.7.7 The average loss of units through demolitions and RTB is 1 unit per annum. If the average stock re-let rate of 4.5% per annum is applied to the average figure of 1 units lost for future re-letting, this would be less than one and a figure of **zero is applied at Stage 3.4** of the model.
- 14.7.8 **Stage 3.5** of the model is the sum of Stages 3.1 (388), plus 3.2 (0), plus 3.3 (28) and less 3.4 (0), a net total of **416** units.

14.8 Annual Re-let Supply

- 14.8.1 The average annual re-let supply of affordable units over the last 3 years is normally used in the model as a prediction for the future annual affordable housing supply from general needs re-lets (i.e. excluding transfers and new unit delivery) likely to arise each year.
- 14.8.2 Council data for the 3 years to 31/03/2012 shows the following:-

Table 14-9 RP Social Rent Re-let Supply (Council and CORE data 2010 to 2013)

| | 2010 / 11 | 2011 / 12 | 2012/13 | Average |
|----------------|-----------|-----------|---------|------------|
| Social Re-lets | 143 | 176 | 79 | 133 |

- 14.8.3 The overall average net re-let figure for the RP stock for the three year period to 2011/12 of **133 re-lets a year, a turnover rate of 4.5%**, is applied at **Stage 3.6**.

14.9 Shared Ownership Re-sales

- 14.9.1 There were 97 shared ownership units at the March 2011 Census and assuming a re-sale rate of 4.5%, **4 units** would become available each year and this number is incorporated at **Stage 3.7**.

- 14.9.2 The final element of Stage 3 of the model is a sum of Stages 3.6 and 3.7, a total of **137** applied at **Stage 3.8**.

Table 14-10 Affordable Housing Supply

| STAGE 3 – AFFORDABLE HOUSING SUPPLY | | |
|--|--|------------|
| 3.1 | Affordable dwellings occupied by households in need | 388 |
| 3.2 | Surplus stock | 0 |
| 3.3 | Committed supply of new affordable housing | 28 |
| 3.4 | less Units to be taken out of management | 0 |
| 3.5 | TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4 | 416 |
| 3.6 | Annual supply of social re-lets (net) | 133 |
| 3.7 | Annual supply of intermediate affordable housing available for re-let or resale at sub market levels | 4 |
| 3.8 | ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7) | 137 |

14.10 Affordable Housing Needs Model

| STAGE 1 – CURRENT HOUSING NEED (GROSS) | | |
|--|---|------------|
| 1.1 | Homeless households in temporary accommodation | 12 |
| 1.2 | Overcrowding and concealed households | 232 |
| 1.3 | Other groups | 528 |
| 1.4 | TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3 | 772 |
| STAGE 2 – FUTURE NEED (GROSS PER YEAR) | | |
| 2.1 | New household formation (gross per year) | 376 |
| 2.2 | Proportion of new households unable to buy (48%) or rent (37%) in the market | 139 |
| 2.3 | Existing households falling into need | 128 |
| 2.4 | TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (376 x 37% = 139 + 128 = 267) | 267 |
| STAGE 3 – AFFORDABLE HOUSING SUPPLY | | |
| 3.1 | Affordable dwellings occupied by households in need | 388 |
| 3.2 | Surplus stock | 0 |
| 3.3 | Committed supply of new affordable housing | 28 |
| 3.4 | less Units to be taken out of management | 0 |
| 3.5 | TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4 | 416 |
| 3.6 | Annual supply of social re-lets (net) | 133 |
| 3.7 | Annual supply of intermediate affordable housing available for re-let or resale at sub market levels | 4 |
| 3.8 | ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7) | 137 |
| A | TOTAL NET CURRENT NEED 1.4 – 3.5 (772 – 416 = 356) | 356 |
| B | QUOTA TO ADDRESS NEED OVER 5 YEARS | 20% |
| C | ANNUAL CURRENT NEED (A x B) | 71 |
| D | TOTAL ANNUAL NEWLY ARISING NEED (2.4) | 267 |
| E | TOTAL AFFORDABLE NEED PER YEAR (C + D) | 338 |
| F | ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8) | 137 |
| | OVERALL ANNUAL SHORTFALL (E – F) | 201 |

14.11 Affordable Needs Assessment

- 14.11.1 Elimination of the backlog over a five year period is recommended in the SHMA Guidance for model purposes but the Council could make a Policy decision to do so over a longer period (e.g. 15 years to the end of the Local Development Framework period). These are more often used where the scale of the backlog clearly cannot be addressed.
- 14.11.2 The 5 and 15 year periods are used for further analysis in Table 14-11 below. The 15 year calculation uses 6.66% as the quota to address need, instead of 20% which is the quota for 5 years applied at Section B of the Housing Needs Model.
- 14.11.3 Net re-lets of 133 units of the existing social stock are the major means of addressing the scale of need identified.
- 14.11.4 After allowing for this level of existing social stock net re-let supply and 4 estimated shared ownership re-sales, there will still be a total annual affordable housing shortfall of 201 units.
- 14.11.5 The total net annual need, prior to new delivery, is therefore either 201 units dealing with the backlog over 5 years, or 154 over 15 years.
- 14.11.6 The table below outlines the calculation.

Table 14-11 Annual Affordable Need and Supply

| | | 5 Years | | 15 Years |
|---|-----|------------|-------|------------|
| Total Net Current Need | | 356 | | 356 |
| Backlog rate | 20% | 71 | 6.66% | 24 |
| Newly arising Need | | 267 | | 267 |
| Annual Affordable Need | | 338 | | 291 |
| Less Annual Supply | | 137 | | 137 |
| Total Need after existing stock turnover | | 201 | | 154 |

- 14.11.7 If it is not possible to deliver on the five year basis, the 15 year Plan period which shows a level of need of **154 a year** after re-let supply and current new unit delivery, could be used.
- 14.11.8 As delivery has averaged only 28 units a year over the last 3 years, meeting all of affordable need would require more than a fivefold increase in delivery. This would be extremely challenging bearing in mind the fundamental factor of economic viability at site level.
- 14.11.9 Based on achieving a 40% affordable housing target, these levels of need would require total delivery levels of 518 or 390 units a year. However the Objectively Assessed Need and Housing Targets informal technical advice note issued by the Planning Advisory Service (PAS) in June 2014, suggests that only net new need should count towards the OAN figure.
- 14.11.10 This is **130 households a year** in Maldon (267 – 137 in Table 14-11 above), requiring a total delivery of **325 units** based on 40% target levels.

15 BRINGING THE EVIDENCE TOGETHER

- 15.1.1 The findings of this section directly relate to a number of the core outputs set out in the DCLG Guidance. Key findings of bringing the evidence and analysis together to determine future target recommendations are presented below.

15.2 Market Housing

- 15.2.1 Creating a more balanced stock can only be achieved over the long term but fundamentally it has to address imbalances in the structure of the current stock.
- 15.2.2 Maldon has a higher than average proportion of owner occupation at 78.5%, almost 20% above the national level.
- 15.2.3 The stock is dominated by larger properties with around 71% of all owner occupied properties have 3 or more bedrooms including over 35% have 4 or more bedrooms, a very high level compared to less than 30% which are 1 and 2 bedroom units combined.
- 15.2.4 Additionally, 48% of owner occupiers with a mortgage are under-occupied by two or more spare bedrooms, with a much higher level of 63.0% of those with no mortgage. These levels will increase with the higher proportionate growth in older people in the population each year.
- 15.2.5 There is a need for a higher proportion of two bedroom units to create better housing offer and address the increasing need for smaller properties due to demographic and household formation change.
- 15.2.6 Broadly we recommend a **60% small and 40% large unit** split to address the impact of demographic and household formation change and to create a better housing offer.

15.3 Low Cost Market Housing

- 15.3.1 Low cost market housing is likely to be smaller one and two bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market.
- 15.3.2 Given that household growth in the District will be mostly from smaller households, it is considered that smaller units will play a key role in meeting future market housing requirements.
- 15.3.3 The delivery of these smaller units within the market sector will be important in addressing a more balanced type and size stock mix.
- 15.3.4 Low cost market housing does not however, represent affordable housing within the planning definition, specifically confirmed in the NPPF. **These are 'starter' homes and are part of the general market.**
- 15.3.5 The major difficulty and challenge for this sector is affordability within the District for concealed households forming their own household. It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

15.4 Future Affordable Housing Delivery

- 15.4.1 The assessment of affordable housing need has been based on the definitions in the NPPF which are detailed in Appendix VI.
- 15.4.2 The annual level of outstanding affordable need of 201 units, based on addressing the backlog over 5 years to 2018 is around 68% of the potential 294 unit annual average housing delivery based on projections. If the backlog is dealt with over 15 years, the need level of 154 units is 52% of the full potential annual housing delivery.
- 15.4.3 As discussed in 14.11, if only net new need were included in the target the 130 annual requirement would be 44% of the projections base figure, very close to the affordable target level of 40%.
- 15.4.4 Targets should be set based on what is sustainable, viable and deliverable, and importantly support other corporate strategies, especially for economic growth and regeneration. These should be major factors in determining the scale and tenure mix of any affordable housing.
- 15.4.5 Based on the robust evidence found in this assessment and supporting Housing Policy H1, an **overall affordable housing target of 40%** can be justified to be negotiated from all suitable sites, subject to the critical balance of tenure mix on viability.
- 15.4.6 Meeting the total need for affordable housing however also involves a range of initiatives in addition to new unit delivery through the planning system:-
- freeing up under-occupied social rented units to make best use of the existing stock;
 - by bringing empty properties back into use;
 - bringing social sector stock up to Decent Homes Standard;
 - conversion of existing buildings.
- 15.4.7 Local planning authorities are not expected to simply translate housing demand into actual housing targets that need to be met. They are only part of the evidence and need to be considered against other corporate strategies.

15.5 Tenure Mix Targets

- 15.5.1 The increases in house prices over the last decade have excluded many 'first-time buyers' from the owner occupied market especially in high priced market areas like Maldon.
- 15.5.2 Despite the relatively small falls in price over the last five years affordability remains a difficulty for many existing and new forming households.
- 15.5.3 Social rented housing is 11.2% of the stock in the District in 2013 but does not provide adequate turnover to meet the scale of need identified. The supply through re-lets is low relative to the expectation that stock turnover should address 90% of all need.
- 15.5.4 However, in both stock and availability from turnover, the social rented sector provided 133 units, 33 times the estimated re-sale supply from shared ownership properties of 4 units in the last year to March 2013.

- 15.5.5 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.
- 15.5.6 The tenure balance of new affordable delivery over the last three years detailed in the Council's new build data has averaged 90% social rent and 10% intermediate housing.
- 15.5.7 Tenure mix is a key factor in site viability and in the 2012 Updated Assessment the recommended minimum tenure mix balance of 67:33 between social rent and intermediate housing was suggested.
- 15.5.8 The tenure mix target of 25% intermediate housing from affordable delivery helps to support the scale of interest expressed in the survey of 148 units over the next five years, around 30 a year on average. A split of **80:20** should be considered to meet this need.

15.6 Land and Affordable Housing Delivery

- 15.6.1 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.
- 15.6.2 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.
- 15.6.3 The survey data provides identified need levels in each housing area, and the Council must apply their own judgement as to the suitability of sites for affordable housing for low income families and concealed households unable to enter the private market.
- 15.6.4 In the 2012 Maldon Strategic Housing Land Availability Assessment (SHLAA) for Maldon, a potential 20,226 dwellings were identified across the District over 0-15 years of the Plan period. However, only 483 dwellings were compatible with current policy.

15.7 Property Size Targets

- 15.7.1 In view of the current stock balance and longer term demographic and household formation change, all future development should address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market.
- 15.7.2 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 support targets and give direction to the types, and particularly size of housing to be delivered to create a better balance in the local stock.

15.8 Social and Affordable Rented Housing

- 15.8.1 Development Plan Documents need to provide a clear guide on the size of future affordable housing units required.
- 15.8.2 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. These have been analysed in detail in Sections 12.6 and 12.7.
- 15.8.3 Turnover of the stock through re-lets should normally meet the majority of new need but the stock at 10.4% (*source Census 2011*) is lower than the regional average and does not generate adequate re-lets to address the levels of need across all property sizes.
- 15.8.4 In summary, even if no new need arose and excluding any new supply, it would take:-
 - Over **4** years to meet the requirements for 1-bedroom properties;
 - Just over **2** years to address the 2-bedroom requirement;
 - Around **2** years to address the 3-bedroom stock requirement;
 - Around **17** years to meet the need for larger 4+ bedroom family units.
- 15.8.5 It is important to recognise the stock profile and the demand and supply balance in the social sector. Although the demographic forecasts show a doubling of the retired population, 30% of the social stock is currently sheltered accommodation. This is a very high level and masks the availability of single, couple and family unit general supply.
- 15.8.6 In view of the nature of need for small units, principally flats and terraced houses for single and couple households including older people, it would be reasonable overall to consider a property size target of **75%** for small units (including those at Affordable Rents).
- 15.8.7 In view of the projected future increases in the older population, it is now even more important that initiatives to address under-occupation should play an important role in meeting the need for family sized properties.
- 15.8.8 The level of under-occupation by two spare bedrooms is estimated at 390 social rented properties, around 35% of the total social rented 3 bedroom stock. This is around 325 units more than the total three bedroom waiting list.
- 15.8.9 The majority of the under-occupation is 3 bedroom properties, therefore this need is probably most effectively addressed through under-occupation initiatives rather than new build.
- 15.8.10 Although the 4 bedroom need is much lower than smaller units, the 17 households on the waiting list will almost certainly be over-crowded. This need is probably most effectively addressed through under-occupation initiatives rather than new build.
- 15.8.11 The survey data suggests that almost a third of the under-occupation is from 4 or more bedroom properties.
- 15.8.12 The impact of welfare reform could be very significant and the success of initiatives to improve the flow of three and four bedroom units both need to be closely monitored to assess the on-going requirement for additional new larger 3 and 4 bedroom units.
- 15.8.13 As the major growth in older people is in the 75+ age group the need may be greater for extra care accommodation than for more sheltered stock.

- 15.8.14 New delivery of older persons housing should be closely linked to under-occupiers in the social sector.
- 15.8.15 Achieving a better flow of family units should also have a cascade effect, increasing turnover of all smaller unit sizes as households are able to transfer to larger units to meet their need. In effect up to three household moves could result from the delivery of one new older persons unit.
- 15.8.16 The combined impact of demographic change and welfare reform will create an increased requirement for small units.
- 15.8.17 The **25% balance of new social/affordable rented** delivery should target three/four bedroom houses to address the needs of larger families, especially those over-crowded.

Table 15-1 Social and Affordable Rented need by bedroom size

| Bedroom Size (%) | | | |
|------------------|--------------|--------------|----------------|
| 1 - Bedroom | 2 - Bedrooms | 3 - Bedrooms | 4 - Bedrooms + |
| 50 | 25 | | 25 |

15.9 Intermediate Rented Housing

- 15.9.1 In theory, discounted market rent should be an option for new unit delivery without grant support for households whose only alternative is intermediate housing for sale, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.
- 15.9.2 However, discounted market rented housing can only be delivered provided that there is an adequate cost margin between social rent and market rent.
- 15.9.3 The Coalition Government decision to introduce Affordable Rents at 80% of market value for new social rented stock makes new intermediate rent difficult to deliver because there is very limited headroom between 80% and 100% of average private market rents in the District.

15.10 Intermediate Affordable Housing for Sale

- 15.10.1 Intermediate affordable housing can include shared ownership, shared equity or discounted market housing and initiatives such as FirstBuy.
- 15.10.2 The requirement for property size in the intermediate housing market is usually mainly 1 and 2 bedroom units to meet the needs of concealed households forming and unable to access the market sector as a first time buyer.
- 15.10.3 The 2013 survey identified 148 existing and concealed households forming who stated a demand for intermediate housing over the next 5 years, around 30 units a year.
- 15.10.4 All of existing residents needed 3 bedroom properties and concealed households required 1 and 2 bed properties. There are 50 three bedroom shared ownership properties under-occupied. If the owners downsize this could accommodate some of the existing household need for shared ownership.

- 15.10.5 A property size target of 50% one, 30% two bedrooms and 20% for three bedroom properties could be set to meet the requirements of all households.

Table 15-2 Intermediate Affordable Housing by bedroom size

| Bedroom Size (%) | | | |
|------------------|--------------|--------------|----------------|
| 1 - Bedroom | 2 - Bedrooms | 3 - Bedrooms | 4 - Bedrooms + |
| 50 | 30 | 20 | 0 |

15.11 All Tenure Target Summary

- 15.11.1 A summary of bedroom size requirements for all tenures is shown in the table below.

Table 15-3 Future Housing Delivery by Tenure / Size

| Tenure | Bedroom Size (%) | | | |
|----------------------------|------------------|------------|------------|--------------|
| | 1 Bedroom | 2 Bedrooms | 3 Bedrooms | 4 Bedrooms + |
| Market | 60 | | | 40 |
| Intermediate | 50 | 30 | 20 | 0 |
| Social & Affordable Rented | 50 | 25 | | 25 |

16 STAKEHOLDER CONSULTATION

16.1 The Housing Partnership

- 16.1.1 The Strategic Housing Market Assessments Practice Guidance (2007) encouraged the formation of a Housing Partnership, consisting of a multi-disciplinary team including housing, planning, economic development and regeneration expertise.
- 16.1.2 The aim is to involve stakeholders in the assessment process in order to provide key stakeholders with the opportunity to make a contribution to the process and to test the key findings and conclusions.
- 16.1.3 The responsibilities of partnership includes to:-
- share and pool information and intelligence, including relevant contextual intelligence and policy information;
 - support the housing market partnership core members in the analysis and interpretation of housing market intelligence;
 - assist with the development of a project plan for undertaking the Strategic Housing Market Assessment and ensuring their findings are regularly reviewed;
 - consider the implications of the assessment, including signing off its outputs and agreeing follow-up actions.

16.2 Consultation with the Housing Partnership

- 16.2.1 The Essex Consortium authorities sent out a brief to various groups to inform them of the new Strategic Housing Market Assessment and to invite them to become a part of the Housing Market Partnership to oversee the SHMA. The Local Housing Partnership members are listed at **Appendix VII**.
- 16.2.2 The first Housing partnership meeting was held on the 13th June 2013 in Colchester. All the Essex Consortium authorities attended the presentation along with the Local Housing Partnership members listed in **Appendix VII**.
- 16.2.3 The purpose of this meeting was to present the key findings from the Interim SHMA report for all the authorities in the Essex Consortium.
- 16.2.4 Feedback forms were provided at the meeting for all attendees to provide their views on the presentation and also to provide comments on what they would like to see at the next Housing Market partnership meeting.
- 16.2.5 The seminar presentation carried out by David Couttie covered:-
- The aims and objectives of the SHMA;
 - The methodology of the SHMA;
 - The study outputs;
 - Key market drivers (Demographics, Migration and Economy);
 - The Active Market.

- 16.2.6 The second Housing Partnership meeting was held following the finalisation of the Draft report on the 15th July 2014. The purpose of the meeting was to present the findings from the Draft report. The seminar presentation covered:-
- Current Housing Stock;
 - The Needs of Specific groups;
 - The future demand for affordable housing;
 - The future demand for market housing;
 - Scale of affordable need;
 - Future delivery targets.
- 16.2.7 There was a sizeable attendance to the second stakeholder meeting of around 70 delegates which included people from local authorities, housing associations, developers and planners. The list of delegates can be found at Appendix VIII.

17 UPDATING THE STRATEGIC HOUSING MARKET ASSESSMENT

17.1 Introduction

- 17.1.1 Following finalisation of the Maldon SHMA, the data will be subject to regular updating in the coming months and years.
- 17.1.2 According to CLG, Strategic Housing Market Assessment Practice Guidance, Housing Partnerships will need to consider developing comprehensive strategies for monitoring housing market areas and updating their Strategic Housing Market Assessments.
- 17.1.3 This section provides guidelines as to how the findings of the SHMA should be monitored and updated on a regular basis, as CLG Strategic Housing Market Assessments Practice Guidance, version 2 (August 2007).
- 17.1.4 The NPFF also expects that regular monitoring through the Annual Monitoring Report (AMR) will take place and that where market conditions change there may be a need to reassess demand and need. The SHMA will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of AMR and also keep a watching brief on any changes within the market.
- 17.1.5 This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.
- 17.1.6 DCA commissions to undertake SHMA updates will initially focus on the three main variables identified in the 2007 Strategic Housing Market Assessment Practice Guidance as shown below.

| Variable | Data source |
|--------------------------------|---|
| External impacts on the market | Mid-year population and households estimates Labour market changes Interest rates Income and earnings surveys |
| Housing stock changes | New build completions Affordable housing delivered through S106 agreements Demolitions Remodelling Outstanding planning permissions |
| Affordability changes | House prices Private sector rents Changes in household incomes Shared ownership initiatives etc |

- 17.1.7 The set of core indicators above will be used, which DCA have developed during the course of the study. These could be integrated into the new monitoring framework for Local Development Plan (Annual Monitoring Report) or as a joint housing and planning task.
- 17.1.8 The following section outlines the processes of updating the various elements of the SHMA.
- 17.1.9 This is followed by a guideline for when a full revised Strategic Housing Market Assessment is due and details of any market triggers which may affect this timescale and cause the projected timescale to be brought forward.

17.2 Updating the CLG Needs Assessment Model

- 17.2.1 The Client Data CD provided upon completion of the SHMA contains a Needs Assessment Model Calculator in Excel.
- 17.2.2 The purpose of the calculator is to allow annual updating of all the secondary data utilised in the Model and to enable this to be done in-house.
- 17.2.3 A detailed description of the secondary data required, where it can be sourced from and how it is applied to each element of the Assessment Model calculation is included in the introduction to the Model Calculator.
- 17.2.4 It is recommended that this up-dating to the Model is carried out at the same time as completion of the annual ELASH in July each year and as the data in the Report is at March 2013 this should be done in July 2014.

17.3 Updating Other Secondary Data

- 17.3.1 There are a wide range of secondary sources utilised in the SHMA which are updated on a quarterly or an annual basis.
- 17.3.2 **Appendix III** of this SHMA outlines the sources of secondary data utilised in this assessment. This document details:-
 - The source location i.e. where the data can be accessed from;
 - The year or quarter of the data utilised in the SHMA;
 - Frequency of release of the various data sets. e.g. quarterly or annually;
 - The next release date of each data set used.
- 17.3.3 This document can be used as a guide as to when each data set is available and can be updated in the SHMA.
- 17.3.4 In addition, Annex B of the Strategic Housing Market Assessment Practice Guidance (August 2007) provides a comprehensive list of data sources which may be used in an SHMA.

17.4 Core Sustainability Indicators

- 17.4.1 It will be necessary for the Council to have detailed data on an annual basis to record actual new development by tenure, type, size and by location within the District each year.
- 17.4.2 This data is essential to be able to measure performance against targets for sustainable development set in the Local Development Plan both for market and all forms of affordable housing.
- 17.4.3 Data on social stock re-lets and changes to the waiting list and new unit delivery need to be able to be analysed by property type and size and location. This structure should already be in place to support completion of the ELASH.
- 17.4.4 Monitoring of new delivery in the market sector and data on conversions will also be required by property, type, size and location to measure delivery against planned targets to improve the balance of the housing stock.

17.5 Updating the Primary Survey Data

- 17.5.1 The primary data file requires a complex weighting process to ensure that it is representative of the whole population.
- 17.5.2 DCA would normally provide within their support service a process which would re-run the survey data to the current household population at the time of update. This is normally two years after the initial study has been undertaken. This has the effect of making a minor change to the data to reflect the study results as if they had been assessed in the current population.
- 17.5.3 It is recommended that this is undertaken by the original survey specialist company or at least with their assistance.

17.6 Monitoring and Communicating Changes to the SHMA

- 17.6.1 Partnership working would be of paramount importance to ensure that updating of the SHMA is done with the consent and knowledge of all involved.
- 17.6.2 The continuation of a key project officer team to oversee the updating and to ensure access to the most recent versions of the SHMA report sections would be essential.
- 17.6.3 There are various ways in which the wider partnership can be made aware of changes to the SHMA and how it can be ensured that the reader is accessing the most recent version of the SHMA.
- 17.6.4 One way that this could be done is through the Council website where the most up to date versions of each chapter can be made available. If people wish to access a previous version, these could be accessed through an archive.
- 17.6.5 A 'log' of updated changes made to the data could be devised which would be ongoing. This could be displayed as a document on the website and would detail:
 - The section that has been changed;
 - The date it was updated;
 - A brief note of the change(s) made;
 - A note of any other sections affected.

17.7 Plans to Fully Revise the Maldon SHMA

- 17.7.1 Strategic Housing Market Assessments provide a robust basis for developing housing and planning policies by considering current and future need and demand over a period of around 20 years. As a result partnerships should not need to undertake a full comprehensive assessment more frequently than every five years.
- 17.7.2 The next full Maldon SHMA will be due in 2018 / 2019.

17.8 Market Signals

- 17.8.1 During the course of up-dating the SHMA and accessing revised data, Housing Partnerships should work together to review the data. From this an assessment can be made of how radically new data or changes in the housing market affect the assessment and can also suggest whether the new information triggers a re-assessment of the SHMA is needed earlier than 2018.
- 17.8.2 Possible triggers for a revised assessment are:
- A significant local economic change, e.g. downturn or upturn in the market;
 - Significant new stock delivery changes;
 - Major changes in house prices and rents;
 - Change in Government Policy or Guidance.

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APPENDIX I

POSTAL QUESTIONNAIRE

MALDON DISTRICT HOUSING SURVEY



Dear Householder

I am writing to ask for your help with an important survey which is being carried out in the Maldon District. Households are being asked to take part in this survey which will help the District Council develop its housing and planning policies to meet the housing and support needs of local people in the coming years. It will also help provide evidence to back the Council's bids for government funding.

The Council have appointed independent consultants, **DCA**, to carry out the study. 5,000 randomly selected residents have been sent the attached questionnaire and we would be grateful if you could spare a few moments to fill it in. Whether you own or rent your home, live in a large or a small property, **we need your views**. Even if you are not planning to move or change your personal circumstances, **please 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 Maldon 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.

You can also complete the questionnaire online using the unique six digit access code at the bottom of this letter. If you wish to use this facility please log on to:-
www.dcauk.co/survey/Maldon/OnlineSurvey.php

If you have any queries or need help or advice in completing the form, please contact Paul Gayler, Community Services Strategic Housing Manager, on 01621 875 872 at **Maldon District Council**. Alternatively contact the **DCA Research Team free on 0800 169 7865**.

We would be most grateful for your assistance and a pre-paid envelope is provided for your reply.
PLEASE RETURN THE COMPLETED FORM BY 17th July 2013.

Yours faithfully,

Sue Green
Head of Housing, Revenues and Benefits

| | |
|--|--|
| | <p>DATA PROTECTION</p> <p>The information you provide on this form will be kept <u>strictly confidential</u> 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).</p> <p>For more information please visit www.dcauk.co/dataprotection, or contact us free on 0800 169 7865.</p> |
|--|--|




TO BE COMPLETED BY THE HOUSEHOLDER

5410245685

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) ☐ ₁Owner occupied
(no mortgage) ☐ ₂Private rented ☐ ₃Housing
Association rented ☐ ₄Shared Ownership
(part rent / part buy) ☐ ₅Tied to your
employment ☐ ₆Living rent free ☐ ₇**2 What type of property is your home?**Detached house ☐ ₁Semi - Detached house ☐ ₂Terraced house ☐ ₃Detached bungalow ☐ ₄Semi - Detached
bungalow ☐ ₅Terraced bungalow ☐ ₆Flat ☐ ₇Bedsit / Studio /
Room only ☐ ₈Houseboat / Caravan /
Mobile home ☐ ₉**3 How many bedrooms are in your current home?**Bedsit ☐ ₁One ☐ ₂Two ☐ ₃Three ☐ ₄Four ☐ ₅Five or more ☐ ₆**4 How long have you lived at your present address?**Less than
1 year ☐ ₁Between
1 and 2 years ☐ ₂Between
2 and 3 years ☐ ₃Between
3 and 5 years ☐ ₄Between
5 and 10 years ☐ ₅Over
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?**(please cross one box)Within Maldon District ☐ ₁Braintree ☐ ₂Brentwood ☐ ₃Chelmsford ☐ ₄Colchester ☐ ₅Basildon ☐ ₆Rochford ☐ ₇Southend on Sea ☐ ₈Elsewhere in Essex ☐ ₉Greater London ☐ ₁₀Elsewhere in the UK ☐ ₁₁Abroad ☐ ₁₂**6a If you have moved in the last three years, was this your first home of your own as an adult?**Yes ☐ ₁No ☐ 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 ☐ ₂To be near
a relative ☐ ₃Education ☐ ₄Needed
more space ☐ ₅Needed less
space ☐ ₆Retirement ☐ ₇Need more
parking ☐ ₈ Rent arrears /
repossession ☐ ₉Relationship /
family break
down ☐ ₁₀Wanted
own home ☐ ₁₁To move to a
cheaper home ☐ ₁₂Wanted
to buy ☐ ₁₃Health
reasons ☐ ₁₄**7a Does your home have any of the following? (Please cross all that apply)**Central heating
(all rooms) ☐ ₁Central heating
(partial) ☐ ₂Double glazing
(all rooms) ☐ ₃Double glazing
(partial) ☐ ₄Cavity wall insulation ☐ ₅Loft insulation ☐ ₆Water pipes insulated ☐ ₇Room heaters ☐ ₈**7b What is your main source of fuel for heating? (Please cross one box)**Gas ☐ ₁Electric ☐ ₂Oil ☐ ₃Wood burner / Open Fire ☐ ₄Other ☐ ₅**7c How much do you spend annually on your total home fuel bills? (Please cross one box)**Less than £800 ☐ ₁£801 - £1,000 ☐ ₂£1,001 - £1,200 ☐ ₃£1,201 - £1,400 ☐ ₄£1,401 - £1,600 ☐ ₅Above £1,600 ☐ ₆**8a In your opinion, is your present accommodation adequate for your household's needs?**Yes ☐ ₁No ☐ 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? Please cross all that apply**Needs improvements
/ repairs ☐ ₁Too costly to heat ☐ ₂Too large ☐ ₃Too small ☐ ₄Insufficient no.
of bedrooms ☐ ₅Rent / mortgage too
expensive ☐ ₆Short term tenancy ☐ ₇No heating ☐ ₈Suffering harassment ☐ ₉Housing affecting
health of any
household
member ☐ ₁₀Garden too big ☐ ₁₁Garden too small ☐ 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 suitable home in the 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 - 10 | <input type="checkbox"/> ¹ | 11 - 15 | <input type="checkbox"/> ² | 16 - 24 | <input type="checkbox"/> ³ | 25 - 34 | <input type="checkbox"/> ⁴ | 35 - 49 | <input type="checkbox"/> ⁵ | 50 - 64 | <input type="checkbox"/> ⁶ | 65 - 79 | <input type="checkbox"/> ⁷ | 80+ | <input type="checkbox"/> ⁸ |
| Member 2 | 0 - 10 | <input type="checkbox"/> ¹ | 11 - 15 | <input type="checkbox"/> ² | 16 - 24 | <input type="checkbox"/> ³ | 25 - 34 | <input type="checkbox"/> ⁴ | 35 - 49 | <input type="checkbox"/> ⁵ | 50 - 64 | <input type="checkbox"/> ⁶ | 65 - 79 | <input type="checkbox"/> ⁷ | 80+ | <input type="checkbox"/> ⁸ |

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"/> ¹ | Walking difficulty (not in wheelchair) <input type="checkbox"/> ² | <input type="checkbox"/> ² | Learning Disability / Mental health problem <input type="checkbox"/> ³ | <input type="checkbox"/> ³ | Drug & Alcohol abuse <input type="checkbox"/> ⁴ | <input type="checkbox"/> ⁴ |
| Visual / hearing impairment <input type="checkbox"/> ⁵ | <input type="checkbox"/> ⁵ | Other physical disability <input type="checkbox"/> ⁶ | <input type="checkbox"/> ⁶ | Limiting long-term illness <input type="checkbox"/> ⁷ | <input type="checkbox"/> ⁷ | | |


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

Yes ☐ ¹ ☐ ¹ No ☐ ² ☐ ²
 **GO TO 11a**

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

Yes ☐ ¹ ☐ ¹ No ☐ ² ☐ ²

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

Yes ☐ ¹  **GO TO 11b** No ☐ ²  **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 are planning to move into the District within the next three years?

Yes ☐ ¹  **GO TO 13b** No ☐ ²  **GO TO 14**

13b If yes, what kind of accommodation are they seeking ? (Please cross all that apply)

| | | |
|--|--|--|
| Live with you (existing home adequate) <input type="checkbox"/> ¹ | Live with you (need extension / adaptation) <input type="checkbox"/> ⁴ | Private sheltered housing <input type="checkbox"/> ⁷ |
| Housing Association sheltered housing <input type="checkbox"/> ² | Residential care / nursing home <input type="checkbox"/> ⁵ | Private housing <input type="checkbox"/> ⁸ |
| Housing Association property <input type="checkbox"/> ³ | Extra Care housing (self contained units with facilities and 24hr support) <input type="checkbox"/> ⁶ | Private Retirement Village <input type="checkbox"/> ⁹ |

13c Do they have equity from the sale of their current home?

Yes ☐ ¹ No ☐ ²

14 If you or any member of your household are aged 60 years or above, would you consider moving to a smaller property?

Yes ☐ ¹ No ☐ ²

e.g. 03

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

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

| | | | | |
|---|---|---|---|--|
| White | Mixed | 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"/> ¹⁴ | Arab <input type="checkbox"/> ¹⁷ |
| Irish <input type="checkbox"/> ² | White & Black African <input type="checkbox"/> ⁶ | Pakistani <input type="checkbox"/> ¹⁰ | African <input type="checkbox"/> ¹⁵ | Any other ethnic group - please state <input type="checkbox"/> ¹⁸ |
| Gypsy or Irish Traveller <input type="checkbox"/> ³ | White & Asian <input type="checkbox"/> ⁷ | Bangladeshi <input type="checkbox"/> ¹¹ | Other Black / Caribbean / African background <input type="checkbox"/> ¹⁶ | |
| Any other White background please state <input type="checkbox"/> ⁴ | Other Mixed Race Background <input type="checkbox"/> ⁸ | Chinese <input type="checkbox"/> ¹² | | |
| | | Other Asian background <input type="checkbox"/> ¹³ | | |

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.

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

- | | | | | | |
|---|-----------|--------------------------------|-----------|--|-----------|
| Working as an employee | 01 | Self-employed or freelance | 02 | Doing any other kind of paid work | 03 |
| Working paid or unpaid for your own or your family's business | 04 | On a sponsored training scheme | 05 | Away from work ill, on maternity leave, on holiday or temporarily laid off | 06 |
| Full / part time carer | 07 | Wholly retired from work | 08 | Looking after the home | 09 |
| Long-term sick or disabled | 10 | Full time education (age 16+) | 11 | Armed Services | 12 |

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

- | | | | | | | | | | | | |
|------------------------|-----------|-----------------|-----------|--------------------|-----------|----------------|-----------|---------------------|-----------|----------|-----------|
| Within Maldon District | 01 | Brentwood | 02 | Braintree | 03 | Chelmsford | 04 | Colchester | 05 | Basildon | 06 |
| Rochford | 07 | Southend on Sea | 08 | Elsewhere in Essex | 09 | Greater London | 10 | Elsewhere in the UK | 11 | Abroad | 12 |

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

- | | | | | | | | | | |
|----------------------------|-----------|---------------------|-----------|------------------------|-----------|-----------------------|-----------|-------|-----------|
| Work mainly at / from home | 01 | Driving a car / van | 02 | Passenger in car / van | 03 | Bus, minibus or coach | 04 | Taxi | 05 |
| Motorcycle, scooter, moped | 06 | Train | 07 | Bicycle | 08 | On foot | 09 | Other | 10 |

| Household Member | C Gender | | D Age | | | | | | | | E Employment | F Occupation | G Work Place | H Travel to Work |
|------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | M | F | 0-10 | 11-15 | 16-24 | 25-34 | 35-49 | 50-64 | 65-79 | 80+ | | | | |
| 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"/> | 01 | 1 | 01 | 01 |
| 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"/> |

WE WOULD BE GRATEFUL IF YOU WOULD COMPLETE THE FOLLOWING QUESTIONS ON SAVINGS AND INCOME SO THAT WE CAN ESTIMATE WHAT TYPE OF HOUSING YOU COULD / CAN AFFORD. THE INFORMATION THAT YOU PROVIDE IS KEPT CONFIDENTIAL AND WILL NOT BE USED FOR ANY OTHER PURPOSES THAN ASSESSING HOUSING AFFORDABILITY.

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)

| | | |
|-------------------|--------------------------|---|
| No Savings | <input type="checkbox"/> | 1 |
| Under £5,000 | <input type="checkbox"/> | 2 |
| £5,000 - £10,000 | <input type="checkbox"/> | 3 |
| £10,001 - £20,000 | <input type="checkbox"/> | 4 |
| £20,001 - £30,000 | <input type="checkbox"/> | 5 |
| £30,001 - £40,000 | <input type="checkbox"/> | 6 |
| £40,001 - £50,000 | <input type="checkbox"/> | 7 |
| Above £50,000 | <input type="checkbox"/> | 8 |

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

| | | |
|---------------------|--------------------------|---|
| Negative Equity | <input type="checkbox"/> | 1 |
| Under £25,000 | <input type="checkbox"/> | 2 |
| £25,001 - £50,000 | <input type="checkbox"/> | 3 |
| £50,001 - £75,000 | <input type="checkbox"/> | 4 |
| £75,001 - £100,000 | <input type="checkbox"/> | 5 |
| £100,001 - £150,000 | <input type="checkbox"/> | 6 |
| £150,001 - £200,000 | <input type="checkbox"/> | 7 |
| Above £200,000 | <input type="checkbox"/> | 8 |

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



| | | |
|-------------------|--------------------------|----|
| None | <input type="checkbox"/> | 1 |
| Under £10,000 | <input type="checkbox"/> | 2 |
| £10,000 - £15,000 | <input type="checkbox"/> | 3 |
| £15,001 - £20,000 | <input type="checkbox"/> | 4 |
| £20,001 - £25,000 | <input type="checkbox"/> | 5 |
| £25,001 - £30,000 | <input type="checkbox"/> | 6 |
| £30,001 - £40,000 | <input type="checkbox"/> | 7 |
| £40,001 - £50,000 | <input type="checkbox"/> | 8 |
| £50,001 - £60,000 | <input type="checkbox"/> | 9 |
| Above £60,000 | <input type="checkbox"/> | 10 |

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

| | | | |
|---|---|--|--|
| Housing Benefit/ Local Housing Allowance <input type="checkbox"/> 1 | Income Support <input type="checkbox"/> 2 | Job Seekers Allowance / ESA <input type="checkbox"/> 3 | Working Family Tax Credit <input type="checkbox"/> 4 |
| Pension Credits <input type="checkbox"/> 5 | Disability Allowance <input type="checkbox"/> 6 | Council Tax Benefit <input type="checkbox"/> 7 | Other <input type="checkbox"/> 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 five years?



Yes ☐ 1  **GO TO 17b** No ☐ 2  **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 the District

| | |
|--|---|
| The existing household is moving <input type="checkbox"/> 1  GO TO SECTION B ON PAGE 5 | Of those currently living with you a member is forming a new home <input type="checkbox"/> 2  GO TO SECTION C ON PAGE 6 |
|--|---|

Moving outside the District

| | |
|---|--|
| The existing household is moving <input type="checkbox"/> 3  GO TO 17 c+d | Of those currently living with you a member is forming a new home <input type="checkbox"/> 4  GO TO 17 c+d |
|---|--|

17c If moving outside the District, where are you thinking of moving to? (Please cross all that apply)

| | | | | | |
|--|---|---|---|-------------------------------------|-------------------------------------|
| Brentwood <input type="checkbox"/> 1 | Braintree <input type="checkbox"/> 2 | Chelmsford <input type="checkbox"/> 3 | Colchester <input type="checkbox"/> 4 | Basildon <input type="checkbox"/> 5 | Rochford <input type="checkbox"/> 6 |
| Southend on Sea <input type="checkbox"/> 7 | Elsewhere in Essex <input type="checkbox"/> 8 | Greater London <input type="checkbox"/> 9 | Elsewhere in the UK <input type="checkbox"/> 10 | Abroad <input type="checkbox"/> 11 | |

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

| | | | |
|--|--|--|---|
| Family reasons <input type="checkbox"/> 1 | Employment / access to work <input type="checkbox"/> 2 | Lack of affordable rented housing <input type="checkbox"/> 3 | Unable to afford to buy a home <input type="checkbox"/> 4 |
| Rent arrears / repossession <input type="checkbox"/> 5 | Education <input type="checkbox"/> 6 | Quality of Neighbourhood <input type="checkbox"/> 7 | Retirement <input type="checkbox"/> 8 |

 **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 five years

18 When do you plan to move?

Within 1 year ☐ ¹

Between 1 and 2 years ☐ ²

Between 2 and 3 years ☐ ³

Between 3 and 5 years ☐ ⁴

19 What type of accommodation are you looking for? (please cross one box)

Semi - Detached house ☐ ¹

Detached house ☐ ²

Bungalow ☐ ³

Terraced house ☐ ⁴

Flat ☐ ⁵

Bedsit / studio / room only ☐ ⁶

Supported housing (including sheltered) ☐ ⁷

Caravan ☐ ⁸

20 Would you be interested in building your own home?

Yes ☐ ¹

No ☐ ²

21 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 (self contained units with facilities and 24hr support) ☐ ⁴

Private sheltered housing ☐ ⁵

Housing Association sheltered housing ☐ ⁶

22 How many bedrooms are you looking for? (please cross one box)

One ☐ ¹

Two ☐ ²

Three ☐ ³

Four ☐ ⁴

Five or more ☐ ⁵

23 Are you moving specifically because your housing benefit was reduced in April 2013?

Yes ☐ ¹

No ☐ ²

24 What tenure is preferred? (please cross one box)

Owner occupation (inc. Leaseholder) ☐ ¹

Private rent ☐ ²

Housing Association Rent ☐ ³

HA shared ownership (part rent / part buy) ☐ ⁴

Tied to employment ☐ ⁵

25 Are you registered on any of the following Housing Waiting Lists? (Please cross all that apply)

Maldon District Council ☐ ¹

Gateway to Homechoice ☐ ²

Other Scheme / Council Area ☐ ³

26 Where is accommodation required? (Please cross up to two boxes)

Maldon / Heybridge ☐ ¹

RURAL SOUTH
Burnham-on-Crouch
Southminster
Althorne, Mayland
Purleigh, Tillingham ☐ ²

RURAL NORTH
Great Totham
Tollesbury
Tolleshunt D'Arcy
Wickham Bishops & Woodham ☐ ³

27 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 more affordable housing ☐ ⁵

Better / nearer schools and colleges ☐ ⁶

Better public transport ☐ ⁷

Quality of neighbourhood ☐ ⁸

Type of housing ☐ ⁹

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 five 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.

28 Who is looking / likely to look for accommodation in the next five 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"/> |

29a 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"/> |

29b 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"/> |

29c What is the age of each adult in each "new" household

| | Household 1 | | Household 2 | |
|--------------|----------------------------|----------------------------|----------------------------|----------------------------|
| | Adult 1 | Adult 2 | Adult 1 | Adult 2 |
| 18 - 24..... | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| 25 - 34..... | 2 <input type="checkbox"/> | 2 <input type="checkbox"/> | 2 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| 35 - 49..... | 3 <input type="checkbox"/> | 2 <input type="checkbox"/> | 3 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| 50 - 64..... | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| 65 +..... | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> |

29d 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"/> |

30 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"/> |
| Housing Assoc. shared ownership (part rent / part buy)..... | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Tied to employment..... | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> |

31 Would the new household consider sharing accommodation with a friend?

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

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

| | Household | |
|----------------------------|----------------------------|----------------------------|
| | 1 | 2 |
| Within 1 year..... | 1 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Between 1 and 2 years..... | 2 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Between 2 and 3 years..... | 3 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Between 3 and 5 years..... | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> |

33 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 | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> | 4 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Bedsit / studio / room only..... | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> | 5 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Bungalow..... | 6 <input type="checkbox"/> | 2 <input type="checkbox"/> | 6 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Supported housing (including sheltered)..... | 7 <input type="checkbox"/> | 2 <input type="checkbox"/> | 7 <input type="checkbox"/> | 2 <input type="checkbox"/> |
| Caravan..... | 8 <input type="checkbox"/> | 2 <input type="checkbox"/> | 8 <input type="checkbox"/> | 2 <input type="checkbox"/> |

34 Would you be interested in building your own home?

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

35 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"/> |

36 Where is accommodation required?

(Please cross up to two locations for each household)

| | Household | |
|---|--------------------------|--------------------------|
| | 1 | 2 |
| Maldon / Heybridge..... | <input type="checkbox"/> | <input type="checkbox"/> |
| RURAL SOUTH Burnham-on-Crouch Southminster Althorne, Mayland Purleigh, Tillingham..... | <input type="checkbox"/> | <input type="checkbox"/> |
| RURAL NORTH Great Totham Tollesbury Tolleshunt D'Arcy Wickham Bishops & Woodham..... | <input type="checkbox"/> | <input type="checkbox"/> |

37 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 more affordable housing..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Better / nearer schools / 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"/> |

38 Is the "new" household registered on any Housing Waiting Lists?

(Please cross all that apply)

| | Household | |
|----------------------------------|--------------------------|--------------------------|
| | 1 | 2 |
| Maldon District Council..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Gateway to Homechoice..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Other Scheme / Council area..... | <input type="checkbox"/> | <input type="checkbox"/> |

39 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"/> |

40a How much would each "new" household be able and willing to pay in rent or mortgage costs per month?

| | Household | |
|--|--------------------------|--------------------------|
| | 1 | 2 |
| Below £80 pw / £350 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £81 - £115 pw / £351 - £500 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £116 - £130 pw / £501 - £560 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £131 - £150 pw / £561 - £650 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £151 - £200 pw / £651 - £860 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £201 - £250 pw / £861 - £1,080 pm..... | <input type="checkbox"/> | <input type="checkbox"/> |

40b 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 - £20,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £20,001 - £30,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £30,001 - £40,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| Over £40,000..... | <input type="checkbox"/> | <input type="checkbox"/> |

40c 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"/> |
| No help available..... | <input type="checkbox"/> | <input type="checkbox"/> |

40d 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 |
| None..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 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 - £25,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £25,001 - £30,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £30,001 - £40,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £40,001 - £50,000..... | <input type="checkbox"/> | <input type="checkbox"/> |
| £50,001 - £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 II

POSTER

Maldon District Housing Survey



We need **your** feedback!



During June, 5,000 households across the District, selected at random, will be receiving questionnaires from Maldon District Council.

The survey, carried out on behalf of the District Council by David Couttie Associates (DCA), a housing, planning and regeneration consultancy, is called a **Strategic Housing Market Assessment**. The information provided to DCA is confidential and will be used to build an up to date picture on a range of housing needs.

The completed survey should be returned to DCA by **17 July 2013**. The survey can be completed online using the details supplied in the questionnaire, or returned to DCA using the pre-paid envelopes provided.

SECONDARY DATA SOURCES

Secondary Data Sources

| DATA SOURCE | DESCRIPTION | SOURCE LOCATION | COVERAGE | FREQUENCY OF RELEASE | NEXT RELEASE DATE | SAMPLE | COST |
|--|--|------------------------------------|---------------------------|--------------------------------|-------------------------------|---|--|
| 2012 Annual Survey of Hours and Earnings (ASHE) | <p>The Annual Survey of Hours and Earnings (ASHE) provides information about the level, distribution and make-up of earnings and hours paid for employees within industries, occupations and regions.</p> <p>The ASHE contains UK data on earnings for employees by sex and full-time/part-time workers. Further breakdowns include by region, occupation, industry, region by occupation and age-groups. These breakdowns are available for the following variables: gross weekly pay, weekly pay excluding overtime, basic pay including other pay, overtime pay, gross hourly pay, hourly pay excluding overtime, gross annual pay, annual incentive pay, total paid hours, basic paid hours and paid overtime hours.</p> | National Statistics Online / NOMIS | Nationally | Annually | December 2013 | Approximately 1% sample of employees on the Inland Revenue PAYE register | Free |
| 2011 Annual Business Inquiry | The Annual Business Inquiry (ABI) is conducted in two parts: one dealing with employment, the other with financial information. The financial inquiry covers about two thirds of the UK economy including: production; construction; distribution and service industries; agriculture (part), hunting, forestry and fishing. The coverage of the employment inquiry is wider. | National Statistics Online / NOMIS | Local Authority and above | Annually | December 2013 (ABI year 2011) | (ABI) estimates cover all UK businesses registered for (VAT) and/or (PAYE), classified to the 1992 / 2003 standard industrial Classification. | Limited data from NOMIS available free Full access to ABI data is restricted. You must first obtain a Chancellor of the Exchequer's Notice from ONS. |
| 2010/11 ONS Annual Population Survey | The ONS Annual Population Survey is a residence based labour market survey encompassing population, economic activity, economic inactivity and qualifications. | National Statistics Online / NOMIS | Local Authority and above | Annually and Updated Quarterly | January 2013 | There are approx 170,000 households and 360,000 persons per dataset. but varies from year to year. | Free |

| DATA SOURCE | DESCRIPTION | SOURCE LOCATION | COVERAGE | FREQUENCY OF RELEASE | NEXT RELEASE DATE | SAMPLE | |
|--|--|--|------------|---|--|--------|------|
| Census 2011 | The Census is a count of all people and all households. It the most complete source of information about the population that we have. The most recent census was on 27 March 2011. It covers everyone at the same time and asks the same core questions which makes it easy for comparisons in different parts of the country. | Office for National Statistics | Nationally | Every 10 years | | | |
| Census 2001 | The Census is a count of all people and all households. It the most complete source of information about the population that we have. The most recent census was on 29 April 2001. It covers everyone at the same time and asks the same core questions which makes it easy for comparisons in different parts of the country. | Office for National Statistics | Nationally | Every 10 years | Census undertaken 27th March 2011. Data available generally two years later (2013) | | Free |
| Census 1991 | See description above | Office for National Statistics | Nationally | Every 10 years | As above | | Free |
| Core HA New lettings Data 2010/11 | CORE records information on the characteristics of both HA and LA new social housing tenants and the homes they rent and buy. A Housing Association with more than 250 units or 250 bedspaces is required by the Tenant Services Authority to complete CORE logs fully and accurately. | CORE website www.core.ac.uk | Nationally | Updated each time a letting or sale is made | Ongoing | | Free |
| Tenant Services Authority (TSA) (Formerly Housing Corporation) | The TSA regulates social housing landlords and sets high standards of management across housing association homes and in the future Local Authority social homes. . | www.tenantservicesauthority.org | Nationally | N/A | | | Free |
| Homes and Community Agency (HCA) (Formerly Housing Corporation) | The HCA will make sure that homes are built in an economically, socially and environmentally sustainable way, as well as promoting good design. It also has a key role in regenerating communities and will base its approach on the Government's regeneration framework – Transforming Places; Changing Lives. | www.homesandcommunities.co.uk | Nationally | N/A | | | Free |

| DATA SOURCE | DESCRIPTION | SOURCE LOCATION | COVERAGE | FREQUENCY OF RELEASE | NEXT RELEASE DATE | SAMPLE | COST |
|---|--|--|-------------------------------------|----------------------|---|--------|--|
| Housing Strategy Statistical Appendix (HSSA) | The HSSA contains 14 sections of Local Authority statistical information. It is a handy reference document which brings together data items from many different housing areas. The purpose of the Appendix is to bring together statistical information relevant to the formulation of the Housing Strategy. | www.communities.gov.uk | Nationally | Annually | Generally available from June each year – 2013 HSSA available June 2013 | | Free |
| Land Registry House Price Index | The Land Registry House Price Index is the most accurate independent house price index available. It includes figures at national, regional, county and local authority level. It allows you to obtain lists of average house prices from 1995 onwards in any area of England and Wales for any range of months. | www.landregistry.gov.uk | Postcode, Local Authority and above | Monthly & Quarterly | Quarterly | | Monthly updated data is free but quarterly data available for a fee. Contact land Registry |
| P1(e) Returns | P1(e) returns are the primary source of data for statutorily homeless households. The purpose of the P1(e) returns is to collect information on applications, acceptances by priority need groups, households provided with temporary accommodation and households leaving temporary accommodation.. | Local Authority | Local Authority | Quarterly | - | | Free |
| April 2013 ONS Claimant Count | The claimant count records the number of people claiming Jobseekers Allowance (JSA) broken down by age, duration and their sought or usual occupation. | National Statistics Online / NOMIS | Local Authority and above | Monthly | - | | Free |

GLOSSARY OF TERMS

GLOSSARY

| | |
|---|---|
| ABI | Annual Business Inquiry. |
| 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 | <p>Affordable housing is that provided, with subsidy¹, 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.</p> <p>The definition in PPS3 is:-</p> <p><i>"Affordable housing includes social rented housing and intermediate housing, provided to specified eligible households whose needs are not met by the market"</i></p> <p>This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.</p> |
| Affordable Rent | A form of social housing, involving homes being made available at a rent level of up to 80% of market rent (inclusive of service charges). |
| CLG 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> |
| BME | Black & Minority Ethnic. |
| Choice Based Lettings (CBL) | Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched. |
| CLG | Communities and Local Government. CLG 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, ODPM and DCLG. |

¹ This subsidy is not always public subsidy.

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

| | |
|---|--|
| CML | Council of Mortgage Lenders |
| 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). |
| CORE | The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants). |
| DETR | Government body superseded by CLG. (See CLG) |
| 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. |
| ELASH | English Local Authority Statistics on Housing – The replacement for the HSSA |
| Existing Household | An existing household encompasses the household in its entirety. |
| FTB | First Time Buyer – Term used for people who have not previously owned a home |
| HMO | House in Multiple Accommodation – A house which is occupied by persons who do not form a single household |
| 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> |
| 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. |
| HSSA | The Housing Strategy Statistical Appendix. |

| | |
|--|--|
| Implied Numbers | 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 sub area location and tenure responses to that sub-areas 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. |
| 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. |
| LA | Local Authority. |
| LCHO | Low Cost Home Ownership. |
| LDF | Local Development Framework. This is a folder of local development documents that outlines how planning will be managed within a Local Authority area. |
| LTV | Loan to Value - the percentage of loan a person needs against the value of the property. |
| Nuclear NPS | Nuclear National Policy Statement - The Government wanted a planning system for major infrastructure which is rapid, predictable and accountable. The energy National Policy Statements (NPSs) will be a blueprint for decision-making on individual applications for development consent for nationally significant energy infrastructure. |
| NOMIS | National On-line Manpower Information System. |
| NPPF | The National Policy Planning Framework which replaces PPS3. |
| ONS | Office for National Statistics. |
| Over Occupation / Over occupation | Over occupation / Overcrowding 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. |
| Relets | 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. |
| Registered Social Landlords (RSL) | A Housing Association or a not-for-profit company, registered by the Tenants Services Authority (TSA), providing social housing. |

| | |
|--|--|
| Right to Buy (RTB) | The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire. |
| Survey of English Housing (SHE) | The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues. |
| Sheltered Accommodation | Sheltered Accommodation is housing which is purpose built for older people with associated facilities and services. |
| SHG – Social Housing Grant | Capital provided by the HCA, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996. |
| 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. Purchasers can, in some cases ‘staircase out’ to full ownership. |
| SSA | Strategic Siting Assessment – the name of the assessment made by the Department for Trade and Industry on the appraisal of potential sites for Nuclear Power Stations |
| Transfer | A local Authority or RSL tenant who have transferred to another LA or RSL property |
| 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 and some authorities may combine transfer applicants in one Housing Register. |
| 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. |

SURVEY METHODOLOGY

1 SURVEY METHODOLOGY

1.1 Background and Context

- 1.1.1 A Strategic Housing Market Assessment (SHMA) is a collection of data (both primary and / or secondary) detailing all aspects influencing housing markets in a particular area.
- 1.1.2 The Maldon SHMA, along with other strategies and research are a crucial part of the evidence base for the Council to review local housing strategies and Local Development Frameworks. It can also inform business planning processes, as well as identify targets for investment
- 1.1.3 The methodology adopted for this Assessment utilises a mix of primary and secondary data from local and national sources which are appropriately identified throughout the report.
- 1.1.4 The core objectives of this project were to identify a robust evidence for future base to support the targets to be set in the Local Development Framework Documents, and local housing and planning policies for delivery at local level.
- 1.1.5 It is now essential to assess the future demand and need for housing in the District by tenure, type and size to inform future development of market housing and to inform affordable housing delivery in each sub-area and the main service villages.
- 1.1.6 The assessment must also consider the impact of demographic and household formation change, socio-economic trends and of household migration as key drivers of the housing market.
- 1.1.7 The survey will identify the needs of special housing groups whose requirements are different to those of general households and may require specific support strategies.
- 1.1.8 **The report will closely follow the 2007 CLG Practice Guidance process** (to which DCA contributed as it was developed), particularly in the style of the Report.
- 1.1.9 The assessment process will involve consultation with the Local Housing Partnership Group of local authority personnel and key delivery partners.

1.2 Purpose, Aims and Objectives

- 1.2.1 The purpose of the survey was to undertake a comprehensive and robust assessment to obtain high quality information about current and future housing needs at a local authority level and to inform the development of policies and underpin local housing strategies.
- 1.2.2 The objectives of the survey were to:-
- Support future housing strategy to meet the criteria set out by Communities and Local Government (CLG) in its Good Practice Guidance and the Housing Strategy Guidance and to prioritise investment decisions;
 - Co-ordinate housing and community care strategies;
 - Inform the Council's affordable housing policies in the Local Development Framework and assist in target setting for site development briefs and for negotiation in accordance with the NPPF.

1.3 The Local Area

- 1.3.1 A sub-area structure was agreed with the Council and consisted of grouping the District into 3 sub-areas. The structure is detailed in Table 1-1 below.

Table 1-1 Sub-Area Structure

| Sub-Areas | Wards contained within |
|--------------------|--|
| Maldon & Heybridge | Maldon / Heybridge |
| Rural South | Burnham-on-Crouch, Southminster, Althorne, Mayland, Purleigh, Tillingham |
| Rural North | Great Totham, Tollesbury, Tolleshunt D'Arcy, Wickham Bishops & Woodham |

1.4 Methodology

- 1.4.1 The survey consisted of the following elements:-
- A postal household survey completed by 1,182 households across the 3 sub-areas.
 - In depth analysis of the local housing market to assess affordability through an internet search of local estate agents in relation to the delivery, cost and supply of market access level properties and in the private rented sector.
 - Secondary data analysis, including a strategic review of the 2001 Census, 2011 Census, District Population Growth, Local Plan, Nomis, Land Registry, Housing Strategy, 2007 SHMA Report, LDF documents and the Housing Register and CORE/ELASH (HSSA) Returns.
- 1.4.2 The questionnaire was designed in consultation with Council officers and based upon tried and tested questionnaires used in previous comparable assessments.
- 1.4.3 The questionnaire was designed to gather a comprehensive range of information on existing and concealed households and was structured in three parts.
- 1.4.4 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.
- 1.4.5 Part Two of the questionnaire collected information on the existing households' 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 and the household savings and income;
 - preferred tenure, type, size and location of the housing they require;
 - supported housing and support service requirements.
- 1.4.6 The survey questionnaire is provided as an **Appendix (I)**.

1.5 Sampling

- 1.5.1 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.
- 1.5.2 The Survey sample size was structured to achieve a 95% confidence rate and was weighted to known data 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%.
- 1.5.3 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%).
- 1.5.4 The postal sample was stratified into the 3 sub-areas as specified at Table 1-1 and selected by random probability from the Council Tax Register.
- 1.5.5 The main issue is whether non-respondents are different in some way to responders (e.g. low education, older). Increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond.

1.6 Promotion

- 1.6.1 A comprehensive promotion campaign of posters (**Appendix II**) and local press coverage was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors and parish clerks were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

1.7 Survey Process and Response

- 1.7.1 The questionnaires were posted on 26th June 2013, allowing around three weeks for response, with an original closing date of the 17th July 2013.
- 1.7.2 4.4% of all households in Maldon took part in the survey. The response rate by sub-area and District is detailed in the table below.

Table 1-2 Response Rate by Sub-area

| SUB-AREA | 2013 resident households | Sample | Total response | Response rate % | Confidence interval \pm% |
|--------------------|---------------------------------|---------------|-----------------------|------------------------|--|
| Maldon / Heybridge | 9,955 | 1,850 | 462 | 25.0 | 4.65 |
| Rural South | 11,418 | 2,100 | 440 | 21.0 | 4.77 |
| Rural North | 5,653 | 1,050 | 280 | 26.7 | 5.98 |
| TOTAL | 27,026 | 5,000 | 1,182 | 23.6 | 2.91 |

1.8 Data Validity

- 1.8.1 All areas reached response levels based on household numbers adequate to ensure statistical validity at the confidence level of 95% (discussed in more detail in section 1.5). The confidence interval ranged from $\pm 5.98\%$ to $\pm 4.65\%$ at sub-area level and was $\pm 2.91\%$ at District level.
- 1.8.2 These levels at Ward, Sub-area and District level have resulted in a large total sample adequate to ensure that the findings of the survey are representative of the population and sufficiently large to overcome bias.

1.9 Survey Weighting

- 1.9.1 The data file was checked against the 2011 Census Tenure data and the Council's Local Authority Statistics on Housing (ELASH) for bias and re-weighted where necessary.
- 1.9.2 Given the nature of the random sample of households within the agreed wards and sub-areas embodied in the postal survey, tenure type is expected to provide the main validation that the sample is representative of the whole population.
- 1.9.3 The data set out below on household population and tenure is based on the Council Tax number of resident households i.e. excluding vacant properties and second homes. The only known data in 2013 is the social housing stock which has been weighted to the number of units supplied by the Council, by the wards.
- 1.9.4 Private sector tenure has been compared with the 2011 Census data and re-weighted where necessary.
- 1.9.5 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 1-3 Tenure of Present Households

Question 1

| Tenure | 2013 Survey % | N ^{os.} implied |
|-----------------------------------|---------------|--------------------------|
| Owner Occupied with Mortgage | 38.4 | 1,0374 |
| Owner Occupied no Mortgage | 39.7 | 1,0724 |
| Private rented | 9.8 | 2,385 |
| RP rented | 11.0 | 2,973 |
| Shared Ownership | 0.2 | 60 |
| Tied to employ / living rent free | 0.9 | 509 |
| Total | 100.0 | 27,025 |

- 1.9.6 The private rented sector constitutes 9.8% of households, lower than the national level of around 16.8% and the regional level (East) of 14.7%. This group includes those renting from a private landlord or from a friend or relative. 11.2% of households are social housing tenants and around 78.1% of households are owner occupiers.

1.10 Guidance Model

- 1.10.1 This Strategic Housing Market Assessment has been undertaken in line with the CLG Strategic Housing Market Assessments Practice Guidance Version 2 (August 2007)', referred to throughout the report as the 'SHMA Practice Guidance'.

1.11 Definitions

- 1.11.1 Households that can enter the general market without intervention of any sort can be defined as demand. Those households unable to enter the general market without some form of intervention can be defined as having a housing need.
- 1.11.2 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.'

- 1.11.3 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.

- 1.11.4 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.

1.12 Data Sources

- 1.12.1 The Guidance stresses the importance of using good quality data from a range of sources.
- 1.12.2 Extensive secondary data and primary data collected during the 2013 Housing Survey have been used. Throughout this report, the 2013 primary household survey data has been used unless indicated otherwise.
- 1.12.3 All local, Regional and national documents mentioned in the report are current at the time of report writing. However these documents are subject to change and may be superseded by revised policy and strategy over time.
- 1.12.4 The sources of data used within each section of the report are referenced where appropriate and **Appendix III** contains a list of the secondary data sources used in the report.

1.13 Survey Household Data

- 1.13.1 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 location and tenure responses to that sub-area's household numbers.
- 1.13.2 Where multiple choices are 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.
- 1.13.3 Where multiple choice questions are involved, two percentage columns are shown. The first percentage column relates to 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.
- 1.13.4 The second percentage column relates the same numbers to the number of choices, 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.
- 1.13.5 **All tables included in this report are extracted from the DCA Housing Survey data for the District, unless otherwise indicated.** A comparison is also provided for some results throughout this report to the average of over 250 DCA Housing Assessment Surveys nationally.

1.14 Glossary of Terms

- 1.14.1 A glossary of the technical terms used throughout this report is provided as Appendix IV.

AFFORDABLE HOUSING DEFINITIONS

Affordable Housing

The NPPF definition of affordable housing is:-

- *'Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.'*

Affordable housing should:

- Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

The types of affordable housing are as follows:-

Social rented housing:

- *Is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.*

Affordable rented housing:-

- *Is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing.*
- *Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).*

Intermediate housing:

- *is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.*

These definitions replace those given in previous editions of PPS3 (2006 and 2010) and related Guidance such as Delivery of Affordable Housing 2006.

LOCAL HOUSING PARTNERSHIP MEMBERS

LOCAL HOUSING PARTNERSHIP MEMBERS

| Name | Organisation |
|---------------------|---|
| Andrew Martin | Andrew Martin Planning |
| Sophie Westlake | A S Planning Ltd |
| Richard Burrows | Bellway |
| Trevor Faulkner | Bloor Homes |
| Dave Steel | Braintree District Council |
| Kathryn Carpenter | Braintree District Council |
| Emma Goodings | Braintree District Council |
| Jo Albini | Braintree District Council |
| Malcolm Knights | Brentwood Borough Council |
| Liz Best | Chelmsford City Council |
| Charis Ahmed | Chelmsford City Council |
| Karen Syrett | Colchester Borough Council |
| Holly Brett | Colchester Borough Council |
| Tina Bourne | Colchester Borough Council |
| Gary Duncan | Countryside Properties |
| Nick Mann | Dartmouth Park Estates |
| Matthew Jericho | Essex County Council |
| Neil Keylock | Essex County Council |
| Moira Griffith | Family Mosaic |
| Lee Webster | Flagship Housing |
| Robert Church | Galliford Try/Linden Homes x2 delegates |
| Amy Sand | Greenfields Community Housing |
| John Lefever | Hastoe Housing |
| Joy Magna | Haven Gateway |
| Steve Clarke | Haven Gateway |
| Jonathan Hills | Hills Group |
| Steve Heywood | |
| John Swords | Maldon District Council |
| Stuart Cock | Merseahomes |
| Angie Hooper | Moat Housing |
| Simon Butler-Finbow | |
| John MacFarlane | |
| Jonathan Woolmer | |
| James Firth | Strutt & Parker |
| Gary Guiver | Tendring District Council |
| Michael Aves | Kate Gordon's contact |