

**BRAINTREE
DISTRICT COUNCIL**

**STRATEGIC HOUSING
MARKET ASSESSMENT**

FINAL REPORT



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CONTENTS

1	EXECUTIVE SUMMARY	6
1.1	Background to the SHMA	8
1.2	Data Collection and Methodology	9
1.3	The Braintree Housing Market Area	9
1.4	The Demographic Context & Future Projections	10
1.5	The Economic Drivers of Demand	10
1.6	The Active Housing Market	11
1.7	Migration	11
1.8	The Current Housing Stock	12
1.9	Future Housing Requirements	12
1.10	The Needs of Specific Household Groups	13
2	INTRODUCTION TO THE SHMA	15
2.1	Background and Context to the Braintree SHMA	15
2.2	Secondary Data Sources	15
2.3	Primary Data Collection	16
2.4	Methodology	16
2.5	What is a Strategic Housing Market Assessment?	17
2.6	The SHMA Guidance	18
2.7	Ensuring a Robust and Credible SHMA	19
2.8	Compliance with the National Planning Practice Guidance 2014	20
2.9	The Braintree Housing Market Partnership	21
2.10	The Braintree Project Team	21
2.11	The SHMA Report Structure	21
2.12	Data Benchmarking	23
2.13	Glossary of Terms	23
3	THE BRAINTREE HOUSING MARKET	24
3.1	Introduction	24
3.2	The Profile of Braintree	24
3.3	Identifying Housing Market Area Boundaries	25
3.4	Household Migration	26
3.5	Cross Boundary Migration	27
3.6	ONS Migration Data	28
3.7	Braintree Travel to Work Patterns	30
3.8	Housing Stock	31
3.9	Average House Prices	31
3.10	The Braintree Housing Market Area	32
3.11	Duty to Co-operate	32
4	THE DEMOGRAPHIC CONTEXT & FUTURE PROJECTIONS	33
4.1	Key Findings	33
4.2	Introduction	33
4.3	The Historic Demographic Structure (2001-2011)	34
4.4	Population Estimates for 2011	35
4.5	Braintree Population Age Profile 2011	36
4.6	Projected Population in Braintree to 2021 and to 2035	37
4.7	The Population Age Structure Projections to 2011-2021	38
4.8	Older Population Growth Projections	39
4.9	Projected Change in Households and Household Size	40
4.10	Edge Analytics Demographic Forecasts	42
4.11	SHMA Stock Flow Analysis	43

5	ECONOMIC DRIVERS OF DEMAND	44
5.1	Key Points:-	44
5.2	Introduction.....	45
5.3	The UK Economy.....	45
5.4	Labour Demand	46
5.5	Labour Supply	48
5.6	Commuters	52
5.7	Income.....	55
5.8	Skills and Educational Attainment.....	56
5.9	Income and Housing Data from the 2013 survey	57
5.10	Existing Household Savings.....	57
5.11	Equity.....	58
5.12	Existing Household Incomes.....	58
5.13	Concealed Households	59
5.14	Concealed Household Incomes	60
5.15	Rents and Mortgage Costs (Concealed Households).....	60
5.16	Incomes of Recently Formed Households	61
6	THE ACTIVE MARKET.....	62
6.1	Key Findings.....	62
6.2	Introduction.....	62
6.3	The Current National Market Outlook.....	63
6.4	National Housing Supply and Turnover	63
6.5	Current National Prices.....	63
6.6	The UK Mortgage Market	64
6.7	Average House Prices	66
6.8	Volume of Sales	69
6.9	Braintree Market Sub-Area Breakdown	72
6.10	Entry Sales Levels.....	74
6.11	Purchase Single Income Thresholds	75
6.12	Intermediate Housing Costs	76
6.13	Eligibility for Shared Ownership	76
6.14	Shared Equity Schemes.....	77
6.15	The Private Rented Sector	80
6.16	Rental Income Thresholds	81
6.17	Affordable Rents.....	81
6.18	Local Housing Allowance for Single People	82
6.19	Affordability for Local Householders.....	83
7	WELFARE REFORMS.....	85
7.1	Introduction.....	85
7.2	Housing Benefit and Under-Occupancy.....	86
8	CURRENT HOUSING IN BRAINTREE.....	89
8.1	Key Findings.....	89
8.2	Type Profile.....	90
8.3	Tenure Profile	91
8.4	Property Condition and Facilities.....	95
8.5	Adequacy of Present Dwelling / Improvement Required.....	97
8.6	Under and Over-Occupation.....	99
8.7	Shared Housing and Communal Establishments	100

9	MIGRATION.....	102
9.1	Key Findings.....	102
9.2	Introduction.....	102
9.3	In-Migration to the District.....	103
9.4	Out - Migration from the District.....	104
9.5	Migration Summary.....	106
10	HOUSEHOLDS INTENDING TO MOVE WITHIN THE DISTRICT.....	108
10.1	Key Findings.....	108
10.2	Introduction.....	108
10.3	Households Moving.....	108
10.4	Demand for Existing Moving Households.....	109
10.5	Demand for Concealed Moving Households.....	110
11	FUTURE MARKET HOUSING REQUIREMENTS	113
11.1	Key Findings.....	113
11.2	Introduction.....	113
11.3	Demand for Market Housing for Existing Moving Households	114
11.4	Demand for Market Housing for Concealed Households.....	117
11.5	Total Demand for Market Housing in the District	122
11.6	Current and Future Demand for Market Housing	123
12	FUTURE AFFORDABLE HOUSING REQUIREMENTS	125
12.1	Key Findings.....	125
12.2	Introduction.....	125
12.3	Housing Benefit and Under-Occupancy.....	125
12.4	Affordable Housing Need of Existing Households	126
12.5	Needs of Concealed Households Moving Within Braintree	129
12.6	Future Size of Affordable Housing.....	133
12.7	Small Units.....	134
12.8	Family sized Units	134
13	HOUSING NEEDS OF SPECIFIC HOUSEHOLD GROUPS.....	136
13.1	Introduction.....	136
13.2	Black and Minority Ethnic (BME) Households	136
13.3	Younger Households (16-24)	139
13.4	Students.....	141
13.5	Housing Needs of Older People.....	141
13.6	Households with support needs.....	150
13.7	Gypsy and Traveller Households	156
14	CLG NEEDS ASSESSMENT MODEL	158
14.1	Introduction.....	158
14.2	The CLG Needs Assessment Model Structure.....	159
14.3	Model Structure.....	160
14.4	Braintree CLG Needs Assessment Model	160
14.5	Stage 2 – Future Need (Gross per year).....	161
14.6	Stage 3 – Affordable Housing Supply.....	163
14.7	Vacant Stock	163
14.8	Annual Re-let Supply	164
14.9	Shared Ownership Re-sales	164
14.10	Affordable Housing Needs Model	165
14.11	Affordable Needs Assessment.....	166

15	BRINGING THE EVIDENCE TOGETHER.....	167
15.2	Low Cost Market Housing.....	167
15.3	Affordable Housing Target Levels.....	167
15.4	Tenure Mix Targets.....	168
15.5	Land and Affordable Housing Delivery	168
15.6	Property Size Targets.....	169
15.7	Market Housing	169
15.8	Social and Affordable Rent	169
15.9	Intermediate Rented Housing	170
15.10	Intermediate Affordable Housing for Sale.....	171
15.11	All Tenure Target Average	171
16	STAKEHOLDER CONSULTATION	172
16.1	The Housing Partnership	172
16.2	Consultation with the Housing Partnership.....	172
17	UPDATING THE STRATEGIC HOUSING MARKET ASSESSMENT	174
17.1	Introduction.....	174
17.2	Updating the CLG Needs Assessment Model	175
17.3	Updating Other Secondary Data.....	175
17.4	Core Sustainability Indicators	175
17.5	Updating the Primary Survey Data	176
17.6	Monitoring and Communicating Changes to the SHMA.....	176
17.7	Plans to Fully Revise the Braintree SHMA	177
17.8	Market Triggers	177

APPENDICES

Appendix I	Postal questionnaire
Appendix II	Poster
Appendix III	Secondary Data Sources
Appendix IV	Glossary of Terms
Appendix V	Survey Methodology
Appendix VI	Affordable Housing Definitions
Appendix VII	Local Housing Partnership Members
Appendix VIII	Housing Market Partnership Delegate List



1 EXECUTIVE SUMMARY

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.

Overall Housing Targets

- The population projection analysis carried out by Edge Analytics suggests that the dwellings projection figure for Braintree is **824** per annum over the Plan period.
- The SHMA stock flow analysis suggests a range of **761 to 883** dwellings per annum over the life of the Plan to 2026.

Market Housing Targets

- The 2013 housing needs survey identified a shortfall of **362** 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 of **399** units a year. Further details can be found in section 14.11.
- Based on the robust evidence found in this assessment, an **overall affordable housing target of 40%** can be justified to be negotiated from all suitable sites, subject to viability.
- Percentage scale and tenure mix target levels will require to be ratified by an Affordable Housing Viability Assessment.

Affordable Tenure Mix Targets

- The overall affordable tenure target balance could be set at **65%** for social rent (including affordable rents) and **35% intermediate housing** to 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 70% small units to meet the needs of single, couple and small family households.
- **30% of social rented units should be three and four** bedroom houses to address the needs of larger families.
- **Intermediate market** housing should be **65% one and two bedroom and 35% three bedroom units.**
- Developers are expected to bring forward proposals which reflect demand in order to sustain mixed communities. It would be reasonable to provide policy guidance for future delivery in the market sector of **70% one and two** bedroom properties to meet the needs of single, couple and small family households.
- **30% 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.
- 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 and to address the under-occupation of approximately 966 social housing units across the District.
- New social sector delivery should be closely linked to the needs of older tenants to assist 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.
- As part of the on-going development of the Council's Housing Strategy, the District should 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 648 units by 2018.
 - ◆ The large future on-going requirement for 'extra care' accommodation to meet the significant growth in the number of people over 85.

1.1 Background to the SHMA

- 1.1.1 In April 2013 Braintree District Council along with Brentwood Borough Council, Chelmsford City Council, Colchester Borough Council and Maldon District Council commissioned DCA to carry out a Strategic Housing Market Assessment (SHMA) and a Housing Needs Survey (HNS).
- 1.1.2 Although all five Councils are working together, they are individual authorities and the SHMA is not intended to be a sub-regional study. Each Partner Authority will receive a separate SHMA report which contains both primary and secondary data.
- 1.1.3 The key objective of the SHMA is to enable Braintree 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.
- 1.1.4 The requirement of the SHMA is to produce the outputs identified in the National Planning Policy Framework (NPPF) and the Strategic Housing Market Assessment (SHMA) Practice Guidance (CLG, 2007). This report also complies with the new National Planning Practice Guidance (NPPG) which has just recently been published on the 6th March 2014.

1.2 Data Collection and Methodology

- 1.2.1 Extensive secondary data and primary data collected during the 2013 Housing Survey have been used throughout this report.
- 1.2.2 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 therefore in these circumstances we have used 2001 Census data.
- 1.2.3 The study consisted of the following elements:-
- A postal survey of 5,000 households across five 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.
- 1.2.4 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.

1.3 The Braintree Housing Market Area

- 1.3.1 An important element of the SHMA is to consider the relationship between Braintree and other local authorities, and the extent to which there are overlaps and links with other housing market areas.
- 1.3.2 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.
- 1.3.3 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 relationship between the housing market and travel to work areas.
- 1.3.4 In identifying the housing market area we look at key data such as, migration and commuting patterns, housing stock data and Census 2001 and 2011 data.
- 1.3.5 2001 Census data revealed that self-containment is 74.2% in Braintree when analysing household movements. The travel to work patterns suggests a relatively high level of self-containment, with 61.3% of residents working within the local authority area.
- 1.3.6 The data would suggest that Braintree can be considered to be a single market area.

1.4 The Demographic Context & Future Projections

- 1.4.1 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.
- 1.4.2 According to the 2010 ONS SNPP Braintree's population will increase by 23.3% from 2011 to 2035.
- 1.4.3 The most significant feature is the growth of the population in the over 65 age groups with the most significant growth seen those aged over 90. This group will impact on demand for supported housing, support services and need for adaptations.
- 1.4.4 There are predicted to be 8,000 (13.1%) more households in the District in 2021 than in 2011 and the household size will reduce to 2.36 in 2021 from 2.42 in 2011.
- 1.4.5 The population projection analysis carried out by Edge Analytics suggests that the dwellings projection figure for Braintree is **824** per annum over the Plan period from 2009 to 2026.

1.5 The Economic Drivers of Demand

- 1.5.1 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.
- 1.5.2 Whilst there is an obvious and established link between economic development and the requirement for new housing, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 1.5.3 It is important to understand the extent to which the working age population is engaged with the labour market. In 2012, Braintree had an employment rate of 73.1% and an unemployment rate of 6.9%.
- 1.5.4 An alternative measure of unemployment is to review the proportion of people claiming Job Seekers Allowance (JSA) and 2.8% of people in Braintree claimed JSA, and 8.5% claimed out of work benefits.
- 1.5.5 Census 2011 recorded that 14.1% of households in Braintree 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 older population who will in the future require suitable accommodation to meet their needs.
- 1.5.6 Incomes are similar to the regional average. 30.7% 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.

- 1.5.7 Incomes of concealed households are lower than in the population as a whole, and their housing choices are consequently more limited. 78.6% are unable to afford to buy in the owner occupied market.

1.6 The Active Housing Market

- 1.6.1 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.
- 1.6.2 House price data for the District (*Land Registry*) showed a decrease of 2.9% from 2007 to 2012. Larger detached properties and flat /maisonettes in the District have seen a fall in prices but semi-detached and terraced properties have seen an increase.
- 1.6.3 The number of property sales in Braintree has decreased by 55.2% over the same five year period (2007 – 2012) compared to 49.8% in Essex (*Source Land Registry*).
- 1.6.4 Flats are considered to be the entry level stock in the District and the price for a 1 bedroom flat starts at £73,000. This would require an income of £19,800 and 61.4% of newly forming households earn below this amount.
- 1.6.5 The need for a significant deposit has been a major factor in preventing access to the market for new forming households since 2008.
- 1.6.6 93.8% had less than £10,000 in savings and unless significant family financial support is available, these households will find it very difficult to access the local market and will be limited to the rental or intermediate market.
- 1.6.7 The main requirement for concealed households forming and unable to access the market sector in the intermediate housing market is one and two bedroom units.
- 1.6.8 Access to the private rented housing market is also restricted by cost. Rents range from £522 to £755pcm but around half of all new forming households can afford to pay rent of no more than £500.

1.7 Migration

- 1.7.1 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.
- 1.7.2 5,803 households in-migrated to Braintree from outside the area over the last three years. The highest proportion had moved from Chelmsford (9.6%), followed by 9.0% who had moved from elsewhere in the UK and 7.4% from elsewhere in Essex, only 1.4% had in-migrated from abroad.
- 1.7.3 Out-migration from the District was mainly to elsewhere in the UK for both existing and concealed households. The main reasons for leaving the District were family reasons (existing households) and employment / access to work (concealed households).
- 1.7.4 In terms of migration patterns from Census 2001 and ONS 2011 data, the main in- and out migration to and from the District was Chelmsford, Colchester, Uttlesford and Greater London.

1.8 The Current Housing Stock

- 1.8.1 The scale and nature of the existing housing stock by tenure, type, turnover and location is vital to meeting future housing need and demand.
- 1.8.2 The District has above average owner occupation (68.8%). Social rental is 16.4% and private rental 13.6%.
- 1.8.3 65.0% of the property type profile is made up of detached and semi-detached houses. 24.0% are terraced properties and 10.7% are flats.
- 1.8.4 38.9% of all stock in Braintree is 3 bedrooms with 23.4% four or more bedrooms and 2 bedrooms accounting for 27.9%.
- 1.8.5 89.1% 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 private rented sector.
- 1.8.6 The 2013 survey data showed that the overall under-occupation figure was 39.2%, around the same level usually found in DCA surveys (around 40%). It was the highest in the owner occupied sector, particularly those with no mortgage.
- 1.8.7 The overall over-occupation level of 2.0% is slightly 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.

1.9 Future Housing Requirements

Market Housing

- 1.9.1 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.
- 1.9.2 Broken down even further the survey data showed that the main requirement for type of property from existing moving households was for detached properties, whereas for concealed households the main requirement was for a flat.
- 1.9.3 Existing households moving mainly need a 3 bedroom property in the market sector, whereas concealed households opted for a 1 bedroom property.
- 1.9.4 In terms of location the most popular choices for existing households moving was for Braintree, Bocking & Great Notley, and for concealed households it was for Bumpstead, Upper Colne, Yeldham, Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green, Stour Valley South and Three Colnes.
- 1.9.5 The main reasons for these choices included 'quality of neighbourhood', 'nearness to family', 'employment / closer to work' and 'always lived here'.

Affordable Housing

- 1.9.6 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.
- 1.9.7 The survey data also showed that the main requirement for type of property from existing moving households was for semi-detached properties, where as for concealed households the main requirement was for a flat.

- 1.9.8 Existing households moving mainly need a 2 bedroom property in the affordable sector, whereas concealed households needed a 1 bedroom property.
- 1.9.9 In terms of location, the most popular choices for both existing households moving were for Braintree, Bocking and Great Notley. The main reasons for these choices included, nearer family and quality of neighbourhood and employment / closer to work.

1.10 The Needs of Specific Household Groups

Black Minority Ethnic Households

- 1.10.1 In the Braintree District 2,183 implied BME households were identified from the survey data (3.6%). The main BME group was 'other white' (35.0%) and 19.0% of residents were other Asian.
- 1.10.2 The highest proportion of BME households lived in a semi-detached property (30.8%) almost the same as the total District response of (30.7%). The main size of property occupied by BME households was 2-bedrooms (33.1%).
- 1.10.3 Private rent was the main tenure for BME households (19.2%), higher than the all household response of 13.5%.
- 1.10.4 349 existing BME households indicate they would be moving within Braintree within the next 5 years, the majority requiring 2 bedroom accommodations in the owner occupied sector.
- 1.10.5 No concealed BME households indicated that they would be moving within Braintree in the next 5 years.

Existing Younger Households (16-24)

- 1.10.6 The main tenure amongst younger households was private rent at 72.8%, significantly higher than the total District response (13.9%).
- 1.10.7 The main type of property occupied by households aged 16-24 was flats at 74.1%. 51.5% of younger households currently live in a 2 bedroom property, higher than the all household response of 27.6%.
- 1.10.8 107 implied existing 'younger' households said they were planning to move within the District in the next 5 years. The main type of accommodation required was semi-detached, the main size is 2 bedrooms and all said they require RP rented accommodation.
- 1.10.9 66 implied concealed 'younger' households said they would be moving within the District within the next 5 years. The main type of accommodation needed by this group is detached, the main size is 2 bedrooms and the main tenure is owner occupation.

The Housing Needs of Older People

- 1.10.10 760 implied households indicated that they had older relatives (over 60) who may need to move to Braintree in the next 3 years. The main requirement for their older relatives would be general private housing (33.8%) followed by Registered Provider rent and sheltered housing.

- 1.10.11 755 implied households in Braintree expressed an expectation for supported housing, the main tenure preference being independent accommodation with external support.
- 1.10.12 The data suggests a combined requirement for sheltered accommodation from older people currently living in Braintree (387 households) and those who may in-migrate to be beside their family (261 households) of 648 units, 550 in the affordable sector and 98 in the private sector.
- 1.10.13 The level of need expressed for extra care accommodation by relatives for older people in-migrating was 107 units and 92 from existing households, a total of 199 extra care units

Households with Support Needs

- 1.10.14 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.
- 1.10.15 19.1% (11,454 implied) of households in the District contained a member with a disability / limiting long term illness. The largest group of people were those with walking difficulty (not in a wheelchair) (50.3%) and over half of these had a support need.
- 1.10.16 12% (5,141 implied) of disabled households who require support said they were not receiving sufficient care / support. The main adaptations needed were bathroom adaptations at 26.8% followed by handrails / grabrails at 25.4%.
- 1.10.17 The highest preference by disabled households moving was for a bungalow. 46.1% 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.
- 1.10.18 The main location choices were Braintree, Blocking and Great Notley sub-area, followed by Witham sub-area.

2 INTRODUCTION TO THE SHMA

2.1 Background and Context to the Braintree SHMA

- 2.1.1 In April 2013 Braintree District Council along with Brentwood Borough Council, Chelmsford City Council, Colchester Borough Council and Maldon District Council commissioned DCA to carry out a Strategic Housing Market Assessment (SHMA) and a Housing Needs Survey (HNS) for each of the Partner Authorities.
- 2.1.2 The five Councils have joined together to procure and adopt a common methodology for their new SHMA. 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) and the Strategic Housing Market Assessment (SHMA) Practice Guidance (CLG, 2007). 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 Braintree 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 Secondary Data Sources

- 2.2.1 The Guidance stresses the importance of using good quality data from a range of sources.
- 2.2.2 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.
- 2.2.3 It should be noted that we have used where possible the most up to date Census date (2011). However, there is still some data that is not yet available therefore we have used 2001 Census data instead.
- 2.2.4 All local, East Region 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.
- 2.2.5 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.

2.3 Primary Data Collection

- 2.3.1 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.
- 2.3.2 DCA were commissioned by each of the Partner Authorities to conduct a postal survey to provide local primary data. During June 2013 1,181 households in the Braintree District responded to a postal questionnaire, a copy of which can be found at **Appendix I**.
- 2.3.3 The survey data has been structured into five sub-areas. DCA weighted the responses by tenure from the 2011 Census to ensure that respondents were representative of the whole population.

2.4 Methodology

- 2.4.1 The core objectives of this project were to identify a robust evidence base to support future targets to be set in the Local Development Framework Documents, and local housing and planning policies 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.**
- 2.4.2 This report follows the 2007 CLG Practice Guidance and the new National Planning Practice Guidance (NPPG / 06.03.14) and section 2.8 and Table 2-4 highlights how we have complied with this throughout this report.
- 2.4.3 The survey consisted of the following elements:-
- A postal household survey completed by 1,181 households across the 5 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.
- 2.4.4 Around 2.0% of all households in Braintree 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 %
Braintree Town	19,274	1,400	299	21.4	5.78
Witham	10,927	900	202	22.4	7.04
Halstead	5,406	800	178	22.3	7.50
Southern and Western	14,605	1,000	256	25.6	6.25
Northern Rural	10,982	900	246	27.3	6.38
TOTAL	61,194	5,000	1,181	23.6	2.91

Source: DCA Braintree Housing Survey 2013

- 2.4.5 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 $\pm 7.50\%$ to $\pm 5.78\%$ at sub-area level and was $\pm 2.91\%$ at District level.
- 2.4.6 A more detailed survey methodology used for this project can be found at **Appendix V**.

2.5 What is a Strategic Housing Market Assessment?

- 2.5.1 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.
- 2.5.2 The Braintree SHMA, along with other strategies and research is 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.
- 2.5.3 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.*

- 2.5.4 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.

2.6 The SHMA Guidance

- 2.6.1 Communities and Local Government (CLG) published detailed guidance on SHMAs entitled 'Strategic Housing Market Assessments Practice Guidance Version 2 (August 2007)', referred to throughout the report hereafter as the 'SHMA Practice Guidance'.
- 2.6.2 More recently the 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).
- 2.6.3 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.
- 2.6.4 The Guidance promotes an approach to assessing housing need and demand which can inform the development of local development documents and planning for housing policies as set out in the National Planning Policy Framework (NPPF). In addition it can help to inform decisions about the policies in housing strategies.
- 2.6.5 The Guidance also encourages local authorities to assess housing need and demand in terms of housing market areas, which could involve working with other local authorities in a sub-regional housing market area, through a housing market partnership.
- 2.6.6 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 SHMA Practice Guidance and the new National Planning Practice Guidance (NPPG / 06.03.14).

2.7 Ensuring a Robust and Credible SHMA

2.7.1 Both the SHMA Practice Guidance and the National Planning Policy Framework (NPPF), specify that 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 8.2 (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 section 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 13.3 (Younger households) Sub-section 13.5 (Housing Needs of Older People) Sub-section 13.6 (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.

2.8 Compliance with the National Planning Practice Guidance 2014

2.8.1 The National Planning Practice Guidance has now been finalised and was published on the 6th March 2014.

2.8.2 Therefore this SHMA report follows the directive as set out in the National Planning Policy Framework (NPPF) per 2.5.4 above and the 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 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 3.11
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)

2.9 The Braintree Housing Market Partnership

- 2.9.1 The SHMA Practice Guidance encourages the formation of a Housing Market Partnership, consisting of a multi-disciplinary team including housing, planning, private sector, economic development and regeneration expertise.
- 2.9.2 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.
- 2.9.3 This SHMA recognises the importance of stakeholders and through the process has engaged with a wide range of stakeholder representatives.

2.10 The Braintree Project Team

- 2.10.1 DCA have conducted this assessment working closely with a project team from Braintree District Council.
- 2.10.2 The project team took on the role of organising and co-ordinating the SHMA, and providing secondary data held internally by the Council which was required for the SHMA.
- 2.10.3 The Essex Consortium worked together to ensure different stakeholder groups were able to verify, amend and influence into the SHMA.

2.11 The SHMA Report Structure

- 2.11.1 The report structure utilised in this SHMA is taken from the SHMA Practice Guidance. The key report sections that form the Final SHMA Report are outlined below:-

Section 3 Understanding the Braintree Housing Market Area

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

Section 4- The Demographic Context & Future Projections

- 2.11.3 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.
- 2.11.4 Section 4 examines:-
- The current demographic structure;
 - Future population change forecasts;
 - Household characteristics.

Section 5- Economic Drivers of Demand

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

2.11.6 The analysis includes:-

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

Section 6 - The Active Market

2.11.7 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 Reform

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

Section 8 - Current Housing in Braintree

2.11.9 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.

2.11.10 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

2.11.11 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 – Households Intending to Move

2.11.12 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

- 2.11.13 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

- 2.11.14 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

- 2.11.15 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

- 2.11.16 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 levels by size;
 - Tenure mix targets;
 - Property type and size targets.

Section 16- Stakeholder Consultation

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

Section 17 - Updating the SHMA

- 2.11.18 Section 17 provides an outline of the mechanisms to monitor future change in the housing market drivers and update 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 scales (Braintree). 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 Braintree 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 BRAINTREE HOUSING MARKET

3.1 Introduction

- 3.1.1 An important element of the SHMA is to consider the relationship between Braintree and other local authorities, and the extent to which there are overlaps and links with other housing market areas.
- 3.1.2 The SHMA Practice Guidance 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 A housing market area in line with The *SHMA Practice Guidance ‘Identifying Sub-Regional Housing Market Areas Advice Note’* 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 Data on migration and travel to work areas can be used to identify a sub-regional housing market area.
- 3.1.5 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.
- 3.1.6 Sources of data utilised are:-
- 2011 Census;
 - Office for National Statistics (ONS) (June 2010-June 2011);
 - Office of National Statistics (ONS) Annual Population Survey 2011;
 - 2013 Braintree Housing Survey data.

3.2 The Profile of Braintree

- 3.2.1 Braintree District is a rural district in the north of Essex and is the second largest district (by area) in Essex. It covers some 61,168 ha (236 square miles) of largely rural land.
- 3.2.2 It is one of England's largest districts, with three growing market towns and surrounding rural areas dotted with more timber framed buildings than anywhere else in the country.
- 3.2.3 Just over half of the residents live in the three main towns of Braintree, Witham and Halstead, with the remainder living in attractive rural areas. There are about 60 rural villages, including six larger villages.
- 3.2.4 Braintree is the main market town in the District and provides employment, town centre retail provision and community services. In addition, on the edge of the town, the Freeport Factory Outlet Centre provides retail and leisure facilities, which serve an area that extends outside the District.

- 3.2.5 Witham is the next largest of the three market towns and is situated in the south of the district, benefiting from direct rail and road links to London. The main line rail link also connects the villages of Hatfield Peverel and Kelvedon to London, and there are significant levels of commuting from these stations out of the district particularly to Chelmsford and London.
- 3.2.6 The other market town is Halstead, which serves a mainly rural surrounding area in the north of the district. Halstead is an attractive small town but like Braintree and Witham, its Town Centre is changing and would benefit from some regeneration.
- 3.2.7 The District lies between the regional growth centres of Chelmsford, Colchester and Cambridge and is close to Stansted Airport and the M11, the Haven Ports and London. Typical journey times from the district into central London by rail are just over an hour.
- 3.2.8 Witham is situated on the main London to Norwich railway line, as are the adjoining villages of Hatfield Peverel and Kelvedon and there are significant levels of commuting from these stations, particularly to London and Chelmsford.
- 3.2.9 Along with Halstead, the towns of Haverhill (in St Edmundsbury) and Sudbury (in Babergh) provide services for residents in the northern, more isolated, rural areas of the district.
- 3.2.10 On Census Day (April 2011), the population of Braintree District was recorded as 147,100 and the District has around 61,000 households.

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 is however 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.

3.4 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 inflow and outflow data for moves within the UK and International movements from the Office of National Statistics (ONS) Migrations Statistics Unit for the year ending June 2012.

Table 3-1 Movements by Area (people) year ending June 2012

Area	Moves within the UK			International Migration		
	Inflow	Outflow	Change	Inflow	Outflow	Change
Braintree	6,700	6,300	+400	400	300	+100

Source: ONS Migration Statistics Unit year ending June 2012

- 3.4.4 The migration patterns in the table above show that in the year ending June 2012 there was a net in-migration into Braintree of 400 people from moves within the UK.
- 3.4.5 Of the inflow into the Braintree District from overseas, there was a positive net-in migration of 100 people.
- 3.4.6 The table below shows the net District migration balance, broken down by age group.

Table 3-2 Net Migration Balance by age groups year ending June 2012

Ages	Inflow	Outflow	Balance
All ages	6,700	6,300	+400
0 – 14	1,000	1,000	-
15 – 24	1,200	1,500	-300
25 – 44	2,500	2,300	+200
45 – 64	1,300	1,100	+200
65 +	700	400	+300

Source: ONS Migration Statistics Unit year ending June 2012

- 3.4.7 The data shows that at the end of June 2012 the largest inflow was in 65+ age range. The largest outflow of people was in the younger age groups (15-24).

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 and the primary data from the 2013 local Housing Needs Survey.
- 3.5.2 The following table assesses the previous location of people currently living in Braintree 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.

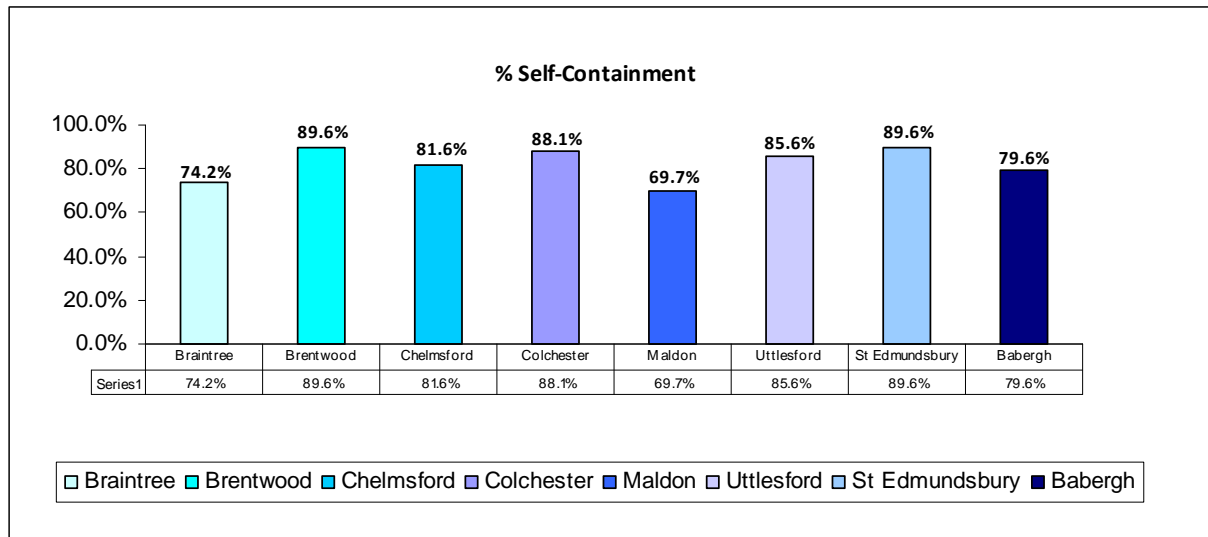
Table 3-3 2001 Census In-Migration (People)

Current Area of Residence	Place of Previous Residence								Row Total
	Braintree	Brentwood	Chelmsford	Colchester	Maldon	Uttlesford	St Edmundsbury	Babergh	
Braintree	7,145	138	898	482	331	350	127	161	9,632
Brentwood	37	2,676	173	33	40	18	3	7	2,987
Chelmsford	629	420	8,306	166	472	151	15	24	10,183
Colchester	639	59	279	11,618	264	29	43	257	13,188
Maldon	230	59	640	109	2,544	27	12	26	3,647
Uttlesford	234	18	120	27	27	2,927	50	15	3,418
St Edmundsbury	165	15	28	42	7	123	5,537	265	6,182
Babergh	285	12	59	319	18	30	230	3,720	4,673
Local Moves %*	74.2	89.6	81.6	88.1	69.7	85.6	89.6	79.6	53,910

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

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

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



Source: © Crown Copyright Census 2001

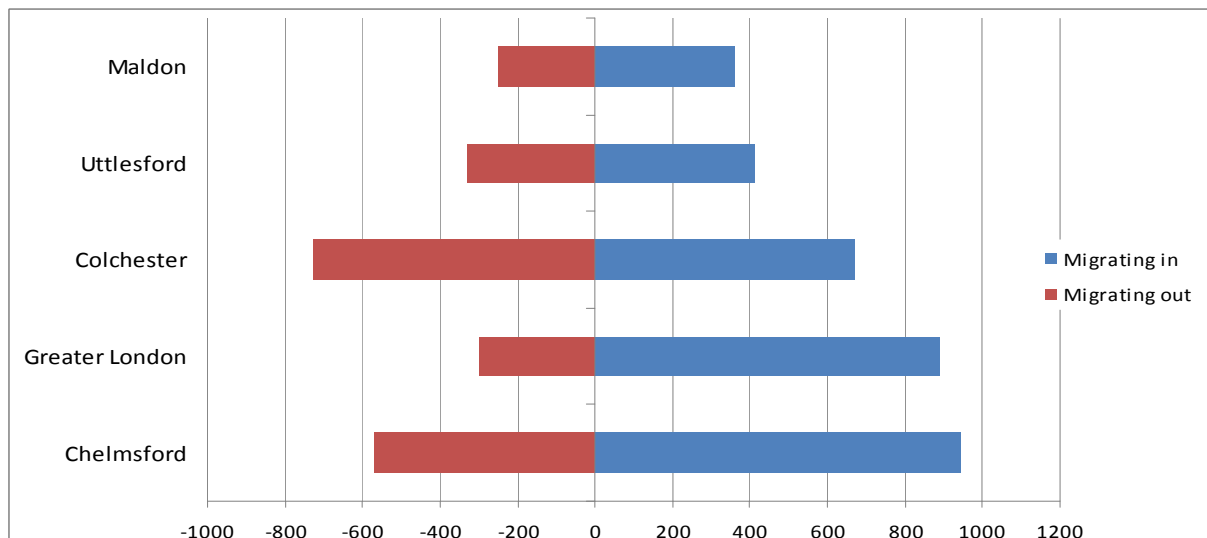
3.6 ONS Migration Data

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 Braintree and surrounding areas within the East Region and Greater London.

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 / from Braintree in the year ending June 2011.

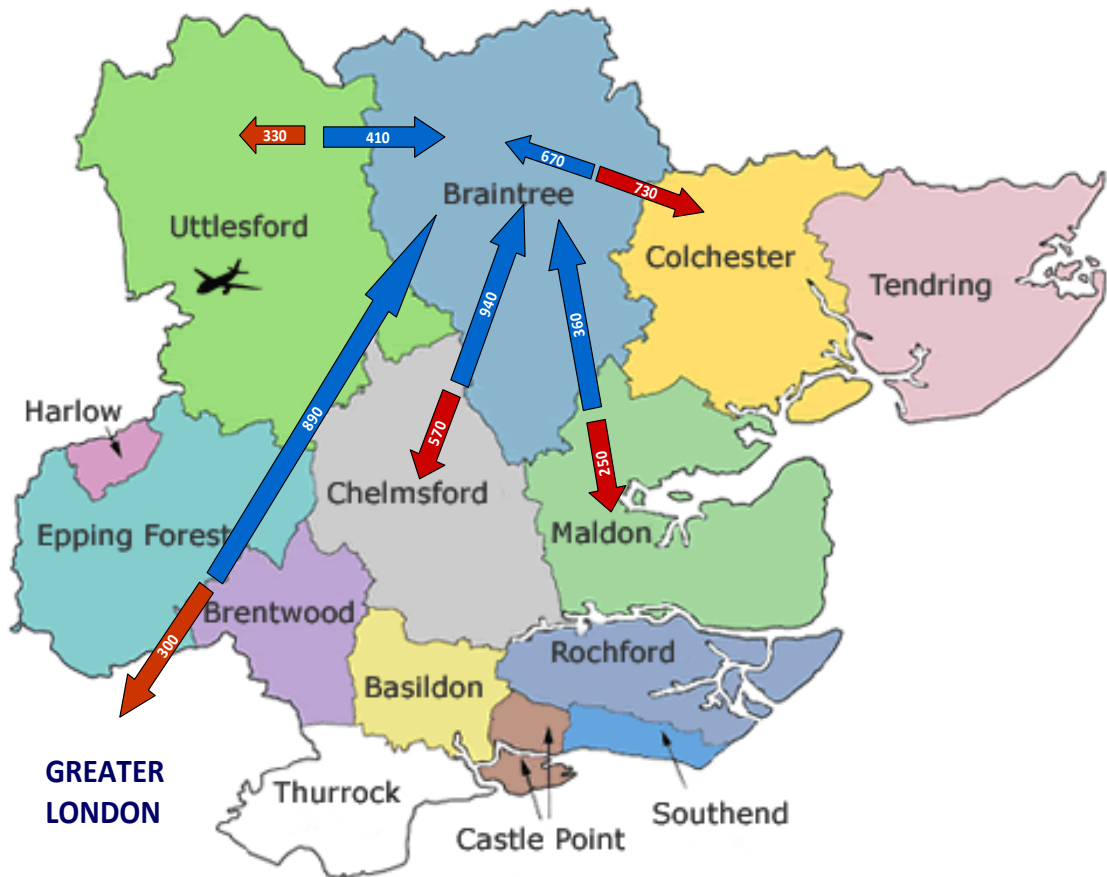
Figure 3-2 In and Out Migration flows to / from Braintree (June 2010-June 2011)



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

- 3.6.4 The data shows that Braintree shares it’s main migration flow with Colchester and Chelmsford. The in and out flow levels between Braintree and Colchester was fairly similar, however, there was more people moving to Braintree from Chelmsford than leaving.
- 3.6.5 A higher proportion of people migrated into Braintree from Maldon, Uttlesford, Chelmsford and Greater London than migrated out.
- 3.6.6 The migration flow patterns to and from Braintree are also highlighted in the following map.

Figure 3-3 Migration flow map

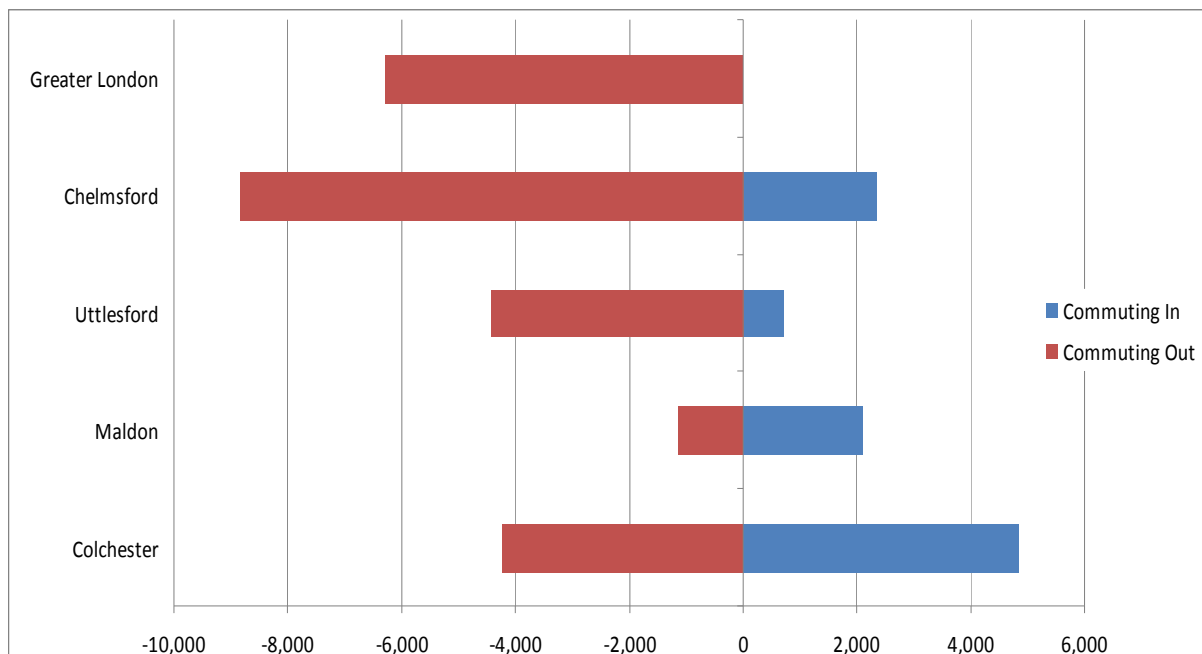


Source: ONS Migration Data Year Ending June 2011.

3.7 Braintree 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 inward and outward commuting flows for those living in Braintree taken from the latest available data from the Annual Population Survey commuter flows 2011.

Figure 3-4 Inward and Outward Commuting Flows

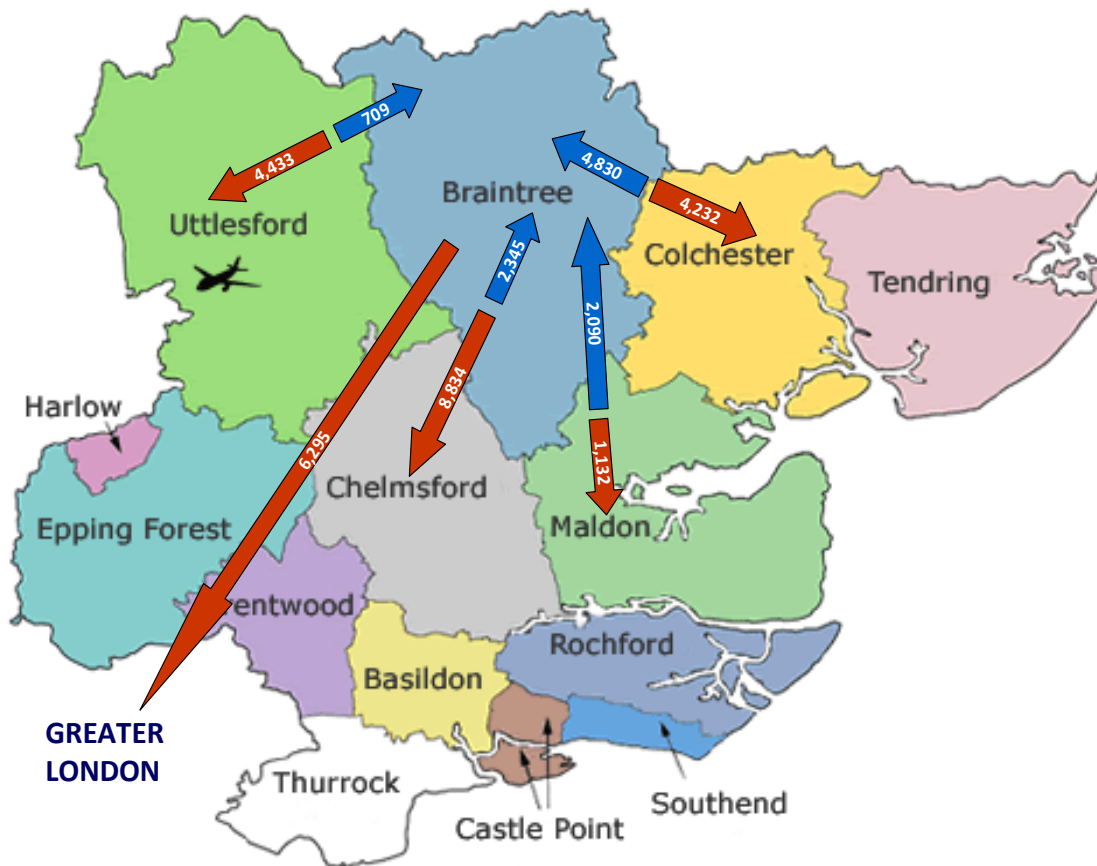


Source: Annual Population Survey commuter flows (2011)

- 3.7.2 In terms of people commuting out of the Braintree District to work, the highest level found was to Chelmsford (8,834) and for people commuting into the District the highest level was from Colchester (4,830).
- 3.7.3 There was also a high level of commuting out from the Braintree District to Greater London (6,295), followed by Uttlesford (4,433), Colchester (4,232) and on a smaller scale Maldon (1,132).
- 3.7.4 Fairly high proportions also commuted to the Braintree District from Chelmsford (2,354) and Maldon (2,090). There were smaller proportions of people commuting in from Uttlesford (709) but none from Greater London.
- 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 commuting patterns to and from Braintree are also highlighted in the following map.

Figure 3-5 Braintree Commuting Flow Map



Source: Annual Population Survey commuter flows (2011)

3.8 Housing Stock

- 3.8.1 We have also looked at the similarities in housing stock between Braintree and the adjoining authorities.
- 3.8.2 We looked at the Census 2011 type and tenure data for Braintree and the adjoining authorities and the data concluded that Braintree shares a similar tenure pattern to Chelmsford and Uttlesford.
- 3.8.3 In relation to the type of property, Braintree and Chelmsford shared similar levels of stock types.

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 the Braintree District and the other local authority areas.
- 3.9.2 The overall average house price for the Braintree District for Q1 2013 was £213,337. The only other local authority area which showed a similar house price level was Colchester (£204,075).

3.10 The Braintree 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 movements self-containment is 74.3% in the Braintree District. In terms of travel to work patterns, 61.3% of residents who live and also work within the local authority area, suggests 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 the Braintree District 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 Braintree and the adjoining local authority areas.

Table 3-4 Links with Braintree

Area	Migration (Census 2001)	Travel to Work (APS 2011)	Overall Average House Prices (Land Registry Q1 2013)	House Types (2011 Census)	Tenure (2011 Census)
Chelmsford	✓	✓		✓	✓
Colchester	✓	✓	✓		
Uttlesford	✓	✓			✓
Maldon	✓	✓			
London	✓	✓			

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

4 THE DEMOGRAPHIC CONTEXT & FUTURE PROJECTIONS

4.1 Key Findings

- The population in the District in 2011 (based on the Census data) was 147,100, an increase of 11.3% from the 2001 Census.
- According to the Interim 2011 ONS based sub-national population estimates the age profile in the Braintree District followed a similar pattern to Essex and the other local authorities in the Essex Consortium.
- According to the Interim 2011 ONS based sub-national population estimates the District will experience an increase in population of around 10.4% between 2011 and 2021.
- Using the 2010 ONS SNPP Braintree District population will increase by 23.3% to **2035**.
- The largest increase in the Braintree District is seen in the 90+ age bracket, a 43.8% increase over the project period 2011-2021. The main decrease is seen in the 20-29 age group (-3.3%).
- The average household size in the District in 2011 is 2.42 and predicted to reduce to 2.36 by 2021.
- There is predicted to be 8,000 (+11.6%) more households in the District in 2021 than in 2011.
- The population projection analysis carried out by Edge Analytics suggests that the dwellings projection figure for the Braintree District is 824 per annum over the Plan period 2009 to 2026.
- The SHMA stock flow analysis suggests a range of 735 to 883 dwellings per annum over a 5 year and 20 year period.
- Edge Analytics population projections using the SNPP 2010 scenario show that the population in the Braintree District increases by 22.8% between 2010 and 2033.
- In terms of population growth, the NPPF highlights that the SHMA should identify the scale and mix of housing needed by the local population over the plan period. A growing population will impact on the types of housing needed, including affordable housing and the needs of different groups in the community, including families with children, older people and people wishing to build their own homes.

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 Braintree 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 the Braintree District.

- 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 147,100 people in Braintree and 1,393,600 in Essex.
- 4.3.3 Since 2001, Braintree has experienced an increase in population of around +11.3% (+14,921 people), higher than the proportions in the County and Region. 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
Braintree	132,179	147,100	+ 14,921	+ 11.3
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.
- 4.4.2 To enable a direct comparison with previous mid-year population data, ONS has calculated a 'roll-forward' estimate for each local authority.
- 4.4.3 The rolled-forward data are special Census Day estimates. They are based on the mid-2010 indicative population estimates, plus the net effect of births, deaths and migration in-between mid-2010 and Census Day.
- 4.4.4 The 'rolled forward' estimates are based on the old and new method of distributing international immigration to local authorities. The 'old' method estimates are calculated using the ONS immigration estimates which were used for the current ONS official population estimates. The 'new' method estimates are based on an indicative series of immigration estimates that is based on distributions from a range of administrative sources.

Table 4-2 2011 Population Comparisons

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

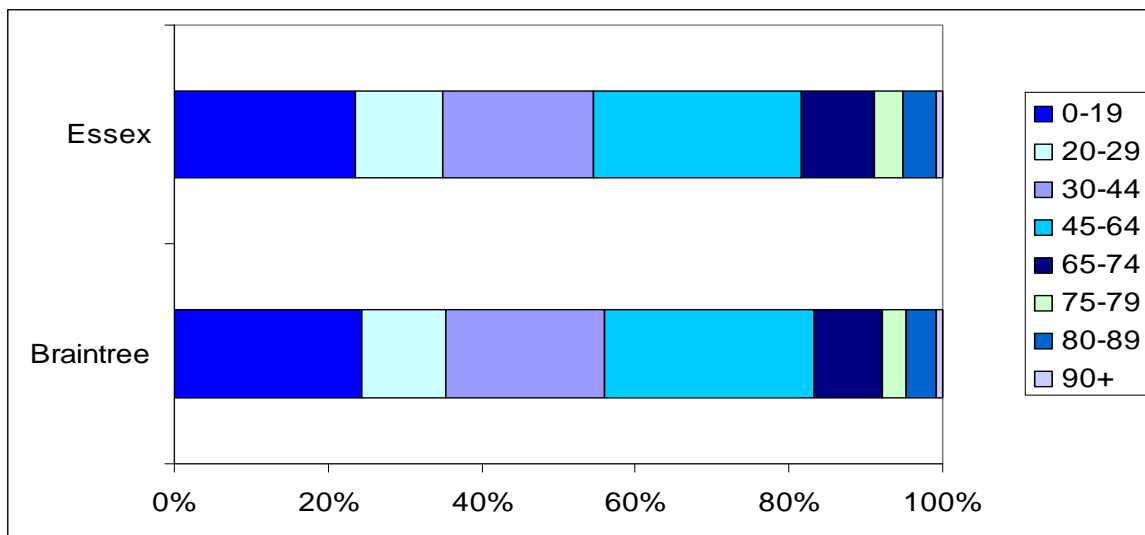
Source: Interim 2011 ONS based sub-national population estimates and 'Rolled-forward' mid 2011 ONS sub-national population estimates

- 4.4.5 Comparison of the latest population estimates shows a difference in Braintree of -1.1%, suggesting the rolled-forward 2011 estimate is slightly lower than the Interim 2011 mid-year estimate.
- 4.4.6 In Essex the difference shows that the rolled-forward 2011 estimate is slightly higher than the Interim 2011 data (+0.6%).

4.5 Braintree 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 with the County data.

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 district’s population follows a similar pattern to the County data.

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)

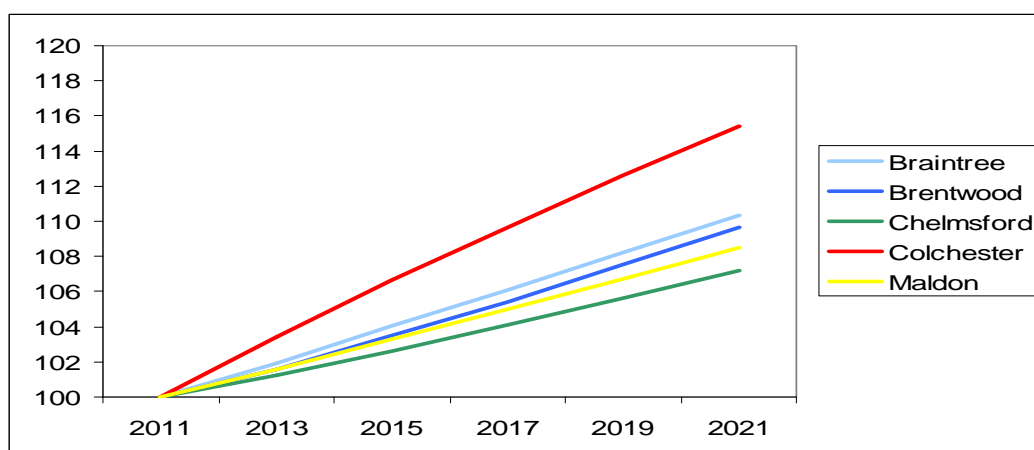
Area	0-19	20-29	30-44	45-64	65-74	75-79	80-89	90+	TOTAL
Braintree	35,951	16,286	30,336	40,189	13,286	4,392	5,786	1,288	147,514
Brentwood	17,147	7,513	14,501	20,521	6,921	2,814	3,662	762	73,841
Chelmsford	39,541	20,480	35,086	45,006	14,934	5,484	6,647	1,313	168,491
Colchester	41,215	26,192	35,639	42,983	14,668	5,228	6,359	1,330	173,614
Maldon	13,591	5,356	11,300	18,897	7,111	2,320	2,520	625	61,720
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 Braintree 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 Braintree 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} . (%)
Braintree	147,514	150,391	153,463	156,556	159,673	162,805	+ 15,291 (10.4)
Brentwood	73,841	75,029	76,404	77,844	79,380	80,979	+ 7,138 (9.7)
Chelmsford	168,491	170,546	172,921	175,403	177,960	180,563	+ 12,072.(7.2)
Colchester	173,614	179,518	185,123	190,427	195,474	200,324	+ 26,710 (15.4)
Maldon	61,720	62,696	63,744	64,790	65,857	66,971	+ 5,251 (8.5)

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 Braintree over the 10 years of 10.4% (15,291 people), a proportionally larger increase than all the other authorities apart from Colchester.

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 Braintree 2011 – 2035

	2011	2016	2021	2026	2031	2035	Change
Total Population	146,000	154,000	161,000	169,000	175,000	180,000	
Change		+ 8,000	+ 7,000	+ 8,000	+ 6,000	+ 5,000	+ 34,000
% Change		+ 5.5	+ 4.5	+ 4.9	+ 3.5	+ 2.8	+ 23.3

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

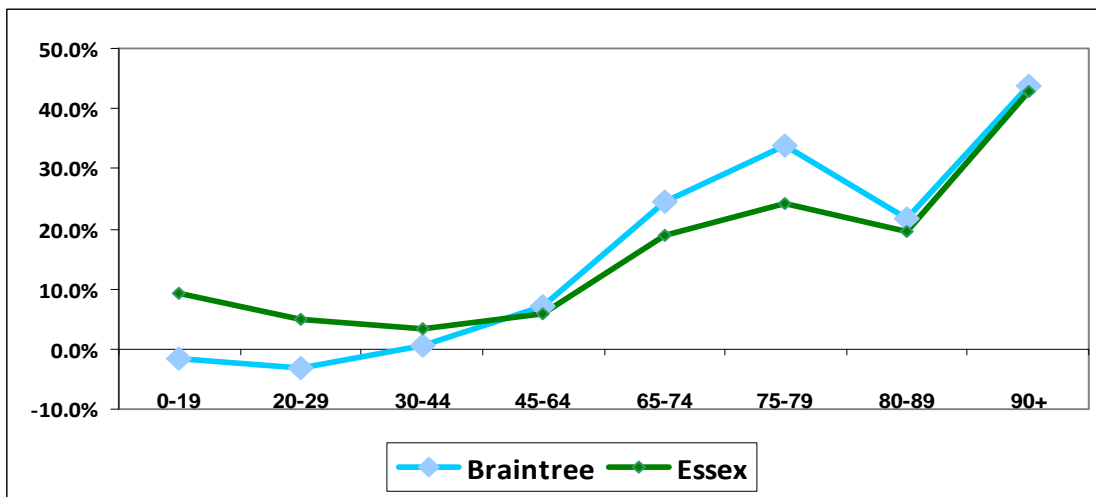
4.6.4 The total population in Braintree according to the 2010 based ONS SNPP is projected to grow by 23.3%, 34,000 more people by 2035.

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 Braintree District and the County data as a comparison.

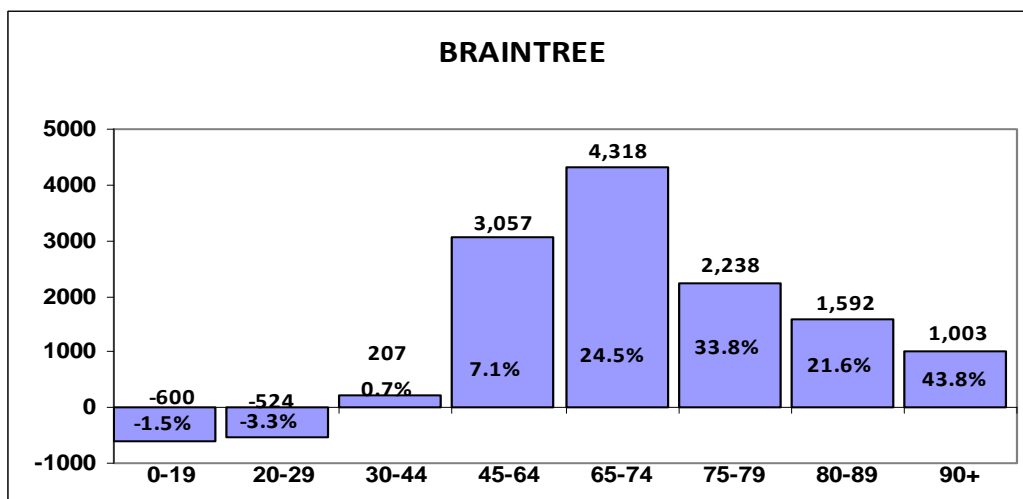
Figure 4-3 Population Change 2011-2021 by Age



Source: Interim 2011 ONS based sub-national population projections

4.7.3 The data shows a fall in the population across the younger age groups in Braintree. There are some radical differences in changes in population age bands over the period to 2021. The following graph shows the change in more detail for the District.

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



Source: Interim 2011 ONS based sub-national population projections

4.7.4 The 0-19 age group decreases by around 1.5% (around 600 people), the largest fall 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 decreases by 3.3% (around 525 people).
- 4.7.6 The 30-44 age group, the main economically active and household forming and moving group shows an overall increase of around 200 people (0.7%).
- 4.7.7 The 45-64 age group shows an overall increase by around 3,060 people between 2011 and 2021 (7.1%).

4.8 Older Population Growth Projections

- 4.8.1 The most significant feature in the growth of the population is in the over 65 age group. The largest proportionate growth is in the 90+ age bracket, a 43.8% increase over the 10 year period (1,003 people).
- 4.8.2 The 65-74 age group increases by 24.5% (4,318 people), the largest increase in that age group when compared to the other benchmark areas.
- 4.8.3 The 75-79 age group increases by 33.8% (2,238 people) and the 80-89 age group increase by 21.6% (1,592 people).
- 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 (*e.g. typically bigger and higher specification homes*), 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 projections through to 2020. The following table shows the full breakdown for Braintree, 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%
Braintree	26,100	28,300	30,100	31,600	33,300	27.6
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 Braintree (65+) according to the data sourced from POPPI will increase by 27.6% 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 Projected Change in Households and Household Size

- 4.9.1 According to the 2011 Census there are 61,000 households in the Braintree District.
- 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 based ONS 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 Braintree that figure is 13.1%, an increase of 8,000 households; 61,000 in 2011 to 69,000 in 2021.
- 4.9.5 The table below outlines the projected change in households for Braintree, 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.}) %
Braintree	61,000	63,000	65,000	67,000	69,000	(+ 8,000) 13.1%
Brentwood	31,000	31,000	32,000	33,000	34,000	(+ 3,000) 9.7%
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%
Maldon	26,000	26,000	27,000	28,000	29,000	(+ 3,000) 11.5%
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.

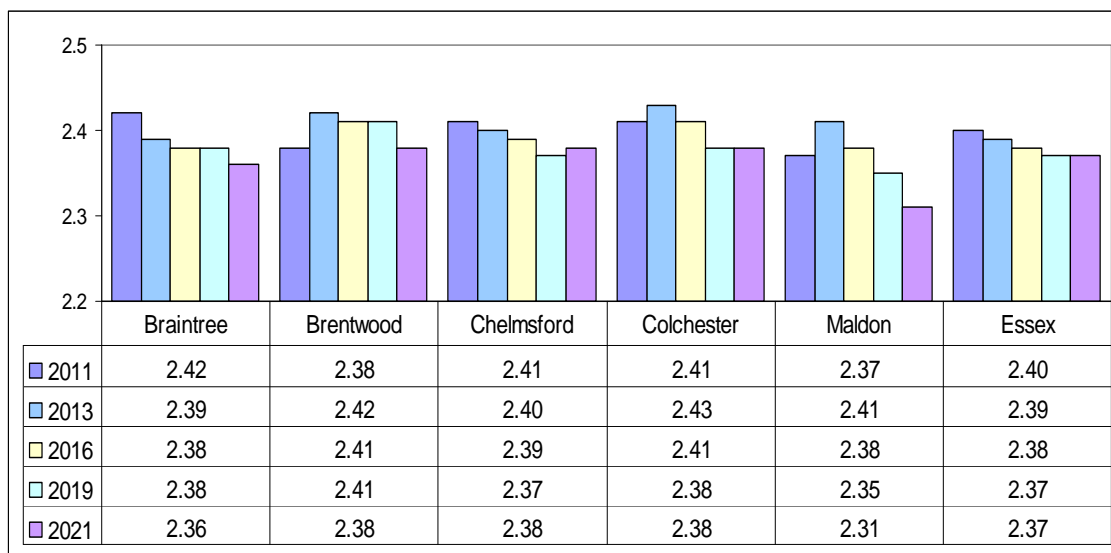
Table 4-8 Average Household Size 2011

Area	Population	Households	Average Household Size
Braintree	147,514	61,000	2.42
Brentwood	73,841	31,000	2.38
Chelmsford	168,491	70,000	2.41
Colchester	173,614	72,000	2.41
Maldon	61,720	26,000	2.37
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 Braintree according to the latest data available is 2.42, higher than all the other benchmark areas.
- 4.9.8 The following graph shows the change in household size from 2011 to 2021 in Braintree, 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 Braintree the household size falls from 2.42 in 2011 to 2.36 in 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 Economic –R scenario for Braintree District Council highlighting 824 dwellings intended to be used as a starting point to estimate future housing requirements.

Table 4-9 Edge Analytics Demographic Scenario

Local Authority	Demographic Scenarios	Change 2010 – 2033				Average per year		
		Population Change	Population Change %	Households Change	Households Change %	Net Migration	Dwellings	Jobs
Braintree	Economic – R	34,451	23.8	18,480	30.8	1,138	824	291

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 The Strategic Housing Market Assessment carried out by DCA for Braintree District Council therefore needed to look at future housing need in more detail.
- 4.11.3 The SHMA analysis has utilised both primary survey data and secondary data from various sources including local authority records to assess housing demand and need.
- 4.11.4 The vast majority of housing requirements are normally met by the turnover of the existing stock and the stock flows analysis suggests a range of **883** dwellings per annum over a 5 year period and **761 addressing the affordable housing backlog** over the 13 year period to 2026.
- 4.11.5 The SHMA stock flow analysis figures can be found in more detail at 11.6 and Table 14-10.
- 4.11.6 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.
- 4.11.7 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.
- 4.11.8 Future plans and intentions are not always realised and are subject to fluctuations in the economy, housing market and affordability. Additionally individual household circumstances can change although these caveats relating to national and local household economic change can equally apply to household and population projections.

5 ECONOMIC DRIVERS OF DEMAND

5.1 Key Points:-

- In 2011, the total number of jobs in Braintree was 57,000 (ONS Jobs Density, 2011).
- Within Braintree, the largest occupation group in absolute terms are Managers and Senior Officials at 17.4%, the highest level across all the benchmark areas.
- Braintree has the largest proportion of its workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) at 41.2%, but lower than all the other benchmark areas.
- In 2008, the most important industry sectors within the Braintree economy in absolute employment terms were manufacturing (25.8%) and distribution, hotels and restaurants (23.2%).
- At 2011 (ONS mid-year population estimates) there were estimated to be around 93,200 people in Braintree of working age. This equates to 63.6% of the total population.
- In 2012 the employment rate was 73.1%, lower than the county and regional levels, but higher than the national rate.
- The unemployment rate in 2012 was 6.9%, lower than the county and national levels but higher than the regional rate.
- In April 2013 Braintree had a lower level of JSA claimant's rate at 2.8%, compared to Essex (3.0%), the East region (3.0%) and the national figure of 3.7%.
- Braintree has a higher level of retired population than the national figure but a lower level than the county and region.
- 70.3% of Braintree residents travel to work by car, higher than all the other benchmark areas.
- In 2008, 56.0% of Braintree residents also worked in the District compared with 49.8% in 2001.
- The average weekly residence pay in 2012 within Braintree of £567.20 is higher than the other benchmark areas. However, average workplace pay is lower than the other benchmark averages.
- Both the average and the lowest quartile weekly earnings have increased between 2007 and 2012, 11.1% and 15.2% respectively in Braintree.
- In 2012 the majority of the NVQ qualification brackets (with the exception of NVQ1 and above) were lower in Braintree than in 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 the Braintree District and how changes have influenced and interacted with demographic changes as analysed in section 3.
- 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 April 2014, 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 at 2013 / 14 are 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.

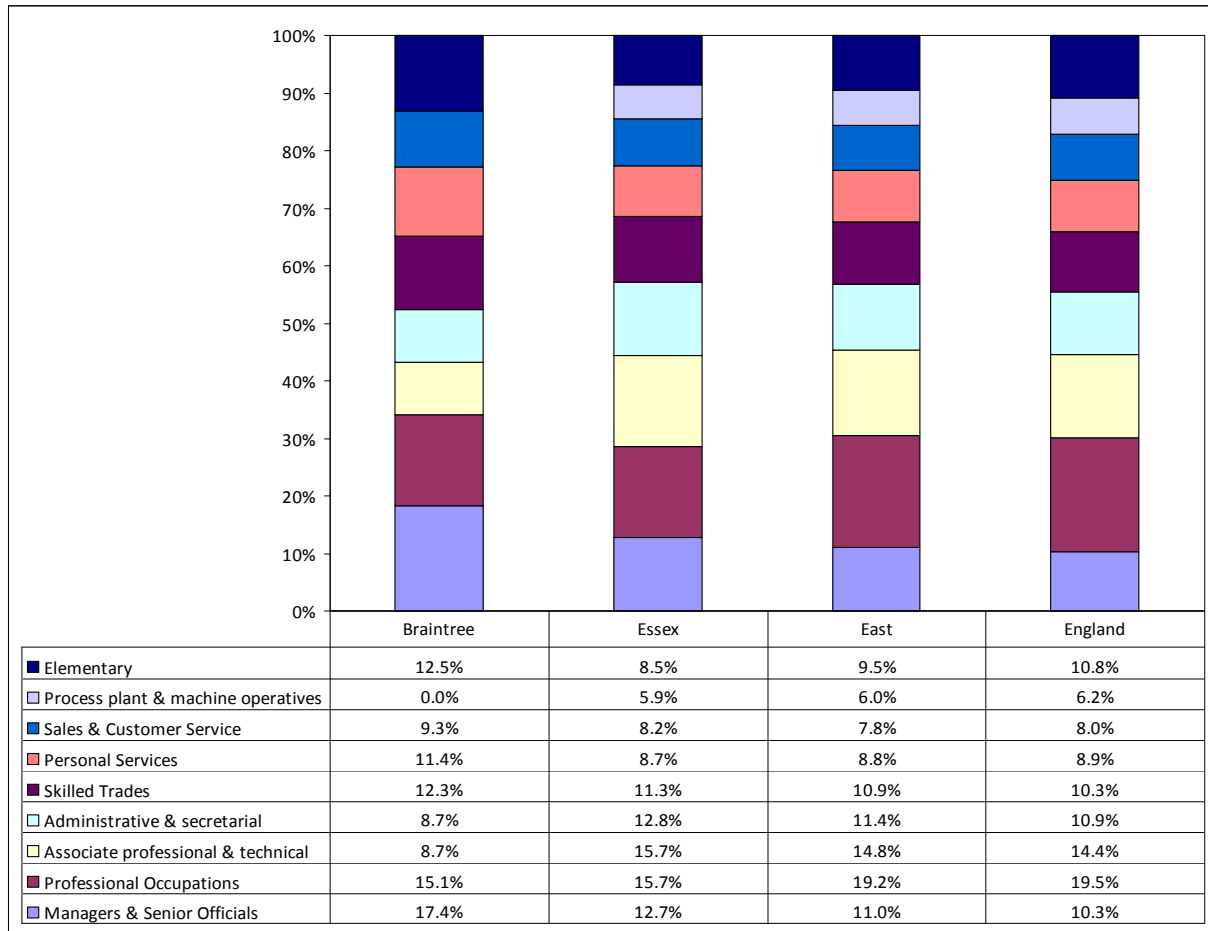
- 5.3.5 This has had a significant impact on land values and unemployment in the building industry, the supply chain of manufacturing companies and estate agency sectors. There is a difficulty in predicting how far the economic decline will go and how long the housing market will remain severely depressed, 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.
- 5.3.8 Access to regeneration budgets or to the Housing and Communities Agency (HCA) National Affordable Homes Programme (NAHP) can be an important influence on housing supply together with the availability of land. However, it should be borne in mind that new build is a small proportion of total stock (less than 2% per annum nationally).

5.4 Labour Demand

- 5.4.1 Labour demand consists of the jobs and vacancies available within an area.
- 5.4.2 It is important to look at the labour market of an area to try and measure what affect it may have on the housing market. The number of jobs available, the standard of jobs, benefit count, commuting distances and the household income can all have an affect on the housing market in terms of choice of location, tenure and affordability.
- 5.4.3 In 2011, the total number of jobs in the Braintree District was 57,000 (ONS Jobs Density, 2011). This includes employees, self employed, government supported trainees and HM forces.
- 5.4.4 The ONS Annual Business Inquiry employee analysis (2008) revealed that there were 49,000 total employee jobs in the Braintree District (excluding self-employed, government supported trainees and HM forces). 33,200 jobs were full-time and 15,800 were part-time.
- 5.4.5 The occupational structure of a population can be used to assess the competitiveness of an economy.
- 5.4.6 Figure 5-1 below outlines the split by occupation of those who live in Braintree 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.
- 5.4.7 Within the Braintree District, the largest occupation group in absolute terms are Managers and Senior Officials at 17.4% and is by far the highest level across all the benchmark areas.

5.4.8 The next largest group in the District is professional occupations (15.1%), followed by elementary at 12.5%. There was no record for process plant and machine operatives.

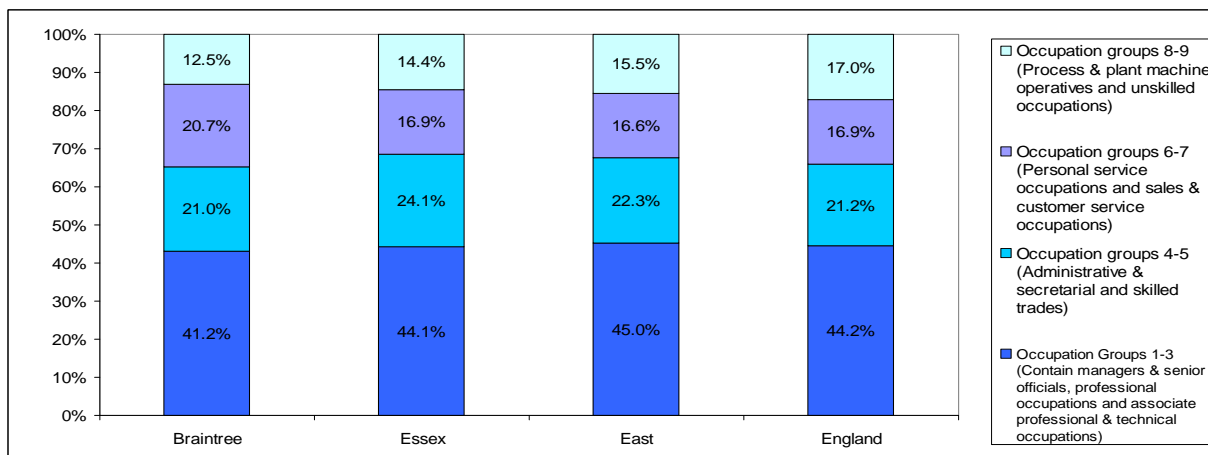
Figure 5-1 Occupational Structure - 2012



Source: Annual Population Survey January 2012 – December 2012

5.4.9 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)

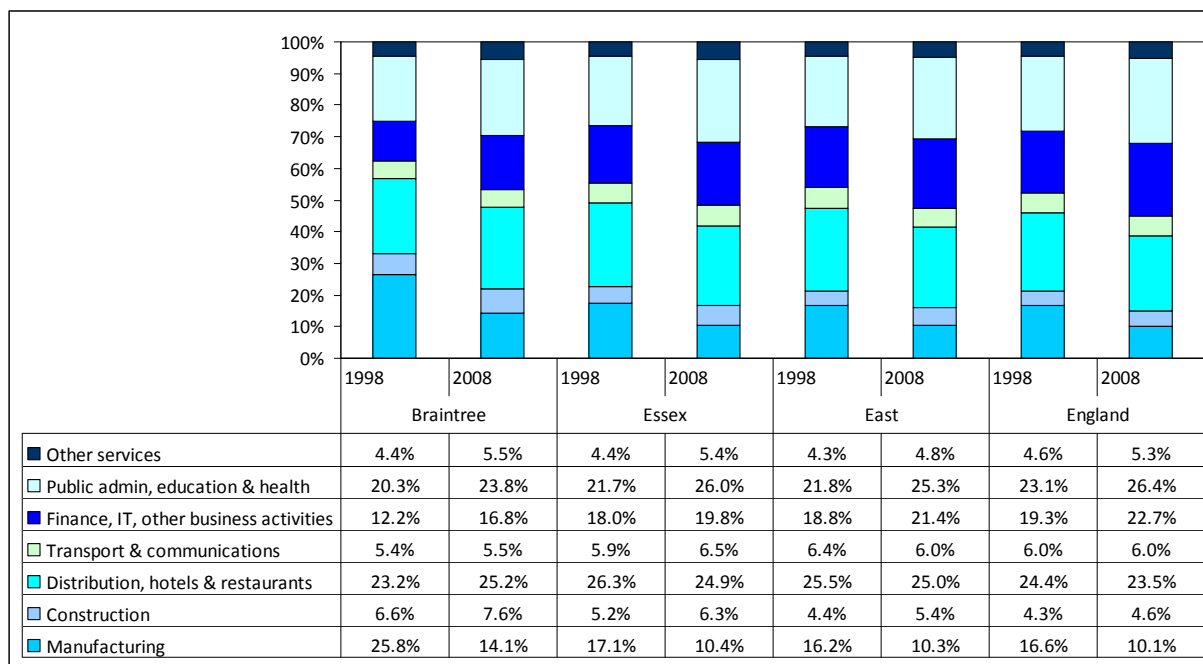


Source: Annual Population Survey January 2012 – December 2012

5.4.10 The Braintree District has the largest proportion of its workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) at 41.2% but this combined group is lower than all the other benchmark areas.

5.4.11 The breakdown of employment in the Braintree District 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

5.4.12 In 2008, the most important industry sectors within the Braintree District economy in absolute employment terms were manufacturing (25.8%) and distribution, hotels and restaurants (23.2%).

5.4.13 The Braintree District has experienced a decline in the manufacturing industry sector of 11.7% between 1998 and 2008, a much higher 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 93,200 people in the Braintree District of working age. This equates to 63.6% 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**
Braintree	73.1	6.9
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

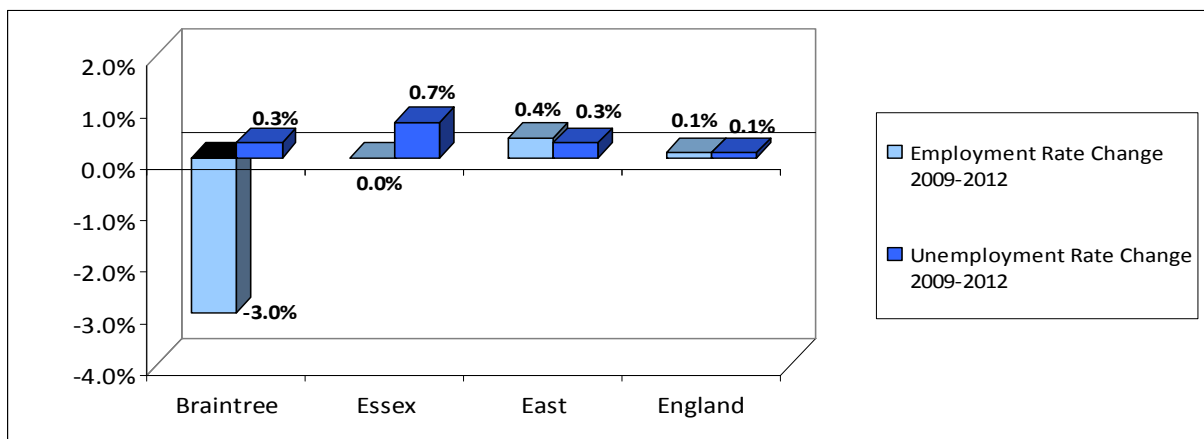
Note: Figures do not add up to 100% due to the exclusion of people unable to work due to reasons such as incapacity

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, Braintree had an employment rate of 73.1%, higher than the national figure, but lower than the County (73.9%), the Region (74.7%). The unemployment rate at 6.9% was lower than all the other benchmark areas apart from the East (6.6%).

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 %

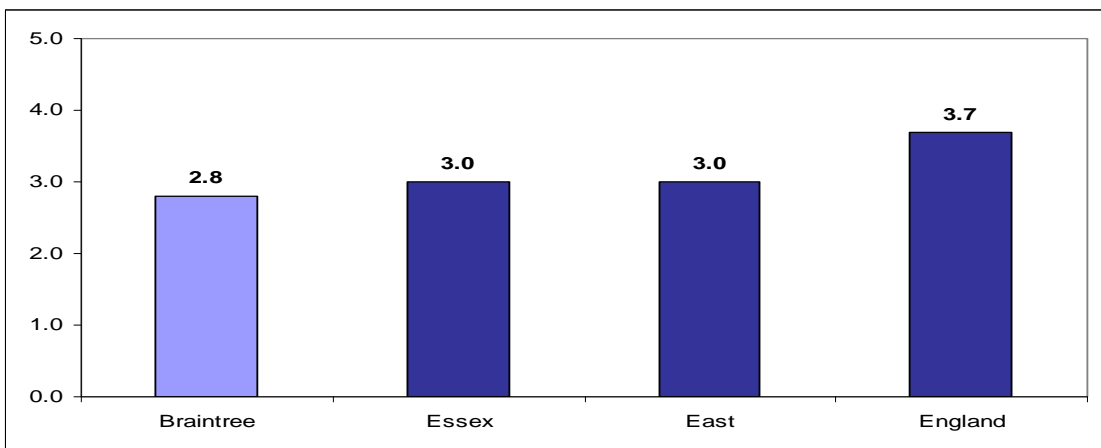


Source: ONS Annual Population Survey 2009-2012

5.5.8 Braintree shows the biggest change in employment rates over the 4 year period with a 3.0% decrease. All the other benchmark areas either remained the same or showed an increase in numbers.

- 5.5.9 In terms of unemployment in Braintree there was a 0.3% increase compared with a 0.7% increase in Essex. There was a 0.3% increase in the East and a 0.1% rise nationally.
- 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 Braintree and the wider benchmark areas claiming Job Seekers Allowance as at April 2013. Braintree had a lower level of JSA claimant's rate at 2.8%, compared to Essex (3.0%), the East region (3.0%) and the national figure of 3.7%.

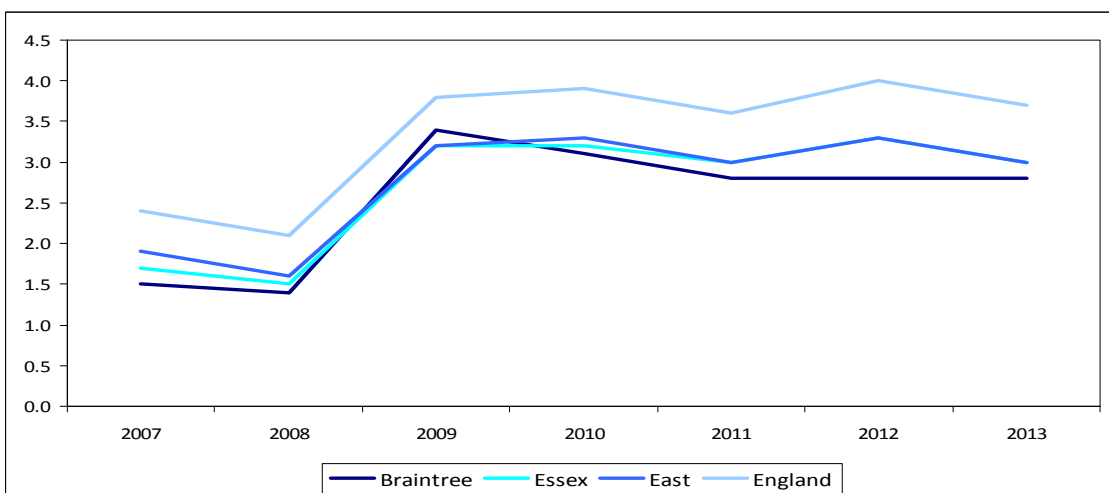
Figure 5-5 JSA Claimant % - April 2013



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 Braintree and the benchmark areas, and shows how the claimant rate (as a proportion of working age population) has changed over the period.

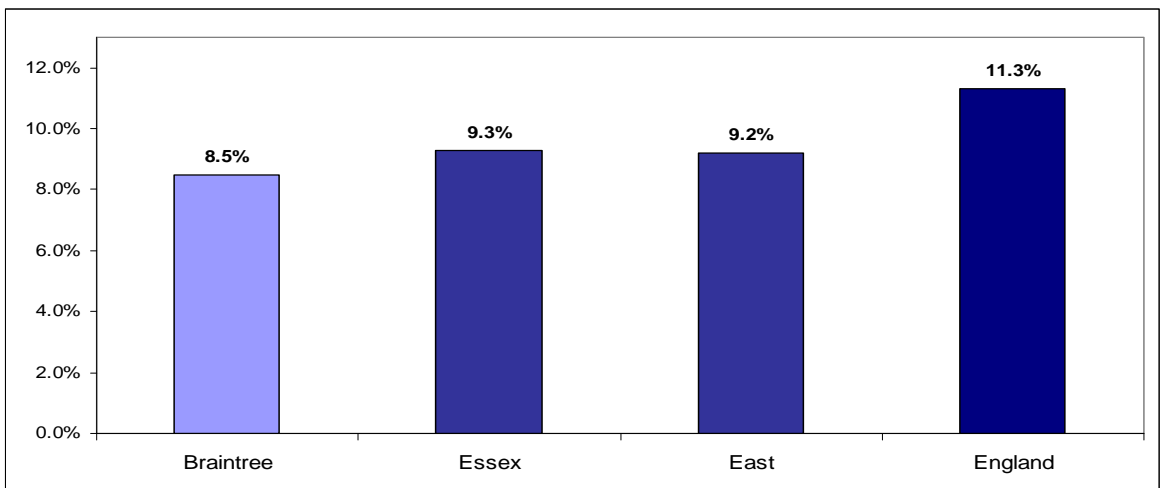
Figure 5-6 JSA Claimant Rate, 2007-2013



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 Braintree changed from 1.5% in April 2007 to 2.8% in April 2013, a 1.3% increase overall. Between 2008 and 2009 the claimant level increased by 2.0% and then decreased by 0.3% between 2009 and 2010.
- 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 Braintree has an out of work benefit claimant level of 8.5%, lower than the County level of 9.3%, the regional level of 9.2% and the national level of 11.3%.

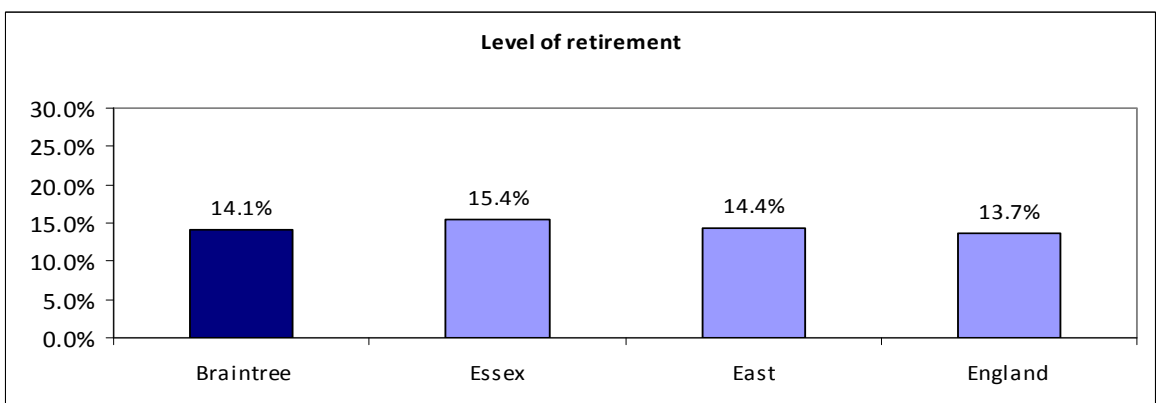
Figure 5-7 Key Out of Work Benefit Claimants (%), November 2012



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

- 5.5.19 Looking at the evidence below Braintree has a higher level of retired population than nationally but a lower level than the County and Region, 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

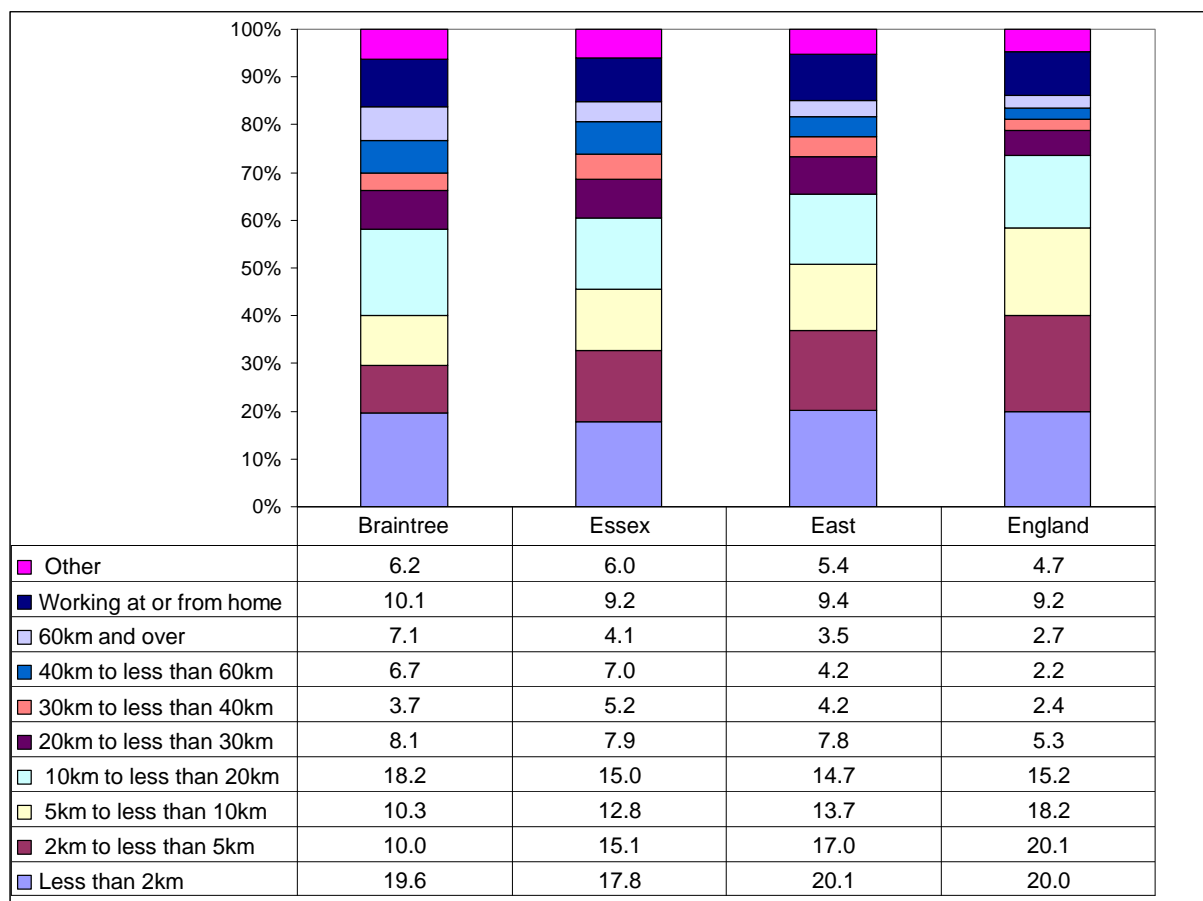
5.6.1 The SHMA Practice Guidance “*Identifying Sub-regional Housing Market Areas*” Advice Note (Annex to Strategic Housing Market Assessments Practice Guidance) states that it is important when analysing the dynamics of the housing market to assess travel to work patterns.

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 Table 5-8 below presents a breakdown of workers by the distance they commute to their workplace. 58.1% of households in Braintree 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.

5.6.4 10.1% of households in Braintree work at or from home, higher than the level in all the other benchmark areas.

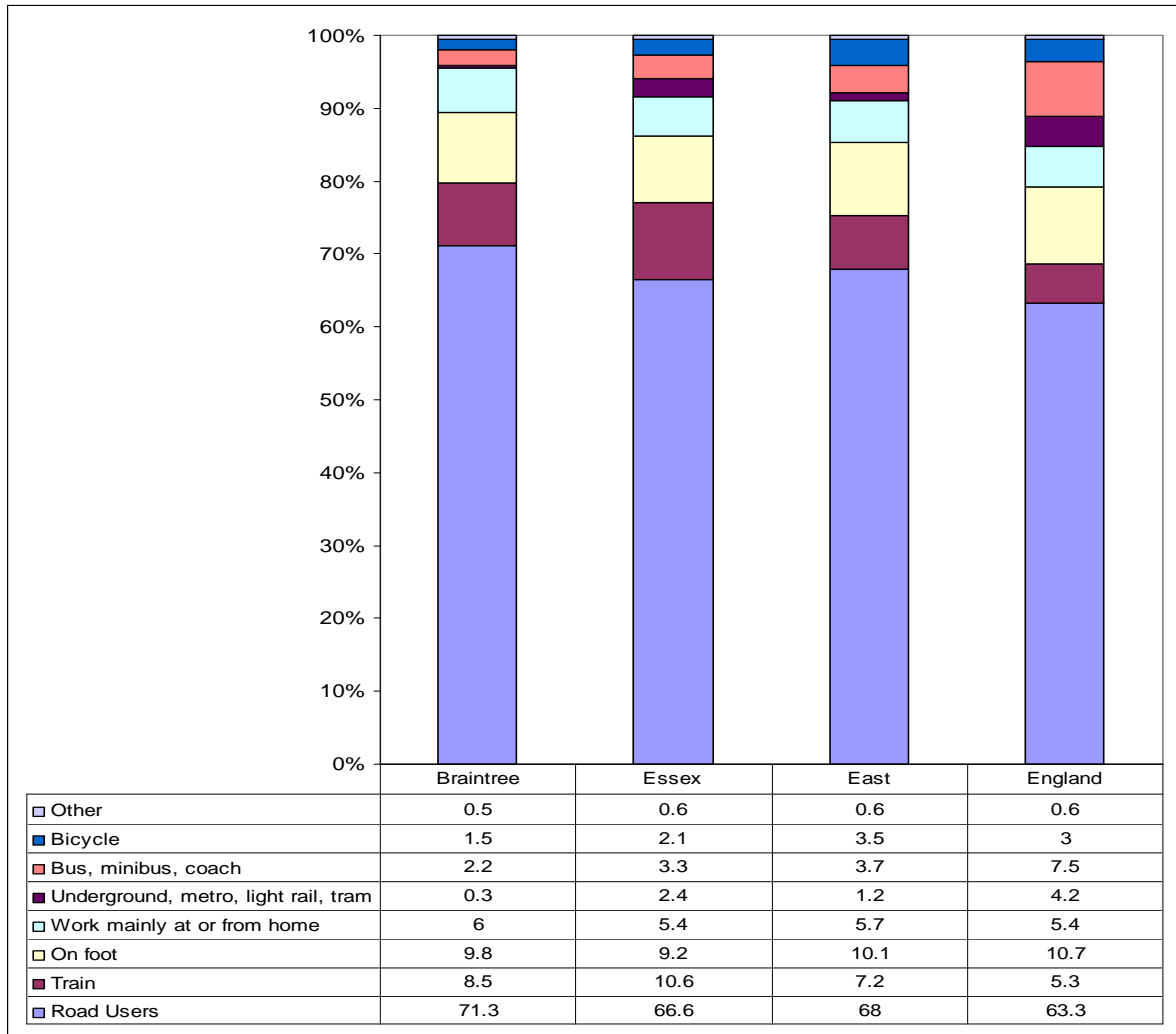
Figure 5-9 Commuting Distances of Residents, 2001



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

- 5.6.5 When looking at commuters’ mode of transport across Braintree, the data revealed that 71.3% of commuters are road users, i.e. travel to work by car or van, either driving or as a passenger, taxi or motorcycle and is higher than all the other benchmark areas.
- 5.6.6 Around 6.0% of commuters work mainly from home also higher than all the other benchmark areas.

Figure 5-10 Commuters Mode of Transport



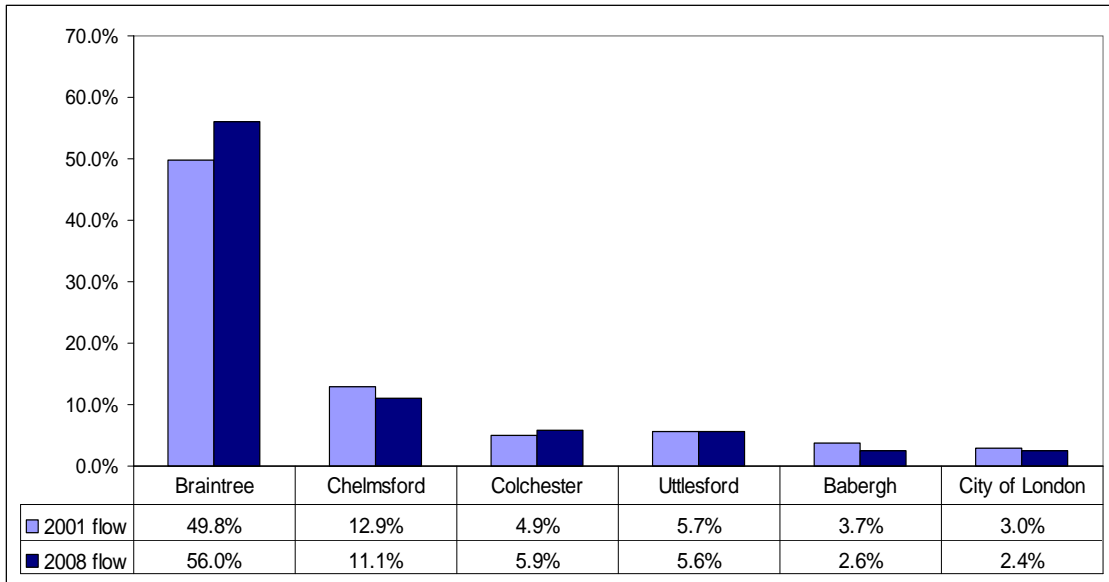
Source: Crown Copyright © Census 2011

- 5.6.7 Commuting distances are also driven by location and housing preferences. Married couples care more about quality of neighbourhoods, views and the household size. Families with children will be more particular about the location in relation to good schools and single households / single parents tend to want to be nearer to family members and friends.
- 5.6.8 This translates into difference commuting patterns amongst different household types, with married couples with and without children locating further away from jobs and having longer commutes compared to other household types.

5.6.9 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.

5.6.10 The graph shows the top five flows for local authority work for Braintree residents.

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

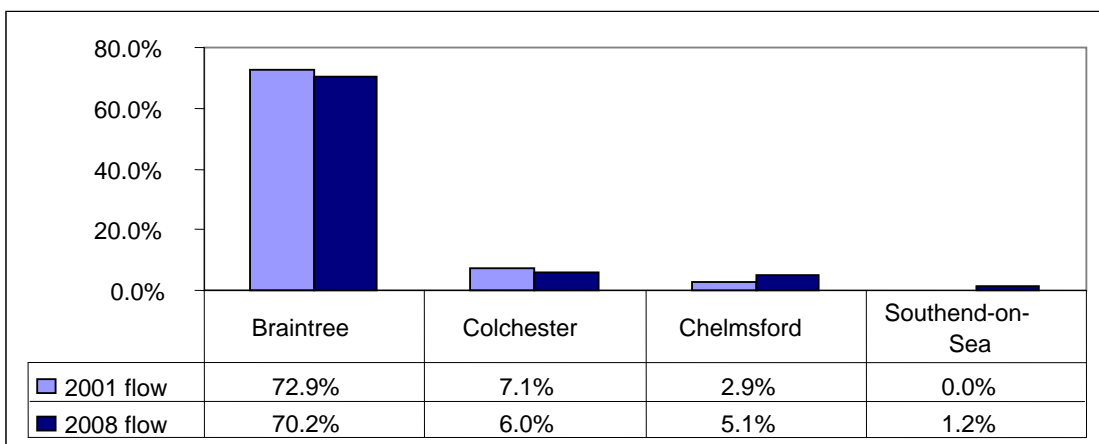


Source: ONS / APS 2008-LLF 2001

5.6.11 The 2008 data shows that 56.0% of Braintree residents also work in the District compared with 49.8% in 2001. The second highest place of work for Braintree residents is Chelmsford at 11.1% in 2008, although this has decreased slightly since 2001.

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

Figure 5-12 Place of Residence for Braintree workers



Source: ONS / APS 2008-LLF 2001

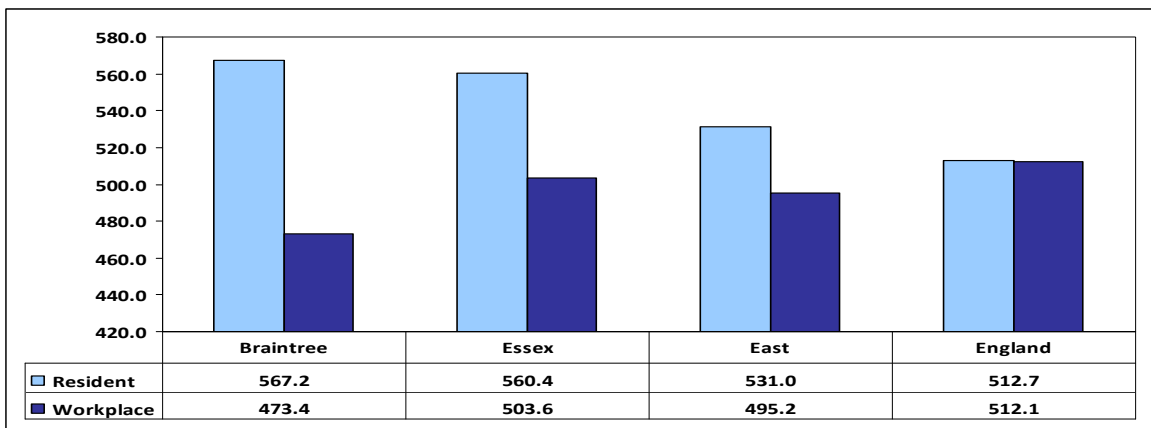
5.6.13 The main place of residence for those working in Braintree is Braintree at 70.2%, although this figure has decreased since 2001 by 2.7%. 6.0% live in Colchester, 5.1% in Chelmsford and 1.2% in Southend-on-Sea.

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.

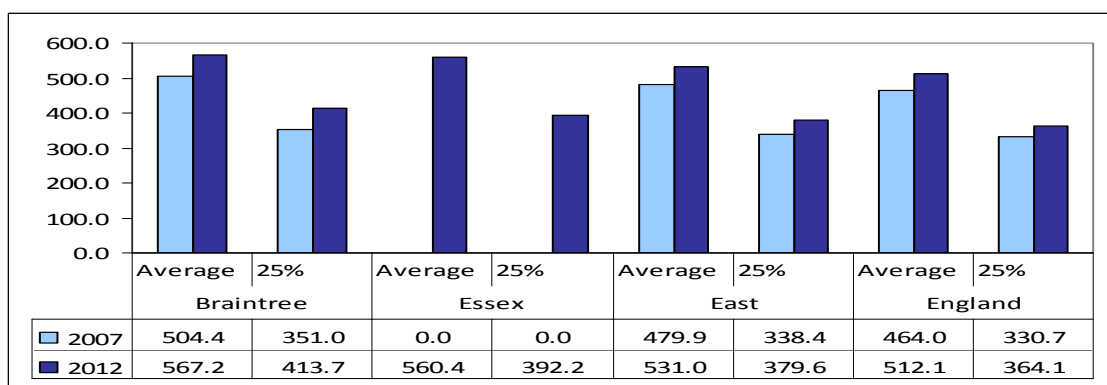
Figure 5-13 Average Gross Weekly Pay, 2012



Source: Annual Survey of Hours and Earnings (2012)

5.7.3 The average residence pay within Braintree of £567.2 is higher than the other benchmark areas. However, average workplace pay is the lowest when comparing to the other benchmark areas. The fact that the wages of those living in Braintree 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)

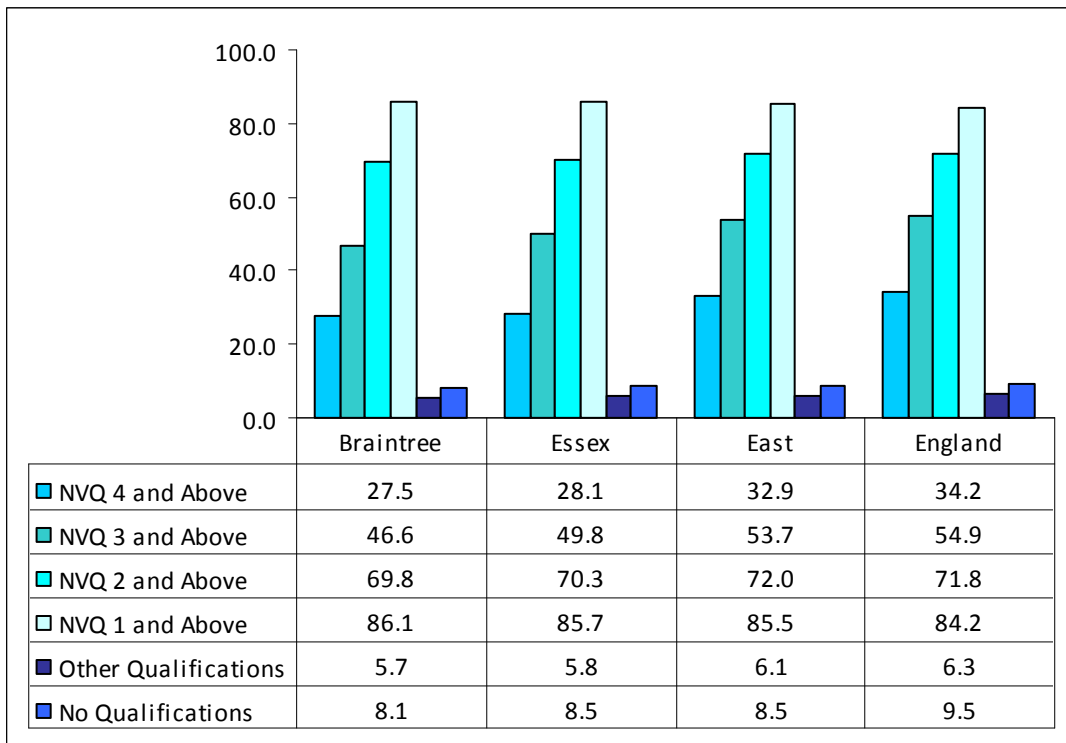
5.7.4 Figure 5-14 compares the average weekly residence earnings over a five year period from 2007 to 2012, to the lowest quartile weekly earnings (i.e. the bottom 25%). Both the average and the lowest quartile weekly earnings have increased between 2007 and 2012, in Braintree, the East region and nationally. 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 social sector tenants in Braintree District 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 Braintree was £191.15, lower than the mean income of £213.14.

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 Braintree with no qualifications was 8.1%, lower than all the other benchmark areas.
- 5.8.3 Braintree had the lowest level of qualifications overall when compared to the other benchmark areas. The majority of the NVQ qualification brackets (with the exception of NVQ1 and above) were lower in Braintree than in 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 84.8% of existing households (51,874 implied).

Table 5-2 Household Savings (existing households)
Question 16a

Savings	%	Cum %
No Savings	28.7	28.7
Under £5,000	24.5	53.2
£5,000 - £10,000	13.2	66.4
£10,001 - £20,000	7.2	73.6
£20,001 - £30,000	5.3	78.9
£30,001 - £40,000	3.6	82.5
£40,000 - £50,000	2.2	84.7
Above £50,000	15.3	100.0

Source: DCA Braintree 2013 Housing Needs Survey

- 5.10.2 The data shows that 53.2% had less than £5,000 in savings. 21.1% 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 83.2% of owner occupier respondents.

Table 5-3 Level of Equity in Present Accommodation

Question 16b

Level of Equity	%	Cum %
Negative Equity	5.5	5.5
Below - £25,000	10.1	15.6
£25,001 - £50,000	9.7	25.3
£50,001 - £75,000	6.3	31.6
£75,001 - £100,000	9.7	41.3
£100,001 - £150,000	12.8	54.1
£150,001 - £200,000	16.0	70.1
Above £200,000	29.9	100.0

Source: DCA Braintree 2013 Housing Needs Survey

5.11.2 58.7% of respondents indicated equity ownership of over £150,000. Only 5.5% 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	5.1	5.1
Below £10,000	11.5	16.6
£10,000 - £15,000	11.3	27.9
£15,001 - £20,000	8.4	36.3
£20,001 - £25,000	10.5	46.8
£25,001 - £30,000	9.1	55.9
£30,001 - £40,000	13.3	69.2
£40,001 - £50,000	8.2	77.4
£50,001 - £60,000	7.7	85.1
Above £60,000	14.9	100.0

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

5.12.1 The response rate to the income question from existing households was 74.7% (45,739 implied).

5.12.2 This gives a very good indication of the income levels in the district. The data shows that 11.5% 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 45.5%. 14.9% of households stated that they earned over £60,000.

- 5.12.3 30.7% of existing households were in receipt of financial support (18,776 implied cases), a higher 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 Financial Support

Question 16d

Support	Responses %	Households %	N ^{os} . Implied (all choices)
Council Tax Benefit	24.4	49.1	9,210
Housing Benefit / LHA	23.9	47.9	8,992
Disability Allowance	14.8	29.7	5,582
Pension Credits	11.6	23.2	4,357
Working Family Tax Credit	11.0	22.0	4,139
Job Seekers Allowance / ESA	4.5	9.0	1,682
Other	6.0	12.1	2,278
Income Support	3.8	7.7	1,446
Total	100.0		37,686

Source: DCA Braintree 2013 Housing Needs Survey

- 5.12.4 The main Benefit received amongst the respondents was Council Tax Benefit at 49.1%. 47.9% of households receiving benefits were in receipt of Housing Benefit and 29.7% were in receipt of Disability Allowance.
- 5.12.5 23.2% of households responding were in receipt of Pension Credits and 22.0% 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).

Concealed Households Savings Levels

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

Table 5-6 Concealed Household Savings

Question 38b

Savings	%	Cum %
Under £1,000	55.0	55.0
£1,000 - £5,000	26.7	81.7
£ 5,001 - £10,000	12.1	93.8
£10,001 - £20,000	6.2	100.0

Source: DCA Braintree 2013 Housing Needs Survey (no data for over £20,000)

- 5.13.3 71.7% 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.
- 5.13.4 6.2% have savings between £10,000 and £20,000, but no concealed household had savings over £20,000. 93.8% have less than £10,000 in savings and unless significant support is available from parents they will be limited to the rental sector.

5.14 Concealed Household Incomes

- 5.14.1 A response to the income question was received from around 80% of concealed households moving within the District. The proportion below the £10,000 income band was 27.0%.

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

Question 38d

Annual Income	Response		
	%	Cum %	N ^{os.} Implied
None	5.8	5.8	125
Below £10,000	21.2	27.0	460
£10,001 - £15,000	16.9	43.9	365
£15,001 - £20,000	18.4	62.3	399
£20,001 - £25,000	7.8	70.1	169
£25,001 - £30,000	14.4	84.5	311
£30,001 - £40,000	15.5	100.0	336

Note: No household earned in excess of £40,000

Source: DCA Braintree 2013 Housing Needs Survey

- 5.14.2 69.1% 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.
- 5.14.3 Concealed households were asked if they will receive help with a deposit from their parents or relatives; only 6.7% said there was no need for help. Of those intending to buy who need help, 54.8% said there was no help available to them. 28.2% said they would get help in the form of a gift and 10.3% by means of a loan.

5.15 Rents and Mortgage Costs (Concealed Households)

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

Table 5-8 Rent / mortgage able to be paid for accommodation

Question 38a

Rent / Mortgage	%	Cum %
Under £80pw / £350pcm	19.0	19.0
£81 - £115pw / £351 - £500pcm	34.0	53.0
£116 - £130pw / £501 - £560pcm	4.1	57.1
£131 - £150pw / £561 - £650pcm	34.7	91.8
£151 - £200pw / £651 - £860pcm	6.0	97.8
£201 - £250pw / £861 - £1080pcm	2.2	100.0

Source: DCA Braintree 2013 Housing Needs Survey

- 5.15.2 53.0% of concealed households were willing to pay no more than £500 pcm and 91.8% no more than £650 per calendar month.
- 5.15.3 Only 6.4% of concealed households said they would be likely to claim Housing Benefit.

5.16 Incomes of Recently Formed Households

Table 5-9 Gross Annual Income of Recently Formed Households

Question 16c x 6a

Annual Income	New households formed – 2010 2013		
	%	Cum %	N ^{os.} implied
None	6.3	6.3	174
Below £ 10,000	5.3	11.6	145
£10,001 - £ 15,000	9.8	21.4	269
£15,001 - £ 20,000	2.4	23.8	65
£20,001 - £ 25,000	20.2	44.0	560
£25,001 - £ 30,000	8.1	52.1	224
£30,001 - £ 40,000	18.4	70.5	507
£40,001 - £ 50,000	11.6	82.1	319
£50,001 - £ 60,000	16.0	98.1	442
Above £ 60,000	1.9	100.0	51

Source: DCA Braintree 2013 Housing Needs Survey

- 5.16.1 56.0% of households who have formed their first home in the past three years have incomes above £25,000. 5.3% of recently formed households earned less than £10,000, compared with 21.2% of concealed households earning below £10,000.

6 THE ACTIVE MARKET

6.1 Key Findings

- The Land Registry data for the District showed a decrease over the five years from 2007-2012 of 2.9%. The smaller property types have seen a fall in prices, flats falling by 12%.
- The average house price in the District in Quarter 1 2013 was £213,337, ranging from £103,298 for a flat / maisonette to £314,049 for a detached property.
- The number of sales in the District has decreased by 55.2% 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 £73,000 for a 1 bedroom flat rising to £124,995 for a 2 bedroom flat.
- The private rented sector entry level rents start from £425 per month for a 1 bedroom flat and £525 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;
- 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 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.
- 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 A lack of housing for sale is a key feature of the market. For the last three months supply of new housing has failed to keep pace with demand. This supply/demand imbalance continues to put upward pressure on prices.
- 6.4.3 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.
- 6.4.4 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.
- 6.4.5 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.

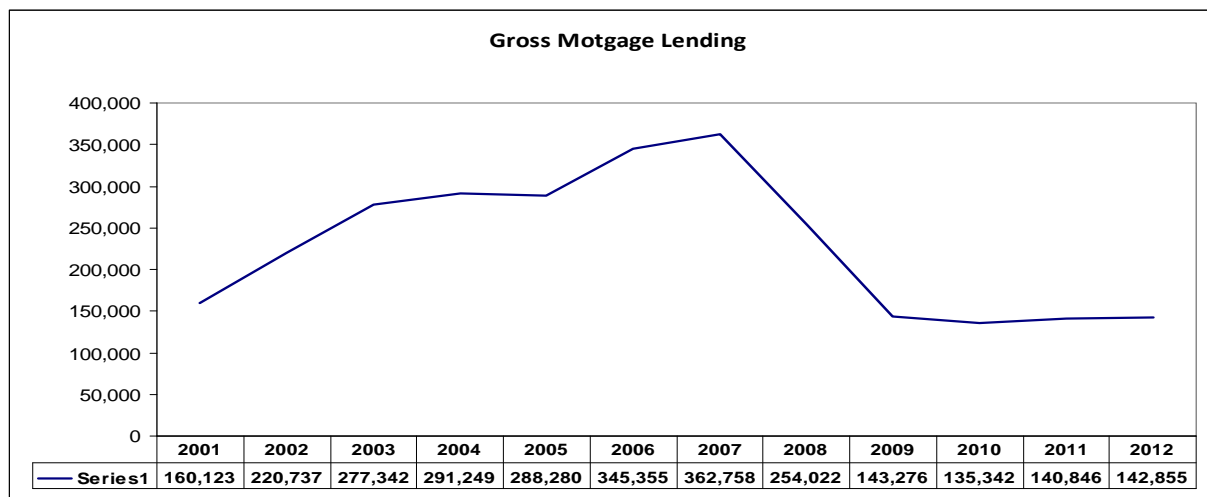
6.5 Current National Prices

- 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, and an increase of 3.1% from the previous month (January 2013). Data shows FTBs 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 (FTBs).
- 6.6.15 The typical first time buyer in February 2013 had a deposit of 20% and they borrowed 3.19 times their income.

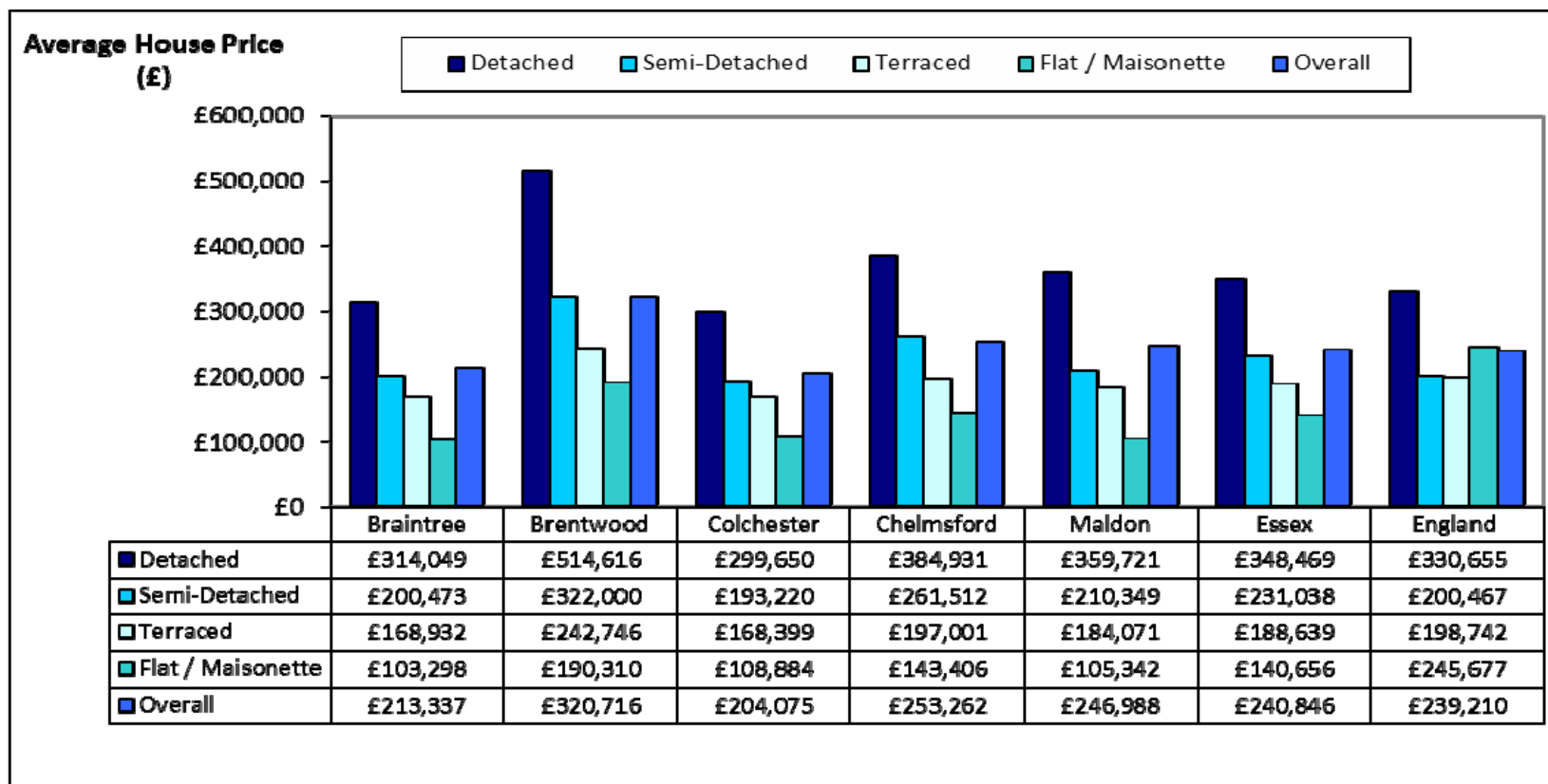
- 6.6.16 Some lenders are offering a 90% mortgage which have high arrangement fees in excess of £700, some as high as £1,500. The reality is the lower the deposit, the higher the interest rate.
- 6.6.17 Nationally the number of FTBs has fallen from 181,500 in the first 6 months of 2007 to 86,000 in the 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 aged 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 Braintree District, the surrounding authorities and the County, during the 1st quarter of 2013 from Land Registry.
- 6.7.2 The average property price in Braintree District is marginally lower than the majority of the surrounding authorities and the County and England.
- 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 Brentwood is £190,310, higher than all 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 Braintree from the surrounding areas, where entry level properties are higher, particularly from concealed households looking for cheaper housing.

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

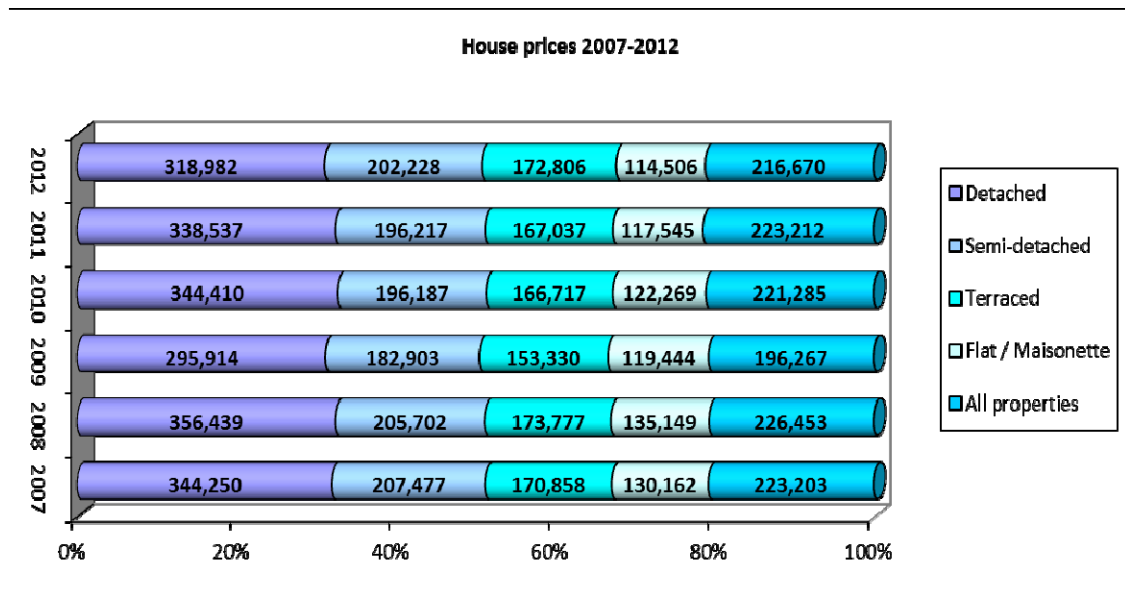
Figure 6-2 Average House Prices by Type, Q1 2013



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

6.7.8 Figure 6-3 below examines average house prices for Braintree District 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

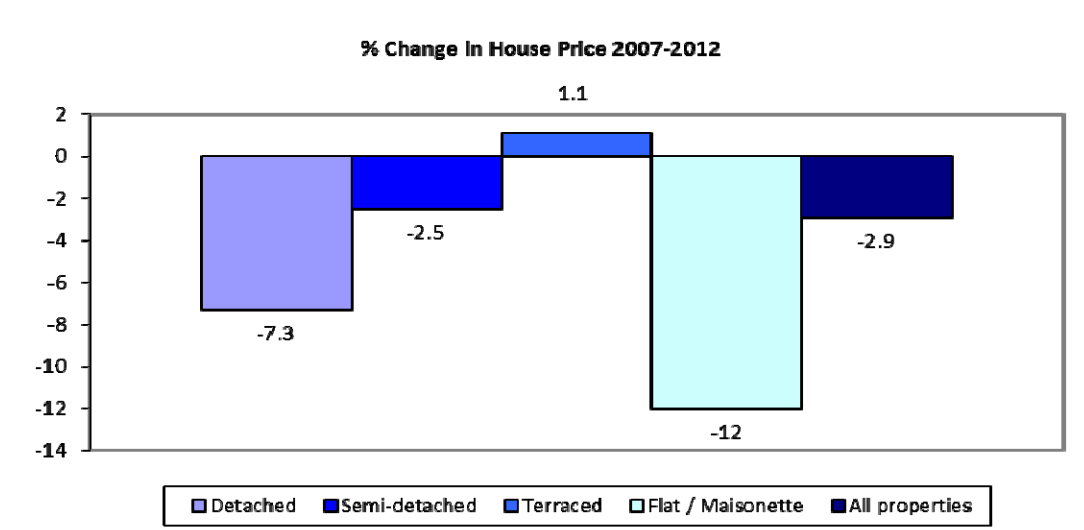


Source: Land Registry Residential Property Price Report 2007 to 2012, © Crown Copyright

6.7.9 Over the five year period 2007 to 2012, the average property price in Braintree District has decreased by around 2.9%. The larger property types have seen a fall in prices. Detached properties show a decrease of 7.3% and semi-detached properties, a 2.5% increase. Terraced properties have increased marginally by 1.1%.

6.7.10 The largest decrease seen is for flats / maisonette, 12% 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.

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

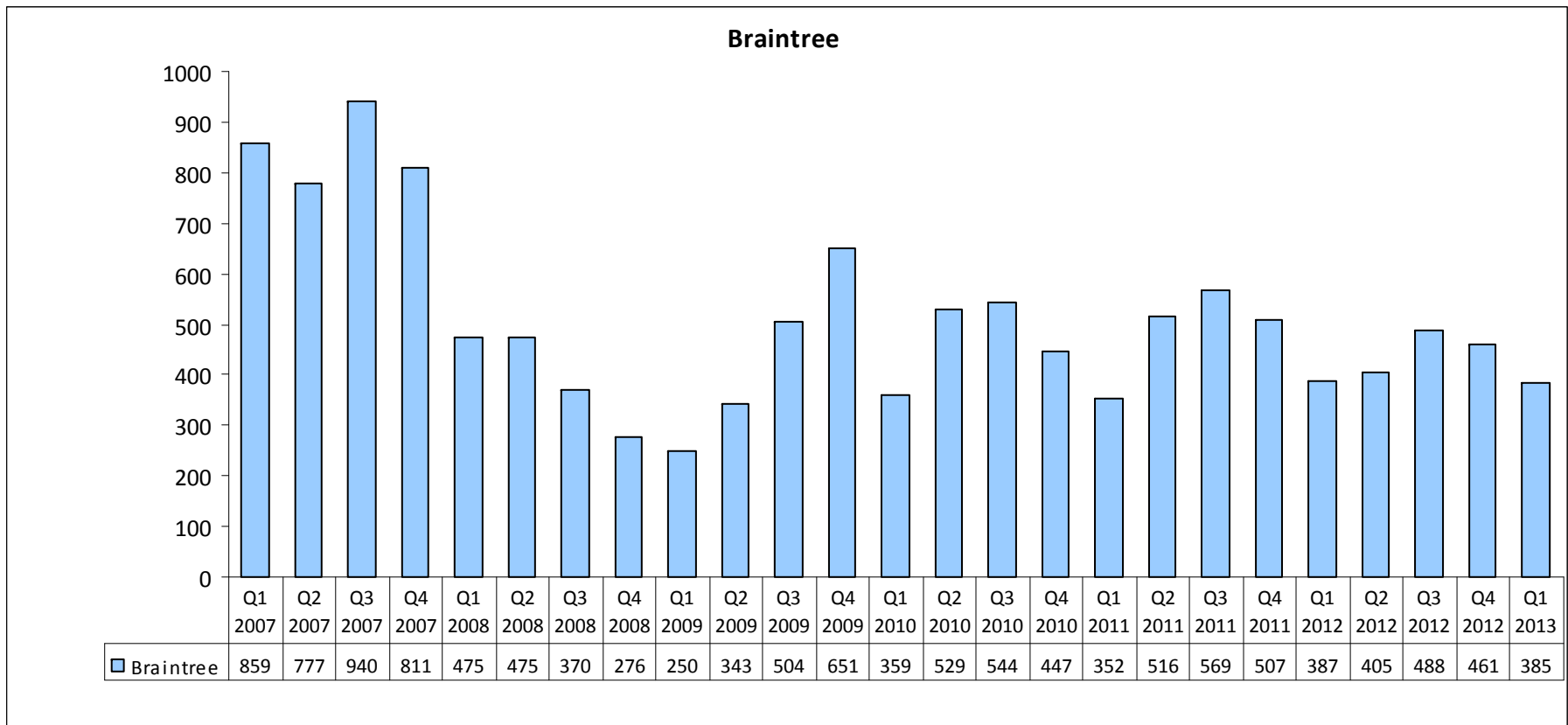


Source: Land Registry Residential Property Price Report 2007 to 2012, © Crown Copyright

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 Braintree District and Essex as a comparison. Overall volumes of sales have decreased over the five year period. Sales levels in Braintree fell by 55.2% from 2007 and by 49.8% in Essex.

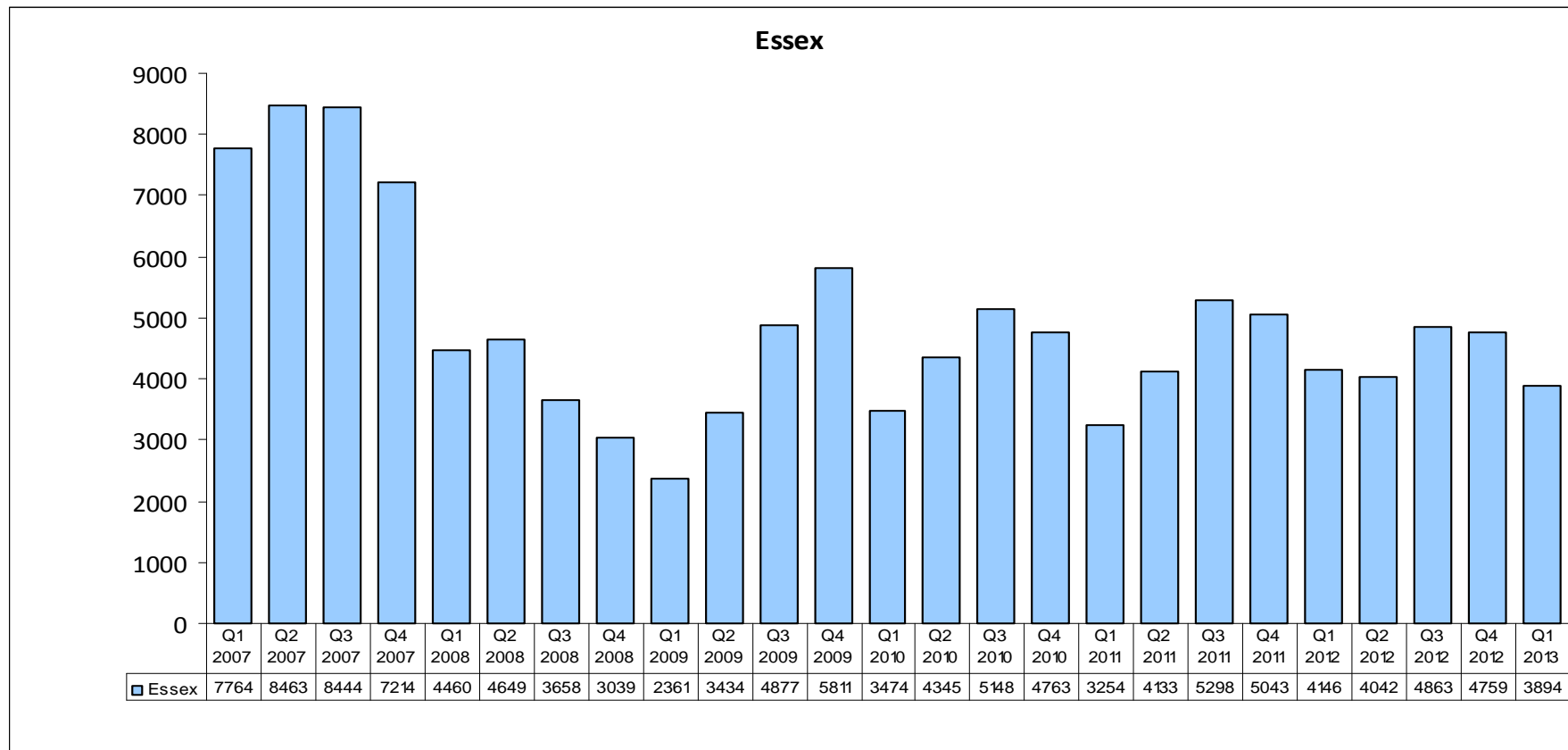
Figure 6-5 Volume of Sales (Braintree) 2007-2012



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.

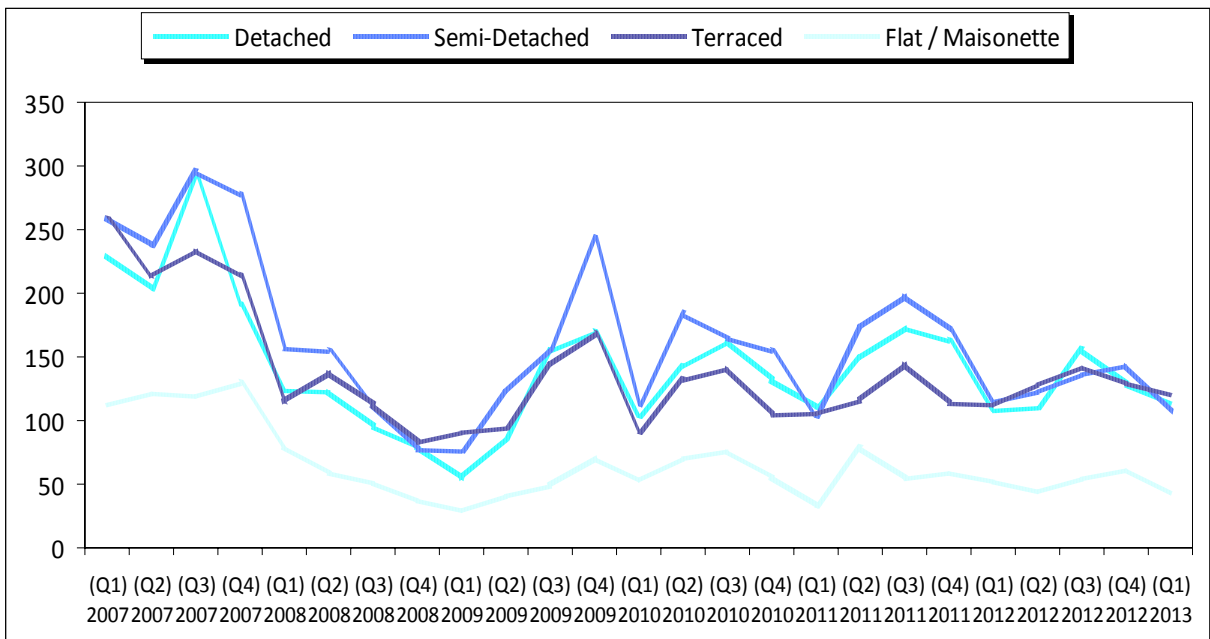
Figure 6-6 Volume of Sales (Essex) 2007-2013



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

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

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



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

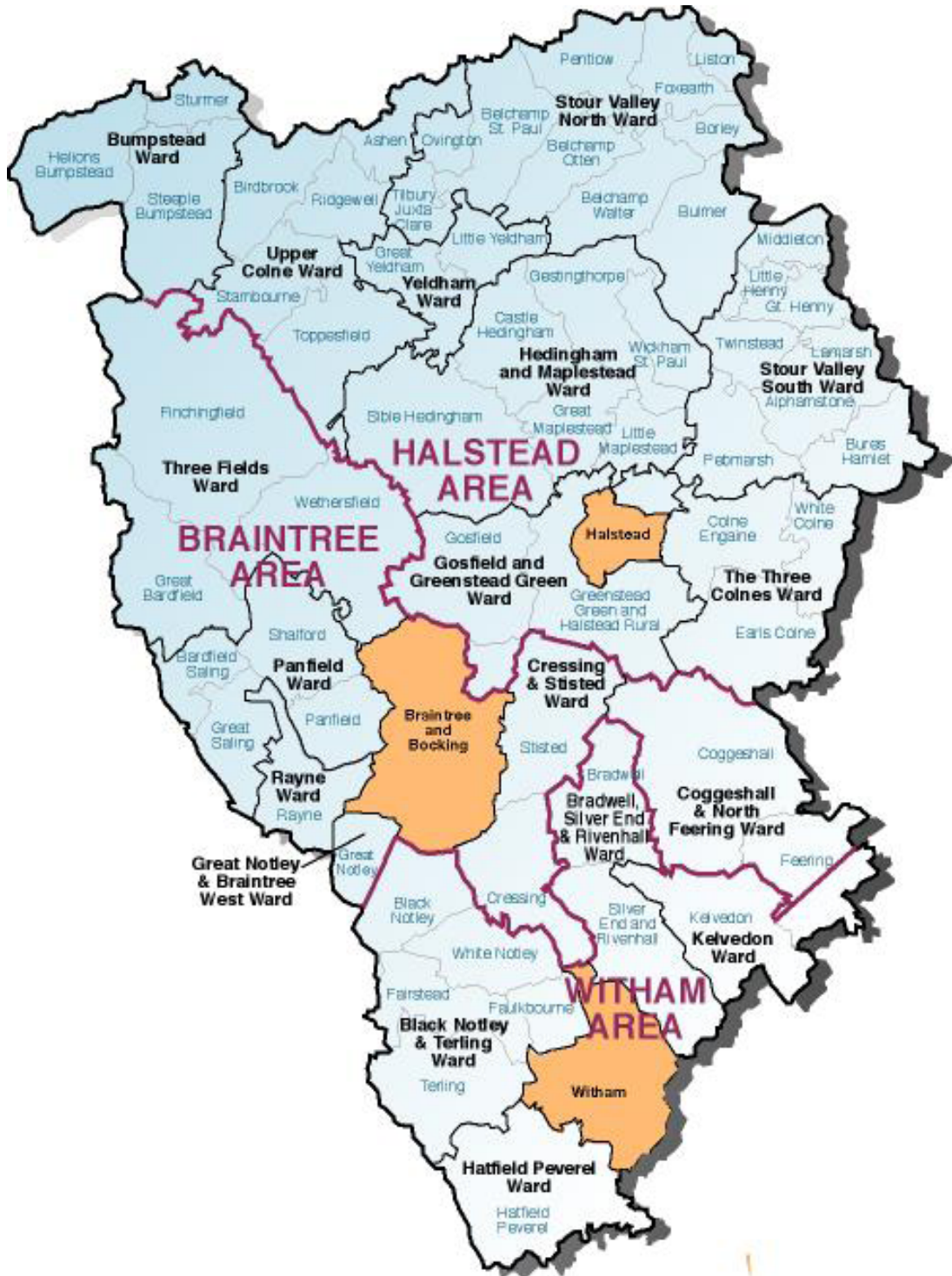
6.8.4 The largest decrease in terms of property type over the five year period was flats at 61.6% followed by semi-detached properties at 59.8%. Detached and terraced properties reduced in sales volumes by 50.4% and 53.1% respectively.

6.9 Braintree Market Sub-Area Breakdown

6.9.1 The District has been divided into 5 sub-areas to analyse house prices and rental costs locally in the areas outlined below.

Sub-Areas	Wards contained within
Braintree Town	<i>Braintree Central , Braintree East Braintree South, Bocking North Bocking South, Bocking Blackwater Great Notley</i>
Witham Town	<i>Witham Chipping Hill & Central Witham North, Witham South Witham West</i>
Halstead Town	<i>Halstead St Andrews Halstead Trinity</i>
Southern and Western Rural	<i>Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon</i>
Northern Rural	<i>Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes</i>

Figure 6-8 Ward Map of Braintree District



Source: Braintree District Council

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 five 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 Braintree District– May 2013

	1 Bed Flat	2 Bed Flat	2 Bed Terraced	3 Bed Terraced	2 Bed Semi-Detached	3 Bed Semi-Detached
Braintree Town	89,950	120,000	140,000	165,000	152,000	185,000
Witham Town	95,000	124,995	150,000	164,995	165,000	189,995
Halstead Town	73,000*	89,995	125,000	160,000	140,000	170,000
Southern and Western Rural	109,000	119,950	150,000	160,000	165,000	187,500
Northern Rural	73,000*	92,500	125,000	159,995	150,000	162,500
District-Wide	90,000	112,950	137,000	160,000	150,000	175,000

Source: DCA Housing Market Survey May 2013

* Caution Low Sample

nd No data found

- 6.10.6 Although the average price of flats in Braintree District according to the Land Registry survey is £103,298, entry sales levels vary across the District with the lowest entry prices, starting at around £73,000 for a 1-bed flat in Halstead and the Northern Rural area (albeit both based on low samples), rising to £124,995 for a 2-bed flat in Witham Town.
- 6.10.7 2 bedroom terraced properties start at £125,000 in Halstead and the Northern Rural area rising to £150,000 in the Southern and Western sub-area and Witham Town. 3 bedroom terraced properties start at £159,995 in the Northern Rural sub-area rising to £189,995 in Witham Town.
- 6.10.8 2 bedroom semi-detached properties start from around £140,000 in Halstead Town rising to £165,000 in the Southern and Western sub-area and Witham Town. 3-bedroom semi-detached properties start at £162,500 in the Northern Rural sub-area rising to £189,995 in Witham Town.

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 and 2.9 x gross household income for dual income 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. Around 70.0% of concealed households earn less than £25,000 and 93.8% have less than £10,000 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 5 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
Braintree Town	24,400	69.2	32,600	88.5	38,000	96.9
Witham Town	25,800	72.4	33,900	90.5	40,700	100.0
Halstead Town	19,800*	61.4	24,400	69.2	33,900	90.5
Southern & Western Rural	29,600	83.3	32,600	88.5	40,700	100.0
Northern Rural	19,800*	61.4	25,100	70.4	33,900	90.5

Caution low sample*

Source: DCA House Price Survey May 2013

- 6.11.4 The cheapest entry level property requires an income of £19,800 in the Halstead Town and Northern Rural sub-areas.
- 6.11.5 61.4% 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 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. 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. 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.

6.13 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.
- 6.13.2 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 according to the specific needs of their locality;
 3. Other first time buyers who fit all other qualifying criteria detailed above.
- 6.13.3 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.

- 6.13.4 There are also shared ownership schemes targeted at specific groups, such as shared ownership for disabled people and those over 55 years old.
- 6.13.5 The following tables utilises data from the 'Share to Buy' and Rightmove websites.
- 6.13.6 In Braintree at the time of the survey, only two 2 bedroom shared ownership properties for sale were found and these were re-sales. An income of almost £24,500 was needed to be able to one of the properties and £29,000 for the other. Taking the minimum of a 5% deposit £2,775 or £4,500 would be needed.
- 6.13.7 The cost of the legal fees would be on top of these deposit payments.

6.14 Shared Equity Schemes

- 6.14.1 This is not shared ownership as the buyer owns 100% of the property and is a Government incentive to help first time buyers.
- 6.14.2 The government runs two shared equity schemes; FirstBuy and HomeBuy Direct but not everyone is eligible. You must meet certain criteria regarding your income, residency and other measures.
- 6.14.3 Under these schemes the buyer has to find a mortgage of 70% 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%.
- 6.14.4 After 25 years the loan will need to be paid back in full. As it is an 'equity loan', it is proportionate to the property value rather than being a fixed figure. Because of this, the amount that will have to be repaid will depend on the value of the property at the time.
- 6.14.5 At the time of the survey there were two properties for sale in Braintree under the FirstBuy scheme, a 2 bedroom and a 3 bedroom property.
- 6.14.6 All these properties are new build and the service charge has not been calculated. The monthly charge is therefore only the estimated monthly mortgage and is likely to be more with service charges. The income needed to buy the 2 bedroom was just over £27,000 and for the 3 bedroom almost £42,000. A 5% deposit would be between £8,344 and £9,440.

6.14.7 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, although there were only three in Braintree.

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 Bedroom Terraced House - Resale	£180,000	£90,000 - 50%	£205	£577	£13	£795	£4,500	£28,900	24.7
Braintree	2 Bedroom Terrace House - Resale	£185,000	£55,500 - 30%	£332	£324	£17	£673	£2,775	£24,500	30.7
Braintree	2 Bedroom Terraced House - Resale	£175,000	£87,500 - 50%	£197	£562	£45	£804	£4,375	£29,250	17.7
Chelmsford	1 Bedroom Apartment - Resale	£120,000	£90,000 - 75%	£69	£577	£144	£790	£4,500	£28,700	19.7
Chelmsford	1 Bedroom House - Resale	£130,000	£65,000 - 50%	£111	£417	£20	£548	£3,250	£19,950	62.1
Chelmsford	2 Bedroom Apartment - Resale	£205,000	£67,650 - 33%	£257	£434	£150	£841	£3,382	£30,600	16.3
Chelmsford	1 Bedroom Apartment - Resale	£120,000	£90,000 - 75%	£69	£577	-nd-	£646 Excl SC	£4,500	£23,500 Excl SC	33.6
Chelmsford	2 Bedroom Apartment - Resale	£220,000	£110,000 - 50%	£397	£706	£150	£1,253	£5,500	£45,550	4.0
Chelmsford	1 Bedroom Apartment -New	£120,000	£90,000 -75%	£69	£577	£145	£791	£4,500	£28,750	19.8
Colchester	1 Bedroom 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 Bedroom House -New	£240,000	£60,000 - 25%	£420	£384	£58	£862	£3,000	£31,350	15.8
Maldon	3 Bedroom House - New	£280,000	£70,0000 - 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.

6.14.8 The table below shows examples of FirstBuy and Shared Equity costs, incomes required and percentage of 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	£7,600	£35,450	14.4
Colchester	3 Bed Terrace House	£182,995	£146,396 – 80%	£939	-nd-	£939	£7,320	£34,150	15.1
Colchester	3 Bed House	£250,000	£200,000 – 80%	£1,283	-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 400 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	Braintree Town		Witham Town		Halstead Town		Southern & Western Rural		Northern Rural		District-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	519	475	594	500	438	425	551	475	498	440	522	450
2-Bed Flat	676	575	733	650	644	550	735	595	582	525	670	575
2-Bed Terraced	718	685	717*	650*	626*	595*	773*	695*	631	595	675	625
3-Bed Terraced	812	775	819	775	770*	750*	862	810	698	660	755	695
2-Bed Semi-detached	744	675	738*	725*	717*	525*	763	700	658	600	715	675
3-Bed Semi-detached	869	750	868*	775*	799*	750*	943	795	782	725	835	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 £425 per month in the Halstead Town sub-area, rising to £500 in the Witham Town sub-area for a one bedroom flat, the smallest unit. A 2-bedroom flat ranges from £525 per month in the Northern Rural sub-area rising to £650 in the Witham Town sub-area.
- 6.15.4 In the case of 2-bedroom terraced houses, entry rent levels range from £595 per month in the Halstead Town and Northern Rural sub-areas, rising to £695 in the Southern & Western Rural. 3-bedroom terraced rents start from £660 month in the Northern Rural sub-area, rising to £810 in the Southern & Western Rural sub-area.
- 6.15.5 Entry level rents for 2-bedroom semi-detached homes range from £525 in the Halstead Town sub-area rising to £725 in the Witham Town sub-area. 3 bedroom semi-detached properties start from around £725 in Northern Rural and rise to £795 per month in the Southern & Western Rural sub-area.

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 Bedroom Flat	2 Bedroom Flat	2 Bedroom Terraced
Braintree Town	22,800	27,600	32,900
Witham Town	24,000	31,200	31,200*
Halstead Town	20,400	26,400	28,600*
Southern & Western Rural	22,800	28,600	33,400*
Northern Rural	21,100	25,200	28,600

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 the Halstead Town sub-area and requires an income of £20,400 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

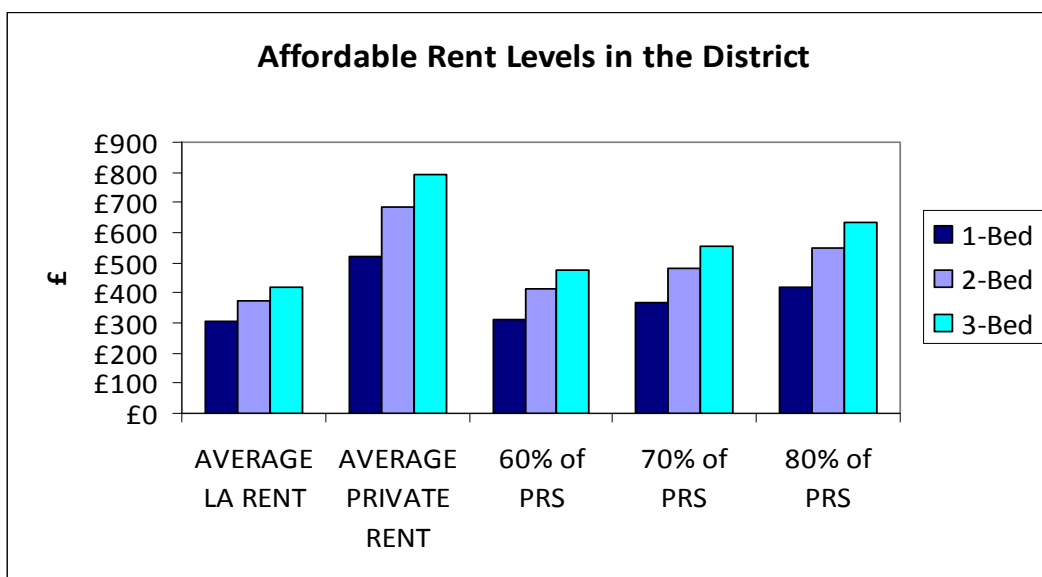
- 6.17.1 The Coalition Government introduced Affordable Rents up to 80% of market value for new social rented stock. This decision is to encourage Registered Providers to be less reliant on grant aid for new build schemes and self-finance the schemes by charging a greater amount of rent.
- 6.17.2 However, 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.
- 6.17.3 60% is more marginal at all sizes, however, introducing Affordable Rents at 70% for 2 and 3 bedrooms and 80% for all sizes is a viable option in almost all sub-areas of the District. For example, the average 'headroom' between the 80% level and the RP rent level is £134 pcm for 1 bedroom and £215 pcm for 2 and £264 for 3 bedrooms.

6.17.4 The table and graph below shows from the analysis of private sector and social rents that there is a large enough headroom to introduce Affordable Rents across the District as a whole.

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

District -Wide	Average RP Rent	Average Private Rent	60% of PRS	70% of PRS	80% of PRS
1-Bed	£284	£522	£313	£366	£418
2-Bed	£334	£687	£412	£481	£549
3-Bed	£372	£795	£477	£557	£636

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	no data	£325	no data
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.

6.19 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 6.

6.19.3 We have put these findings together to create a tenure costs analysis table by dwelling size, 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	£284	£425	£522	£612	£798
2 bedroom	£334	£505	£670	£675	£932
3 bedrooms	£372	£615	£755	£975	£1,127

Source: Social Rent – Data provided by Braintree 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

New Build – Rightmove website (Average costs used) based on a 10% deposit

-nd- no data available for this type / size

6.19.4 In section 5, Table 5-8 shows the monthly amount new forming households are able / willing to pay in rent / mortgage costs for their new home.

6.19.5 Around 53.0% 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 and a small size unit in the intermediate sector.

6.19.6 We also examined newly forming households who are moving within the next five years and their ability / willingness to pay for a shared ownership property within the Braintree District.

Table 6-12 Newly Forming Households ability / willingness to pay for Shared Ownership

	Shared Ownership Tenure		
	£351 - £500 pcm	£501 - £560 pcm	£561-£650 pcm
1 bedroom	46.4%	-	18.6%
2 bedroom	-	-	11.5%
3 bedrooms	-	-	23.3%

Source: Braintree / DCA housing survey data 2013

No data for other amounts / bed-sizes

- 6.19.7 The survey data suggests that from the total number of newly forming households needing shared ownership accommodation in the Braintree District only 46.4% are able or willing to pay no more than £500 pcm for a one bedroom property.
- 6.19.8 The rest are able or willing to pay over £561 pcm but no more than £650 pcm.

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 house size;
 - 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 from 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 (since April 2013) in certain areas which will result in a single benefit payment being made directly to social housing tenants.
- 7.1.6 It introduced 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 to be introduced during 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 Braintree has few houses in multiple occupation which are licensed. There are 53 known HMO properties of which 5 are already licensed and 1 requires a license. 47 are either not licensable or are under investigation. It may be that some of these are not even HMOs.
- 7.1.9 The number will, undoubtedly continue to increase with the changes to the benefits system.
- 7.1.10 In April 2013 the Government introduced a weekly limit on the total amount of benefit that most people aged 16 to 64 can get.
- 7.1.11 The cap applies 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 is:

- £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 Local authorities 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 Housing Benefit and Under-Occupancy

7.2.1 In 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.

7.2.2 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.

7.2.3 Since 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+.

7.2.4 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.

7.2.5 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.

Housing Benefit Changes

7.2.6 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.

7.2.7 From the 15th April 2013 the maximum amount of housing benefit that can be received is shown in the table below.

Table 7-1 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

7.2.8 Table 7-2 below shows the maximum Local Housing Allowance payable from April 2013 for Braintree and surrounding local authority areas.

7.2.9 The allowance varies quite considerably from area to area. The table below shows the lower quartile private sector rent for the same areas.

7.2.10 The Braintree District has 4 different market areas for Local Housing Allowance (LHA) and the maximum rent payable by Housing Benefit is different, depending on the location.

Table 7-2 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	£650	£575	£792	£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

7.2.11 The Towns of Braintree and Witham both come under the LHA for Chelmsford. As rents are slightly cheaper in Braintree Town than Witham, the LHA seems able to cover the cost of private rent and may attract residents from surrounding areas. In Witham Town, private rents are higher than LHA rents.

7.2.12 Halstead and surrounding villages mainly come under the Colchester LHA which is lower than the Chelmsford rates for similar-sized properties.

- 7.2.13 It is impossible to predict how the changes will affect Braintree or any other Local Authority, as cost is not the major factor which drives housing markets.
- 7.2.14 There is speculation that residents affected by the housing benefit changes will move to areas that offer cheaper housing however this cannot be quantified.
- 7.2.15 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.
- 7.2.16 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.
- 7.2.17 Under-occupancy of large family homes is already being prioritised by many housing providers.
- 7.2.18 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.

8 CURRENT HOUSING IN BRAINTREE

8.1 Key Findings

- Survey data revealed that 62.6% 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 2.8.
- 69.9% of properties in the market sector are 3 bedrooms or more, compared to 25.5% of properties in the social sector.
- The overall over-occupation level of 2.2% (1,219 implied households), is slightly 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 Registered Provider rented accommodation at 4.0%.
- The overall under-occupation figure of 39.2% was slightly lower 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 966 properties are under-occupied by two spare bedrooms.
- 89.1% of respondents said their home was adequate for their needs; 10.9% considered their home inadequate for their needs.
- The lowest adequacy by tenure was found in the private rented sector at 76.7%.
- The main reason for inadequacy was that the property was too small (41.6% 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 Braintree.
- 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.

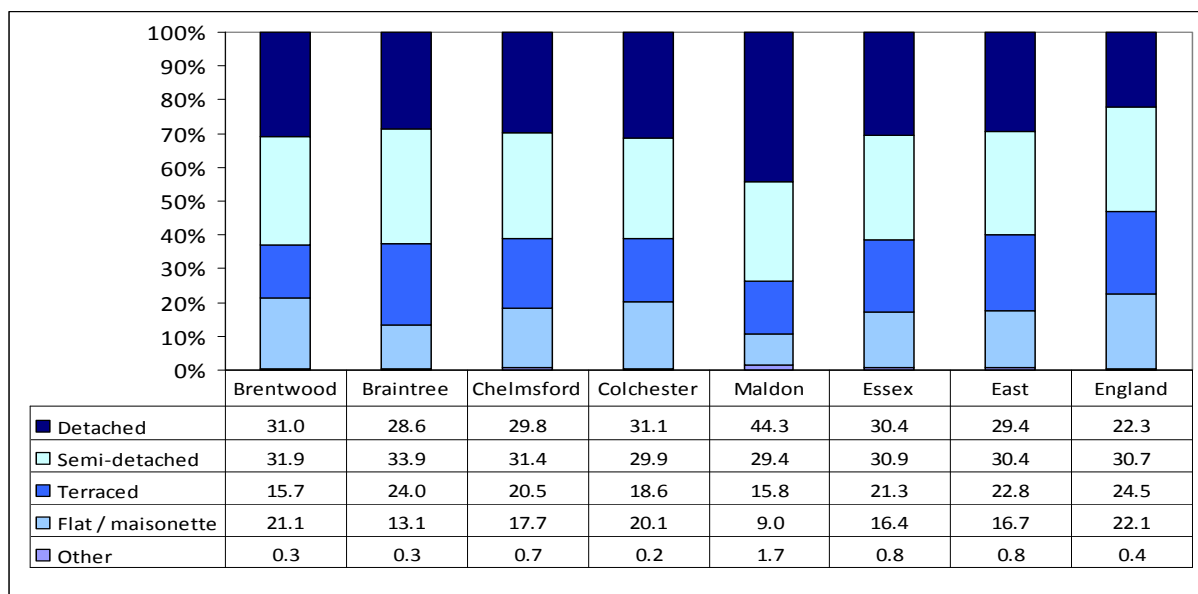
Table 8-1 Type of Accommodation 2013
Question 2

Type	2013 Survey %	N ^{os.} implied	2011 Census %
Detached House	22.6	13,835	28.6
Detached Bungalow	5.2	3,173	
Semi-detached House	30.7	18,755	34.0
Semi-detached Bungalow	6.5	3,974	
Terraced House	22.1	13,547	24.0
Terraced Bungalow	1.7	1,028	
Flat	10.7	6,528	13.1
Bedsit/Studio/Room Only	0.5	321	
Houseboat/Caravan/Mobile Home	0.0	0	0.3
Total	100.0	61,161	100.0

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

- 8.2.4 65% of households in Braintree live in a detached or semi-detached house (27.8% / 37.2%) and 23.8% live in a terraced house. The level of flats in the District at 10.7% is almost half 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 Braintree has a higher level of detached properties at 28.6% compared to nationally but is similar to the regional level. The proportion of semi-detached properties was higher at 33.9% than both the regional and national levels.

8.3 Tenure Profile

8.3.1 This section examines the tenure profile in Braintree, 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

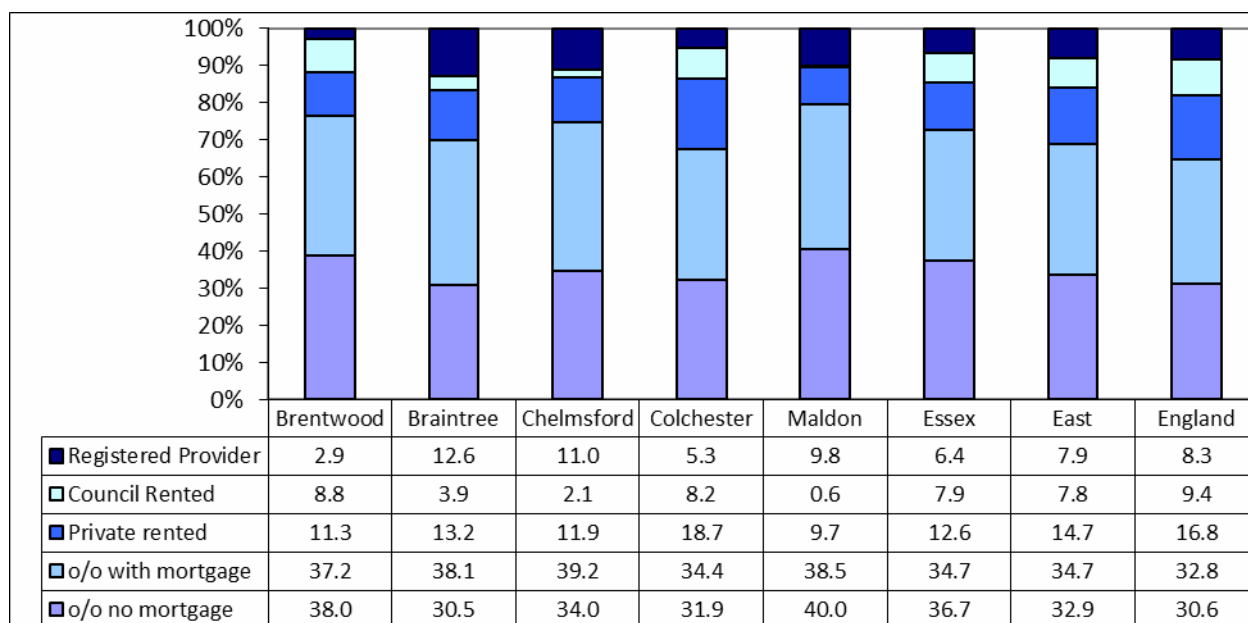
Tenure	2013 Survey %	N ^{os.} implied	2011 Census
Owner Occupied with Mortgage	38.3	23,412	38.1
Owner Occupied no Mortgage	30.5	18,665	30.5
Private rented	13.6	8,351	13.2
Council Rented	0.0	0	3.9
RP rented	16.4	10,055	12.6
Shared Ownership	0.5	281	0.6
Tied to employ / living rent free	0.7	429	1.1
Total	100.0	61,193	100.0

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

8.3.3 Owner occupation accounts for 68.8% of the District, a slight increase from the 2011 Census data where 68.6% were owner occupiers.

8.3.4 16.4% were in Social Rented accommodation and 13.6% 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 68.6% in Braintree, lower than in Essex (71.4%) but higher than nationally (63.4%).
- 8.3.6 The 2011 Census recorded that Braintree has higher levels of social stock (16.5%), compared to Essex (14.3%) and the East Region (15.7%).
- 8.3.7 The level of private rented accommodation was 13.2% in Braintree, 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/ Rom Only	Total
Owner Occupied with Mortgage	28.6	33.5	28.7	3.6	5.2	0.4	100.0
Owner Occupied no Mortgage	32.5	31.0	17.4	14.7	4.1	0.3	100.0
Private rented	11.0	32.8	18.3	7.0	30.4	0.5	100.0
RP rented	1.2	21.2	19.3	38.9	18.1	1.3	100.0
Shared Ownership*	0.0	0.0	44.5	0.0	55.5	0.0	100.0
Tied to employment*	33.9	33.9	0.0	0.0	32.2	0.0	100.0
Living rent free*	0.0	74.6	0.0	25.4	0.0	0.0	100.0

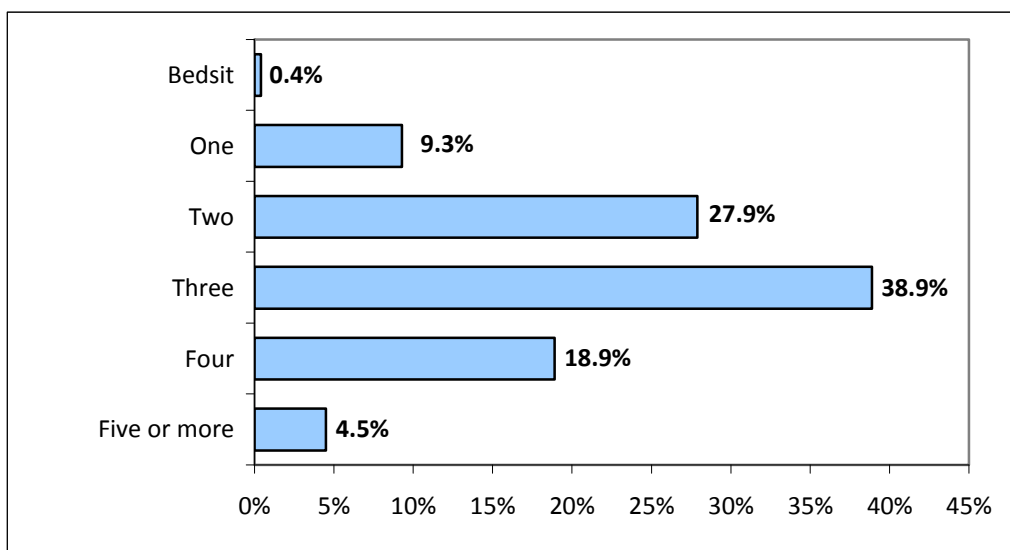
* Low volume of data – no data for Caravan / Mobile Home

Source: DCA Braintree 2013 Housing Needs Survey

- 8.3.9 A cross-tabulation relating property type to form of tenure shows that detached and semi-detached properties account for around 63% of the owner occupied sector, the same as recorded nationally in the English Housing Survey 2009-10. The highest proportions of social rented stock in the District are bungalows. In the private rented sector it is semi-detached houses and flats.

8.3.10 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 Braintree 2013 Housing Needs Survey

8.3.11 The average number of bedrooms across the stock was 2.8, which is the same as the average found in other recent DCA surveys (2.8).

8.3.12 The following table shows the breakdown for the number of bedrooms by sub-area for social stock only.

8.3.13 The majority of stock (around 54%) is two bedroom accommodation. The largest concentration of social stock is in the Braintree area.

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

Type	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms
Braintree	798	1,433	1,386	30
Witham	558	1,286	613	0
Halstead	333	349	334	0
Southern & Western	98	1,965	0	0
Northern Rural	277	653	376	0
Total	2064	5,686	2,709	30

Source: DCA Braintree 2013 Housing Needs Survey

8.3.14 In the social stock the main size of property was 2 bedrooms, followed by 3 bedroom accommodation. The highest proportion of 2 bedroom properties was found in the Southern & Western sub-area (34.6%).

8.3.15 The highest proportion of 3 bed properties was found in the Braintree sub-area (around 51%) where the main property type was semi detached houses.

8.3.16 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

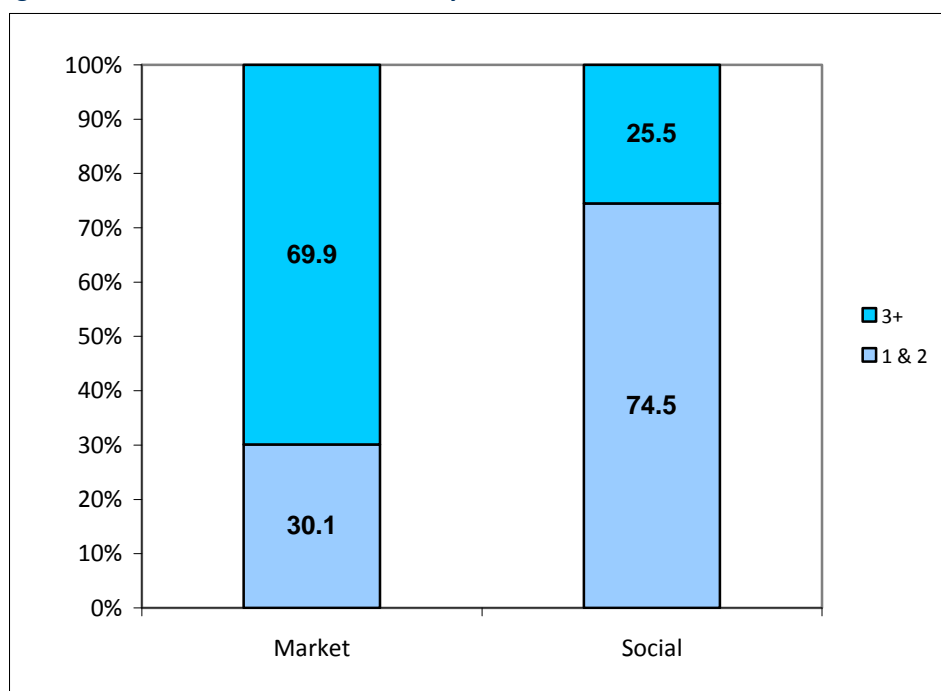
Question 3 by Question 1

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Owner Occupied (With Mortgage)	0.4	3.2	17.9	45.7	25.9	6.9	100.0
Owner Occupied (No Mortgage)	0.0	3.9	23.9	41.8	25.2	5.2	100.0
Private rented	0.5	27.1	32.8	29.7	7.8	2.1	100.0
RP rented	1.3	19.2	53.3	26.2	0.0	0.0	100.0
Shared Ownership*	0.0	0.0	100	0.0	0.0	0.0	100.0
Tied to employment*	0.0	0.0	32.2	48.4	0.0	19.4	100.0

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

- 8.3.17 The proportion of small units, bedsit / 1 and 2-bedroom properties, is high in the social rented sector at 72.5% of social rented stock.
- 8.3.18 Larger units are more predominant in the owner occupied at 75.4% and only 24.6% one and two bedroom properties.
- 8.3.19 The private rented stock was almost 60/40 between small and larger properties.

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



Source: DCA Braintree 2013 Housing Needs Survey

8.4 Property Condition and Facilities

- 8.4.1 As well as the number of properties in Braintree, 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 and 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 Braintree District Council had a house condition survey carried out in 2004 which highlighted that the level of non-decent homes were around 20% of private sector dwellings (9,700).

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	All Types
Central Heating (All rooms)	24.5	32.1	21.4	14.7	7.0	0.3	84.6
Central Heating (Partial)	23.6	27.3	24.1	7.0	18.0	0.0	9.0
Double Glazing (All rooms)	21.6	31.6	23.2	14.3	8.9	0.4	76.4
Double Glazing (Partial)	27.3	33.7	17.0	10.6	10.5	0.9	9.2
Cavity Wall Insulation	25.3	32.0	22.6	16.0	4.1	0.0	46.4
Loft Insulation	25.1	33.1	23.8	14.6	3.4	0.0	75.7
Water pipes insulated	31.5	28.8	19.4	16.2	4.2	0.0	40.8
Room Heaters	14.0	19.6	18.7	11.5	34.1	2.1	13.6

Source: 2013 Braintree Housing Needs Survey Data

8.4.11 The proportion of households with some form of central heating was 93.6%.

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 85.6% of households had some form of double glazing, the highest level was found in semi-detached accommodation.

Table 8-7 Main source of heating
Question 7b

	%	Nos. Implied
Gas	71.8	43,337
Electric	14.6	8,815
Oil	12.2	7,374
Wood Burner / Open Fire	1.2	749
Other	0.2	109
Total	100.0	60,384

Source: 2013 Braintree Housing Needs Survey Data

8.4.14 The main source of heating was gas at 71.8%. Respondents were also asked how much money they spent on their home fuel bills.

8.4.15 Payments were quite well spread, however nearly two-thirds appear to spend between £801 and £1,400 per annum.

Table 8-8 Total Annual spend on fuel bills
Question 7c

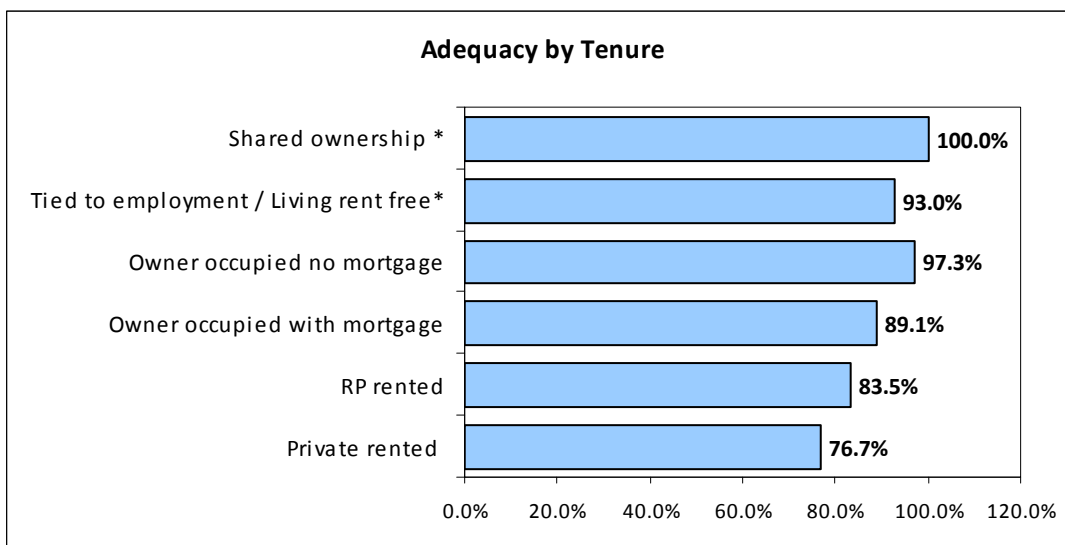
	%	Nos. Implied
Less than £800	14.5	8,332
£801 - £1,000	21.0	12,106
£1,001 - £1,200	21.2	12,209
£1,201 - £1,400	20.8	11,975
£1,401 - £1,600	10.2	5,846
Above £1,600	12.3	7,061
Total	100.0	57,529

Source: 2013 Braintree Housing Needs Survey Data

8.5 Adequacy of Present Dwelling / Improvement Required

- 8.5.1 89.1% 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 10.9% of households in Braintree (6,526 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 83.5% 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 Braintree 2013 Housing Needs Survey * Low volume of data

- 8.5.4 The lowest level of adequacy was for the private rented sector at 76.7%, an expected level for a sector with 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 1.9 choices each.

Table 8-9 Reason For Inadequacy

Question 8b

Reasons (in Situ)	% responses	% households	N ^{os} . implied (all choices)
Needs improvements / repairs	17.1	32.4	2,371
Too costly to heat	13.7	26.1	1,910
No heating	1.8	3.4	248
Reasons (Require a move)	% responses	% households	N ^{os} . implied (all choices)
Too small	21.8	41.6	3,044
Insufficient number of bedrooms	14.0	26.4	1,931
Housing affecting health of any household member	9.7	18.4	1,350
Rent / Mortgage too expensive	8.5	16.0	1,175
Garden too small	4.4	8.3	610
Too large	2.9	5.6	411
Suffering harassment	2.9	5.5	401
Garden too big	2.9	5.5	399
Short-term Tenancy	0.3	0.5	38
Overall Total			13,888

Source: DCA Braintree 2013 Housing Needs Survey

- 8.5.6 32.6% of respondents identified an 'in house' solution relating to repairs, improvements and heating. 32.4% of households (2,371 implied) selected the need for improvement or repairs as one of their choices.
- 8.5.7 67.4% of respondents indicated a solution requiring a move. The largest single issue in this group was that the home was too small, referred to by 41.6% of households as one of their choices, implying 3,044 cases.
- 8.5.8 26.4% of households said they had an insufficient number of bedrooms and 18.4% said that their housing was affecting the health of someone in the household.
- 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 1,219 households in this situation, lower than the level who stated that their home was too small.
- 8.5.10 This suggests that around 1,825 households (3,044 households that said their accommodation was too small minus 1,219 implied households that were 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.

8.6 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	39.5	2.4
Owner occupied no mortgage	64.4	0.2
Private rented	18.2	2.5
RP rented	9.6	4.0
Shared Ownership	0.0	0
Tied to employment	53.3	0
Living rent free	74.6	0
All stock	39.2	2.0

Source: DCA Braintree 2013 Housing Needs Survey

Over-Occupation

- 8.6.4 The overall over-occupation level of 2.0% (1,219 implied households), is lower than the average 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, 4.0% in RP, 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 39.2% was around the same level as 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 The following table shows the level of under occupation by age group.

Table 8-11 Under Occupation by Tenure by Age Group
Question 15a by Question 3 & Question 1 & Question 15da

Age Group	25-34 (%)	35-49 (%)	50-64 (%)	65-79 (%)	80+ (%)
Owner occupied with mortgage	32.1	28.5	51.2	76.1	64.7
Owner occupied no mortgage	49.8	39.5	72.3	64.2	57.0
Private rented	16.7	16.7	18.7	34.1	31.9
RP rented	0.0	0.0	2.5	21.3	12.3
Shared Ownership	0.0	0.0	0.0	0.0	0.0
Tied to employment	0.0	0.0	29.4	100.0	0.0
Living rent free	0.0	0.0	0.0	66.0	100.0
All stock	24.6	23.4	48.1	55.9	42.3

Source: DCA Braintree 2013 Housing Needs Survey

- 8.6.8 Under occupation is the highest in the 65-79 age group overall. In all age groups the tenure with the highest proportion of under occupation is in the owner occupied sector.
- 8.6.9 Under-occupation within the owner occupied no mortgage sector, which will include a higher proportion of elderly households, was at 64.4% 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 39.5%.
- 8.6.10 The under-occupation level in the RP rented (9.6%) is lower in comparison to the all tenure average and the owner occupied forms of tenure.
- 8.6.11 The Housing Survey data estimated that there are around 966 social rented properties which are under-occupied by two or more bedrooms.
- 8.6.12 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, 1,621 residents in Braintree lived in 124 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 8-12.

Table 8-12 Communal Establishments by Area

Area	No. of Communal Establishment	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

- 5,803 implied households had in-migrated to Braintree over the last three years from outside the District, 9.0% had moved from elsewhere in the UK.
- The main reason for local moves within the District in the last three years was 'needed more space' at 32.1%.
- 23.9% of in-migrating households moved into the District to form their first household.
- Over the next 5 years 39.7% of existing households and 39.2% 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 out-migration in existing households is family reasons and in concealed households is employment / access to work.
- The main net in-migration was from Chelmsford at +877, followed by Greater London at +594. The highest level of net out-migration was to 'Elsewhere in the UK' at -265.
- Over the past 5 years there was a net in-migration of +1,537 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 12,900 implied households (21.1% 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 (5,803 implied households).

9.3 In-Migration to the District

- 9.3.1 5,803 households had in-migrated to Braintree over the last three years from outside the District. 9.6% had moved from Chelmsford, 9.0% from elsewhere in the UK and 7.4% from elsewhere in Essex.

Table 9-1 Location of Previous Dwelling (In-migrants)
Question 5

Location	% of all moves from outside the District	N ^{OS.}
Greater London	5.7	733
Elsewhere in Essex	7.4	958
Elsewhere in the UK	9.0	1,155
Abroad	1.4	177
Chelmsford	9.6	1,240
Uttlesford	3.9	498
Colchester	4.8	613
St Edmundsbury	1.0	130
Brentwood	0.4	51
Maldon	1.4	182
Babergh	0.5	66
Total		5,803

Source: DCA Braintree 2013 Housing Needs Survey Data

- 9.3.2 23.9% 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
New Job	2.5	7.3
Closer / easier to commute	5.4	10.8
To be near a relative	2.8	18.6
Education	0.8	2.2
Needed more space	32.1	20.0
Needed less space	7.5	1.3
Retirement	1.4	2.7
Needs more parking	1.8	1.1
Rent arrears / repossession	0.0	0.0
Relationship / family breakdown	20.6	10.4
Wanted own home	12.4	13.7
To move to a cheaper home	1.9	2.9
Wanted to buy	6.8	5.7
Health reasons	4.0	3.1

Source: DCA Braintree 2013 Housing Needs Survey Data

- 9.3.4 The main reason for a move within the District was needed more space at 32.1%, followed by relationship / family breakdown at 20.6% and wanted own home at 12.4%.
- 9.3.5 The main reason for in-migrating to the District was also needed more space at 20.0%. The need to be nearer to a relative, closer / easier to commute and wanted own home were also popular choices.

9.4 Out - Migration from the District

- 9.4.1 Out-migration is expected to account for 39.7% (4,569) of all moves for existing moving households (11,522 implied) and 39.2% (1,448) of all moves for concealed households over the next 5 years (3,697 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. 4,462 implied existing households (77.2%) responded giving an average of 1.5 choices per household.
- 9.4.3 In the case of concealed households, 1,405 implied households (24.3%) 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 47.8% and 49.5% respectively.

9.4.5 The second most popular choice for existing households was elsewhere in Essex at 27.0%, followed by Abroad at 13.4%.

9.4.6 In the case of concealed households moving, the second most popular choice was Chelmsford at 19.8%, then Greater London at 13.5%.

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	3.9	172	8.6	121
Chelmsford	12.2	545	19.8	278
Colchester	6.2	275	2.3	33
Maldon	10.1	452	0.0	0
Uttlesford	8.3	369	3.7	52
Tendering	0.0	0	0.0	0
Elsewhere in Essex	27.0	1,204	9.9	139
St Edmundsbury	6.1	273	3.7	52
Babergh	3.9	175	9.6	135
Greater London	4.7	209	13.5	190
Elsewhere in the UK	47.8	2,131	49.5	695
Abroad	13.4	596	3.1	43
Total		6,401		1,738

Source: DCA Braintree 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 1.5 choices.

9.4.8 In the case of existing households the main reason was family reasons at 34.4%, followed by employment / access to work at 34.0%.

9.4.9 In the case of concealed households the main reason was employment / access to work at 65.6%, followed by education at 25.5%.

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
Unable to afford to buy a home	13.5	585	21.9	318
Family Reasons	34.4	1,494	12.9	186
Retirement	25.8	1,118	5.9	85
Quality of neighbourhood	30.8	1,337	8.0	115
Employment / access to work	34.0	1,477	65.6	951
Lack of affordable rented housing	9.7	421	3.6	52
Education	5.7	246	25.5	369
Rent arrears / repossession	0.0	0	0.0	0
Total		6,678		2,076

Source: DCA Braintree 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 Areas	Brentwood	Chelmsford	Colchester	Maldon
Moving into The District	51	1,240	613	182
Moving out of The District	115	363	183	301
Net Migration	- 64	+ 877	+ 430	- 119

Migration Areas	Uttlesford	Elsewhere in Essex	St Edmundsbury	Babergh
Moving into the District	498	958	130	66
Moving out of the District	246	803	182	117
Net Migration	+ 252	+ 155	- 52	- 51

Migration Areas	Greater London	Elsewhere in the UK	Abroad	Total
Moving into the District	733	1,155	177	5,803
Moving out of the District	139	1,420	397	4,266
Net Migration	+ 594	- 265	- 220	+ 1,537

Source: DCA Braintree 2013 Housing Needs Survey Data

- 9.5.2 Over the past 3 years the total net in-migration for the whole District was +1,537 households.
- 9.5.3 The main net in-migration to the District was from Chelmsford at +877, followed by Greater London at +594. The lowest level of in-migration was from elsewhere in Essex at +155.
- 9.5.4 The highest level of net out-migration from Braintree was to Elsewhere in the UK at -265. There were smaller levels of net out-migration to Abroad (-220), Maldon (-119) and Braintree (-64).

10 HOUSEHOLDS INTENDING TO MOVE WITHIN THE DISTRICT

10.1 Key Findings

- 24.2% of all households planned a move in the next 5 years.
- **5,272** existing households require market housing and **2,188** need affordable housing.
- **1,857** concealed households need market housing and **850** need affordable housing.
- The main tenure requirement for both existing and concealed households was owner occupation.
- There is expressed demand for **439** 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 Braintree 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. 24.2% of all households responding (14,328 implied) planed a move, implying an average of 4.8% per annum.

Table 10-1 Households Moving by Current Tenure

Question 17a x Q1

	%	N ^{os} . implied
Owner occupation with mortgage	48.9	7,004
Owner occupation no mortgage	16.8	2,411
Private rent	22.4	3,207
Registered Provider rent	11.0	1,573
Tied to employment / Living Rent Free	0.9	134
Total	100.0	14,329

Source: DCA Braintree 2013 Housing Needs Survey Data

No data for Shared Ownership

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 65.7% of current movers moving from owner occupation and 22.4% from private rent. The moves from social rent were only 11.0%.

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 / 23

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.}	
Owner occupation	89.7	3,033	95.4	676	29.2	663	0.0	0	0.0	0	4,372
Private rent	8.7	294	0.0	0	26.7	606	0.0	0	0.0	0	900
RP Rented	1.6	56	4.6	33	39.5	900	96.5	1,024	100.0	34	2,047
Shared Ownership	0.0	0	0.0	0	4.6	104	3.5	37	0.0	0	141
Total	100.0	3,383	100.0	709	100.0	2,273	100.0	1,061	100.0	34	7,460

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

Source: DCA Braintree 2013 Housing Needs Survey Data

10.4.2 In total **5,272** existing households require market housing, and this group is analysed in detail in Section 11. A further **2,188** existing households require affordable housing, analysed in detail in Section 12.

10.4.3 There is some cross tenure movement. 39.5% 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 Demand for Concealed Moving Households

- 10.5.1 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.
- 10.5.2 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.
- 10.5.3 A total of **2,707** concealed households planning to form in the next five years were identified from an average of 1st (2,106) and 2nd (601) concealed households in the detailed data tables and this is the figure used as a control total in this section.
- 10.5.4 The majority (87.3%) concealed households consisted of people described as children of the household. A further 4.4% was another relative or friend. 2.2% was a partner/spouse (reflecting a relationship breakdown) and 2.5% was a parent / grandparent.

Table 10-3 Concealed Household Formation in the Next Five Years
Question 27

Concealed households	%	N ^{os} . implied
Parent / Grandparent	2.5	68
Child (16+)	87.3	2,363
Partner / Spouse	2.2	60
Lodger	3.6	97
Friend	0.0	0
Other Relative	4.4	119
Total	100.0	2,707

Source: DCA Braintree 2013 Housing Needs Survey Data

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

Table 10-4 Age of Concealed Households
Question 28c

Age Groups	%	N ^{os} . implied
18 - 24	68.2	1,846
25 - 34	25.5	690
35 - 49	1.8	49
50 - 64	4.5	122
65+	0.0	0
Total	100.0	2,707

Source: DCA Braintree 2013 Housing Needs Survey Data

- 10.5.6 The main two age groups forming are the 18-24 at 68.2% and the 25 – 34 age group at 25.5%.

- 10.5.7 The survey found that children (under the age of 16) were present in around 6.0% of all households planning to form (162 implied).

Table 10-5 **Number of Children**

Question 28d

Children	%	N ^{os} . implied
Child due	0.0	0
One	6.0	162
Two or more	0.0	0
None	94.0	2,545
Total	100.0	2,707

Source: DCA Braintree 2013 Housing Needs Survey Data

- 10.5.8 New households were asked whether they were being formed as a single or couple household, 94.4% indicated formation as a single household, 5.6% as a couple.
- 10.5.9 Households indicating a couple household were also asked where their partner was currently living. In 38.3% of cases the partner was living elsewhere within Braintree resulting in a potential double count which is addressed in the CLG Assessment Model Calculation. In 42.3% of cases the partner was already living in the existing household.
- 10.5.10 Concealed households were also asked if they would consider sharing accommodation with a friend. 98% of households responded to this question with 63.1% saying they would consider sharing accommodation with a friend.

Table 10-6 **Time of Move - Concealed Households**

Question 31

When required	%	N ^{os} . implied
Within 1 year	15.9	430
1 - 2 years	30.7	831
2 - 3 years	21.6	585
3 - 5 years	31.8	861
Total	100.0	2,707

Source: DCA Braintree 2013 Housing Needs Survey Data

- 10.5.11 15.9% of concealed households required a move within a year, around 30.7% required a move a year later, a total of 46.6% within two years.
- 10.5.12 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.

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

Table 10-7 Tenure Needed / Preferred (concealed households)
Question 29a / Question 29b

	Tenure	Needed		Preferred	
		%	N ^{os} . implied	%	N ^{os} . Implied
MARKET	Owner occupation	40.0	1,083	72.8	1,971
	Private rent	28.6	774	6.0	162
AFFORDABLE	RP rent	20.4	552	13.0	352
	RP Shared Ownership	11.0	298	8.2	222
Total		100.0	2,707	100.0	2,707

- 10.5.14 In terms of the tenure needs of concealed households forming in the District, the largest proportion needed owner occupation (40.0%) followed by private rent (28.6%) and Registered Provider rent (20.4%).
- 10.5.15 The most preferred tenure is also owner occupation (72.8%), with more concealed households preferring this tenure than saying they actually needed it (40.0% v 72.8%).
- 10.5.16 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
- 10.5.17 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

- **4,372** households are planning a move to owner occupied housing and **900** are to private rented housing.
- 29.1% plan to move within one year and 39.1% in 1 to 2 years.
- The main type of property required is detached and 43.7% of movers require a 3 bedroom unit.
- The most popular choice in terms of location was Braintree, Bocking & Great Notley (45.0%).
- The main reason for choice of location was 'quality of neighbourhood' followed by 'nearer family' and 'always lived here'.

Concealed Households

- **1,083** concealed households are planning a move to owner occupied housing and **774** to private rent.
- 8.4% plan to move within a year and 34.7% within 1 to 2 years.
- 34.0% need a flat but only 3.5% prefer a flat.
- 38.7% need a one bedroom unit, but there is no preference for a one bedroom. 47.3% need a 2-bedroom property.
- The highest demand for location choice was for Bumpstead, Upper Colne, Yeldham, Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green, Stour Valley South, and Three Colnes at 42.4% followed by Braintree, Bocking and Great Notley at 32.2%.
- The most popular reasons for choice of location were nearness to family employment / closer to work and always lived here.

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 Braintree 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 10.3.4, **4,372** existing households are planning to move into owner occupied housing and **900** are planning to move into private rented housing, giving a total demand of **5,272** 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 **5,272** 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	29.1	1,518	34.7
1 - 2 years	39.1	2,040	37.7
2 - 3 years	6.8	357	7.1
3 - 5 years	25.0	1,301	20.5
Total	100.0	5,216	100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.4 The table above shows that 29.1% of potential movers to market housing sought to do so within one year and 39.1% 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	41.0	2,117	29.0
Semi-detached	37.6	1,943	38.8
Bungalow	10.0	518	16.6
Terraced	5.4	280	7.5
Flat	4.0	205	4.0
Supported Housing	1.0	52	2.5
Self Build	1.0	52	1.6
Total	100.0	5,167	100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.5 41% of existing households moving to market housing stated that they required a detached property, higher than the proportion of all existing households moving (29%). Interest in flats / maisonettes was low at 4% but equal to the all tenure response.

Table 11-3 **Number of Bedrooms Required**
Question 21

Bedrooms	Market Housing %	N ^{os} . Implied	All Tenures %
One	1.0	51	7.8
Two	26.0	1,341	33.3
Three	43.7	2,257	36.9
Four	24.9	1,287	18.6
Five or more	4.4	229	3.4
Total	100.0	5,165	100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.6 The highest demand of those moving to market housing was for 3-bedroom properties at 43.7%, similar when compared with the all tenure demand of 36.9%.
- 11.3.7 The demand for smaller units i.e. 1 and 2 bedrooms was lower than the all tenure demand (27% v 41.1%).
- 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 21

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	4.9	66	33.6	758	82.6	1,064	100.0	229	2,117
Semi-detached	0.0	0	43.4	582	50.4	1,137	17.4	224	0.0	0	1,943
Terraced	0.0	0	12.1	163	5.2	117	0.0	0	0.0	0	280
Flat	0.0	0	15.3	205	0.0	0	0.0	0	0.0	0	205
Bungalow	0.0	0	24.3	325	8.6	193	0.0	0	0.0	0	518
Supported Housing	100.0	51	0.0	0	0.0	0	0.0	0	0.0	0	51
Self Build	0.0	0	0.0	0	2.2	52	0.0	0	0.0	0	52
Total	100.0	51	100.0	1,341	100.0	2,257	100.0	1,288	0.0	229	5,165

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.9 Households requiring a smaller size unit i.e. (2 bedrooms) leaned towards a semi-detached or a bungalow. There was also some demand for flats and terraces for households requiring a 2 bedroom property.
- 11.3.10 92% of households requiring 3-bedrooms and all requiring 4-bedrooms stated a requirement for a detached or semi-detached property, all demand for Self Build was for a 3 bed property.
- 11.3.11 All of the demand for 5 bedrooms was for a 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 22

Type	Owner occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Detached	43.6	1,860	28.5	256	2,117
Semi-detached	36.8	1,569	41.5	373	1,943
Terraced	5.0	215	7.3	65	280
Flat	0.0	0	22.7	205	205
Bungalow	12.1	518	0.0	0	518
Supported Housing	1.2	51	0.0	0	51
Self Build	1.3	52	0.0	0	52
Total	100.0	4,265	100.0	899	5,166

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.13 43.6% of demand in the owner occupied sector was for detached properties; 36.8% for semi-detached and 12.1% for bungalow accommodation.
- 11.3.14 41.5% of demand in the private rented sector was for semi-detached properties and 28.5% was for detached accommodation, 22.7% of demand was for flats.
- 11.3.15 Existing households moving were asked where accommodation was required. 4,190 households' responded to this question. Up to 2 choices were offered but on average only 1.2 choices were made.

Table 11-6 Which location do you wish to live in?
Question 25

Location	Market Housing %	N ^{os.} Implied	All Tenures %
Braintree, Bocking, and Great Notley	45.0	1,885	46.0
Witham	18.0	753	21.3
Halstead	5.4	227	10.1
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	31.2	1,309	28.9
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	20.4	854	17.9
Total		5,028	

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.16 The most popular location choices for existing households moving to market housing was Braintree, Bocking, and Great Notley (45%), followed by Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Crossing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering, Kelvedon at 31.2%. Braintree, Bocking, and Great Notley was also the most popular location choice for all tenures.
- 11.3.17 Existing households moving were also asked the reasons for their choice of location. 4,147 households' responded to this multiple choice question and 2.5 choices were made on average.

Table 11-7 Reason for Preferred Location
Question 26

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures %
Quality of neighbourhood	18.4	45.7	1,894	39.2
Nearer family	16.9	42.0	1,742	55.0
Always lived here	16.4	41.2	1,707	40.9
Employment /closer to work	15.9	39.5	1,637	34.7
Better / nearer schools and college	13.5	33.7	1,397	25.9
Type of housing	6.2	15.2	629	13.8
Greater availability of affordable housing	5.7	14.3	591	13.8
Nearer / better shopping and leisure facilities	4.4	11.0	457	11.3
Better public transport	2.6	6.4	267	8.1
Total	100.0		10,321	

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.3.18 Quality of neighbourhood (45.7%) was the most common choice, followed by the nearer family (42.0%) and always lived here (41.2%).
- 11.3.19 The lowest chosen reason was better public transport at just 6.4%.

11.4 Demand for Market Housing for Concealed Households

- 11.4.1 As seen in Table 10-7 **1,083** concealed households are planning to move into owner occupied housing and **774** into private rented housing giving a total demand of **1,857** 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 1,857 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 31

Time	Market Housing %	N ^{os.} implied	All Tenures %
Within 1 year	8.4	147	15.9
1 - 2 years	34.7	610	30.7
2 - 3 years	9.8	171	21.6
3 – 5 years	47.1	826	31.8
Total	100.0		100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.4.3 8.4% of concealed households moving to market housing are moving within 1 year, with a further 34.7% within 1-2 years. 56.9% 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 32a/b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Semi-detached	17.7	289	45.4	416
Detached	15.1	246	42.0	386
Terraced	28.5	462	9.1	84
Flat	34.0	552	3.5	32
Bedsit/Studio/Room only	4.7	76	0.0	0
Total	100.0	1,625	100.0	918

Source: DCA Braintree 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. 34.0% of concealed households moving to market housing express a need for flats compared with 4.0% of 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 33a/b

Bedrooms	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
One	38.7	650	0.0	0
Two	47.3	795	63.4	581
Three	14.0	235	30.5	280
Four +	0.0	0	6.1	56
Total	100.0	1,680	100.0	917

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.4.7 38.7% of concealed households needed one bedroom whilst there was no preference for a one bedroom property. 14.0% of concealed households actually needed a 3 bedroom property but 30.5% 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 32a by Question 33a

Type	1-bedroom		2-bedroom		3-bedroom		4-bedroom		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-Detached	8.7	52	17.4	138	42.3	99	0.0	0	289
Detached	0.0	0	22.0	175	29.9	70	0.0	0	246
Terraced	16.5	98	37.5	298	27.8	65	0.0	0	462
Flat	74.8	444	13.5	108	0.0	0	0.0	0	552
Bedsit/Studio/ Room only	0.0	0	9.6	76	0.0	0	0.0	0	76
Total	100.0	594	100.0	795	100.0	234	0.0	0	1,625

Source: DCA Braintree 2013 Housing Needs Survey Data

Note: No data for other types

- 11.4.9 74.8% of demand for a 1-bedroom and 13.5% of demand for a 2 bedroom property was for a flat.
- 11.4.10 42.3% of respondents who need 3 bedrooms require a semi-detached property and no concealed households need 4 bedrooms.
- 11.4.11 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 32a by Question 29a

Type	Owner Occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	19.3	173	16.0	116	289
Detached	27.5	246	0.0	0	246
Terraced	31.7	284	24.3	177	462
Flat	21.5	193	49.3	358	552
Bedsit/Studio/ Room only	0.0	0	10.4	76	76
Total	100.0	896	100.0	727	1,625

Source: DCA Braintree 2013 Housing Needs Survey Data; No data for other house types

- 11.4.12 31.7% of demand in the owner occupied sector was for terraced and 27.5% was for detached houses.

- 11.4.13 49.3% of demand in the private rented sector was for flats and 24.3% was for terraced houses.
- 11.4.14 Concealed households were asked the same questions on location as existing households moving. 1,565 concealed households responded to the location question giving an average of 1.3 choices each.

Table 11-13 Which location do you wish to live in?
Question 34

Location	Market Housing%	N ^{os} . Implied	All Tenures %
Braintree, Bocking, and Great Notley	32.2	504	38.8
Witham	7.0	109	29.6
Halstead	17.2	269	25.7
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Crossing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	30.2	472	22.1
Bumpstead, Upper Colne, Yeldham Stour Valley North, Heddingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	42.4	664	34.9
Total		2,018	

Source: DCA Braintree 2013 Housing Needs Survey Data

- 11.4.15 The most popular location choice amongst concealed households moving to market housing was Bumpstead, Upper Colne, Yeldham Stour Valley North, Heddingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, and Three Colnes.
- 11.4.16 Braintree, Bocking and Great Notley was the next most popular choice of location at 32.2%, followed by Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Crossing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon (30.2%).

11.4.17 The final question in this section asked respondents why they preferred a particular location. The average number of choices was around 2.3.

Table 11-14 Reason for Preferred Location
Question 35

Reason	Concealed households moving to Market Housing		
	% responses	% households	N ^{OS} . Implied (all choices)
Nearer family	33.4	77.1	1,206
Always lived here	17.3	40.0	626
Employment /closer to work	23.0	53.2	832
Better public transport	1.5	3.6	56
Quality of Neighbourhood	9.0	20.9	327
Nearer / better shopping and leisure facilities	4.3	9.8	154
Greater availability of smaller houses	1.8	4.2	65
Greater availability of more affordable housing	4.2	9.7	152
Better / nearer schools and colleges	5.5	12.6	197
Total	100.0		3,615

Source: DCA Braintree 2013 Housing Needs Survey Data

11.4.18 The most popular reason was nearness to family (77.1%). Employment / closer to work (53.2%) and always lived here (40.0%) also featured quite highly.

11.4.19 Concealed households were also asked if they would consider sharing their accommodation with a friend. 63.1% (1,678 implied) said they would consider sharing, and 36.9% (982 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	Self Build	Total
EXISTING HOUSEHOLDS	1-BEDROOM	0	0	0	0	0	51	0	51
	2-BEDROOMS	582	66	163	205	325	0	0	1,341
	3-BEDROOMS	1,137	758	117	0	193	0	52	2,257
	4+ BEDROOMS	224	1,293	0	0	0	0	0	1,517
CONCEALED HOUSEHOLDS	1-BEDROOMS	52	0	98	444	0	0	0	594
	2-BEDROOMS	138	175	298	108	0	0	0	795
	3-BEDROOMS	99	70	65	0	0	0	0	234
	4+ BEDROOMS	0	0	0	0	0	0	0	0
IN-MIGRANT HOUSEHOLDS	1-BEDROOMS	201	0	0	581	70	0	0	852
	2-BEDROOMS	543	0	578	478	66	0	0	1,665
	3-BEDROOMS	820	223	313	0	22	0	0	1,379
	4+ BEDROOMS	22	814	86	0	52	0	0	974
TOTAL		3,818	3,399	1,718	1,816	728	51	52	11,582

Source: DCA Braintree 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. 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 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.
- 11.6.3 Practice 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.
- 11.6.4 In terms of household survey flow models, the data utilised is both primary household survey data which identifies future housing forming and moving intentions which are not available from any other source and secondary data particularly on social and affordable housing need and stock re-let supply in the Model in Section 14.
- 11.6.5 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.
- 11.6.6 The following table identifies the data over 5 years and the future average **annual demand and supply** of market properties by bedrooms from:-
- **Demand** from both local existing and concealed households moving and forming within the District and from in-migrating households;
 - **Supply** from the turnover of the existing stock created by out-migrants leaving and existing households moving within the District.

Table 11-16 Total Demand for Market Housing 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		26		501		747		481		1,755
Concealed		184		127		68		0		379
In-migration		426		833		690		487		2,436
Total Demand		636		1,461		1,505		968		4,570
Moving within	244		898		890		640		2,672	
Out-migration	136		362		441		471		1,410	
Total Supply	380		1,260		1,331		1,111		4,082	
Net Shortfall		256		201		174		(143)		488
Shortfall %		40%		32%		28%				

Source: DCA Braintree 2013 Housing Needs Survey

- 11.6.7 The major market housing demand from existing, concealed and in-migrating households is for three and two bedroom properties, but the demand is mainly met by the turnover from the larger scale of these properties in the existing stock.

- 11.6.8 However the demand from in-migrants exceeds supply from out-migrants for **two** bedrooms by 471 units and **three** bedroom properties by 290 units. The net shortfalls are close to **30%** of the total shortfall for each of these property sizes.
- 11.6.9 Demand and supply of **one** bedroom units is low reflecting the smaller stock supply. In-migrating household demand exceeds out-migrant supply by 290 units, creating the highest net shortfall of 256 units, **40%** of the total shortfall.
- 11.6.10 Stock turnover suggests that there could be an annual surplus of 143 four bedroom units despite a balanced supply and demand from migrant households.
- 11.6.11 In total, there is a net market sector shortfall of 488 units a year. However, there is a need to take account of supply from dissolutions in the market sector.
- 11.6.12 Council data for 2012 /13 suggests that 126 properties became available and taking this additional supply into account, there would be a **net shortfall of 362** market units each year.

12 FUTURE AFFORDABLE HOUSING REQUIREMENTS

12.1 Key Findings

- Demand for affordable housing from existing moving households to 2016 was **2,188** units. **2,047** implied for RP rented accommodation and **141** for RP shared ownership accommodation.
- **850** concealed households are looking for affordable housing. **552** intend to move to RP rented accommodation and **298** to RP shared ownership.
- 53.6% of existing households and 33.3% 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 semi-detached property at 49.7% and 52.0% require 2 bedrooms.
- For concealed households moving to affordable housing the main type of property needed was a flat at 64.7% and 56.4% need 1 bedroom.
- Braintree, Bocking and Great Notley were the most popular locations for households moving within the District for existing and concealed households.
- Nearer family and quality of neighbourhood were the most common reasons for the 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 **2,188** affordable units for existing households moving within the District over the five years to 2018.
- 12.4.2 **2,047** of existing households moving needed RP rented accommodation and **141** needed RP shared ownership accommodation.
- 12.4.3 Some totals in the following tables may be slightly different to the total of **2,188** 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	53.6	1,173	34.7
1 - 2 years	32.3	706	37.7
2 - 3 years	5.1	111	7.1
3 – 5 years	9.0	196	20.5
Total	100.0	2,186	100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

- 12.4.5 The data shows that 53.6% of potential movers to affordable housing sought to do so within one year, a higher level for all movers (34.7%).
- 12.4.6 The main type of accommodation needed by existing households moving to affordable housing was a semi-detached house at 49.7%. 24.1% of respondents said they were looking for a bungalow and interest in a terraced property was at 14.3%. Interest in flats was lower at 5.0%, only 6.9% were interested in supported housing and there was no demand for detached properties.

12.4.7 22.3% of existing households needing affordable housing indicated that they were looking for a one bedroom property, 51.2% said two bedrooms and 18.6% said three bedrooms. 6.2% said they were looking for a four bedroom property and a further 1.7% were looking for a five bedroom property.

12.4.8 Analysis of the type of property respondents were looking for by the number of bedrooms showed the following results.

Table 12-2 Type by Size Required
Question 19 by Question 21

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	59.0	661	86.3	351	41.1	56	1,068
Terraced	0.0	0	15.4	172	13.7	56	58.9	80	308
Flat	7.6	37	6.3	70	0.0	0	0.0	0	107
Bungalow	62.1	303	19.3	216	0.0	0	0.0	0	519
Supported Housing	30.3	148	0.0	0	0.0	0	0.0	0	148
Total	100.0	488	100.0	1,119	100.0	407	100.0	136	2,150

Source: DCA Braintree 2013 Housing Needs Survey Data
No data for other house types

12.4.9 Demand assessed by the number of bedrooms shows that 62.1% of the total one bedroom demand was for bungalows. Demand for two bedrooms was well spread across the house types and 86.3% of three bedroom demand was for semi-detached accommodation. All four-bedroom demand was split between semi-detached or terraced accommodation.

12.4.10 Analysis of the type of property respondents were looking for by tenure showed the following results.

Table 12-3 Type Required by Tenure Required
Question 19 by Question 23

	RP rented		RP Shared Ownership		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	47.1	964	100.0	104	1,068
Terraced	15.0	308	0.0	0	308
Flat	5.3	107	0.0	0	107
Bungalow	25.4	519	0.0	0	519
Supported Housing	7.2	148	0.0	0	148
Total	100.0	2,046	100.0	104	2,150

Source: DCA Braintree 2013 Housing Needs Survey Data
No data for other types

12.4.11 47.1% of existing households who were looking for RP Rented accommodation would like a semi-detached property and 25.4% were looking for a bungalow. 15.0% of existing households looking for RP rented accommodation would like a terraced property and 5.3% a flat.

- 12.4.12 All respondents looking for shared ownership accommodation would like a semi-detached property.
- 12.4.13 Analysis of the size of property respondents were looking for by tenure showed the following results.

Table 12-4 Size Required by Required Tenure

Question 21 by Question 23

	RP rented		RP Shared Ownership		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
One Bedroom	23.9	488	0.0	0	488
Two Bedrooms	51.5	1,053	46.8	66	1,119
Three Bedrooms	18.0	369	26.9	38	407
Four or more Bedrooms	6.6	136	26.3	37	173
Total	100.0	2,046	100.0	141	2,187

Source: DCA Braintree 2013 Housing Needs Survey Data

- 12.4.14 The majority of all affordable tenures were looking for 2 or 3 bedrooms.
- 12.4.15 Only 3.3% of existing households moving to affordable housing (74 implied) were registered on a housing waiting list. All were on the Gateway to Homechoice Register.
- 12.4.16 Existing households moving to affordable housing were asked where accommodation was required. 1,987 households responded to this question and an average of 1.3 choices was made.

Table 12-5 Where is accommodation required?

Question 25

Location	Affordable Housing %	N ^{os.} Implied	All Tenures %
Braintree, Bocking, and Great Notley	51.4	1,021	46.0
Witham	26.1	518	21.3
Halstead	18.6	370	10.1
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Crossing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	22.6	448	28.9
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	15.0	299	17.9
Total		2,656	

Source: DCA Braintree 2013 Housing Needs Survey Data

- 12.4.17 By far the most popular location for existing households moving and requiring affordable was Braintree, Bocking and Great Notley (51.4%), followed by Witham at 26.1%. Braintree, Bocking and Great Notley was also the main choice for existing households moving to market housing.

12.4.18 The final question in this section asked respondents why they preferred a particular location. 2,043 households' responded to this question. This was a multiple choice question and 2.5 choices were made on average.

Table 12-6 Reason for Preferred Location
Question 26

Reason	% responses	% households	N ^{os.} implied (all choices)	All tenures %
Nearer family	33.2	81.2	1,659	55.0
Quality of neighbourhood	17.4	42.6	869	39.2
Always lived here	17.4	42.6	869	40.9
Employment /closer to work	10.5	25.8	526	34.7
Greater availability of affordable housing	5.1	12.5	256	13.8
Better / nearer schools and college	4.9	12.1	247	25.9
Type of housing	4.5	11.0	225	13.8
Nearer / better shopping and leisure facilities	3.7	9.1	186	11.3
Better public transport	3.3	8.0	163	8.1
Total	100.0		5,000	

Source: DCA Braintree 2013 Housing Needs Survey Data

12.4.19 Nearer family was the largest single choice at 81.2% followed by Quality of neighbourhood and always lived here (42.6%).

12.5 Needs of Concealed Households Moving Within Braintree

12.5.1 Table 10-7 showed that **552** concealed households intend to move to Registered Provider rented housing and **298** to RP shared ownership. In total, **850** concealed households over the next five years require affordable housing in Braintree District.

12.5.2 Some totals in the following tables may be slightly different to the total of **850** 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 31

Time	Affordable Housing %	N ^{os.} implied	All Tenures %
Within 1 year	33.3	267	15.9
1 - 2 years	37.0	297	30.7
2 - 3 years	22.7	182	21.6
3 – 5 years	7.0	56	31.8
Total	100.0	802	100.0

Source: DCA Braintree 2013 Housing Needs Survey Data

12.5.4 33.3% of concealed households who said they need affordable housing would like their accommodation within 1 year. 37.0% are moving in 1 – 2 years and 29.7% in 2-5 years. Moves are more imminent than those for all tenures.

- 12.5.5 64.7% of concealed households moving to affordable housing said they need a flat and 21.8% need a terraced property. 6.5% need a semi-detached property and 7% need a detached property. When we looked at the preference rather than need of concealed households moving to affordable housing, all preference from this group was for flats.
- 12.5.6 The highest demand in relation to the size of the accommodation actually needed was for 1-bedroom properties at 56.4% (452 implied). However, when we looked the preference from this group for a 1-bedroom property it was slightly lower at 50% (33 implied).
- 12.5.7 35.3% (283 implied) of concealed households moving to affordable housing need a 2-bedroom property and 8.1% (65 implied) need 3 bedrooms. There was no demand for a 4-bedroom property. When we looked at the preference rather than actual need for concealed households, 50% expressed a preference for a 1-bedroom property and 50.0% 2 bedrooms.
- 12.5.8 Analysis of the type of property needed by the size of property needed for concealed households moving to affordable housing showed the following results.

Table 12-8 Type Needed by Size Needed
Question 32a by Question 33a

Type	1-bed		2-bed		3-bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	18.2	52	0.0	0	52
Detached	0.0	0	19.7	56	0.0	0	56
Terraced	4.9	22	30.9	87	100.0	65	175
Flat	79.6	360	31.2	89	0.0	0	449
Bedsit / Studio / Room only	15.5	70	0.0	0	0.0	0	70
Total	100.0	452	100.0	284	100.0	65	801

Source: DCA Braintree 2013 Housing Needs Survey Data
No data for other types / sizes

- 12.5.9 Around 80% of 1 bedroom demand and 31.2% of 2 bedroom demand was for flats.
- 12.5.10 30.9% of the demand for a 2-bedroom property and all of demand for a 3-bedroom property was for terraced properties.

Table 12-9 Type Needed by Tenure Needed
Question 32a by Question 29a

	RP rented		Shared Ownership		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	10.0	52	0.0	0	52
Detached	10.7	56	0.0	0	56
Terraced	15.0	78	34.8	97	175
Flat	51.0	266	65.2	182	449
Bedsit / Studio / Room Only	13.3	70	0.0	0	70
Total	100.0	522	100.0	279	802

Source: DCA Braintree 2013 Housing Needs Survey Data No data for other types

- 12.5.11 The main interest from concealed households forming in the RP Rented sector was for flats at 51.0%; terraced properties at 15.0% and bedsits at 13.3%.
- 12.5.12 Interest in detached and semi-detached made up 20.7%. All interest for the RP shared ownership sector was for flats (65.2%) and terraced properties (34.8%).
- 12.5.13 Analysis of the type of property needed by tenure showed the following results

Table 12-10 Size Needed by Tenure Needed
Question 33a by Question 29a

	RP rented		Shared Ownership		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
One Bed	51.8	270	65.2	182	452
Two Bed	48.2	252	11.6	32	283
Three Bed	0.0	0	23.2	65	65
Total	100.0	522	100.0	279	801

Source: DCA Braintree 2013 Housing Needs Survey Data
No data for other sizes

- 12.5.14 The majority of concealed households moving to affordable housing tenures need one and two bedrooms.
- 12.5.15 Only 28.9% of concealed households moving to social housing (246 implied) responded to the question on whether they were registered on a housing waiting list. The majority of concealed households (77.2%) who wanted to move to affordable housing were registered on the Gateway to Home Choice waiting list. There was some registration with another scheme / council area (22.8%).
- 12.5.16 Concealed households were asked if they would consider sharing their accommodation. 63% (1,678 implied) would consider sharing and 37% (982 implied) would not.

12.5.17 Concealed households moving to affordable housing were asked where accommodation was required. 745 households' responded to this question. Up to 2 choices were offered but on average only 1.5 choices were made.

Table 12-11 **Where is accommodation required?**
Question 34

Location	Affordable Housing %	N ^{os} . implied	All Tenures %
Braintree, Bocking, and Great Notley	40.1	299	38.8
Witham	26.7	199	29.6
Halstead	33.7	251	25.7
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	7.5	56	22.1
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	36.4	271	34.9
Total		1,076	

Source: DCA Braintree 2013 Housing Needs Survey Data

12.5.18 The single most popular choice for concealed households moving to affordable housing was for Braintree, Bocking, and Great Notley (40.1%) followed by Bumpstead, Upper Colne, Yeldham, Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes at 36.4%. 33.7% opted for Halstead as their preferred location.

12.5.19 The following table showed the results for the reasons for their preferred location. This was a multiple choice question and 3.4 choices were made on average per concealed household.

Table 12-12 **Reason for Preferred Location**
Question 35

Reason	% responses	% households	N ^{os} . implied (all choices)
Always lived here	10.9	37.6	280
Nearer family	22.0	75.6	563
Employment /closer to work	21.1	72.5	540
Nearer / better shopping and leisure facilities	5.8	20.0	149
Greater availability of more affordable housing	11.0	38.0	283
Better / nearer schools & colleges	6.2	21.2	158
Better public transport	6.5	22.4	167
Greater availability of smaller houses	6.9	23.2	173
Quality of neighbourhood	9.6	33.1	247
Total	100.0		2,560

Source: DCA Braintree 2013 Housing Needs Survey Data

- 12.5.20 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.
- 12.5.21 The main reason for concealed households moving to their choice of location was to be near family (75.6%, 563 implied), followed by employment / closer to work at 72.5%.

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 10,055 Council properties but this figure considered to be incorrect and the Council data has therefore been used for analysis.
- 12.6.4 The total social stock data supplied by Braintree was 10,033.
- 12.6.5 However this contained specialist older person homes, other homes and supported homes that were not broken down by bed-size.
- 12.6.6 Therefore in the table below the total of 9,398 is made up of the general social stock which was broken down by bed-size.
- 12.6.7 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.
- 12.6.8 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.
- 12.6.9 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 Council 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.}	%	Years
Studio / 1-bedroom	1,492	15.9	1,354	45.7	171	30.7	7.9:1
2-bedrooms	4,150	44.1	1,138	38.4	271	48.7	4.2:1
3-bedrooms	3,506	37.3	388	13.1	106	19.0	3.7:1
4+ bedrooms	250	2.7	82	2.8	9	1.6	9.1:1
Total	9,398	100.0	2,962	100.0	557	100.0	5.3:1

Braintree District Council data

12.6.10 In the District, even if no new need arose, it would take:-

- Nearly **8** years to meet the requirements for 1-bed properties;
- Over **4** years to address the 2-bedroom requirement;
- Nearly **4** years to address the 3-bedroom stock requirement;
- Just over **9** years to meet the need for larger 4+ bedroom family units.

12.7 Small Units

12.7.1 Generally, 79.4% of stock turnover is from 1 and 2 bedroom units, lower than the waiting list need of 84.1%.

12.7.2 **One bedroom** units are 15.9% of the total social stock, but these units are 45.7% 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, in particular for one bedroom properties, contains a large number of households who have low priority and older households registering for sheltered housing as insurance for a future potential need.

12.7.6 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.

12.7.7 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 **70%** of future delivery in the affordable rented sector should be **25% one and 45% two bedroom units**, lower than current need levels of 84.1%.

12.8 Family sized Units

12.8.1 37.3% of the social stock is **three bedroom** family units but they provide only 19.0% of all re-let supply.

12.8.2 However, as is highlighted in Section (current housing) **8.6.11**, there are estimated to be **966** social rented properties which are under-occupied by two or more bedrooms. This is nearly **30%** 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 (250), but the Waiting List need is around a third 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 **30%** of new units a year could all be **three 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.

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% (2,183 implied) of households in the District were of a different Ethnic Origin to British White. The highest category in the BME households was 'Other White' at around 35.0%, followed by 'other Asian' at 19.0%.

Table 13-1 Current Tenure (BME households)

Question 1 by Question 15b

Tenure	All households %	BME households %	N ⁰⁵ . Implied (BME)
Owner occupied with mortgage	38.4	42.5	927
Owner occupied without mortgage	30.5	21.1	461
Private rented	13.5	19.2	420
RP rented	16.5	17.2	375
Shared ownership*	0.3	0.0	0
Tied to your employment	0.3	0.0	0.0
Living rent free/ Tied to employment*	0.5	0.0	0
Total	100.0	100.0	2,183

No data for shared ownership *Low level of data

Source: DCA Braintree 2013 Housing Needs Survey

- 13.2.3 The main tenure amongst BME households was owner occupation at 42.5%, a higher percentage than the all household response (38.4%). Owner occupied without mortgage at 21.1% was low for BME households when compared with all the household response of 30.5%.

Table 13-2 Current Type (BME households)
Question 2 by Question 15b

Type	All households %	BME households %	N ^{os} . Implied (BME)
Detached	22.6	25.7	561
Semi-Detached	30.7	30.8	674
Terraced	22.1	22.3	487
Bungalow	13.4	15.6	339
Flat	10.7	5.6	122
Bedsit / Studio / Room Only	0.5	0.0	0
Total	100.0	100.0	2,183

*Low level of data

Source: DCA Braintree 2013 Housing Needs Survey

- 13.2.4 The main type of property occupied by BME households was semi-detached at 30.8% almost the same as the all household response (30.7%). More detached, bungalows and 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	0.5	0.0	0
One	9.2	5.6	122
Two	27.9	33.1	723
Three	39.0	32.2	703
Four	19.0	21.6	473
Five or more	4.4	7.5	163
Total	100.0	100.0	2,184

*Low level of data

Source: DCA Braintree 2013 Housing Needs Survey

- 13.2.5 The main size of property occupied by BME households was two bedrooms at 33.1%, higher than the all household response (27.9%). 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		% over- occupied	
	All h/holds.	BME h/holds	All h/holds	BME h/holds
Owner occupied with mortgage	39.5	26.2	2.4	0.0
Owner occupied no mortgage	64.4	29.1	0.3	0.0
Private rented	18.2	42.2	2.5	0.0
RP Rented	9.6	0.0	4.0	0.0
Shared Ownership	53.3	0.0	0.0	0.0
Tied to your employment	74.6	0.0	0.0	0.0
All stock	39.2	25.3	2.0	0.0

No data for other tenures Source: DCA Braintree 2013 Housing Needs Survey

- 13.2.7 There were lower levels of over-occupied housing in BME households (0.0%) than in all general households (2.0%).
- 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	76.1	266
1 - 2 years	23.9	83
2 - 3 years	0.0	0
3 - 5 years	0.0	0
<u>Supported Accommodation Required?</u>		
Independent accommodation with external support	0.0	0
Residential / Nursing Home	0.0	0
Council / RP sheltered housing	0.0	0
<u>Number of bedrooms required?</u>		
1 - bedroom	0.0	0
2 - bedroom	48.0	167
3 - bedroom	24.1	84
4 - bedroom	27.9	97
5 + bedrooms	0.0	0
<u>Tenure required?</u>		
Owner occupation	47.0	149
Private rent	42.6	135
RP rent	10.4	33
<u>Location Required?</u>		
Braintree, Bocking, and Great Notley	70.6	200
Witham	18.2	51
Halstead	0.0	0
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield		
Peverel Crossing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	70.6	200
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	11.2	32

- 13.2.9 No members of BME households intend to move within the district in the next 5 years.

13.3 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 1.1% (655 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	39.3	0.0	0
Private Rented	13.9	72.8	477
RP Rented	15.7	27.2	178
Total		100.0	655

No data for other tenures

Source: DCA Braintree 2013 Housing Needs Survey

- 13.3.3 The main tenure amongst younger households was private rent at 72.8%, significantly higher than the all household response (13.9%).

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

Question 2 by Question 15d

Type	All households %	Households (16-24) %	N ^{os} . Implied (16-24)
Semi-Detached	30.9	15.8	104
Bungalow	5.3	10.1	66
Flat	10.2	74.1	485
Total		100.0	655

No data for other types

Source: DCA Braintree 2013 Housing Needs Survey

- 13.3.4 The main type of property occupied by households aged 16-24 was flats at 74.1%, significantly higher than the all household response (10.2%).

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

Question 3 by Question 15d

Size	All households %	Households (16-24) %	N ^{os} . Implied (16-24)
One	8.2	32.7	215
Two	27.6	51.5	336
Three	39.7	15.8	104
Total		100.0	655

Source: DCA Braintree 2013 Housing Needs Survey

- 13.3.5 The main size of property occupied by households aged 16-24 was two bedrooms at 51.5%, significantly higher than the all household response (27.6%).
- 13.3.6 The data showed that households aged 16-24 occupied smaller properties compared to all general households.
- 13.3.7 The following table shows the results to the main questions in relation to future need of Younger Households moving within the District.
- 13.3.8 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 Younger households moving within the District		
<u>When are you planning to move?</u>		
Between 1 and 2 years	100.0	107
<u>Accommodation required?</u>		
Semi-detached	100.0	107
<u>Number of bedrooms required?</u>		
2 - bedrooms	100.0	107
<u>Tenure required?</u>		
RP Rent	100.0	107
<u>Location Required?</u>		
Witham	100.0	107

Concealed households moving within the District*		
<u>When are you planning to move?</u>		
Between 3 and 5 years	100.0	66
<u>Accommodation needed?</u>		
Detached	100.0	66
<u>Number of bedrooms needed?</u>		
2 - bedrooms	100.0	66
<u>Tenure needed?</u>		
Owner-occupation	100.0	66
<u>Location Required?</u>		
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	100.0	66

*1st and 2nd household member combined for concealed households aged 18-24 year only

Source: DCA Braintree 2013 Housing Needs Survey

**Caution – Low sample

13.4 Students

- 13.4.1 The student population in Braintree is not significant, as there is no major University and is made up from Further Education colleges and sixth form colleges.
- 13.4.2 The larger Further Education College is The College at Braintree which is part of the Colchester Institute. Braintree College and the Colchester Institute merged in January 2010 and formed The College at Braintree.
- 13.4.3 The merger will enhance the long-term further education provision and training opportunities in Mid / North Essex. The Church Lane Campus is the newest campus following the merger and offers a range of vocational qualifications in order to deliver the skills employers need in Braintree and the surrounding areas.
- 13.4.4 The other campus is the Cooper Drive campus and is located on the outskirts of the town. The campus currently offers courses in painting, decorating and bricklaying.

13.5 Housing Needs of Older People

- 13.5.1 760 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.

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

	% households	N ^{OS} . implied
Registered Provider Property	27.0	261
Extra Care housing	11.1	107
Private Retirement Village	9.1	88
Registered Provider sheltered housing	27.0	261
Live with respondent (existing home adequate)	4.5	44
Residential care / nursing home	0.0	0
Live with respondent (need extension / adaptation)	14.5	140
Private sheltered housing	0.0	0
Private housing	33.8	327
Total		1,228

Source: DCA Braintree 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 760 implied households who indicated that they had older relatives who may need to move to the District in the next three years, 32.2% (502 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	15.3	4,747
No	84.7	26,295
Total	100.0	31,042

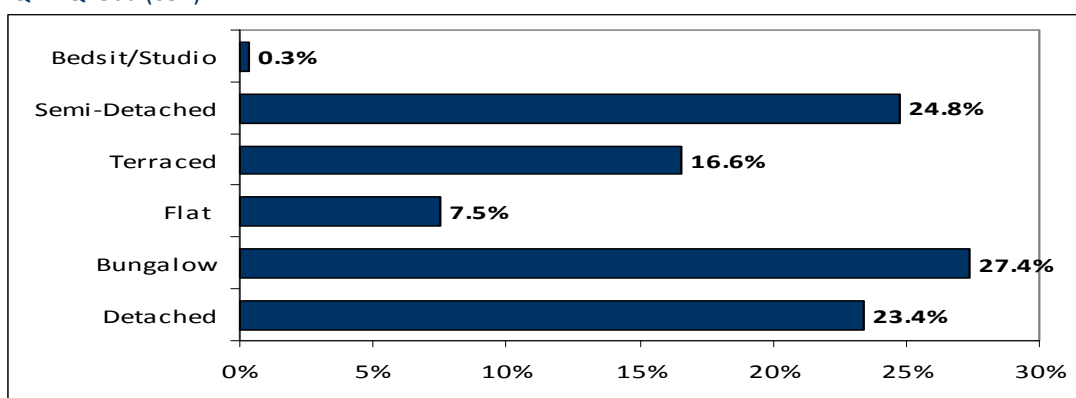
Source: DCA Braintree 2013 Housing Needs Survey

13.5.5 Only 15.3% (4,747 implied households) would consider downsizing their current property.

13.5.6 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+)

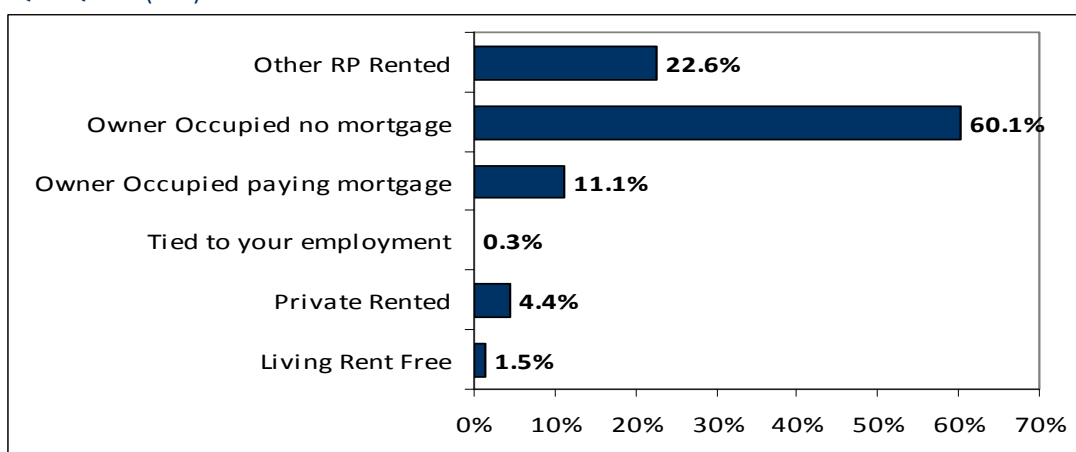


DCA Braintree 2013 Housing Needs Survey

13.5.7 The main property type occupied by older households was a bungalow property at 27.4% followed by 24.8% of households living in a semi-detached house and 23.4% in a detached.

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

Q1 x Q15da (65+)



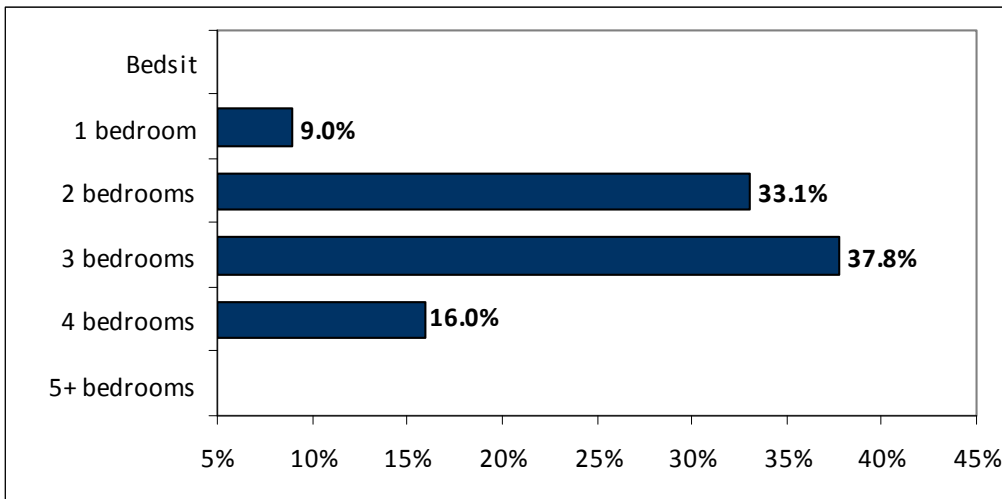
Source: DCA Braintree 2013 Housing Needs Survey

13.5.8 The main tenure type occupied by older households was owner occupied (no mortgage) at 60.1% as would be expected amongst the older population.

13.5.9 Nationally it is acknowledged that older people on fixed incomes may have difficulty maintaining their homes.

13.5.10 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+)



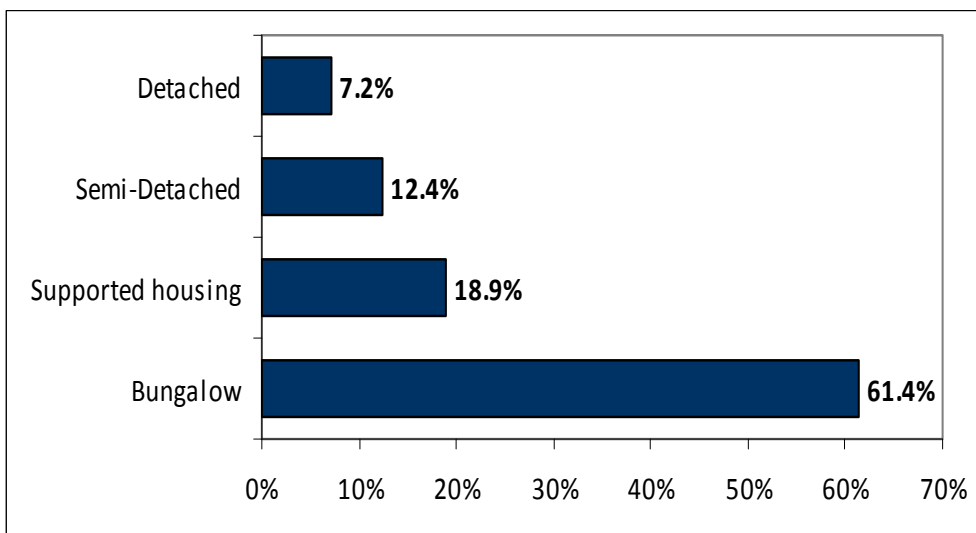
Source: DCA Braintree 2013 Housing Needs Survey

13.5.11 The majority of older households live in 3-bedroom properties (37.8%).

The Future Needs of Older People

13.5.12 1,169 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

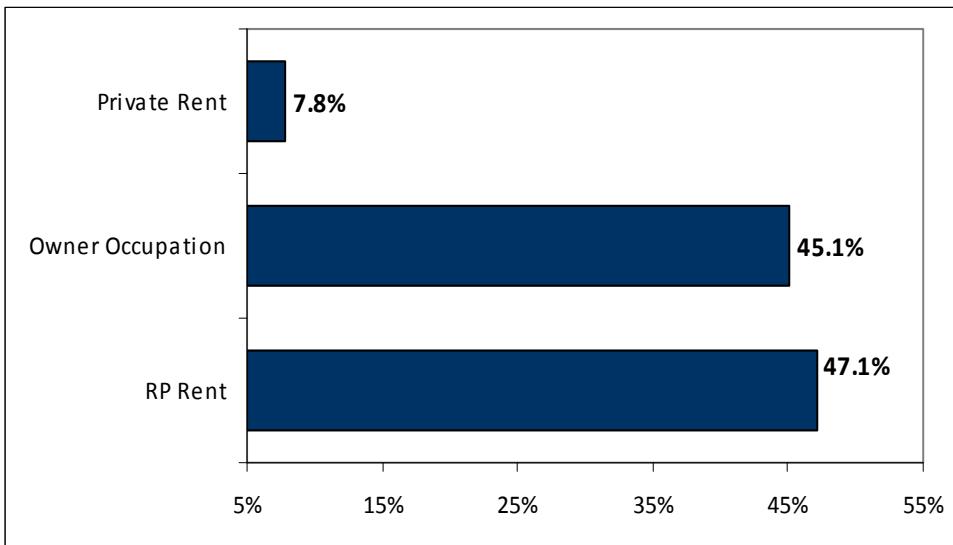


Source: DCA Braintree 2013 Housing Needs Survey
No response for other types

13.5.13 The main type of accommodation that is preferred by older people when they move within the next five years is interest in a bungalow at 61.4%, followed by Supported housing (Inc sheltered) at around 18.9% of households.

13.5.14 12.4% preferred a semi-detached and 7.2% a detached property.

Figure 13-5 What Tenure is preferred (65+)
Q15da (65+) x Q23



Source: DCA Braintree 2013 Housing Needs Survey

13.5.15 47.1% would prefer RP rent and 45.1% would prefer owner occupation. 7.8% would prefer to rent private when they move within the District in the next five years.

13.5.16 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 Q23 x Q19

Type	Owner Occupied	Private Rented	RP Rented	Total
Detached House	100.0	0.0	0.0	100.0
Semi-detached	50.0	50.0	0.0	100.0
Bungalow	47.0	0.0	53.0	100.0
Sheltered Housing	25.5	0.0	74.5	100.0

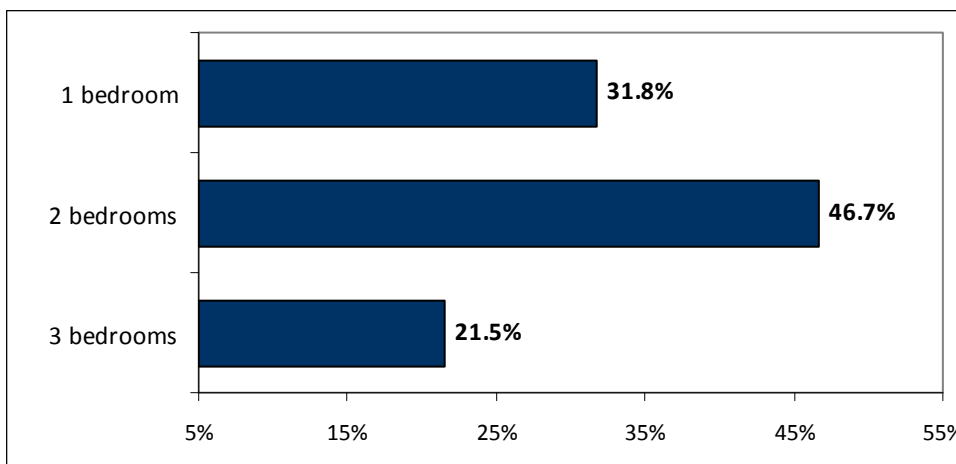
Source: DCA Braintree 2013 Housing Needs Survey

No response to other types or tenures

13.5.17 All households aged over 65 who preferred to live in a detached property also preferred owner occupation.

13.5.18 The majority who preferred sheltered accommodation also preferred a RP rented tenure.

Table 13-13 Size of Housing Required by Existing Moving Households aged 65+ Q15da (65+) x Q21



Source: DCA Braintree 2013 Housing Needs Survey

13.5.19 The size requirements of existing households who were planning a move revealed that the main requirement was for 2-bedrooms at 46.7%.

13.5.20 We also looked at where older people wanted to move to why. The following tables show the location preferred by those aged over 65 and the main reason for this.

Table 13-14 Location Preference of Older Households

Question 25

Location	N ^{os} . Implied	% Households
Braintree, Bocking, and Great Notley	270	37.7
Witham	211	29.5
Halstead	37	5.2
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	126	17.6
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	197	27.6
Total	841	

13.5.21 The main area for households moving aged over 65 was Braintree, Bocking, and Great Notley, followed by Witham. Only 5.2% wanted to move to Halstead.

13.5.22 The following table shows the reasons for the location preference.

Table 13-15 Reason for Location preference for Older Households
Question 26

Reason	% Responses 65 +	% Households 65 +	N ^{os.} implied (all choices) 65 +	All households (%)
Always lived here	21.4	58.7	478	40.9
Nearer family	23.0	63.3	515	55.0
Employment /closer to work	2.5	6.9	56	34.7
Nearer / better shopping and leisure facilities	15.4	42.4	345	11.3
Greater availability of more affordable housing	1.9	5.3	43	13.8
Better / nearer schools and colleges	0.0	0.0	0	25.9
Better public transport	16.1	44.2	359	8.1
Quality of neighbourhood	13.0	35.6	290	39.2
Type of housing	6.7	18.4	149	13.8
Total	100.0		2235	

13.5.23 The main reason for older households wanting to move to their area of preference was to be near family at 63.3%, followed by always lived here which are also the main reasons from the all household response.

13.5.24 However, to be nearer / better shopping and leisure facilities and better public transport featured highly amongst the older households but were the lowest reasons from all households responding.

13.5.25 We also looked at the main reasons for those who wanted to move to Braintree, Bocking and Great Notley as that was the most popular location for older households. The main reason was better public transport (62.4%) followed by always lived here (44.8%) and quality of neighbourhood (44.8%).

Savings / Equity of Older Households

13.5.26 The percentage breakdown of savings for households aged over 65 across the five main tenures was as follows.

Table 13-16 Savings by Tenure Q16a x Q1 (Q15da 65+)

Savings	Owner Occupied (with mortgage)	Owner Occupied (no mortgage)	Private Rent	RP Rented	Living Rent Free	Tied to your employment
No Savings	21.8	8.5	20.2	29.2	31.9	0.0
Under £5,000	12.3	12.9	49.5	36.2	68.1	0.0
£5,000 - £10,000	10.7	11.9	13.5	14.0	0.0	0.0
£10,001 - £20,000	15.2	9.5	13.3	4.0	0.0	0.0
£20,001 - £30,000	10.8	8.7	3.5	9.2	0.0	100.0
£30,001 - £40,000	0.0	6.6	0.0	7.4	0.0	0.0
£40,001 - £50,000	0.0	4.2	0.0	0.0	0.0	0.0
Above £50,000	29.2	37.7	0.0	0.0	0.0	0.0
	100.0	100.0	100.0	100.0	100.0	100.0

Source: DCA Braintree 2013 Housing Needs Survey

- 13.5.27 Generally, the breakdown produced the results which might be expected with 37.7% 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.
- 13.5.28 31.9% of households living in rent free accommodation, 29.2% of households in RP rented and 21.8% of owner occupied (with no mortgage) had no savings.
- 13.5.29 The next table relates to the level of equity ownership in their home and was answered by 74.7% (9,621 implied) of owner occupiers aged over 65.

Table 13-17 Level of Equity in Present Accommodation
Question 16b (Q15da 65+)

Level of Equity	%	Cum %
Negative Equity	5.3	5.3
Below - £25,000	1.2	6.5
£25,001 - £50,000	1.4	7.9
£50,001 - £75,000	2.7	10.6
£75,000 - 100,000	6.7	17.3
£100,001 - £150,000	12.6	29.9
£150,001 - £200,000	22.7	52.6
Above £200,000	47.4	100.0

Source: DCA Braintree 2013 Housing Needs Survey

- 13.5.30 82.7% of respondents indicated equity ownership of over £100,000. Cross-tabulation indicated that 87.9% of owner occupiers without a mortgage had an equity holding of over £100,000 as compared with 67.9% of owner occupiers with a mortgage.

Supported Accommodation

- 13.5.31 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.
- 13.5.32 755 households responded, giving a total of 1,093 responses, an average of 1.4 choices per household.

Table 13-18 Type of Supported Accommodation Required
Question 20

	% responses	N ^{os} . implied
RP Sheltered Housing	38.3	289
Private Sheltered Housing	13.0	98
Extra Care Housing	12.2	92
Independent accommodation with live in carer	13.0	98
Independent accommodation with external support	68.3	516
Total		1,093

Source: DCA Braintree 2013 Housing Needs Survey
No response for other types

- 13.5.33 Over the next five years, demand for supported accommodation is predominantly for independent accommodation with external support.
- 13.5.34 The bedroom requirement for all supported housing types was all for 1 and 2-bedrooms.

Sheltered Housing Demand

- 13.5.35 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.
- 13.5.36 The greatest demand expressed by the family of in-migrating parents or relatives was for private housing (self contained units with facilities and 24hr support) at 33.8%, followed by RP sheltered housing at 27.0%.
- 13.5.37 4.5% (44 households implied) indicated that their relative could live with them and their home was adequate without an adaptation, a further 14.5% (140 households) indicated that their relative could live with them but their home would need extension or adaptation.
- 13.5.38 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 Braintree and in-migrating parents / relatives are shown in the table below.

Table 13-19 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	98	289	387
In-migrant Households	0	261	261
Total	98	550	648

N.B. Figures taken from Tables 14-10 and Table 14-16

- 13.5.39 There was a higher level of demand for accommodation from existing households than the need from older people moving into Braintree, where generally, the forecast is being made by their children who assist in the moving process.
- 13.5.40 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.
- 13.5.41 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.
- 13.5.42 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.
- 13.5.43 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.
- 13.5.44 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the District (387 households) and those who may in-migrate to be beside their family (261 households) of 648 units, 550 in the affordable sector and 98 in the private sector.
- 13.5.45 Some of this requirement will be addressed by turnover 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.

Extra Care Accommodation

- 13.5.46 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.
- 13.5.47 There was a need expressed for extra care accommodation from both older people moving into the District (107 units) and existing households (92 units).
- 13.5.48 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.
- 13.5.49 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.
- 13.5.50 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.

- 13.5.51 The scale of under-occupation is very high representing around 23,984 households in the District with around 966 in the social rented sector.
- 13.5.52 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.

Best use of the Existing Stock

- 13.5.53 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.
- 13.5.54 New development should meet gaps in the current stock and create secondary gains in improving stock flow in both sectors.
- 13.5.55 Over two-thirds 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.
- 13.5.56 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

- 13.5.57 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.

13.6 Households with support needs

- 13.6.1 This section examines the results for those households in the District who have a member with a disability / limiting long term illness.
- 13.6.2 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.
- 13.6.3 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.

- 13.6.4 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.
- 13.6.5 19.1% of households in the area contain somebody with a disability, suggesting 11,454 households in the District were affected in some way.
- 13.6.6 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 2011/2012 suggests nearly 12 million disabled people in the UK - around 19.0% of the population.
- 13.6.7 The comparative figures for the various tenures can be seen in Table 13-20 below. The level in the social rented sector (41.9%) was higher than the proportion of total stock represented by social rented accommodation (16.9%). The level in the owner occupied sector was 49.0% compared to the stock level of 68.5%.

Table 13-20 Disability by Tenure
Question 1 by Question 9

Tenure	Sample Tenure %	Tenure of those with disability %	N ^{os} . Implied (Disability)
Owner occupied with mortgage	38.4	19.4	2,220
Owner occupied without mortgage	30.1	29.6	3,395
Private rented	13.9	8.5	971
Shared Ownership (part rent part buy)*	0.5	0.0	0
Registered Provider rented	16.4	41.9	4,798
Tied to your employment*	0.2	0.0	0
Living rent free*	0.5	0.6	70
Total		100.0	11,454

*Low level of data No data for some tenures Source: DCA Braintree 2013 Housing Needs Survey

- 13.6.8 When asked how many members of the household had a disability, 77.6% of cases said only one household member had a disability and 22.4% said two members had a disability suggesting 11,668 people in total. The age profile and nature of disability data suggest slightly higher totals than this.

- 13.6.9 14,689 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 13-21 Age of Disabled Household Members (Question 10b)

Age	%	N ^{OS} . implied
0 - 10	4.8	708
11 - 15	1.2	177
16 - 24	4.8	703
25 - 34	2.6	378
35 - 49	9.0	1,327
50 - 64	28.0	4,120
65 - 79	29.4	4,325
80+	20.2	2,951
Total	100.0	14,689

Source: DCA Braintree 2013 Housing Needs Survey

- 13.6.10 49.6% of all disabled household members were over the age of 65 including 20.2% over 80; 22.4% were aged under 49 years of age.
- 13.6.11 A high number of households with a disability (28.0%) were found in the 50-64 age group, higher than the normal proportion found in this age group. This was further clarified by looking at the type of financial support this age group receives. 31.5% of those aged 50-64 were in receipt of disability allowance, even higher than Housing Benefit / Local Housing Allowance (23.4%) and Council Tax Benefit (20.8%).
- 13.6.12 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 13-22 Nature of Disability

Question 10c

Disability	% responses	% households	N ^{OS} . implied (all choices)
Wheelchair User	8.0	12.2	1,714
Walking Difficulty (not in wheelchair)	33.0	50.3	7,086
Learning disability / Mental health problem	11.8	18.0	2,547
Drug & Alcohol misuse	0.0	0.0	0.0
Visual / hearing impairment	12.5	19.1	2,691
Other Physical disability	12.4	19.0	2,670
Limiting long-term illness	22.3	34.0	4,784
Total	100.0		21,492

Source: DCA Braintree 2013 Housing Needs Survey

- 13.6.13 The largest group of people were those with a walking difficulty (50.3%). 34.0% had a limiting long term illness and 19.1% of households contained someone who had visual / hearing impairment disability.
- 13.6.14 Further data analysis showed that 33.0% (427 of the 1,293) of properties, in which people using a wheelchair lived, had been adapted, a similar proportion compared with recent DCA survey experience (around 32.0%) suggesting some mismatch between houses adapted and those where wheelchair users lived.
- 13.6.15 By extension, it would appear that 1,287 households with a wheelchair user (75.1%) did not live in suitably adapted premises.

Support Needs

- 13.6.16 12,664 implied household members responded to the question on need for care or support. 20.0% indicated a need for care or support (6,100 implied).
- 13.6.17 81.1% of those with a care or support need felt they were getting enough support, the data implying 12% (5,141 implied) with an outstanding support need.

Adaptation

- 13.6.18 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.
- 13.6.19 11.6% of properties (6,805 implied) had been adapted, slightly higher than the level found in DCA surveys (around 11%). The split by tenure is set out in the table below.

Table 13-23 Adaptations by Tenure

Question 11a by Question 1

Tenure	%	N ^{os.} implied
Owner occupied no mortgage	30.1	2,045
Owner occupied with mortgage	11.6	787
Private rented	8.0	542
Shared ownership (part rent / part buy)	1.2	81
Tied to your employment	0.5	37
Living rent free	1.0	70
Registered Provider rented	47.6	3,243
Total	100.0	6,805

Source: DCA Braintree 2013 Housing Needs Survey

- 13.6.20 Adaptation in the registered provider rented sector was the highest at 47.6%. 11.6% of owner occupied with mortgage properties have been adapted and 30.1% in the owner occupied with no mortgage sector.

- 13.6.21 6,805 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of around 11.0%.

Table 13-24 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	17.1	1,293	14.2	1,343
Access to property	33.8	2,552	17.3	1,636
Vertical lift / stair lift	16.3	1,228	17.3	1,641
Bathroom adaptations	55.3	4,175	26.8	2,541
Extension	5.3	396	20.5	1,942
Ground floor toilet	30.5	2,302	19.2	1,823
Handrails / grabrails	62.0	4,678	25.4	2,405
Other	5.8	436	22.1	2,096
Total		17,060		15,427

Source: DCA Braintree 2013 Housing Needs Survey

- 13.6.22 62.0% had handrails / grabrails and 55.3% had bathroom adaptations. 33.8% had access to property adaptations and 30.5% had a ground floor toilet.
- 13.6.23 Most of the main adaptations referred to as provided, featured less prominently in the list of adaptations still needed. Extension and other adaptations had a more significant need than provided.
- 13.6.24 Wheelchair adaptations at 17.1% (1,293 implied) were higher than the average level found in DCA surveys (around 15%). The data taken in conjunction with 13.6.14 above suggests that 866 wheelchair adapted premises are no longer occupied by a wheelchair user.

Future Demand

13.6.25 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 (1,388 implied households).

Table 13-25 Disabled Households

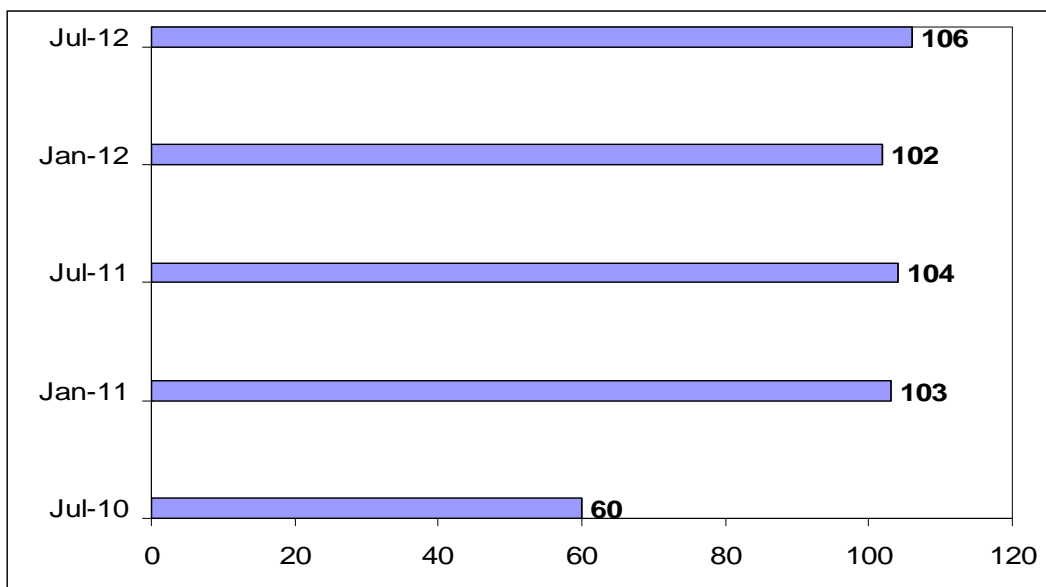
Key data	% responses	N ^{os.} Implied
Existing household moving within the District		
<u>When are you planning to move?</u>		
Within 1 year	34.9	484
1 - 2 years	34.3	477
2 - 3 years	13.8	191
3 - 5 years	17.0	236
<u>Accommodation preferred?</u>		
Semi-detached	20.4	262
Detached	4.3	56
Bungalow	46.4	596
Terraced	14.5	186
Flat	2.9	37
Supported Housing	11.5	148
<u>Supported Accommodation Required?</u>		
Independent accommodation with external support	63.9	306
Independent accommodation with live in carer	20.5	98
Extra Care Housing	19.3	92
Private sheltered Housing	20.5	98
RP Sheltered Housing	46.5	223
<u>Number of bedrooms preferred?</u>		
1-bedroom	29.2	385
2-bedroom	38.0	502
3-bedroom	25.9	342
4-bedroom	0.0	0
5 + bedrooms	7.0	93
<u>Tenure preferred?</u>		
Owner occupation	44.9	562
RP Rent	49.1	614
shared ownership (part rent / part buy)	6.0	75
<u>Location preferred?</u>		
Braintree, Bocking, and Great Notley	42.7	411
Witham	25.6	246
Halstead	19.4	187
Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon	18.9	182
Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes	14.9	144

- 13.6.26 The highest preference by disabled households moving was for a bungalow. A further cross reference showed that (257 implied); 46.1% 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.
- 13.6.27 Bungalows are not as readily available in the general housing stock and are often more expensive due to their limited availability.

13.7 Gypsy and Traveller Households

- 13.7.1 Braintree 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.
- 13.7.2 The 2009 report stated that Braintree had 27 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.
- 13.7.3 The following graph shows the Caravan Count in Braintree from July 2010 to July 2012.

Figure 13-6 Braintree Caravan Count July 2010 to July 2012



Source: CLG July 2012

- 13.7.4 In the 2009 study it was stated that Braintree District needed to provide 25 pitches (RSS requirement) to 2013.
- 13.7.5 In the 2013 commission Braintree 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.
- 13.7.6 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.

13.7.7 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 SHMA Guidance indicates that housing authorities and partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market and therefore will require some form of affordable housing.
- 14.1.2 This indicates that housing authorities and partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 14.1.3 The table below outlines the types of housing considered unsuitable.

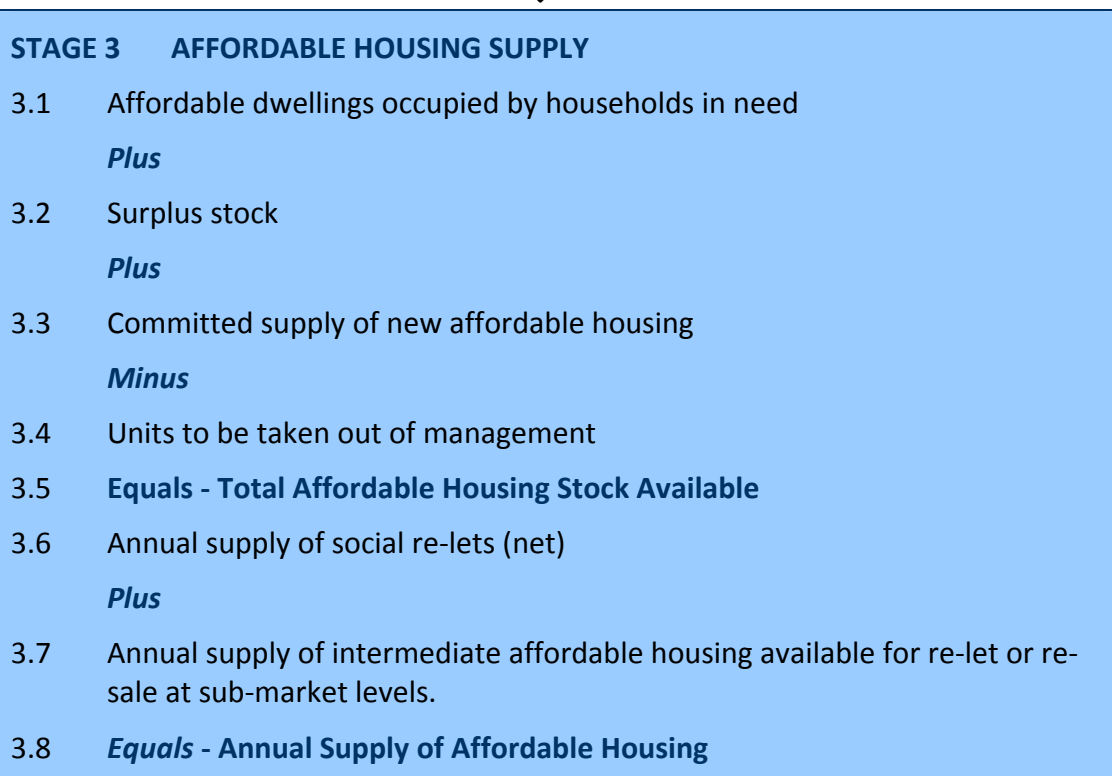
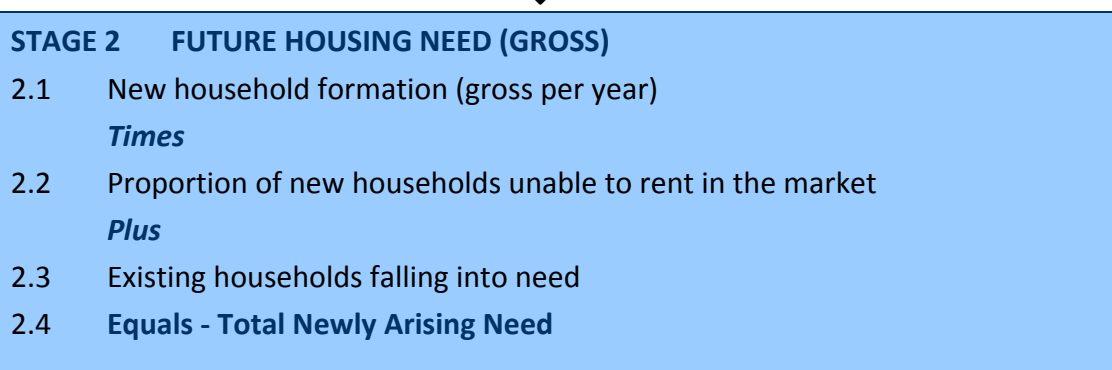
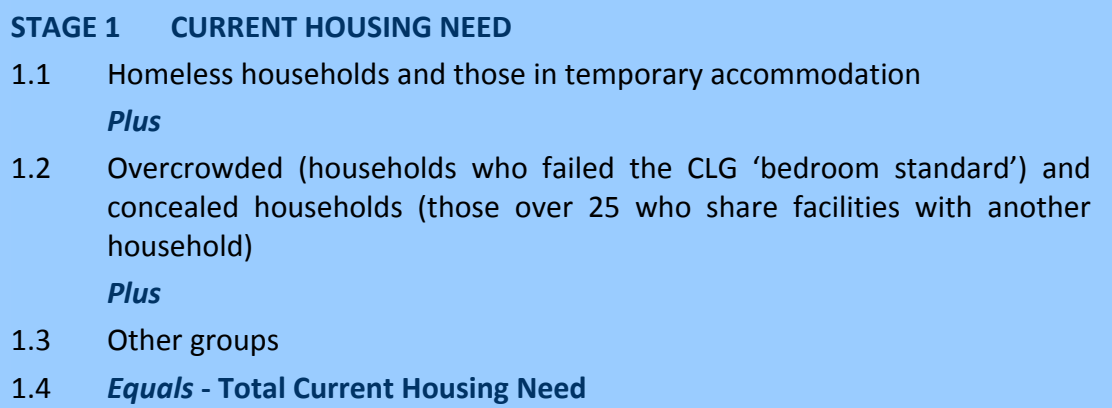
Table 14-1 Types of Housing Deemed Unsuitable

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
Dwelling amenities and condition	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
	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
	Harassment from others living in the vicinity which cannot be resolved except through a move

Source: Strategic Housing Market Assessments Practice Guide, CLG 2007,

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.



14.3 Model Structure

- 14.3.1 The Housing Needs Assessment Model is based on the 2007 Strategic Housing Market Assessment Practice Guidance, and is designed to estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market. It provides essential evidence for housing targets in Local Development documents.
- 14.3.2 The model is structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 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.
- 14.3.3 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 Braintree 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 64 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 **13** households were in a hostel or refuge which would not have been surveyed and this figure is 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		1,219
MINUS Concealed Solution or Leaving District	418	801
PLUS Concealed Households		0
Overcrowded + Concealed Group		801
MINUS Duplication		0
Net Overcrowded + Concealed Group		801
Proportion unable to afford market housing	65.2	
Stage 1.2 – Over-crowding and concealed households		522

- 14.4.6 There are 1,219 households in Braintree who are over-crowded by the 'bedroom standard'.

- 14.4.7 However 418 of these will be resolved by a newly forming household moving or by the households leaving the Braintree District, leaving a net group of 801. There are no concealed households, or duplication leaving a total of 801 over-crowded and concealed households.
- 14.4.8 A test of affordability for these households shows that all of them cannot afford to resolve their housing difficulties through market housing in the Braintree District and **522 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 home 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 2,060 households with one or more inadequacies, 135 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 1,925 households, 72% of whom are unable to afford to resolve their housing difficulties through market housing in the area, leaving **1,390 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 **1,925 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	13
1.2 Overcrowding and concealed households	522
1.3 Other groups	1,390
1.4 TOTAL CURRENT HOUSING NEED (GROSS) (1.1 + 1.2 + 1.3)	1,925

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 Braintree.
- 14.5.2 The concealed households identified in the survey forming over the next three years are annualised at an average level of 671 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	469	671
1 to 2 years	906	
2 to 3 years	637	

- 14.5.3 In order to avoid double counting due to two-person household formation, duplication is removed.

- 14.5.4 44.4% of concealed households forming over the next three years specified formation as a couple, with 38.3% of these having a partner who lived separately elsewhere in Braintree, which would cause a double count.
- 14.5.5 The 38.3% has therefore been applied to this level in the table below (44.4% x 38.8% = 17.2%).

Table 14-5 Double Counting Removal

New household formation (gross p.a.)	671
MINUS - Two person formation (671 x 17.2%) x 0.5	58
Total	613

- 14.5.6 This results in an annual average formation level of **613 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 45.2% of concealed households are considered to be unable to rent in the private market, with 48.8% unable to buy. The rental proportion of **45.2%** 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 72.9% could not afford private rent and 78.6% are unable to buy.
- 14.5.11 The final element of Stage 2 of the model estimates the number of households in Braintree who fall into housing need.
- 14.5.12 The calculation of existing households falling into need used data from Braintree Council's Housing Register for new applicants at June 2013.
- 14.5.13 There were 1,740 households registered of which 539 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 **816** applied at **Stage 2.4**.

Figure 14-1 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	613
2.2	Proportion of new households unable to buy (48.8%) or rent (45.2%) in the market	45.2%
2.3	Existing households falling into need	539
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (613 x 45.2% = 277 + 539 = 816)	816

14.6 Stage 3 – Affordable Housing Supply

- 14.6.1 The first element of Stage 3 of the model assesses 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 **1,912 households** at Stages 1.2 and 1.3 of the model, **844** 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 Braintree. There were only 11 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 on an annual basis. The table below provides the last 3 years social housing completions.

Table 14-6 Future Need (Gross per Year)

	2010 / 11	2011 / 12	2012 / 13	Average
Rent	96	43	33	57
Shared Ownership	1	9	3	4
Other	34	15	38	29
Total	131	67	71	90

Source: Braintree quarterly starts/completion 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 Braintree has continued to provide new delivery and has a number of developments onsite this year.
- 14.7.4 The average annual delivery over the previous three years is 90 and this number will be used 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 Braintree 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 14-7 2010 to 2013 Demolitions and Right to Buy

	2010 / 11	2011 / 12	2012 / 13	Average
Right to Buy	12	8	14	11
Demolitions	0	0	16	6
Total	12	8	30	17

Source: Council Data

14.7.7 The average loss of units through demolitions and RTB is 16 units per annum. If the average stock re-let rate of 5.1% per annum is applied to the average figure of 17 units lost for future re-letting, this would be 1 unit and a figure of **one 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 (844), less 3.2 (0), and 3.3 (1), a net total of **933** 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 CORE data for the 3 years to 31/03/2012 shows the following:-

Table 14-8 RP Social Rent Re-let Supply (CORE 2010 to 2012)

	2010 / 11	2011 /12	2012/13	Average
Social Re-lets	695	506	494	565

14.8.3 The overall average net re-let figure for the RP stock for the three year period to 2012/13 of **565 re-lets a year, a turnover rate of 5.1%**, is applied at **Stage 3.6**.

14.9 Shared Ownership Re-sales

14.9.1 There were 362 shared ownership units at the March 2011 Census and assuming a re-sale rate of 5%, **18 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 **543** applied at **Stage 3.8**.

Table 14-9 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	844
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	90
3.4	less Units to be taken out of management	1
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE (3.1 + 3.2 + 3.3 – 3.4)	933
3.6	Annual supply of social re-lets (net)	565
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	18
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)	583

14.10 Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)	
1.1 Homeless households in temporary accommodation	13
1.2 Overcrowding and concealed households	522
1.3 Other groups	1,390
1.4 TOTAL CURRENT HOUSING NEED (GROSS) (1.1 + 1.2 + 1.3)	1,925
STAGE 2 – FUTURE NEED (GROSS PER YEAR)	
2.1 New household formation (gross per year)	613
2.2 Proportion of new households unable to buy (48.8%) or rent (45.2%) in the market	45.2%
2.3 Existing households falling into need	539
2.4 TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (613 x 45.2% = 277 + 539 = 816)	816
STAGE 3 – AFFORDABLE HOUSING SUPPLY	
3.1 Affordable dwellings occupied by households in need	844
3.2 Surplus stock	0
3.3 Committed supply of new affordable housing	90
3.4 less Units to be taken out of management	1
3.5 TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	933
3.6 Annual supply of social re-lets (net)	565
3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	18
3.8 ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.6 + 3.7)	583
A TOTAL NET CURRENT NEED 1.4 – 3.5 (1,925– 933 = 992)	992
B QUOTA TO ADDRESS NEED OVER 5 YEARS	20%
C ANNUAL CURRENT NEED (A x B)	198
D TOTAL ANNUAL NEWLY ARISING NEED (2.4)	816
E TOTAL AFFORDABLE NEED PER YEAR (C + D)	1,014
F ANNUAL SUPPLY OF AFFORDABLE HOUSING (3.8)	583
OVERALL ANNUAL SHORTFALL (E – F)	431

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. 20 years or the number of 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 13 year periods are used for further analysis in Table 15-10 below. The 13 year calculation uses 7.7% 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 565 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 18 estimated shared ownership re-sales, there will still be a total annual affordable housing shortfall of 431 units.
- 14.11.5 However, in arriving at the net shortfall, the Model already incorporates the projected future average new supply of 90 additional new units and the total net annual need, prior to new delivery, is therefore either 521 units dealing with the backlog over 5 years, or 399 over the 13 year life of the Plan to 2026.
- 14.11.6 The table below outlines the calculation.

Table 14-10 Annual Affordable Need and Supply

		5 Years		13 Years
Total Net Current Need		992		992
Backlog rate	20%	198	7.7%	50/76
Newly arising Need		816		816
Annual Affordable Need		1,014		866/892
Less Annual Supply		583		583
Net annual need		431		309
Plus Assumed new units of supply		90		90
Total Need after existing stock turnover		521		399

- 14.11.7 The 13 year period to 2026 shows a level of need of **399 a year**, after re-let supply **but before** any new unit delivery and should be used as the basis for setting targets.

15 BRINGING THE EVIDENCE TOGETHER

- 15.1.1 This section has focused on assessing the level of need for affordable housing over the next five years. Analysis has been undertaken using a range of data sources following the DCLG Guidance process for calculating need.
- 15.1.2 The findings of this section directly relate to a number of the core outputs set out in the DCLG Guidance. Key findings bringing the evidence and analysis together from this section are presented below.

15.2 Low Cost Market Housing

- 15.2.1 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.
- 15.2.2 Given that household growth in the District will be mostly from smaller households, it is considered that the apartment market will continue to play a key role in meeting market housing requirements.
- 15.2.3 The delivery of these smaller units as part of market delivery will be important in addressing a balanced type and size mix.
- 15.2.4 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.**
- 15.2.5 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.

15.3 Affordable Housing Target Levels

- 15.3.1 The assessment of affordable housing need has been based on the definitions in the NPPF which are detailed in Appendix VI.
- 15.3.2 The annual level of outstanding affordable need of 521 units, based on addressing the backlog over 5 years to 2018 is around 63% of the potential 824 unit annual average housing delivery. If the backlog is dealt with over 13 years, the need level of 399 units is 48% of the full potential annual housing delivery.
- 15.3.3 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.
- 15.3.4 Based on the robust evidence found in this assessment, an **overall affordable housing target of 40%** can clearly be justified to be negotiated from all suitable sites, subject to viability.
- 15.3.5 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 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.

15.3.6 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.

15.4 Tenure Mix Targets

15.4.1 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.

15.4.2 Despite the relatively small falls in price over the last five years affordability remains a difficulty for many existing and new forming households.

15.4.3 Social rented housing is 16.9% 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.

15.4.4 However, in availability from turnover, the social rented sector provided 494 units, over 27 times the estimated re-sale supply from shared ownership properties of 18 units in the last year to March 2013.

15.4.5 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.

15.4.6 Tenure mix is a key factor in site viability and in meeting the needs of those households who wish to buy but cannot.

15.4.7 The tenure mix balance recommended of **65% social and affordable rent and 35% intermediate housing** from affordable delivery helps to support the scale of interest expressed in the survey of 420 units over the next five years, around 84 a year on average.

15.5 Land and Affordable Housing Delivery

15.5.1 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.

15.5.2 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 affordable housing required.

15.5.3 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.

- 15.5.4 In the 2010 Braintree Strategic Housing Land Availability Assessment (SHLAA), a potential 4,381 dwellings were identified across the district over the plan period 2009-2026.

15.6 Property Size Targets

- 15.6.1 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.
- 15.6.2 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.

15.7 Market Housing

- 15.7.1 Creating a more balanced stock can only be achieved over the long term but fundamentally it has to address imbalances in the current stock structure.
- 15.7.2 Around 70% of all owner occupied properties have 3 or more bedrooms. Within this level, 28% have 4 or more bedrooms, almost the combined scale of 1 and 2 bedroom properties at less than 31%.
- 15.7.3 There is a need for a higher proportion of one and two bedroom units to create better housing offer and address the increasing need for smaller properties due to demographic and household formation change.
- 15.7.4 Based on the analysis of the market stock turnover in section 11.6 we recommend a broad **70% small and 30% large unit** split and we have given a dwelling unit size in the table below which could be subject to greater variation at site level.

15.8 Social and Affordable Rent

- 15.8.1 Development Plan Documents need to provide a clear guide on the size of future affordable housing units required. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.
- 15.8.2 Over 84% of the general needs waiting list is for one and two bedrooms but they have the highest turnover rate. In view of the nature of priority need for small units and the scale of likely annual new provision of social rented units, it would be reasonable at District level overall to consider a broad property size target of **70%** for small units for new social rented properties (including those at Affordable Rents).
- 15.8.3 These are principally flats and terraced houses to meet the needs of single, couple and small family households.
- 15.8.4 Three bedroom family units are 33.9% of the Registered Provider social stock in the District, but the level of under-occupation by two spare bedrooms is estimated at 966 properties, around 26% of the total social rented 3+ bedroom stock.

- 15.8.5 The 4 bedroom need is lower than smaller units, although the 79 waiting list households will almost certainly be over-crowded. However, there are 30 households’ under-occupying larger properties and some of this need is probably most effectively addressed through under-occupation initiatives rather than new build.
- 15.8.6 In view of the projected future increases in the 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 high levels of over-occupation in this sector.
- 15.8.7 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.
- 15.8.8 New delivery of older persons housing should also be linked to under-occupiers in the social sector.
- 15.8.9 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.
- 15.8.10 The combined impact of demographic change and welfare reform will create increased requirement for small units and perhaps especially for one bedroom properties which represent 45.7% of the waiting list.
- 15.8.11 The welfare reform impact could be significantly greater in the short term but would not be expected to be replicated on the same scale every year.
- 15.8.12 The **30% balance of new social/affordable rented** delivery should target three/four bedroom houses to address the needs of larger over-crowded families.

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

Bedroom Size (%)			
1-Bedroom	2-Bedrooms	3 - Bedrooms	4 - Bedrooms +
25	45	25	5

15.9 Intermediate Rented Housing

- 15.9.1 In theory, discounted market rent should be a new unit delivery option 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 Given that average private sector rents across the District are £522 to £715 per month for 1 and 2 bedroom stock there does appear to be potential to deliver intermediate rented housing in the District.



15.9.4 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 as a housing option 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 Two-thirds of the interest in shared ownership expressed in the survey is from concealed households. Existing households, mainly those leaving the private rented sector and in some cases, registered providers expressed a need for two, three and four bedroom properties.

15.10.4 Although it is unusual to find an expressed need for four bedroom properties in this sector, our experience nationally is that interest in three and four bedroom homes is from existing households and often relates to relationship breakdown. This should be monitored to assess the delivery potential for family sized units.

15.10.5 A property size target of 65% one and two bedrooms and 35% for three and four 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 +
40	25	25	10

15.11 All Tenure Target Average

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

Table 15-3 Future Housing Delivery by Tenure / Size

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Market	40	30	30	0
Intermediate	40	25	25	10
Social & Affordable Rented	25	45	25	5



16 STAKEHOLDER CONSULTATION

16.1 The Housing Partnership

- 16.1.1 The Strategic Housing Market Assessments Practice Guidance (2007) encourages 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 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 including 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 Braintree 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 NPF 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 LDFs (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 calculator.
- 17.2.4 It is recommended that this updating to the Model is carried out at the same time as completion of the annual ELASH in July each year.

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 Braintree 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 Braintree SHMA will be due in 2018 / 2019.

17.8 Market Triggers

- 17.8.1 During the course of updating 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 trigger a re-assessment of the SHMA is needed earlier than 2018.
- 17.8.2 Possible triggers for a revised assessment are:-
- Re-weighting utilising the 2011 Census data when fully published;
 - A significant local economic change, e.g. downturn or upturn in the market;
 - Significant stock delivery changes;
 - Major house price change;
 - Change in Government Policy or Guidance.

TABLES

TABLE 2-1	RESPONSE RATE BY SUB-AREA	16
TABLE 2-2	STRATEGIC HOUSING MARKET ASSESSMENT CORE OUTPUTS	19
TABLE 2-3	STRATEGIC HOUSING MARKET ASSESSMENT PROCESS CHECKLIST	20
TABLE 2-4	NATIONAL PLANNING PRACTICE GUIDANCE 2014	20
TABLE 3-1	MOVEMENTS BY AREA (PEOPLE) YEAR ENDING JUNE 2012.....	26
TABLE 3-2	NET MIGRATION BALANCE BY AGE GROUPS YEAR ENDING JUNE 2012	26
TABLE 3-3	2001 CENSUS IN-MIGRATION (PEOPLE).....	27
TABLE 3-4	LINKS WITH BRAINTREE.....	32
TABLE 4-1	POPULATION CHANGE, 2001 / 2011	34
TABLE 4-2	2011 POPULATION COMPARISONS.....	35
TABLE 4-3	2011 POPULATION PROFILE BY AGE (NUMBERS)	36
TABLE 4-4	TOTAL POPULATION CHANGE 2011 – 2021	37
TABLE 4-5	TOTAL POPULATION CHANGE IN BRAINTREE 2011 – 2035	37
TABLE 4-6	POPPI DATA FOR THE OVER 65’S THROUGH 2012-2020	40
TABLE 4-7	PROJECTED CHANGE IN HOUSEHOLDS 2011 – 2021	40
TABLE 4-8	AVERAGE HOUSEHOLD SIZE 2011	41
TABLE 4-9	EDGE ANALYTICS DEMOGRAPHIC SCENARIO	42
TABLE 5-1	EMPLOYMENT & UNEMPLOYMENT RATES, 2012 %	49
TABLE 5-2	HOUSEHOLD SAVINGS (EXISTING HOUSEHOLDS).....	57
TABLE 5-3	LEVEL OF EQUITY IN PRESENT ACCOMMODATION	58
TABLE 5-4	GROSS ANNUAL INCOME OF ALL EXISTING HOUSEHOLDS.....	58
TABLE 5-5	FINANCIAL SUPPORT	59
TABLE 5-6	CONCEALED HOUSEHOLD SAVINGS	59
TABLE 5-7	GROSS ANNUAL INCOME OF CONCEALED HOUSEHOLDS MOVING WITHIN THE DISTRICT.....	60
TABLE 5-8	RENT / MORTGAGE ABLE TO BE PAID FOR ACCOMMODATION.....	60
TABLE 5-9	GROSS ANNUAL INCOME OF RECENTLY FORMED HOUSEHOLDS	61
TABLE 6-1	LOANS FOR HOUSE PURCHASE AND RE-MORTGAGE FEBRUARY 2012 – FEBRUARY 2013	65
TABLE 6-2	LOANS TO FIRST-TIME BUYERS FEBRUARY 2012 – FEBRUARY 2013	65
TABLE 6-3	ENTRY SALES LEVELS (£) IN BRAINTREE DISTRICT– MAY 2013.....	74
TABLE 6-4	SINGLE INCOME THRESHOLDS (£).....	75
TABLE 6-5	SHARED OWNERSHIP COSTS, INCOMES REQUIRED AND CONCEALED HOUSEHOLDS ABLE TO AFFORD.....	78
TABLE 6-6	FIRSTBUY / SHARED EQUITY, INCOMES REQUIRED AND % OF HOUSEHOLDS WISHING TO BUY ABLE TO AFFORD	79
TABLE 6-7	AVERAGE AND ENTRY RENT LEVELS, MAY 2013 (£ P/M).....	80
TABLE 6-8	RENTAL INCOME THRESHOLDS – MAY 2013	81
TABLE 6-9	AVERAGE SOCIAL RENT UP TO 80% OF AVERAGE PRIVATE SECTOR RENT	82
TABLE 6-10	SHARED ACCOMMODATION MAXIMUM LOCAL HOUSING ALLOWANCE / LOWER QUARTILE PRS MONTHLY RENTS AT MAY 2013	83
TABLE 6-11	TENURE COST ANALYSIS	83
TABLE 6-12	NEWLY FORMING HOUSEHOLDS ABILITY / WILLINGNESS TO PAY FOR SHARED OWNERSHIP.....	84
TABLE 7-1	MAXIMUM HOUSING BENEFIT PAYABLE	87
TABLE 7-2	MAXIMUM LOCAL HOUSING ALLOWANCE / LOWER QUARTILE PRS MONTHLY RENTS AT.....	87
TABLE 8-1	TYPE OF ACCOMMODATION 2013.....	90
TABLE 8-2	TENURE PROFILE 2013	91
TABLE 8-3	PROPERTY TYPE BY TENURE (%).....	92
TABLE 8-4	NUMBER OF BEDROOMS PER SUB-AREA (SOCIAL STOCK)	93
TABLE 8-5	NUMBER OF BEDROOMS BY TENURE	94
TABLE 8-6	ENERGY FACILITIES BY TYPE	96
TABLE 8-7	MAIN SOURCE OF HEATING.....	96
TABLE 8-8	TOTAL ANNUAL SPEND ON FUEL BILLS.....	97
TABLE 8-9	REASON FOR INADEQUACY	98
TABLE 8-10	UNDER / OVER-OCCUPATION BY TENURE	99
TABLE 8-11	UNDER OCCUPATION BY TENURE BY AGE GROUP	100
TABLE 8-12	COMMUNAL ESTABLISHMENTS BY AREA.....	101
TABLE 9-1	LOCATION OF PREVIOUS DWELLING (IN-MIGRANTS).....	103
TABLE 9-2	REASON FOR MOVING FOR THOSE MOVING WITHIN OR TO THE DISTRICT	104
TABLE 9-3	LOCATION OF MOVE FOR THOSE MOVING OUTSIDE THE DISTRICT.....	105
TABLE 9-4	REASON FOR MOVING OUT OF THE DISTRICT	106

TABLE 9-5	NET MIGRATION PATTERNS	106
TABLE 10-1	HOUSEHOLDS MOVING BY CURRENT TENURE	108
TABLE 10-2	CURRENT TENURE / TENURE PREFERRED (EXISTING HOUSEHOLDS)	109
TABLE 10-3	CONCEALED HOUSEHOLD FORMATION IN THE NEXT FIVE YEARS	110
TABLE 10-4	AGE OF CONCEALED HOUSEHOLDS.....	110
TABLE 10-5	NUMBER OF CHILDREN	111
TABLE 10-6	TIME OF MOVE - CONCEALED HOUSEHOLDS	111
TABLE 10-7	TENURE NEEDED / PREFERRED (CONCEALED HOUSEHOLDS)	112
TABLE 11-1	WHEN IS THE ACCOMMODATION REQUIRED	114
TABLE 11-2	TYPE OF ACCOMMODATION REQUIRED	114
TABLE 11-3	NUMBER OF BEDROOMS REQUIRED	115
TABLE 11-4	TYPE REQUIRED BY SIZE REQUIRED	115
TABLE 11-5	TYPE REQUIRED BY TENURE NEEDED	116
TABLE 11-6	WHICH LOCATION DO YOU WISH TO LIVE IN?.....	116
TABLE 11-7	REASON FOR PREFERRED LOCATION	117
TABLE 11-8	WHEN IS THE ACCOMMODATION REQUIRED	117
TABLE 11-9	TYPE OF ACCOMMODATION NEEDED / PREFERRED	118
TABLE 11-10	NUMBER OF BEDROOMS NEEDED / PREFERRED.....	118
TABLE 11-11	TYPE NEEDED BY SIZE NEEDED	119
TABLE 11-12	TYPE NEEDED BY TENURE NEEDED.....	119
TABLE 11-13	WHICH LOCATION DO YOU WISH TO LIVE IN?.....	120
TABLE 11-14	REASON FOR PREFERRED LOCATION	121
TABLE 11-15	DEMAND FOR MARKET HOUSING TO 2018	122
TABLE 11-16	TOTAL DEMAND FOR MARKET HOUSING BY SIZE	123
TABLE 12-1	WHEN IS THE ACCOMMODATION REQUIRED (EXISTING HOUSEHOLDS).....	126
TABLE 12-2	TYPE BY SIZE REQUIRED	127
TABLE 12-3	TYPE REQUIRED BY TENURE REQUIRED	127
TABLE 12-4	SIZE REQUIRED BY REQUIRED TENURE	128
TABLE 12-5	WHERE IS ACCOMMODATION REQUIRED?	128
TABLE 12-6	REASON FOR PREFERRED LOCATION	129
TABLE 12-7	WHEN IS THE ACCOMMODATION REQUIRED	129
TABLE 12-8	TYPE NEEDED BY SIZE NEEDED	130
TABLE 12-9	TYPE NEEDED BY TENURE NEEDED.....	130
TABLE 12-10	SIZE NEEDED BY TENURE NEEDED.....	131
TABLE 12-11	WHERE IS ACCOMMODATION REQUIRED?	132
TABLE 12-12	REASON FOR PREFERRED LOCATION	132
TABLE 12-13	COUNCIL STOCK, WAITING LIST NEED AND TURNOVER	133
TABLE 13-1	CURRENT TENURE (BME HOUSEHOLDS)	136
TABLE 13-2	CURRENT TYPE (BME HOUSEHOLDS)	137
TABLE 13-3	CURRENT SIZE (BME HOUSEHOLDS)	137
TABLE 13-4	UNDER / OVER-OCCUPATION BY TENURE	138
TABLE 13-5	BME HOUSEHOLDS	138
TABLE 13-6	CURRENT TENURE (HOUSEHOLDS AGED 16-24).....	139
TABLE 13-7	CURRENT TYPE (HOUSEHOLDS AGED 16-24).....	139
TABLE 13-8	CURRENT SIZE (16-24 HOUSEHOLDS).....	139
TABLE 13-9	HOUSEHOLDS AGED 16-24	140
TABLE 13-10	ACCOMMODATION REQUIRED BY OLDER RELATIVES IN NEXT 3 YEARS	141
TABLE 13-11	WOULD YOU CONSIDER MOVING TO A SMALLER PROPERTY	142
TABLE 13-12	TYPE BY TENURE FOR HOUSEHOLDS AGED 65+.....	144
TABLE 13-13	SIZE OF HOUSING REQUIRED BY EXISTING MOVING HOUSEHOLDS AGED 65+.....	145
TABLE 13-14	LOCATION PREFERENCE OF OLDER HOUSEHOLDS.....	145
TABLE 13-15	REASON FOR LOCATION PREFERENCE FOR OLDER HOUSEHOLDS.....	146
TABLE 13-16	SAVINGS BY TENURE Q16A x Q1 (Q15DA 65+)	147
TABLE 13-17	LEVEL OF EQUITY IN PRESENT ACCOMMODATION	147
TABLE 13-18	TYPE OF SUPPORTED ACCOMMODATION REQUIRED	148
TABLE 13-19	SHELTERED HOUSING DEMAND.....	148
TABLE 13-20	DISABILITY BY TENURE	151
TABLE 13-21	AGE OF DISABLED HOUSEHOLD MEMBERS (QUESTION 10B)	152

TABLE 13-22	NATURE OF DISABILITY	152
TABLE 13-23	ADAPTATIONS BY TENURE	153
TABLE 13-24	TYPES OF ADAPTATIONS PROVIDED / NEEDED TO CURRENT HOME	154
TABLE 13-25	DISABLED HOUSEHOLDS	155
TABLE 14-1	TYPES OF HOUSING DEEMED UNSUITABLE.....	158
TABLE 14-2	OVER-CROWDED AND CONCEALED HOUSEHOLDS	160
TABLE 14-3	CURRENT HOUSING NEED (GROSS).....	161
TABLE 14-4	TIME OF MOVE – CONCEALED HOUSEHOLDS	161
TABLE 14-5	DOUBLE COUNTING REMOVAL	162
TABLE 14-6	FUTURE NEED (GROSS PER YEAR)	163
TABLE 14-7	2010 TO 2013 DEMOLITIONS AND RIGHT TO BUY	163
TABLE 14-8	RP SOCIAL RENT RE-LET SUPPLY (CORE 2010 TO 2012).....	164
TABLE 14-9	AFFORDABLE HOUSING SUPPLY	164
TABLE 14-10	ANNUAL AFFORDABLE NEED AND SUPPLY	166
TABLE 15-1	SOCIAL AND AFFORDABLE RENTED NEED BY BEDROOM SIZE	170
TABLE 15-2	INTERMEDIATE AFFORDABLE HOUSING BY BEDROOM SIZE.....	171
TABLE 15-3	FUTURE HOUSING DELIVERY BY TENURE / SIZE.....	171

FIGURES

FIGURE 3-1	PERCENTAGE OF SELF-CONTAINMENT WITHIN BRAINTREE DISTRICT AND SURROUNDING AREAS	28
FIGURE 3-2	IN AND OUT MIGRATION FLOWS TO / FROM BRAINTREE (JUNE 2010-JUNE 2011).....	28
FIGURE 3-3	MIGRATION FLOW MAP	29
FIGURE 3-4	INWARD AND OUTWARD COMMUTING FLOWS	30
FIGURE 3-5	BRAINTREE COMMUTING FLOW MAP.....	31
FIGURE 4-1	2011 POPULATION PROFILE BY AGE (%)	36
FIGURE 4-2	POPULATION CHANGE 2011 – 2021.....	37
FIGURE 4-3	POPULATION CHANGE 2011-2021 BY AGE	38
FIGURE 4-4	POPULATION CHANGE BY AGE BAND IN BRAINTREE 2011-2021.....	38
FIGURE 4-5	HOUSEHOLD SIZE (2011-2021).....	41
FIGURE 5-1	OCCUPATIONAL STRUCTURE - 2012	47
FIGURE 5-2	LEVELS OF POPULATION BY OCCUPATION GROUP (2012)	47
FIGURE 5-3	ABI EMPLOYMENT BY INDUSTRY SECTOR, 1998 – 2008.....	48
FIGURE 5-4	EMPLOYMENT & UNEMPLOYMENT RATE CHANGES, 2009-2012 %	49
FIGURE 5-5	JSA CLAIMANT % - APRIL 2013.....	50
FIGURE 5-6	JSA CLAIMANT RATE, 2007-2013.....	50
FIGURE 5-7	KEY OUT OF WORK BENEFIT CLAIMANTS (%), NOVEMBER 2012	51
FIGURE 5-8	LEVEL OF RETIRED POPULATION 2011 (%).....	51
FIGURE 5-9	COMMUTING DISTANCES OF RESIDENTS, 2001.....	52
FIGURE 5-10	COMMUTERS MODE OF TRANSPORT	53
FIGURE 5-11	PLACE OF WORK FOR BRAINTREE RESIDENTS 2001 AND 2008	54
FIGURE 5-12	PLACE OF RESIDENCE FOR BRAINTREE WORKERS	54
FIGURE 5-13	AVERAGE GROSS WEEKLY PAY, 2012	55
FIGURE 5-14	AVERAGE AND LOWER QUANTILE EARNINGS 2007-2012 PER WEEK	55
FIGURE 5-15	EDUCATIONAL ATTAINMENT (NVQ) (JAN 2012- DEC 2012)	56
FIGURE 6-1	GROSS MORTGAGE LENDING.....	64
FIGURE 6-2	AVERAGE HOUSE PRICES BY TYPE, Q1 2013	67
FIGURE 6-3	2007 -2012 AVERAGE PROPERTY PRICE BY TYPE.....	68
FIGURE 6-4	CHANGE IN HOUSE PRICES BETWEEN 2007 AND 2012.....	68
FIGURE 6-5	VOLUME OF SALES (BRAINTREE) 2007-2012.....	69
FIGURE 6-6	VOLUME OF SALES (ESSEX) 2007-2013.....	70
FIGURE 6-7	BRAINTREE SALES BY TYPE (2007-2013)	71
FIGURE 6-8	WARD MAP OF BRAINTREE DISTRICT	73
FIGURE 6-9	AFFORDABLE RENT LEVELS IN THE DISTRICT	82
FIGURE 8-1	TYPE OF ACCOMMODATION 2011.....	90
FIGURE 8-2	TENURE PROFILE 2011	91
FIGURE 8-3	NUMBER OF BEDROOMS 2013.....	93
FIGURE 8-4	MARKET AND SOCIAL STOCK BY NUMBER OF BEDROOMS.....	94
FIGURE 8-5	ADEQUACY BY TENURE	97
FIGURE 13-1	TYPE OF GENERAL STOCK OCCUPIED BY OLDER PEOPLE (%)	142
FIGURE 13-2	TENURE OF GENERAL STOCK OCCUPIED BY OLDER PEOPLE (%)	142
FIGURE 13-3	SIZE OF ACCOMMODATION CURRENTLY OCCUPIED BY OLDER PEOPLE.....	143
FIGURE 13-4	WHAT TYPE OF ACCOMMODATION IS REQUIRED (65+)	143
FIGURE 13-5	WHAT TENURE IS PREFERRED (65+).....	144
FIGURE 13-6	BRAINTREE CARAVAN COUNT JULY 2010 TO JULY 2012.....	156
FIGURE 14-1	FUTURE NEED (GROSS PER YEAR)	162

POSTAL QUESTIONNAIRE

BRAINTREE DISTRICT HOUSING SURVEY



Dear Householder

I am writing to ask for your help with an important survey which is being carried out in Braintree. 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 Braintree 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/Braintree/OnlineSurvey.php

If you have any queries or need help or advice in completing the form, please contact Tim Lucas, Housing Research and Development Manager on 01376 551 414 at **Braintree 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 26th June 2013.

Yours sincerely

J. Albini

Joanne Albini
Head of Housing

	DATA PROTECTION The information you provide on this form will be kept strictly confidential and will not be used to identify you or your household. DCA are independent consultants, registered as a Data Controller with the Information Commissioner's Office (Registration Number Z4683342). For more information please visit www.dcauk.com/dataprotection , or contact us free on 0800 169 7865
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1534480353

TO BE COMPLETED BY THE HOUSEHOLDER

9668480359

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

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

e.g.

A: ABOUT YOUR EXISTING HOUSING

1 Is your present home :-

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

2 What type of property is your home?

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

3 How many bedrooms are in your current home?

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

4 How long have you lived at your present address?

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



GO TO 7



GO TO 7



GO TO 7

5 If you have moved in the last three years, where did you previously live? (Please cross one box)

- Within Braintree District ₁ Brentwood ₂ Chelmsford ₃ Colchester ₄ Maldon ₅
Uttlesford ₆ Elsewhere in Essex ₇ St Edmundsbury ₈ Babergh ₉ Greater London ₁₀
Elsewhere in the UK ₁₁ Abroad ₁₂

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

- Yes ₁ No ₂

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

- New job ₁ Closer / easier to commute ₂ To be near a relative ₃ Education ₄ Needed more space ₅ Needed less space ₆ Retirement ₇
Need more parking ₈ Rent arrears / repossession ₉ Relationship / family break down ₁₀ Wanted own home ₁₁ To move to a cheaper home ₁₂ Wanted to buy ₁₃ Health reasons ₁₄

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

- Central heating (all rooms) ₁ Central heating (partial) ₂ Double glazing (all rooms) ₃ Double glazing (partial) ₄
Cavity wall insulation ₅ Loft insulation ₆ Water pipes insulated ₇ Room heaters ₈

7b What is your main source of fuel for heating? (Please cross one box)

- Gas ₁ Electric ₂ Oil ₃ Wood burner / Open Fire ₄ Other 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 ₅ Above £1,600 ₆

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

- Yes ₁ No ₂



GO TO 9



GO TO 8b

8b If in your opinion, your present accommodation is not adequate for your needs, what are the reasons? Please cross all that apply

- Needs improvements / repairs ₁ Too costly to heat ₂ Too large ₃ Too small ₄ Insufficient no. of bedrooms ₅
Rent / mortgage too expensive ₆ Short term tenancy ₇ No heating ₈ Suffering harassment ₉ Housing affecting health of any household member ₁₀
Garden too big ₁₁ Garden 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

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 Braintree District | 01 | Brentwood | 02 | Chelmsford | 03 | Colchester | 04 | Maldon | 05 | Uttlesford | 06 |
| Elsewhere in Essex | 07 | St Edmundsbury | 08 | Babergh | 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, C AND D

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

- No Savings 1
- Under £5,000 2
- £5,000 - £10,000 3
- £10,001 - £20,000 4
- £20,001 - £30,000 5
- £30,001 - £40,000 6
- £40,001 - £50,000 7
- Above £50,000 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 1
- Under £25,000 2
- £25,001 - £50,000 3
- £50,001 - £75,000 4
- £75,001 - £100,000 5
- £100,001 - £150,000 6
- £150,001 - £200,000 7
- Above £200,000 8

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

- None 1
- Under £10,000 2
- £10,000 - £15,000 3
- £15,001 - £20,000 4
- £20,001 - £25,000 5
- £25,001 - £30,000 6
- £30,001 - £40,000 7
- £40,001 - £50,000 8
- £50,001 - £60,000 9
- Above £60,000 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 1 **GO TO SECTION B ON PAGE 5** Of those currently living with you a member is forming a new home 2 **GO TO SECTION C ON PAGE 6**

Moving outside the District

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

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

- | | | | | | |
|---|---|---------------------------------------|--|---|-------------------------------------|
| Brentwood <input type="checkbox"/> 1 | Chelmsford <input type="checkbox"/> 2 | Colchester <input type="checkbox"/> 3 | Maldon <input type="checkbox"/> 4 | Uttlesford <input type="checkbox"/> 5 | Tendring <input type="checkbox"/> 6 |
| Elsewhere in Essex <input type="checkbox"/> 7 | St Edmundsbury <input type="checkbox"/> 8 | Babergh <input type="checkbox"/> 9 | Greater London <input type="checkbox"/> 10 | Elsewhere in the UK <input type="checkbox"/> 11 | Abroad <input type="checkbox"/> 12 |

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 Self Build ⁸ Caravan ⁹

20 If you require supported housing, which of the following types do you require? (Please cross **all** that apply)

Independent accommodation with external support ¹ Independent accommodation with live-in carer ² Residential / nursing home ³
Extra care housing (self contained units with facilities and 24hr support) ⁴ Private sheltered housing ⁵ Housing Association sheltered housing ⁶

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

One ¹ Two ² Three ³ Four ⁴ Five or more ⁵

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

Yes ¹ No ²

23 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

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

Braintree District Council / Gateway to Home Choice ¹ Other Scheme / Council Area ²

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

Braintree Bocking and Great Notley ¹ Witham ² Halstead ³ Three Fields, Panfield, Rayne Black Notley & Terling Hatfield Peverel Cressing & Stisted Bradwell Silver End & Rivenhall Coggeshall & North Feering Kelvedon ⁴ Bumpstead Upper Colne Yeldham Stour Valley North Hedingham & Maplestead Gosfield & Greenstead Green Stour Valley South Three Colnes ⁵

26 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 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.

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

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

28a 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"/>

28b 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"/>

28c 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"/>

28d 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"/>

29 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"/>

30 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"/>

31 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"/>

32 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"/>
Self build.....	8 <input type="checkbox"/>	2 <input type="checkbox"/>	8 <input type="checkbox"/>	2 <input type="checkbox"/>
Caravan.....	9 <input type="checkbox"/>	2 <input type="checkbox"/>	9 <input type="checkbox"/>	2 <input type="checkbox"/>

33 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"/>

34 Where is accommodation required?

(Please cross up to two locations for each household)

	Household	
	1	2
Braintree, Bocking and Great Notley.....	1 <input type="checkbox"/>	<input type="checkbox"/>
Witham.....	2 <input type="checkbox"/>	<input type="checkbox"/>
Halstead.....	3 <input type="checkbox"/>	<input type="checkbox"/>
Three Fields, Panfield, Rayne Black Notley & Terling Hatfield Peverel Crossing & Stisted Bradwell Silver End & Rivenhall Coggeshall & North Feering Kelvedon.....	4 <input type="checkbox"/>	<input type="checkbox"/>
Bumpstead Upper Colne Yeldham Stour Valley North Hedingham & Maplestead Gosfield & Greenstead Green Stour Valley South Three Colnes.....	5 <input type="checkbox"/>	<input type="checkbox"/>

35 Why are the locations above preferred?

(Please cross all that apply)

	Household	
	1	2
Always lived here.....	1 <input type="checkbox"/>	<input type="checkbox"/>
Nearer family.....	2 <input type="checkbox"/>	<input type="checkbox"/>
Employment / closer to work.....	3 <input type="checkbox"/>	<input type="checkbox"/>
Nearer / better shopping / leisure facilities.....	4 <input type="checkbox"/>	<input type="checkbox"/>
Greater availability of more affordable housing.....	5 <input type="checkbox"/>	<input type="checkbox"/>
Better / nearer schools / colleges.....	6 <input type="checkbox"/>	<input type="checkbox"/>
Better public transport.....	7 <input type="checkbox"/>	<input type="checkbox"/>
Greater availability of smaller houses.....	8 <input type="checkbox"/>	<input type="checkbox"/>
Quality of neighbourhood.....	9 <input type="checkbox"/>	<input type="checkbox"/>

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

	Household	
	1	2
Braintree District Council/ Gateway to Home Choice.....	1 <input type="checkbox"/>	<input type="checkbox"/>
Other Scheme / Council Area.....	2 <input type="checkbox"/>	<input type="checkbox"/>

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

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

38a 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.....	1 <input type="checkbox"/>	<input type="checkbox"/>
£81 - £115 pw / £351 - £500 pm.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£116 - £130 pw / £501 - £560 pm.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£131 - £150 pw / £561 - £650 pm.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£151 - £200 pw / £651 - £860 pm.....	5 <input type="checkbox"/>	<input type="checkbox"/>
£201 - £250 pw / £861 - £1,080 pm.....	6 <input type="checkbox"/>	<input type="checkbox"/>

38b What savings does each household have to meet a deposit and legal costs?

	Household	
	1	2
Under £1,000.....	1 <input type="checkbox"/>	<input type="checkbox"/>
£1,000 - £5,000.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£5,001 - £10,000.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£10,001 - £20,000.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £30,000.....	5 <input type="checkbox"/>	<input type="checkbox"/>
£30,001 - £40,000.....	6 <input type="checkbox"/>	<input type="checkbox"/>
Over £40,000.....	7 <input type="checkbox"/>	<input type="checkbox"/>

38c Will each "new" household get help with a deposit from parents / relatives?

	Household	
	1	2
By a loan.....	1 <input type="checkbox"/>	<input type="checkbox"/>
By a gift.....	2 <input type="checkbox"/>	<input type="checkbox"/>
No need.....	3 <input type="checkbox"/>	<input type="checkbox"/>
No help available.....	4 <input type="checkbox"/>	<input type="checkbox"/>

38d 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.....	1 <input type="checkbox"/>	<input type="checkbox"/>
Under £10,000.....	2 <input type="checkbox"/>	<input type="checkbox"/>
£10,000 - £15,000.....	3 <input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000.....	4 <input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £25,000.....	5 <input type="checkbox"/>	<input type="checkbox"/>
£25,001 - £30,000.....	6 <input type="checkbox"/>	<input type="checkbox"/>
£30,001 - £40,000.....	7 <input type="checkbox"/>	<input type="checkbox"/>
£40,001 - £50,000.....	8 <input type="checkbox"/>	<input type="checkbox"/>
£50,001 - £60,000.....	9 <input type="checkbox"/>	<input type="checkbox"/>
Above £60,000.....	10 <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**



POSTER

WE NEED YOUR HELP!

**WE ARE SENDING QUESTIONNAIRES TO OVER
5,000 HOUSEHOLDS IN THE DISTRICT DURING JUNE 2013**

**THE INFORMATION REQUESTED IS VERY IMPORTANT
TO THE COUNCIL AS IT SEEKS TO ASSESS AND HELP US
MEET PRESENT AND FUTURE HOUSING NEEDS**



**COMPLETED FORMS NEED TO BE
RETURNED BY 26 JUNE 2013**

THANK YOU FOR YOUR SUPPORT

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 is 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 is 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 Braintree 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 5 sub-areas. The structure is detailed in Table 1-1 below.

Table 1-1 Sub-Area Structure

Sub-Areas	Wards contained within
Braintree Town	<i>Braintree Central , Braintree East Braintree South, Bocking North Bocking South, Bocking Blackwater Great Notley</i>
Witham Town	<i>Witham Chipping Hill & Central Witham North, Witham South Witham West</i>
Halstead Town	<i>Halstead St Andrews Halstead Trinity</i>
Southern and Western Rural	<i>Three Fields, Panfield, Rayne Black Notley & Terling, Hatfield Peverel Cressing & Stisted, Bradwell, Silver End & Rivenhall, Coggeshall & North Feering Kelvedon</i>
Northern Rural	<i>Bumpstead, Upper Colne, Yeldham Stour Valley North, Hedingham & Maplestead, Gosfield & Greenstead Green Stour Valley South, Three Colnes</i>

1.4 Methodology

1.4.1 The survey consisted of the following elements:-

- A postal household survey completed by 1,181 households across the 5 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 5 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 5th June 2013, allowing around three weeks for response, with an original closing date of the 26th June 2013.

1.7.2 2.8% of all households in Braintree 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%
Braintree Town	19,274	1,400	299	21.4	5.78
Witham	10,927	900	202	22.4	7.04
Halstead	5,406	800	178	22.3	7.50
Southern and Western	14,605	1,000	256	25.6	6.25
Northern Rural	10,982	900	246	27.3	6.38
TOTAL	61,194	5,000	1,181	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 $\pm 7.50\%$ to $\pm 5.78\%$ 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	38.3	23,412
Owner Occupied no Mortgage	30.5	18,665
Private rented	13.6	8,351
Council Rented	0.0	0
RP rented	16.4	10,055
Shared Ownership	0.5	281
Tied to employ / living rent free	0.7	429
Total	100	61,193

- 1.9.6 The private rented sector constitutes 13.6% 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. 16.9% of households are social housing tenants and around 68.8% 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 Definitions

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

APPENDIX VIII

DELEGATE LIST JULY 2014

Housing Market Partnership for Braintree, Brentwood, Chelmsford, Colchester and Maldon Strategic Housing Market Assessments

15th July 2014

Delegate List

Andy Stevens	AS Planning
Will Owers	Bellway
Trevor Faulkner	Bloor Homes
Dave Steel	Braintree District Council
Councillor Lady Newton	Braintree District Council
Jon Hayden	Braintree District Council
Emma Goodings	Braintree District Council
Bill Newman	Brentwood Borough Council
Shanaz Zaman	Brentwood Borough Council
Helen Gregory	Brentwood Borough Council
Tony Pearce	Brentwood Borough Council
Cllr Vicky Davies	Brentwood Borough Council
Cllr Philip Mynott	Brentwood Borough Council
Cllr Ross Carter	Brentwood Borough Council
Cllr Phil Baker	Brentwood Borough Council
Liz Best	Chelmsford City Council
Laura Percy	Chelmsford City Council
Tracy Reid	Chelmsford City Council
Sue Moore	Chelmsford City Council
Charis Ahmed	Chelmsford City Council
Helen Shackleton	CHP
John Symington	Cirrus Land Management LLP
Chris Downes	Colchester Borough Council
Holly Brett	Colchester Borough Council
Tina Hinson	Colchester Borough Council
Karen Syrett	Colchester Borough Council
Laura Chase	Colchester Borough Council
Bill Frame	Colchester Borough Council
Mark Powell-Davies	Colne Housing
Chris Dove	Dove Jeffery Homes
Dan Read	East Thames
Matthew Jericho	Essex County Council
Neil Keylock	Essex County Council
Moira Groborz	Essex Rural Community Council
Robert Crayston	Gateway
Hugh Crayston	Gateway
Daniel Allen	Greenfields Community Housing
Eddie Bacon	Greenfields Community Housing
Peter Cook	Greenfields Community Housing
Joseph Greenhow	Greenhow Planning
John Lefever	Hastoe Housing
Joy Magna	Haven Gateway
Nick Harper	Hawkspur
Martin Collins	Home Group
David Kavanagh	Iceni Projects
Ian Mayhead	Iceni Projects
David Churchill	Iceni Projects
Paul Bonnet	Iceni Homes
Robert Church	Linden Homes
Paul Gayler	Maldon District Council
Tai Tsui	Maldon District Council

John Swords	Maldon District Council
Derek Lawrence	Maldon District Council
David Coleman	Maldon District Council
Cllr Miriam Lewis	Maldon District Council
Cllr Penny Channer	Maldon District Council
Cllr Mark Durham	Maldon District Council
Cllr Brenda Harker	Maldon District Council
Cllr Robert Boyce	Maldon District Council
Stuart Cock	Mersea Homes
Michael Aves	Michael Aves Planning
Angie Hooper	Moat Housing
Tracy Kinton	Moat Housing
Dennis Norman	NPS Property Consultants
Mark Wicks	NPS Property Consultants
Barry Smith	NPS Property Consultants
Hugh Lacey	Pioneer PS
Sanna Westwood	Strategic Arc
James Firth	Strutt and Parker LLP
Laura Twitchett	Hera Management Services
Lee Porter	Hera Management Services
Alastair Pollock	Thames Gateway
Martin Jordan	Whirledge & Nott